

The Northern Ireland Housing Trust

By SIR LUCIUS O'BRIEN, Chairman of the Trust.

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The area of Northern Ireland is 5,238 square miles and, of the population of 1,370,000, one-third live in Belfast. Londonderry is the next largest centre with 50,000 inhabitants, and there is then a drop to between ten and twenty thousand in the next ten towns.

While Rural District Councils in Ireland were encouraged by Government grants to build cottages for farm labourers from 1883, there was little public housing in urban areas prior to 1919. Up to this date the position was not unlike that in England. In the period 1919-1939, however, when 4,000,000 houses were being built in England and Wales by private enterprise and local authorities, many fewer houses, proportionately, were built in Northern Ireland. Further, the grants available in Great Britain since 1933 for slum clearance were not available in Northern Ireland; consequently, while 250,000 slum houses were cleared in Great Britain before the war the problem remains practically untouched in Northern Ireland.

Northern Ireland had no Tudor-Walters Report to set a standard, and houses built in Northern Ireland between 1919 and 1939 were generally of lower standard than those built in England. They were also built, for the most part, in small groups or as individual houses by private enterprise rather than by local authorities. Large municipal or private enterprise estates as developed in Great Britain were rare, so that in 1945 there was no experience of this type of development. Also, the strong non-party public opinion in Great Britain in favour of improved housing, based on many reports and wide discussions, had not been aroused in Northern Ireland.

The first report on housing in Northern Ireland, published in 1944 by the Housing Committee of the Planning Advisory Board, revealed a serious state of affairs. The report estimated that 100,000 houses were needed immediately to provide reasonable housing conditions. The magnitude of such a figure may be judged by the fact that about 50,000 houses only, or an average of 2,500 per annum, were built between 1919 and 1939.

The Ministry of Health and Local Government was formed in 1944, and for the first time in Northern Ireland there were standards laid down for both houses and siting. The consultant architects employed had necessarily no experience of designing to standards and, since these were not the same as those in Great Britain, they had to rely solely on themselves. The reason for the different standard was that Northern Ireland was really starting in 1945 where Great Britain had started in 1919, and it was wisely felt

that the 1945 British standards required too big an advance to be taken in one step. The Northern Ireland standards were somewhat higher than pre-war British and somewhat lower than post-war.

The Northern Ireland Housing Trust was set up as a public authority on 14th February, 1945, under the Housing Act (Northern Ireland), 1945. It consists of five members, appointed by the Minister of Health and Local Government, who serve without salary or fee. The initial term was five years and the same members were reappointed in 1950 for a similar period. The local authorities remain the Statutory bodies responsible for housing in their areas and the Trust was formed to supplement their building, and was, broadly, to be responsible for providing 25,000 houses, leaving the remaining 75,000 to be provided by local authorities and private enterprise.

Like local authorities, the Trust finances its building programme by loans from the Government, repayable with interest over a period of 60 years.

It started from scratch. Unlike local authorities in England in 1945, it had no land purchased before the war nor sites partially developed. It had no layouts ready and no technical or administrative staff. A staff had, therefore, to be gathered together and an organisation improvised.

Appointed in February, 1945, the first road contract was let in June and the first house contract in August. By the end of 18 months the Trust had placed contracts for over 3,000 houses on 14 different sites, which had been acquired and prepared in the interval. It was all the greater disappointment that much of the expected advantage of this effort was lost through lack of supplies and that, for a full year thereafter, the Trust considered it inadvisable to place further contracts.

When the Trust started work in 1945 it was evident that there would be a shortage of building materials and skilled labour. To meet this, an investigation of various non-traditional methods of construction was undertaken. Of these, No-Fines concrete, Easi-form and Orlit were selected, and about half of the houses built by the Trust have been in these non-traditional forms of construction. On the other hand, almost all the houses built by private enterprise and by local authorities in Northern Ireland have been in brick. If non-traditional construction had not been resorted to by the Trust very many fewer houses could have been completed. In England, extra subsidies were paid in respect of most houses of non-traditional construction approved before the end of 1947, mainly on account of the fact that they were more expensive than brick houses. This was not the case in Northern Ireland, and no extra subsidy has been paid for non-traditional houses. There is no marked difference in costs.

