

# 'AN EXAMPLE TO OTHERS': PUBLIC HOUSING IN LONDON 1840-1914

Alan Cox

PAPER PRESENTED AT THE 1995 LAMAS LOCAL HISTORY CONFERENCE

## SUMMARY

*For much of the 19th century and into the early 20th century, concern over the housing conditions of the working classes, and especially the poorer sections of those classes, was mixed with uncertainty as to how the problem was to be solved and whose responsibility it was to solve it. As a result, the progress of public housing in the metropolis in this period was slow and torturous. Nevertheless, by the outbreak of the First World War the basis of a London-wide housing programme had been laid and nationally the main political parties had accepted the principle of state housing subsidies.*

## THE ORIGINS OF PUBLIC HOUSING IN LONDON

Both the physical and moral conditions of the working classes became the focus of attention in the 1840s, and excited the concern of the middle and upper classes. The reasons behind this concern very largely determined and, to some extent bedevilled, the course of public housing for the rest of the 19th century and beyond.

First of all, there was much genuine pity for the plight of the poorer classes, linked with a sense that it was the duty of the better-off to do something to improve the lot of the poor, or at least that part of it considered to be 'deserving'. However, as much as philanthropy, this concern derived from the fact that urban working-class slums, especially in London, often existed cheek-by-jowl with more well-to-do areas, and that these slums therefore posed all sorts of threats to the well-being of the middle and even the upper

classes. Slums were seen on the one hand as dens of lawlessness, violence, crime, and immorality; on the other as being anarchic and even possibly cradles of popular violent uprisings. The 1840s, after all, witnessed the culmination in this country of Chartism, a radical working-class movement dedicated, amongst other things, to universal suffrage and vote by ballot. Fear of revolution was at its height in 1848, when not only did the last great Chartist demonstration take place in London, but the rest of Europe was rocked by a series of revolutionary uprisings.

Obviously it was imperative that as many as possible of the working classes and the poor should be rescued from this contagion of criminality, immorality, and potential revolution, and should instead be encouraged to live well-ordered, law-abiding, and moral lives. So, inevitably, in the minds of those seeking to provide new housing was the idea that in some ways the working classes were a fallen, or at least a falling, race who needed to be saved and improved; whose disordered way of life needed to be properly regulated.

Even more disturbing was the threat the slums presented to everyone's health. Whereas the death-rate in England had declined between about 1780 and 1810, it was noted with alarm that the death-rate then began to rise again and continued to do so until the 1840s.<sup>1</sup> And although the periodic epidemics of cholera and other fevers might start in the poorer areas and it was the lowest classes who were worst affected, once these epidemics were rife, they might threaten the lives of even the highest in the land.

This increase in the death-rate, if allowed to continue unchecked, might have serious economic repercussions, since, according to the orthodoxy of the day, an economy could only expand if population increased to provide more producers and more consumers. Furthermore wealth was needed to maintain the country's military dominance, which in turn was essential to keeping Britain as a leading international power. Also, military might was still thought to rely as much on sheer weight of numbers as on power of armaments. Moreover, those who might have to fight for their country needed to be fit and healthy.

Yet Edwin Chadwick's great Report on the Sanitary Conditions of the Labouring Classes, published in 1842, and the reports of the Royal Commission on the Health of Towns which followed shortly afterwards showed that the physical conditions in the large expanding towns were actually getting worse. Old properties were becoming increasingly rundown and overcrowded, while many new dwellings were no better and were badly built, poorly ventilated, and lacking even basic sanitation.

It was, therefore, clearly in the general public interest that the lower classes should live in healthy dwellings, and the oldest surviving public housing in London is a splendid example of such accommodation. Parnell House, situated in Streatham Street, Bloomsbury, just to the north of New Oxford Street, was built in 1849–50 by the Society for Improving the Condition of the Labouring Classes, and was designed by the Society's architect, Henry Roberts (Pl 1).<sup>2</sup> It bears comparison, at least as far as appearance is concerned, with local authority blocks of flats of the 1920s. The internal accommodation was also excellent. Each flat had one or two bedrooms, a living room, a scullery and a separate w.c. (Fig 1). A communal bathroom and washhouse were also provided on each floor.

Here, almost from the outset, Henry Roberts and the Society for Improving the Condition of the Labouring Classes had provided an excellent model for working-class housing. Yet, it was not followed, because, in terms of the Society's stated aims and in the eyes of contemporaries, it was a financial failure. This highlights the problems and dilemmas which were to beset 19th-century attempts to provide public housing. At the heart of these difficulties was the belief that widespread adequate housing for the working classes could only be provided in sufficient quantity by private

builders and developers operating on a normal commercial basis. The Society's dwellings were, therefore, intended not simply as models of well-built housing with good accommodation, but also as models of providing such housing while at the same time producing a profit. Hence the term 'model dwellings'.

By making a profit, it was hoped the private sector would be persuaded to follow these exemplary models. The Society for Improving the Condition of the Labouring Classes limited its dividend to four per cent, although five per cent became more usual, hence the widely used phrase, 'five-per-cent philanthropy'. Yet even five per cent was a very modest return and there were many commercial ventures at the time where a much higher profit could be obtained. It meant really that only those who were themselves philanthropically minded would invest in the five-per-cent housing companies.

At Parnell House the wish to provide a building of exemplary standard at rents which the poorer classes could pay, resulted in very little profit at all, let alone a four or five per cent return. In any case, the rents, of between four shillings and seven shillings a week, were not cheap in comparison with the existing accommodation for the poorer classes. As a result, Parnell House was occupied only by the least needy and top level of the working classes, namely the skilled artisans.<sup>3</sup>

## 'SOCIAL REALISM' SETS IN

The failure of schemes like Parnell House made people stop and think, with the result that there was something of a hiatus in the construction of model dwellings in London in the 1850s, not least because building costs rose steeply at this time, making it difficult to obtain any sort of profit out of building working-class dwellings.

What then was to be done? The view began to be formed that Roberts and the Society for Improving the Conditions of the Labouring Classes had been too idealistic and impracticable. What was needed was a more socially realistic view. The standards of accommodation designed by Roberts had been far too high, and it was now deemed necessary to provide accommodation of a much lower standard.

Today, Octavia Hill is remembered largely as one of the founders of the National Trust, but she was also the pioneer of housing management.



