JOURNAL OF THE ROYAL SANITARY INSTITUTE

SOME ASPECTS OF THE HOUSING PROBLEM & TOWN PLANNING.

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Read at Sessional Meeting, Coventry, June 20th, 1908.

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BY the Housing Problem I mean the problem of providing, or causing to be provided, good sanitary houses for the poorer people.

This problem has been with us for a long time, and will be with us for a long time to come.

It is a difficulty as yet unsolved, and one that calls imperatively for solution. Therefore there must be advantages in the discussion of the matter on every reasonable occasion. So that those who are in earnest in trying to find a remedy, may if possible concentrate their energies in the most profitable direction.

The first point that seems to arise is this: Has any progress at all been made in recent years in improving the housing of the poorer people? The reply to this question must, I think, inevitably be: Yes.

I have recently been re-reading the Report to the Home Secretary from the Poor Law Commissioners on an Enquiry into the Sanitary Condition of the Labouring Classes, which was presented to Parliament in 1842. That was the work of the late Edwin Chadwick, and at one time the standard work in sanitary science.

This report affords incontrovertible proof that we have at any rate

made great advances since that day, for no such report of the housing condition of the labouring classes could be written with truth to-day.

Truly we can point, and only too easily, to conditions which should be altered, but the conditions do not compare with the conditions existing in 1842.

Taking the one evil of overcrowding and examining the figures of the last two censuses, we find that of the urban population alone there were under overcrowded conditions at least 55,483 tenements and 341,414 persons fewer in 1901 than in 1891, representing a decrease of overcrowded persons from 12.31 to 9.07 per cent. This is an alteration in ten years, and took place in spite of the considerable increase which occurred in the urban population.

Taking the whole population, the decrease in overcrowding was from 11.23 to 8.2 per cent., or there were nearly 600,000 less living in overcrowded tenements in 1901 than in 1891.

It is unnecessary to attempt to show the direct relationship which exists between better housing conditions and a lower death-rate. During the past twenty-six years, the general death-rate of England and Wales has fallen from over 22 to 15 per thousand.

Probably consumption is more intimately connected with housing conditions than is any other disease; during the last half-century the death-rate from phthisis has fallen 50 per cent.

I think that we may conclude that some progress has been made in the general housing conditions of the poorer classes throughout the country.

And yet the housing problem remains with us. Conditions exist on all hands which we know should be altered: old, dilapidated, damp, improperly ventilated and lighted property still exists; and always good dwellings are slow to take its place. In a provincial city such as this, private enterprise is gradually meeting the demand for five-roomed houses let at 5s. 6d. and more per week; but practically nothing is being done to meet the requirements of those who cannot afford 5s. 6d. or more per week, and who could reasonably do with still smaller houses. The small two and three-roomed houses in courts therefore remain, and there is always a population ready to occupy them.

As to the most promising procedure for a municipality to adopt to improve the housing of the poor, in order to answer this point we have to trespass on debateable ground. But as debateable ground must be common ground we may be pardoned for trespassing.

(1) There are those who appear to think that the problem will be best overcome by the municipality undertaking the building of houses.

(2) There are others who think that the owners of unfit houses should be compelled to make them fit or to demolish them.

(1) The magnitude of the undertaking of the wholesale building of houses should be appreciated before it is entered on. There is a growing tendency to abhor monopolies in private hands. The result of this is that monopolies are being more and more municipalised. Water, gas, electricity, trams, and other similar undertakings, are on all hands being municipalised.

House building, however, will never be a monopoly, and under existing conditions municipalities can never expect to do more than a tithe of the house building that is done. It is far too expensive a matter.

In 1891 the total number of houses, inhabited, uninhabited, and building in this country was 5,862,068; in 1901 the number was 6,771,193, or there was an increase in the ten years of 909,625 houses, or 15.52 per cent. The increase in the population in the same time was 12.17 per cent., *i.e.*, the houses were increasing considerably more rapidly than the population. Not all, but nearly all, of the increase of houses was effected by private enterprise.