The Trust conceived its function to be to acquire, plan, finance, and manage its estates, but all construction has been done by private contractors. It now has its own technical staff.

From its earliest days the Trust developed on its own lines. In 1945 the usual Local Authority 3-bedroomed house was about 1,000 sq. ft. in floor area, and usually semi-detached. The Trust concentrated on smaller houses of about 900 sq. ft. which, if well

designed, can be as convenient as the larger type. It also concentrated on terraces and, as early as 1945, continuous terrace development was used at Cregagh, Belfast. Here, the external corners are filled by 2-bedroomed flats and the internal by 6-apartment houses. In one terrace with numerous culs-de-sac there are no less than 174 dwellings which may well be the longest post-war terrace built anywhere, yet by skilful architectural treatment monotony has been avoided. In both these instances the Trust struck out on its own and smaller houses and terrace development are now advocated by the Imperial Ministry of Health.

In Great Britain there is now much emphasis on 2-bedroomed houses, of which the Trust built a few in its early years, but now builds none, replacing them by cottage flats, to be described later. Smaller houses, terraces and later the flats, along with many other economies, were dictated by the Trust's attitude to rents.

The rent-paying capacity in Northern Ireland is lower than in England, and house-building costs are higher. To meet higher costs the subsidy payable is higher than the English subsidy, being the same as the Scottish. Recognising the lower rent-paying capacity, the Trust early set itself to build to a rent which most workers could pay, and if it were found that a house could not be built to let at that rent then such changes had to be made as would enable that rent to be achieved. This was made a definite rule at a time when the usual practice was to build the house and decide the rent afterwards. With the rise in prices which occurred during 1945-46, it became clear that a rent of 14/- per week, excluding rates, would have to be charged for the typical Trust 900 sq. ft. house. The Trust felt that this was high. Further, the rise in prices was continuing and, in 1947, the Trust decided to make substantial economies necessitating new house types. Arising out of the modifications the three-bedroomed house was reduced to about 800 sq. ft., the bathroom was brought to the ground floor, and the W.C. included in the same apartment.

It must be noted that the Trust has no influence on the rates charged by the Local Authority, yet these rates become, in effect, part of the rent. The Trust may charge 14/- per week for the same house in various localities, but the rates vary from 4/5d. to 8/11d. Rent with rates of a three-bedroomed house in Portadown is 21/2d. In Lurgan, five miles away, for the same house it is 22/11d.

During most of 1947 no contracts were placed owing to the shortage of supplies. At the beginning of 1948 the Trust invited tenders for a number of sites, and it was hoped that prices obtained would allow the new three-bedroomed house to be let at less than 14/-. Those received showed that this, in fact, would have been the case had not interest rates been raised on January 1st, 1948, from 2½% to 3%. This automatically increased the rents by over 2/- and, consequently, the new house would have to be let at more than 14/-. One of the most difficult problems the Trust has had to meet was whether to accept these prices, and charge a higher rent, or to try again. To adopt the latter course involved a most difficult decision. No contracts had been placed for many months owing to shortage of materials, and the pipe line was

emptying. The need for houses was as urgent as ever. The best proof that the Trust regarded rent as the primary consideration is that contracts were not placed. Specifications were further pruned, further economies were made in roads, and when the Trust again went to contract in May, 1948, the gap had been closed and the 14/- rent assured. In spite of the fact that this decision affected the number of houses completed two years later, the Trust is satisfied that it was sound. So great is the importance it attaches to rents.

