I.—IMPROVED HOUSES FOR TOWN DWELLERS.
 II.—IMPROVED MEANS OF COMMUNICATION.

INTRODUCTORY REMARKS BY THE CHAIRMAN,

SIR SYDNEY H. WATERLOW, BART.

July 31st, 1900.

It affords me great pleasure to be here to-day, and to take part in the discussion of the subjects submitted by the Sanitary Institute, viz. :—

(1) Improvement of the houses of Town Dwellers.

(2) Improved means of communication.

These two points are the main factors in the consideration of the best method of solving what is generally considered the most important question of the day, namely, the better Housing of the Working Classes.

Society is deeply indebted to the pioneers in this work, the late Prince Consort, Lady Burdett Coutts, the Society for Improving the condition of the Working Classes, the Metropolitan Association, and several others. The late Earl of Shaftesbury, speaking in 1863, said, "The condition of the dwellings of the labouring classes is the besetting sin and difficulty of the time, for it stands in the way of every good moral impression." I have never forgotten his words.

The question is not a new one to me. Nearly forty years ago I took the matter in hand, feeling then as strongly as I feel now, that the best way to help the "weekly wage class," for I prefer those words to the words "working class," to a happier and better life was to give them better family dwellings, together with homes in which the domestic virtues might be properly cultivated and developed—homes which would be sufficiently attractive to keep them away from the brilliant attractions of the palatial public houses.

In 1862 I called a few friends together, amongst whom were Russell Gurney, the then Recorder of London, Samuel Morley, W. J. Thomson, Mr. J. Kemp Welch, Mr. George Moore, of Bow Church Yard, Alderman Finnis and Mr. Charles Morrison. With the help of these and other friends a private company was formed, of which I have been the Chairman for thirty-seven years. We have spent a million and quarter of money in the erection of 5,600 tenements occupied by nearly 30,000 persons. I refer to these facts in order to show what might be done by a

few private individuals to help a movement which can only be adequately dealt with by local authorities responsible for the sanitary arrangements of every city. I quite agree with Lord Salisbury when speaking on this subject the other day, he said: "You cannot hope, do what you will, you cannot hope to meet this great evil without the assistance of private individuals, it is absurd to suppose that the governing body of a great city like London will be able, without extravagant and un-called for expenditure, to undertake the remedy, you must trust to private capital, but if we trust to private capital we must give that capital some kind of confidence. Investors must believe that the investments which they are going to make with their money will not be fraught with danger to themselves." But Lord Salisbury leaves the subject without any answer to the difficult question of how it is that the private individual can make the dwellings, for the weekly wage class, self-supporting, while the local authorities, raising money at two and a half per cent., cannot accomplish the same result.

In 1862 I first built four blocks of dwellings on my own account, each containing seventy rooms. I was able to build them at £42 per room, but at the present time the London County Council are unable to build at less than double that amount, and my company are this year completing fifty-eight new dwellings in the Old Kent Road at a cost of £75 per room. I am quite willing to admit that the experience of forty years has taught us to make many improvements, both in the size and in the surroundings of the new tenements, but certainly not sufficient to justify the great increase in the cost. This increase has been gradual. In 1870 the cost was about £45 per room, in 1875-85, £55 per room, in 1885-1900, £70 to £75 per room. This increase is no doubt mainly owing to the fact that more money has to be paid to the workmen for shorter hours and less work. There is a prevailing idea that the work-people employed by the County Council do not give as fair a day's work for a fair day's pay as when they are working for a private contractor. No doubt the contractor exercises a much more constant supervision over the details of his labour, and of the work generally, and this probably secures a better return for the wages paid.

Passing for a moment from the question of cost, let me call your attention to the enormous increase in the out-goings, especially in the local taxation. In Waleran Buildings in the Old Kent Road, where I have to charge 3s. per room, the out-goings will amount to 56.3 per cent., or more than half the rent. In Bethnal Green Parish, in 1884, my company paid local rates amounting to £2,197; in 1899, fifteen years later,

they had to pay £2,587 for rates on the same premises, an increase of 18 per cent. The increase in some of the West End Parishes is relatively much larger. In 1871 we paid £117 local rates on a block of buildings, and in 1899, twenty-eight years later, we paid £289 on the same block, or an increase of 150 per cent., and on one Estate the rates have increased 160 per cent. in twenty-four years. These totals furnish the following results:—That if the local rates had remained the same as they were when our buildings were first erected, my company would be paying £3,957 per annum less than we are now paying. In the last *four* years only, local rates have increased £1,023 per annum on the same buildings, there can be no doubt that this very heavy increase at every quinquennial assessment deters capitalists from promoting new building companies. I do not suggest that workmen's dwellings should be assessed differently from other dwellings, but we must always bear in mind that an increase in rates must necessarily lead to an increase of rent. If the rates were collected direct from each occupier, he would have an interest in watching the local expenditure and keeping down any extravagance.

At the present time the average rent charged by my Company in all the buildings in occupation is 2s. 3d. per room per week, but in the new buildings which have cost so much more we shall have to charge 3s. per room per week, and the rooms have all been readily taken up at this price, for they are better in situation and in many other respects than some of those previously erected. The question of situation is almost as important to a weekly wage man as it is to a man of business; if he lives near his work he can afford to pay more rent, as he saves time in going and returning, and as he is paid by the hour, "time is money" to him, and if near a busy public thoroughfare his wife and the junior members of the family can generally get some employment connected with the shops and business premises. This materially helps the family income.

This brings me to say a word upon the Act passed this Session, enabling the London County Council to erect working class dwellings "outside their district." It is said that the County Council propose to provide this class of dwelling at Tooting, or even at a longer distance from the centre of London. I am afraid such a scheme will not accomplish the result that some of their members seem to anticipate. The cost of the dwellings will be as great, if not greater, than in London, and the time spent by the bread-winner on the railway or in the tram-cars will be a serious loss. In the absence of local markets the cost of living will be higher than in London, and in my opinion, it is not good policy to separate the weekly wage

class from the more wealthy parts of the community. The rich should live amongst the poor that they may sympathise and help them in their troubles, and that the poor may feel that the rich are their friends and not their enemies.

If the advice of Lord Salisbury is to be followed and we are to hope to have in the future the same help from private Capitalists that we have had in the past, the Government should be more liberal with reference to the charge they make for money advanced on mortgage by the Public Works Loan Commissioners. Thirty years ago they advanced the money at four per cent., redeemable in forty years, this necessitated an annual payment of £5 1s. per cent. per annum. By a recent Act of Parliament the rate was reduced to £3 2s. 6d., redeemable in thirty years, but this requires the payment of £5 4s. per cent. per annum. If they would advance the money at this rate and extend the term of repayment to eighty years it would be a great inducement to private capitalists to invest in workmen's dwellings. I think I am right in saying that the Government have never lost a single penny of the money advanced towards the construction of workmen's dwellings, but on the contrary have made a large profit.

It has been said that the dwellings erected by private capitalists and by the County Council do not provide for the lowest and the poorest class. The theory that I have always acted upon is, that the wisest plan in dealing with this difficult question is to attempt, in the first place, to meet the wants of that portion of the working class who are earning from 25s. to £2 per week. As the pressure of this class in finding decent homes is lightened, and better accommodation provided for their use, the class immediately beneath them will shift into the quarters from which they gradually migrate, and this will be repeated until at last the lowest of all comprising what may be emphatically called the "lower orders" and who are least likely to appreciate the comforts of decent homes will, slowly but surely receive their share of the benefits enjoyed proportionately by those above them.

If twenty Industrial Dwellings' Companies had been formed instead of one, our problem would have been solved to a much greater extent, but I well know the difficulty of forming and working such companies; the collection of capital and the daily supervision required to ensure economical expenditure is really the work of a life time.

I have always felt that the greatest benefit that has been derived from the erection of the "improved dwellings" for the working classes is the great reduction in the death-rate. The dwellings belonging to my Company are spread all over

London; in 1899 our average death-rate, as determined by the Registrar of Births and Deaths, was 11·5 in the 1,000, including forty-five deaths in hospitals, as compared with 19·8, the average death-rate in the County of London. It must always be borne in mind that a low death-rate means a low disease-rate.

Another great advantage arises from the fact that by means of these new buildings a much larger population is accommodated, and under much better sanitary arrangements, than were previously accommodated in the old buildings.

