

IMPROVED DWELLINGS FOR THE INDUSTRIAL
CLASSES.

Ground Plan and Elevation

OF

LANGBOURN BUILDINGS,

MARK STREET,

PAUL STREET, FINSBURY SQUARE,

DESIGNED AND ERECTED FOR MR. ALDERMAN WATERLOW

BY MR. MATTHEW ALLEN :

WITH DESCRIPTIVE NOTES, AND AN APPENDIX,

BY

J. A. MAYS.

LONDON :

ROBERT HARDWICKE, 192, PICCADILLY

1863.

* * The number of visitors who are flocking to the building, which it was the purpose of the following notes to describe for the benefit of those who were present at the Opening, renders a further issue of them necessary.

An account of the proceedings at the Opening is now added.

J. A. MAYS.

IMPROVED DWELLINGS FOR THE INDUSTRIAL CLASSES.

THE friends of the movement for improving the condition of the dwellings of the working classes have cause to be thankful, in one respect, to the projectors of the twenty-nine schemes now before Parliament, for extending and completing the railway system of the metropolis, as great good is likely to be accomplished by causing public attention to be forcibly directed to the tremendous extent of the evils under which hundreds of thousands of the working population of London are suffering—evils arising mainly from the overcrowded and unhealthy condition of their dwellings. The success of the Underground Railway seems to have given extraordinary vitality to a whole host of metropolitan extension and junction lines, the construction of which, while necessitating the appropriation of some of the very few open areas that London still possesses, and going further towards converting the metropolis into a huge network of tunnels, aqueducts and arches, will also necessitate the entire removal of many hundred houses, the majority of which are occupied by the industrial classes. The unhealthy nature and the insufficient extent of the accommodation with which they are already provided, coupled with the sweeping and sudden destruction of the large number of dwelling-houses which the carrying out of these

projects involves, becomes a matter of serious inconvenience to the working portion of the population, and of more than ordinary anxiety to the employers of labour and to the legislature. It is perfectly needless therefore to offer one word of apology in introducing the accompanying drawings to public notice. The importance of the project to which they relate, whether considered as regards the furtherance of social reforms, the prevention of disease, the extension of the railway systems of the country, the general amelioration of the condition of the labouring classes, or as purely a commercial speculation, renders it of the deepest moment that everything in the shape of practical experience, especially of that kind which points to a remedy for a state of things which every one deplors, should be placed before the public without delay.

The nature and extent of the evils sought to be grappled with by a well-organized scheme, having for its object the rendering of the dwelling place of the working man a home in its truest sense, need not be here depicted, as they have been so often and so eloquently described by abler pens; but assuming that there is no longer any doubt as to their existence, the object of the present paper is to attempt the indication of a cure rather than to describe the disease. Laborious efforts have been made of late years, under the auspices of the two great Societies, and by many benevolent persons, in attempting to surmount this subject, beset as it is on every hand with apparently unapproachable difficulties. Society is indebted to an incalculable extent to the labours of the late Prince Consort, the Earl of Shaftesbury, Miss Burdett Coutts, and many other generous spirits who have been content to spend large sums in this good work—a work which the noble earl just named rightly appreciates when he says: “This

is a subject about which you cannot think or speak too earnestly. The condition of the dwellings of the labouring classes is the besetting sin and difficulty of the time, for it stands in the way of every good moral impression."— It is due to the unremitting efforts of philanthropists, under the auspices chiefly of the two great bodies,—the Society for Improving the Condition of the Working Classes, and the Metropolitan Association, coupled with the beneficial operation of certain legislative enactments, that the debasing condition of the dwellings in which so many many thousands of our countrymen are located has been to some extent alleviated. A perusal of the annual reports of these Societies shows the long period over which their operations have extended, and the large amounts which they have expended ; but it is with a pang of heartfelt regret that one is forced to acknowledge that, most praiseworthy as their exertions have been as pioneering this good work, the success which might have been expected to result from their labours has not yet been achieved. Though they have succeeded in producing in certain cases houses which satisfy the requirements of the working classes it is undoubtedly true that no building has yet been erected which, while combining the essential elements of comfort and respectability, produces in the shape of rent such a return on the money sunk in its erection as to induce capitalists to repeat similar experiments on a larger scale for the sake of the profits. It is obvious that if a scheme could be devised which would in every case attain these important objects, especially the latter, the matter would be set at rest at once and for ever ; and it is equally obvious that until this can be done the subject must continue to be regarded as the greatest social difficulty of the day. The late Prince Consort indicated his clear perception of this truth some

years since in the observation he made to the Honorary Architect of Lord Shaftesbury's Society—"Mr. Roberts, unless we can get 7 or 8 per cent. we shall not succeed, in inducing builders to invest their capital in such houses,"

Instead of addressing themselves vigorously to the accomplishment of what is here indicated, architects and builders, on whom such a project would naturally devolve, seem in a great measure to have relaxed their efforts latterly, and to be content to allow the question to be considered as one incapable of a profitable solution by any known application of the materials at their disposal.

