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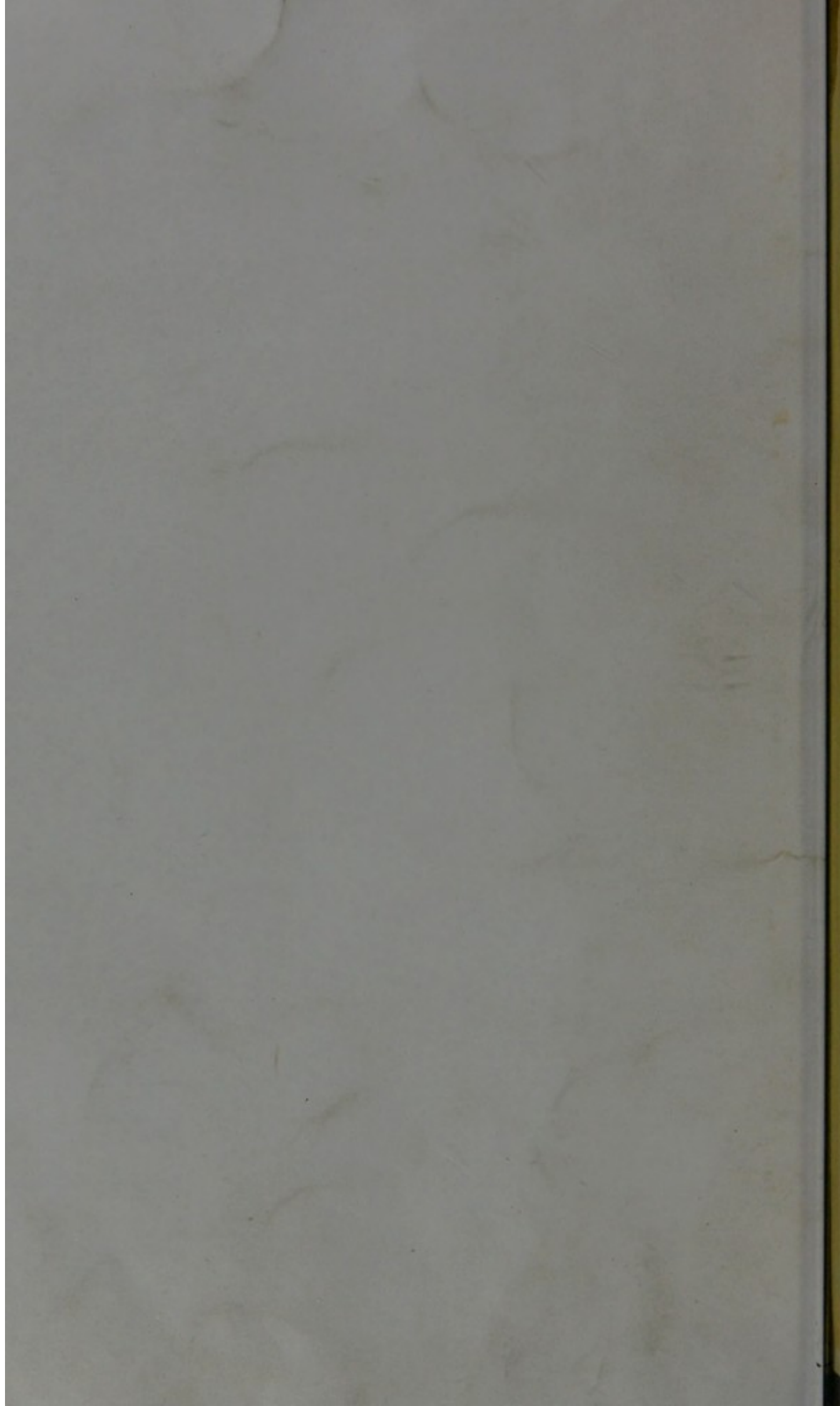
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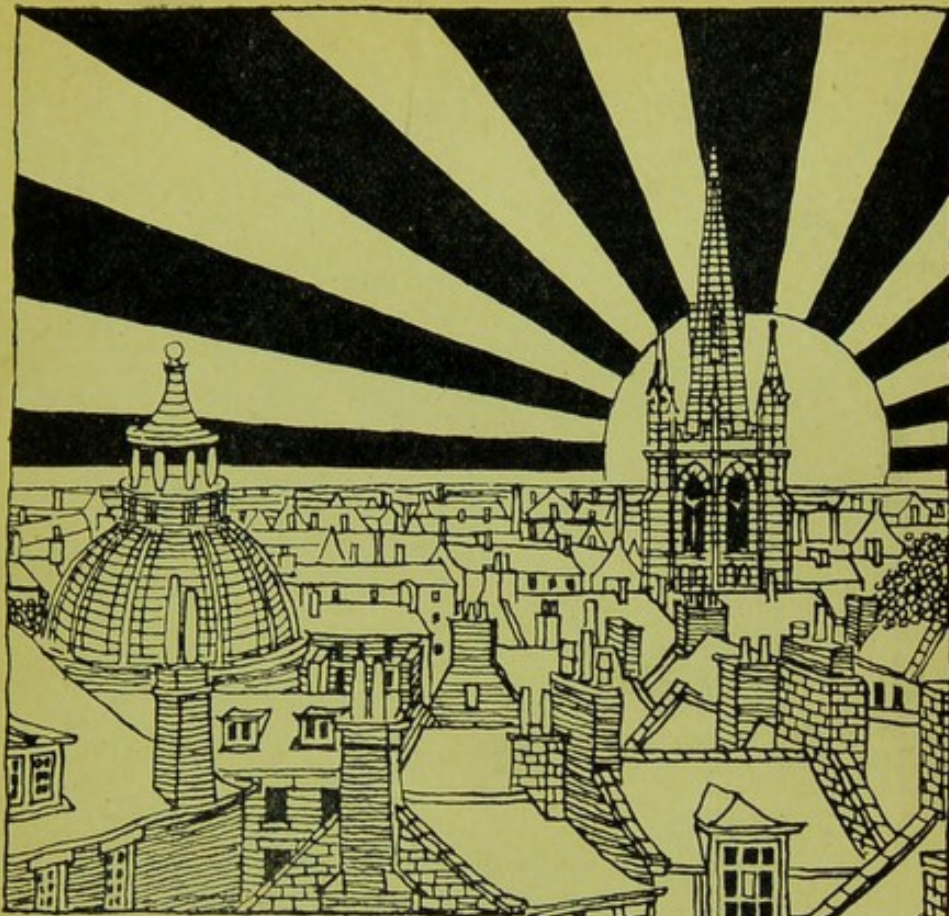
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"SOLE ORIENTE, FUGIUNT TENEBRAE"



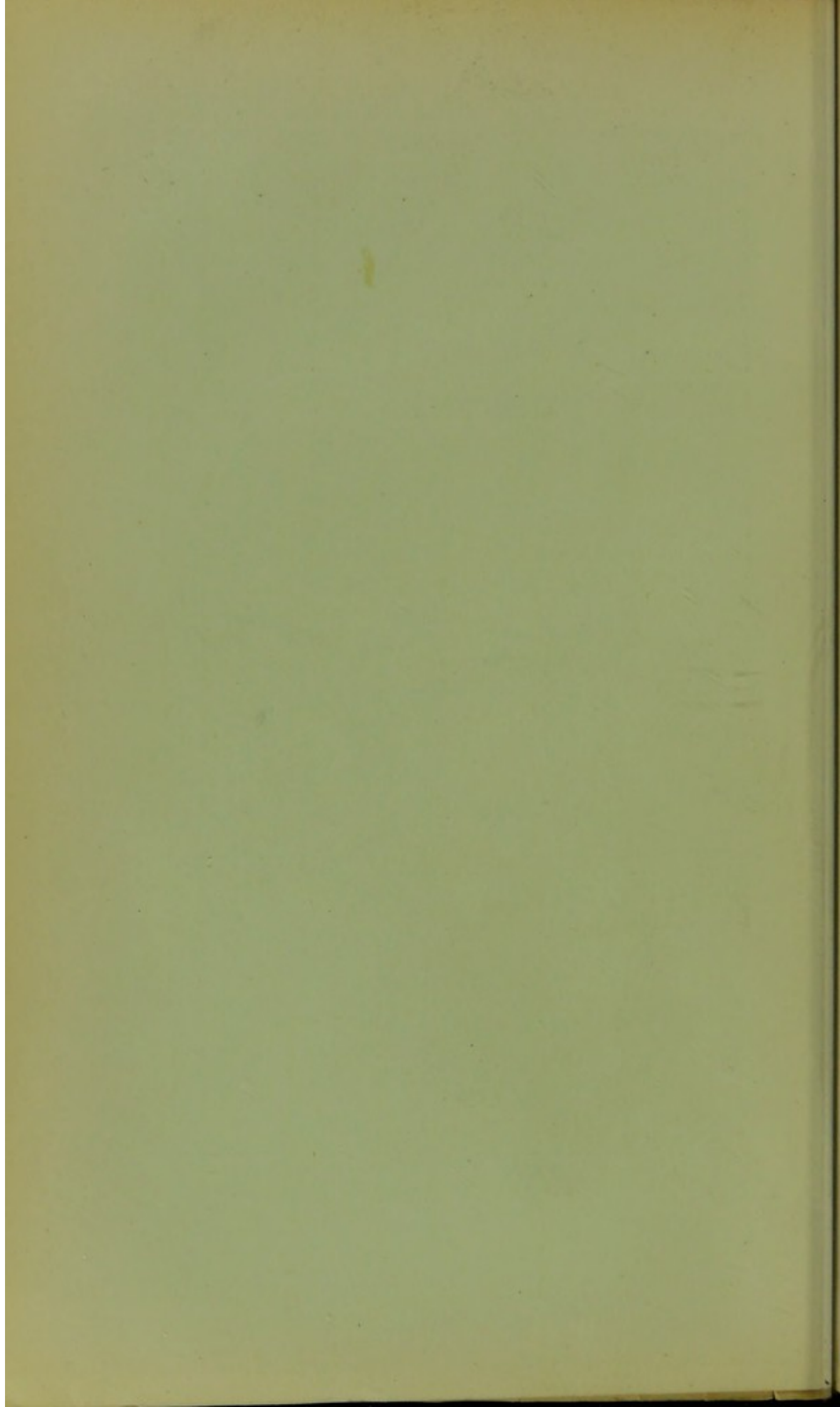
HOUSING OF THE  
LABOURING  
CLASSES

A LECTURE BY  
PETER FYFE,  
F.R.S.E., CHIEF  
SANITARY  
INSPECTOR  
OF GLASGOW.

