

# Flying Below the Radar: England's Early Co-operative and Co-partnership Tenant Societies Today

Andrew Bibby

Ten co-operative housing societies established in the period immediately before the First World War continue to operate today, providing inexpensive rental accommodation to their tenant-members. Their survival is remarkable, particularly as they have almost no knowledge of the other remaining societies and no relationship with the mainstream co-operative housing movement. Although each society has evolved its own ways of operating, all maintain structures which remain recognisably co-operative. The challenges they have faced, for example in avoiding demutualisation, in building adequate governance structures, and in reconciling individual member interests with the collective interests of the whole society, provide valuable lessons, particularly for today's community-led housing initiatives.

## Introduction

Johnston Birchall's first research interest in co-operatives was in co-operative housing. This was the subject of the PhD thesis which he completed for the University of York in 1985, and of his 1988 book, *Building Communities the Co-operative Way*, which communicated the fruits of his doctoral research to a much wider audience. His book arrived at a time (following UK prime minister Thatcher's assault through Right to Buy legislation on the value of state-provided council housing) when there was renewed interest in the subject of co-operative housing development in Britain. Was there a co-operative alternative to the Conservative paradigm that said that owner-occupation was the only way forward? Birchall thought that indeed there could be.

The later years of the twentieth century had seen different kinds of co-operative housing models emerging; these included common-ownership housing co-operatives, secondary co-operatives and tenant-management co-operatives, as well as short-life co-operatives, often in housing which had previously been informally squatted (Birchall, 1988, chapter 5 *passim*). An attempt to link all this disparate activity together was tried in 1981 when the then National Federation of Housing Co-operatives was launched.<sup>1</sup>

All this practical activity on the ground encouraged renewed interest into the history of Britain's housing. Questions were posed: why had Britain such a very small co-operative housing sector, for example, when compared with many other countries in Europe? Why was it that municipal housing had become the dominant form of social housing, following the two world wars? Why did co-operative housing models seem to get squeezed out of the picture following the 1919 Addison Act<sup>2</sup> — and indeed what precisely were those early co-operative housing models and had they any lessons for us today?

Birchall's *Building Communities* offers a valuable chapter (chapter 4). Exploring the early history of co-operative housing in Britain, looking back as far as the Owenite communities such as Ralahine and Queenwood (Harmony Hall), covering briefly the housing activity by both distributive and productive co-operatives in the later nineteenth century, but then focusing in rather more detail on the pioneering Tenant Co-operators (set up in 1887 as a result of efforts by the CWS's Ben Jones) and the so-called co-partnership tenants' societies, which emerged as an active and widespread movement across the country in the first decade of the twentieth century.

Birchall returned to look in much more detail at the co-partnership societies in *The Hidden History of Housing Co-operatives* in 1991 written at Brunel University and originally intended as a chapter for a US book edited by Heskin and Leavitt (1995c), and then in the journal *Planning*

*Perspectives* (1995a). His article here, entitled ‘Co-partnership housing and the garden city movement’, remains today widely acknowledged as a key resource for those interested in early housing co-operation, as its citation in numerous bibliographies testifies. Birchall was shining a light into a corner of British co-operative history which few before him had explored: as he put it in his Brunel paper, the “hidden history” of co-partnership housing “must be the best kept secret in the history of housing policy in Britain” (p. 1).

The history is indeed little known, and it is a fascinating one. But perhaps the even bigger secret is that a small, but nevertheless not insignificant, number of these co-partnership and co-operative tenant housing societies set up in the years before 1914 are still operating today. They have survived more than a century of social change. They have survived the ideological push towards owner-occupation and the wave of demutualisations which swept away so many building societies and mutual insurers, as well as several of their fellow co-operative tenant societies. They continue, out of touch with any other part of the co-operative housing world and (with one minor exception<sup>3</sup>) unaware that there are others like them in other parts of the country.

Nevertheless, they continue to offer rental accommodation to those in housing need, quite often at extremely low rental levels. They continue to look after their properties, which are owned collectively. They continue (albeit in different ways) to have governance structures that are recognisably co-operative. In some cases, they still maintain their own meeting hall and other communal facilities dating back to pre-First World War days. In one or two cases, they are actually looking to grow by expanding their housing stock.

They are not necessarily easy to track down and they tend to eschew publicity. As a committee member with Bournville Tenants in Birmingham put it to a recent researcher, “I think ... we’re the best kept secret ... we like to go under the radar a bit, don’t we?” (Bridgman, 2021, p. 39).