It would seem to be a matter of extreme importance, therefore, to examine previous experiments, with a view to ascertain in what respects greater economy in the cost of construction may be attained, and whether at the same time any of the buildings themselves present features which may be judiciously avoided. Addressing one's attention to the last point, first let us notice incidentally the *Institutional* appearance that many of them present. It is unquestionable that in most of the buildings of this class the long rows of windows have a dreary monotonous effect, and impress on the mind the idea of a workhouse or of a penitentiary. This is perhaps not altogether preventible where many suites of dwellings have to be arranged in floors or flats one above the other; but it certainly speaks volumes as to the great want of decent accommodation felt by the working classes, that although this is an objection which is universally admitted, it does not seem to operate to the exclusion of tenants; still, it is an objection that should, if possible, be obviated in planning other buildings. Every opportunity should be seized of providing, if possible, a home which in every way tends to increase the self-respect of its occupant, and to engender that principle in the mind which

indicates its presence in the cleanly appearance of the home itself, and sometimes adorns it with flowers and shrubs. It is advisable to give to each dwelling an individuality of appearance; and also to dissipate the feeling, unfortunately but too general, that the occupants of the "model dwellings" are the recipients of charity. The next thing to be borne in mind is, that every tenant should have complete and exclusive use of all the essential accessories to a home; such as water supply, sink, copper, dust-shoot, coal-place, and water-closet. In some cases economy both of space and cost of building has been sought to be obtained by arrangements whereby two or more tenants have had the use of these in common; but the divided use of such important requisites, which ought if possible to be in a decent well-regulated home reserved to the exclusive use of only a single family, is, I think, far from compensated by a slight saving of space and cost of erection. It would certainly be preferable to provide these appendages to every dwelling, even though it should render it necessary to adopt an exterior of the plainest possible description. In some of the so-called model dwellings recently erected, and to which the foregoing remarks would also apply, that which must at once be characterized as a defect of no ordinary kind is observable. Somewhat showy exteriors have been obtained at a great sacrifice of internal comfort;—in the one case by the introduction, at a very great expense, of elliptical counter arches over every window and doorway in four large blocks of buildings containing in the aggregate some hundreds of openings; and in the other by the use of ornamental stone columns at the doorways. These architectural luxuries seem to me to be sadly misplaced in buildings which cannot boast a particle of either plastering or paper on their internal

walls, and where every room, whether parlour, living-room or bed-room, presents a repetition of the bare and cheerless aspect of a prison cell. It is surely to be regretted that money should be lavishly applied to the production of that which is clearly unnecessary, at the expense of denying to the tenants the cheerful effect and air of comfort that would be given to these dwellings by the addition of a few yards of plastering and paper-hangings. In no case save in the houses for working people would any architect venture to ignore the power of appreciation on the part of any portion of the community of the decencies of a well-arranged dwelling, or to profess that a mere whitewashed brick wall complies with the requirements of a modern dwelling-house in respect to its internal decoration. I am not alone in believing that the homes of workmen cannot by any possibility be rendered too attractive, complete, and comfortable; and that while they will often meet with stolid indifference anything of a "missionising" tendency, the working classes gladly welcome and warmly appreciate the efforts made to obviate the evils and improve the condition of their dwellings. What they very properly desire is, that, if possible, homes shall be provided capable of meeting the requirements of an English workman's family—a home which shall present an appearance not unattractive, and the occupation of which shall not engender a feeling on their part that their friends will regard them as being the occupants of almshouses.

I am conscious that this brief introduction has already extended beyond its proper limits; without indulging in any further digression, therefore, let me at once proceed to call attention to the peculiarities of the building represented in the accompanying plan and elevation of a block of dwellings recently designed and erected by Mr. Matthew

Allen, of Tabernacle Walk, Finsbury, for Mr. Alderman Waterlow.

