HOUSING PRINCIPLES

BY

IVOR THOMAS.

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Housin8 Principles

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IVOR THOMAS.

The appearance of so comprehensive a measure as the Housing Bill 1935 is a suitable opportunity for reviewing the principles on which State-assisted housing schemes should be based and for seeing how far these principles are preserved in the legislation now proposed.

In the first place, it should be emphasized again that housing is a proper subject for the exercise of governmental powers. For it has been agreed, since the time of Aristotle, that the end of the State is to promote good life, and with scarcely less unanimity by good life is understood the rich and harmonious development of the citizen's potentialities. That being so, it follows inevitably that the State must concern itself over the housing of its citizens. For few things so cramp the development of personality as bad housing. It is not true that material conditions wholly determine mental, artistic and spiritual life, for the flower of human culture, in the truest sense, may sometimes be found blooming in Bermondsey, while ignorant louts can be had in Mayfair at 23d. a bunch. But an insanitary and overcrowded home exercises a depressing and restricting influence which has to be resisted continually; and generally the dweller therein gives up the unequal contest and sinks back in acquiescence or despair. Nine persons, or even two persons, living in the same room, produce a sense of irritation and frustration; premature acquaintance with the facts of sex distorts the child's outlook for life; the men are driven from their homes to seek the solace of the public house or gambling den; while the women, worn out by the fight against dirt and disease, and harassed by excessive child-bearing, can hardly be said to enjoy life at all, much less good life. It is easy to be healthy and to avoid the grosser sins in Park Lane; it is not easy in Bethnal Green. And if the State wishes to curb incest, drunkenness and reckless gambling among the poor it should attack these evils at their source, namely, in the overcrowded conditions in which the poor have to live. Indeed, after the preservation of internal and external peace, it is difficult to see what task presses so urgently on a State as the good housing of its people.

Housing Acts.

This has not always been recognized. Indeed, the first stirrings of the public conscience in this respect came only in 1842
with Edwin Chadwick’s report for the Poor Law Commissioners on the “Sanitary Condition of the Labouring Population of Great Britain.” In 1851 Lord Shaftesbury succeeded in getting the Common Lodging Houses Act (which Dickens thought the best piece of legislation that ever proceeded from the English Parliament) and the Labouring Classes Lodging Houses Act placed on the Statute Book. These were the first legislative acknowledgements of the State’s responsibility for the good housing of its people.

**Overcrowding Defined and Forbidden.**

This responsibility is fully acknowledged in the Bill now before Parliament. Its significance is that, for the first time in British history, it defines overcrowding and makes overcrowding an offence for which the occupier or the landlord shall be liable on summary conviction to a fine of £5. The standard requires that persons of different sexes, with the exception of man and wife and children under ten years of age, may not sleep in the same room. It is true that the standard adopted is not one of which a civilized community can long feel proud. It is roughly that of half a room to a person, and is substantially that used by the Registrar-General for the purposes of the Census. But it is a step in the right direction, though provision for the automatic raising of the standard would have been desirable. Low as is the standard, to enforce it will be no easy matter. In London alone 106,000 families are living in overcrowded conditions judged by the Bill, and to house them adequately will entail the construction of at least 39,000 new dwellings.* In fact, the real trouble about this part of the Bill is that so many loopholes are left that the ban on overcrowding may not really be effective until the Greek Kalends.

**Private or Public Housing?**

The Bill, however, does frankly acknowledge the duty of the State to see that its citizens are properly housed. That acknowledgment having been made, the next step is to decide by what agencies the houses are to be built. There has been since the War a great deal of building by private enterprise, financed mainly by building societies, who in 1933 lent £103,000,000 for the purpose. But the post-war years have abundantly proved, if proof is needed, that private enterprise will never house the poor in decent conditions. Private enterprise looks for a return

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*Joint Report of the Housing and Public Health Committee and the Finance Committee of the London County Council (Housing No. 241) p.3. The Registrar-General does not take into account sex-separation.*
of 4 per cent. on its money, and housing the poor decently and at rents which they can afford is an unprofitable business. That is the key to the whole situation. The minimum rent at which a standard working class cottage (three bedrooms, no parlour, floor space 760 square feet) can be let by private enterprise has recently been investigated by the Industries Group of Political and Economic Planning.† In the most favourable circumstances obtainable they find it is 11s. 8d. a week, 1s. 8d. above what they consider the desirable maximum. In the circumstances ruling in most parts of the country houses built by private enterprise cannot be let for anything like 11s. 8d. a week. And even this figure is far too big a proportion of the income of the ordinary working-class household. To pay it they would be forced to stint themselves of food, clothes and other necessaries.

