

*Compliments of
G. A. Weber*

IN THIS NUMBER—A DISCUSSION OF
**MUNICIPALIZATION OF ELECTRIC
LIGHTING AND POWER.**

By MR. R. R. BOWKER and PROF. J. R. COMMONS.

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The problems of Municipal Administration which have so rapidly developed during the last few years demand careful and thorough study on the part of the people as prerequisites to their correct solution. These problems have recently been forced upon the attention of the citizens of New York and vicinity by the consolidation of the cities about this port into a "Greater New York." The Municipal Administration Committee of the Reform Club has been engaged for some time in the collection of a reference library (now numbering 1,200 volumes) on the subjects included within the scope of its work, and in other ways has prepared itself to push educational work on municipal affairs, and to aid in the creation and organization of public sentiment in favor of the most efficient and beneficent administration of city affairs. Among the subjects to which attention will be given are those of Finance, Assessments for Benefit, Franchises, Transportation, Public Works, Gas and Water Supply, Electric Lighting, Schools, Charities, Hospitals, Prisons, Docks, Street Cleaning, Police, Protection against Fire, Parks, Markets, Excise, Libraries, Museums, Amusements, Public Art (including Music, Paintings, Statuary, Monuments, etc.),—and other matters within, or proposed to be included within, the scope of municipal administration.

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IMPROVED TENEMENT HOMES FOR AMERICAN CITIES.

By GUSTAVUS A. WEBER.

There is no agency in the world that has a greater influence upon the welfare of the people than one which directly affects their health and social environment. Before modern institutions brought about the rapid concentration of population in the larger cities, there was little occasion for serious thought upon the housing problem. When it is considered, however, that the population of the eight leading cities in the United States increased from 24 to 119 per cent. from 1880 to 1890, and that this concentration steadily continues while the value of land is increasing in the crowded centres, the question becomes a serious one. It is serious, not only because it concerns the welfare of those whose circumstances compel them to live in crowded areas, but because the influences of disease and immorality resulting from improper city housing affects all the inhabitants of cities where "slum" conditions exist. It is in the slums of great cities that infectious diseases usually have their origin. It is there that pauperism, ignorance, cruelty, intemperance and crime are daily placing their stamp upon the coming generation. In a country where the ballot controls the destiny of the nation, too much cannot be done to remove all influences which tend to degrade the moral and physical condition of the people.

It has been the experience of all who have entered upon the work of improving the habitations of the poor, that such improvements have had a decided influence upon the character of the inmates. George Picot, the French philanthropist, has said that "the improvement of dwellings is the best guarantee of civilization." Lord Shaftesbury, the pioneer of the model housing movement in England, has remarked that he was certain that many people who are in a filthy and deplorable condition have been made so by their own surroundings. Dr. E. R. L. Gould, in his official report on "The Housing of the Working People," says, "Drunkenness is sometimes the cause, but is oftener the effect of poor housing. Physical exhaustion, nervous depression,

want of nutritious food, etc., stimulate alcoholic indulgence. Saloons are thickest in the worst centres. They would not be found there if they did not receive patronage." Again he says, "Bad housing is a terribly expensive thing to any community. Moreover, it explains much that is mysterious in relation to drunkenness, poverty, crime and all forms of social decline."

Fortunately, the introduction of rapid transit has afforded opportunities to many to escape from the crowded sections of large cities and to find homes in the outskirts where fresh air is plentiful. But the number of these who can afford the expenditure of the time and money necessary to avail themselves of this luxury is quite limited. It does not include any of what Mr. Jacob Riis terms "the other half."

The census reports show that the populations within the city limits continue rapidly to increase notwithstanding the removal of large numbers to the suburbs. A very considerable proportion of the people in large cities find it necessary to live within easy reach of their places of work. They must, therefore, not only live in the cities, but must concentrate in certain sections. Thus in New York city, at the time of the police census in April, 1895, one-half of the population of the entire city was crowded into certain wards whose total area was less than one-tenth of the entire city area. Two of the wards had a population of 643.8 and 539.5 persons to the acre, respectively, while in the city as a whole, the population was 46.7 per acre. Other leading cities show a similar though somewhat more favorable condition of concentration.