There is perhaps a reason for their caution. Although some remaining societies have relatively strong asset locks now written into their rules which should prevent current tenant members being able to benefit personally from a century’s-worth of assets, some societies do not and are therefore (in theory at least) unprotected from predatory property companies or from member-led demutualisation. Indeed, there was a demutualisation of one tenant society as recently as 2010 where the lucky members shared a bonanza of around £12m. This might have started a ball rolling: I was told recently when I met committee members of another society that one of their members had read a newspaper report of this demutualisation and was angling for something similar in his own society. Fortunately he was a minority voice and that society’s revised 2018 rulebook now includes a very strong asset lock clause. Nevertheless, I do understand societies’ desire sometimes to go ‘under the radar’ and have borne this in mind when writing this article. (While I imagine that the *Journal of Co-operative Studies* is safe ground, nonetheless in one or two places I have deliberately withheld information I could have communicated — just in case.)

In fact, societies’ caution in seeking publicity often has other more straightforward explanations — a desire perhaps not to be swamped by applicants when vacancies occur, an implicit wish to protect the functioning of the society and of the tenants from external intervention, or perhaps simply an inertia built up over a century of doing things in a particular way. Having said that, only one of the societies contacted in the course of this research felt that they did not have time to talk to me. At other societies, I met only a warm welcome, helpfulness and — well — co-operation.

So where are these societies to be found? One place to start is with another article by Johnston Birchall, this time written not for an academic audience but for a more general readership and published in the Town and Country Planning Association’s magazine in December 1995. In *Managing the co-partnership way*, Birchall feels able to share on a more personal basis some of what he discovered when he visited several of the societies. Here is his account, for example, of visiting Derwentwater Tenants Ltd, a community of twenty-five houses erected in 1910-11 on the edge of Keswick town centre. At Derwentwater, he said, the society has a village green

and allotments to look after ... and “the secretary does it impeccably: cutting the grass and the hedges himself. When I visited, he had just finished turning a rubbish dump into a small car park ...” (1995b, p. 334). Birchall had met the then Secretary Ted Tolley who has since died, but it is pleasing to be able to report that when I visited Derwentwater in early summer 2022 the estate was as impeccable as ever, with the current Secretary, Philip Pridmore, continuing to ensure that his fellow-tenants lived in the best possible housing environment. The Lake District views from their ‘Green’ are surely some of the finest in England.

Birchall called the societies which were still functioning as being “like time capsules buried away for future generations to find” (1995b, p. 334). He was however pessimistic of their chances of survival: “The likelihood is that when the next generation gains control these few remaining co-partnerships will allow tenants to buy their homes and will eventually be wound up” (p. 335). By his reckoning, there were four such remaining societies, those of Derwentwater Tenants, Manchester Tenants, Leicester Anchor Tenants, and Sevenoaks Tenants.

So what has happened since then? Unfortunately Sevenoaks Tenants has indeed been lost. This was a co-partnership society which had been set up in 1903 primarily through efforts made by co-operators from the local Sevenoaks distributive society. It built rows of houses close to the town centre (complete with a meeting room named after George Jacob Holyoake) and then went on to create houses and cottages in nearby rural villages, a total of 83 properties (Reid, 2001). Sevenoaks Tenants was the 2010 demutualisation mentioned above; the society is now deregistered.

However Derwentwater, Manchester, and Leicester Anchor are still very much functioning. Derwentwater is small enough to be able to do things its own way. It was established in 1909, mainly at the behest of a local Quaker businessman, with much of the capital required for developing the 25 houses (just under £7,000) coming in share capital and loan stock from local Keswick supporters of the venture (Wilkinson, 2006, pp. 1 and 9). (There is nothing new about the concept of raising investment capital for co-operative ventures through community shares.)

Derwentwater Tenants had the good sense from the 1950s until the 1980s to buy back almost all the shares from external investors and this has placed the tenants entirely in charge (the society has 25 members, one from each house). The society has a nine-member committee, with the day-to-day management work undertaken by Philip Pridmore as secretary on an unpaid basis. When houses become empty — a relatively rare event, normally only following the death of a tenant — the society advertises in the local press and by word of mouth and invites applications (there is no waiting list). The committee then shortlists and selects.

Derwentwater Tenants gives the impression of having established a culture which enables it to continue year after year with relatively little change or drama. The selection process has led to a good cross-section of ages, ranging from families with very young children to single people in their 80s and 90s; “Old traditions get passed on,” Philip Pridmore says (Interview with author, May 15 2022).