A patient and anxious consideration of the whole subject led to the conclusion that the following were among the most important points which required consideration :—

- I. A ground plan easily adaptable to any plot of ground, capable of repetition to any extent, and presenting in the elevation a pleasing and attractive appearance.
- II. Suites of rooms at different rents, so planned as to secure the greatest economy of space, materials, and labour, in the erection of the building, providing at the same time for the exclusive use of each family, within the external door of the lettings, every essential requisite of domestic convenience.
- III. The construction of a flat roof capable of being used as a drying and recreation ground, so as to leave as much space as possible available for building.
- IV. Planning the positions of the doors, windows, and fireplaces, with reference to a suitable arrangement of the furniture of the apartments, and the placing of proper fireplaces, cupboards, shelves, &c., in every room.
- V. An efficient system of drainage and ventilation.
- VI. Making the joinery as near as possible to an uniform size and pattern, so that machinery might be brought to bear in economizing its manufacture to a considerable extent.
- VII. The discovery and adaptation of a new material combining the properties of strength and dura-

bility, adaptability, attractiveness of appearance, and cheapness, in an eminent degree.

VIII. The combination of these advantages in buildings which, when let at fair rentals, would produce a *good* return on the outlay incurred in their erection.

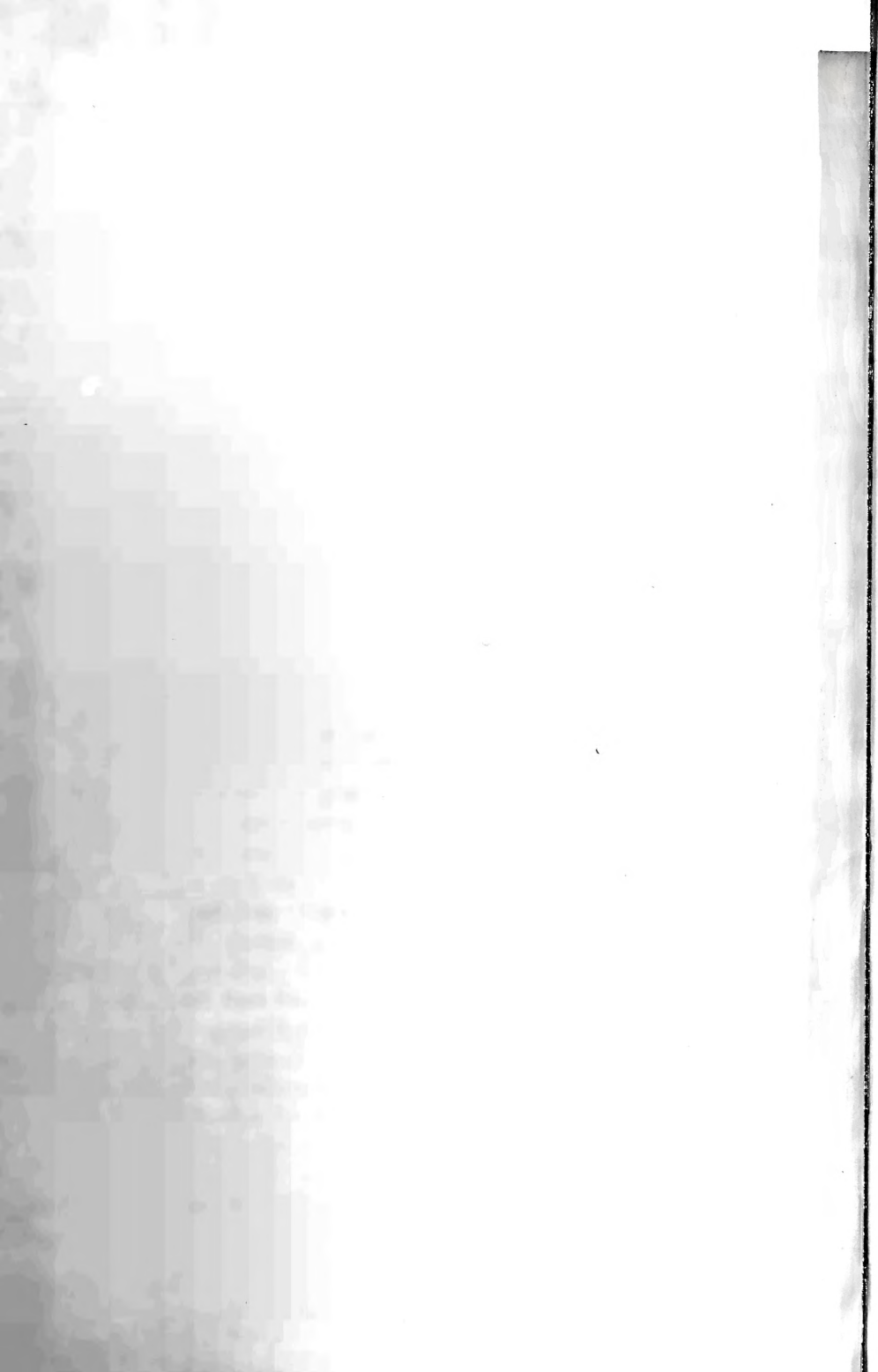
IX. The selection of a locality where the ground rent would not be excessive, although the tenants would be sufficiently near their work to enable them to take their meals at home.