How these people are housed in New York city is so fully told in the works of Mr. Jacob Riis, in the report of the New York Tenement House Committee and in other official publications, that it is unnecessary to elaborate upon it here. It may be mentioned, however, that according to the last report of the New York Health Department, 1,487,392 persons comprising 339,237 families lived in what the law designates as tenement houses, occupying in the aggregate, 42,909 tenement houses, of which 2,448 were rear buildings.

A fair idea of the conditions in the leading American cities may be obtained from the "Slum Report" of the U. S. Department of Labor. In 1893 this Department conducted an investigation into the condition of residents in the slums of New York,

Philadelphia, Chicago and Baltimore. A house-to-house canvass was made, and the work was confined in each case to a small portion of the city, comprising what was considered to be the worst of the slums. The population of the districts canvassed was 28,996 in New York, 19,748 in Chicago, 18,048 in Philadelphia and 17,960 in Baltimore. The report shows that one-room tenements were occupied by 13.16 per cent. of the families canvassed in Baltimore, 12.10 per cent. in Philadelphia, 5.87 per cent. in Chicago and 5.62 per cent. in New York. In New York over one-half of the families canvassed lived in tenements of two rooms and less. In the other cities, the greater proportion occupied from one to three rooms.

It is generally conceded that every adult person ought to have 600 cubic feet of air-space in his bedroom, and if it is less than 400 cubic feet per person the health of the occupants is seriously endangered. The above-mentioned report shows that of the slum population canvassed in New York city, 80 per cent. had less than 600 cubic feet of air-space each in their bedrooms, and 61 per cent. had less than 400 cubic feet. In Chicago, the proportions were almost exactly the same. In Baltimore and Philadelphia the conditions were more favorable. In the former city, 61 per cent. of the slum population canvassed had less than 600 cubic feet of air-space per person, while 33 per cent. had less than 400 cubic feet. In Philadelphia, the percentages were 60 and 36 respectively. It must also be remembered that in most cases the bedrooms were poorly lighted and ventilated and were often used for cooking, working and other purposes during the day. It is needless to say that in the congested districts of large cities, the lack of sufficient sleeping accommodations necessitates the crowding of persons of opposite sex, of children and adults, of members of the family and boarders, into the same bedrooms and even into the same beds.

A glance at the rent rates charged in the slum districts investigated shows that the tenants of the slums do not obtain their habitations as cheaply as might be supposed. In the slums of Baltimore, the greater number of the two-room dwellings canvassed rented for from \$0.70 to \$1.15 per week; in Chicago and Philadelphia, from \$1.15 to \$1.60 per week; and in New York city, from \$1.60 to \$2.10 per week. For the three-room tenements the rents generally ranged from \$1.15 to \$1.60 per week in Balti-

more ; from \$1.60 to \$2.30 per week in Chicago and Philadelphia, and from \$2.30 to \$3.00 per week in New York. Experience in New York, Brooklyn, Boston and many European cities, shows that by charging similar rates as those usually paid for tenements in slum property, model houses can be constructed at a fair profit.

In order to secure improved housing conditions in crowded districts of large cities, both public intervention and private enterprise are essential. It is plain to every thinking mind that under existing conditions, the subject of providing better habitations for the poorer working classes and thereby securing their hygienic and moral improvement, is a proper one for the consideration of state and municipal governments. The only question is, how far shall the public authorities go, and in what manner shall they exert their power in order to bring about the desired improvement.

The first and most important step is the enactment of proper sanitary and building laws and the inauguration of a thorough system of tenement house inspection. Second in importance is the expropriation of property in the crowded districts. Another step, which is common in European countries, is the encouragement of model tenement enterprises by granting them special favors, such as reducing the tax rates, ceding land, granting subsidies, making loans at a low rate of interest, etc. Lastly, when private and philanthropic enterprises refuse to provide proper housing facilities, it becomes the duty of the local authorities to do so.