Manchester Tenants at Burnage, a few miles from the city centre, is on a very different scale. The development here got under way in 1906 and was originally an initiative taken by workers at CWS’s head office in Manchester. Certainly in its early days it was a radical centre of political life, with more than its fair share of Independent Labour Party activists and conscientious objectors. Like most co-partnership societies of that time the estate’s design was strongly influenced by the garden suburb/garden village movement and it remains a quite delightful corner of south Manchester. The meeting room, bowling green, and one of the original two tennis courts are still very much in use, at the heart of the estate (Dodge & Ronan, 2019; Harrison, 1976; Jackson & Nadin, 2006). Manchester Tenants Ltd continues to act as the collective landlord for tenants of their 136 houses. The society is managed by a nine-person committee elected by the tenants and although there have been internal tensions and difficulties recently the overall position of the society appears financially robust. It employs three full-time and two part-time staff and turns over not far short of half a million pounds a year.

The Leicester Anchor Tenants, in Humberstone to the east of Leicester, was also a tenant society set up primarily by working-class activists, in this case those associated with the successful Anchor productive co-operative which specialised in children's footwear. The idea of a community had been discussed since 1902 but shortage of capital prevented the society from progressing until 1907 (Forrester, 1984; Mann, 1914). Houses were built both before the First World War and in the 1930s.

Today Leicester Anchor Tenants is the landlord of 143 houses as well as owning a meeting hall (let out for dance classes) and a church (an historical legacy: several leaders of Anchor Tenants were committed non-conformists). There are strong links back to the earliest residents; Ian Pawson, who is now in his early seventies and who runs the Anchor Tenants history website ([www.anchorhistory.uk](http://www.anchorhistory.uk)), told me that he had been born in the house he still lives in. Shares in the society are passed on by existing members to the next generation and houses are allocated when vacancies occur to those shareholders at the top of the waiting list — provided they have turned twenty-five. Leicester Anchor has an eight-person elected committee and has an annual turnover over £300,000 (Interview with author, April 8, 2022).

To Johnston Birchall's 1995 list of surviving societies can also be added Bournville Tenants, which he mentioned but discounted on the grounds that it had registered with the Housing Corporation (now Homes England), and could therefore be classified as a very small housing association. In fact, Bournville Tenants took the opportunity in 2003 to deregister from the Housing Corporation (it registered in 1980 primarily to have access to government funding for maintenance purposes) and since then it has reverted to being an actively-run democratic society. Its current chair Liz Newman, the granddaughter of one of the original tenants, was delighted to show me their houses.<sup>4</sup>

Bournville Tenants was originally established in 1906, with 25 houses occupied two years later, a hundred by 1910, and over 140 built by the time the estate was completed. This development was also strongly influenced by the garden suburb movement and in the words of a recent architectural historian has "a quiet purity of design" (Foster et al., 2022). The bowling green and pavilion in the centre of the estate remain almost as they would have been when the estate was first built; the original meeting hall is also still there, although no longer owned by the Tenants.

Bournville Tenants has obviously survived rocky financial times, not least the challenge to democracy caused for many years by the original external investors (or more likely by their heirs) who remained shareholders and were interested simply in the size of the dividend. ("As the dividend goes up so the attendance at the Annual Meeting goes down", said the then chairman.) The decision in 1981 to offer tenants the right to buy meant that about a third of the houses passed into owner-occupation (Bournville Tenants, 2006), but stabilised the finances and the society now has effectively no debt and a strong balance sheet. Liz Newman and her fellow committee members have clearly also been strengthening the society's procedures and governance in the past few years. Unusually the society tries to integrate its owner-occupier neighbours, welcoming them when they move in and indeed enabling them to become members and serve on the six-person committee. 89 houses remain owned by the society; rents charged are well below those of comparable social housing nearby (Interview with author, April 1, 2022).

Derwentwater, Manchester Tenants, and Leicester Anchor were all federated in their early years to Co-partnership Tenants Ltd (CTL), a venture set up in 1907 and described by its chairman Henry Vivian at the time as a "business centre or federation" for the rapidly growing tenants' society movement (CTL, 1907). CTL offered individual societies access to professional services (such as land acquisition and architecture design), to building services for construction, and to investment capital, which it raised from well-heeled and socially-minded contacts (including George Bernard Shaw<sup>5</sup>) via shares and loan stock.