Plate 1. 'Model Houses for Families' (now Parnell House), Streatham Street, Bloomsbury, 1849–50, by Henry Roberts for the Society for Improving the Condition of the Labouring Classes. Watercolour perspective produced by Roberts's office (photo of original in possession of the Peabody Trust, RCHME copyright, neg no. BBg6/824)

For all her idealism, Octavia Hill was also a hard-nosed member of the social realism school, and she argued that:

It is far better to prove that you can provide a tolerable tenement which will pay, than a perfect one which will not. The one plan will be adopted, and will lead to great results; the other will remain an isolated and unfruitful experiment, a warning to all who cannot or will not loose money. If you mean to provide for the family that has lived hitherto in one foul dark room, ... be thankful if you can secure for the same rent even one room in a new, clean, pure house. Do not insist on a supply of water on every floor, ... and in other ways moderate your desires somewhat to suit the income of your tenant.<sup>4</sup>

This new social realism was taken to heart by the Peabody Trust which was founded in 1862 by George Peabody, a wealthy American businessman, who had settled permanently in London in 1837.<sup>5</sup> His gift, which eventually totalled £500,000, was intended 'to ameliorate the condition and augment the comforts of the poor' of London. Although the Peabody Trust was a wholly charitable venture, the Trustees

decided that the principle of 'five-per-cent philanthropy' should still apply, and that each housing scheme should show a modest return, so that the Fund would be self-perpetuating for the benefit of future generations. The first Peabody housing was completed in Spitalfields in 1864. It was something of an experiment and was in the Gothic style. Thereafter the Peabody Trust built a series of estates in various parts of London, all very similar and instantly recognisable. The individual blocks, with their brickwork cleaned up, would not be unpleasing in appearance. The trouble is the sheer physical bulk, especially when, as at Westminster, several such blocks were built around a square, or, even more dauntingly, are ranged in a line along a seemingly endless avenue, as on the Peabody's Pimlico Estate, where the effect is very much of barrack blocks flanking a parade ground (Pl 2).

Of course, the problem was, especially on large sites such as those on which the Peabody Trust usually built, that the slum dwellings which

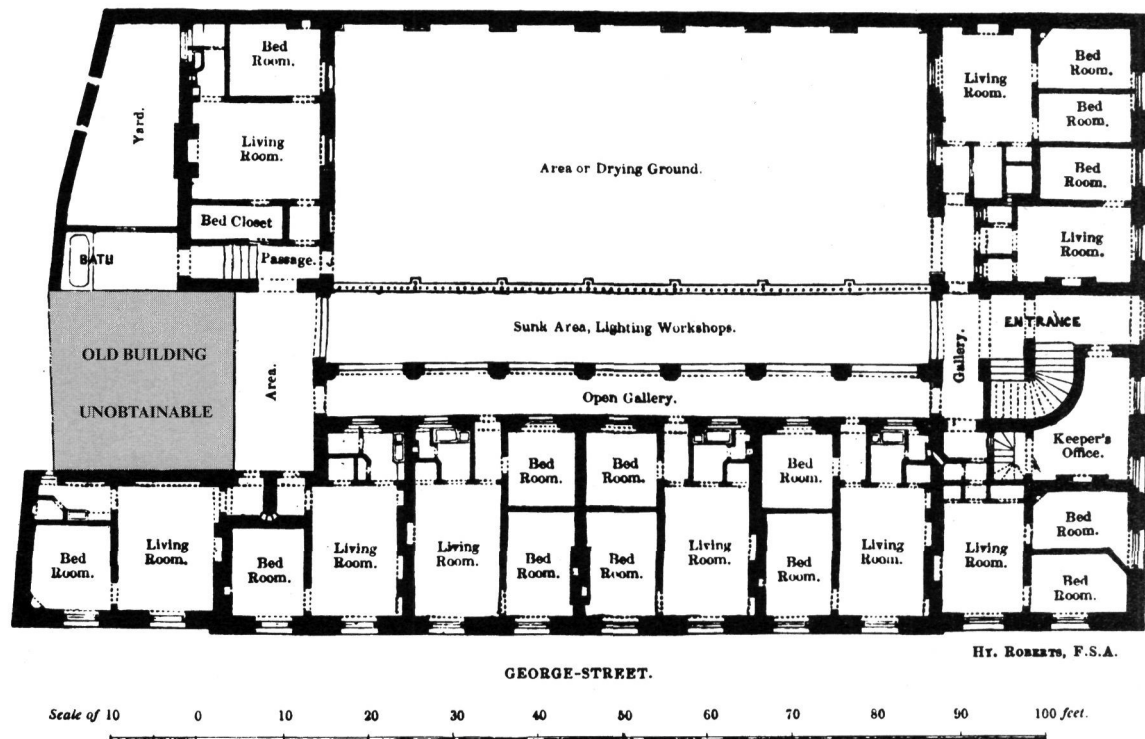


Fig 1. Ground-floor plan of Parnell House, No. 2 Streatham Street, Bloomsbury, 1849, designed by Henry Roberts for the Society for Improving the Condition of the Labouring Classes (from *The Builder* 14 July 1849, p 326)

were demolished were horrendously overcrowded. And if the overcrowding was not to be made even worse, then as many replacement dwellings as possible had to be erected on a cleared site. There was, therefore, no real alternative to making the new blocks as large as possible and packing them together as tightly as the requirements of healthy ventilation allowed. At Great Wild Street, off Drury Lane, for example, a one-and-half acre site was cleared by the Metropolitan Board of Works about 1880. Yet the Peabody Trust, despite increasing their new blocks to six storeys (and remember there were no lifts), only succeeded in cramming in just over 1,600 people, whereas about 1,900 had been displaced by the scheme. Moreover, less than five years after completion, the buildings were severely criticised as being unhealthy by the Royal Commission investigating the housing of the working classes.<sup>6</sup>

Ostensibly the Peabody blocks were well appointed. For instance, every corridor had rubbish chutes. The passages were all kept clean and lighted by gas without any cost to the

tenants. There were baths free for all who wanted to use them, and every occupant could use communal laundries, with wringers and drying lofts. However, the Peabody Trustees had employed as their architect Henry Darbishire, who was thoroughly imbued with 'social realism' and had a pretty low opinion of the working classes, describing their children as 'destructive little animals'.<sup>7</sup> The interiors of Peabody flats were, therefore, designed with spartan finishes intended to be durable, sanitary, and easily maintainable, rather than homely. The walls were left unplastered to minimise the risk of vermin and bugs, and wallpaper was forbidden, although the bare walls were painted. Even more soul-destroying, no pictures or decorations were permitted which required putting a nail into the wall. In a decidedly retrograde step, flats in the Peabody blocks were not self-contained but 'associated', that is a number of flats shared communal w.c.s and sculleries. Fig 2 shows an example of this type of layout, at the Islington Peabody Estate, built in 1865, with w.c.s and sculleries at either end of the central corridor. It





Plate 2. Characteristic Peabody Trust blocks (Peabody Avenue, Pimlico) designed by Henry Darbishire and completed 1876–7 (Greater London Record Office copyright, neg no. 68/1979)

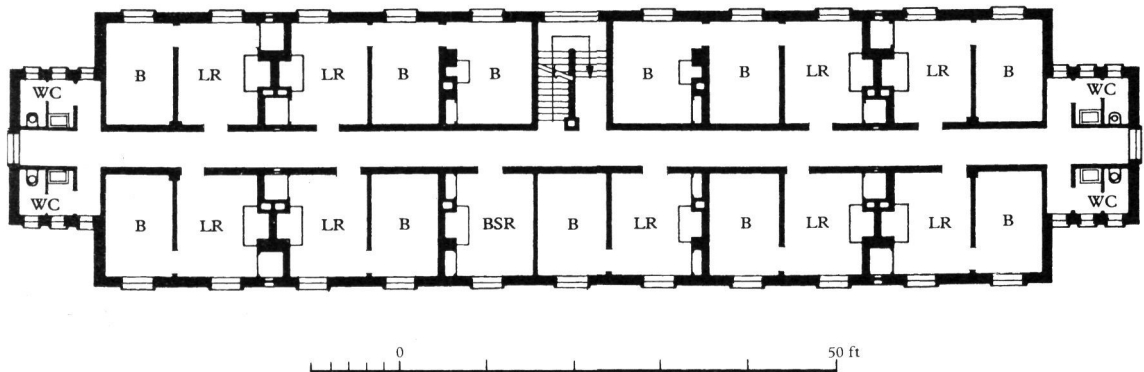


Fig 2. Typical floor plan of early Peabody Trust block of associated dwellings designed by Henry Darbishire, Peabody Square, Greenman Street, Islington, 1864–5 (Re-drawn by Michael Clements from an original plan. Copyright RCHME)

was argued that by having the lavatories externally from the flats it was easier to supervise them and ensure they remained clean, and that

it was more healthy to have them well away from living-rooms and bedrooms.