In comparing this 14/- rent with those charged by Local Authorities in England it should be noted that many of these make a contribution from the rates to augment the statutory subsidies. Having no rates the Trust has no such source of further subvention. In addition, Local Authorities in England have, in many instances, been able to reduce the rents of post-war houses by increasing those of pre-war houses. Having no pre-war houses the Trust cannot do this. In its first three years the Trust, consequently, had to show a loss, since it had at first no income from rents and, subsequently, only a small one. In its fourth year it covered all expenses of every kind, and expects to continue to do so.

The 1948 house provided a single living-room and small kitchen. It was found that tenants paying as much as 14/- desired a living-room-kitchen and parlour. It proved possible to meet this in 1949 by increasing the area by 40 sq ft., and closer tending resulted in the increase in cost being negligible, so that the 14/- rent could be held.

A major development in the policy of striving for lower rents was the introduction of the cottage flats mentioned earlier. For example, the 3-bedroomed flats are 695 sq. ft. on the ground floor and 819 on the upper, averaging 757 sq ft. against the 840 sq. ft. house. (All areas mentioned in this paper are those of houses only, without outbuildings, which at present contain another 40 sq. ft.) They follow the Scottish idea, being built in blocks of four dwellings, two up and two down, with the appearance of a pair of semi-detached villas. Each of the four flats has its own separate entrance. They are being built with two bedrooms and three bedrooms, and the cost is materially below that of a house with similar accommodation. Further, there are big economies in the heavy cost of the roads, and the ancillary works outside the house itself. On an estate where these cost £250 for a house, the cost for a flat would be about £150 per dwelling. The subsidy system produces results analogous to a highly-g geared equity structure in a commercial firm. The subsidy varies according to the size of the dwelling but capitalised it would cover at least the first £1,000 of the cost. Every £100 spent beyond the capitalised subsidy represents 1/10d. a week in rent for 60 years, and every £100 saved means a similar rent reduction. Thus, it will be seen how important is even a small marginal economy and, *a fortiori*, the value of the big saving effected by building flats. The Trust is, therefore, building no 2-bedroomed houses, but is concentrating on flats to house the smaller families.

Three storey and occasionally 4-storey flats, with common entrances and stairways, are also being built. It is tempting to

build blocks of these 3-storey flats because, besides being still cheaper to build, the roads and ancillaries are reduced even further than is the case with the cottage flats. In Belfast it may prove necessary to build such flats in quantity, but the Trust is using them sparingly because the closer tenants are packed together the more essential it is that they should be accustomed to highly civilised living, and the very cheapness of these flats tends to attract tenants who have not had this experience.

Before describing the present policy it may be well to recapitulate the three stages already passed. In 1945 the emphasis was on a 900 sq. ft. 3-bedroomed house, with some 2-bedroom and some 4 also being built. These were mainly the work of consultant architects. In 1947 the Trust's own staff designed an 800 sq. ft. 3-bedroomed house. In 1949 came the 3-bedroom houses with parlour at 840 sq. ft., a 4-bedroom type of similar plan and the new cottage flats. In 1950 a small semi-detached villa was added to meet the need for a rather better type house for those able and willing to pay more. It was felt desirable for social reasons that a number of such families should be included in the estates.

In 1949 it had been expected to hold the rent at 14/- for the parlour type 3-bedroomed house, and to be able to let the 2-bedroomed flats at 9/6d., and 3-bedroom at 10/6d. In 1951 and early 1952 there was a substantial rise in costs and two increases in interest rates, and all rent estimates had to go. The 840 sq. ft. parlour went up first to 15/- and then to 15/6d. and 16/-, and the flats to 11/6d. and 12/6d.

The interest rate is very important, as a rise of $\frac{1}{2}\%$ adds about 2/3d. a week to the rent of a house costing £1,500. Mention has already been made of the rise from $2\frac{1}{2}\%$ to 3% at the beginning of 1948. In November, 1951, it was raised to $3\frac{3}{4}\%$ and three months later to $4\frac{1}{4}\%$. Apart from heavily rising costs, these increases would have added over 5/- a week to the rents, and the position was most serious. A new rate of subsidy was, however, introduced which enabled, for instance, the 840 sq. ft. houses to be let at 15/- and the flats at 11/- and 12/-.