The Company's estates provide 746 persons to the acre, while the number in the County of London averages only 60·9 per acre.

The best evidence of the necessity for more improved dwellings is to be seen in the fact that, with 5,600 tenements to let, we have, at the present moment, less than one per cent. empty. Another very interesting point is that the tenants pay their rent with such admirable regularity. On a collection of £115,361 for the year 1899, the loss of rent accruing due amounted to only 2s. 11d. per cent., and this chiefly on the score of poverty and inability to pay.

I have now only to thank you for the kind attention you have given to the facts which I have endeavoured to bring before you. Some of you may perhaps think they are rather too personal, but it must be borne in mind that what one company can do may be done by another company. When I first took up this work my greatest hope was that if I could make it a success, many other companies would be formed, and in this way Lord Salisbury's suggestion that we "must trust to private capital" would be, in every way, realised.

Mr. L. WHITEMORE (Hackney) stated that although he did not come with the intention of speaking he found it almost forced upon him. It seemed to him that unless they had some resolution before the meeting the proceedings would result only in an academic discussion. What he wanted was for the Conference to have some effect in bringing forward the reforms they needed. Great emphasis had been laid on the fact that people were not fit and respectable enough to go into some of the houses, but what made them so? He knew something about that. In his neighbourhood where houses were at first let at 6s. or 7s. a week, by-and-by that house was sold and the rent went up to 9s. or 10s. a week. The consequence was that where formerly they had one family living respectably, two families got in, although the sanitary and general arrangements were only for one family. How could families then live respectably?

If they took the highest, noblest, and most cultured people in the land and placed them under those conditions they would sink to the same state. That was a point they wanted to deal with. Something had been said also about rates ruling the rents, and he knew something about the rates. Their quinquennial period was only just over, and within a fortnight of it being over he knew numbers of landlords just coming within the Compounding Act who raised their rent just over it; so for the five years reaping the benefit of both the increased rent and the compounding reduction, and acting dishonestly both to the parish and the tenant. That wanted a remedy. Two years ago a deputation came before the Public Health Committee of which he was a member, and in answer to a complaint which he made as to the raising of the rent, one of the deputation said—"Yes, if you order work to be done and I spend £10 on that work I count the money so spent as capital expenditure." That was to say that the landlord wanted all the privileges and none of the responsibility. It did not matter to the landlord what the conditions of his houses were so long as he got his rent, but the moment they said that the houses should be put in a sanitary condition then the rent went up. He knew cases where people were afraid to make any complaint as to the state of their houses, because they knew that as soon as anything had to be done the rents would be raised. The direct result of all this rent raising was overcrowding, for the tenant unable to pay the increased rent was obliged to sub-let, and in a short time houses of five, six, and seven rooms with only one w.c. had two, three, and even four families living in them, with the inevitable consequence—greatly increased death-rate. Therefore, believing that it was absolutely necessary in the interests of public health to prevent overcrowding in existing houses, as well as to build new ones on the principle "that while the grass is growing the horse is starving," and with a view of testing the feelings of the Conference, he moved—(a) "To prevent overcrowding, it is necessary for local authorities to build workmen's dwellings, and to enable them to be let at a fair rental, it is absolutely necessary that they be able to borrow money for at least 100 years for buildings as well as land"; (b) "That it is necessary to check overcrowding in existing houses, for which purpose there should be some special authority to fix the rent of all property at less than £40 a year rental value if let to more than one family"; (c) "That where any work is done by order of the sanitary authority it shall be a penal offence to raise the rent within six months of the work being done"; (d) "No landlord shall raise his rent within the quinquennial period without giving notice to the local authority"; (e) "And

the local authority shall have power to prevent two or more families occupying houses where the sanitary arrangements are only sufficient for one." Commenting on the resolutions, the speaker said he was referring to London because the houses were so sub-let. Perhaps the man who paid the rates only occupied two rooms—in fact he knew scores of cases of that kind. He thought the man who invested his money in house property had as much right to his rent as the man who invested his money in stocks, but still the man with the house property got more out of it, and he should also recollect that those who paid rent had as much right to a house fit to live in for the money so spent as he had to the interest on his money invested in the house.

Mr. T. ADAMS (Plumstead), in seconding the resolution, said he had to take into consideration something which the Chairman had been good enough to tell them, viz., that rents must necessarily be governed by rates. Like that of the last speaker, his experience had been that since the quinquennial assessment rents had been raised. He knew cases where the rents were a great deal higher than they used to be, although the rates were lower.

Dr. R. SYDNEY MARSDEN moved "That that question be not now put."

A Delegate seconded the motion, which was carried.

Mr. ADAMS continuing said, he supposed he could speak to the Chairman's address, and could speak of the kindly sympathy of the capitalists who were prepared to build houses for workmen's dwellings for 5 per cent. interest. It appeared to him that they ought to cater for the poorest classes, both from a moral, physical, social, intellectual, and economical, as well as a commercial standpoint. Because it did not pay to breed weaklings, neither was it economical to propagate criminals. He had hoped that that large meeting would have encouraged not so much private enterprise as municipal enterprise. He hoped that that would still be the keynote for the platform, notwithstanding what they had seen the previous day. The serious matter should be how they could construct dwellings for workmen at the least possible rent. Yesterday they found 10s. being paid by a man having four children to maintain out of a wage of 25s. a week, and that 10s. per week was for three very small rooms. Some years ago he heard a gentleman from the Bench say that he considered it most extravagant that a workman should be called upon to pay one sixth of his wages for his

habitation. The previous day they saw instances of more than one third of a man's wages go for his dwelling. He thought that was worth their consideration. How much could they do, and what could they do from a practical standpoint? Apart from seeing how much dividend they could get, it was a question which must be considered from a moral standpoint for if they improved the environment of people, many who were now in a low state would become honest, respectable and useful citizens. Although the resolution had been ruled out of order he trusted that something practical would come from the Conference.

Mr. Alderman THOMPSON (Richmond) said he thought the object of the meeting was that they as practical men and women should try to arrive at some kind of idea as to what improvement they could get in the homes of town dwellers, and in improved means of communication. Taking the last point first—improved means of communication—that at once seemed to indicate that in the opinion of those who promoted the Conference, they must look for a very large measure of housing accommodation to be provided in the outskirts of the large towns, and at some distance from the centre. He would not labour that point, but he thought on sanitary grounds it was not good that families should be piled up one on the top of another in those great buildings, while from an economic standpoint it was a mistake, for the cost per room of building block dwellings was more than double the cost of building cottages in the outskirts. It was not egotism to speak of practical experience, for it was really the only thing of value they had, and he would say that he had watched the cost of building in London and found that some of the large block dwellings cost as much as £135 per room in the case of the London County Council, compared with which the cost of the cottage dwellings in Richmond came out at only £43 per room. If the cost was three times as great in the case of municipal enterprise, which was subject no doubt to drawbacks that private enterprise was not, it went to show that it was inadvisable to encourage the practice of building huge blocks for a large number of persons and herding them together. He had seen enough in Glasgow to sicken him of the plan of accumulating people in large centres. Many people said that the obvious remedy was to get the people out to the outskirts, and everybody had a plan that was going to settle the question. Some had plans of municipal enterprise, some had plans for cheap trams, cheap railway fares, workmen's trains and so on. There was room for all these agencies. What he hoped they would all agree upon, was not