Vivian had been the organising secretary for the Labour Association (later Labour Co-partnership Association) from 1890, the propaganda vehicle set up at a fringe event at the 1884 Co-operative Congress to beat the drum for productive co-operatives and in particular to

represent that side of the movement which believed that co-operative employees should receive at least some share of the profits for their labours. Later, as the Association drifted away from the mainstream co-operative movement, it became associated with efforts to reconcile capital and labour (hence 'co-partnership') and to face down ideas of socialism. Vivian himself became a Lib-Lab MP in 1906 (sitting with the Liberal MPs on the government benches rather than the Labour members in opposition). His politics can be described as free trade Liberal and anti-socialist (See Bellamy, 1972, pp. 334-336).<sup>6</sup>

Vivian's role in building the co-partnership tenants' movement has been rightly acknowledged as an important one and he was a tireless advocate for the model, but his powerful position at CTL was not without a downside and his legacy can be seen as problematical. Certainly the after-life of CTL, when after the First World War it lost any semblance of tenant participation and became a conventional property company, was highly unfortunate for many of the tenant societies it had helped to bring about. Among co-partnership societies taken over by CTL and then privatised were Ealing Tenants, several tenants' societies at Hampstead Garden Suburb, Garden City Tenants at Letchworth and Stoke on Trent Tenants, and there were others (Birchall, 1995a; Reid, 2000; Tims, 1966).

So the societies at Leicester, Keswick, and Manchester which were within the CTL fold did well to escape this fate. But CTL was not the only agency at the time which was promoting tenant housing societies and perhaps a focus by historians on Henry Vivian and the CTL has meant that other surviving societies from this period of history have been more easily disregarded. Six further such co-operative housing societies have come to light during the process of this research, mainly through scrutiny of annual returns on the FCA's Mutuals Register. (It is always possible that there may yet be others to add to this list.)

Two of these societies can trace their roots back to an organisation called the Rural Co-partnership Housing Association (later to rename itself the Rural Co-partnership Housing and Land Council and later still the Housing Organisation Society), a top-down philanthropic initiative to bring about better cottage housing in rural areas. Hadleigh (near Ipswich) in Suffolk was one of the original six societies set up by 1913 to provide housing "for persons mainly of the working classes of Hadleigh and district" and Hadleigh Co-partnership Housing Society continues to this day, owning a small number of houses in Cranworth Rd in the village. The society has over the years lost some of its original properties into private ownership, but in recent years has been actively developing new houses and flats, by in-filling on some of the enormous gardens originally provided for tenants. The society's turnover is a little over £60,000.

The other similar society is on Cornwall's south coast. St Mawes Co-partnership Housing Society owns ten semi-detached houses above the village and overlooking the harbour, originally designed to provide affordable housing primarily for those in the fishing industry. Each tenant is both a member of the society and a member of the committee. The houses were reportedly built by Italian prisoners of war (PoWs) during the First World War and have been well maintained by the society which has recently been installing new bathrooms. The houses also have very large gardens, considered a necessary feature for rural working-class housing at the time they were built.

John Whitford, a shipwright who has been a tenant for twenty years, is the current chair of the St Mawes society. Vacancies happen only rarely, he says, but when they do the members bring in two local parish councillors to work with them on the selection process, to ensure transparency. New tenants are immediately given £10 in shares and membership of the society (Telephone interview, May 17, 2022).

Knebworth Tenants Ltd is another society which gives every appearance of operating effectively, having tightened its administration and governance over the past ten years. Originally conceived as part of a much more extensive development on garden village lines by the local landowner, Earl of Lytton at Knebworth House, the estate in its early days was marooned in open fields. As at Manchester and Bournville, the garden village legacy is unmistakable in the architecture and lay-out (the architect Lutyens undertook early design work).

Some houses appear to have been sold in the very early days and the society also sold off a number in more recent times. As at Bournville, this appears to have been done partly to bring finance into the society at a time when money was not readily available. Today the society has a strong balance sheet. It is landlord of thirty-three houses, which it lets on what are (by Home Counties standards) very affordable rents. There is a committee of seven which meets once a month, currently comprising five tenants and two non-tenants; the committee's view is that it is sometimes useful to bring in external expertise. The society's membership is made up of 45 tenant members and 18 non-tenant members (these latter are often past tenants or members of their family).

Lynne Farr, a retired teacher, is secretary and deals with tenant problems ("sometimes in phone calls at midnight") for which she receives a part-time allowance. The society runs an 'application list' and as vacancies occur the committee shortlists, interviews and then selects people it feels are best matches for the type of house available. The society does not take people who own property (although Lynne says that the process is not entirely fool-proof since occasionally people may not tell the committee the truth of their circumstances).