A new policy has now been adopted by which the standard 840 sq. ft. house of 1949 has been dropped and replaced by a new and better one of 950 sq. ft., together with a smaller one of 750 sq. ft. This was designed to cost the very minimum, with an ultimate view to slum clearance. The first will let at 15/- to 16/- and the latter at 10/- to 13/- according to location. It is hoped in this manner to cater for different needs. On estates now building there will, therefore, be semi-detached villas of 970 sq. ft. at about 23/- and the new and better parlour house described above, with five apartments, and built in terraces. There will then be the smaller house of 750 sq. ft. (also in terraces) which can be used either as a 3- or 4-bedroomed house. There will be the 3-bedroomed cottage flat at 12/- and the 2-bedroomed at 11/-, together with a small number of 2 and 3-bedroomed 3-storey and 4-storey flats at somewhat less rent. There are then corner flats at 10/-, containing only one bedroom, and an increasing number of old people's houses at 6/6d. The latter are a pleasant type, with kitchen and bathroom and a good-sized livingroom, off which is a bed recess. These are

being included in all new estates of any size and, where possible, are being added to the earlier ones.

The visitor from across the water will probably find that the planning and open character of the Trust estates are equal to anything he can find at home. This is completely new in Northern Ireland and has set up a new standard. The visitor will, however, regard some of the houses as being smaller and more austere, with few of the fitments to which he is accustomed in such housing at home. This is the result of the Trust's deliberate policy to keep down the rents, and the visitor will probably be astonished at how low these are, although they may seem high to Northern Ireland tenants.

As the Trust continues to own the houses it must manage them, and all this work is done by women Housing Managers, trained on Octavia Hill lines. The principle is that the landlord and tenant relations are contractual, with duties and responsibilities on either side. It is the concern of the Housing Manager to see that these duties are fulfilled by the landlord, keeping the houses in good repair and preserving the amenities of the estate, and by the tenant, who must pay his rent regularly, take proper care of the house, and keep his garden in order. Last year £275,000 was collected in rents, and current arrears were only £78. Arrears owing by ex-tenants, and in course of collection, were £242. It must be remembered that few Trust tenants have ever had a house before, and the Housing Manager undertakes a great deal of educational and welfare work. It is her ambition to be regarded as a friend and not as a rent collector.

As a student, the Manager does practical training on a variety of estates. She has to study business methods, building construction and maintenance, law of housing and the social services. She has to pass the examination for the Certificate of Housing Estate Management of the Royal Institution of Chartered Surveyors. At this date there are forty-one Managers and assistants and fourteen students in training. In addition to all their other work these women have to select the tenants. It is a great responsibility to ensure that the houses are allocated to the applicants most in need, and that the pound per week or more contributed to each dwelling by the taxpayer for the next 60 years does benefit those for whom it is intended. Some six houses are let every working day, necessitating visits to scores of applicants.

When the Trust started to build it sometimes seemed to be taking risks in the number of houses it was erecting in a particular town or village. As the estate was being filled it sometimes seemed doubtful whether all the houses could be let, and whether the demand from those who were able and willing to pay the rent had not been met or perhaps exceeded. Then came a change and fresh applications flowed in. It seems probable that as modern houses in pleasant surroundings became visible and families began to experience their advantage, more and more people became attracted. Then, the rents were still at approximately 1946 level. The general cost of living had risen. So, the rents seemed more reasonable and the rise in wages brought them within the reach of more families. This changing attitude towards the value of better

housing is a significant and satisfactory development. As a result, the Trust is going back to many towns to build a second scheme where, only a few years ago, the first one had seemed too ambitious.

The same thing is happening in the villages. In places, where local opinion suggested that the Trust was building double the number of houses for which tenants were available, not only have all been filled but there is pressure for a second scheme. When it is noted that rents in many of these villages were around 2/6d. per week as against practically £1 per week, inclusive of rates for Trust houses, the change of attitude is remarkable.