Mr. Nettlefold has pointed out the difficulties that exist in arriving at the real cost of housing and re-housing schemes; in order to show an apparent profit it is quite common for a portion of the cost of the land to be debited to some other account. He has collected the figures relating to 10,805 houses that have been dealt with under Part I. of the Housing Act, where the cost is clearly shown; these cost £4,202,655, 54,030 persons were re-housed, *i.e.*, at an average cost of £77 15s. per person.

He says: "It is, I think, understating the case to say that there are at the very least five million people in this country living in houses that urgently require improvement either in their fabric or surroundings. If the tenants were re-housed under Part I., at a cost of £50 per head, the total sum required will be 250 million pounds, which is far more than local authorities could possibly raise for housing reform, even if they and their constituents were willing to do it."

I think, therefore, that it will have to be admitted that local authorities will be able to do little more than build sample houses.

It is sometimes supposed that the local authority by building houses will be able to regulate rents. This they will never be able to do. The value of a house, as of any other commodity, always has been and always

will be the price that it will fetch, which is determined by the relation of supply to demand.

If the houses of a local authority are let at less than they will fetch, they are to that extent subsidised by the rates; the selection of those who are to be helped to house rent by the rates is likely to lend itself to abuses; and we are informed by the most able economists that a subsidy towards rents is merely a subsidy to the employers of labour, since wages will fall correspondingly.

In Coventry we have building at the present time by the Corporation some seventy houses of two classes. The houses of the one class are to be let at about 5s. 3d. per week, and those of the other at about 4s. per week. If these houses are superior to those provided by private enterprise at the same price, it will be possible for the Corporation to continue to let them at less than they will fetch. On the other hand, rents are high in Coventry at present. A time may come when this may not be the case. Instead of the empty available houses being counted by units, they may perhaps be counted by hundreds or thousands. This has occurred elsewhere. Rents will fall. Would the Corporation pursue the same policy of a fixed rent? The supposed fixed rent will have to come down or the houses will be empty.

I have always thought it reasonable to urge that a municipality desiring to attack the housing problem should do so at the bottom, by attempting to provide the smaller and cheaper type of house of two to four rooms; houses which are not being provided by private enterprise, and might be expected to be occupied by the present slum dwellers, who may be supposed to be unable to pay 5s. or 6s. per week in rental.

This, however, has not been the line adopted by most municipal house builders, and I know of no more convincing proof of the failure of municipal house building to deal with the crux of this question (the provision of houses for the *poorer classes*) than that wonderful collection of facts and figures given by Mr. Alderman Thompson, of Richmond, in his "Housing Handbook Up to Date."

An examination of the figures of that book will shew to what a very small extent houses have been provided at less than 5s. per week. The provision of houses at more than this rental is the doing of something which any ordinary builder can do, and there is no difficulty about it.

The houses erected by the London County Council are largely let at 8s. to 12s. per week, and go up to 14s. 6d. per week. At Richmond six houses have been erected at 4s. 6d., and 126 others varying from 5s. 6d. to 7s. 9d. per week.

I submit that this is no solution of the housing problem as I understand it—the provision of houses for the poorer classes.

The only town in England that I am acquainted with, which has done anything material towards the solution of this difficult problem by means of house building, is Liverpool.

Probably the provision of houses for the very poor will never be successfully accomplished until the still more difficult question of poverty is dealt with.

(2) Regarding the method of compelling owners to make their houses fit for habitation or to demolish them, this seems so simple, and to many so reasonable, that the question may arise as to why it has not been done before.

Since 1851 no fewer than 28 Acts of Parliament have been passed dealing in one way or another with the improvement of housing conditions. The Act of 1890 was a codification of previous Acts. Part II. it is which gives powers for dealing with insanitary houses. Quite a small number of towns, among them being Hull and Birmingham, have been successful with this Part of the Act in effecting any great and wholesale improvements in housing conditions.

What is the cause of the practical failure of this Act? I will suggest that the cause of failure lies in the delays and uncertainties involved in any procedure under the Act. Not only has the official adviser, the medical officer of health, to make up his mind concerning every house dealt with, but he has to consider the subsequent task, namely, that of causing his views to be accepted by no less than three lay bodies, any or all of which may be entirely unsympathetic in the work.

(a) There is first the sanitary committee and the council.