to rule out any form of enterprise, municipal or private, which would aim at the end they had in view, namely, that of remedying the house famine by providing and making accessible more and cheaper houses for the working classes to dwell in. He thought he had pointed out that they could get cheaper houses by building cottages, but he would not labour that point. If they broke down the "corner" which now existed with regard to land, all round London many cheaper houses would be built. Many people thought that if they bought land round London they would force up the value, but he would put this point before them—why was it that land was at such a high value in the outskirts of London—was it not because of the "corner" that existed. If local authorities could compel some owners to sell a quantity of land at a fair price, and thus enable it to be put on the market for cottage property, all the others would come in at once, and he believed there would be a reduction in the cost of land due to the break up of the land "corner." When the Government Housing Bill was passed, local authorities would be able to buy land in large quantities on the outskirts of the towns and throw it upon the market for building purposes. If the local authorities in and near London could secure 10,000 acres, and throw it upon the market for building purposes, it would not cost more than £500 per acre, and on it they could house a million people, while the houses could be put up much cheaper than they could be erected in the centre of town. Let them first have cheap land and cheap buildings, and then when those cheap buildings were up, deal with the question as to whether they should provide means of communication. Experience had shown that mere communication between the centre and a field was no good whatever to the workers in London, and it was a positive punishment to the working classes who already resided in the suburban districts. He found that almost every local authority around London was face to face with the question of a house famine, owing to improved travelling facilities; they found it at Tottenham and Enfield and other places. The question next arose as to whether private enterprise would step in to meet the demand. He was afraid that private enterprise unstimulated, uneducated and unassisted would not do so. There must be some form of co-operation between the various agencies which were trying to solve the question, and he thought the first step must be that land should be in the hands of local authorities, and that they should be empowered to lease the land to such private capitalists, companies, and individuals, as were willing to put up *sanitary houses*, because if there was one thing to be dreaded more than the present state of affairs, it was the unrestricted action of private

enterprise in the matter. They knew what had been done in the past, and what was being done now in spite of building bye laws. Acres and acres of new slums were being created far worse than the old slums. They could not unless they were the owners of the land secure sufficiently stringent clauses to get sanitary houses. Let them get the land in their hands and then insist on sanitary cottages being put up. If private enterprise could put up sanitary cottages, and do it cheaper than the municipal authority, let them do it by all means—in fact, let the local authorities encourage private enterprise. If there were companies, like that of the Chairman's, or co-operative societies, or individuals under Mr. Chamberlain's Act, who would lease land from the local authorities, and put up healthy houses, then he thought they could trust to the ordinary working of economic laws to bring about a large increase in housing accommodation of a suitable character, and at a lower rent. He would not trouble them with many particulars of the Richmond cottages, because he understood a large number of those present would avail themselves of the invitation to visit them. He started the operation in 1890, just after the act was passed, and got schemes carried in 1892. It was not a political question, although he did not mean to say that some of the baser men of both political parties did not think more of their pockets and of their small property than the interest of the people. They had men of that kind in both political parties, he regretted to say, but on the other hand the thoughtful, earnest men of both political parties were willing, and had been willing, to go side by side in the direction of making experiments to try and solve the problem.

As they must, either by private or municipal enterprise, build to a large extent suburban colonies, in order to relieve the present "house famine," the leading features of the Richmond scheme might be of some interest to them, more especially as they had only just completed their second lot of cottages which had been erected on land costing £1,000 an acre, and with building at the present price of materials and paying the London rate of wages to the workmen, the figures would be up-to-date and reliable. Arrangements had been made to supply those who visited Richmond with statements as to the number, cost, and rents of the various types of cottage dwellings, but he would point out that for 7s. 9d. per week they let good six-roomed cottages at a profit, with corresponding rents for a smaller number of rooms. The first difficulty they experienced was the growing cost of materials and labour, but by building on a square plan, avoiding back additions as much as possible, and keeping clear of fads which cost more than

they were worth, they had provided good simple healthy cottages at an inclusive cost of from £42 to £52 per room. The other difficulty, of course, which faced them was the question of their relations with the Local Government Board. In that direction he suggested that they could get many reforms. A more insulting circular than that recently sent out by the Board he had never seen. They told local authorities to try and do their duty in the housing question, while at the same time they harassed them in every way. They had kept his Council hanging about for several years which added greatly to the cost of the buildings. When it came to building he would be the last person in the world to advocate the erection of an insanitary house, but he would have thought that a wise Local Government Board would have at least allowed them to make as many bedrooms in a cottage as possible, consistent with health and safety; but the Boards and bye-laws said that if they put a third bedroom in the attic floor there must be a 14 in. wall to carry it, although every practical man knew that it was unnecessary. If allowed to provide this additional bedroom in the way suggested the rents of these Class B houses would have been 1s. 3d. per room per week instead of 1s. 6d. as at present. Again, they did not feel it was right that the working men in their cottages should have in the next forty years to buy 132 houses for the well-to-do people of Richmond, and he considered it would be only reasonable that the repayment of the cost of buildings should be extended over sixty years, which was the statutory period permissible under the existing law. On the average, the rents of municipal dwellings throughout the country were 1s. per week higher than they need be, because the Local Government Board had in the great majority of cases unnecessarily restricted the term of repayment to from thirty to forty years in the case of the buildings and fifty years in the case of the land. In spite of many verbal expressions of sympathy, they found the majority of the House of Commons voting against a clause enabling the period for repayment to be extended, so that Members of Parliament wanted more education on this point. That was one way in which they were hampered. If they could get the money from the Government at $2\frac{1}{2}$ per cent., and have the period of repayment for building extended to sixty years and to 100 years for the land, they could let their houses at what he considered should be the standard rate for workmen's houses outside London, and that was 1s. a room per week. They could certainly let their present Richmond cottages at 1s. per room per week if the Government would lend money at $2\frac{1}{2}$ per cent., and give sixty and 100 years for the repayment. Why

they did not do so was because public authorities were not yet aroused, and had not agreed upon a common line of action, and he hoped that one result of that Conference would be to thoroughly show politicians that they, like the Association of Municipal Corporations, had agreed to insist on having 100 years for repayment for the land and sixty years for the buildings; he also thought the Legislature might reasonably give them money at the market rate of interest through the Public Works Loan Commissioners, for that body lent money at low rates for other purposes not half so important. There was another simple point which also could be carried by a little pressure—the relaxation of such rules of the Local Government Board as were only persisted in because of the red tape system—rules which had always been and therefore always must be. If they could not break down that red tape, local authorities could do nothing. He hoped in time they could get sound public opinion to bear, and that local authorities would obtain possession of plenty of land and would lease it, so that at the end of seventy-five years they would have a valuable property in their hands, and then he did not see why they should not have proper regulations and insist on everybody living in a sanitary house.

Mr. ADAMS asked Mr. Thompson whether he would not think it more advisable if they asked the Local Government Board that the land should become an asset.

Mr. THOMPSON said there was a general opinion amongst Conservative and Liberal Members of Parliament, and many outside bodies interested in housing, in favour of extending the period for loans, whereas a number of doctrinaires did not like the idea of taking land as an asset. While he would not object himself to Mr. Adams' suggestion, what they had to do was to urge the practical points likely to receive most general support.

Mr. W. E. RILEY (superintending Architect to the London Country Council) observed that he was associated with the Chairman's enterprises twenty-one years ago, and had the honour of designing some of the earlier blocks of the Waterlow Dwellings Company. He had recently been selected by his Committee to represent them at the Housing Congress at the Paris Exhibition, and during the four days they were there, he heard many eloquent addresses on *why* the poor should be "housed." He now never asked himself that question, but simply "*How* shall I house," although that might in some measure be due to his public position and his having to carry out the decisions of those who represented the ratepayers of London. They found the policy, and he trusted that he would

Cottage erected by Messrs. LEVER BROS., LIMITED, at Port Sunlight, Cheshire,
and exhibited at the PARIS EXHIBITION.

FRONT ELEVATION.

SIDE ELEVATION.

GROUND FLOOR PLAN.

FIRST FLOOR PLAN.

WILLIAM & SEGAR OWEN, Architects,
Warrington.

find the means to carry it out. During the Paris Exhibition Congress a good deal of discussion had arisen as to what return on capital should be expected from the dwellings of the poor, and as a rule he gathered that the Frenchman expected 5 per cent. Mr. Riley proceeded to exhibit some plans of dwellings erected in foreign countries and pointed out that in Belgium they were apparently fifty years behind the times as regarded sanitation. One cottage had a cesspool and water tank side by side, and a direct overflow to drain from the latter. There was a model of an excellent cottage at the Paris Exhibition shown by Lever Bros. Ltd., of Port Sunlight, and he conceived that to be the best building of its kind which was exhibited. The ground plan and elevation are given in the plate facing page 428. It had a commodious plan, an attractive elevation, and cost little money, but he had an impression it was subsidised a little by the Company to make the rent accessible to the workmen.* He thought that something was written off annually to cover the loss on cottages, but he might be wrong. With regard to the planning of the German exhibits they were practical, designed with Teutonic precision and very much on the barrack system.