Others followed the Peabody's example. From

the mid 1880s to the early 1900s, the East End Dwellings Company, the Artizans', Labourers' and General Dwellings Company, and the Guinness Trust all built minimal-standard blocks where many of the tenements were not self contained, and where in many instances w.c.s and sculleries were shared.<sup>8</sup>

Nevertheless, not everyone at the time agreed with the Peabody reduction in standards of accommodation. In particular, Sydney Waterlow, a partner in the well-known family printing firm and a City Alderman, was a strong advocate of self-contained flats, and in 1863 he built on his own initiative, and at his own expense, Langbourne Buildings, a model dwellings block in Mark Street, Finsbury. The design and layout of this block which was worked out by Waterlow and his builder, Matthew Allen, was adopted as standard by the Improved Industrial Dwellings Company, which Waterlow was instrumental in forming in 1863. Normally all the Company's dwellings had their own individual w.c.s and sculleries, but there was a brief experiment by the Company in 1867–8 with associated dwellings, at Derby Buildings, Britannia Street, King's Cross. These proved so unpopular with tenants that the experiment was quickly abandoned and not repeated by the Company.<sup>9</sup>

## THE PROBLEMS OF HOUSING THE POOREST

This contrast in standards of accommodation can be explained very largely by the differing aims of agencies like the Peabody, Guinness, and the East End Dwellings Company, who were all supposedly intended to provide for the poorest of the working classes, and the Improved Industrial Dwellings Company, which made no bones about not catering for the poorest, and argued:

We must take the class as of various degrees; the upper, middle and lower of the labouring classes; it would not have been right to build down to the lowest class, because you must have built a class of tenement which I hope none of them would be satisfied with at the end of 50 years; we have rather tried to build for the best class, and by lifting them up to leave more room for the second and third who are below them.<sup>10</sup>

Here we see another principle which underpinned the policies of almost all the 19th-century philanthropic housing societies, the idea of filtering up. That while they might not directly be able to rehouse the very poorest in society,

they could ameliorate their conditions by rehousing those a little above them in the social order. This would then leave room for the poorest to move into the vacated premises which would be better than their previous homes. This filtering up theory was more believable in the case of small-scale infill schemes, like those carried out by the Improved Industrial Dwellings Company in its early days; it was less convincing where large redevelopment schemes were involved, as undertaken, for example, by the Peabody Trust, where demolitions, even after replacement housing, might, as has been seen, exacerbate rather than relieve overcrowding.

In fact, despite Peabody's donation fund supposedly being for the poor, it quickly became clear that it was the Trustees' policy to house those of the working class who were better off, so once again it was the artisans or people like policemen who benefited rather than the desperately needy. It also happened that many tenants prospered in their new homes, but quite understandably the Peabody Trustees were reluctant to evict simply because a tenant's increased income had taken him above the normal level entitled to philanthropic benefit.<sup>11</sup>

The Victoria Dwellings Association in their first scheme at Battersea Park, opened in 1877, tried to get round the problem of catering for the poor, to some extent, by providing two classes of tenement: the first, for artisans, were self-contained and generally had three rooms, the other class, for labourers, had one or two rooms and were associated, three tenements sharing one lavatory.<sup>12</sup> Similarly the Artizans', Labourers' and General Dwellings Company built self-contained dwellings, intended for better off artisans, on its three suburban cottage estates: Shaftesbury Park, Battersea (from 1872); Queen's Park, Kilburn (from 1874, Pl 3); and Noel Park Hornsey (from 1882). While, in inner London, the Company built blocks for poorer labourers, where groups of flats shared w.c.s and sculleries.<sup>13</sup>

What at first is even more remarkable is that the locations chosen for the erection of philanthropic housing were in many cases not in the most needy areas. Ironically, the very poverty of an area could militate against the chances of philanthropic housing agencies building there. This was particularly the case in East London: the evidence in Poplar, for example, is that contrary to what might be thought, land was relatively expensive to purchase, and in a poor area like this the rates were high, both factors



Plate 3. Nos 116–130 (even) Fifth Avenue, Queen's Park, Kilburn, built by the Artizans' Labourers' and General Dwellings Company. The houses on this part of the estate date from between 1874 and 1880 (Greater London Record Office copyright, neg no. 79/2836)

which would increase rents and tend to put them above what most local people could pay.<sup>14</sup> Added to this, was the uncertainty of regular employment in these poorer districts. For instance, the Improved Industrial Dwellings Company had difficulties over vacancies, especially during lean times, at blocks in Wapping, Greenwich, and, at first, Bethnal Green. At Shadwell, on a Peabody Trust housing scheme opened in 1867, about a quarter of the tenements were still unoccupied in 1870.<sup>15</sup>

In other words, in many of the poorest areas, few of the existing population could afford the rent of a model dwelling. George Arkell, researching for Charles Booth's surveys of working-class conditions in London, published in 1891, found that over 8% of the population of Westminster School Board District lived in

philanthropic blocks, whereas, in Tower Hamlets the percentage was only 2.1 and in Southwark 2.8, although the proportion of the population classified by Booth as very poor in the latter two districts was much higher than in Westminster.<sup>16</sup> In fact, in one parish in the Tower Hamlets School Board District, that of Poplar, no philanthropic blocks were built there at all throughout the 19th century or, indeed, before the mid-1920s.<sup>17</sup>

In central London, the philanthropic agencies found they had many more applications than tenements available. At Southwark Street in the 1870s, for example, the Peabody had upwards of 1,000 applications for 264 tenements.<sup>18</sup> In the case of the Improved Industrial Dwellings Company, Sydney Waterlow pointed out that:

In the central districts, that is to say near Oxford Street,

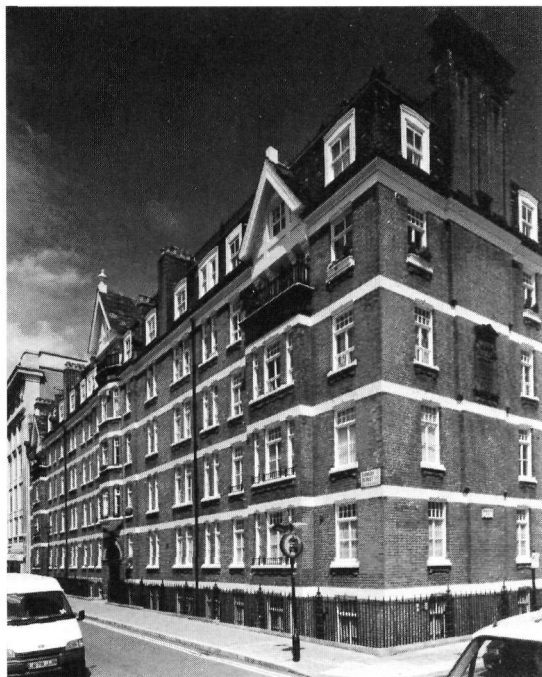
Westminster, and Pimlico, the tenements yield a better profit than they do in the outlying estates, namely the Tower, Greenwich and Deptford; there we do not earn 5 per cent, but taking the average of the earnings of the whole estates, St. George's, Hanover Square, pays for Deptford and the Tower.<sup>19</sup>

Not surprisingly, in these circumstances, the Peabody and the IIDC turned their attention westwards during the 1870s and 1880s, and by the turn of the century even the East End Dwellings Company was beginning to abandon its roots and erect blocks in Islington and St Pancras.