(b) There is a bench of magistrates in petty sessions, which bench is differently constituted on different days of the week.

(c) There is beyond this a right of appeal to quarter sessions, another body of magistrates drawn to some extent from rural districts, districts which are often not patterns of progress in health matters.

I venture to suggest that with such a series of tribunals for the machinery of Part II. of the Act, the owner of unfit houses has been protected to an extent which he does not deserve, and the traffic in slum property has been encouraged.

So long ago as 1842 the report to which I have already referred spoke of the unhealthiness of back-to-back houses; since that date it has been proved over and over again that the death-rate in back-to-back houses is higher than in through-ventilated houses; yet to-day, sixty-six years after

that report, I do not know any authority who would feel their powers sufficient (in the absence of some local Act) to close a back-to-back house when this was the only defect.

Up to quite recent years back-to-back houses have been permitted to be built in certain towns.

Is this condition of affairs to remain? I think not. The Bill now before Parliament is probably not the last Housing Bill which will be necessary; but I think it is clear that it is likely to produce enormously good results.

That part of it relating to unfit houses gives to the Sanitary Authority the power to make the closing order. There will be no appeal to Benches of Magistrates; but the British love of appeals would be badly hurt if no appeal had been arranged for; the appeal provided is to the Local Government Board, and as that Board has expert sanitary advisers it may be expected that that appeal may afford every reasonable protection to the owner of insanitary property.

It will be seen that if this Bill passes in its present form the question of dealing with unfit property will lie entirely with the ratepayers; it will be for them to select a Council who desire unfit property to be improved or to disappear; and for that Council to select from its number those who are the most capable of dealing with the matter and to constitute them the Sanitary Committee.

As the health of one class of the community affects in the long run the health of all classes, any simplification in the procedure involved in the mitigation or removal of insanitary conditions must have a tendency to promote the social well-being of the whole nation.

J. E. SWINDLEHURST, M.Inst.C.E.

A CONSIDERATION of any phase of the housing problem, and the provision of suitable and proper dwellings for our town population, leads naturally to a consideration also of that further important aspect of this great question comprised in the planning of our towns.

A good deal has been written and said in recent years on the subject of town planning. Slowly but surely the public sense is being aroused to the fact that not only is it necessary to provide houses which in themselves

may be reasonably sufficient, but equally that the environment of our dwellings may be rendered such as to add still further to the health, comfort and enjoyment of the inhabitants.

Much practical good has already been achieved in this direction, and a visit to any of the modern examples of "garden cities" in this country will amply demonstrate that it is possible to build small houses, and at the same time to render their surroundings attractive and beautiful, and thus to effect a great improvement in the present methods of laying out our streets and building estates.

As to the great desirability of all this, I believe there is a decided unanimity of opinion in favour amongst all who have studied the question, and hence I do not propose to pursue this aspect of the matter further.

It is, however, an easy thing for a philanthropic landowner, or a combination of public-spirited individuals, to embark in a speculation, and to lay out and develop an entirely new area, and, untrammelled by existing buildings or physical obstacles, to form a beautiful "garden city" which shall be practically self-contained.

Unfortunately, all landowners, much less land speculators, are not philanthropists; some of them have no public spirit whatever, and most of them are men with a keen eye to the business side only of the scheme upon which they embark.

Those of us who have to deal with the extension of rapidly growing towns, appreciate very fully the greater difficulties which, under present conditions, confront the local authorities in the attainment of even very moderate schemes for town improvement, whether in the built-up area of the town itself, or in the undeveloped land in the suburbs.

Experience is worth much precept; it is my object to deal only with a few points in the severely practical aspect of this question which confronts us, in common with other towns, which may be developing rapidly.

During the last few years the City of Coventry has, fortunately, been experiencing a wave of great commercial prosperity, due largely to the development of the motor car industry, as well also as to the introduction of other large and important industries.

The usual result has followed, and, owing to the great influx of workers from other places, the provision of additional housing accommodation has been very pressing.

In consequence of this, much land has been brought into the market, and laid out and developed for building purposes. Land, which four or

five years ago could only be considered as of agricultural value, has suddenly ripened into building land, and been sold at greatly increased prices. This expansion has taken place on almost every side of this city.