Proceeding to deal with the London County Council dwellings' plans exhibited by the Sanitary Institute, Mr. Riley said there was a plan of a cottage shown which was lately built in Brook Street, Limehouse, which he considered a cheap and good type. He was rather struck with the impression which seemed to prevail, that a room in a cottage necessarily should be cheaper than a room in block dwellings, but the London County Council had built block dwellings in London, in crowded districts, at less than £77 per room. It was a very cheap kind of tenement with balcony access, which enabled them to get more habitable rooms both on the front and back of the blocks with fewer internal passages. The land, of course, was the crux of all schemes in London, and the best utilization of the land, by placing habitable rooms on both frontages, appeared to be the acme of planning. It would probably be attained most readily by introducing the balcony dwelling and massing the sculleries and unproductive conveniences, where

* The cottage is an exact reproduction of one of the cottages erected by Lever Bros. at Port Sunlight, where a large number are erected, each one of which has a bath fixed in it; each has also a separate w.c. and dust receptacle, and a yard of about 200 feet in extent. Most of the cottages have garden allotments and gardens in front of the houses. The cottages vary considerably in cost, and a single one is more costly than those which have been erected in groups, numbering from three to ten in each group. The average cost is about £300 each. The cottages are all faced with pressed Welsh brick, and the roofs are tiled.

they would not take up any frontages. Those Brook Street cottages cost £87 10s. 2d. per room. A good internal finish was very important to bear in mind. Cheapness of building, at the prices now ruling, was essential, and they would find themselves constantly confronted with difficulties of finance, but he would recommend all of them who went into the "housing" question to first give the best sanitary arrangement, and a clean and wholesome internal finish. The rents obtainable would not permit of dwellings being too expensive, and they must do the best they could on the elevation with any surplus that remained. It seemed to him that there was more overcrowding per acre at the present moment in the better class flats in London than could possibly take place in working class dwellings. They could put more people to the acre counting two persons to a room in a middle-class flat than they could under the law, in working class dwellings. He thought it was one of the important factors in the equation to have some clear *data* which they could observe in designing workmen's dwellings without being so much hampered in regard to what they should not do by the Government departments, in schemes of Parts I. and II. of the Housing of the Working Classes Act. A standard should be fixed which was not capricious. The question of minimum income which would not entail loss had also been a very vexed one, and it might interest them to know that in all the dwellings of the London County Council where they had built themselves, they had an average return of $3\frac{1}{2}$ per cent. There were some dwellings which returned as small an income as $2\frac{1}{2}$ per cent., but the whole of the Bethnal Green Estate, which was designed by his predecessor, showed a return of 3.66 per cent., and they would all agree that that was a very able monument to Mr. Blashill's labours on working class dwellings in London. He would be most happy, at all times, to forward any information he had to any of his provincial friends, but he hoped they would not forget that there was an obligation upon them to do something in return if he needed it.

A Delegate asked if Mr. Riley could tell what proportion of the cost of building was due to the building itself.

MR. RILEY replied that in central districts the land had to be written down to what is called "Housing Value" before it was built upon. The value of the land in the block dwellings at Millbank was about £15 10s. per room, but Millbank was not written down. It was purchased from H. M. Government at a special price with the obligation to use it for "Housing" purposes, and it was hardly a fair comparison in regard to cost with sites in the central portions of London.

The Delegate asked what was the price in the case of Reid's brewery.

Mr. RILEY said he had not got the figures with him, but he thought they might take it that the land was written down in that case.

Mr. EDWARD BOND, M.P. (London), said he might mention that he was the Chairman of the East-End Dwellings Company, which for the last fourteen or fifteen years had been building in London, and which set itself in the first instance to build rather for the classes which had been left out more or less by Companies already in the field. They set themselves to consider how far they could provide dwellings for that class of the population who did not earn upon an average more than from 10s. to a guinea a week, and they had attempted to do that. He did not say that all the dwellings they had put up had been of that kind, but still they had a certain number of buildings which were specially designed to meet the wants of that particular class. He thought what they all must remember when they tried to build dwellings for the working classes was this—that it was no use putting up buildings unless they were going to pay. If they were going into the thing as a commercial enterprise they must earn some return on their capital, or their enterprise became unfruitful. They might put up one block and be extravagant in putting it up and let it below the commercial value, but if they did that their enterprise ended there, because other people would not come in and subscribe money simply to get 2 or $2\frac{1}{2}$ per cent. The municipalities were not hampered to that extent, but they did seem to him to be hampered in many other ways which made it extremely difficult for them to deal with that question adequately. There was a great tendency at the present moment to make experiments in the direction of the housing of the working classes. There was a beginning to that tendency ten or twelve years ago, and in several cases with more or less success municipalities had made a venture in that direction. They did it at Nottingham and at Glasgow, and he believed in other towns. Certainly at Nottingham the experiment was far from being a success, and it was exceedingly doubtful whether those experiments were likely to be a thorough success to the municipalities undertaking them if they looked at the question of rent. The London County Council had gone into the thing very heartily and strongly for some few years past. He was a member of the London County Council, and he had an opportunity of watching the experiments which had been made. They had

put up some blocks which were satisfactory in design and satisfactory in appearance, but they had not succeeded in those blocks in doing anything at all for that section of the people of whom he had spoken, and they had not succeeded in earning what he would call a fair return on the capital invested. Mr. Riley told them that the return upon the dwellings of the London County Council averaged at something between 3 and 4 per cent.; this was not sufficient to meet the interest on the capital employed and provide for that sinking fund which, under existing regulations, was required to replace the capital which was borrowed. That meant, as a matter of fact, that those buildings to a certain extent were a charge upon the ratepayers of the present generation; and what the London County Council had done with all its efforts and enterprise was to provide some very nice dwellings for a class of people who could just as well have been housed by the Dwellings Companies if the Dwellings Companies had been allowed to take up the land which was cleared under the Artizans' and Labourers' Dwellings Acts. It was not the original intention of Parliament when those Acts were passed that the municipality who did the clearing work should itself build on the site, but on the contrary they made provision that not until it was proved by offering the land for sale or for lease that the work could not be done by other bodies, was the local authority to do the work itself. It was only quite recently that Parliament had seemed desirous of encouraging local authorities themselves to build. He himself saw certain dangers connected with that, but he need not go into that question now. If they were going to try the experiment they should not lay themselves out to produce what were called model cottages in the sense that they would be attractive to the eye and delightful to show to the ignoramus who would say, "See what beautiful cottages we build for the working classes." The ignoramus did not inquire as to the occupations or the wages of those people who inhabited the cottages, and they thought that a great work was being done because some cottages were erected which were let at 8s. or 10s. a week. By doing that they really were doing nothing whatever towards solving the difficult problem of housing the poor. The problem was an economic problem. There was no housing question by itself; it was really a question of wages and rent. It was a problem of the same class as the boot question, or the food question, or the clothing question. They had to consider what was the best accommodation they could give (at a reasonable return for the outlay) to the man or woman who was earning a very poor wage indeed. They could only give a person earning a very poor wage a poor house.

It was impossible by any *hocus pocus*, or by any manipulation of public money, to give people who were essentially poor a house which was above their means. They had to consider, and they must consider, that they were dealing with the public purse. They could not therefore venture to put up houses which would not yield a return for the money which represented the interest on that sum they had to borrow and provide for the necessary sinking fund. But if they did that he found that in London they were met with all kinds of difficulties—difficulties much greater to-day than there were thirteen or fourteen years ago. One of the difficulties now was the enormous rise in the rate of wages in the building trade, and in the price of all materials used for building. He found that a room which he could build at the beginning of his Company's operations for from £50 to £60 would cost something between £75 and £90 now. The land, in his experience, was not a great question. The ground rent of such a room as he would offer was something like 3d. or 4d. a week, and although that was an appreciable sum to a working man, it was not a figure which made all the difference as to grappling successfully or otherwise with the matter in hand. First they had the rise in wages and the rise in building materials, and they had also got restrictions, some of which were quite proper, but some were needlessly stringent. They had also the serious difficulty which arose from the increase of the rates. The London County Council, like other municipal bodies, had embarked on a great many enterprises, some of them exceedingly beneficial to the Metropolis and some of more doubtful value, but whether beneficial or otherwise after all they had to be paid for, and had to be paid for out of the rates; for the fact that the rates and the rent were paid together meant that the apparent rent of a room went up very high, and made it more difficult to build in such a way as to meet the wants of the very poorest classes. The question however had to be faced, and he thought it was best faced by private enterprise; but whether by private enterprise or by public endeavours, what they had to do if they were to build for the poorest class was to make up their minds that they could not give them all the conveniences of a model cottage. They must make up their minds to allow people to live in single room tenements, but of course they would take care that the tenements were not over-crowded beyond the limits which the sanitary law prescribed. They must be content to dispense with external ornament. They could not hope to give, in London at all events, to the very poorest class more than one or two plain rooms—one perhaps 12 ft. square and 8 ft. to 9 ft. in height, and the other of rather less floor space,

with the use in common either of a large washing place or a space upon the staircase where the rooms were situated which were used, in common by the tenants of one, two, three, or four of the tenements in the building. They could not get a self-contained tenement and charge a rent which none of the people they tried to help could afford to pay. He heard Mr. Thompson talk of the cottages at Richmond. He had not seen them and would make no observations upon them, but he would like to know what the rents were.