With regard to the first step much has been done in a few American cities. New York city has to-day probably the best sanitary code and the best organized corps of sanitary inspectors that can be found in any American or European city.* The Health Department has executive, judicial and legislative powers, and establishes its own sanitary code in conformity to the sanitary laws and ordinances. It may order the inspection of tenement houses at any time and may call upon the police au-

* The special laws which govern tenement and lodging houses in the city of New York may be found in Sections 642 to 667 of the Statutes of 1882 and Chapter 84, 1887 ; Chapter 275, 1892, and Chapter 567 of 1895. The last mentioned law was passed in compliance with the recommendations of the New York Tenement House Committee appointed by Governor Morton in 1894.

thorities to enforce the sanitary laws and regulations. It may order houses vacated when unfit for human habitation and may even have them removed. Also, it may issue orders requiring a reduction in the number of occupants of overcrowded tenements. Any refusal to conform to these regulations or obey these orders may be punished as a misdemeanor. The department has at its disposal a corps of eighty-seven sanitary officers and inspectors, whose duties are to make regular inspections of tenement and lodging houses, investigate complaints and see that the sanitary laws and regulations are complied with.* Notwithstanding the excellent laws in force, the work of transforming the slums of New York City is such a stupendous undertaking that it requires a long time and much energetic work on the part of the authorities.

Of the other leading cities, Philadelphia and Chicago have in recent years had improvements made in their sanitary laws and ordinances relating to tenement houses. A Pennsylvania statute of 1893 provides that each tenement house shall have an adjoining open space of at least twenty per cent. of the entire area; that it shall have receptacles for ashes and fire escapes; that every room and every hall on each floor shall have at least one window opening upon a street or open space; that no room shall have less than 700 cubic feet of air space, and that each flat shall have a separate water closet, sink and water supply. This act, of course, applies only to tenement houses erected or altered after its passage. Recent improvements have also been made in the organization of the Philadelphia Board of Health looking toward the establishment of a more efficient corps of medical inspectors for the purpose of detecting the causes of contagious diseases, etc.

In Chicago, during the present year, an ordinance has been passed by which buildings unfit for human habitation are regarded as a public nuisance and are required to be vacated.

Boston and Brooklyn have made no changes in recent years in

* To give an idea of the work of the New York Health Department with reference to tenement houses it may be stated that in 1896 109,134 inspections were made, resulting in 38,858 complaints upon which orders were issued. Three hundred and twenty-two houses unfit for human habitation were ordered vacated. In 264 cases the houses were placed in proper sanitary condition and in 58 cases they were vacated. During the year 45,601 night inspections were made, resulting in the issuing of 218 orders to reduce the number of occupants in overcrowded apartments.

their sanitary laws, but existing regulations are fairly comprehensive and their health departments are well equipped.

In regard to the second step, namely, the expropriation of crowded areas for sanitary purposes, the city of New York is the only one of the larger American cities that has done anything in recent years. In 1895, two acts were passed by the State Legislature authorizing the expenditure of \$5,000,000 for the expropriation of property and the establishment of small parks in the most crowded sections of New York city. The following table, kindly furnished by Mr. Charles G. Wilson, President of the Health Department of the city, shows to what extent the provisions of these acts have been carried out :

PROPERTY EXPROPRIATED FOR PARK PURPOSES IN NEW YORK CITY.

Location.	Area in acres.	Value of expropriated property.	Population displaced.
Mulberry Street.....			
Park Street	2.74	\$1,476,557	2,643
Baxter Street.....			
Bayard Street.....			
East Broadway.....			
Canal Street.....			
Essex Street.....	1.9	Not yet fixed.	2,917
Hester Street.....			
Suffolk Street.....			
Jefferson Street.....			
Pitt Street			
East Houston Street.....	3.44	Not yet fixed.	3,879
Sheriff Street.....			
Stanton Street.....			
Cherry Street.....			
Jackson Street.....	8.8	\$1,370,421	Unknown, mostly small houses and many lumber yards and shops.
South Street.....			
Corlears Street.....			
East 111th Street.....			
First Avenue	8.5	Not yet fixed.	4,104
East 114th Street.....			
River.....			
West 28th Street.....			
Tenth Avenue.....			
West 29th Street.....	3.67	Not yet fixed.	1,763
Ninth Avenue.....			

In addition to the above there were condemned during the year 1896, eighty-seven separate pieces of property (rear tenements) for sanitary reasons.