The population of Coventry at the last official census was 69,877 (1901). To-day the population is estimated at 91,000 persons, a total increase of $30\frac{1}{4}$ per cent. in seven years. This rapid increase has, as I have stated, led to much land being laid out for streets and building sites.

During the last ten years 44 estates have been, or are in process of being, laid out within the city. These estates comprise, in the aggregate, an area of over 319 acres, with 119 new streets, having a total length of about $15\frac{1}{2}$ miles. But by far the major portion of this extension has really taken place within the last four years—since 1904.

During this latter period the proportion of the above total has comprised 30 estates, having an aggregate area of 296 acres, with 91 new streets, having a total length of nearly 12 miles.

Now in order to enable you to appreciate the real nature of the problem with which we have been confronted, I must explain very briefly the sequence of events which takes place in the planning of these estates.

For the most part the land which has been laid out and built upon has been agricultural land, allotment gardens, etc. Seven years ago he would indeed have been an optimistic person who had ventured to forecast that in 1908 this land would have been laid out in streets, and for the greater part built over, so rapidly have events moved.

The land has been acquired, for the most part by private speculators, in plots varying from about two acres, to between 30 and 40 acres.

Some of these estates have, I am pleased to say, been laid out on lines which leave little to be desired; the number of houses in certain cases being only seven or eight to the acre. Wherever this has been done the houses are, of course, of a superior kind, at comparatively high rentals.

In many other cases the areas have been laid out for the erection of a good type of dwelling, having ample space at the rear, and in most cases with a small forecourt, which also leave very little to be desired.

In some cases, however, the areas have been laid out essentially to meet the incidences of the particular area, and in most cases quite regardless of the amenities of the locality, but rather, it would seem, to make the very most of the land from a speculator's point of view.

On many of these areas 30 houses to the acre have been erected. In some cases as many as 35 or 36 houses to the acre. Needless to say there

is very little of the Garden City element where this happens, and, unfortunately, it is by no means uncommon.

The practice of laying out small estates belonging to different owners, and often adjacent to each other, as also to larger areas of undeveloped land which will shortly have to be dealt with, creates the greatest amount of difficulty from the authorities' point of view. Districts cannot possibly be laid in this piecemeal and haphazard fashion, except at the sacrifice of much more material interests, and this is precisely the experience we have had in this city in recent years. We have found the greatest difficulty in co-ordinating the planning of the estates and reconciling the interests of the several owners, so as to obtain anything like a systematic and well planned area.

In some cases a large area of land has been split up into "lots to suit purchasers," and sold without any reservation whatever, leaving it to the individual purchasers to develop their portion as their wisdom dictates.

I have always considered it in the highest degree unfortunate that the owners of comparatively large areas of land, when deciding to put such land into the market, have not first developed a plan on broad lines for the laying out of the whole area, having regard to the surrounding conditions of the locality, as well as to the particular area concerned.

In this manner landowners could render great service to the community at large, and would greatly aid the efforts of the Corporation to secure a well-planned district, nor do I think that such a process would in any way detract from the value of their land. On the contrary, I am quite sure that in certain cases it would have avoided considerable difficulty and delay, and enhanced the value of the land.

It is fair to say that when laying out certain estates, some landowners, profiting by experience, have submitted tentative plans to the Authority, and invariably with good results.

Taking the recently developed estates as a whole, I believe that reasonably good results have been attained, but I am equally certain that, looked at from the point of view of the community, much better results could have been achieved if the authority had possessed further powers for dealing with the matter.

We have in many cases succeeded, by a process of negotiation and give and take, in obtaining small concessions, but there are obviously reasons why an estate owner is not willing to sacrifice a material portion of his estate, even in the best public interest, without a reasonable *quid pro quo*.

In almost all cases where estates have abutted upon existing roads, we

have, by friendly negotiation, effected a widening and improvement of such roads, and secured, on terms, the land necessary with this object.

During the last four years we have had twelve applications for sanctions for loans before the Local Government Board in connection with road widenings opposite new estates, and in every case we have met with a ready consent.