Knebworth Tenants has recently increased its housing stock by buying back one of the houses that was previously sold on to the open market. Other houses in the estate also come up for sale at regular intervals, but property prices have increased so much in recent years that the committee is not sure that further purchases will be possible. There remains an issue that some tenants feel that the society's sole aim should be to keep rent levels as low as possible (Interview, April 27, 2022).

Hereford Co-operative Housing is also actively interested in increasing its housing stock. This society started up in 1908-9, building (again on garden village lines) on eleven acres on the far side of the railway tracks from Hereford station. The project was initiated by Edward Bulmer of the cider company who was Mayor of Hereford at the time and, unusually, the city corporation acquired the land which it then made available leasehold to the society. This engagement by a local authority was innovative and could perhaps have been a model for other authorities had they wished to adopt it.

117 houses were built in total, but Hereford Co-operative Housing is now the landlord of 125 properties. In recent years its committee has adopted a policy of acquiring houses close to the original estate as they come on the market. The society's balance sheet is strong. However the committee is also aware that new energy and environmental requirements are likely to be required of landlords, so funds may be employed in future in upgrading existing properties rather than in new acquisitions.

Edward Bulmer chose not to tie his development to Henry Vivian and CTL. (An intriguing batch of letters which survives in the Herefordshire Archive and Records Centre suggests Bulmer had criticisms of the CTL model as developed by Vivian).<sup>7</sup> Nevertheless Hereford Co-operative Housing was a paternalistic initiative with Bulmer family members acting as chairmen for many years. Tim Reed, a local chartered surveyor who serves currently as secretary of the society, says that there was historically for a time an adversarial culture between the tenants and the committee. Fortunately this has now been resolved. The nine-strong committee includes five members who could perhaps (not unkindly) be described as 'local worthies' along with four committee members who are tenants. The committee meets every quarter. The AGM typically brings in a further twenty or so tenant-members.

The presence of non-tenants on the committee may not meet co-operative purists' wishes but the governance structure seems to function effectively and it is the four tenant members, not the whole committee, who have the delegated responsibility for selecting new tenants. There is a long waiting list, but allocations tend to be made on the basis of people's suitability and housing circumstances.

Hereford Co-operative Housing has a small number of residual external shareholders but no dividends are paid and any remaining loan stock from the early days is gradually being

bought back. “We do our own thing. We try to meet all the requirements but we try to keep it co-operative, and carry on the idea, the ethos,” Tim Reed told me. “Some tenants would like to buy their houses, but we’ve said, no, that’s not what the society was set up to do.” Meanwhile tenants benefit from rents which are typically two-thirds of the commercial market rent levels (Interview, April 6, 2022).

Two societies remain to be mentioned. Fairfield Tenants is Manchester’s second surviving co-operative housing society. It dates from 1912-13 and was built on land immediately adjacent to the Moravian church and community, a really remarkable Georgian area in an otherwise run-down area of Tameside which now, quite rightly, is designated a Conservation Area. The First World War prevented the original Fairfield Tenants development plans from being completed and some of the houses which were built were sold off over the years. Nevertheless Fairfield Tenants today continues to hold 32 houses, mostly three- or four-bedroomed. The society is managed by an eight-strong management committee. There is no waiting list and vacancies are not advertised but word gets round. The last vacancy was about three years ago when the committee shortlisted about four applicants. Social need is one factor taken into account (Interview, March 28, 2022).

Ruislip Manor Cottage Society is what remains of a very ambitious proposal for a large garden village development in the outer London areas of Ruislip, Northwood, and Eastcote. Today the society has around 200 properties, an increase from 155 in 1961. It perhaps comes the closest of the ten societies to operating as a conventional housing association, although it has chosen to remain unregistered with the Regulator of Social Housing.

The society celebrated its centenary in 2011 by commissioning a well-produced history from author Eileen Bowlt, who makes the following assessment: “The Ruislip Manor Cottage Society has survived for a century with its ideology and housing stock intact”. Clearly though there have been threats which have had to be seen off: “[An aggressive] approach on behalf of an unnamed person who wished to purchase the Society in 2007 caused the board to consider its vulnerability to takeover. Since then steps have been taken to preserve the enduring integrity of the Society” (Bowl, 2011, p. 109). According to Bowl, allocations are based on housing need, on local links, on requests by existing tenants to move home, and on applications by grown-up members of tenants’ families, all factors being considered equally.

## **Discussion and Conclusion**

The very existence of these ten societies from a very much earlier period of co-operation is by any standard remarkable. They are indeed, in Birchall’s words, like time capsules, able to transport us back to the period where they were first established — or in other words, to the years between 1901 and 1918.