Mr. THOMPSON replied that the rents were from 1s. 3d. to 1s. 9d. per room. That included all the charges of all kinds. The scullery was not counted as a room. Ground rent, interest on capital, rates, repairs, maintenance expenses, and repayment of loan, were included in that.

Mr. BOND said that was very wonderful, and he really did not know how it was done. He would be glad to go into the matter more in detail. He did not himself find that they could put up a room and get 5 per cent. for their money for less than 3s. 6d. a room. The ground rent in London was no doubt heavier than at Richmond, but in other respects the conditions would be the same. If they wanted to help the poor they must cut their coat according to their cloth, and must be content to give them what looked at first sight rather scanty accommodation. Persons with an æsthetic eye or with high ideals as to what the accommodation for a working man's family ought to be would perhaps subject this to some rather severe comment, but they must not be deterred by that. They must make up their minds that if they were to house the very poor they must be content to give accommodation, which would lay them open to the criticism of which he had spoken.

A Delegate asked if rates governed the rents, what happened when a large number of houses were empty? What would happen if half of Mr. Bond's tenements were empty?

Mr. BOND replied that he did not intend to raise the vexed question of rates and rents. His Company expected to get a certain return for the money laid out, and in fixing the rents they had regard to that consideration. They could not get a net profit divisible amongst shareholders without taking into account the rate they would be expected to pay, and the rates were taken into account in fixing the rents. As a matter of fact they did succeed in making 5 per cent.

A Delegate asked if Mr. Bond would give them the rent of a

room of 12 ft., and whether any account was taken of the question of the separation of sexes.

Mr. BOND said they did not refuse to let a single room to a married pair, and they would not refuse to allow them to occupy it with one or two small children. At the present time they dealt with the dwellings separately. They took the cost of each block, and considered with regard to each block what rent they had to charge in order to get the return they expected. If the blocks were built cheaply, as some of their earlier blocks were, their rents were rather lower than in the later blocks, but he would not expect to let such a room in London under present circumstances at much less than 4s. a week.

Another Delegate asked if Mr. Bond in his blocks of buildings found it necessary to group the water closets together, and whether he was able to get a separate water closet to each tenant.

Mr. BOND said they could not give a single room a closet to itself.

Mr. Councillor TERRETT (West Ham) said he would venture to point out one or two facts. He thought they should carry a resolution at the meeting in support of getting loans for land for 100 years, and for buildings for sixty years, and also that they should carry a resolution in favour of the removal of the absurd restrictions which Alderman Thompson told them the Local Government Board imposed upon them when they wanted to deal with that question of housing. His Corporation (West Ham) were disciples of Alderman Thompson. They studied his book and then set to work, and they had gone ahead a good deal with regard to the administration of the third part of the Housing Act. They were a typical industrial borough just on the outskirts of London, and as they cleared the East End of London to build railways and warehouses, and as the London County Council cleared such areas as Boundary Street, districts like theirs found the displaced population gradually come to them, and they had the difficulty of the Borough being filled up with a large population who lived there, but did not work there—their work lay in London and they resided in West Ham. That resulted in bringing them face to face with a very large rate, and their rates were now 9s. in the £, but even if the tenement was rented as high as 10s. a week on the average, it did not pay for the education of his children. They were face to face with the fact that they had a constantly increasing School Board rate, and this all increased the difficulty

under which they laboured with regard to the housing question. They had tried to tackle the question on the lines that Alderman Thompson had laid down, and they were now committed to carrying out schemes under the third portion of the Act for the housing of about 1,200 families. They attempted in addition to that to schedule a number of estates with a view to taking them compulsorily, under the Bill they had now got before Parliament, and what they found was that no sooner did they pass a resolution in the Council to schedule a particular estate, than the owners of it at once commenced to create additional interests. They commenced to lease some of it out, and commenced to lay some of it out with roads, and wherever possible they created an additional interest for which they would have had to pay compensation. Unfortunately on a poll in the Borough on the question as to whether they should take those estates, the Council was defeated by 9,000 to 8,500 votes, so that those who had speculated to receive compensation failed. At the same time it was a great difficulty, and one which that Conference should pass a resolution to deal with. Supposing a municipality saw a piece of land which the owner would not sell, or for which he asked a ridiculously high price, and the municipality decided to include it in a Bill to take it compulsorily, it seemed to him a shame that the Borough should have to pay compensation for interests created after the area was scheduled in the Bill. They should come to some sort of agreement that when an estate had been scheduled like that, there should be no compensation payable, if any interest was created after it was so scheduled. They were told that it cost 10d., 9d., and 8½d. per foot cube to build on the Millbank site, and 8½d. per foot cube to build on the Boundary Street area. Even allowing for the most extreme conditions of London building rates, that was a great deal too much. The Corporation of West Ham built fifty-four dwellings in Bethal Avenue. They planned three rooms and a scullery downstairs, and a similar tenement upstairs with separate doors for the bottom, and a separate door to the top, and also separate back yards. They built them by direct labour, and paid the men the London Trade Union wages, and in some cases considerably more, in spite of the fact that during the work they had a strike on the job, as to whether union men should work alongside non-union men. The cost only worked out at 6¾d. per foot cube for the first twenty of the tenements, and 7d. per foot cube for the last thirty-four. They had fitted up the whole of those tenements with electric light for which the tenants were charged an additional 6d. per week on their rent. They were now going on to build ninety more flats, and intended putting in those a bath

in all the sculleries. They had let the building of these to a contractor, and the price of the work would be about 6 $\frac{3}{4}$ d. per foot cube. The average rental they let at ran from about 2s. to 2s. 2d. per room, not including sculleries. He hoped to be able to let the houses they were now putting up at about 8s. for the top floor, and 7s. for the lower flat. The down floor consisted of a front room which might be used as a bed or sitting room of 15 ft. by 11 ft. 6 in. with a bay; the bedroom was 9 ft. by 12 ft., and the scullery 8 ft. by 13 ft. 6 in. They offered prizes to architects for a scheme for building flats nearer to the dock district, which they hoped to be able to let at about 5s. 6d. a week. Their greatest difficulty had been not how to carry out the scheme, but the bitter antagonism that they had met from interested parties in the matter and the wealthier sections of the Borough.

A Delegate asked the cost of land per acre or per room.

Mr. TERRETT said that the cost of the land at Bethal Avenue was about £850 per acre, but the land at Abbey Mills on which they were erecting houses cost about £900 an acre. The cost per room was as nearly as possible £75, not including the sculleries, and if they included the sculleries it would work out at £63.

The Delegate. That comes out at 7d. per foot cube.

Mr. TERRETT. Yes.

Another Delegate. Would that include street making?

Mr. TERRETT. The cost includes the making up of the roads.