The Trust has been careful not to take land within the city boundary of Belfast, so that the Corporation would have all the land for their own building. Towards meeting the needs of the city the Trust has, therefore, built around the perimeter and in neighbouring towns. Within the triangle, Greenisland-Dunmurry-Holywood, a total of 3,730 houses has been built, 834 are under contract, and land has been acquired which will ultimately bring the total to 10,900.

A difficult problem coming to the foreground is slum clearance. In the 'thirties certain progress had been made in England, but none at all here. With the present pressure it is necessary first to build a large number of dwellings to accommodate those able to pay the rent but who have no present home or whose houses are clearly inadequate. As old houses are emptied there is some filtering up from those completely unfit, with a consequent easing of the pressure in slums, but when all this has been accomplished, and it is coming within sight of accomplishment in a few centres, there remains the hard core of slum-dwellers incapable of paying modern rents. Their houses ought to be demolished. Existing legislation provides Local Authorities with certain powers in this respect, and the Trust is prepared to help in so far as it can, but the powers and responsibility rest primarily with the Local Authority.

The unsatisfactory results of extensive new building without slum clearance can clearly be seen in a village setting. Pleasant new housing estates are being built on the fringes while a rotten core of dilapidated, brokendown dwellings is left in the centre. This should now be cleared away and new building done on the site, otherwise the village sprawls unnecessarily, and agricultural land is used up.

In conclusion, the following statistical summary indicates the results of the Trust's eight years' work. The Trust either owns or is in process of acquiring 103 estates, widely distributed over the Province, with room for over 21,000 dwellings. Fifty-two estates, comprising 5,740 dwellings, have been completed, and work is in progress on twenty-five. The largest estate, that at Rathcoole, on the Shore Road near Belfast, will have nearly 3,000 dwellings, and the smallest at Kesh and at Lisbellaw have 17 dwellings each.

On February 1st, this year, 2,343 dwellings were under construction, and another 1,085 under contract. Ten thousand families had already been housed.

TABLE I.

Northern Ireland; Number of Permanent Houses Built; 1/6/1944—31/12/1952
(The Trust was established in February, 1945)

	Housing Trust	Local Authorities	Private Enterprise		War Damage Re-building	Total
			Subsidy	non-Subsidy		
1/6/1944—31/12/1946	140	92	—	294	84	610
1/1/1947—31/12/1947	427	265	122	222	246	1,282
1/1/1948—31/12/1948	2,054	1,101	1,412	178	77	4,822
1/1/1949—31/12/1949	1,904	2,932	2,226	391	153	7,606
1/1/1950—31/12/1950	1,714	2,514	2,654	344	11	7,237
1/1/1951—31/12/1951	1,921	2,159	2,739	379	8	7,206
1/1/1952—31/12/1952	1,685	4,034	2,178	299	3	8,199
TOTAL ..	9,845	13,097	11,331	2,107	582	36,962

TABLE II.

Comparison of housing position in Northern Ireland at the end of 1951 with the position in 1944, as shown by Report "Housing in Northern Ireland."

	Total	Belfast Co. Borough
I. 1944 Report:		
Number of houses required to provide for:		
(a) Married couples in lodgings	24,448	9,235
(b) Replacement of totally unfit houses	37,364	4,537
(c) Abatement of overcrowding	35,689	9,819
	97,501	23,591
II.		
No. of permanent houses built by all agencies 1/6/44—31/12/51	28,763	5,276
No. of temporary houses built by all agencies 1/6/44—31/12/51	3,317	1,267
Total number of houses built 1/6/44—31/12/51	32,080	6,543
III.		
Population—1944 (approx)	1,316,040	433,000
Number of houses—1944 (Report "Housing in Northern Ireland")	323,052	104,470
Average number of persons per house—1944 ..	4.1	4.1
IV.		
Population—1951 (Census Returns)	1,370,709	443,670
Number of houses (including temporaries)—1951* (Sum of numbers in II and III)	355,132	111,013
Average number of persons per house—1951 ..	3.9	4.0

* Houses passing out of use assumed to be offset by new dwellings provided by conversions.