1899.



"THE CROWDED TENEMENTS OF A  
STRUGGLING AND RESTLESS POP-  
ULATION :"  
RUSKIN.





HOUSING  
OF THE  
LABOURING CLASSES.

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A LECTURE

DELIVERED BEFORE THE GLASGOW AND WEST OF SCOTLAND  
ARCHITECTURAL CRAFTMEN'S SOCIETY

BY

PETER FYFE, F.R.S.E.,

*Chief Sanitary Inspector, Glasgow.*



PRINTED BY ORDER OF THE CORPORATION OF  
THE CITY OF GLASGOW

BY

ROBERT ANDERSON, 22 ANN STREET, GLASGOW.

1899.



# HOUSING OF THE LABOURING CLASSES.

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JANUARY, 1899.

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TO choose a subject which may be instructive as well as interesting to a select audience is a difficult task, especially when the lecturer is himself not one versed in the history, progress, and technique of the noble art of which his hearers are the votaries. To you whose life study is architecture—to you who are daily thinking of how to combine the beautiful and proportionate with the practical and economical in modern building construction, and nightly dreaming of the stones of Venice, the Pantheon of Rome, or the Athenian Acropolis, nothing I could say on these subjects would be useful or new. I thought, therefore, to take a subject near to the heart of every thinking man in these days—nearer to you, perhaps, as citizens than as architects, but yet touching you and your profession on many sides. THE HOUSING OF THE LABOURING CLASSES is deserving of your study. Municipal authorities all over our kingdoms are darkly groping after a policy which will end the acknowledged unsatisfactory state of affairs, and at the same time place the poorer classes in healthy, comfortable houses without encroaching upon their feeling of independence. In this city, as in others, the question is pressing, and as you are the men who very shortly must consider all the necessities and difficulties of the problem, I propose to-night to address you on some of these. But I would also seek to fire your hearts with sympathy for the whole subject. In order to do this I must try to show you how the great mass of our poor live—where they live—why they should not live as they do—and where and under what circumstances they ought to live. In order to help you to a clear perception of the problem as it is put before us in Glasgow, it will be necessary to lead you for a few minutes upon a consideration of the legal aspects, because, over and beyond the dictates of sympathy and humanity, stand the imperative demands of the law. It is now forty-seven years since the first of the Shaftesbury Acts was



promulgated dealing with the proper lodging of the labouring classes. These were in turn succeeded, in 1868, by the Torrens Acts for the provision of suitable houses for artizans; and in 1875 what is known as the Cross's Acts were passed, giving legislative improvements in the same direction. All these led up to the Housing of the Working Classes Act of 1885, which in turn was almost entirely supplanted by the Act of 1890 bearing the same designation. This important Act is divided into four divisions, and has seven schedules attached to it. The first and second divisions need only be considered, as they deal with the powers to be exercised by local authorities (1) over unhealthy areas and (2) unhealthy dwelling-houses.

In Glasgow, Part I., dealing with unhealthy areas, has been a dead letter, because, firstly, the "official representation" to the local authority must show that "the sanitary defects in such areas cannot be effectually remedied otherwise than by an improvement scheme for the rearrangement and reconstruction of *the streets* and houses within such areas, or of some of such *streets* or houses;" secondly, because the late Police Clerk, Mr. Lang, reported, *inter alia*, in 1895—"The legal process provided by this part of the Act is tedious, circumlocutory, uncertain, and expensive;" and, thirdly, because the Corporation has an Improvement Trust Committee whose special function is to arrange and carry through large city improvement schemes when such become necessary, and this committee invariably proceeds by scheduling such areas and securing the necessary statutory powers for their reconstruction by means of a local Act.

Even the County Council of London, which has done much work under the Act, has only carried out three schemes under Part I., namely (a) that at Boundary Street, Bethnal Green, by which fifteen acres of narrow streets, courts, and alleys were acquired and destroyed, at a net cost to the ratepayers of £280,000; (b) the Clare Market Scheme of 1898, estimated to cost £216,500; and (c) the Churchway (St. Pancras) Scheme, costing £39,150. These three schemes will displace 9,843 persons from their houses.

Glasgow has done nothing. We need not, therefore, occupy time discussing legal powers which in this city have had no practical result either in unhousing or rehousing those of the labouring classes who dwell in insanitary areas.



The case is different when we come to Part II. Under this part of the Act, which affects insanitary dwelling-houses and smaller areas than are pointed at under Part I., good, useful work may and has been done. It should be noted that here the expression "dwelling-house" means "any inhabited *building*, and includes any yard, garden, out-houses, and appurtenances belonging thereto or usually enjoyed therewith, and includes the site of the dwelling-house as so defined."

The initiation of the procedure necessary under this part of the Act compares very favourably with that under Part I. Under the latter no one has the duty of representation or certification put upon him. The whole of the gigantic and costly machinery may lie rusting while the people are suffering, and blame can attach to no individual. The all-important duty of setting its powers in motion does not lie with the Medical Officer of Health until "two or more Justices of the Peace within the district, or twelve ratepayers, complain to him of the unhealthiness of any area." The lighter and less complex machinery of Part II. is, however, placed under the immediate care of the Medical Officer of Health, as the Act here distinctly states "it shall be the duty of the Medical Officer of Health of every district to represent to the local authority of that district any dwelling-house which appears to him to be in a state so dangerous or injurious to health as to be unfit for human habitation." This is Section 30.

The following section (31) applies the spur to laggard duty, as under it any four householders dwelling near the street in which the insanitary dwelling-house is situated may, by writing to the Medical Officer, compel him to report to the local authority, and, if nothing be done under the Act, these same householders, after waiting for three months, may legally petition the Local Government Board for an inquiry.

It will thus be seen that every responsible citizen whose interests or amenities may be prejudiced by the proximity of any unwholesome and insanitary building which is inhabited has distinct rights given to him by the Legislature. A little consideration will show the reasonableness of this provision.

It seems to be one of the great laws of city growth that, in the closely-packed areas near the centre, decay, once started in a property, proceeds with alarming rapidity towards rottenness. Roofs, walls, windows, doors, and floors, having served their day



and generation, like the worn-out organs of aged humanity, refuse any longer to do their work—refuse to be patched up—and await dissolution. But, unlike the old and done man, there is no respite for the old property. On the contrary, the older it becomes the more work it gets to do. Whereas fifty or sixty years ago it sheltered the family of the merchant prince or well-to-do tradesman, it has, by deterioration and unwise sub-division, to do the same duty for four or five families of the artizan. Time passes: and as the patchwork and repair of this reconstruction become worn and dilapidated, it falls in commercial value to the level which only the labourer and the casual worker can pay. A short time now brings it to its last and most degrading duty. Rotten in the ceilings and walls, open in the flooring, with rattling windows and tottering doors, it stands at last, neglected by owner and tenant alike, the uninhabitable dwelling-house—the haunt of poor unfortunates and the degraded—the home of the flotsam and jetsam of the city. Those who dwell or have business premises near it are now in danger. Ill health and evil manners are born and bred in it now. Both are contagious, and tend to corrupt the surroundings, consequently the Government has enacted that any four householders may protect themselves by written complaint to the Medical Officer of Health, and so bring about the destruction of a property which, like the worn-out old horse, it is painful to see doing further labour.

There is another class of property regarding which the citizen has powers of initiative granted him under this part of the Act, viz., the obstructive building. Here, again, the four householders may make a similar representation, but this time not to the Medical Officer of Health, but to the local authority itself, which for this purpose means its Town or Police Clerk. Now, what is an obstructive building? The Act says any kind of building whatsoever which “stops ventilation, or otherwise makes or conduces to make such other buildings to be in a condition unfit for human habitation or injurious to health;” or, in the second place, if “it prevents proper measures from being carried into effect for remedying any nuisance injurious to health or other evils complained of in respect of such other buildings.” It appears fairly clear that this most important part of the Act (Section 38) strikes at that class of structures known in every city as back buildings, whether these buildings are used as dwelling-houses or



stores or manufactories. It is of no avail to argue that former law or want of law permitted of their erection. Standing, as they do, on the natural court or back yard of the dwelling-houses in front, preventing air and light, and proper ground space for ash-pits and conveniences, they stand condemned; but the loose law of former years and vested rights must here be recognised, and consequently, unless the obstructive building is itself unfit for human habitation, the owner of it may claim compensation, under arbitration, which may fall to be paid by adjoining proprietors whose properties have been improved and increased in value by its demolition.

I need hardly say there are many such obstructive buildings still in Glasgow. In only two cases has this part of the Act been applied here—namely, in Muirhead Street and St. Ninian Street on the South Side—and in neither case did the question of compensation arise, as both these back buildings were in themselves uninhabitable, and, moreover, belonging to the owners who held the front properties. Otherwise this useful and powerful section has been untried. Perhaps the main cause is the difficulty of acquiring of the site upon which the obstructive building is built. If the owner of the building does not wish to retain the site, which it is unlikely he would wish to do, unless he could erect another payable building on it, the burden of purchasing it falls *exclusively* on the local authority, who could only use it as an open space, and that without any power to claim compensation therefor as betterment against adjoining proprietors whose property would thereby be improved.

The weakness in this part of the Act, therefore, forces local authorities into larger schemes of improvement, and impels them to endeavour to acquire both the back obstructive property and that one in front of it, rather than pay for a site at the expense of the ratepayers generally which would immediately benefit but a small section of them, and, most of all, the contiguous owners.

True, we have the following section (39), which gives all local authorities power to acquire the whole of such areas, and appropriate them for the erection of dwellings for the working classes, but we need not occupy time discussing this very important section, as Glasgow invariably prefers to proceed with a local Bill for such purposes, rather than adopt the circumlocutory methods prescribed by the general Act.