Research interest (and indeed interest within the co-operative movement generally) in co-operative housing tends to ebb and flow. Birchall’s research in the 1980s and 1990s was at a time of growth in housing co-operative practice. Since then both interest and activity has fallen off somewhat.

However we are now in another period when interest in more collaborative and participative forms of housing provision is returning. Recent years have seen an extraordinarily rapid growth in what is being called ‘community-led housing’, an umbrella term which encompasses voluntary-run Community Land Trusts (CLTs), housing co-operatives, co-housing schemes, and self builds. The growth of CLTs in both rural and urban areas has been particularly impressive and the Community Land Trust Network (n.d.) now claims over five hundred CLTs just in England and Wales; Scotland also has a host of community-led initiatives focused on land and housing. To these developments needs to be added the growth in interest in co-housing solutions, including particularly the development of co-housing communities by and for those in the baby boomer generation.

So this is an appropriate time to look again at the early co-operative and co-partnership housing movement of which these ten societies are the survivors. There are some general observations to make first.

One is that the movement, in its heyday, was by no means a marginal one (it was certainly larger than the present-day community-led housing movement). Today's CLT volunteers are finding that it takes hard work, often for considerable periods of time, in order to achieve relatively small developments of affordable homes. By contrast, tenant housing societies found it possible to build significantly sized estates in relatively short periods of time. Birchall estimated that by 1912 fourteen societies had built 6,595 houses for a population of 30,000-35,000. He also suggested that around 10,000 houses in total were built by 40+ societies (Birchall, 1995a, pp. 337-339). Research by the present author has found as many as 140 towns and villages in England, Scotland, and Wales where co-operative and co-partnership tenant societies were at least actively considered, even if not finally brought to fruition. It was a widely based movement.

Secondly, we should not necessarily undervalue the original importance of all this activity and all these societies, even those societies that later on did demutualise or were taken over by commercial property developers. While it is gratifying that some societies have stood the test of time, those that are no longer functioning may also in their day have made a valuable difference to their members' lives.

A third observation concerns the need for capital, which was an issue for tenant housing societies before the First World War but is also something today's community-led housing movement has to tackle. As we have seen, the use made of community share capital by a number of CLTs in recent years<sup>8</sup> (taken together, they have raised perhaps £3m-£4m to date) directly emulates the use of share capital by pre-First World War tenant societies. Although the term 'community shares' is a new one, the legal basis for offering shares then and now is identical, being a facility enabled by co-operative legislation. In other respects the situation today as regards development capital is a little easier than it once was: since the First World War government grant funding has been made available for organisations engaged in the construction of affordable homes; prior to 1914, tenant societies could generally access relatively low-cost finance from the Exchequer via the Public Works Loan Board (PWLB), but this was repayable secured loan capital rather than grant finance.

Henry Vivian's Co-partnership Tenants Ltd claimed to have raised about £80,000 in share capital and a further £240,000 in loan capital in the period up to May 1914, as well as helping to smooth the path for further loan capital from PWLB (Co-partnership Magazine, 1914). CTL was not the originator of this funding method, however (productive co-operatives, federated through the Co-operative Productive Federation, had previously used the same technique although not to the same scale). Neither was CTL the only agency working to support tenant housing society activity. In Wales, for example, the Welsh Town Planning and Housing Trust played a major role in creating new societies on garden village lines, although disappointingly none of their societies continues today.

What CTL was perhaps alone in offering, however, was the ideological underpinning of 'co-partnership', suggesting that investor interests and the interests of tenant members of their societies could be satisfactorily united in successful co-operative housing societies. Investors could place their money in worthwhile ventures (decent working class homes for rent) for which they would receive an acceptable rate of return (typically 4% for loan stock and 5% for shares). Tenant-members would also benefit from having good quality houses in well-designed estates with communal facilities such as meeting halls and recreational space. The idea of the co-op 'divi' was also utilised in the CTL model: any profits which might be left after servicing loan and share borrowings, after allowing for depreciation and after putting funds into a sinking fund, would be retained in the society as shares held by tenants, allocated according to rents paid. As Henry Vivian sometimes put in when explaining the concept, the tenants might not be able to say that they owned their own house but in some sense they could say, with their neighbours, that all the houses in the estate were collectively theirs.

The model certainly was one that was widely disseminated in propaganda in the years up to 1914. The membership structure utilised by CTL, however, was a somewhat imbalanced form of 'co-partnership', since it offered extra votes to investors. For example Leicester Anchor Tenants when, in search of the necessary capital, they joined the CTL had to change their rules from a simple one-person-one-vote arrangement to one where extra votes were allocated to investors, depending on the size of their share or loan investment (Anchor Tenants Ltd., 1902; 1910).