I have endeavoured to indicate briefly, and in very broad outline, the nature of some of the difficulties which have beset us in the last few years. It will be interesting to consider how far the provisions of the Housing and Town Planning Bill, presented to Parliament by the President of the Local Government Board, would have met the conditions with which we have been confronted.

It will be noted that under clause 45, sub-section 2, of this Bill—

“The Local Government Board may authorise a local authority within the meaning of this part of this Act to prepare such a town planning scheme with reference to any land within or in the neighbourhood of their area, if the authority satisfy the Board that there is a *prima facie* case for making such a scheme.”

Let us see how such a condition would meet the case of Coventry.

Five years ago the city was progressing at a purely normal rate. So far as we on the spot were aware, there was no reasonable ground to suppose that we were within measurable distance of a huge development; and I think it is extremely doubtful if, under the then prevailing conditions, we could have satisfied the Local Government Board that we possessed a sufficient *prima facie* case for town planning as set out under the provisions of the Bill.

Suddenly a large new industry was established in our midst, and within a short time was employing 2,000 men.

Shortly afterwards, the motor car industry began to show signs of activity, and developed with such rapidity as to require a great many more workmen than Coventry could provide.

There was, therefore, as I have before stated, a large influx of workmen from other towns.

Under these conditions we should have been able to show a very real and urgent case for town planning, but the development was sudden and unforeseen.

Even if this Bill had been law, and we had had to proceed under its provisions (Sec. 47, sub-sec. 2) with the object of “securing co-operation

on the part of the local authority with the owners and other persons interested in the land proposed to be included in the scheme at every stage of the proceedings, by means of conferences and such other means as may be provided by the regulations, and also for dealing with other matters mentioned in the third Schedule to this Act," I ask, what period of time would have elapsed before we had a town planning scheme approved, and in operation? But meanwhile, the case was *urgent*.

I submit to you the question as to whether it would not be desirable to make it imperative upon all towns to lay down such a scheme in broad outline, so far, at least, as relates to the main lines of communication, and the ear-marking of open spaces for parks, playgrounds, etc., and the reservation of probable sites for other future public purposes.

Though under exceptional conditions it is possible to accomplish all that is essential in town planning without any special powers whatever.

It was my great good fortune some years ago to be officially connected with the town of Barrow-in-Furness at a time when it nearly doubled its population in a comparatively few years. This town is one of the best laid out and up-to-date manufacturing towns in the country. A town without a slum in its whole area. Some of its roads are 100 feet in width. One road, over three miles in length, is 80 feet wide, with trees planted along its whole extent. Other of its roads are 60 feet wide, and none of its modern streets is less than 40 feet wide.

Some of these roads were actually constructed, and others which have not yet been carried out were planned on paper long before the actual requirements of the case really demanded such roads, and I well remember in certain cases the usual plea of extravagance being urged against the Council.

Yet there is probably not a person living to-day who would now say that the men responsible for this had not done their work boldly and well. They simply took time by the forelock, and adopted years ago what the present day conditions are now demanding, a comprehensive system of town planning in its main essentials.

All this was accomplished by the rare combination of a beneficent noble landowner (the then Duke of Devonshire), public spirited companies, and a progressive and far-seeing corporation.

How far such a result could be attained in towns not so favourably circumstanced, is a matter for conjecture.

If it be conceded that a broad outline scheme of town planning is desirable, it should, in my judgment, be in existence, before it is actually

required to be proceeded with; it is not material that its development may be slow.

You would then at least be able to proceed on safe lines, and in the full assurance that although carried out piecemeal, and as the circumstances demanded, yet the process would presently develop into a perfect and comprehensive whole.

This is what Coventry requires, and what, I believe, most progressive provincial towns really require.

We want the power to project main lines of roads and arterial communication, to ensure that these shall be of such a width and so placed as will serve for the probable ultimate future development of the town in its truest interests.

We want power to supervise and direct persons laying out new estates, and to second their efforts in the right direction, and so secure a compliance with our broad general scheme of development.

We ought, I am sure, to welcome and be grateful for any powers to be conferred by the present Bill in this direction. The matter is difficult, and in some of its aspects highly controversial, but these questions may with confidence be left to the higher powers.

The probable necessities of any town in its broad aspects must of course have regard to its geographical position relative to neighbouring towns, and to the community of interests within its boundary.