**Housing, A Problem of Poverty.**

The problem and its solution have been given by Mr. Tawney with the felicity which marks all his writing.‡ "The causes of overcrowding," he writes, "are not recondite. It is a form of under-consumption induced by poverty. Families with the income of most unskilled workers go short of house-room for the same reason that they go short of everything else: they cannot afford it. In such circumstances the appropriate remedy is that which was applied when the lack of sewers and drains produced cholera and typhus. It is to make the provision of the indispensable minimum of housing a public obligation, borne, like other indispensable burdens, from public funds."

**Subsidies.**

Once this obligation is acknowledged, the further question looms up: How is this public assistance to be given? The method adopted in every one of the big Acts since the War is by a subsidy towards the cost of the new houses required to rehouse former slum tenants or to abate overcrowding. That method is followed in the new Bill. One of its most distinctive features is an Exchequer contribution towards the building of blocks of flats of not less than three storeys on expensive sites. The contribution will increase with the cost of the site, including the cost of development, in the following manner:

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† Housing England, p. 63. I do not myself feel contented with the absence of a parlour from the working-class house. The workers who have parlours do not use them as much as might be expected, but that is largely a result of the expense of light and fuel. The Labour Party standard of three bedrooms, parlour, 850 square feet, is more satisfactory.

‡ Equality, p. 198.
Cost of Developed Site.                        Subsidy for 40 years.
From £1,500 to £4,000 an acre               ... £6 a year per flat.
From £4,000 to £5,000 "   "                ... £7 " " " "
From £5,000 to £6,000 "   "                ... £8 " " " "
From £6,000 to £8,000 "   "                ... £9 " " " "

Thereafter the subsidy will increase by £1 a year per flat for each £2,000 or part of £2,000 increase.

It must here be noticed that these proposals are a severe condemnation of the Government which has introduced them, and a striking vindication of the Labour policy previously superseded. The Government which abolished subsidies, except under the 1930 Act, has been obliged to acknowledge that the housing problem cannot be solved without them. Moreover the central feature of the Bill was already embodied in the 1930 Act, and the subsidies provided were more generous and more adequate for their purpose. It is difficult to compare the subsidies, as the bases are different, but an average can be taken, and the average is distinctly in favour of the 1930 Act. For a family of four persons rehoused in a building of more than three storeys on a site costing more than £3,000 an acre, the 1930 Act provided a subsidy of £3 10s. a person, or £14 a year for forty years. Under the new Bill the Government estimates that the average subsidy for each new flat will be £10 for forty years. Thus on the average the 1930 Act was distinctly the more generous.

Granting the principle of subsidization, it is best that the subsidy should be paid in a fixed sum annually; the scheme in the Housing and Town Planning Act 1919 by which the Exchequer made up the deficiency between rents and outgoings, less the product of a penny rate, did not work out well in practice, nor did the lump subsidies payable under the Housing (Additional Powers) Act 1919. And there can be little quarrel with the period of 40 years. The subsidy should expire some time before the life of the house. The life of a modern house can be put with the National Housing Committee* at sixty years. On account of the rapid changes in construction and taste, the figure should not be put higher.

But the principle of subsidization ought to be carefully examined. There is a fundamental distinction between subsidies to the private producer, which are nearly always reprehensible, and subsidies to the consumer, which may be highly desirable according to the circumstances, and in that case really deserve another name. Bearing that in mind it may be observed that so

*A National Housing Policy, p. 27. The Bill provides that the annual contributions of local authorities are to be for sixty years.
long as the subsidies in the new Housing Bill are contributions towards the rent of the poor, they are wholly praiseworthy; they are instances of the principle which should govern all social life, "Bear ye one another’s burdens." But, unless steps are taken to ensure that such will be the case, it is by no means certain that the subsidies will go to lower the rents of the poor. Their effect may be to increase building costs, and in particular to swell the profits of rapacious landlords. The subsidies rising with the price of land are little short of an incitement for the price of land to rise. Land lately costing less than £1,500 an acre is almost certain to be pushed up into the £1,500-£4,000 class, and so on throughout the scale. A fundamental weakness of the Bill is its failure to ensure that the subsidies it provides will really go to the benefit of the persons most in need of them.