These moves westward were facilitated in some cases by the zeal of aristocratic landlords to have philanthropic working-class block dwellings on their London estates. The Artizans', Labourers' and General Dwellings Company, for example, built blocks on the Portman, Grosvenor, and Northampton Estates. The Society for Improving the Condition of the Working Classes, the Strand Buildings Society, and the Peabody Trust all built on the Bedford Estate, while the Improved Industrial Dwellings Company erected blocks on the Northampton Estate in Clerkenwell, and on the Grosvenor Estate in both Mayfair and Pimlico. On the Northampton Estate, the IIDC was charged only 1.42*d* and 2.01*d* per foot, as compared with a market value of between 3*d* and 4*d* per foot.<sup>20</sup> Similarly the Duke of Westminster granted cheap sites on the Grosvenor Estate.

This willingness on the part of the aristocracy was very much a mixture of philanthropy and astute estate management. A man like Hugh Lupus Grosvenor, First Duke of Westminster, was undoubtedly an outstanding example of that peculiarly Victorian archetype, the high-minded, chivalric, philanthropic, pious (and often evangelical) nobleman. At the same time, in return for granting sites at cheap rents, he was able to tidy up his fashionable West End estates. Simultaneously he could eradicate any unhealthy or unsightly slums, and rehouse in healthy and orderly new model dwellings those of the working classes required to be on hand to provide the servants, shop assistants, and service workers, needed by the well-off and fashionable occupants of the Grosvenor Estates.

Clarendon Flats, Balderton Street on the Grosvenors' Mayfair Estate, just off Oxford Street, was built in 1871–2 by the Improved Industrial Dwellings Company, and is simply an upmarket version of the Company's standard



*Plate 4. Stalbridge Flats: front and side elevations to Lumley Street and Brown Hart Gardens, Mayfair, built by the Improved Industrial Dwellings Company, 1886–7 (photo by Sid Barker, RCHME copyright, neg no. BB96/729)*

design. On the other hand, Stalbridge Flats, is one of several later blocks of model dwellings put up by the same company around Brown Hart Gardens, also on the Grosvenor's Mayfair Estate, 1886–7 (Pl 4). The street fronts are almost indistinguishable from fashionable West End apartment blocks of the period, although round the back, overlooking the courtyard, the blocks have a much more utilitarian look. They are very much a case of 'Queen Anne' at the front, 'Mary Anne' at the back.<sup>21</sup>

## THE MANAGEMENT OF MODEL DWELLINGS

So-called 'social realism' also dominated the management of model dwellings, with Octavia Hill, of course, being to the fore. She thought the poorest classes, if simply moved to a nice new home and left to their own devices, would quickly turn their new homes into slums. They had to be educated in the art of decent living in order that they would be fit and proper to inhabit their new dwelling. To aid her in her

work, Octavia Hill gathered together a band of lady (the emphasis being on lady) rent-collectors, who were actually also an early and rather fearsome form of social worker. Eventually, her rent-collectors became so highly regarded by landlords, that they were called in to manage other working-class dwellings, and her management methods were widely copied by other housing agencies, including local authorities. To middle-class observers these rent collectors were the working-class tenants' 'best and kindest friend. It is he, or she, that teaches them to take a pride in being clean and neat themselves, and in keeping the room clean and neat as well'.<sup>22</sup>

Needless to say the recipients of these ministrings did not have such a rosy view. According to John Law's *A City Girl*:

Several times in the week ladies arrived in the Buildings armed with master-keys, ink-pots and rent books. A tap at a door was followed by the intrusion into a room of a neatly-clad female of masculine appearance. If the rent was paid the lady made some gracious remarks, patted the head of the children and went away. If the rent was not forthcoming, they took stock of the room (or rooms), and said a few words about the broker

'She takes bread out of a man's mouth, and spends on one woman what would keep a little family', grumbled a tenant.

'I pity her husband', responded a neighbour.

'Females like 'er don't marry', mumbled a misanthropic old lady.<sup>23</sup>

The prospect of this strict regime of regulations, visits and social surveillance must have deterred many would-be tenants of model dwellings. And many of those who did become tenants must have felt that they could never really relax and call their home their own; that they were constantly being monitored to ensure that they and their families kept up to the mark, not only in terms of physical cleanliness, but also in respect of sober, orderly, and moral behaviour; that, in fact, the tenants, as much as the blocks they lived in, were to be held up as models to the rest of society. The design and layout of estates frequently reflected a desire to shield the tenants from any threat of moral or physical contamination from the surrounding neighbourhood. In particular, the Peabody Trust's estates were protected by railings, and the tenement blocks usually turned their backs on the adjacent streets and were often entered from an enclosed courtyard or square.

As we have seen, Octavia Hill and her collectors were particularly ruthless in almost immediately evicting any tenants who fell into

arrears, and the fear of not being able to pay the rent must have been a source of anxiety for many tenants of model dwellings. It was in the nature of things that on top of all the normal adversities, such as sickness, which might visit a family, many working-class people had uncertain employment and an income which was likely to fluctuate – who might well be capable over a year as a whole of paying an annual total rent which amounted to say 52 shillings, but who at times in the year might not be able to pay the weekly rent of one shilling for a number of weeks.

In Lambeth, around 1910, it was found in the model-dwelling blocks that:

The rent must be paid or the tenant must quit. The management of most buildings exacts one or two weeks' rent in advance in order to be on the safe side. A tenant thus has one week up her sleeve, as it were, but gets notice directly she enters on that week. In some buildings the other people, kindly souls, will lend the rent to a steady family in misfortune.<sup>24</sup>

With such a regime there was every likelihood that those most in need, physically and morally, would never be allowed the chance to be improved. Beatrice Potter, better known as Beatrice Webb, was a volunteer rent collector for Katherine Buildings in the East End. In 1885, she was told by a Peabody superintendent: 'We had a rough lot to begin with, had to weed them of the old inhabitants – now only take in men with regular employment'. And she asked herself: 'are the tenants to be picked, all doubtful or inconvenient persons excluded or are the former inhabitants to be housed so long as they are decently respectable?'.<sup>25</sup> And the report in 1885 of the Royal Commission on the housing of the working classes pointed out that where demand for accommodation exceeded supply: 'it follows that a system of selection must be followed, and it would be strange if the most orderly and respectable were rejected'. And then added, 'There is no injustice in this'.<sup>26</sup> Indeed, the Artizans' Company stated that they wanted as tenants only 'the most quiet and provident portion of the industrial classes'.<sup>27</sup> The East End Dwellings Company found in their earliest blocks that the poor were unreceptive to the closely managed regime, and there was trouble with fighting and other unruly behaviour. In an attempt to remedy this, the Company at Strafford Houses (erected in 1890 at Wentworth Street, on the boundary between Spitalfields and Whitechapel) built a mixture of dwellings, with some that had deliberately better accommo-

dation, so that the poor could be mixed with cleaner, more respectable families, who, it was hoped, would have a refining effect.<sup>28</sup>