Let us now see to what extent these advantages have been attained and combined in the present building. Its general plan may be described as a parallelogram of 56 feet by 44 feet, divided into four sections by a party wall in the centre and the two passages (**EE**) in the middle of each wing. The two centre sections are set back about 3 feet from the line of frontage, for the purpose of giving space for a balcony of that width on each of the upper floors. Each section comprises one suite of rooms, to which access is obtained from the passages (**EE**) leading (on all the upper floors) direct from the balcony (**G**). The balconies are reached by a fireproof staircase having a semi-elliptical form, the entrances to which are shown on the elevation by the two doorways in the centre of the building. This staircase is continued to and gives access to the roof. The larger lettings, consisting of three rooms and a washhouse, occupy the end sections of the building. **ED** is the entrance door, **B** is a living room provided with a range having an oven and boiler. Leading out of the living room is the washhouse or scullery (**A**) which contains in every case what may be called the accessories of the dwelling,—water cistern, sink, a small fireplace, washing copper, dust shoot, water-closet, &c. It is expected that the fireplace

in the washhouse will conduce greatly to the comfort of the living room in the summer time. **C** is a comfortable bedroom having a fireplace; a capacious cupboard (**H**) is arranged in the party wall between this room and the entrance lobby, and over the latter is a useful receptacle for the stowage of bulky objects. Passing out towards the front parlour (**D**), is a series of shelves having an artificial stone bottom and back, intended by its proximity to the living room to serve as a cupboard for provisions, &c. **D** is a spacious handsome parlour having two windows: the fireplace is placed a little out of the centre of the room, so as to leave a convenient space in which to put an additional bed in cases where this would be required to be used as a bedroom. On the other side of the fireplace is a sideboard and cupboard.

The centre sections, comprising the smaller lettings, consist of two rooms and a washhouse, &c. The washhouse **A** and the living room **B** are exactly similar to those in the larger letting. The bedroom **C** can be conveniently converted into a parlour by arranging a set of curtains across the recess at the back of the room, and thus dividing the part where the bed would be placed from the rest of the apartment. **W W W** represent the windows. The plan is the same on each side of the party walls, and every floor or flat is a repetition of the other. Close to the ceilings of all the rooms a ventilator is placed which communicates with air shafts running through the centres of the chimney stacks. The air is thus constantly rarified, and a system of natural ventilation is produced. Besides this, it will be seen that by setting open the windows a current of external air can be at once passed through every room in the direction of the dotted lines. The lower panes of the windows are filled in with ornamental ground glass, so that no window blinds

are necessary. The windows are constructed on a somewhat novel principle, being made to open outwards like ordinary French casements, but the two lower panes are not made to open, so that the danger of children falling out, as well as the disadvantages of the ordinary window sashes, are avoided. All the rooms are 8 ft. 9 in. in height. The other dimensions are figured on the plan, and need not be repeated here. Drainage is effected by means of 4-in. stoneware pipes passing from the top of the building, down the corners of the washhouses, directly to the common sewer. The dust shaft carries the dust to covered receptacles at the base of the building, and each shoot is provided with an iron cover so as to prevent the return of dust and effluvia. The dust shafts are also continued to the top of the building, and act as ventilators to the dust bins. The greater part of the rooms especially the living rooms, have scarcely any external walls, so that they will be always warm and dry. All the rooms are plastered and papered, and the washhouses are plastered and coloured. Every tenant has his apartments completely to himself, and nothing is used in common except the roof as a drying and recreation ground. By extending the area of the building three or four feet in every direction the size of the rooms could be easily increased, and suites of rooms obtained well adapted to the requirements of any class of the community. With the view of judging of the happy effect that a row of these buildings would produce, the visitor is requested to stand a hundred yards away from the building and imagine the pleasing appearance of a street having several buildings like this on each side of the way. The party walls on the roofs might be dispensed with in cases where several blocks are built side by side, and the roofs thus connected together would



observing the rapid and facile manner in which it is made to assume any desired shape. Castings will be made and removed from moulds in the presence of the visitors.