While in other American cities, little or nothing has been done in this direction, and while parks, play-grounds and other breathing places are still very scarce in the sections where they are most needed, European cities for many years have directed their attention to this feature of reform. As early as 1868, urban

sanitary authorities in England were authorized to provide for the improvement or demolition of houses inhabited by working people. In 1890 a very comprehensive law was passed by Parliament, known as the "Housing of Working Classes Act," which relates to the clearance of unhealthy areas and the erection thereon of dwellings for the working classes, the inspection, closing and demolition of unhealthy dwelling houses, and the establishment of public lodging-houses.

The cities of London, Edinburgh, Glasgow, Liverpool, Manchester, Birmingham, Newcastle-upon-Tyne and Dundee have availed themselves of the provisions of these acts and have condemned and removed houses in crowded or filthy sections; in some cases providing open spaces and play-grounds, and in others constructing model tenement houses. A recent official publication of the London County Council states that up to December 31, 1895, \$10,104,727.61 were expended upon schemes carried out under this and previous acts. Of this amount \$9,252,710.52 were used for clearing unhealthy areas and \$563,195.18, for the erection of dwellings.

In Belgium, as early as 1858 and 1867, laws were passed regulating the expropriation of unsanitary quarters in cities.

Nothing has been done by public authorities in American cities in the way of encouraging model tenement enterprises, unless we include under this designation, the enactment of laws for the closing and demolition of unhealthy tenement houses and the placing of such restrictions upon the builders of new ones as will practically produce model houses. Such laws and regulations, if rigidly enforced, would necessarily give the greatest encouragement to all enterprises for the improvement of the housing of the working people.

In England the public authorities have gone much further. In addition to the provision of rigid sanitary laws and regulations the English statutes require all corporations which obtain the right of expropriation to make provision on the same site or in the neighborhood for the accommodation of at least one-half the number of people displaced. An act passed in 1882 authorizes municipal corporations to make grants or leases for terms not exceeding 999 years, of any land belonging to them, for the erection of workingmen's dwellings, the corporations being empowered to bind the grantees or lessees to build in a prescribed

manner, to repair and maintain the buildings and to impose other limitations. In the city of London, millions of dollars have been loaned by the public authorities to model tenement enterprises.

France, Belgium and Austria also have laws providing for the encouragement of private enterprises. These relate principally to the recognition of such enterprises as institutions of public utility and thus they receive many privileges, such as the remission of taxes.

The erection of model tenement houses by municipal corporations meets with disfavor among many persons. Experience in England, Scotland and France has shown that where the public authorities have built model tenements, a higher class of people than those for whom they were intended, have often availed themselves of these advantages. Whenever this is the case, the public authorities come into competition with private enterprise for there are usually a sufficient number of suitable private houses to be had, the rentals of which are within the means of the better paid artisans, clerks and shop keepers. The provision of general living accommodations is in no sense a natural monopoly, and it is certainly not advisable for public authorities to embark in that business unless, on account of the failure of private enterprise, it becomes necessary for the safety and welfare of the poorer people to do so. Whenever large, populous areas are expropriated and the displacement of the inhabitants is likely to cause serious hardships, or whenever it is apparent that the poorer people are in need of proper accommodations, and that all means have been exhausted to induce private enterprise to supply the need, then and then only are public authorities justified in erecting tenement houses or other living accommodations for the poorer working classes.

In the United States, no steps have ever been taken by the public authorities in the way of erecting municipal tenements. In England, more than in any other country, municipal authorities have embarked in such enterprises. In London, Manchester, Liverpool, Glasgow, Birmingham and Huddersfield, dwelling houses have been constructed and are being managed by the municipal corporations. While in some cases these buildings do not accommodate the poorest classes, their erection was usually the result of circumstances which justified the undertaking.

Illustrative of such instances is the case of Liverpool. Here the authorities concluded to improve what was then considered to be the filthiest and most crowded section of the city, and in order to do so, they expropriated an area of 18,770 square yards, exclusive of streets. This site had been occupied by low class, unhealthy dwellings, interspersed with stables and tanneries, and had a population of about 282 persons per acre. The entire area was acquired by the city and the buildings razed to the ground. At first it was not the intention of the authorities to construct municipal tenements and the land was offered for sale. But as the conditions of the sale required the purchaser to construct suitable and healthy dwellings, and to charge rates which would be within the means of the people displaced, no purchasers could be found. Finally, the city concluded to build tenement houses on a portion of the site, another portion being sold by the corporation.

