In consequence of the successful mercantile operations of the British nation during the 17th, 18th and 19th centuries, an economic condition resulted whereby large numbers of the middle and merchant classes were, in addition to the traditional aristocracy, able to indulge their pleasure by building for themselves houses of considerable size and quality.

Further, due to a legal inheritance system which allowed the bequest of an entire estate to one person, usually the eldest son, these properties largely remained intact until after the first great war.

This you will appreciate was a priceless legacy to a nation, as not only were many of these properties of considerable architectural value, their furnishings and contents of great beauty but also were richly enhanced by generations of loving care and attention to the planning and landscaping of their setting.

The great social and economic changes which took place from the year 1918 onwards, however, resulted in the majority of the families who had occupied these mansions regretfully moving to smaller accommodation. This was often a considerable break with the past. In many cases these houses had been handed down from father to son for over more than 200 years.

Some of the larger properties have been maintained by their owners by opening them for exhibition to the public. The cost of maintenance of the buildings and grounds being covered by the entrance fees obtained. Some have been used to house schools or similar group functions. Other owning families fortunate enough to have sufficient capital with which to make an endowment for maintenance, handed over their properties to the National Trust to ensure continuity of their inheritance.

Another solution has however been provided and it is in respect of this to which I wish specifically to refer in this paper. After the end of the second world war the British Government were becoming increasingly worried at the rapid deterioration of many of the buildings of historic and architectural interest. Some financial assistance for their repair was legislated but this was not the whole answer as a building without use or function is clearly unsatisfactory. Co-incident with this period, the end of hostilities and the rapid dissolution of the British Raj had resulted in the retirement of large numbers of senior civil servants, officers of the armed forces and other persons of similar status. Many of these often returning from abroad had been accustomed to a gracious style of living which their means would not provide in the economic climate of post war Britain. A scheme for co-ordination of these two segments was proposed by a retired naval officer, Rear Admiral B. W. Greathed. His scheme was based on the simple precept that costs of occupation of these houses could be greatly reduced if the generous size of such premises were used to accommodate a group of persons willing to share the total expenses. A non profit making organisation named the Mutual Households Association was formed and is now running successfully with a present total of ten houses. Some slide pictures of these houses you have seen whilst I have been talking.

On average each house accommodates between 25 and 35 residents. Except for the requirement of retired status there has been no specific selection of members, but the type of person attracted by this scheme has generally proved to be all of the same class of society.

The method of operation of the houses is as follows. The main ground or first floor rooms are retained as communal sitting or leisure rooms. The remainder of the house is divided into one, two or three room suites, each with private bathroom and toilet facilities. The communal rooms are furnished by the association often with the furnishings which came with the house, but residents furnish their own appartments. All meals are served in a communal dining room. Full service and cleaning is provided including in the appartments. Gardeners are employed to maintain the grounds in a state in which they have always been kept and although many of the residents have their own cars, a house car and chauffeur are provided for the residents use at a non profit making mileage rate. The outstanding benefit, however, is the accommodation in spacious and matured surroundings which cannot be provided economically with the present day high construction costs.

The financial system is simple. The capital cost of purchase, conversion, improvement etc. is provided partly by a capital loan paid by each resident and partly by a mortgage loan from the local authority in whose district the house is situate or alternatively from a mortgage finance house. Capital cost of repairs are largely paid by grants from the government historic buildings fund in return for opening the house to the public on specified dates. The residents capital loans vary according to the size of their accommodation, are depreciated by 2,50% per annum and are repayable only on relenting of the appartment.

The running costs including mortgage repayments are easily covered by the rentals and vary according to the size and type of appartment. Small surpluses are accumulated to cover maintenance and replacements. Costs to the residents vary according to the appartment they select, but all have equal use of the communal facilities and all have the same food; general examples can be quoted as £ 600 capital loan and £ 8 pce week rental charge for a single room perhaps on the second floor or £ 2,500 capital loan and £ 30 per week rental for two persons for a three room suite on ground or first floors on the best side of the house.

Today this unshamped mode of living in retirement, within beautiful surroundings, possible otherwise only to the very rich is much sought after. There is a waiting list of applicants and in addition professional bodies such as the British Medical association are desirous of reserving accommodation for their members on retirement. Also the larger and more advanced commercial firms are becoming increasingly interested for the housing of their senior executives on retirement.

In all it is a successful example of co-operation enabling the maintenance of worthwhile architectural examples whilst at the same time providing a needed social function. I am proud to be associated as consulting architect with this venture.
Aux XVIIe, XVIIIème et XIXème siècles, la classe moyenne et les commerçants anglais, grâce à des conditions économiques favorables dus au succès des opérations mercantiles, se firent, tout comme le faisait l'aristocratie traditionnelle, à faire construire de grands bâtiments, souvent d'intérêt architectural et riches meublés d'objets d'art. Mais les grands changements sociaux et économiques, résultant de la guerre, forcèrent la majorité des familles propriétaires de ces bâtiels particuliers à les abandonner et à se contenter d'une installation plus modeste.

Bon nombre de ces propriétés furent transformées en Ecoles ; d'autres tombèrent dans le Domaine Public ; d'autres encore furent ouvertes au public par leurs propriétaires qui purent les entretenir à l'aide des droits d'entrée.

Après la dernière guerre, le Gouvernement s'intéressa à ces propriétés et pour parer à la dégradation rapide de ce patrimoine vota des lois spéciales ; mais il fallait quelque chose de plus.

Dans le même temps l'Empire diminua, beaucoup de gens jouirent de rentes inadéquates et l'augmentation du coût de logement les laissa sans toit. C'était là l'embryon d'une solution aux deux problèmes. Un officier de marine en retraite dressa un plan pour aider ces gens-là et fournit du même coup les moyens de préserver les maisons d'intérêt architectural pour la nation. L'essence de ce plan était de diviser les propriétés en unités utilisables par groupes de personnes mettant de dépenses en commun et c'est ainsi que l'Association des "Habitations familiales en commun" vit le jour.

Un système financier très simple a été élaboré pour couvrir le coût d'acquisition, ainsi que les dépenses relatives à l'amélioration et à la conversion, avec l'aide souvent des autorités locales ou avec subventions gouvernementales ou bien encore avec un financement hypothécaire.

Ce plan très simple a donné ainsi à ces vieilles demeures un regain de vie.