With respect to the window dressings and sills it will, probably, be admitted that the use of the new material is a vast improvement on the ordinary York sills, and yet the moulded ornamental sill is actually the cheaper of the two. In the case of the chimney pieces, too, a marked improvement is recognizable. The commonest Bath stone, got up in the plainest style, would cost about twice as much as those of artificial stone with ornamental sunk panels, and as there are seventy fireplaces in the building, there is a great saving in the aggregate. The effect when these are painted to imitate marble is very tasteful. The Building Act renders it imperative to make the stairs of fireproof materials; and when we compare the cost of the stairs formed of this material with the price of ordinary stone steps, the saving is found to be enormous. The patent material possesses all the advantages of appearance and durability of a Portland stone staircase at one-fifth of its cost, and at half the price of even the commonest York staircase.

These stairs were all fixed in their places as the building progressed, and they have endured the wear and tear of the

workmen's heavy boots for some months past—more wear, probably, than they will suffer for the next three or four years. In some cases they were “nosed” with Portland

fireproof floors, in ordinary construction of 9-in. walls for their support, but here the extraordinary lightness and strength of the material just described enables 4-in. walls to be used with perfect safety. The economy of materials and labour in this respect in a building of five stories is so obvious that it need hardly be referred to. Portions of the building will remain unoccupied for a few days after the opening for the inspection of visitors presenting their cards, and opportunities of making accurate comparisons of the superiority and diminished cost of various articles formed of this material and of the ordinary building stones will be afforded.

The judicious arrangements of the plan already alluded to as securing the greatest economy of space and cost of construction, combined with the application of this beautiful material, overcome the great difficulty hitherto felt in attempting to deal with the problem of reducing the cost of such buildings to a sum that the net rent would pay a good return in the shape of interest on the outlay. The pleasure with which one greets the appearance of such a building is enhanced by the knowledge,

based on experience, that similar erections can be undertaken at a cost of something like £110 per dwelling (see account annexed at page 20). All that is now required seems to be the judicious application of capital to the extension of the system in the overcrowded districts of the metropolis and the large towns of the kingdom.

It is earnestly desired to avoid the use of any names which could have the effect of attaching to the buildings the idea of their being intended for the exclusive use of a particular class. It is feared that the somewhat indiscriminate use of the word "model" in connection with this and kindred subjects, has had anything but a beneficial effect; it seems to be associated with the ideas of centralization so repugnant to the feelings of Englishmen.

The Earl of Shaftesbury honoured the building with a visit some few days since, and stated distinctly that a more cheerful and attractive home had been built for £110 than either of the Metropolitan Associations had produced at a minimum of £180. On leaving, he expressed himself as having spent one of the happiest afternoons of his life, as he had that day seen that which he had been looking for in vain for many years, viz., a clean, healthy, and desirable home for a mechanic, erected at a price that would pay a fair return on the money invested.

The careful inspection of the friends of the movement, with which the name of this noble earl is so honourably associated, are cordially invited to afford the projectors the benefit of their criticism. It is hoped that it will be easy to engraft upon the plan as it stands any minor improvements that may be suggested by the experience and knowledge of others.

It should not be forgotten that the buildings now under review have been erected *within* a quarter of an hour's walk of the Bank of England, and therefore easily within

the reach of the large number of artizans employed in the City of London. This is a most important feature, for the oftener a man takes his meals at home, and the more he cultivates a domestic life, the less he is likely to yield to the flaring attractions of the beershop and the gin palace: the more he associates with his family, and submits to the gentle influence of little children, the easier will he be elevated in the social scale, improved as a neighbour and influenced as a Christian.

Looking down from the beautiful flat roof of Langbourn Buildings, the eye rests upon four or five acres of ground covered with the most wretched houses, or rather hovels, the majority of them containing only two rooms each and having no back windows: the sight is saddening, and would be most depressing if it were not cheered with a knowledge that all these vile, tumble-down dwellings, so close to the heart of the City of London, are now the property of the Corporation of London, and will in 1867 revert to the Ecclesiastical Commissioners: there is some hope that one or both of these public bodies, being so deeply interested in the improvement of the homes of the labouring classes, may devote a large portion of the site to the accomplishment of so important an object.