Johnston Birchall's assessment of the CTL model was that it was ultimately not a stable one. "Co-partnership had always been an unstable mix of outside investors and tenants", he wrote (1995a, p. 352), and the future of each society rested on whether in the longer term it was the tenants or the investors who won out. In fact, even in the heyday of co-partnership societies, tenants sometimes complained that their interests were being disregarded, most notably in 1912 when tenants from the Ealing Tenants and the Hampstead Garden Suburb societies managed to raise their concerns through a Parliamentary Question in the House of Commons (Roberts, 1912).

We can summarise, therefore, that there are some general lessons which can be identified from this period of co-operative housing, and particularly from the CTL's model. But we also need to explore more closely what we can learn from the ten remaining societies described in this journal article.

Firstly, they have over the years repaid the original borrowings on which they were reliant when first established. Further research would be needed to find out exactly how this has been done by each society, although the key period appears to have been in the decades following the Second World War. The process (as at Derwentwater) seems often to have been promoted by one or more key individuals who presumably understood the importance of removing power from non-resident members of their society. Where societies do continue to have shares or loans held by non-members, these are almost entirely residual and the holders have little or no financial reward or decision-making entitlement.

The societies have also successfully avoided demutualisation, a route out of the co-operative movement from which there is no way back and one which remains a real threat to mutuality, as the recent abortive demutualisation proposal for the insurer LV demonstrates (Jolley, 2021). Demutualisation can be opposed by co-operators not just on sentimental grounds; much more fundamentally, it is an inequitable process. It involves the distribution of assets which have been built up usually over many generations to those individuals who happen to be members at the time of demutualisation. There remain questions to be solved by the co-operative movement as to how inter-generational equity can be better integrated within long-term co-operative structures but demutualisation is self-evidently not a way to achieve this.

In some cases, as with Hereford and Ruislip Manor, resistance to the lure of conversion to owner-occupation seems to have been the result of a lingering philanthropic impulse among non-tenant committee members, who perhaps view their role as more akin to that of almshouse or Abbeyfield House trustees. Elsewhere, it may simply be inertia and even perhaps ignorance. Some societies (for example Knebworth) have clearly been fortunate to have very good professional advisors who have helped them to update their rulebooks. Most societies' rulebooks have been pro-actively changed in recent times to include an asset lock in the event of dissolution, although not all societies are protected in this way. (It is also potentially arguable that, even with asset locks in place, some residual risk may remain.)

The greatest risk of demutualisation was probably when mortgage loans arranged with the Public Works Loan Board were finally fully repaid, typically after 30, 40 or 50 years. This seems to have been the trigger in Wales. According to a history of the large and successful Cardiff society at Rhiwbina, the society's committee struggled to understand what its on-going role could be once all borrowings had been repaid: "A special AGM was called in September 1968, where the chairman announced to the unsuspecting tenant holders that they could buy the leasehold to their properties on very favourable terms. His words were met with stunned silence before a rapturous round of applause" (Davies, 1985, p. 23).

With original borrowings repaid, another implication of the passing of the years is that balance sheets are very strong. Thanks to prudent accounting procedure in relation to depreciation, the original cost of house-building has been written down in each year's accounts. Derwentwater's balance sheet, for example, shows the value of fixed assets now as actually zero. Elsewhere the value of the properties held by a society are clearly valued at far below market prices. However in some cases, revaluations have occurred. Two societies have fixed assets valued at over £6m. It is arguable whether this course of action, while perhaps preferred by accountants, is in the best interests of the societies. Certainly there is a distinction to be made between having high balance sheet valuations and having liquid capital available when it is needed, for example for property repairs. Bournville Tenants despite having over £3m in fixed assets recently felt obliged to sell a house in order to pay for double-glazing work for the remainder of its housing stock.

There is also a conundrum at the heart of the life of these societies, and that is the extent to which they should be run simply to maximise short-term financial benefits for individual members as opposed to advancing the interests of the society as a collective entity over the longer-term. This has been an issue at Knebworth, where as we have seen some tenants opposed the recent repurchase of a house on the estate, arguing that the society's funds should simply be there to keep rent levels as low as possible. This seems to have been a feature in the past in several societies: low rents, maintained year after year, eventually left their parent societies in financial difficulties and obliged them to realise capital by selling properties. It is interesting that several societies have in recent years been looking at the rents they charge and instituting a process of gradually increasing them. Nevertheless, all ten societies described here continue to offer their tenants homes at well below market rents.