The London County Council and the Vestries have, however, proceeded in fifteen cases under Part II. of this Act, displacing 5,082 persons, and intend to provide new dwellings for 3,766 of those displaced, at a total estimated cost of £222,323 18s. 5d.

We now come to a part of such schemes, the importance of which in a large city dare not be overlooked, viz. :—the rehousing of the labouring classes which have been, or should be, unhoused by schemes of demolition and improvement.

This phase of the problem has become so acute that it formed at the recent Sanitary Conferences in Dublin and Birmingham the principal topic of discussion. Necessarily at such meetings the discussions proceed on general and broad lines; but the extreme urgency of the matter in all large cities, and particularly in our own, impels me to ask your forbearance while I attempt to examine the whole subject in detail, and endeavour to lay down from experience, and from facts and figures kindly given me by several gentlemen of experience, a basis for guidance and future action.

Part I. of the Act we have been considering makes it essential that houses be erected on or near the ground from which the people have been displaced. Part II., dealing with small areas, does not make provision for rehousing compulsory, but the London County Council Committee appointed to deal with this question passed at the end of last November two most important resolutions, which have since been adopted by the whole Council, viz.,—(1) "That housing accommodation should be provided for a number of persons *equal* to that of the working classes displaced by any scheme under the Housing of the Working Classes Act, 1890, or under the provisions of any Improvement Act, but not necessarily in the immediate neighbourhood of the displacement, due consideration being given to the needs of those living on any particular area;" and (2) under Part III. of the Act, which gives them powers to buy land and build thereon for the purpose of increasing the supply of house accommodation, they recommend—"That, apart from the rehousing required in connection with clearance or improvement schemes, the Council do approve of action being taken under Part III. of the Housing of the Working Classes Act, 1890, with a view to the purchase of land and the erection of dwellings thereon for the purpose of supplying housing accommodation."



This committee also emphasise the necessity of building for the poorest classes much cheaper structures than they hitherto have done, and point out that under Part III. their plans do not require to be submitted to any government department, which invariably causes an unnecessarily high standard of work to be adopted.

On examining the rents of the one and two apartment houses they have already built, one is at once struck with the impossibility of the real labouring classes ever being able to pay them; and when I say the "real labouring classes," I mean those whose weekly earnings range from 17s. to 25s. Only in one block am I able to find any houses fitted for the means of such persons, viz., that in Dufferin Street, where a one-apartment house ranges from 2s. to 2s. 9d. per week, and a two-apartment house from 4s. to 4s. 6d. a week, and of these there are only 29 of the former and 23 of the latter. In all their other blocks the rents range from 3s. 6d. to 5s. a week for each single-apartment house, and from 4s. 6d. to 8s. a week for two-apartment houses. These are impossible rents for the great mass of our labourers and poorer classes generally, and I am happy to say we can show a better record than this in Glasgow. It might be said in passing that, through the courtesy of the secretaries and managers of various dwellings companies in London, I have been favoured with much information as to the rents these companies charge for their houses, but only in the case of buildings erected under the Peabody Donation Fund can I find single-roomed houses rented as low as 2s. to 2s. 3d. weekly, and two-roomed houses at 3s. 3d. to 3s. 6d. weekly—the latter, though low, being, in my judgment, more than a labouring man or a poor person in Glasgow can conveniently pay for house accommodation. All the other companies are based upon the plan of returning a full compensation to the capitalist, while providing houses yielding increased comfort and convenience for the labouring classes, and hence it may, from experience, be almost accepted as an axiom that where "full profits" are demanded by the capitalist on the money he lends for the proper housing of the labourer, the labourer must pay a rent out of due proportion to his average income. By the words "full profit" I mean any rate of interest above 4 per cent.

Now, what may be fairly considered the "due proportion" which a labouring man or a poor person should pay out of his



weekly wage for rent? From an inquiry which was conducted by Professor Mahaim in the town of Liege in Belgium, extending over 1,276 representative houses, it was found that while the average household income of each tenant was 17s. 4½d. per week, the average rent paid by each was 2s. 3½d. per week. As this represented a payment by the labourer of 14 per cent. of his wages for house rent, Professor Mahaim stated he considered this proportion too high. In conducting a similar inquiry among the tenants of our ticketed houses in Glasgow, I caused an investigation to be made (1) of the present number of these houses of our poorer classes, (2) of the cubic feet of air space each contains, (3) of the rents paid in each case, and (4) of the weekly wage earned by such households. Of course, it will be understood that the last return, being personal in its character and based on information given by the tenants themselves, allows room for error, yet I believe it is approximately correct.

I think we may claim that the 78,300 persons now inhabiting the ticketed houses are mainly our poorer respectable labouring classes, mingled with that unfortunate residue of drunkards, prostitutes, and ne'er-do-weels generally, which unhappily infest, like a canker-worm, the populous centres of all large cities. There are besides these 78,300 as many as 361,298 men, women, and children in this city dwelling in one and two apartment houses which are not ticketed.

At this present day in Glasgow there are 14,946 single-room ticketed dwellings sheltering about 49,000 inhabitants, and 6,283 two-roomed ticketed dwellings occupied by 29,300. These are the people who sit precariously in their homes, liable as time proceeds to be ousted therefrom by the edict of the Health Committee, or by a future improvement scheme launched and carried out by the Improvement Trustees. The average cubic air space of these 14,946 one-apartment houses is 1,323, or legally sufficient for three adults, or two adults and two children under 10 years old. The average rent paid for these dwellings is 8s. 2½d. per month, ranging from 7s. 9d. per month in the Central District and in Maryhill, up to 9s. 2d. per month on the south side of the river Clyde.

Ten years ago there were 16,413 of such houses, with an average rent of 7s. 11d. per month.

The 6,283 two-apartment ticketed houses contain, on the average, 1,848 cubic feet of air space, and are rented at 10s. 10d.



a month, ranging from 10s. 1d. and 10s. 2d. in Maryhill and the Central District respectively, up to 11s. 10 $\frac{3}{4}$ d. in the Western District of the city. Such houses may legally accommodate four adults and one child, or two adults and five children under 10 years of age.

Ten years ago the number of such houses was 6,613, rented, on the average, at 10s. 3d. per month.

All such rents include payment for stair gas and water. These rents, reduced to weekly payments, are respectively—one room, 1s. 10 $\frac{3}{4}$ d. per week; two rooms, 2s. 6d. per week.

The average household earnings per week of the one-apartment house tenant is found to be £1 0s. 6 $\frac{3}{4}$ d., and of the two apartment tenant £1 6s. 5 $\frac{1}{2}$ d.

Working out these average figures, we find that our poor are paying 9 $\frac{1}{4}$  per cent. of their earnings in the one case and 9 $\frac{1}{2}$  per cent. in the other for house accommodation. Taking this against Professor Mahaim's 14 per cent. as found at Liege, Glasgow may be congratulated. But we must not deduce too much from averages. We cannot forget that the house accommodation under consideration is of the meanest description, much of it in back lands, where the air is confined and polluted, where light enters only indirectly, and where outlook or window view is restricted to a stone or brick wall from eight to fourteen feet distant. Moreover, the average figures placed as the labourers' income is greatly disturbed by persons found living in these houses who are not poor labourers, but are tradesmen and artizans of the better class, whose household weekly earnings run from 30s. up to 66s. Private landlords do not make any enquiry into the earnings of their tenants, further than to assure themselves, as best they may, that the monthly rent can be paid in advance. Hence we find numerous examples of men and their families in ticketed one-apartment houses who earn such weekly wages, while in the two-apartment houses it is common. It is next to impossible to offer a true explanation of the conduct of men who, with 35s. to 45s. weekly, condemn their little ones to a life in the unwholesome slum. So far, legislation has not forced upon the citizen his duty in this respect to his children. He must not be cruel, the law says; but what more terrible cruelty, prolonged and vitiating both to soul and body, can be imagined than the crime of housing his young in the ticketed dens of the back lands by a



wretch who earns more than enough to give them the inestimable boon of house-room in the free air and sunlight. It is well, I think, that the poet's voice should be heard wailing a warning. In "Locksley Hall" Tennyson cries—

"Is it well that while we range, with Science glorying in the Time,  
City children soak and blacken soul and sense in city slime?"

Gentlemen, it is not the imagination of the poet that speaks alone. Would to Heaven that it were! But here we are dealing with hard facts—facts of every-day observation—facts patent to every man and woman who chooses to enter the threshold of the dissolute artizan. Well may we ask ourselves, why does legislation tarry? Is science blinded by her own light? Is the freedom of the citizen to be saved even at the expense of the health and lives of his children? While asking ourselves these questions, the greater question looms large and foreboding enough, why are those dwellings existing at all, to which, dismal and unwholesome, these men may drag their wives and offspring? Why are even the poorer labourer and the casual worker compelled by their own or outside circumstances to resort to homes such as we have described, such as may be seen by any of us any day. Such is the question that is ringing at present through the land. It was asked last summer by many voices in Dublin at the Conference of the Royal Institute of Public Health. It was asked last autumn in Birmingham at the Conference of the Sanitary Institute. It was asked last month at the Glasgow Philosophical Society by my friend, Mr. John Mann. In each case the solution of the question was the same, viz., that corporations, municipal authorities, sanitary authorities, must wrestle with the problem, close all insanitary houses, and build labourers' dwellings, light, airy, and wholesome, and rent them at rates within the paying capacity of the poor, and this even at the risk of a deficit, to be made up out of the general rates. Before endeavouring to lay down a basis for the solution of this great problem on lines of experience, and as exactly as the science of land and house rent will allow, I ask your attention to the present position in this city and to correlative facts surrounding the occupancy of the one and two apartment houses here.

In Glasgow there are now, I am informed by Mr. Henry, 69,000 two-apartment houses and 36,000 one-apartment houses, or, in all, 105,000 such humble dwellings, estimated to contain



439,598 of our total population of 700,382 souls. He also informs me that at a very recent survey 1,500 of the former houses and 1,200 of the latter were found unoccupied. But out of this total of 2,700 unoccupied houses only 480 are rented at £6 per annum and under. Putting 10 per cent. of their earnings as the amount labouring men may reasonably be expected to spend in house rent, we find the above number of unlet houses is all that they could find if the authorities, either as Health Committee or Improvement Trustees, closed the doors of their present cheap abodes. Moreover, if we look at the problem sectionally, it is found that any sensible disturbance of these people in certain districts would be calamitous. For example, on the south side of the river there are only 36 such low-rented houses, while in the whole west end of the city, from Buchanan Street and Port-Dundas Road, excluding Maryhill, there are only 82.