In conclusion, it is possible that the objection may be raised that the rents of the dwellings in Langbourn Buildings (5*s.* to 6*s.* 6*d.* per week) are beyond the means of the working class. The reply to this would be, that, contiguous to the spot where this building stands, four other blocks are to be erected; and that long before this the first block was completed, applications were received to a sufficient number to have filled the whole of the five blocks had they been ready, and now that this one is ready for occupation, not a day passes without bringing with it swarms of eager applicants to be received as tenants at these and even

high
the
in 1
wo
ear
su
pro
wi
mi
lov
ca
cia
re
by
ir
p
b
t
l
t
e
tl
a
m

100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120

APPENDIX.

THE OPENING.

AFTER a minute inspection of the building in every part, and an examination of the various uses to which the patent material had been applied, as explained by the builder and inventor, Mr. Allen, the company adjourned to the flat roof, where refreshments were served under an awning.

Amongst the noblemen and gentlemen present were:—

Lord Radstock,
Lord Ebury,
W. A. Wilkinson, Esq.,
Samuel Morley, Esq.,
S. Gregson, Esq., M.P.,
C. S. Fortescue, Esq., M.P.,
Fredk. Byng, Esq., M.P.,
Edwin Chadwick, Esq., C.B.,
Wm. Hawes, Esq.,
Hy. Roberts, Esq.,
Benjamin Scott, Esq., F.R.S.S.,
Russell Scott, Esq.,
J. H. Friswell, Esq.,
Rev. W. Denton,
George Godwin, Esq., F.R.S.,
Revd. E. Bayley,
H. Barnett, Esq.,
Thos. Benton, Esq.

W. H. Collingridge, Esq.,
C. Reed, Esq.,
J. C. Colquhoun, Esq.,
Hy. Dawson Esq.,
Robt. Dimsdale, Esq.,
Edward Enfield, Esq.,
C. Gatliff, Esq.,
J. C. Conybeare, Esq.,
A. Haldane, Esq.,
C. J. Hilton, Esq.,
Jno. Hollinshead, Esq.,
H. De Jersey, Esq., C.C.,
D. Simms, Esq., C.C.,
Rev. A. P. Kelley,
W. J. Maxwell, Esq.,
Rev. S. Minton,
Jno. Sperling, Esq.,
Rev. R. Truwell

EBURY.

The noble CHAIRMAN said that at the request of Mr. Waterlow he proposed to say a few words in reference to the object which had brought them together that day; but it was a subject so extremely interesting in itself, and of such extraordinary importance, that it was really hard to say only a few words upon it. At that high altitude and somewhat low temperature, however, he would endeavour to be as brief as possible. Important and absorbing as had

been the events of the past week in connection with the marriage of the Prince of Wales, fraught as they were with interest to every one present, and the excitement of which would be still fresh in their minds, he yet felt that the circumstance which had brought them together on the top of that house were of deeper interest and of far more importance than those of which he was quite certain they all had so lively a recollection, for upon the successful solution of this great problem the welfare of our town populations entirely depended. It was a subject upon which, as Lord Shaftesbury had eloquently said, no man could think or speak too earnestly; for the condition of the dwellings of the labouring classes was the besetting sin and difficulty of the time, as it stood in the way of every good moral impression. He was very sorry that that noble Lord was not present to share their gratification, but he was quite sure that he would have been there had it been possible. He saw before him a great number of gentlemen who with himself had been long labouring in this cause, and though they had met with somewhat bare success, he was sure he was but speaking the feelings of all his friends and fellow-labourers in saying that although they had not achieved great commercial success, yet the work had not disgusted or dissatisfied them, because they knew the real good they had effected among certain classes of the people, and that in the commencement of an undertaking with the details and practical working of which they were not practically acquainted they must expect to meet with considerable failures. But to-day their interest in that undertaking centred itself in the project before them. He did not know whether it was too early in the day to say that the problem was solved altogether; but after having very attentively perused the document which described the building, and having now carefully inspected the building itself, he must say that, taking the figures to be correct, and that it was capable of producing a rent which would give a percentage of seven or eight per cent. on the outlay in its erection, a result had been obtained of no slight importance, as it solved the difficulty over which previous experimentalists had stumbled, and proved that building enterprises of that nature could be rendered commercially remunerative. There were tides in the affairs of men,—crises in the development of all great movements.

