

**THREE MILLION  
HOUSES**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9781760578633

Three million houses by Sir Charles Morgan-Webb

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.  
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

[www.triestepublishing.com](http://www.triestepublishing.com)

**SIR CHARLES MORGAN-WEBB**

**THREE MILLION  
HOUSES**





*Courtesy London County Council*

SLUM AREA IN CAMBERWELL NOW COMPLETELY CLEARED AND DEVELOPED WITH APARTMENT UNITS TOTALLING 325 HOUSEHOLDS AS CAMBER ESTATE.

# *Three Million Houses*

*Sir Charles Morgan-Webb*

COMMITTEE FOR THE NATION  
205 EAST 42<sup>nd</sup> ST. NEW YORK

COPYRIGHT, 1937, BY EDWARD A. RUMELY

PRINTED IN THE UNITED STATES OF AMERICA  
BY J. J. LITTLE AND IVES COMPANY, NEW YORK

## *Contents*

	PAGE
FOREWORD	vii
I AFTER THE WAR	3
II HOUSING FINANCE	10
III THE SUBSIDY PERIOD	23
IV THE TURNING POINT	40
V THE CUNLIFFE SEQUENCE	54
VI HOW LOW INTEREST STIMULATES HOUSE BUILDING	66
VII THE LOW INTEREST STIMULUS IN OPERA- TION	87
VIII BUILDING COSTS	102
IX SECURITY AND AMORTIZATION	128
X SLUMS AND OVERCROWDING	144
XI THE BUILDING CYCLE	165
XII WHAT OF THE FUTURE?	177



## *List of Illustrations*

	<i>Frontispiece</i>
	BETWEEN PAGES
SLUM AREA IN CAMBERWELL	
FIVE ROOM HOUSES, BECONTREE ESTATE	6-7
SLUM AREA—DEPTFORD—COMPLETELY CLEARED	6-7
A BIT OF DISAPPEARING LONDON—WHITMIRE	6-7
TYPICAL SLUM—TARN STREET AREA	6-7
THREE STOREY APARTMENTS—BECONTREE ESTATE	22-23
THE OLD OAK ESTATE—CORNER ADAPTATION	22-23
THE OLD OAK ESTATE—COTTAGES	22-23
TABARD GARDEN ESTATE—BEFORE CLEARANCE	22-23
TABARD GARDEN ESTATE DEVELOPMENT	38-39
WORMHOLT ESTATE HOUSES	38-39
ST. HEBER ESTATE PROJECT	102-103
STANDARD PLANS	102-103
PART OF THE CHINA WALK ESTATE	118-119
APARTMENT HOUSE, OAKLAND SLUM CLEARED AREA	118-119
OAKLANDS SLUM CLEARANCE AREA	118-119
OSSULTON ESTATES, ST. PANCRAS	118-119
ANOTHER TARN STREET SLUM	134-135
APARTMENT HOUSE PLANS	134-135
TABARD GARDEN ESTATE	150-151
ROCKINGHAM SLUM CLEARANCE PROJECT	150-151
ROCKINGHAM ESTATE DEVELOPMENT	166-167
TABARD STREET SLUM—BEFORE	166-167
TABARD GARDEN ESTATE—CLEARANCE PLAN	166-167
CLAPHAM PARK ESTATE APARTMENTS	166-167

## *Foreword*

THIS VOLUME has been inspired by the failure of the author to compress the description of British Housing Activity into the fifty minutes conventionally allowed to the peripatetic lecturer to tell his story. His attempt to cram a record of seventeen years into a period of less than an hour has invariably produced a fusillade of queries demonstrating that he had left untold many of those things which he ought to have told. Frequently his meetings have dissolved into a small crowd of enthusiastic seekers after knowledge, pursuing their queries until a wearied caretaker has pronounced his opinion as to the length of time a meeting should last by putting out the lights. He has found himself groping towards the distant glimmer of the ante-room to the accompaniment of unknown voices, proceeding from somewhere out in the surrounding darkness, and asking such questions as—

How does the sanitary equipment of a three thousand dollar house in England compare with that of the corresponding house in the United States?

The present volume is an impressionist attempt to fill in some of the details that must inevitably be omitted in a lecture, however generously supplemented by the replies to stimulating questions. It has been compiled in the fitful intervals of an arduous lecture tour.

To the handicaps of lack of time, constant interruptions and incessant travelling have been added the lack of opportunity to consult the works of reference that would have been available if it had been written in England. A final re-reading has convinced the author that he has omitted nearly as much in his book as he had omitted in his lectures.

For instance, no book on British housing can possibly claim to be complete without any reference to the remarkable progress made in Town Planning in Britain, or to the Garden City Movement, or to the English system of Local Taxation on House Property, or to many other features and developments which should have been included. But their inclusion would have defeated the author's objective, which is to tell a story, not to write a treatise. After the War the building industry in Britain was afflicted with a paralysis so intense that it amounted to collapse. It is a story worth the telling how that paralytic industry was coaxed and cajoled into activity by injections of the dangerous drug of subsidy, how the doses of that drug were skilfully and gradually lessened as activity revived, and how it was carefully nurtured until it was able to surpass its pre-war achievements with almost effortless ease.

No one is more aware than the author of the many omissions and deficiencies of this story of British Housing Activity since the War. But time is of the essence of the undertaking. He has fallen an unwilling victim to the American injunction to "Do it now."