Mr. C. J. HAIR (Southampton) explained he had had the honour of building a block of flats for the Southampton Corporation, but he did not know whether they would pay or not. Speaking generally, he thought that the corporations were at present trying to attain the impossible. They bought slum areas (and he did not see *why* they *should* buy them): he did not see why landlords should not be made to put their disgraceful slum property into repair. But corporations bought *these* areas at a great deal more than their value, and then cleared them and said they would re-house on them. They tried to please the medical officer of health and the Local Government Board, and tried to make it "PAY," and they could not do it. With the present high prices of materials and labour, corporations must make up their minds, that if they were going to re-build these unhealthy areas they must lay by a certain sum

of money to do so. He did not understand why it was, that when corporations dealt with these schemes they should first buy the land, pull down the houses, and turn the people into the streets, and then begin to think about their plans, and perhaps in some three to seven years time begin to build on it. They turned the poor people into the streets and made things a thousand times worse. His point was: "Why not make your plans and then pull your houses down?" He thought the tendency now-a-days was to go from one extreme to the other. First they had the medical officer of health who wanted everything to be perfect—it was desirable, but it was unattainable. They could not afford to have the best of everything if the scheme was to be made to pay. Practically, the same thing could be obtained at a less cost, and they could still build sanitary houses. They could give everything necessary if only the Local Government Board would relax some of their very cast-iron rules, and he thought the medical officers of health might give way sometimes a little. The first consideration was as to what sort of dwellings they were going to build. Some people seemed to think nothing was possible but cottages, and undoubtedly they were the nicest and most comfortable dwelling for the working man, but he did not see how they were going to put up cottages in a big town—the land was too valuable. They must put up flats, and one of the causes of high cost of flats was the enormous thickness of walls required by the bye-laws. They had had statistics as to what these buildings cost—how much per foot cube. The question however was where the cube foot was measured; did it measure right from the bottom of the foundation, because in Southampton they had to go down 20 ft. in some cases. Statistics were most misleading, for what would suit one case would not suit another. They had no balconies in their dwellings at Southampton, and he thought it was a great mistake. Medical officers of health said they were unhealthy as they kept the light out of the rooms, he thought that was a matter of aspect; a balcony would not obstruct any appreciable amount of light to rooms facing South or South-East, but they would be a mistake on a North aspect. Then it was very desirable that the working man should have a garden, but it could not be given in towns; if gardens were wanted the working man must live in the suburbs. But if no garden could be given they at least required a yard, where a good deal of washing and brushing clothes, &c., could be done out in the open air. In flats, balconies were the only substitute for a back yard. In conclusion, he would make a suggestion to people who had property. In many provincial towns there was a lot of shop property with only one storey above the shop, which

was generally used as a lumber room. He suggested that the owners of property should build artisans' dwellings on the top of the shops, and let the tenants enter from the back. The land would then cost next to nothing as the rent of the shop would pay for it.

Alderman THOMPSON proposed, "That in the opinion of this Conference the Local Government Board should at once extend the period of repayment, actually granted to local authorities for building loans under Part 3 of the Housing of the Working Classes Act of 1890, to the full statutory period of sixty years, and that they should relax and vary the restrictions for building cottages, especially in the direction of enabling more rooms to be provided at a less cost per room where this can be done without prejudice to considerations of sanitation and safety; and (2) that Parliament should be asked to extend the period for the repayment of housing loans to 100 years in the case of land, and facilitate the advance of money by the Public Works Loan Commissioners at the market rate of interest for the purpose of housing the working classes."

Mr. W. B. HARRIS (Sleaford), labour representative, Kesteven C.C., seconded the resolution, and said that was a village question as well as a town question, for all the village habitations were not of the most sanitary character. They had had a very startling case in the county of Lincoln. The Corporation of the City of Lincoln wanted to build twenty workmen's houses to let at from 3s. to 4s. per week to men who were earning less than £1 per week, but the Local Government Board with their red-tapeism spoilt the scheme, and smote it hip and thigh. The plans were better plans than that required under the bye-laws of the city. The Corporation passed the plan and sent it to the Local Government Board, and they sent it back. Some of the alterations were agreed to and the plan was sent to the Local Government Board again, and the Board returned it and insisted on such stupid regulations that they could not possibly pass it, and they could do nothing. What they wanted was to legislate for their own areas without interference from the Local Government Board. In the town of Sleaford he had originated a building scheme, but the building was not the barrack warehouses such as they had viewed the previous day. The ground their dwellings were built upon was 132 ft. in length by 30 ft. for two houses. They could build them at £30 a room if they could get the Local Government Board's sanction to borrow the money, when, by monthly instalments, they would be their own freeholders for the land in six years. It was none of the Jabez Balfour business.

Every man obtained possession of his own plot as soon as the land was purchased; he could either build or cultivate it just as he pleased. The freehold was laid out and the plots balloted for, each man paying £10 per cent. deposit on his plot. Up to the present they had applied to a solicitor individually, and he had advanced the money to build the houses, but they should like the privilege of borrowing the money from the Public Loans Works Commissioners under the sanction of the Local Government Board. The plots of land cost from £25 to £60 each; inclusive of streets and drains. Sixteen acres of land had been purchased by his society, all of which had been allotted. They had no ground-rent in Lincolnshire.

A Delegate asked what was to prevent the land owner leasing the ground and becoming ground landlord.

Mr. HARRIS: The documents or deeds we can produce. No one would take it on such terms to build upon.

Mrs. MAURICE DOCKRELL (Deputy Vice-Chairman, Black-rock, Co. Dublin) remarked that the elementary principle they wanted to establish firmly in their minds was, that given the standard rate of wages in any district, rents should fall to such a point that every family would be able to procure a home, and that they must demand that no greed of gold or condition of trade should be allowed to crush out the home from which would come forth citizens as they would like them to be.

She had been greatly interested in what she had seen the previous day; but she must confess also to having been disappointed, the residuum that they most want to deal with appeared to have been left untouched.

All their efforts seemed to have no further result than that produced by a man turning water into a pail, he shifts the position of the water, but doesn't alter its bulk. They shift the position of the housing problem, but never solve it.

Every element operates against the poor. Lack of suitable dwellings produces over-crowding, and over-crowding sends up rents. Over-crowding also causes slums, and where there are slums the rates are high, and high rates again means so much more rent. For an addition of a 1d. a week on the rates the slum landlord must have 2d. or more from the tenant. She had heard a great deal about taking the poor from the towns and housing them in the suburbs, and was quite aware that business prosperity was pushing back the poor from the centre of our cities; but the pressure on the one side would not meet with sufficient relief on the other. Some might migrate to the suburbs, but in her opinion, these would be the aristocrats of the

labour class. The residuum, those who depended on local employment, or those engaged in the badly paid and sweated trades, felt that they must remain near the centre, for their day of fourteen hours left no margin of time or strength for travelling to a better home some distance away.

They must remember that this class, ignorant, and sometimes depraved as well as poor, would economise in house room and rent before anything else, regardless of the consequences to themselves or their neighbours; these can only be lifted up and educated by degrees to appreciate the blessing of good homes.

It seemed to her that municipal and urban authorities were sometimes inclined to proceed too fast, and to run amuck with this building craze. It was often better to untie knots than to cut them, and she would suggest, that a great deal might be done by putting the provisions of the Public Health Acts (defective as no doubt they were) patiently and firmly into operation.

The only dwellings, which as far as she knew, had got down to the poverty line, were the Guinness Trust Buildings, which supplied rooms from 1s. 6d. each, and three rooms for 5s. There was a water tap on every landing, sanitary conveniences for every two families, and a laundry for every four or six tenants. There were bath rooms attached to every block, a club room for men, a shelter and playground for children. In addition to the rent, there was a payment of 3d. per week for Venetian blinds, bath room, club room, chimney sweeping, and a continual supply of hot water.

Income of tenant £1 per week, if above 25s. considered sufficient to enable him to live in other houses. The Trust expected a return of 3 per cent., which went to erect more buildings. It aimed at a particular class and regulated its rent according to the amount of their income.

Mr. A. B. McDONALD (City Engineer, Glasgow) said that the experience they had had in Glasgow in dealing with the question was very different to what they had heard, looking to the cost of the construction of the buildings, and the rents at which they were able, without loss, to let them to those for whom they were intended. The previous day it was with something approaching incredulity that they heard 8d. and 9d. per cubic foot quoted, for they in Glasgow had built better houses, and the cost per cubic foot was from 4½d. to 5½d., the construction being of stone, with in some cases an architectural frontage. In one case where they had to go down for their foundations 25 feet, the cost per cubic foot only rose to 6½d. Those houses were all built in centres that were surrounded by

an industrial community. None of them were placed in remote positions at all, and they were built on land which cost from £7,260 to £14,520 per acre. The rental of these houses varied from 1s. 6d. to 2s. per room per week including all rates, and the erection of numerous blocks in different areas of the city had been accomplished without imposing any burden on the taxpayers. He hoped that members of the Conference would not only examine their plans, but in case any of them were in Glasgow, in the course of their investigations he was sure he had the authority of the Lord Provost in saying that he would be very glad to show them what they had done. Apart from the work already accomplished in those industrial centres, plans were about to be commenced in positions a little more remote, on land costing from 10d. to 1s. per square yard, *i.e.*, from £200 to £250 per acre, where the results he hoped would be even more successful than they had been in the past.