In Glasgow, as in Liverpool, the construction of model tenements by the municipal authorities, was the result of the expropriation of an unsanitary area, and the inability to secure private enterprise to construct suitable dwelling houses for the displaced population. In this case, however, the tenement houses erected by the corporation were so elaborate in their interior arrangements that the rents necessarily charged were too high for the poorer classes. The result was that the tenements were rented to artisans, clerks and shop-keepers, and the real purpose in view was not attained.

In London, in addition to the expenditure of over ten million dollars by the County Council for the expropriation of unsanitary areas and the creation of model tenements, as already mentioned, the corporation of the City of London in 1895, demolished 164 tenements, cleared 79,198 square feet of land and constructed five blocks of buildings at a total expense of \$980,885.

While in exceptional instances municipalities may be justified in providing healthy homes for the poorer working classes, the great work of furnishing improved homes for these people devolves upon commercial and philanthropic enterprises. Philanthropy has done much in European cities towards accomplishing this end, but it alone can do but a very small proportion of the work needed in all large cities. The great problem with respect to model tenement houses is how to secure the investment of capital on a paying basis in such enterprises.

As legislators and executive authorities begin to realize the importance of good housing, and as the sanitary and building regulations of large cities become more and more stringent in their requirements, the ownership of slum property will gradually become less profitable and less desirable. Landlords owning property which is in such a condition that they are constantly required to make changes and improvements or to vacate the premises, will eventually become tired of the importunities of the sanitary authorities, and will either dispose of this class of property or will thoroughly renovate it.

This circumstance opens a splendid field for model building enterprises. While it might be unprofitable to invest comparatively small amounts of capital in the construction of tenements in crowded centres which fulfill the requirements of stringent sanitary and building regulations, the clearing of considerable areas and the construction of model tenements on a large scale realizes fair profits on the capital invested.

During the past twenty years large tenement enterprises have been organized in many cities, frequently as a direct consequence of improved sanitary and building laws. New York city, Brooklyn and Boston in this country; London, Manchester, Liverpool, Glasgow, Edinburgh and Newcastle-on-Tyne, in Great Britain; Paris, Lyons, Marseilles, Rouen, Rheims and several smaller cities in France; Berlin, Frankfort, Leipsic, Dresden, Hanover and Halle, in Germany; Amsterdam, in Holland; and Stockholm and Gothenburg, in Sweden, all have large companies for the construction of model tenements which have been successful. Some of these institutions were organized on a purely commercial basis and distribute all their net earnings as dividends to the share-holders. Most of the companies in England and America are of this character.

Another class may be called semi-philanthropic. These are organized on a commercial basis, but the dividends are usually limited to four or five per cent. of the actual invested capital, the balance of the net income being devoted to improvements, the extension of building operations, etc. In some cases in Europe such enterprises receive special favors from the public authorities.*

* The City and Suburban Homes Company and the Tenement House Building Company of New York and many of the European companies are organized on this plan.

Purely philanthropic institutions are usually the results of donations or bequests. These funds are usually in the hands of trustees who construct and manage the buildings and devote all the net earnings to the extension of operations. Such enterprises exist in London, Paris, Leipsic, Dresden and Gothenburg.

In a few German cities working people have created co-operative building funds for the construction of model tenements. By making small weekly contributions they accumulate, from time to time, sufficient amounts to purchase building sites and erect buildings. The tenements are then rented to share-holders and, as the funds increase, new buildings are added, and the contributions continue until all share-holders are housed.

But whatever may be the character of the enterprise many elements determine its success or failure. If it is properly managed, if the houses conform to the peculiar requirements of the locality and are economically constructed, and if the rents charged are about the same as are usually paid in the vicinity, there is no doubt that the money invested will bring sure, safe and stable returns. The question of proper management is easily solved if a board of experienced men can be secured who will guard the interests of the company or trust, and who will keep constantly in touch with the actual administration ; if the officers and employees are well paid and are thereby encouraged to put forth their best efforts to promote the success of the enterprise ; and if strict and inflexible rules are adopted to secure the prompt payment of rents and the maintenance of peace and order on the premises.