### PRIVATELY BUILT BLOCK DWELLINGS

While Sydney Waterlow was happy that his Improved Industrial Dwellings Company had demonstrated that good standard working-class housing could be provided at a five per cent profit, it is very clear that the philanthropic societies signally failed to get private builders to follow their example. Not that private developers could not, on occasion, provide decent tenement blocks. One example is Mall Chambers, Kensington, a block of improved industrial dwellings (which still exists) erected apparently as a speculative venture by the well-known building contractors, Lucas Brothers, in 1865–8. However, this block was ‘intended for a class somewhat above ordinary mechanics and labourers’. Indeed, many of the early occupants were highly skilled craftsmen or clerks, and there was even a wine merchant living there in 1871.<sup>29</sup>

It is also true that it was possible to make a profit from building working-class blocks, as Isobel Watson’s researches on James Hartnoll have shown.<sup>30</sup> At his death in 1900, at the early age of 46, James Hartnoll left £440,000 and had housed more than 4,000 people in industrial dwellings. His success seems to have stemmed from buying sites offered by the Metropolitan Board of Works (MBW) or the London County Council (LCC) as the result of demolitions for various improvement schemes. These sites usually had to be sold cheaply (see below), and Hartnoll seems to have been prepared to accept the irksome rehousing conditions which were attached to such sites and which often put off many of the philanthropic societies. For example, as the result of a large slum clearance scheme of three and a half acres in Poplar, in the Wells Street/Robin Hood Lane/Cotton Street area, the MBW offered the land for sale for rehousing, but the Peabody Trust, the Metropolitan Association, and the Improved Industrial Dwellings Company all declined invitations to take the site, and the land did not reach its reserve price at auction in 1885. In such circumstances Hartnoll was able to step in and offer the now desperate Board a cheap price for the land. On it he built Grosvenor Buildings, which were described as model dwellings and,

indeed, each flat was self-contained, with its own kitchen and lavatory. But there were 542 flats in buildings of such gargantuan proportions that the Peabody blocks seem positively homely in comparison (Pl 5). Large as it was, Grosvenor Buildings was immediately allowed to become overcrowded, with the total occupancy rising to above 2,000, over 600 more than the 1,392 the building had been designed to hold.<sup>31</sup>

In fact, one of the major problems of privately owned blocks was the poor management and the laxity of the landlords, who allowed not only gross overcrowding, but often poorly maintained their buildings. Worst of all, as Chadwick found in 1842 and the Royal Commission investigating the housing of the working classes was to find in 1885, many privately built speculative ventures were instant slums, little or no better than those they replaced. Most notorious was Arnold’s Buildings, also in Poplar. This was a six-storey block containing 110 tenements, put up in 1884–5 by E. Nathan. Within ten years, in 1894, Poplar Board of Works served a closing order, although it took another ten years or so before it was finally pulled down.<sup>32</sup>

### THE BEGINNINGS OF LOCAL AUTHORITY INVOLVEMENT IN HOUSING

If the philanthropic agencies and private developers were failing, what about local authorities? The 1890 Housing Act and the resulting activities of the London County Council have had such an impact that it is often forgotten that local authorities had been able to build working-class housing since Lord Shaftesbury’s Labouring Classes Lodging Houses Act of 1851. Since the Act did not define what it meant by lodging houses, it could legally be taken to include self-contained houses or flats. In fact, the Act was only invoked on one occasion in the whole country, and then probably in mistake for another Act.<sup>33</sup>

The trouble was that during much of the 19th century local authorities were only just beginning to find their feet and many, especially in London, were inefficient and unrepresentative. Also, the prevailing attitude of *laissez faire* and fear of incurring the wrath of ratepayers inclined local authorities where ever possible to do nothing.

The only three local authority public housing schemes in London before 1890 were all erected





Plate 5. *Grosvenor Buildings, Robin Hood Lane and Mackrow Street, Poplar, built by James Hartnoll in the late 1880s. View taken in 1928 (RCHME copyright, neg no. BL29455/2)*

by City of London authorities. The City Corporation was responsible for erecting two blocks. Corporation Buildings in Farringdon Road, built in 1864–5,<sup>34</sup> was not only the first local authority housing in London but in the country as a whole. However, this block was demolished in the 1970s, and so Viaduct Buildings, at the foot of Saffron Hill, Holborn, built in 1875,<sup>35</sup> although now converted to private flats and known as St Andrew's House, is the oldest surviving local authority public housing in London, and amongst the oldest in the country (Pl 6). The third and most ambitious scheme was that executed in 1885 by the City Commissioners of Sewers who built five blocks of dwellings on a cleared site in Petticoat Square.<sup>36</sup>

Yet all three schemes were indistinguishable from philanthropic housing either in terms of appearance or standards of accommodation, the blocks at Petticoat Square for example were not self-contained but associated. Nor were these

early local authority schemes any more successful in either rehousing those displaced or in providing for the very poor. Indeed it was complained that Viaduct Buildings was occupied by 'clerks, who keep pianos'.<sup>37</sup> Most significantly, these schemes were isolated cases, which really did not offer, and were never intended to offer, any precedent for a general programme of local authority housing in London.

What was far more important in bringing about a gradual and often very grudging general acceptance of state and local authority involvement in housing provision, was the legislation passed from the 1860s onwards which gave public bodies an increasing part to play in the inspection, in the control, and in the clearing away of slum properties, and at least some say in the provision of rehousing. The 1866 Labouring Classes Lodging Houses Act, for example, allowed the Public Works Loan Commissioners





*Plate 6. Viaduct Buildings, Saffron Hill, Holborn, built by the Corporation of London in 1875, now converted into private flats and known as St Andrew's House (photo by Sid Barker, RCHME copyright, neg no. BB96/724)*

to lend money to local authorities and philanthropic housing agencies. That is, the Government was, at last, prepared to accept the principle of lending public money to provide public housing. Similarly, the 1868 Torrens Act (called after its sponsor, the Liberal MP William McCullagh Torrens), although virtually a dead letter as far as slum clearance was concerned, did establish one important principle. Under the Act, when the owner of an insanitary house refused to undertake repairs and remedial action, a local authority was given compulsory powers of repair and demolition, and might recover any costs from the owner. Here, for the first time, the sacrosanct rights of property owners might be legally invaded by a local authority for the public good.

In an attempt to remedy the shortcomings of the Torrens Act, the Artizans' and Labourers' Dwellings Act of 1875 was passed, popularly known as the Cross Act, after R.A. Cross, the Conservative Home Secretary responsible for formulating the measure. This Act was far more important in London than elsewhere in the country. Under the Cross Act a whole area could

be designated for improvement by the local authority, which, for the City of London, was the City Commissioners of Sewers, and, for the rest of London, the Metropolitan Board of Works. The local authority, having designated an area, was then obliged to acquire all the land, lay out the streets, and sell off plots to anyone willing to build working-class housing, but it was also the duty of the local authority to ensure that rehousing provision was made for at least the same number of people as had been displaced. This was not only quite a tall order for the MBW, but gave parish vestries and district boards of works the opportunity to throw responsibility for slum clearance on to the Metropolitan Board. The local authority could itself only build replacement dwellings with the express approval on each occasion of the Home Secretary. In fact, the MBW never attempted to obtain this permission.