APPENDIX

Note on surveys of Ulster rural centres.

During the years 1948-50, the Trust undertook small-scale social surveys in 44 towns and villages of rural Ulster, in order to help in forming an estimate of the likely demand for Trust housing. These places have between them a population of about 24,000; they are not, of course, fully representative of the rural centres of population—in particular, only one was in Co. Tyrone. Many details of the surveys, relating (for instance) to the state of the local houses, the shopping and transport facilities, local employment, the schools, the social facilities, and the state of health, cannot easily be summarised. But a few of the other facts obtained may be worth recording here.

The 44 places contained some 6,295 houses with on the average 3.8 persons to each. Overcrowding was frequent, and many houses were insanitary, out of date and in poor condition. In several places there seems to have been practically no building in the present century. But numbers in the 44 places had risen by some 7½% since 1937; it is not surprising, therefore, that the first estimates of possible Trust programmes would, if carried out, add more than 10% more houses, while the building programmes of local authorities are adding many more. The dwellings actually completed by the Trust are an addition of almost 7% to the housing stock. At the times of the surveys, all but two of the places had electricity available, but 17 had no piped water supply, and 22 had no satisfactory method of sewage disposal.

The employment details are too various to be summarised, but they illustrate the dependence of several small towns on employment some distance away; in particular, the numbers travelling daily into Belfast from places within a radius of 20 miles proved to be remarkably high—a fact which makes it difficult to judge whether housing should be built in these dormitory towns or nearer to the city. Further light is thrown on the housing problem by an analysis of the lists of applicants for housing in the places surveyed. The details of income were obtained at varying times. They show applicants roughly equally divided between those above and below £5 per week—equivalent, say, to £6 to-day. This means that about half the applicants—more in the remote western parts of the province—could not pay even the highly subsidised rents of new housing without great difficulty. For 16 areas details of the rents already paid by applicants were available; they illustrate very forcibly the gap left by rent control between the rents of old and new property.

Recorded existing rents of 604 housing applicants

<i>Rent per week</i>						<i>%</i>
Nil to 1/-	...	...	...	...	...	12
1/1 to 2/-	...	...	...	...	...	5
2/1 to 3/-	...	...	...	...	...	19
3/1 to 4/-	...	...	...	...	...	14
4/1 to 5/-	...	...	...	...	...	10
5/1 to 6/-	...	...	...	...	...	10
6/1 to 7/-	...	...	...	...	...	4
7/1 to 8/-	...	...	...	...	...	6
8/1 to 9/-	...	...	...	...	...	4
Over 9/1	...	...	...	...	...	16

(Note: Rent includes rates).

Thus 50% of existing rents were less than 4/- per week; and presumably this state of affairs is still representative of rural Ulster. The 4-person or 2-child family predominated among the applicants, but there were substantial numbers of all family sizes up to seven.

DISCUSSION

Mr. Lazenbutt, after proposing the vote of thanks, said the houses built by the Northern Ireland Housing Trust in the Belfast area have been of great assistance in dealing with the great need for accommodation and coupled with what has been done by the Belfast Corporation and other agencies in the area a good start has been made on the job of tackling this problem. It would be a great mistake, however, to think that a solution will soon be achieved as much still remains to be done.

It is the statutory duty of the Belfast Corporation to keep a list of applicants who require housing accommodation and at present this list totals approximately 20,000. If one takes into account the number of houses projected by the Northern Ireland Housing Trust and the Corporation a figure is obtained of approximately 7,000 houses still to be built in the area and available for Belfast applicants. It may be assumed that the figure of 20,000 applicants mentioned above will, when investigated, be reduced to approximately 15,000 "live" applicants. If to this figure is added approximately 8,000 houses in Belfast which are insanitary and ought to be demolished it will be observed how much work still requires to be done before reasonable living standards exist for the community as a whole in the Belfast region.