These facts show how fatuous it is to speak about the Health Authorities carrying forward meantime a strenuous closing policy until blocks of sanitary dwellings are provided for the people to be disturbed. No one with an intimate knowledge of the remaining slums of the city, and the dark, dismal apartments to be found there, could withstand the conviction that much clearing work still remains to be done, but presently our hands are stayed. Since the year 1890, when special powers were given to the Health Committee to close insanitary houses, about 600 have been closed, and 1,500 persons have been scattered to find such dwellings as they could. But latterly the task has been a painful one, in the face of the appeals of the poor people, and their sad anxiety born of the growing difficulty to find a new house at a rent low enough for their means.

While endeavouring to show that the Corporation should at once proceed to build suitable blocks of labourers' dwellings at low rents, I also wish to clear away any impression that such dwellings ought to be erected for and tenanted by the dissolute and profligate of our lower population. I know that is the notion of some social reformers in industrial housing. A little reflection will show even the most ardent reformer that for those whose habits of life are known and proved to be vicious and destructive, no person, not even a benevolent municipality, can safely provide good and habitable houses. Why should the general ratepayers provide wholesome dwellings for the lazy, the drunkards, and the thieves



among the population and their families? There could only be two reasons, viz. :—1st, because they would, at any rate, be sanitarily housed, and therefore cease to some extent to be a menace to the public health; and, 2nd, they would be so gathered together and placed under supervision that vice and crime would be checked, and the poorhouses and the jails would not be so full, and thus less costly to keep up.

Doubtless the cost to the ratepayers is enormous for hospitals, disinfection, and poorhouses, while to keep our habitual prisoners in jail involves a heavy yearly expenditure. Few perhaps realise the heavy financial burden laid on the city for hospital treatment and disinfection, much of which, though irreducible to a true percentage, is due to insanitary housing. In thinking over this part of the problem I imagined it might be useful to get at the facts. After much labour on the part of my assistants, the following are the facts for the year 1897. Out of a population of 117,763 dwelling in one-apartment houses in Glasgow, 1,019 were removed to hospital suffering from infectious disease, or 86 per 10,000. Out of a population of 321,835 dwelling in two-apartment houses, 2,340 were so removed, or 72 per 10,000; while for all the remainder of the population, numbering 260,784, 1,312 were treated in hospital, or 50 per 10,000. 72 per cent., therefore, of the total removals to our infectious disease hospitals come from the one and two apartment houses, and the cost of keeping and treating them there amounted to the respectable total of £21,837 13s. 11d. It is, of course, impossible to say how much of this large expense is due to the conditions under which our poorer classes are living, but no man doubts that a large proportion of it could be saved were the people dwelling in healthy homes, instead of houses unworthy of the name of homes. Again, from whence come those thousands who fill our poorhouses? Are these not they who come, through misfortune, disease, death, or drink, from the houses we are treating of?

In Barnhill at present there are	-	-	1,055
In Parliamentary Road	„	-	1,591, and
In Govan Combination	„	-	571
Or a total of	-	-	<u>2,217 persons,</u>

all drawn from this city, and costing per annum for food and clothing alone the sum of £18,084. How much of this may be



truly laid at the door of slum-land no one can pretend to state, but, on the other hand, it is a certainty to my mind that existence in the cheerless apartments of back-land city blocks lies at the root of a large percentage of poverty as well as of ill health. In fact the former is, among such people, a product of the latter.

From the same class are mostly drawn those who fill our jails. Here also a heavy drain is placed on the resources of the community. Through the courtesy of the governors of Duke Street and Barlinnie Prisons I learn that 19,756 were admitted to these prisons from Glasgow during 1897 under varying terms of imprisonment. As each prisoner costs £2 11s. 10d. per annum for food alone, a simple calculation shows that the common funds for that year were depleted for feeding these persons to the extent of £2,902 13s. Crime closely dogs the footsteps of poverty, poverty follows hard on the trail of drunkenness or disease, and drunkenness and disease lurk most readily and naturally in city areas where the population is packed together in ill-ventilated and dismal dwellings. More we cannot prove, because we have no exact data, but every thinking man realises the terrible facts.

Still, with all this in full view, I do not think a city corporation or any other could fairly be called upon to build houses for drunkards or criminals. If a man or woman, thriftless, careless, and dissolute, will not live the life of a decent, honest citizen, then he or she has no claim whatever to a decent, honest house; and when there ceases to be in our city anything but such houses, these persons must, by the laws both divine and human, fall away into the outer darkness of our poorhouses or prisons until their reformation comes, or flee to some other town where slums continue to exist for their use.

But there are two classes closely mixed up with these I have been speaking about, for whom every municipality should care in the most sedulous manner, viz., the respectable poor who have some furniture, and those who, through stress of circumstances or ill health, have had gradually to sell off their belongings, and are left with little or no domestic stock-in-trade. Of the first class little need be said. They are for the most part the dumb class, fighting with poverty in silence—people whose small houses, ill situated as they are and full of defects, are yet clean, and often bright with plates, cups, saucers, and cheap glasses shining on the



shelves. Only when closely pressed are their poverty and complaints made manifest, and, painfully aware of their circumstances, and grieved at the rowdiness of neighbours unlike themselves, these "rather bear the ills they have than fly to others that they know not of." Of the second class a few words are necessary, because they are a recent growth in Glasgow, creatures of sad circumstances, often of their own making, but, nevertheless, inexpressibly sad. When, through death of the breadwinner, or his prolonged illness or failing health, or loss of steady employment, or, as often happens, through the drunken habits of one of the domestic partners, the scanty furniture melts away into the pawnshop, the family stand on the very verge of poverty. They cannot get a house, they have little or nothing to put into it, and consequently they fall into the hands of the house-farmer, who is the small capitalist of this unfortunate class, and who demands full—very full—profits for his accommodation. A hasty survey of the city recently revealed the existence of 366 separate houses of this class, lodging 1,680 of these, the poorest of the poor. What is going on is as follows:—A house-farmer rents a whole building from the owners at rents averaging about 7s. 6d. per month per single apartment, and puts into each apartment a bed, bedding, grate, fender, kettle, pots, a frying-pan, a table, two chairs, cups and saucers, plates, knives and forks, spoons, oil lamp, a jug, a pail, a basin, a scrubbing brush, a shovel, and a few other odds and ends. Several inventories have been taken of such furnishings, and a liberal estimate of their total value would be forty shillings per set. These furnished apartments are let to the sub-tenants at 5s. per week on the average, paid in advance. Now, I am going to assume that the farmer requires to refurnish each such house every six months, which would cost him 80s. per annum, which, added to his average yearly rent for it, would bring his yearly expenditure up to 170 shillings per room. For this he draws at the rate of 260 shillings per annum, which returns him 53 per cent. on his outlay. If this be not usury, levied on the poorest and most unfortunate of our free population, I don't know what it could be called. Of course, it is admittedly a risky business, requiring constant personal oversight to prevent destruction and moonlight flittings in many cases, yet, withal, it involves these people in a mesh, out of which, once caught, they can hardly hope ever to escape, and completely bars the way to their possessing



again, without benevolent help, the means to furnish a home of their own. I hardly require to point the moral of this tale to the large-hearted and benevolent among our wealthy citizens, and so I leave it.

We now come to the main question, viz.,—Can sanitary dwellings for the labouring classes be erected and rented to them at a *tenth part* or thereby of their total earnings without involving the undertakers in financial loss? To answer this question we must not theorise, but take such experiences as are afforded us from well-known blocks of such houses existing in the city. I have accordingly selected nine blocks of tenements belonging to three classes of owners, viz.,—three belonging to the Corporation; three belonging to the Glasgow Workmen's Dwellings Company; and three belonging to private proprietors. These it will be convenient to number 1, 2, and 3 for the first, 4, 5, and 6 for the second, and 7, 8, and 9 for the third. In order to solve the problem and keep in constant touch with the labourers' wage, I have reduced everything to the level of a weekly rent, and, further, for purposes of strict scientific comparison, I have abandoned the varying unit of the house, and have taken in every case the unit of 1,000 cubic feet of free air space in each house, which, as you know, is the legal minimum allowed for all houses to be built after 1892. A house for the labouring and poor classes may mean anything from 1,000 to 2,000 cubic feet of space, and as air space to dwell in is the all-important thing for the labourer and his family, it is on this basis my inquiry rests. It will become obvious as we proceed that what are the facts about 1,000 cubic feet of house room are the identical facts about the whole house, about every house in the various blocks, and also about the whole block of houses dealt with. It becomes in each case simply a matter of multiplication by the number of available cubic feet in any part or in the whole, and by the number of weeks in a year, to arrive at the exact sum paid or due under each heading. It will be plain to all that to buy or build house property and rent it to tenants so that no immediate loss will result, four main conditions must be met. Provision must be made for meeting (1) the ground rent; (2) the interest on cost of building; (3) the outlays for management, owners' taxes, and fire insurance; and (4) for actual repairs on the property. Anything which is left over after discharging these obligations may



be used to meet future loss due to property depreciation, which may be called a sinking fund, a redemption fund, a reserve fund, or other suitable name, and what thereafter remains may be justly deemed available as profit or surplus over and above the bare interest a corporation or society or individual has to pay the capitalist for borrowed money. It is evident at the threshold of the inquiry that we must fix two things, viz.,—our standard of ground rent and our standard of *bare interest* on building capital. It matters little for the future usefulness of the rent diagrams and tables attached hereto what standard we adopt, as additions or deductions per 1,000 cubic feet per week can easily be made from any given basis, but for purposes of exact comparison these two must be laid down on parallel lines.