Local conditions are usually well understood on the spot, and it ought not to be difficult, with reasonable foresight, for local authorities to provide for future possibilities.

Under Section 45, sub-section 5, of the Bill,

“A town planning scheme may be varied or revoked by a subsequent scheme prepared and approved in accordance with this part of this Act, and the Local Government Board, on the application of the authority responsible for the execution of the scheme, or of any other person appearing to them to be interested, may, by order, revoke a town planning scheme if they think that under the special circumstances of the case the scheme should be so revoked.”

Such a power is undoubtedly necessary in connection with any town planning scheme.

We have recently had experience in this city of a loop-line railway, for which an Act was obtained notwithstanding the strong opposition of the Corporation, which has materially interfered with estates in progress of development and with the amenities of the locality.

I have known a case where the removal of a railway station from one

side of a town to the other has changed the whole aspect of a large part of the town and its business centres. It is obvious that such contingencies may at any time arise, and in such cases the smaller interests must, of necessity, give way to the greater.

With such power vested in the Board it does not seem quite clear why in the second schedule of the Bill (16) a "Limitation of time for operation of scheme" should be needed.

Time will not permit of a review of the provisions of this Bill in detail, and, even if it did, it would be somewhat difficult, having regard to the questions left in abeyance (and to be dealt with by subsequent general provisions prescribed by the Local Government Board on the subjects as set out in the second and third schedules of the Bill) to express any decided views, until such provisions are forthcoming.

We are frequently told that the necessity for town improvements and street widenings is a reflection upon the foresight of former generations, and it is pointed out that many millions of pounds have been expended in such work which would otherwise have been saved, but I doubt if such an argument is just when applied to old cities.

Take our ancient city of Coventry, in mediæval times one of the largest cities of the country. At its foundation it probably embodied all that the knowledge and skill of the period thought necessary, and for hundreds of years after. Surely our splendid churches and ancient buildings are a sufficient monument to the public spirit which then prevailed.

Coventry was built at a time when it was imperative for the public safety for cities to be enclosed, and this fact accounts for the narrow streets which you find in the centre of our city.

Judged in the light of the present requirements, our narrow streets are much to be regretted, because financial considerations alone render an amelioration of the present conditions all but impossible.

But herein also lies the moral, and if we are not to have a repetition of this state of things in the districts we are now developing, it is imperative that we should legislate on sufficiently bold and broad lines to serve, not only the present, but also the ultimate requirements. This, in my judgment, constitutes the very essence of town planning.

It will, indeed, be deplorable if any modern town a few generations hence finds itself in the position of having to spend large sums of money in undoing what is being done to-day. Yet I fear there is a distinct danger that we may be laying up a legacy of trouble for the future, and

why? Certainly not because the governing authority of this city is lacking in foresight in these matters. On the contrary, we fully recognise the necessities of the case, but we appreciate also its limitations.

DR. JOHN ROBERTSON (Birmingham) opened the discussion. He pointed out that in the manufacturing towns of this country the conditions under which a large number of the people lived were so depressing and unpleasant as to undoubtedly exert a baneful influence on the general health of the people living in those districts. He believed that it was possible to have this baneful influence in the centre of large towns even where the houses were relatively new and built under existing by-law systems. The point which he wished to emphasise was that model building by-laws alone could not meet the requirements of large towns. It was, therefore, necessary to have what has been called town planning regulations, so as to provide for the dwellers in the centre such surroundings that they might be able to live and rear families in moderately wholesome surroundings.

The pleasantness of many of the German towns was due entirely to foresight in planning the areas before they were built or in reconstructing the old areas which had to be rebuilt, and while in many of these towns the house conditions were extremely bad the surroundings were good.

In addition to the necessity for power to plan out the growing area of a town, and possibly by-and-by to re-plan the bad parts of the centre, it was desirable that towns should have a much freer hand in purchasing land. Such purchase was essential if the manufacturing interests were to be guarded. Cheap land was equally essential for the building of working-class dwellings, and certainly town ownership was one means of preventing land speculation, which was one of the stumbling-blocks connected with the housing question in town areas.