These considerations make it worth while to inquire into alternative means by which the State can take its part in providing good houses for the working-classes. The de-rating of working-class houses is a form of assistance which at once leaps to the mind, and at any rate deserves examination. Agriculture was wholly de-rated and industry and freight transport partly in 1929, the argument runs, so why not working-class housing? The case is so well put by P E P as to be worth quoting:*

"Local rates are nothing but a form of taxation, and it is a commonly accepted maxim that taxation should be based upon capacity to pay. So far as the wage-earner is concerned, rates form a house-tax of from one to five or more shillings a week per house, according to the assessment and the rate levied. . . . The position is made even worse by the tendency of rates to be high in depressed areas, and low in areas which are prosperous, while for the individual family rates go up in proportion to the space occupied and are therefore a powerful agency in encouraging overcrowding. The general effect of rates may be compared with that of the notorious window tax. . . . If special relief can be arranged for 'deserving' industries (including brewing), surely special relief can be arranged for 'deserving' people."

But, attractive as the proposal is, grave difficulties in putting it into law soon become apparent. Many of them are summarized in the P E P report. The chief difficulty would arise in working-class areas which already have a low rateable value and a heavy burden of social services. The de-rating of working-class houses in such areas would lead to a further strain on their financial resources which could be met only by a grant from the Exchequer. As the Exchequer would have to foot the bill at the end, it is perhaps wiser to do so at the beginning, with a

* Housing England, p. 138 et seq.
direct subsidy for housing. This is certainly the simpler proposal, and for the present the more satisfactory. But in that general reform of local government, which is already overdue and is bound to be undertaken within the next two decades, the de-rating of working-class houses would be feasible and might prove desirable.

Compensation.

While the amount and nature of public help is being discussed, a subject that cannot be omitted is the compensation to be paid for property which has to be demolished. Excessive compensation, it must be remembered, is always paid for by the tenant in rent, in the sense that with lower compensation he would have paid lower rent. It is therefore a matter for the profoundest regret that the Minister of Health has introduced into the Bill important alterations in the basis of compensation payable to owners of properties required for clearance schemes under the Act of 1930. Houses included in a clearance area by reason of bad arrangement only are to be excluded from the clearance order and, if compulsorily acquired, are to be paid for on an open market basis, subject to certain deductions, instead of as hitherto on a site value basis. Land compulsorily purchased for the re-housing of the working-classes is not, from December 20th, 1934, to be subject to the reduction in compensation stipulated by the Act of 1925. Where a house is considered to be well maintained, notwithstanding its sanitary defects, the Minister may give directions for the payment of compensation.

Under the specious pretence of differentiating between good and bad landlords, the owner of slum property is thus to be distinguished from the owners of all other forms of outworn property. As Mr. Greenwood well said in Committee on March 28th, in exposing this fresh “dole to the landlords,” there are admittedly hard cases, but that is not to say the procedure in the Bill is the best way for dealing with them. Widows and ex-Service men have been used as a smoke-screen to cover the big interests in property. Hard cases notoriously make bad law, and the Minister has founded his compensatory proposals on hard cases. His position becomes lamentably weak when it is realized that he originally opposed an alteration in the basis of compensation, but has yielded to the pressure of what the Archbishop of Canterbury denounced as “the familiar and indeed inevitable obstacle of vested interests.” At the Conservative Conference at Bristol on October 4th a resolution, carried by an overwhelming majority, speciously asked that “the law should be amended forthwith in order to secure an equitable basis of compensation for dispossessed owners of property which has been maintained
in a state of habitable repair.” An amendment asking the Government to press forward with their policy “regardless of vested interests in slum property” found only six supporters, notwithstanding a speech in its favour by the Minister of Health. Sir E. Hilton Young gave way. On December 6th, for the first time in his negotiations with the London County Council, the Minister intimated that he proposed to alter the basis of compensation. Once more the Tory landlord has bared his teeth and has been appeased by a tasty morsel thrown to him by a subservient Government. The working classes, as usual, will pay. Nor will they pay simply in rent. The new procedure in determining compensation will introduce endless complications and delay into the clearance of the slums.

State or Local Housing?

Society’s obligations having been acknowledged, and the form of assistance discussed, there is still the question of the agency by which the houses are to be built. Is the State itself to build the houses or is it to leave them to the local authorities? As a general principle there is no doubt that the local authority is the right agency. It is responsible for such closely related matters as sewerage and drainage, and the paving, maintenance, repair and lighting of the streets. Moreover, the local authority is the body best suited for knowing, and remedying, local evils. Finally, housing is a matter touching the people so intimately that it is best left in the hands of men whom they have themselves elected, with whom they are in close contact, and whom they can soon unseat for non-fulfilment of duties. A reform of local Government is certainly needed on general grounds, but the case for leaving housing in general in the hands of the local authority will remain valid.