Now, first, as to ground rent, I have taken each site as costing 30s. per square yard, and the ground burden or rent, to be covered by rents chargeable on the tenants, at 3 per cent. on the cost of the total site at the above rate. Building rent, or the bare interest on the total cost of the building, is put at  $2\frac{3}{4}$  per cent., because the City Registrar informs me that the Corporation can borrow all it needs at this rate. The cost of the respective buildings themselves represent the exact sums paid for them, and in the case of those mentioned in the tables belonging to private proprietors, a very liberal valuation has been put on them all.

It will probably be of considerable interest to you all as future property valuers to know that, in developing the calculations, I find that in the old properties, containing one and two apartment dwellings, the available cubic space for living purposes comes out at between 52 and 53 per cent. of the total overall cubic measurement. That is to say, for every 1,000 cubic feet of free air space a labourer gets to live in, 1,923 cubic feet are absorbed in building from the ground level to the ridge of the roof.

With these explanations we can now examine the properties selected, and compare results.

Let us take first Nos. 1, 2, and 3, belonging to the Corporation. No. 1 contains 48 houses of one apartment and 12 houses of two apartments, is a four-flatted block on the balcony system, and is built of bricks. Here the two-apartment tenant pays as rent per week for each 1,000 cubic feet,  $14\frac{3}{4}$ d. (Please recollect that all



rents now to be spoken of do not include police rates, School Board rates, nor poor rates, but do include payment of water and stair gas light.) Each one-apartment tenant pays as rent for similar space 14.404 pence per week, or nearly 14½d. Splitting these weekly rents up, we find the one-apartment weekly rent per 1,000 cubic feet charged with the following, viz.:—For ground rent, 2.2175d.; for interest on building, 7.15d.; for management, owners' taxes, and insurance, 2.706d.; and for actual repairs, 1.208d. — leaving a surplus over 2¾ per cent. on buildings of 1.1225d. Similarly the figures for the two-apartments rents per 1,000 cubic feet per week are, respectively, 2.27d., 7.296d., 2.752d., and 1.236d., leaving as surplus 1.186 pence per week. Now these conjoined weekly surpluses per 1,000 cubicfeet per week, multiplied by the total cubic space in the two classes of houses and by 52 weeks, amount together to £29 12s. 9d., or nearly ½ per cent. on the building cost, and together with the bare 2¾ per cent. interest to nearly 3¼ per cent., or exactly £3 3s. 10d.

Therefore, at the very entry of our enquiry we have a block of buildings which almost meets what we are looking for, viz., a self-sustaining labourers' property rented within the labourers' means. It may fairly be said that a half per cent. is not enough to meet contingencies and depreciation, nor is it, even with a corporation financing, but, on the other hand, it must be taken into account that the cost of these buildings was £6,738 9s. 4d., or 6d. per cubic foot over-all measurement. Here I join hands with the Committee of the London County Council in deprecating such high standards of construction and material. Government and municipal standards are in the main good and desirable, but infinitely more important and useful for the poor labourer are good accommodation and low rents; and, in my opinion, where the former makes impossible the latter elasticity must be found in construction, as there is none in the poor man's ability to pay. Here is the point where the architectural craftsman comes in—where his special knowledge and skill may be employed with the greatest usefulness to his poorer fellow-citizen. The question of greatest urgency is, can a large block of labourers' dwellings of four or five flats be properly erected and completed for less than 6d. per cubic foot, measuring over all? I think it can. Mr. Robert Scott, the well-known measurer, has certified that the four stone-built four-storey tenements belonging to the Corporation in



Osborne Street and King Street were erected and completed in all respects for  $4\frac{3}{4}$ d. per cubic foot; that four similar tenements fronting King Street and Parnie Street, with basements 7 feet high, were left finished for  $4\frac{1}{2}$ d. per cubic foot; and that six tenements of the same construction fronting Parnie Street and circling into Osborne Street cost to complete them the same, viz.,  $4\frac{1}{2}$ d. If this be so, then you will be able to say whether brick-built labourers' dwellings should cost more or less. But I am now going to assume that a building identical with No. 1 belonging to the Corporation can be finished in every respect and left ready for occupancy for the same sum, viz.,  $4\frac{1}{2}$ d. per cubic foot, and ascertain, in that event, what the new surplus over  $2\frac{3}{4}$  per cent. will be. At  $4\frac{1}{2}$ d. the cost of this building would be £5,053 17s. 1d., in place of £6,738 9s. 4d., which it actually cost; and the interest at  $2\frac{3}{4}$  per cent., £138 19s. 7d., instead of £185 16s. 3d. This would allow of a surplus of £75 19s. 5d., or £46 6s. 8d. more than the actual surplus, or £1 6s. 1d. per cent. for reserve, instead of 8s. 10d. per cent. now available. This one example, therefore, proves that with ground at 30s. per square yard, charged with 3 per cent. interest, and a four-storey block built thereon at the rate of  $4\frac{1}{2}$ d. per cubic foot, the poorest labourer may have a sanitary and comfortable house on the balcony system for  $14\frac{3}{4}$  pence per 1,000 cubic feet per week, and yield £4 1s. 1d. per cent. of interest on the cost of the building. Should the labourer require that the size of his dwelling be 2,000 cubic feet, he would have to pay 2s.  $5\frac{1}{2}$ d. weekly for it, or fully  $9\frac{1}{4}$  per cent. on the average wage of £1 6s.  $5\frac{1}{2}$ d., and 12 per cent. on the lower average wage of £1 0s.  $6\frac{3}{4}$ d. Such a house would legally accommodate three adults and four children under 10 years.

I look upon this No 1 property as the best in this city for the labouring man, and think it reflects on our Corporation the very highest credit. I have gone so minutely into the figures here that it will be, I imagine, unnecessary to cover the same extent of ground with each of the others. A study of the tables and diagrams at the end of the pamphlet will reveal in detail their comparative position. I shall therefore deal with them more generally.

No. 2 consists of a block of 36 single-apartment houses in the very centre of the city. The weekly rent for the 1,000 cubic feet here is more than in No 1, being 18·14 pence. The increase is, as you see on the diagram, due to two causes, viz., ground rent



and surplus over  $2\frac{3}{4}$  per cent. on building. The total interest yielded here is  $4\frac{1}{4}$  per cent., but the rents are more than the 10 per cent. of earnings desiderated, as each house contains 1,832 cubic feet, and hence demands a weekly payment of 2s. 9 $\frac{1}{4}$ d. Block No. 3 is a small property in the Calton district, containing 15 houses of each class, on the balcony system. Here the two-roomed tenant pays 18.520d. per 1,000 cubic feet per week, or 3 $\frac{3}{4}$ d. more than the tenant in No. 1 Block, and no countervailing advantage so far as I can see, while his one-apartment neighbour pays 2 $\frac{1}{8}$ d. less, or 16.339d. The tenants pay more than those in Block No. 1 on every item, excepting for interest on building, and the surpluses over  $2\frac{3}{4}$  per cent. are 3.127d. and 2.769d. per 1,000 cubic feet per week respectively, thus leaving the total interest on building cost at £4 1s. 5d. Here the single apartments, being small (1,379 cubic feet), the weekly rent is 1s. 10 $\frac{1}{2}$ d., and hence well within the 10 per cent. limit of the labourer. The two apartments, being 3s. 1 $\frac{1}{2}$ d. per week, are outside of it.

We now come to a consideration of Blocks 4, 5, and 6 of the Glasgow Workmen's Dwellings Company.

The first, Block 4, is a remarkable building, and, as an experiment in the housing of the poorer classes, is of exceptional interest, and the company, under the management of Mr. Mann, deserve the thanks of the community for their enterprise. Here we have two blocks of five-storey buildings, with a fine concreted court between them 61 feet in width. The walls are of brick, built hollow, and rough cast with cement outside. The two blocks contain 8 single-roomed houses and 48 two-roomed houses. There are also one three-apartment house occupied free of rent by a resident caretaker, who is a joiner, working during his spare time on the property, and a suite of rooms or recreation halls, rented from the company by the Toynbee Association. There is a difficulty in dealing with these blocks in a comparative way because of these exceptional extras, but in the following figures I have eliminated from the calculations any rentals derivable from the caretaker's house and from the recreation halls, and have tried to ascertain whether the tenants of the 56 dwelling-houses could pay for everything, and, if so, what extra surplus would be left over to be added to the £110 per annum the company receive for the halls from the Toynbee Association. Under this method we find that the 48 two-apartment



tenants, who pay 18·605 pence per 1,000 feet per week, and the 8 single-apartment tenants, who pay 17·068 pence, can clear off all charges, and leave, per 1,000 feet per week, ·688 pence and ·607 pence respectively. Multiplying these figures by the total cubic feet in each class, and by 52 weeks, leaves a surplus over  $2\frac{3}{4}$  per cent. of £14 8s. I find by measuring the above-mentioned recreation halls that, had they been built as extra one-apartment houses, the rental would have been exactly the £110 which the Toynbee Association are paying for them, so that it is quite fair that this £110 should be added to the £14 8s. to arrive at the true surplus profit. This then yields the company a surplus over the  $2\frac{3}{4}$  per cent. of £124 8s., which is equal to an additional £1 17s. 4d. per cent., or £4 12s. 4d. per cent. as total interest on the cost of the buildings.

But this, favourable as it is, fails to give a correct comparative figure, as we should take into account a special system of renting inaugurated by this company, viz., that of allowing all good, steady, permanent tenants a bi-annual deduction of two weeks' rent at Glasgow Fair and at the New Year holidays. This makes forty-eight weeks in each year in place of the usual fifty-two. I assumed that all the tenants received this bonus, which reduced my total surplus profit before-mentioned by £30 1s. 6d. Were this special deduction from the rents added, the total surplus would be £154 9s. 6d., instead of £124 8s., or £5 1s. 4d. per cent. of a total interest on cost of buildings, in place of £4 12s. 4d.

I might mention in passing that the company were fortunate in obtaining the ground at about 20s. per square yard, and not at the rate taken for all these calculations, viz., 30s. The one apartments are just under the 10 per cent. limit of the single-room tenants' earnings, while the two apartments are  $4\frac{1}{4}$ d. per week over the 10 per cent. limit for the average earnings of the two-apartment tenants in Glasgow, which at this ratio should not exceed 2s.  $7\frac{3}{4}$ d.