Whenever tenement houses are constructed they should be placed on sites which are convenient to the class of people intended to be housed. In the construction of the buildings the chief aim should be to insure privacy, health, safety and comfort to the tenants. The buildings should not be too ornamental in architecture, nor so severe as to be uninviting. Both extremes in this respect should be carefully avoided. Some years ago a magnificent tenement house was constructed which proved a failure because its "high-toned" appearance frightened away the people for whom it was intended, and its location made it undesirable for a better paid class of tenants.

Whenever the cost of the land will permit, small tenement houses are preferable to these on a larger scale. In the crowded

sections of New York, London and a few other cities where land is very valuable and where the people are necessarily confined to a comparatively small area, large tenement houses of five and six stories cannot be dispensed with. But in cities like Philadelphia, Baltimore and St. Louis model tenement houses need not exceed three or four stories in height.*

A few suggestions for general application in the construction of model tenement houses may be of interest in this connection. While they may not all be applicable in any one case, they may in a general way serve to guard against serious mistakes, such as have been made in the past.

When a site is being selected, preference should be given, if possible, to one which is regular in shape, as this will permit the most favorable arrangement of the buildings. The buildings should be arranged in such a manner that daylight can penetrate directly into each room. Where the conformation of the site permits the building of rows, the latter should, if possible, run from north to south so that the windows face east and west. By this arrangement the sunlight can penetrate more vertically into the courts and streets, while the oblique rays enter both the front

*A very desirable style of tenement house for less crowded localities is the type adopted by the Boston Co-operative Building Company in what is known as the Harrison Avenue Estate. This consists of four blocks or rows, comprising twenty-four houses, arranged around a hollow square. Each house has twenty feet frontage and is thirty-eight feet deep, leaving an open space in the centre eighty by one hundred feet in area, which is used as a play-ground. The houses are three stories high, most of them having one, and a few having two tenements on each floor. The tenements contain two, three and four rooms each, and are self-contained in every respect. The twenty-four houses accommodate eighty-four families. The annual rent receipts amount to a little over ten per cent. of the original cost of the estate.

When large modern tenement houses are necessary, the plan adopted by the City and Suburban Homes Company of New York, or that of the Riverside Buildings of Brooklyn may be recommended. The former seems to be the most nearly perfect form of structure that can be desired for economizing space, and embodies the latest ideal with regard to the provision of light, ventilation, and privacy. But as the buildings on this plan have only recently been constructed, nothing can be said to the degree of favor with which they will be received by tenants.

The Riverside Buildings in Brooklyn have been in use since 1890, and their construction has been a paying investment. A complete technical description of the Riverside Buildings, together with plans, may be found in the Eighth Special Report of the U. S. Department of Labor on "The Housing of the Working People," which also contains much other valuable and interesting material. The plans adopted by the City and Suburban Houses Company are illustrated and described in the December, 1896, number of the "Review of Reviews."

and rear windows. Cellars, basements and attics should never be used for living purposes. They may be used for laundries, drying, fuel storage, etc. A separate space should be provided for each tenant for fuel and storage. Each tenement should be self-contained, that is, it should have a separate water supply, sink, pantry, water-closet, and, if possible, a bath-room and a vestibule within the confines of the dwelling. The rooms of each tenement should be so arranged that they may be independent of one another and that they can be easily ventilated by opening the doors and windows. If one-room tenements are provided, they should be rented only to single persons, and they should have all the conveniences that are provided for larger apartments. Arrangements should be made for the prompt disposition of slops, ashes, refuse, etc., and, in general, the best provisions possible should be made to facilitate the tasks of the housewife.

Tenements should contain, as a rule, from two to four rooms each. There is not much occasion for larger apartments, as the class of people housed cannot afford to pay for them. If the tenement buildings are extensive, it may be desirable to provide space for stores on the ground floor, play-grounds for the children, and offices and dwellings for the care-takers. The staircase should be near the outer walls in order to be sufficiently lighted and ventilated. They should be easy of passage and should be constructed of non-combustible material, especially in large tenement houses. The tenements should, if possible, be grouped around the staircase so as to communicate directly and to avoid common hallways and corridors. The latter are difficult to light and keep clean, and often serve as loafing places. If the tenements consist of more than one room they should be lighted from two sides in order to be better exposed to the sunlight and more easily ventilated. The courts should be as open as possible and should never be obstructed by sheds or other objects. It is well to set aside a portion of the court for walks or driveways, for plants and for children's play-grounds. Whatever space is not so used should be paved with concrete and the surface should be inclined toward the sewers.