The biggest weakness of the 1875 Cross Act was that, in an attempt to assuage the opposition of property owners, it allowed those with slum properties to claim compensation as though the condition of their buildings was perfect. It was, as Joseph Chamberlain put it, virtually a directive to bad landlords 'to allow your property to fall into disrepair, to become a nest of diseases, and a centre of crime and immorality, and then we will step in and buy it from you at a price 70% above what you could obtain in the ordinary market'.<sup>38</sup> Moreover, these slum dwellings were usually valued on the basis that the land on which they stood, often in the heart of London, was ripe for lucrative commercial redevelopment. Whereas, of course, the Metropolitan Board had to sell the land specifically and only for working-class housing, which would give any purchaser only a small profit. As an added disincentive to would-be buyers, the 1875 Act gave the Board the right, which it exercised, to have control over the design of any new housing to be erected on the site. The upshot of all this was that the Board had to pay high and sell low.

In effect, therefore, the 1875 Act provided the housing companies and societies with a hidden form of subsidy coming from the rates of the MBW. It was alleged that in carrying out 22 clearance schemes between 1876 and 1888 the MBW sustained a net loss to the public of £1,483,175.<sup>39</sup> More certainly, the Board reported in its final report that it had spent over £1½ million in carrying out these clearance schemes.<sup>40</sup> Nevertheless, although the Board's selling prices

were artificially low, and from its own point of view financially disastrous, they were still higher than most private builders and even most model dwellings companies really wished to pay, and at first only the Peabody Trust with its charitable status and large funds was prepared to purchase sites from the Board. In fact, the Peabody Trust got a very good deal, acquiring six sites for about £100,000, for which the Board had paid about five times as much. So close was the relationship the Trust built up with the MBW that Lord Salisbury, the future Conservative Prime Minister, observed in the early 1880s that the Peabody Trust had 'already assumed an almost official position'.<sup>41</sup>

Although the legal processes under the Cross Act were painfully slow, the MBW did manage improvement schemes in 17 different parishes or districts, ranging from Marylebone in the west to Greenwich in the east, and averaging a scheme a year between 1876 and 1888, involving in all a grand total of 59 acres. On the cleared sites 263 blocks of improved dwellings were erected, accommodating about 27,000 people.<sup>42</sup>

The report issued in 1885 by the Royal Commission set up to investigate the housing of the working classes made very depressing reading to an age which believed in progress. Here was a dreadful indictment, even after 40 years of building model dwellings, of the failure to bring about any general improvement in the standards of housing occupied by the majority of the working classes. Indeed, progress had exacerbated the situation, since the development of railways, road improvements, and the clearance of slums had all made overcrowding in London worse than ever, while, at the same time, as in Chadwick's day, new working-class dwellings were often instant slums.

By now the Metropolitan Board was thoroughly discredited, although in hindsight this seems rather unfair and ignored the difficulties under which the Board operated, and the 1885 report called for the reform of the local government system, especially in London. As a result, the Local Government Act of 1888 established a new County of London presided over by the London County Council, which superseded the MBW in 1889.

### THE LONDON COUNTY COUNCIL'S EARLY BLOCK DWELLINGS

The first LCC administration (1889–1892) consisted of an alliance of Liberals and early

socialists, known as the Progressives, and, as is well-known, the Council was instrumental in getting the Housing of the Working Classes Act passed in 1890, Parts I and II of which made it easier for local authorities to rebuild housing on slum clearance sites. Yet the LCC could not immediately throw off the prevailing reluctance of local authorities to provide housing. It initially decided that where a responsible company or trust offered to erect dwellings, it would be best to accept that offer, and it was the original intention that cleared sites on the Boundary Street area would be sold off. In part what compelled the Council to provide housing itself was the failure between 1887 and 1892 to find any buyer prepared to fulfil the rehousing obligations on various derelict sites inherited from the MBW. Also, the LCC was unhappy with the poor standard of some of the blocks erected on sites sold by the Metropolitan Board, and in some cases thought the rents charged were unreasonable.<sup>43</sup> The Council, for example, went to great pains to prevent James Hartnoll from acquiring and building on another slum clearance site it owned in Poplar, and they clearly did not wish to see another Grosvenor Buildings go up in the area.<sup>44</sup>

Yet, the first two LCC housing schemes – Beachcroft Buildings, Cable Street, Stepney (1892–3, Pl 7) and Council Buildings, Yabsley Street, Poplar (1894) – were still pretty barrack-like and scarcely distinguishable from the usual sort of model dwellings. The LCC also followed the philanthropic societies in trying to make a profit, and laid down that each housing scheme should be expected to earn three per cent profit on capitalisation.<sup>45</sup> Even such a socialist group as the Fabian Society advocated that public housing should be erected 'only in places where [it could] be built at a fair profit'.<sup>46</sup>

The LCC also inherited some of the philosophy of the philanthropic housing agencies. Supposedly the Council's own researches and Octavia Hill's claims persuaded it that 'the difficulties with the very lowest classes were not financial, but moral'. So the Council, in its own words, 'devoted its attention to the provision of accommodation for classes of the population a little above the very lowest'.<sup>47</sup> That this was indeed the policy is borne out by the fact that in 1912, out of a total of just over 8,600 LCC tenants, most were skilled workers, clerks or servants, and only 549 were classified as labourers.<sup>48</sup>

In 1892 the Progressives were returned to



Plate 7. Beachcroft Buildings, Cable Street, Stepney, built by the London County Council, 1892–3 (Greater London Record Office copyright, neg no. 75/11389)

power on the platform of municipalising London's services and institutions, and at last the LCC began to throw off some of its inherited traditions and to become genuinely innovative. For the first time in London a local authority undertook a systematic programme of municipal housing. A Housing of the Working Classes Branch was set up in the LCC's Architect's Department, and a Works Department was established to build wherever possible the Council's housing by direct labour.