Assuming that all these 48 two-apartment houses were let at 2s.  $7\frac{3}{4}$ d. per week, instead of 3s. 2d., the total interest yielded on the cost of buildings would be £4 12s. per cent., which is ample for any corporation which can borrow money at  $2\frac{3}{4}$  per cent. We are, therefore, much indebted to this company for showing what can be done—and done even at 6d. per cubic foot, which is the rate, I understand from Mr. Mann, the buildings came out at for erection and completion.



From our study of these new properties I think I am now justified in saying that in Glasgow the Corporation can erect new dwellings on 30s. ground for the poorest and rent them on a 10 per cent. average earnings' basis, not only without loss, but with a small profit, as by employing a jobbing caretaker and keeping the property in good repair, 1 per cent. is sufficient for a sinking fund.

The full details with regard to the five remaining properties are before you in the tables and diagrams. They are all old properties, and show in every case very full profits to the owners, ranging from £7 3s. 7d. to £9 10s. 8d. per cent. The rents charged are above our 10 per cent. limit of earnings, and I have no hesitation in saying that a great benefit to our labouring poor would and ought to result from a rearrangement of both occupancy and the rentals, so that, firstly, no well-paid artizan would be accepted as a tenant, and, secondly, that the closest approximation possible will be made to the limit herein laid down, viz., rent for one apartment 2s. per week, rent for two apartments 2s. 7½d. per week. I am glad at this point to have an opportunity of saying that the Workmen's Dwellings Company do not allow any tenants into their houses who earn over 25s. per week. This good example should be followed by all who own very small houses in labouring districts.

Before showing you a few properties and plans on the screen, permit me to draw one object lesson from the diagrams illustrating the position in these five old properties. Looking at these columns and comparing them with those of the four new properties, we see at a glance that whereas the heaviest charge on the rentals of the latter is for interest on building, on the former it is for *profit* to the owners over 2¾ per cent.

Now let us take the first of the five, viz., Block No. 5, and discover what reduction it would make on its total interest were the company to reduce all the rents to the 10 per cent. limit of earnings—that is, 2s. per week and 2s. 7½d. per week respectively, counting 52 weeks in the year.

The annual difference of rental we find would be £51 11s. 8d., involving a reduction of £1 19s. 9d. per cent. of interest. But even after deducting this, the total interest on the cost of building would still remain £6 4s. 8d., or almost 6¼ per cent.

And, similarly, a good per cent. would still remain upon the

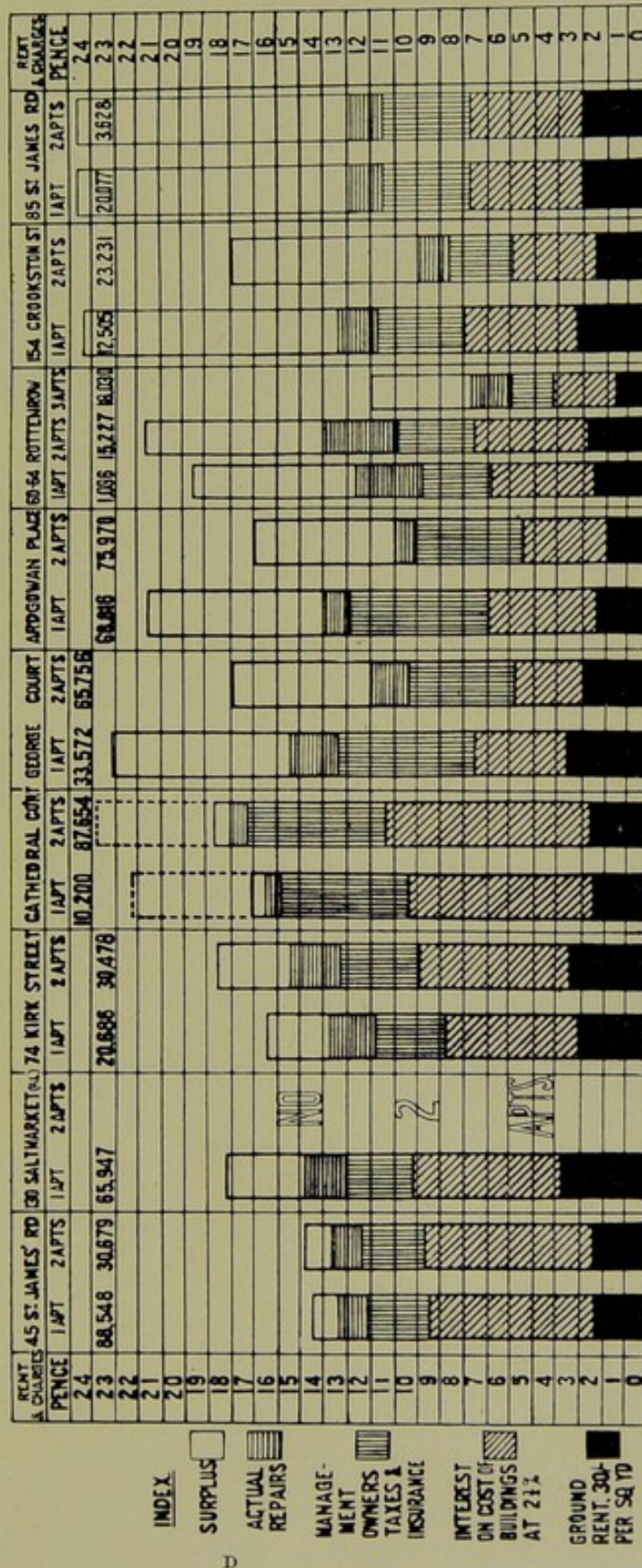


others were the rents reduced and the capacity of the labourer to pay taken more into account. Meantime it seems clear that, except in a few new buildings, this rent-paying capacity of the poor is not so much considered as the question, what are the rents for similar houses in the neighbourhood? The law of supply and demand in old properties has free play, but this is not fair play to the poor, because neither builders nor property owners are building houses of this small class, and consequently the demand is overtopping the supply. The result of this is only too evident in the very high rents charged. Just glance at the last two diagrams, by which we see the poor inhabitant of the ticketed single room paying over 2s. per week for his dreary 1,000 cubic feet, as against his brother in Block No. 1 at 14½d., Block No. 3 at 16½d., and Block No. 4 at 17d., for houses infinitely superior as sanitary abodes.

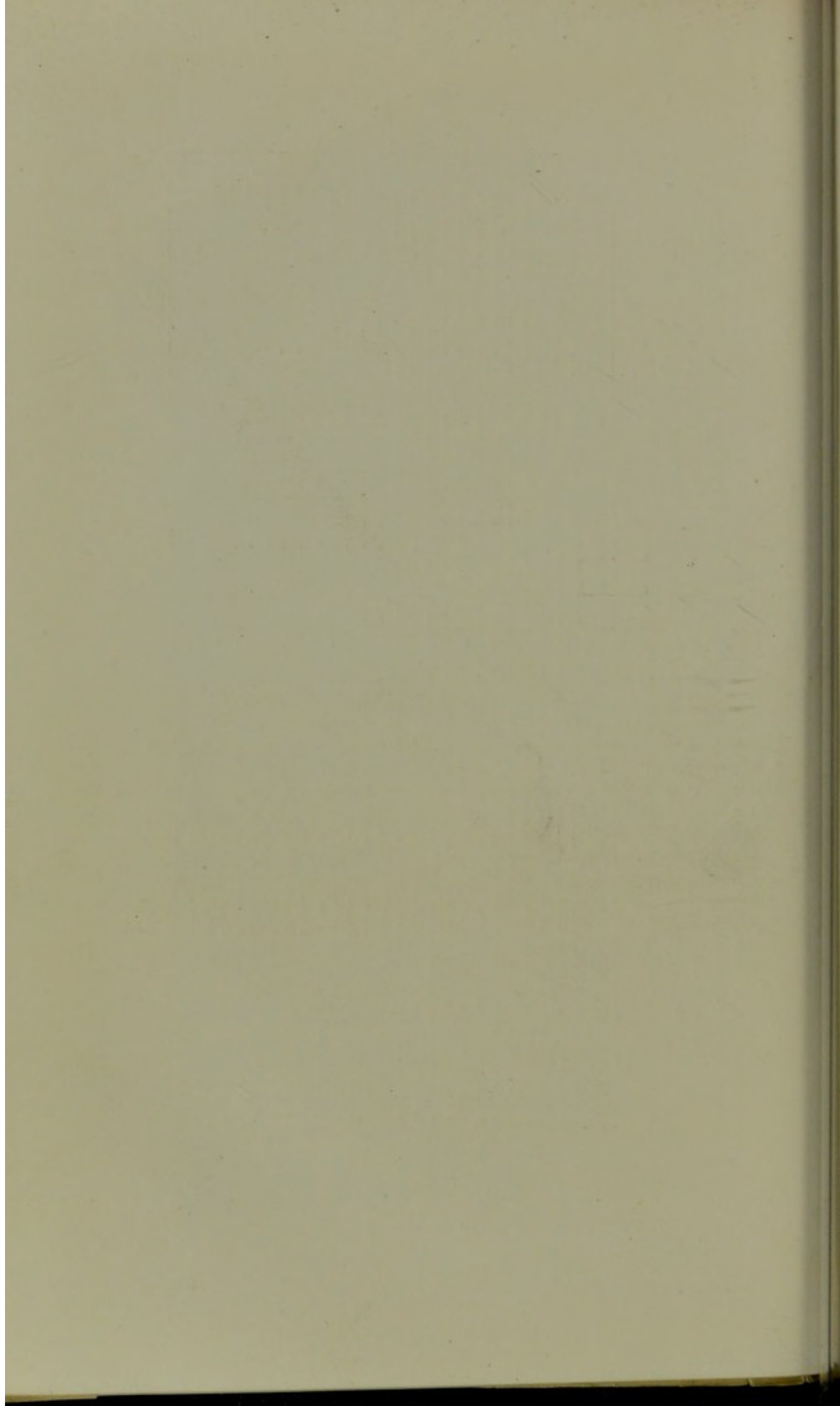
If a study of these diagrams and the corresponding tables will eventually lead to the building of sanitary dwellings for the poor by the Corporation, or by such associations as the Glasgow Workmen's Dwellings Company, my labour shall have met with a full reward, and not only will the labourers and other humble citizens rejoice in possessing healthier and happier homes, but the Health Committee will then be able to help, as they cannot now, by working at the opposite end, and closing houses in various quarters of the city which are to-day a menace both to public morality and public health.