I may also add that the weekly "intake" of new housing applicants is considerably greater than the number of new houses now being provided each week by the Corporation.

I agree with Sir Lucius O'Brien that slum clearance is an especially difficult problem and, indeed, I cannot see how any major measure of slum clearance can be carried out until much more has been done in housing those who are actually homeless. Slum clearance also raises the problem of how to deal with tenants who have always been accustomed to live in very poor surroundings and at a very low level and I should like to know what Sir Lucius O'Brien feels would be the best way to tackle this.

Sir Lucius has mentioned the importance of building houses at rents which people can reasonably be expected to pay and has also stated that arrears in respect of Housing Trust houses are at a very low level. This is the position also in respect of Corporation houses and I think is largely accounted for by the fact that the shortage of houses is so acute that people have no option but to pay these rents as otherwise they would be evicted and be left without any living accommodation.

The Housing Trust in my opinion has had a great advantage over the local authorities so far as procedure is concerned. It is obviously more efficient to have a business carried out by five persons who possess executive power and who once they take a decision can have that decision carried out than to have to deal through large committees whose decisions must wait for confirmation by the full Council meeting only once per month.

I should like to say in conclusion that the Housing Trust have done a great work in setting up new standards of accommodation and layout which have, particularly in the rural areas, given new

life to communities where in many cases there had previously been no new building for very many years and I think that the psychological effect of modern up-to-date dwellings on such communities is bound to be beneficial.

Mr. Bell, after seconding the vote of thanks, said: My first and main comment is that Sir Lucius does not sufficiently stress the really great achievement of this Housing Trust of which he has been the energetic Chairman since the start. One must judge both the size of the undertaking and the quality of the product, the standards set in the layout of the estates and preservation of trees and grass, and the social example of good management. Not only have they made their own contribution to housing, but they have in these matters done much to stimulate Local Government Councils and others to keep up with them both in number and design of houses.

In numbers alone the achievement is remarkable. Sir Lucius tells us the Trust has provided dwellings for 10,000 families. This may be less than one-tenth of the need revealed in 1944. I hope to say more about that in a moment, but it is well over a quarter of the dwellings of all sorts provided by all agencies in Northern Ireland since the end of the war, thus more than fulfilling the quota expected when the Trust was established, and also making them the owners of about 3% of all houses now existing in Northern Ireland.

Turning for a moment to housing needs—having had something to do with the taking of the 1944 Planning Advisory Board survey which was mentioned by Sir Lucius, I can say that I think it seriously under-estimated the need. The standards for overcrowding and unfitness for habitation were set deliberately low, but the statistical analysis was in my opinion faulty. For instance, only one new house was allowed for to replace each unfit house, disregarding the fact that the unfit houses were also frequently the most fantastically overcrowded. I think a better analysis would have increased the general total by at least 10%, and there must have been further decay and obsolescence of many houses since 1944 to add to the 100,000 then estimated as needed.

Though all agencies have only met about one third of this need with dwellings of all sorts, including some temporaries now near the end of their estimated life, one hears people who should know better saying the housing need has been almost satisfied. What is meant, of course, is that the demand for houses by those able and willing to pay present-day rents looked recently like drying up, which is a very different matter. I am very glad that Sir Lucius was able to tell us that the Trust is not slackening its efforts and is even going back to some rural towns for a second scheme. Although some of the need for houses is due to the very bad standard of the smaller farmhouse which must be replaced one by one on the farms and is not possible for the Trust to undertake, and another considerable section is represented by the really impoverished slum dweller whom the Trust cannot help because present subsidy rates and building costs make the rent of any new house prohibitive to them, there is, I am sure, still a

wide field from which to find tenants. There must be many families in bad houses who could well afford the rent of a Trust house and will be looking for something of the sort when they realise it is worth paying for and that decent living conditions are more worth while and more respectable than television sets or smart clothes.