Buildings (5s. to 6s. 6d. per week) are beyond the means of the working class. The reply to this would be, that, contiguous to the spot where this building stands, four other there to criticise the building in every way, and he could tell him that he had some severe critics there that day—critics who would look to the proper accommodation of even the smallest child in the establishment, and that had in fact been done; indeed, it was necessary that all these things should undergo the most careful scrutiny. He could fairly say for himself, although he did not pretend to possess the knowledge and experience of some of his friends around him, that he could really find but little fault. He had looked at it

in the most careful manner—he had felt it with his fingers—he had walked about it—he had poked it with his umbrella, and he had asked his friends' opinion about it; and at that moment he had not been able to find anything of any importance to criticise. He was quite unable to pick a hole in the undertaking, and he thanked God that he had put it into the heart of a christian man to do this great and good work. (Cheers.) He thanked Mr. Waterlow from the bottom of his heart for the privilege of being allowed to be present that day. He felt that this was a movement which laid at the foundation of all social and religious progress, for it was impossible to make impressions for good which could have any permanent effect on the minds of the people, surrounded as they were in their homes with that which tended only to brutalize and degrade. He begged to propose Mr. Alderman Waterlow's very good health. (Loud cheers.)

In responding to the toast, Mr. ALDERMAN WATERLOW thanked the noblemen and gentlemen present for their attendance there that day and for their kind appreciation of his endeavours. He said that his object in asking them there was twofold—first, of obtaining the advice and criticism of men far better acquainted with the subject than himself, before proceeding to the further development of his scheme; and he hoped also that the result of assembling together so many distinguished philanthropists would be, that they would not separate without laying the foundation of some broad and comprehensive scheme for giving further stimulus to this most important movement, in which he had endeavoured to render some assistance. He would not dwell upon that which the Chairman had already urged with so much clearness, as to the necessity of improving the domestic condition of the people before hoping to effect anything in the way of a permanent moral reform, but he would ask how much of the great increase of that form of crime which was designated *the social evil* owed its origin to the over-crowded and immoral huddling together of the sexes. So long, too, as the working classes were compelled to live in close, inconvenient, badly devised and overcrowded dwellings, it was impossible to make them thoroughly feel and appreciate the great truths of the Bible. He was thoroughly convinced that before the preaching and teaching of ministers of religion could have that beneficial effect on the labouring classes which they all looked forward to, that the demoralizing influences which now surrounded the poor in the condition of their homes must be removed. So strongly had this been seen of late, that vigorous attempts had been made to improve the dwellings of the poor. Without referring in detail to the great efforts that had been already put forth in various quarters, he would go at once to that which was undoubtedly the great difficulty of the matter—the apparent impossibility of obtaining a good return on the outlay incurred in the erection of Improved Dwellings. It was because of this failure of remuneration that capitalists could not be found willing to continue the erection of such dwellings. He wanted to show that 8 or 9 per cent. could be obtained by the adoption of the present plan. He was constantly referred to the practical

results realized by the Metropolitan Associations, and was told that the return he predicted looked better on paper than would eventually turn out; but the Metropolitan Associations were the pioneers of the movement—they had had to contend with and conquer difficulties which would now be avoided—they had gradually acquired an experience of which others were reaping the profit; and their own accounts showed a return of $4\frac{1}{2}$ per cent. on the Family Dwellings erected in St. Pancras Square on a cost of erection at the rate of £160 per dwelling, but here the cost of such a dwelling would be only £110, and the same rents were obtained: therefore it was obvious that that which returned $4\frac{1}{2}$ per cent. on £160 would amount to 7 per cent. on £110. But the average return on the operations of the Metropolitan Association was not encouraging. This society had spent about £80,000, and had only realized a return of about $2\frac{1}{2}$ per cent. He felt certain that it was on this point that he was able to demonstrate a remedy. It was simply a question of reducing the cost of dwellings to such a sum that the amount received by their rental should form a good and encouraging return on the outlay. It was absurd to suppose that the great body of working people were to be allowed to depend on the efforts of charitable people to provide them with homes. He was quite prepared, if any gentlemen were desirous of proof, to show that these buildings, which were certainly quite equal to those of St. Pancras, could be erected in any number for £110 each. He would say one word as to locality: he believed it to be a matter of the most essential importance, both as a matter of economy and policy, that the working man's home should be near enough to his work to enable him to take every meal with his family; it was better, cheaper, and more comfortable in every respect. He believed that the more a man was subjected to home influences of a healthy kind, the less he was likely to succumb to the flaring attractions of the gin palaces. One of the best possible localities, he thought, for carrying out an experiment of this kind was that in which they then were, the freehold of which belonged to the Ecclesiastical Commissioners, and held by the Corporation of the City of London, on a lease expiring in 1867. If those two powerful bodies could be influenced to give preference in reletting the ground to the promoters of a movement having for its object the removal of the wretched hovels they saw around them, and the replacing them with dwellings of a similar character to that on which they then stood, a great advantage would be gained. The importance of such a movement was admitted on all hands, and he thought that he had now proved its feasibility. He did not, for one moment, mean it to be understood that they were desirous of obtaining possession of the ground on more favourable terms than others; all that he wanted was, the assurance of an ordinary lease on the ordinary terms at the ordinary market value of the ground. In the present case, the ground was twice that which it ought to be, in consequence of his having had to negotiate with and pay large premiums to persons who stood between himself and the freeholders. He would add a word