Maintaining the external façade of co-operative democracy does not necessarily mean of course that tenants feel directly engaged in the governance of their societies. It is clear that the composition of people serving on several of the society committees has remained relatively unchanged over long periods of time. Depending on who the individuals are, this may help to ensure welcome continuity and long-term survival, but it may also lead to the risk of atrophy. Good practice these days advises charities to refresh their trustee membership regularly, with trustees only serving over nine years following "a particularly rigorous review" (Charity Code Governance Steering Group, 2017, p. 20). Similarly the Co-operative Corporate Governance Code calls for "a rigorous, active, transparent and democratic approach to renewal" of board members (Co-operatives UK, 2019, p. 9). Societies advised me that they struggled to get very much member involvement in AGMs or in committee elections. In reality, this is a common feature of all types of co-operative and community organisation, and understanding of the challenges faced rather than criticism is probably the most appropriate response.

One or two societies also reported that not all their tenants properly understood the nature of the co-operative arrangement behind their housing provision; some tenants, particularly those moving from other social housing, appeared to believe that they remained simply tenants of a third-party organisation. However, the fact that these issues were identified and recognised is encouraging, and certainly in some societies there was clear evidence of active steps being taken to update and improve governance procedures.

Conversely, one or two societies might perhaps be criticised for looking to provide housing primarily for relatives of existing tenants, running the risk that they become inward-looking and exclusive. The way that vacant houses are allocated is significant in this respect, and for that reason information on allocations has been included in this article. However, we need to remember that co-operatives (but not community benefit societies) are ventures which are run for the benefit of their members. None of the ten societies providing housing takes any form of public funding, and it could be argued that their members should be free to operate their society's affairs entirely as they wish.

From a single street in a Suffolk village to the beautiful 'garden suburb' with its village hall and bowling green in south Manchester, today's remaining ten co-operative tenant societies

are to be commended for their sheer longevity and determination to continue. Their lack of engagement with each other and the wider co-operative housing world is regrettable but sometimes perhaps just keeping the old ways going can be the most pragmatic way to ensuring survival.

Whether they know it or not, their experience has much to offer today's fledgling experiments in new forms of community-led affordable housing. Long may they continue.

## The Author

Andrew Bibby is the author of *All Our Own Work* (Merlin, 2015), a re-examination of later nineteenth century productive co-operation and in particular of the worker-run textile co-operative in Hebden Bridge. He is working on a new book *These houses are ours: Co-operative and community-led housing alternatives, 1870-1925*. He wishes to acknowledge Johnston Birchall's encouragement to him at the beginning of his research.

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## Notes

1. Today's UK national voice for the sector, the Confederation of Co-operative Housing, is a slightly later creation, having been established in 1993.
2. Housing, Town Planning, &c. Act 1919 amended previous acts relating to Housing of the Working Classes, Town Planning, and the acquisition of small dwellings: <https://www.legislation.gov.uk/ukpga/1919/35/enacted>
3. The two remaining Manchester societies have been aware of each other's existence, although they are not closely in touch. Following contact with this researcher, the remaining societies may now have at least some grasp that there are others like them.
4. To avoid confusion, it should be made clear that Bournville Tenants is quite separate from the original Bournville model village created by George Cadbury which is now looked after by Bournville Village Trust, a registered housing association; Bournville Tenants is autonomous and self-governing but has however chosen to outsource its property management to the Village Trust.
5. Shaw's investment is mentioned frequently in CTL advertisements (see for example *Co-partnership*, Dec 1907 available at the British Library (LOU.LON 804 [1907])
6. Vivian is also the subject of a biography in the Oxford Dictionary of National Biography: Pottle, M. (2007). Vivian, Henry Harvey(1868–1930). Oxford DNB. <https://www.oxforddnb.com/> One of his relatively few substantive speeches in the House of Commons, in the King's Speech debate on 12 February 1907 (Vol 169, <https://hansard.parliament.uk/commons/1907-02-12/debates/>) was an attack on Keir Hardie and a critique of socialism.
7. Letters from John S. Nettleford to Henry Vivian (Records of the Bulmer Family: Edward F. Bulmer). Hereford Archive and Records Centre ref J65/ XVIII/G/5/(i)/1172-1185. Records of the Bulmer Family — <https://www.herefordshire.gov.uk/herefordshire-archive-records-centre>
8. Recent examples include Leeds Community Homes, Brighton and Hove CLT, St Ives CLT, Calder Valley CLT and Somerset CLT.