Central Direction.

At the moment, however, conditions are exceptional. Now for the first time an effort is being made to remove evil housing conditions which have persisted since the Industrial Revolution and which were intensified by the virtual cessation of building during the War. Exceptional times call for exceptional measures. It is not likely that the housing movement will really succeed unless undertaken as a national campaign and in something approaching the spirit of a crusade. Ten years will probably be needed, and during that period the efforts of local authorities should be co-ordinated by a central body of vision and energy. Such a scheme was put forward by Mr. E. H. Rees in 1924 and has been persistently advocated by him and Mr. Reginald
Nicholson since.* Something similar has been long sought by the National Housing Committee.† The idea of central direction has been endorsed in a Labour Party Policy Report.‡ It is difficult to see how the housing campaign can reach a successful conclusion without much central direction. But the Minister has turned it down, apparently on the ground that it is a good scheme, but not his. There is in the Bill provision for a Housing Advisory Committee, but it will be an unimportant body and is merely a sop to those who want central planning.

**Housing Associations.**

Here also some mention should be made of what have been known as public utility societies and are now to be described as housing associations. The Bill adopts towards these associations a correct attitude which is in accordance with the Labour Party’s policy. If the local authority desires to entrust building operations to such an association, subsidies are to be available as though the local authority had undertaken the work itself. To that there can be no exception; more cannot be expected. Housing Associations did useful work about ten years ago in setting an example of modern building and good management in the service of the community rather than for the sake of profits. But conditions are very different to-day, when the whole nation has been roused. Moreover, the 2½ per cent. or so which is the usual return from investment in housing associations is not so very modest now that interest rates have fallen so low. Finally, housing associations can never become a main agency in rehousing England. Since the War they have built only some 20,000 houses, and of these about 12,000 have been built by colliery companies for their employees. The fact is that the Moyne Report gave a wholly unrealistic picture of their potentialities; local authorities have used them as a screen to hide their own shortcomings; and a section of the Press which wants to “take housing out of politics” has magnified them out of all proportion to their importance and placed them in an embarrassing limelight.

**“Take Housing Out of Politics.”**

It was only when housing got into politics that anything was done about it; and it is only so long as it stays in that anything

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* See Mr. Nicholson’s article in “Church and Slum,” Vol. 1, No. 2. June, 1934.

† v. Interim and Final Reports.

‡ Up with the Houses! Down with the Slums!
will be done. This attempt to "take housing out of politics" also finds a place in the new Bill which makes provision in Clause 23 for local authorities to transfer their housing responsibilities to housing management commissions. A body not responsible to the electors would be given control of a matter which affects the electors most deeply, and would presumably be empowered to entrench on the rates for its purposes. Once appointed, such a body would be difficult to remove. The proposed transfer of powers is optional, but no local authority should be allowed to abdicate its functions in this way. It was revealed in Committee that a purpose behind the clause was to prevent corruption. The clause is a singularly inept way of trying to achieve that end, for a corrupt authority would certainly cling to its powers. The clause, which Mr. Greenwood with some justice called "the worst in the Bill," should be struck out.

**Cottages or Flats?**

The form of new housing accommodation remains to be discussed. The Bill recognizes, as do most housing students, that overcrowded persons cannot simply be taken away from their work and associations and dumped in the country. The expense and worry of travelling daily to work often counterbalance any advantage of lower rent, while the old social life is not easily replaced. Abatement of overcrowding must largely be done on the site and that means in blocks of flats rising to three, four or five stories. There are objections,* but for most people a flat on the site is a lesser evil than a cottage twelve miles away. After all, the middle and upper-classes have long lived in flats. And the new blocks of flats are not to be judged by the old tenements. Labour-saving devices such as dust-chutes make the housewife's work much easier, and it is only a matter of a short time before the idea will be as acceptable to the poor as it is to the rich.

**Houses are not Enough.**

But neither houses, nor blocks of flats, are enough. In all new housing schemes, and in all schemes of re-development, provision should be made for all the amenities of social life, for "public gardens and playing fields, schools (including nursery schools), libraries, baths, hospitals and clinics, public halls, cinemas and other places of entertainment, and shops," to quote the policy endorsed by the Labour Party.† That the new Bill

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*They would have been fewer had the Minister accepted a Labour amendment that no contribution should be made towards a block of flats unless it were to be set back at least ten feet from the road.

† Up with the Houses! Down with the Slums! p. 6.
does nothing to facilitate the provision of such amenities by local authorities shows a deplorable lack of imagination. The Bill limits its vision to buildings, streets and open spaces.