DIAGRAM showing the gross rent a labourer or poor person pays weekly for each 1,000 cubic feet in his dwelling in Nine different blocks of tenements in the City, and also how much of this rent is expended (1) for ground rent, taken in each case at 30s. per square yard, and capitalised at 3 per cent.; (2) for interest on the value of the building at 2½ per cent.; (3) for management, owners' taxes, and insurance; (4) for actual repairs on the property; and (5) surplus interest over 2½ per cent. on value of the buildings.







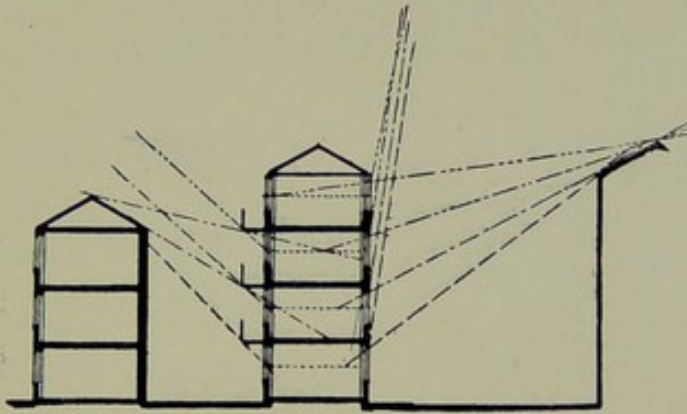


FIG. 1.

This diagram shows a section through the Corporation property at 45 St. James' Road. It exhibits how the balcony shown at the left hand interferes with direct skylight. The point of vision is taken at 5 feet 6 inches from the floor level in each case, and the respective angles of incidence at the window are clearly seen by comparing the one side of the diagram with the other. The angle on the left, or balcony side, is  $47^{\circ}$  from the zenith, and on the other side  $8^{\circ}$ . It will be observed that on the ground flat the eye at the window cannot discern any part of the sky, on account of the building situated 20 feet from it. The other side shows a 40-foot street, with an assumed erection of four storeys. While balconies interfere seriously with the light, especially on ground floors, they yield other compensative advantages.



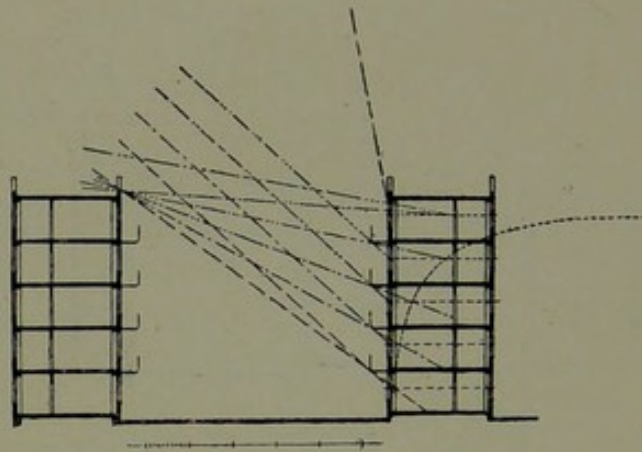


FIG. 2.

This diagram shows the angles of incidence of light in the Cathedral Court buildings, belonging to the Glasgow Workmen's Dwellings Company. The width of the court between the two buildings here is 61 feet, yet it will be seen that on the ground flat the sky just becomes visible within a foot of the window pane. On the upper floors the balcony does not seriously interfere with direct skylight. The curve drawn through the right-hand section shows the point in each flat, at 5 feet 6 inches from the floor, where sight of the sky is lost.

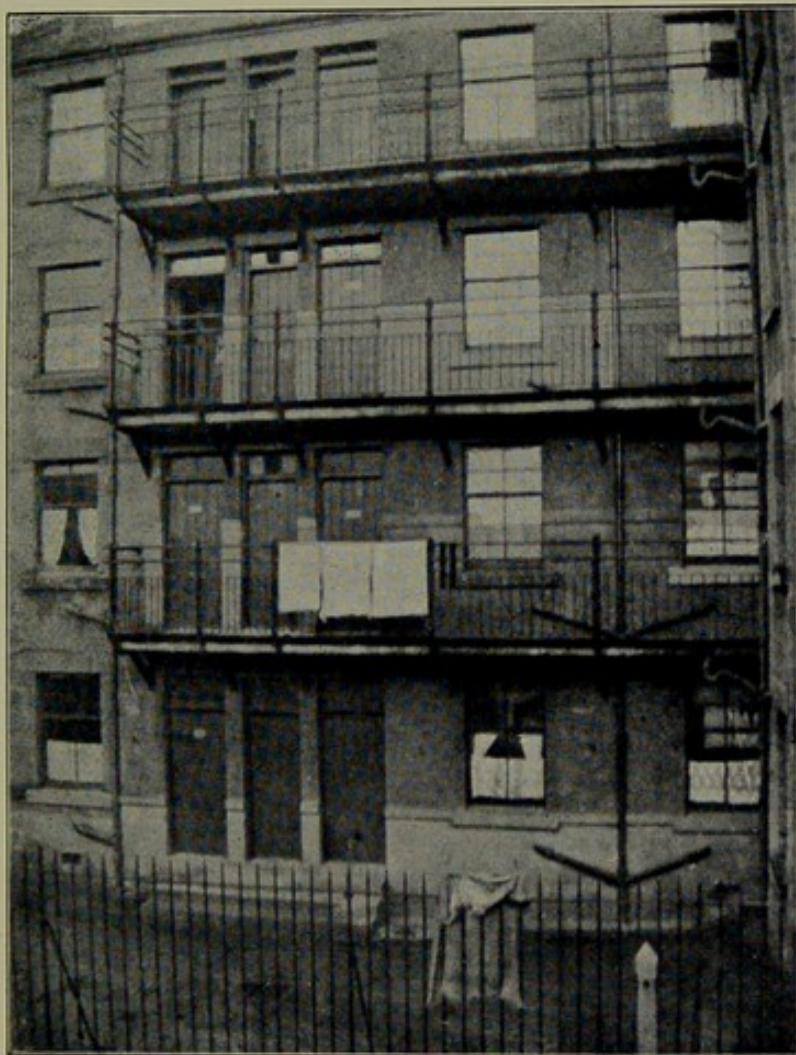


FIG. 3.

This photograph is taken from the back of the Corporation buildings in St. James' Road, and shows the style of the balconies. These balconies might be improved by paving them opposite each window with rough plate glass. This would cost per window, 6ls. 3d., instead of 8s. 2d. for concrete. The shadow cast by the balcony is clearly shown on the first floor.



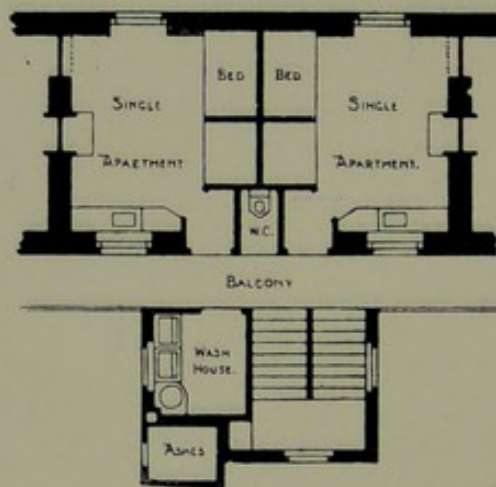


FIG. 4.

This is a plan of the single-apartment houses in the Corporation property at St. James' Road, where each two tenants have a W.C., while the wash-house is used by six tenants.

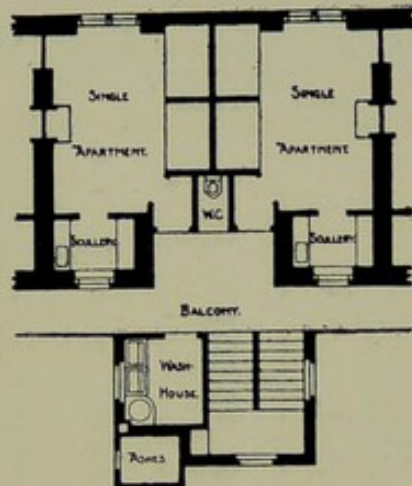


FIG. 5.

This is a plan suggesting an improvement upon Fig. 4. Each apartment is a foot longer, so as to give two full-sized beds, and provide a small scullery separated from the apartment by a 6-foot partition fitted with a door. This arrangement permits of privacy, an essential element in the comfort of single-roomed houses; and, in the case of death, where there are no recognised public mortuaries, would be a great boon to poor people. The situation of the W.C. is also better, as it would not necessitate the user coming out on to the common balcony.



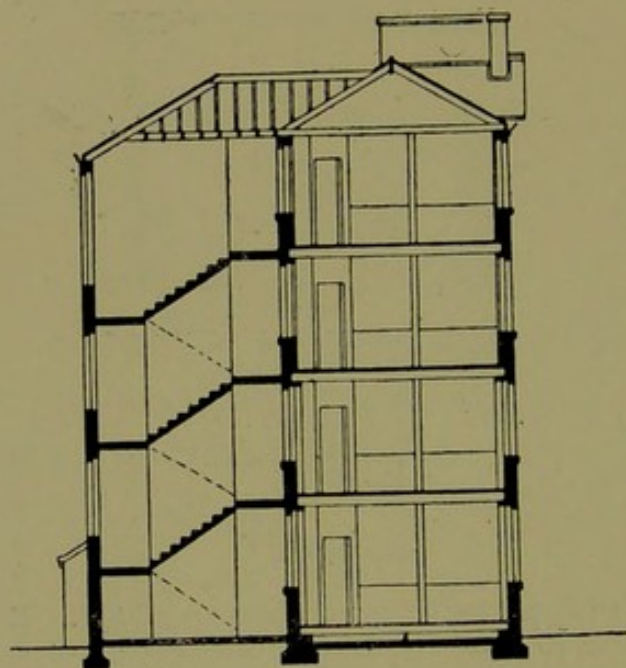


FIG. 6.