A Delegate: Could you give us a definition of a Glasgow house?

Mr. McDONALD replied that a Glasgow house was, in their opinion, a more desirable habitation than any tenements they saw the previous day. They had what they called a one-roomed house provided with a scullery. They had houses of two and three rooms, and the two-roomed houses had each a water-closet to itself. The one-roomed house had a water-closet for two occupants, and in every building the planning was of a very liberal and spacious sort, far in advance of the requirements of the Local Acts, which were far in excess of the ordinary Imperial requirements.

Mr. BERNARD SHAW (St. Pancras Vestry) said he rose because he wanted to put before them the view of the public man as against the view put before them by Mr. Bond. Mr. Bond had told them that from the point of view of the private investor, when they put up a block of dwellings for the working classes and made the rent too low, or were too extravagant in building, and the rents therefore did not yield an appreciable return upon their capital, such an enterprise was unfruitful. Now the public man looked at it from another point of view. If the local authorities rehoused the people decently, then, although they might not be able to get a penny of direct money profit, there might yet be a tremendous saving to the community. If the result of putting up dwellings was that a number of persons who had been pigging wretchedly together were now living in a more decent fashion, not only was the enterprise fruitful to that extent for those persons, but there was a con-

siderable advantage to the ratepayers by the reduction of expenditure, both public and private, incurred through disease and crime. It did not pay to save money by neglecting the housing problem and spend twice as much on police courts, infirmaries, and doctors' bills. In his own experience, when living in lodgings in the earlier part of his life, he had noticed that when two persons, however respectable, attempted to live in one room, they always beat one another sooner or later. He put it in all seriousness that a great many crimes of violence were due to intolerable trials of temper caused by people having to use a single room for all purposes, and never being able to escape from one another for a moment. As to the gain in cleanliness, he was afraid to say anything about that in the presence of Dr. Collins, when they had found on their visit to Boundary Street the day before, that the London County Council fined its tenants 1d. for taking a cold bath and 2d. for taking a hot one; and the baths were as ugly and uninviting as if the place were a prison. Mrs. Dockrell said they already had Public Health Acts and other Acts which might be put in force. Now it was true the legislation they had at the present time was quite sufficient, if carried out, to deal with the whole problem, but there were two difficulties in the way of carrying it out. First, if a local authority attempted to put the Acts into force, which would mean turning crowds of its constituents homeless into the streets, its members would never be re-elected. Second, if in order to guard against that they made an alteration in the constitution of the country so as to make the members of the vestries perpetual members, there would be a revolution. What they had to deal with in many places was something which had hardly been alluded to in the Conference, and that was overcrowding. Every person had spoken as if the only question was that of re-housing; but supposing there was an area overcrowded—supposing they had an area on which 1,000 people only ought to be housed, and there were 1,500 on that area—who were the people who ought to go? That was a question which had never been faced. If they took the parish of St. Pancras, it might not be overcrowded as a whole; but there were certainly parts of it which were overcrowded; and the question was, who was to leave the parish to make room for the rest? Most people took it for granted that the working classes would have to go, but he was not convinced. He would send away the people who had short hours of work and time to travel up and down from the suburbs. But if they were going to do that, they must have power to build not only cottages for the working classes, but to build villas for the people of the better-off classes, and get them into

the country, and then adapt the houses they left for the use of the working classes. Of course they could not compel anybody to move; but they could enable people to move by providing houses for them in the country; and experience showed that the middle classes were more willing as well as better able to move towards the country than the labouring classes. As long as they attempted to deal with the question of housing by the present ridiculous class legislation, confining them to working class dwellings and unhealthy areas, they would never solve the problem. In conclusion, to put himself in order, he very heartily supported the resolution as to the Local Government Board, because of late years they had created an immense number of new local bodies. They had created parish councils, county councils, and a tremendous machinery of local government; but in their English way they had done that without thinking that such a multiplication of local authorities necessitated a corresponding improvement in the Local Government Board. He almost wished that Mr. Thompson had made his resolution a little stronger, and conveyed to the Government that if they did not improve their central machinery the members of this Conference would be regretfully compelled to go back to their constituents and advise them that, before anything could be done, they had better try a mild revolution, to bring that obstructive and incompetent office to its senses.

Dr. W. J. COLLINS (London County Council) observed that he would certainly convey to the body, which Mr. Bernard Shaw was good enough to attack with his invective, the remarks he had made; but he would remind Mr. Shaw that all the members of the County Council could not be made responsible for the virtues or sins of that much criticised body, any more than Mr. Shaw could be taken to adequately represent all the views entertained by that enlightened body, the St. Pancras Vestry. He had already learned many things since he entered the room. He learned with admiration, and had a desire to emulate—although it seemed impossible in London—the figures of the chief engineer of Glasgow. In the matter of housing of the working classes, he was afraid it was not possible under existing conditions in London to imitate Glasgow. He agreed with many of the remarks as to the unnecessary restrictions to which local authorities, including the London County Council, were subjected by Government Departments. Both the Local Government Board and the Home Office had exercised their powers in an arbitrary fashion, and in a fashion which varied from time to time and was very perplexing to their officials.

He largely agreed that the housing question was to a great extent a wages question; he would be the first to put up houses for wage earners receiving less than £1 per week, but he confessed that under the present financial restrictions, that was practically impossible without a charge upon the rates. He felt that the housing question was also a sanitary question, and it would not do to leave Lazarus lying at the door of Dives, for if over-crowding and insanitation continued unchecked, Lazarus would retaliate on Dives by way of epidemic disease, which ignored alike geographical boundaries and orders of the Local Government Board. He must say, in conclusion, that he took heart from the conference that day, for things were very different now to what they were fifty years ago, when Shaftesbury, Southwood Smith and Chadwick, were as voices crying in the Wilderness. When the Metropolitan Board of Works was founded in 1855, the housing of the poor was not considered to be a question for them to deal with at all, but it was now recognised as a municipal duty to grapple with the great question of the housing of the working classes, in the earnest and practical way in which this Conference was addressing itself to the problem.

Mr. I. YOUNG (Chief Sanitary Inspector, Battersea) said it appeared to him that most of the remarks which had fallen from the speakers both to-day and yesterday, had been with a view of providing new houses for the working classes. Hardly any mention had been made as to what should be done with existing working class dwelling houses. It appeared to be generally considered that the sanitary authorities have sufficient powers to enable them to deal with these, but as an inspector of many years' experience, that was not his view. If their powers were sufficient to deal with insanitary houses, then he was of opinion they were not sufficiently supported in their statutory duty by those who constituted the Court of Appeal—he meant the stipendiary and other magistrates. Although the provisions of the Public Health (London) Act were very explicit in stating the duty of the sanitary authority, it gave a permissive power to the magistrates, consequently, when the authority had carefully considered cases in which insanitary conditions were found to exist, and had made their order in regard thereto, the case was practically re-heard by the magistrate, and it not infrequently happened that his decision was given in favour of the defendant. His contention was that after a proper survey had been made of insanitary property, and the officers had reported to their authority the conditions that existed, the sanitary authority should have the power to say whether it was

a nuisance requiring abatement or not, and it should not be in the power of a magistrate to be the judge and jury of the case, and over-ride their decision. He agreed with many of the speakers that there were sections of the population whom it would appear no housing remedy, so far applied, had yet touched; for that was his experience. They had families who appeared to be sunk so low, that if the property occupied by them was put into sanitary repair to-day, next week it would be in an equally bad state, and it seemed to him that that was the class the Conference should deal with. Private enterprise had done much for the better housing of the regular wage earning class, but unfortunately the lowest class was not touched. A company must have its dividend, but a municipal body need not, and he trusted that the outcome of the Conference would lead to the construction of simple working class dwellings for those for whom the schemes already carried out had not provided.