Many other suggestions might be made in regard to materials used in construction, interior arrangements, dimensions of rooms etc., but their application would depend largely upon local conditions, the character of the buildings and other considerations.

Much has been published regarding the various model tenement enterprises in this country and in Europe, their business operations, plans, etc. It is unnecessary to describe any of them in detail, but a brief review of some of the representative types of organization and their distinctive features is of interest.

Purely philanthropic tenement building enterprises do not exist in this country. The oldest and wealthiest of such institutions is the Peabody Trust in London. This fund was created in 1862, by Mr. George Peabody. Up to the close of the year 1893, £1,242,048 (\$6,045,000) had been expended by this trust upon land and buildings. Of this amount, £500,000 was donated and bequeathed by the founder, £610,908 had accumulated from rents, and the balance had been borrowed, mostly from the Public Works Loan Commissioners. Since the founding of the Trust, the net annual earnings have been from $3\frac{1}{4}$ to $3\frac{1}{2}$ per cent. on the accrued capital. All the net earnings of the fund are added to the principal and thus serve to permanently extend the work of tenement house construction.

At the close of the year 1893, the trust owned eighteen groups of buildings, containing 11,273 rooms, and accommodating 5,070 families, and several other buildings were in course of construction. The weekly rents paid by the tenants varied from \$0.49 to \$0.73 for single rooms, \$0.79 to \$1.28 for two-room tenements, \$1.03 to \$1.58 for three-room tenements and \$1.70 to \$1.83 for four room tenements. The average weekly rent charged is about fifty-two cents per room. The Peabody tenements are very much in demand and the annual loss in rentals is insignificant. The buildings are scattered throughout the crowded sections of London, and the greatest care is exercised in the selection of the sites so that the buildings are located where they are most needed. Some idea of the influence of the Peabody tenements upon the condition of the people is obtained when one learns that the death-rate in these houses is lower and the birth-rate higher than in the city at large.

Other leading institutions of this character are the Guinness Trust of London, founded by Lord Iveah (Edward Cecil Guinness), a wealthy brewer; the tenement houses of the Philanthropic Society of Paris, France; the model tenement buildings at Leipsic, constructed by Herrmann J. Meyer, a wealthy publisher of that city; and the Robert Dickson Fund of Gothenburg, Sweden.

There are three large tenement enterprises in this country that may be classed as semi-philanthropic, namely, the Tenement House Building Company of New York and the Improved Dwellings Association of Boston, which limit their dividends to four per cent, and the City and Suburban Homes Company of New York, which places the limit at five per cent. All net earnings beyond these figures are set aside as reserve funds, which may be used to secure stock-holders against cessation of dividends in periods of depression, to make improvements and to increase the field of operation.

The property of the Tenement House Building Company of New York, which is valued at \$160,000, is situated at Nos. 338 to 344 Cherry street. It consists of a row of houses six stories high, and provides accommodations for ninety-four families. The tenements consist of two and three rooms each. The two-room tenements rent for from \$6.50 to \$8.00 per month, and the three-room tenements for from \$9.50 to \$14.00. Since its organization this company has paid the full four per cent. dividend.

The Improved Dwellings Association of Boston has a capital stock of \$100,000, and its lands and buildings cost \$120,687. The Association owns three estates, accommodating ninety families. Only one of these estates consists of original model tenements; the others were old buildings cleaned and remodeled by the company. The weekly rent rates in the model tenements vary from \$1.00 to \$1.10 per week for one-room tenements, \$1.25 to \$1.80 for two-room tenements, \$1.75 to \$2.40 for three-room tenements, and \$2.50 to \$2.75 for four-room tenements. In the remodeled buildings the rental rates are much lower. A dividend of four per cent. has been paid since the formation of the Association.