MR. G. S. POOLE (Coventry) remarked that the great thing to be done to improve the social conditions was to improve the housing conditions of the workers. They could not have an intelligent democracy brought up in the slums. He was delighted to think that people of all classes were anxious to consider this question and provide remedies. The question was not whether progress had been made, but whether sufficient progress had been made. They knew in Coventry progress had been made, and slums had been improved. But they had not progressed in anything like the degree that they might have expected in view of the increased enlightenment of the times. This was largely due to the permissive character of housing legislation, and to the presence on the local councils of slum

owners, and other interested parties. Owners of slum properties should be treated in the same way as purveyors of diseased meat or adulterated food.

Mr. M. K. PRIDMORE (Coventry), Chairman of the Council Housing Committee, gave an interesting account of the progress of Coventry's housing scheme. They were fortunate enough to find land in the possession of the Corporation which had been bringing in very little indeed, and the Housing Committee had taken it from the Corporation at a fair market value. They had not aimed at putting up houses as cheaply as possible, but to erect comfortable dwellings at reasonable prices. He could not see how anyone could build cheaper houses than those the Committee had erected. The main thing they wanted to do was to remove the slums, and the first difficulty was that they had not sufficient power from Parliament, and that they had to turn out tenants without being able to provide accommodation for them. So far as those people who could afford to live in better houses were concerned, he had no sympathy with them, and they could not assist them. But there were some of these citizens who, through no fault of their own, could not afford to pay higher rents, and he thought it was a perfectly fair proposition to find these with houses. The benefit to the city in clearing out a slum would be immense, and it would be better to find these people houses rather than force them into other slums. They were trying to work the scheme on sound financial lines, and on conditions which, whether they were Socialists, Conservatives, or Liberals, they could not find fault with. If the scheme turned out a success and they gained the knowledge they wanted, then he hoped they might go further and attack the larger problems which lay before them, aided by larger powers from Parliament.

ALDERMAN A. PARK (Stratford-on-Avon) said that in tackling the difficult question of the improved housing of the working classes, the problem that appealed most forcibly to him, as representing a small town in an agricultural district, was one which was alluded to by Dr. Snell, but one which he aptly said had not been generally faced by public bodies. He meant the problem of how they were to supply the much needed want of decent and sanitary dwellings for men whose wages ranged from 15s. to 20s. a week. The dwellings that had hitherto been supplied by public bodies in most cases were confined to those with rents of from 5s. 6d. a week upwards.

Now that class of dwelling for the most part had been found to be one that could be and was built by other than public bodies to pay a reasonable interest on capital. But with regard to the class of dwelling he was referring to, in spite of much advertised building exhibitions, it was proved beyond doubt that no ordinary labourer could pay in rent such a sum as would return a reasonable interest on the capital expended in putting up and maintaining a new building.

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In other words, commercially labourers' cottages did not pay. If they must be erected the loss must fall on owner or ratepayer unless they looked to the national exchequer.

The owner, unless a philanthropist, had given up building. The speculative builder, for very good reasons, refused to entertain any such scheme, while the local authority in the great majority of cases had, with the terror of increased rates in front of them, neglected to move, and yet it appeared to him that it was to the local authority they must look to solve the difficulty.

It savoured of socialism, and would therefore no doubt commend itself to Mr. Poole, for after all what was it but that A was to benefit B with capital derived from the pocket of C.

Be that as it may, at Stratford-on-Avon they had pretty well determined to venture on the experiment and see how it worked. It would be on a small scale of course to start with, and he was afraid they could not look for any but the most indirect returns to recompense them. These might be found probably in the long run in some diminution in the death-rate by the abating of overcrowding, and perhaps by thus raising the standard of the working man's dwelling they might influence to some extent the poor rate.

Dr. Snell mentioned in his paper that in the opinion of well known economists what they proposed to do (that was to provide houses at rather less than their actual cost) would lead to a reduction of wages, and thus put money into the employers' pockets. Of this he was not afraid, as their proposal was not a general reduction of rents, but the supplying of a more sanitary and better planned house at the same rent which the labourer was at that present moment paying.