Now also, for the first time, the LCC began to turn its back on the traditional grimness of so many philanthropic blocks of model dwellings. J. N. Tarn argues that much of the failings of the tenement blocks and the grimness of their appearance was due to the lack of 'a first-rate architect involved in housing work between 1860 and 1880', and adds 'housing architects, in fact,

were bad designers'.<sup>49</sup> While it is true that no leading architects of the day were involved in such housing, there is plenty of evidence in the architectural press of the time that aesthetics did not come into it. The whole concern was to erect healthy buildings, well drained, well ventilated, and with proper sanitary facilities. In other words, the architects were much ahead of their time in regarding the design of model dwellings as being entirely a matter of function, and in regarding them as 'machines for living in', long before Le Corbusier coined this phrase. For instance, George Godwin, who as editor of *The Builder* was an influential voice in Victorian architecture and in the design of working-class housing, was reported as saying, appropos tenement blocks: 'As to ornament, he would sacrifice every vestige, if necessary, to increase the size of the rooms, as breathing space was

essential to health'.<sup>50</sup> In contrast, Octavia Hill, reacting against her earlier social realism, made the plea:

Let us hope that when we have secured our drainage, our cubic space of air, our water on every floor, we may have time to live in our homes, to think how to make them pretty, each in our own way, and to let the individual characteristics they take from our life in them be all good as well as healthy and beautiful, because all human work and life were surely meant to be like all Divine creations, lovely as well as good.<sup>51</sup>

What the LCC did in housing estates such as Boundary Street, Bethnal Green, begun in 1893, was to make working-class homes 'lovely as well as good', pretty as well as healthy; to build blocks with façades which were inventive in design and pleasing on the eye; which were no longer monolithic in appearance, but were broken up and given variety by different architectural features and details, or by the use of a mixture of materials (Pl 8). Above all, the LCC blocks, although still quite large, were recognisably domestic in appearance, and, in this respect at least, stood comparison with middle-class apartment blocks of the period. And in using an Arts and Crafts style the LCC's architects brought working-class dwellings into the mainstream of architectural design and fashion.<sup>52</sup>

The Boundary Street Estate is quite rightly seen as an aesthetic revolution in working-class block dwellings, and its influence was immediately seen in the contemporary work in London of the philanthropic housing agencies and, soon afterwards, of other local authorities. One can see this influence, for example, at Dunstan Houses, Stepney Green, built in 1899 by the East End Dwellings Company, or at Flaxman Terrace, just south of Euston Road, not far from St Pancras Station, begun by St Pancras Metropolitan Borough Council in 1907 (Pl 9). Or, again, in the first blocks erected by the Samuel Lewis Housing Trust in Liverpool Road, Islington, in 1909–10.

But aesthetics are not the whole story, and Charles Booth complained that the Boundary Street scheme was too costly, and that rents were therefore too high. 'The result', he said, 'is that the new buildings are occupied by a different class, largely Jews, and that the inhabitants of the demolished dwellings have overrun the neighbouring streets, or have sought new homes further and further afield'. While he accepted that the cost of clearing the area had been enormous, he added that 'it may be that too

much was yielded to the desire to build dwellings that should at once be a credit to the London County Council and an example to others'. It was Booth's opinion that it was 'probable that an aim less exalted and more practical would have been of greater advantage to the neighbourhood'.<sup>53</sup> It has been calculated that probably only about 25% of the existing tenants in the Boundary Street area could have afforded the new LCC accommodation.<sup>54</sup>

The LCC, then, also inherited from the philanthropic societies the idea that the main purpose of its buildings should be models of what good working-class houses ought to be, rather than necessarily catering for the more immediate needs of those displaced by slum clearance. The LCC were particularly keen to halt the decline in the quality of the environment caused by the need to rehouse as many people as possible on restricted sites, and were equally keen to halt the decline, which has already been noted, in standards of accommodation evident in much philanthropic housing of the 1880s and 1890s. Reacting against this, the LCC wished its tenement blocks to be of the 'best description'.<sup>55</sup> But the Council's aim was also, again like the philanthropic societies, to erect housing which would last a long time, at least 60 to a 100 years. In other words, they were as concerned to look forward and build for the future, as to solve the immediate housing problems of their own day.<sup>56</sup>

Charles Booth also noted that at the Boundary Street Estate the LCC inherited another trait of the philanthropic housing societies, and thereby deterred many slum dwellers from moving into the new blocks: 'the regulations to be observed under the new conditions demanded more orderliness of behaviour than suited the old residents'.<sup>57</sup>

Boundary Street was followed by the Millbank Estate, Westminster, built by the LCC between 1897 and 1902. Millbank was the first Estate built by the Council under Part III of the 1890 Housing Act. Part III of the Act established another important principle: it allowed a local authority to build additional housing intended to meet a general need for working-class housing in its area. While this measure could be employed to provide a genuine increase in working-class housing, it also offered local authorities a way of building new housing without the obligation to rehouse a specified number of people, as happened with slum clearance schemes. In other words, it allowed a local authority to undertake



*Plate 8. The Boundary Street Estate, Bethnal Green, built by the London County Council, 1893–1900. View taken in 1903, looking east across Arnold Circus with Chertsey Buildings (left) and Hurley Buildings (centre), both designed by Reginald Minton Taylor (Greater London Record Office copyright, neg no. 71/6819)*

a housing programme without having to undertake any sort of accompanying slum clearance programme. To some extent, this is what happened in the case of the LCC.

### **COTTAGE ESTATES**

In 1898 the controlling Progressives on the Council decided to undertake a series of major cottage estates on what were then virgin suburban sites, where land was plentiful and cheap, and from which the working classes could commute not only by cheap, subsidised workmen's trains, but also, by now, by municipally owned trams. The Council's first cottage estate was Totterdown Fields, Tooting (1903–11). The LCC quickly found that suitable sites were more likely to lie outside the administrative boundaries of the

County of London, and in another significant development the Council successfully lobbied to get provision in the Housing of the Working Classes Act of 1900 for local authorities to purchase and develop land outside their areas. This allowed the White Hart Lane Estate, Tottenham to be developed (1904–15) partly over the County of London border, while the Norbury Estate, near Croydon (1906–10) was the first LCC estate to be built wholly outside the county. When the Moderates (that is to say the Conservatives) won power on the LCC in 1907, they quickly stopped LCC inner-city housing for replacing slums, and concentrated entirely on suburban cottage estates, the other major one being Old Oak at Acton (1912–13).<sup>58</sup> Indeed, from 1907 until after the First World War the LCC built no block dwellings anywhere in London.





Plate 9. Nos 1–84 Flaxman Terrace and lodge (in foreground), designed by Joseph and Smith for St Pancras Metropolitan Borough Council, 1907–8 (photo by Sid Barker, RCHME copyright, neg no. BB96/728)

Undoubtedly the construction of these cottage estates was in many ways an enlightened policy and enjoyed considerable popular support. Nevertheless, it ignored the necessity for many of the working classes to remain domiciled in the central parts of London. Indeed, this necessity very largely explains why the other philanthropic housing agencies had not, in the later 19th century, followed the example of the Metropolitan Association for Improving the Dwellings of the Industrious Classes, and the Artizans', Labourers', and General Dwellings Company, in building suburban cottage estates. The estates of the latter have already been mentioned, while the former, after building two groups of cottage-flats in Mile End New Town (Albert Cottages, Albert Street, completed 1858, and Victoria Cottages, Spicer Street, completed 1864), then erected Alexandra Cottages (genuine semi-detached dwellings) at

Beckenham, Kent, in the later 1860s.<sup>59</sup> Interestingly, the Peabody Trust, no doubt influenced by the LCC, began to build some suburban cottages. At Rosendale Road, Norwood, in south London, the Trust, having erected blocks of flats in 1901, then added 82 cottages in 1905 and a further 64 in 1907–8.<sup>60</sup> Following even more closely in the LCC's footsteps, the Peabody Trust also built cottages in Lordship Lane, Tottenham, in 1907, immediately adjacent to the White Hart Lane Estate (Pl 10).<sup>61</sup> However, the Trust, like the LCC, at first found it difficult to attract tenants to these suburban sites.<sup>62</sup>

The reasons why so many working-class families were tied to living in the central areas were highlighted in the 1885 report of the Royal Commission investigating the housing of the working classes.<sup>63</sup> Dock labourers, for instance,



Plate 10. Peabody Cottages, Lordship Lane, Tottenham, built 1907 (Greater London Record Office copyright, neg no. 76/6083)

always needed to be on hand at the docks since work was largely casual and given on a first come first employed basis. Similarly, costermongers and others were tied to established markets. Even many skilled craftsmen needed to live in particular areas, jewellers, for example, in the Hatton Garden locality, and so on. Women and children too also needed to be near suitable employment in order that their families could subsist, and many got work as charwomen or seamstresses, and certainly in the 1880s this sort of work could not be found in the suburbs. Conversely, while the upper classes remained in the central areas it was, as has been made clear, in their own interests to have a ready supply of servants of various types to hand.