The City and Suburban Homes Company, which was organized July 6, 1896, promises to become the most extensive model building enterprise in this country. Its organization was the outcome of the Improved Housing Conference held in New York city in the spring of the same year. Its object is to supply to wage earners in New York city improved sanitary homes at current rates, and at the same time to offer to capital a safe and permanent investment. Its capital stock is \$1,000,000. While a large number of the share-holders are among the wealthiest men in New York, the company is intended to become a thoroughly popular institution and to afford a depository for the savings of

the masses, which may be utilized in benefiting their fellow-men. For this reason the denomination of the shares is fixed at ten dollars each. Thus far, the Company has purchased three sites. On one of these sites situated on West Sixty-eighth and West Sixty-ninth streets, between Tenth and Eleventh avenues, a group of buildings accommodating 375 families, is in course of construction, and will be ready for occupancy on February 1, 1898. These buildings, as already mentioned, contain all the advantages suggested by the experience of all other leading enterprises, in regard to economy of space, light, ventilation, comfort, privacy, etc. In addition to the construction of model tenement houses, this Company provides suburban homes for a better paid class of working people. These houses are to be purchased by the tenants and paid for in monthly installments during periods of ten, fifteen or twenty years, at the choice of the purchasers. The payments also cover the cost of life insurance, so that in case of the death of the purchaser the debt is immediately paid.

Semi-philanthropic companies are also found in London, Glasgow, Marseilles, Berlin, Frankfort, Dresden and Gothenburg.

By far the greatest number of model tenement enterprises are organized on a purely commercial principle. The Improved Dwellings' Company of Brooklyn, New York, founded by Mr. Alfred T. White, is the largest and perhaps the most successful institution of this class in this country. This Company owns three groups of buildings accommodating nearly five hundred families. The total value of the land and buildings owned by the Company amounts to about \$673,000. The weekly rent rates range from \$1.20 to \$2 for two-room tenements, \$1.80 to \$2.60 for three-room tenements and \$2 to \$3.30 for four-room tenements. The net annual profits derived from this investment have been from five to ten per cent. on the capital. The tenants of this Company are mostly of the poorer working classes. The buildings contain, in addition to the excellent housing accommodations, a circulating library and a bath house with hot and cold water, both of which are for the free use of the tenants. The Riverside Building, which is the largest of the group, has a spacious open court with driveway and parking, a music pavilion and a children's play-ground. The houses are attractive in architecture and strongly built, and have fire-proof staircases. The tenements are always fairly well filled.

The Improved Dwellings' Association of New York city is another successful enterprise of this class. This Company owns one tenement building accommodating about 220 families. The value of the land and buildings is estimated to be about \$300,000, and the enterprise pays about 9 per cent. per annum on the investment. The building contains two, three and four room tenements. Hot and cold baths are provided for the free use of the tenants.

In Boston, Mass., the Boston Co-operative Building Company has existed over twenty-five years. This Company has five estates valued at about \$340,000, and accommodates 321 families. The buildings owned by this Company are smaller than those usually known as tenement houses, being from two to four stories in height. The weekly rents vary from 75 cents to \$1.07 per room. The enterprise pays about six per cent. on the capital invested.

Companies organized on a purely commercial basis have existed in London, England, for over thirty years, many millions of dollars being profitably invested in such enterprises. They are also found in Edinburgh, Paris, Rouen, Berlin, Frankfort and other European cities.

While the model tenement enterprises do not usually realize immense profits to the investors, they certainly insure a safe and fair return on the money invested. This fact has been established beyond a doubt both in this country and in Europe. It is not only in such largely overcrowded cities as London and New York, that better tenement houses are needed, but all large cities which have proper sanitary and building laws offer profitable fields of investment for model tenement enterprises. The best form of organization is what is here referred to as the semi-philanthropic plan. With a limited dividend, the surplus earnings can be devoted to a fund for the extension of the operations and for use in case the earnings should fall below the fixed rate. Thus the investment is safe, and a fair rate of interest is always assured.

In addition to receiving a fair return from investments in model tenement houses, investors in such enterprises have the satisfaction of knowing that they are improving the health, and the mental and moral condition of their less fortunate fellow men; that they are reducing the death rate and thereby saving many lives; that they are reducing the amount of drunkenness and

crime ; and that they are providing clean and happy homes, where before were squalor and misery. The results of such changes upon the coming generation are inestimable.

But, as stated before, the successful model tenement enterprise depends very largely upon the sanitary and building regulations and their enforcement. It therefore becomes the duty of all who are interested in state and municipal affairs, to study the question of tenement housing, and to use their influence to secure the passage and enforcement of such laws as will forever wipe out the slums of all American cities.