Mr. COUNCILLOR GARDNER (Chairman of General Works Committee, Coventry) welcomed the Town Planning Bill, and expressed confidence in the earnestness and the good intentions of the President of the Local Government Board in introducing it, but acknowledged disappointment in what he conceived to be the practical application of the measure, although the provisions to be included in the Bill, and only indicated in the schedules, might considerably improve it.

Clause 45 showed three serious weaknesses. The adoption of the Bill was optional; it encouraged piecemeal planning instead of complete planning to be executed as circumstances permitted; it authorised dealing only with estates possibly to be developed instead of immediate preparation ready for development now or in the future; and Coventry's experience had been that developments were so sudden that serious delay to everyone concerned would result.

He considered that ten per cent. for compulsory purchase now existing under

the Public Health Act, the powers of which Act the new Bill adopted, should be abrogated.

The Bill indicated that a scheme of town planning must be accompanied by plans and estimates, and would be subject to a time limit. Correct estimating was practically impossible, while the completion inside a given time would force expenditure to be made which circumstances would well permit to be delayed.

The idea of Conferences as expressed in the Bill, however well in theory, would not assist in early settlements. Mr. Burns laid it open for not only the local authorities and the owners directly interested to have their say, but "the ratepayers, the artist, the architect, and the engineer would have power to make representations."

Mr. Gardner asked upon whom the cost of roadmaking would fall; that was a serious matter, and the Bill was silent respecting it.

He suggested that a Town Planning Bill should empower a local authority to immediately prepare a scheme for its whole area, and, if necessary, for any additional adjoining districts by agreement with adjoining local authorities; that it should then await developments, carrying out its scheme just as fast or as slow as developments came along. The knowledge that certain portions of land were earmarked by a local authority who were waiting their owner's time to move, and not themselves hustling things to completion within a time limit, would bring land in at a reasonable price, while, if necessity dictated it, the local authority could urge the price, but must be prepared to pay if they did.

DR. F. E. FREMANTLE (Hertfordshire C.C.) wrote: Mr. Swindlehurst's interesting paper shows the need for an extension of building bye-laws so as to limit the number of houses to be erected per acre. At Letchworth the maximum, and that only in a small area of the city, is twelve to the acre. The ideal to be arrived at, as the poorer classes acquire the practice of gardening, is four to the acre. The Garden City Association expresses no view for or against taxation of ground values, but any taxation of land must inevitably tend to discourage the use of gardens; although the alternative scheme of rating land would not necessarily involve the same disadvantages if it only meant a transference of part of the rates from the house to the land.

Town planning is still in the nursery stage, and would afford a great scope for help from the Local Government Board, with its large field of experience and large command of expert advice. But the Board can only undertake this work, with the promptitude desirable, if relieved of much of its detailed work which can be equally well done by bodies of smaller experience. A policy of decentralisation is therefore advisable, whereby the primary supervision of rural and small urban work should be undertaken, with appeal and control to the Board, by the County Councils.

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The Garden City Association is entirely in favour of the principles of town-surveys and standing schemes of development proposed by Professor Patrick Geddes and endorsed by Mr. Swindlehurst.

It must be borne in mind that modern development takes place along lines of communication, and that in many rural districts development of this sort is essentially of a nature to be supervised by County Councils. The growth of long lanes of houses with knots of buildings at intervals, shooting out over a radius of fifty miles from London, and in lesser degree from our other great towns such as Birmingham, is always to be borne in mind. A conspicuous instance is the scene of John Gilpin's famous ride from Edmonton in Middlesex to Ware in Herts.

As regards Dr. Snell's paper, all will candidly agree that the problem for the municipality is the problem of the poorer houses. But it is not sufficiently realised that the age of a house, as of a man, is limited; that during its life it undergoes degradation, and that the oldest and worst houses will, *cæteris paribus*, be always occupied by those to whom every penny of expenditure is of pressing importance. The permanent solution of the problem can only be found in the building of houses at an economic rental, that is, of 3s. 6d. to 5s. per week. To urge people to occupy these houses must involve a general rise in wages in proportion to the rise of sanitary requirements. It can only be secured, not by the erection of houses at the expense of the rates below cost price, but by firm action against overcrowding, by repair and closure and demolition, and by amendment of the laws to this end.