Although I see that 6 per cent. of tenants a year leave Trust estates, some at least of them because they find the rent impossible, I believe the rent will tend to become less difficult. Rent is fixed, though rates may increase, but few of us expect to see wages fall in terms of cash in the envelope, however much they may decrease in real value. In fact, we can expect wages gradually to rise with cost of living, for reasons which escape me, until I expect the present rent will seem as small as the 2/6 a week of a 1914 house seems to us now.

In conclusion, one brief comment on site layouts. Sir Lucius does not tell us what average density of house or person per acre the Trust provides. In any case, I think it can be misleading. A densely built-up scheme in a densely inhabited city means that the inhabitants have, in fact, little air, light or space, but a scheme of 20 or even more houses on one acre on the edge of a rural village would, in fact, mean little except the houses had practically no gardens. While I do not think there is anything sacred about 12 houses to the acre and strongly support the Trust in their efforts to save road costs and, incidentally, preserve an urban character by building terraces, I do think it is unnecessary to be mean about land. It is sometimes said that the Trust is assisting in the urban sprawl which will soon leave us no open spaces and no farm land from which to feed ourselves. Apart from the fact that gardens, if intensely cultivated, could give as much human food as the field they replace look for a moment at the actual figures.

We have at present about 360,000 houses in Northern Ireland. If each was given a site of one-twelfth of an acre an area of 30,000 acres, or about 47 square miles, would be occupied. That is to say, that if we wished we could accommodate our entire population in houses with gardens at 12 houses to the acre inside a circle of $7\frac{3}{4}$ miles across, leaving the rest of the Six Counties vacant for agriculture and industry. While we do not want to lose 47 square miles of farm land without good reason, it is, in fact, less than 0.9 per cent. of the area of Northern Ireland, and if it were necessary for health and happiness to expend 1 per cent. of the province on housing sites we could not say the loss to agriculture was intolerable.

Mr. Ronald Green said: You will have heard with interest that the Trust do not go in for two-bedroomed houses. As approximately half the separate families in the United Kingdom could live with comfort in this kind of accommodation, perhaps Sir Lucius would enlarge on the point. There are, of course, advantages in having the bulk of a housing programme in an all-purpose house suited to accommodate any size of family, but I have a sneaking feeling that this is one of the matters in which moral principle walks hand in hand with enlightened self-interest, and

that the larger subsidy for the three-bedroomed house is at least a valid argument in its favour.

The one point in the whole talk to which I feel that perhaps Sir Lucius and I would bring a different approach is in his references to the mounting level of costs and the changes in interest rates. To hear him one would rather gain the impression of callous Government heaping truss upon truss on to the camel's back, but in actual fact the post-war subsidy was fixed in 1946, when the interest rate was $3\frac{1}{2}$ per cent. and the rates of $2\frac{1}{2}$ per cent. and 3 per cent. persisted until November, 1951, so that throughout that period there was some, but admittedly an inadequate margin, to meet increase in costs. The new subsidy level, which is as £56 per annum to £30 per annum, came into force from the same date as did the increase of interest rate to $4\frac{1}{4}$ per cent., and this, as the statisticians among you will realise, even if the social inquirers do not, means that local authorities and the Trust made quite a packet on the money which they had put into houses at the lower interest rates which then attracted the higher subsidy. Even in a house where all the money is borrowed at $4\frac{1}{4}$ per cent., the new subsidy, as compared with that applicable in 1946, allows for an increased cost of at least £200.

The Trust's accounts for the last three years show surpluses of £408, £453 and £78, respectively. The £408 arises on an expenditure of £337,000 and anyone who has studied the accounts of even a golf club will realise that margins so accurately calculated mean that a good deal of care has been taken in making purely paper calculations. In the Trust's case this is done by charging to the capital cost of the houses (where it is borrowed for 60 years and repaid in the tenant's rent) as little as possible and by carrying the maximum administrative charge on an annual basis.