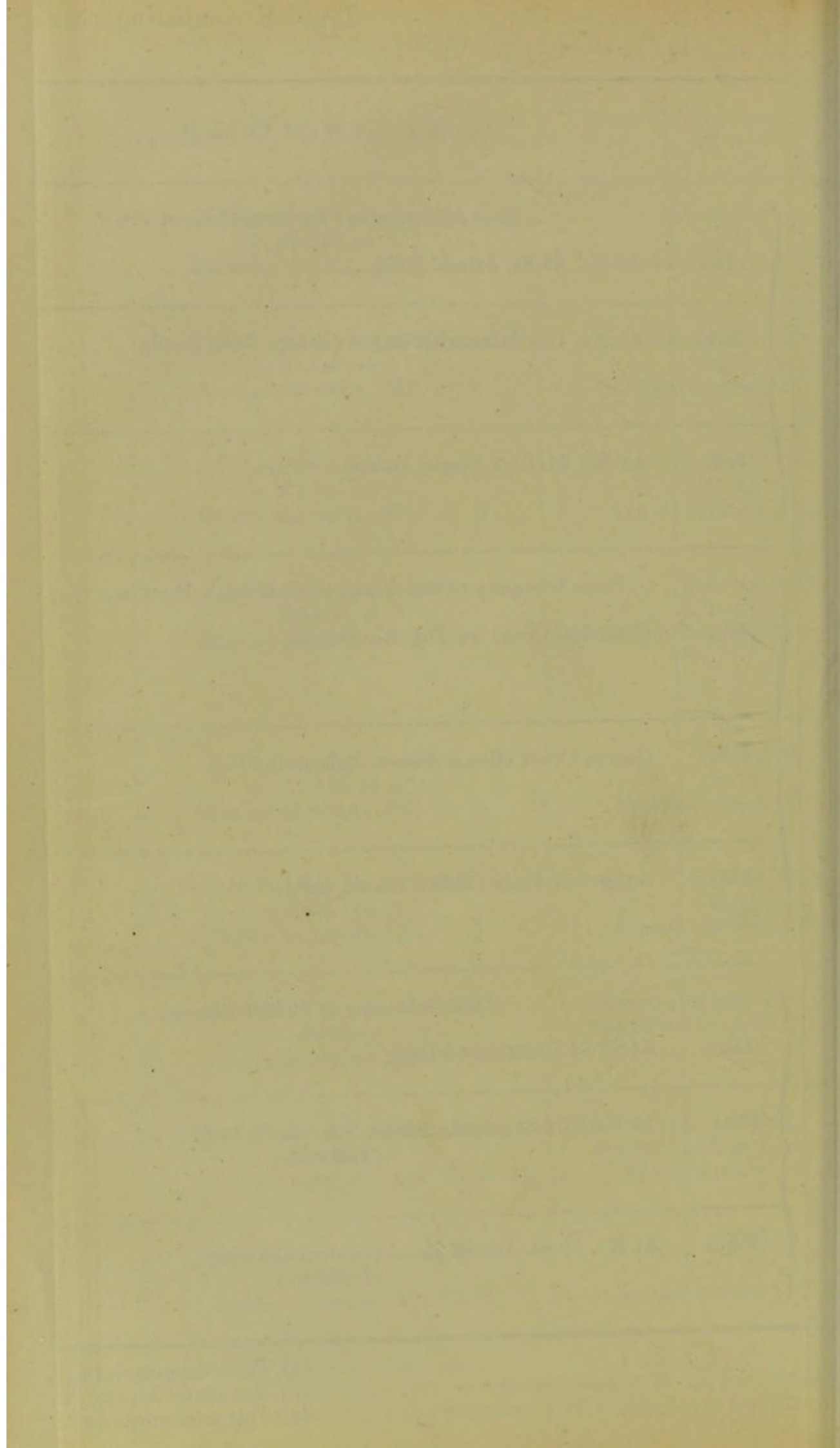
This shows a section of the Corporation property at St. James' Road, taken through the staircase.

TABLE comparing cost of ground and buildings, with the gross rentals, of Nine different blocks of Workmen's Dwellings in the City of Glasgow, showing the net surplus after deducting outlays for repairs, management, &c.

No.	SITUATION OF THE DWELLINGS.	Cost of ground at 30s. per square yard, capitalised at 3½, or 30, price purchase.	Cost of buildings borrowed at 2½, per annum.	Cost of management, &c.			Actual repairs.	Total outlays.	Surplus for a sinking fund and total Surplus.	Total gross rentals.	Number of dwellings (each of 1 apartment).		Average rent per week in each house of 1 apartment.		Weekly rent per 1,000 cub. ft. in house of 1 apartment.	
				Owner's taxes.	Management.	Insurance.					1 apartment.	2 apartments.	1 apartment.	2 apartments.	1 apartment.	2 apartments.
Three belonging to City Improvement Trust.																
1st.	At No. 45 & 46, James' Road.	1,280 square yards at 30s. = £1,920 at 3½. Annual payment, £57 12 0.	Cost £6,718 0 4, at 2½. Annual interest, £165 6 3.	£30 9 10	£16 12 8	£1 17 7	£31 8 6	£344 13 10	£29 12 9, nearly 10 per cent., or £3 5 10½, over all.	(4) £374 6 2	48	12	Cubic feet, 1,844,750	Cubic feet, 2,350,000	Pence, 14 4/4	Pence, 14 1/4
2nd.	At No. 130 Saltmarket Street (Brick, Back Land).	1,104 square yards at 30s. = £1,746 at 3½. Annual payment, £52 7 6.	Cost £3,325 17 10, at 2½. Annual interest, £81 9 9.	£53 11 4	£7 3 5	£1 0 0	£61 14 9	£510 6 9	£48 17 3, = £1 9 4½, or £4 4 4½, over all.	£389 4 0	36	—	1,831,861	—	18 1/4	—
3rd.	At No. 74 Kirk Street, Calton.	770 square yards at 30s. = £1,155 at 3½. Annual payment, £34 13 0.	Cost £2,080 12 2, at 2½. Annual interest, £58 15 8.	£23 8 5	£11 8 0	£1 12 8	£35 17 11	£162 15 2	£31 0 10, = £1 6 0½, or £4 1 9½, over all.	£195 16 0	15	15	1,379,000	2,081,900	16 3/10	18 5/10
Three belonging to The Glasgow Workmen's Dwellings Co., Ltd.																
4th.	Cathedral Court (or Taylors House).	1,158 square yards at 30s. = £1,737 at 3½. Annual payment, £52 12 2.	Cost £8,036, at 2½. Annual interest, £183 0 10.	Average of three years, £59 1 2½			£13 1 1½	£376 13 11	£14 7 6 (c), = £10 0 0, or £154 7 6, additional or £4 12 4½, over all.	(5) £391 1 5	8	48	3,275	1,926,125	17 6/10	18 6/10
5th.	George Court (Back Street, Mile-end).	1,410 square yards at 30s. = £2,115 at 3½. Annual payment, £63 9 0.	Cost £1,586, at 2½. Annual interest, £31 7 10.	£66 5 3	£38 15 7	£3 4 5	£107 12 11	£280 15 0	£111 15 4 (c), = £3 9 3½, additional or £3 4 5½, over all.	£422 10 4	29	34 including 2 shops (small).	1,189	1,934	21 5/10	17 8/10
6th.	Anderson Place (Dillon Street, S.S.).	1,557 square yards at 30s. = £2,335 10 at 3½. Annual payment, £69 1 0.	Cost £1,508, at 2½. Annual interest, £37 9 5.	£70 18 3	£20 1 3½	£4 6 9	£94 15 6	£384 10 4½	£215 8 7½ (c), = £4 11 6½, additional or £7 6 0½, over all.	£209 19 0	58	33	1,146,492	2,234,413	21 5/10	16 9/10
Three belonging to Private Owners.																
7th.	At 60-64 Bottenrow Street.	Say 320 square yards at 30s. = £1,920 at 3½. Annual payment, £57 12 0.	Ground and building cost £1,150. Say for building, £1,400 at 2½. Annual interest, £37 10 0.	£12 18 0	£5 0 0	£3 0 0	£17 9 6	£78 1 6	£44 6 6, = £4 8 7½, additional or £7 3 7½, over all.	£122 8 0	1	3 of 3 apts., and 3 of 3 apts.	1,094	2,170,086 and 2,538 for 3 apts.	19 5/10	21 8/10 and 11 9/10 for 3 apts.
8th.	At No. 154 Crookston Street, S.S. (Back Land). (Ticketed.)	Say 431 square yards at 30s. = £2,646 at 3½. Annual payment, £79 7 6.	Ground and building cost £1,750. Say for building, £1,350 at 2½. Annual interest, £31 1 6.	£33 12 2	£7 5 6	£3 0 0	£43 16 3	£83 3 4	£70 16 8, = £6 5 4½, additional or £3 0 4½, over all.	£156 0 0	10	10	1,200	2,323	24 3/10	17 8/10
9th.	At No. 85 & 86, James' Road (Central District). (Ticketed.)	Say 316 square yards at 30s. = £1,744 at 3½. Annual payment, £54 2 0.	Say £100, at 2½. Annual interest, £24 15 0.	£13 6 0	£5 0 0	£1 0 0	As average £6 17 6	£63 3 6	£31 1 6, = £5 15 8½, additional or £3 10 8½, over all.	£128 5 0	18	3	1,129	1,129	24 3/10	24 5/10

(a) These rentals all include the payments for water and stair gas.  
(b) The rental here is that charged for the dwelling houses only, and is calculated at 2s. 2d. per week for the two apartments and 2s. per week for the one apartment houses, and does not include £110 per annum paid by the Tenants' Association for the hall, recreation room, &c.  
(c) This total surplus results after allowing for the return or abatement of four weeks' rent per annum, given as a bonus to every well-behaved tenant.









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