Mr. A. M. FOWLER (Manchester) observed he had been brought into connection with the working classes in various towns in the country, and he had heard nothing that day concerning the construction of public works, except from the point of view of making a commercial transaction of the supplying of houses to the working classes. Mr. Fowler stated in Leeds the housing of the "Working" classes was dealt with in a manner very different to the method adopted in London and some large towns, inasmuch, as the land there was freehold and the leading citizens helped the working man to become the owner of his tenement in a few years, by promoting "Building Societies." By this income a man lived at a rental of from 4s. to 4s. 6d. per week clear. He was thereby induced to become settled. The cleanness and comfort experienced under these conditions were most remarkable.

Dr. CHALMERS (Medical Officer of Health for the City of Glasgow) said that several of the later speakers had drawn attention to one phase of the question which he believed required most careful consideration, because the essential difficulty of the question was concerned with how to deal with that portion of the population to which these speakers had referred. Ordinary economic laws might be trusted in time to adjust the relation of rent to building-cost on one hand, and to wages on the other; but all this pre-supposed a steady source of income on the part of the tenant, and a desire to live decently and to avoid falling into arrears with his rent. Indeed these latter became a necessity, for the tenants of workman's dwellings

were in reality a selected population—selected by a standard of which the caretaker was the expression. But how were they to deal with the element in every slum population which did not come up to the caretaker's standard? The present Lord Provost of Glasgow, in dealing some years ago with the work of the Improvement Trust in that city in an address, which, because of its comprehensive and lucid character, he wished could have been in the hands of all present, observed that there was a section of the population not anxious to own a house—people who after a day's work wished to be relieved of every care—and of these the model lodging-house class was chiefly formed. The speaker thought the parallel might be extended from the individual to families—for in every slum population there existed the indifferent, the casual, the thriftless, the drunkard—the true slum population in fact who would not conform.

Mr. W. HOLDER (Hull) said he would move as an amendment, "That it is desirable that amendments should be made in the Housing of the Working Classes Act 1890, and that such amendments should *inter alia* provide (1) Longer periods for repayments of sinking funds and monies loaned for acquiring unhealthy areas and the erection of healthy dwelling houses; (2) Local registration of ownership which would enable local authorities better to trace those with whom they may have to treat in the purchase of areas; (3) That official local enquiries as to unhealthy areas should be conducted, as in Liverpool, by local authorities in the localities affected. That such resolution be forwarded to the Premier and the President of the Local Government Board."

The amendment was lost.

The resolutions proposed by Alderman Thompson and seconded by Mr. W. B. Harris were then put to the meeting, and carried.

Mr. H. PERCY BOULNOIS (London) greatly regretted that he was unable to be present at this conference, which was one of national importance, and submitted the following notes:—

The problem of housing our labouring classes, especially in our larger towns, was not easy of solution.

The primary question divided itself into three heads:

- (1.) Who are the labouring classes for whom housing provision is required?
- (2.) Where should the houses be erected?
- (3.) What description of dwelling should be erected?

The answer to the first question as to who were the labouring

classes for whom housing accommodation was required was, he thought, the class known as the "poor" labouring class, whose weekly wages were less than twenty shillings per week, and who, at the best, could earn only a precarious living. There was, of course, a still lower class who could only be provided for in Common Lodging Houses, and unfortunately, a class even lower still who were provided for in the workhouses.

The artizan and skilled workman can command a better wage, which enables him to pay a rental which will always induce private enterprise to provide him with the necessary housing accommodation.

It is the man who cannot afford this rental, who has a difficulty in finding a home, to whom our energies should be devoted.

(2) The answer to the question as to where these houses should be erected is, of course, as near to the man's work as possible.

This, owing to the value of land in all industrial centres, is almost impossible, and consequently it would appear that the only solution is to spread the population by means of quick and cheap transit by tram or train.

Much however might be done if existing insanitary property could be acquired and destroyed by the local authority as unfit for the purposes of a dwelling, and therefore of no value except as bricks and mortar, but this would not affect the value of the land on which it stood, unless it could be held that the land was used for an improper purpose.

An insanitary dwelling-house is as dangerous to the community as an offensive trade, and should be dealt with in a summary manner.

(3.) The answer as to what description of dwelling should be erected is one that can not easily be given in the course of a few short remarks.

Many millions of pounds have been spent by private enterprise, and by local authorities, in the endeavour to provide accommodation for the labouring classes with more or less success, but hitherto very little has been done to grapple with the real problem of building homes for the poorer labouring classes he had described.

The class of dwelling hitherto erected had been nearly always of too elaborate a character, too attractive, too good, if one may say so, and too expensive in rental to attract the class for whom the provision is really required.

This class are naturally not desirable tenants, they are uncertain in paying their rents, often dirty and careless in their habits, even destructive to property in a drunken brawl, and are not unknown to sometimes break up the wood-work for

fire-wood. They are not a class of tenant to attract private enterprise except in dwellings which are practically unfit for decent habitation.

It is to meet these and many other difficulties that is the real problem which has to be solved.

What description of accommodation should be provided for this description of tenant, and what rent can they afford to pay?

The accommodation must be simple and even unattractive, or otherwise a better class tenant will be attracted; the rent aimed at should, if possible, approach some such unit as one shilling per room per week.

Can this be done without taxing the more fortunate or harder working members of a community, under existing circumstances?

It certainly cannot if the price of land exceeds a certain limit, but he believed it could be done with land of the value of about 15s. per square yard.

The building may be either of the "block" type, or preferably, rows of self-contained cottages, two or three storeys in height, with two and three-roomed tenements.

The rooms must not be too large or lodgers will be introduced, there need be no larder, as this class of tenant has veritably to live "from hand to mouth." There need be no copper for washing, as what little fuel is bought is used for cooking, and washing may now be done at the nearest public wash-house. The living room may be the kitchen, as this class of tenant always makes it so. There should be, however, a scullery, the smallest possible size will do, fitted with a sink and cold water tap.

There is no need for a hot-water tap as this means a boiler and extra fuel. Any hot water required can be heated in a kettle or pot on the sitting-room range which should, of course, have a small oven and hot plate. Each tenement should, if possible, have a separate w.c., as otherwise there is no one responsible for keeping it clean. All the plumbing must be the best possible, but no lead must be used, and everything must be strong and unbreakable. The buildings should be of plain but good brick. There is no necessity for plaster on the inner walls, with good brickwork a bright colour wash is all that is required.

The floors should be of concrete, with grooved and tongued floor boards or pitched joints and absolutely impervious, as the tenant can hold his landlord responsible for any damage he may sustain from a careless tenant overhead. There should be as little woodwork as possible, and the doors should be thick "ledged" doors not easily broken. The windows should have

very small panes of glass so that repairs may be very cheap, but they must be large and easily opened for light and air.

All stairs, window heads, door cills, and any "dressings" should be of concrete.

These are a few suggestions of many that could be made for cheapening construction, and he believed that it is in this direction and in *this* direction alone that the problem can be solved. It is no doubt perfectly right to have an "ideal" as to how these people ought to live, but it will take many years of education to bring them up to a high standard.

At present they do not like large rooms, they are difficult and expensive to keep warm. They will not live in a number of rooms, they prefer to herd together. They cannot pay the rents demanded for "Model Dwellings," and consequently do not live in them.

He was afraid that a great many people approach this problem from their *own* standpoint, and not from the standpoint of those whom they are anxious to serve.

So long as this is done the problem will remain unsolved, and the poorer labouring classes will live in cheap hovels if they can be found. If cheap dwellings could be erected for them they will occupy them, but if they are made too good the better class will give them a trifle to turn out and occupy them themselves, and the problem will be as far off solution as ever.

There is of course the very difficult question of the value of land.

This is a matter which can only be dealt with by legislation, and any interference with the laws of Political Economy generally brings some retribution.

He had endeavoured in these few remarks to point out the difficulties besetting the question of Housing the Labouring Classes, and he had endeavoured to show that unless we modify our ideas as to the manner in which their dwellings are to be erected, the problem will remain unsolved.

Dr. COOPER moved, and Dr. SYKES seconded, a hearty vote of thanks to Sir Sydney Waterlow and to Mr. Blyth for occupying the Chair, and this having been carried, the Conference ended.