Finally, the 1885 report pointed out the precarious and uncertain nature of the work and wages of the poorest classes, and concluded: 'Deeply involved in debt, they cannot move to a

strange district where they are unknown and where they could not obtain credit'.<sup>64</sup>

Most of these arguments against suburban estates were equally valid up to 1914 and in some cases well beyond that time. For example, in Lambeth around 1910, it was found that working-class families stayed in squalid, overpriced premises rather than move out to the suburbs. The reason was that:

They are in surroundings they know, and among people who know and respect them. Probably they have relatives near by who would not see them come to grief without making great efforts to help them. Should the man go into hospital or into the workhouse infirmary, extraordinary kindness to the wife and children will be shown by the most stand-off neighbours, in order to keep the little household together until he is well again. A family who have lived for years in one street are recognised up and down the length of that street as people to be helped in time of trouble.<sup>65</sup>

This, of course, undermines the LCC's contention that the problems of the poorest were not



financial, but moral, and strongly suggests the exact opposite – that their main problem was financial.

We also have to remember that the rents on the LCC's cottage estates were often more expensive than many working-class people were used to paying, on top of which, fares, however subsidised they might be, had to be added. Even in central areas, despite the Council's somewhat vague criterion that rents should not exceed 'those ruling in the neighbourhood', the Council's desire to build good quality housing while trying to obtain a profitable return, meant inevitably that LCC rents were higher than those previously obtaining.<sup>66</sup> Thus, in inner London, in the early 20th century, the Guinness Trust charged less for its flats than the LCC, although admittedly, as already noted, the Trust's accommodation was of a lower standard.<sup>67</sup>

## TOWARDS SUBSIDISED COUNCIL HOUSING

In the early part of this century, land prices and building costs were rising, and borrowing rates were increasing, eroding any slender profits to be had from building working-class housing, by whatever agency. Well before the outbreak of the First World War, therefore, the rate of housebuilding had begun to decline, and the decline in new cheap homes was particularly drastic. To such an alarming extent that the Local Government Board began urging local authorities to build cheap dwellings, and by 1914, just before the outbreak of war, the Government was looking to local authorities to undertake a crash programme to produce 120,000 additional houses. Even the Conservative Party was now willing to contemplate the introduction of state housing subsidies. Politically, then, the LCC's housing policies were justified. By 1914 the Council, and a few other enlightened local authorities, had proved that they could provide better quality accommodation than the voluntary and philanthropic organisations; they could also provide a more comprehensive and cohesive programme than the various philanthropic groups; and they had teams of experienced architectural, technical, legal, and administrative staff.<sup>68</sup>

Yet only when state subsidies became available, and the principle of making some charge on the rates was established after the First World War, could the poorer local authorities in London at

last build their own housing. That they were given the opportunity to do so was largely due to the shining example of the LCC and certain other like-minded authorities, such as Liverpool, who built upon, and to some extent reacted against the experience of the philanthropic housing agencies.

## NOTES

<sup>1</sup> George Rosen 'Diseases, debility and death' in H J Dyos & M Wolff (eds) *The Victorian City, Images and Realities* 1973, vol 2, pp 626–8.

<sup>2</sup> For details of the Society and of Henry Roberts see James Stevens Curl *The Life and Work of Henry Roberts 1803–1876, Architect* 1983, and John Nelson Tarn *Five Per Cent Philanthropy: an account of housing in urban areas between 1840 and 1914* 1973.

<sup>3</sup> John Nelson Tarn *op cit* p 18.

<sup>4</sup> Octavia Hill *Homes of the London Poor* 1875, p 193.

<sup>5</sup> See John Nelson Tarn 'The Peabody Donation Trust: the role of a housing society in the nineteenth century' in *Victorian Studies* Sept 1966, pp 7–38; also John Nelson Tarn *Five Per Cent Philanthropy: An account of housing in urban areas between 1840 and 1914*, 1973, p 7–38. The Peabody archives are now in the Greater London Record Office, Acc 3445 (uncat), and include material on other philanthropic housing groups which the Peabody has assumed responsibility for, such as the Society for Improving the Condition of the Labouring Classes.

<sup>6</sup> Tarn *op cit* p 84; *Parliamentary Papers* 1884–5 XXX Minutes of Evidence pp 414–5.

<sup>7</sup> *Building News* 20 Nov 1863, pp 866–7; 27 Nov 1863, p 884.

<sup>8</sup> J E Connor & B J Critchley *Red Cliffs of Stepney* 1986, pp 24, 26, 30, 31, 32; The Artizans' & General Properties Company Ltd *Artizans Centenary 1867–1967* 1967, p 19; Noel Barwick 'The Guinness Trust' in *Housing Monthly* July 1977, p 16; Tarn *op cit* pp 104–6.

<sup>9</sup> For Waterlow, the Mark Street scheme and the Improved Industrial Dwellings Company see Tarn *op cit* pp 50–56; John Nelson Tarn 'The Improved Industrial Dwellings Company' in *Trans London Middlesex Archaeol Soc* 22 pt 1, 1968, pp 43–59.

<sup>10</sup> *Parliamentary Papers* 1884–5 XXX Minutes of Evidence p 425.

<sup>11</sup> John Nelson Tarn 'The Peabody Donation Trust: the Role of a Housing Society in the Nineteenth Century' in *Victorian Studies* Sept 1966, pp 19–20.

<sup>12</sup> John Nelson Tarn *Five Per Cent Philanthropy: An account of housing in urban areas between 1840 and 1914* 1973, p 93.

<sup>13</sup> The Artizans' & General Properties Company Ltd *Artizans Centenary 1867–1967* pp 9–17, 19–21; Tarn *op cit* pp 56–58; Erica McDonald & David J Smith *Artizans and Avenues: a history of the Queen's Park Estate* 1990 p 17.

<sup>14</sup> Stephen Porter (ed) *Survey of London, Vol XLIII: Poplar,*



David Hughes (eds) *A New Century of Social Housing* 1991, p 29.

<sup>68</sup> *Ibid* pp 27–30.

## **ACKNOWLEDGEMENTS**

In preparing this paper, I am grateful to my colleagues at the Survey of London, especially Catherine Steeves,

John Greenacombe and Colin Thom for comments and advice, while Michael Clements prepared the figures. I am also indebted to the staff of the Greater London Record Office, especially Chris Denver, Louise Falcini, Harriet Jones and Tim Harris. In addition, I am grateful for the assistance of Christine Wagg of the Peabody Trust.