New Towns?

The re-housing of England is not going to be achieved by any single means. Because to build blocks of flats may be the right policy in London, it does not follow that it is the right policy throughout the country. A courageous policy of building a hundred new towns, in the spirit of colonization, has been anonymously put forward* and warmly commended by many housing students. The project is for a hundred new towns of 50,000 inhabitants each. Perhaps that is too far-reaching, but the idea of ten such new towns well merits consideration. With the advent of the Electricity Grid, factories can now be put down virtually anywhere in the country, and around them townships would be built with all the desirable features of social life. Such a development is not likely to be helped by the new Bill, whose subsidies—unconditional for flats in the middle of large towns, conditional elsewhere—are likely to increase congestion.

Ownership of Land.

Even such a brief survey as this cannot close without a thought of the hindrance offered to the proper housing of the people by the system of private ownership of land. In the thickets of British land tenure the housing reformer easily loses his way. Housing reform would be at least half as easy were the title to all land in this country restored to the Crown, from which it should never have been alienated. But that is a big subject demanding separate consideration.

An Artificial Problem.

Finally, the reflection cannot be avoided that this new Housing Bill would hardly have been necessary had the Government not stopped the housing campaign initiated by the previous Labour Governments. To define and forbid overcrowding is excellent; but there would have been much less overcrowding to forbid in 1935 had there been no Housing (Financial Provisions) Act in 1933. To put up skittles in order to knock them down is not statesmanship.

APPENDIX 1.

The following table shows the number of houses built with State assistance since the War:

<table>
<thead>
<tr>
<th>Year</th>
<th>Houses Completed</th>
<th>Exchequer Contribution</th>
<th>Year</th>
<th>Houses Completed</th>
<th>Exchequer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1919-20</td>
<td>715</td>
<td>£20,455</td>
<td>1927-28</td>
<td>723,913</td>
<td>£9,540,976</td>
</tr>
<tr>
<td>1920-21</td>
<td>28,805</td>
<td>3,097,301</td>
<td>1928-29</td>
<td>829,497</td>
<td>10,669,974</td>
</tr>
<tr>
<td>1921-22</td>
<td>129,957</td>
<td>9,199,366</td>
<td>1929-30</td>
<td>940,952</td>
<td>11,132,803</td>
</tr>
<tr>
<td>1922-23</td>
<td>198,181</td>
<td>9,655,398</td>
<td>1930-31</td>
<td>997,470</td>
<td>11,875,806</td>
</tr>
<tr>
<td>1923-24</td>
<td>216,852</td>
<td>7,857,815</td>
<td>1931-32</td>
<td>1,068,793</td>
<td>12,731,603</td>
</tr>
<tr>
<td>1924-25</td>
<td>284,521</td>
<td>8,050,132</td>
<td>1932-33</td>
<td>1,126,864</td>
<td>13,349,758</td>
</tr>
<tr>
<td>1925-26</td>
<td>391,508</td>
<td>7,833,756</td>
<td>1933-34</td>
<td>1,184,613</td>
<td>13,432,626</td>
</tr>
<tr>
<td>1926-27</td>
<td>545,287</td>
<td>8,376,044</td>
<td>TOTAL</td>
<td></td>
<td>£136,733,813</td>
</tr>
</tbody>
</table>

The estimated Exchequer contribution for 1934-35 is £16,016,000 and for 1935-36 £16,233,000.

Local authorities have been responsible for about two-thirds and private enterprise for one-third of the houses built since the War. The capital cost of these houses is estimated at £671,000,000.

The National Housing Committee estimated in 1934 that at least 1,000,000 new houses were needed to be let at inclusive rents of 10s. a week and under, and that the programme could be completed in ten years at a capital cost of £400,000,000. Sir E. D. Simon put the number of new houses needed by 1951 as 2,000,000 while he placed another 4,000,000 as below acceptable standards. The Labour Party considers we are faced with an immediate need of 2,250,000 new houses, while 5,000,000 to 6,000,000 houses will be needed within the next 20 years.

APPENDIX 2.

In addition to the literature mentioned in the text, the following works may be recommended:

The Slum, Its Story and Solution, by Harry Barnes.

The Anti-Slum Campaign, by Sir Ernest Simon.

Slum, by Howard Marshall and Alice Trevelyan.

Housing and Slum Clearance in London, by Hugh Quigley and Ismay Goldie.

The Housing Question, by the Housing Committee of the New Fabian Research Bureau.

Housing Administration, by Stewart Swift.
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