or two further, before sitting down, when he would be prepared, and anxious, to answer any question which might be put to him. The piece of ground of which he had obtained possession was sufficient for the erection of ninety homes such as they had just inspected, by the removal of 32 two-roomed houses such as those around him; he felt that in the erection of these ninety homes, and in thus assisting to prove the possibility of making such undertakings pay, he was doing as much as could be properly expected of him as a private individual; but he could not sit down without saying, that, in his opinion, the figures and facts he had brought forward made out a proper case for the operations of a public company, a body having a large capital divided into two classes, the protected capital and the unprotected capital, the former bearing a fixed rate of interest, 4 per cent., the latter taking the commercial risk and the rest of the profit. He made this suggestion because he was told, on very good authority, that there were plenty of people who, if they could be guaranteed a fixed rate of 4 per cent., would be glad to invest large sums of money in such an undertaking; and he believed that the public would be readily tempted to take up the unprotected capital, on the prospect of obtaining 10 or 12 per cent. for their money. In this case he showed a return of over 9 per cent., even under the disadvantage of the high ground-rent which he had mentioned; but if they thought this overestimated, let them strike off 20 or 25 per cent., as a discount on his statements; that would then leave them more than 6 per cent., and the difference between that and 4 per cent., which would have to be paid on the protected capital, would bring up the other half—the unprotected capital—to 9 per cent. If the suggestion was thought worth acting on, he would be only too happy to do all in his power to carry it out. He was sure that there were many gentlemen present who were able to offer valuable advice and criticism, and he assured them that he was very anxious to hear everything they might have to say. He begged to thank them heartily for the honour they did him in drinking his health, and to express the great pleasure he derived in seeing so many friends of the working classes present on the occasion.

EDWIN HILL, Esq., as an old director of the Metropolitan Association, claimed the privilege of saying a few words. He said that the physical and moral good created by the erection of such a building as the present extended far beyond its own area, as it acted as a most powerful competitor with the dirty, squalid habitations by which it was surrounded, and that in many cases the landlords of the latter had been compelled in self interest to imitate the good example of cleanliness set by these kind of dwellings. He felt, moreover, that such a home greatly conduced to the moral purity of its inmates.

EDWIN CHADWICK, Esq., C.B., said there could not be a doubt that these buildings were a very large stride in economy of construction, and that if the same economy had been enforced by the Metropolitan Association they would have had 7 or 8 per cent. All the

medical officers of health would agree with him that this building was perfectly fever proof if they took care to prevent two people occupying space intended only for one. This building might be looked upon as well adapted to the requirements of the Earl of Shaftesbury's provision, that in future railway companies proposing to pull down a number of dwellings should be compelled to erect a proportionate number of others in their place. It was plain, in fact, that the railway companies would probably make more money by the erection of such buildings than by the construction of their lines.

LORD RADSTOCK thought that as the gentlemen invested with the disposition of Mr. Peabody's munificent gift appeared to be undecided as to how to apply it, it might go with some force to them if those present were to unite in suggesting to them, that before making any arrangement for its disposition they should, at any rate, give this matter their most careful consideration. He was quite sure that any representation from such an influential body of gentlemen as those then present would be apt to attract more attention on the part of the trustees than would be likely to be awakened by merely seeing the reports in the newspapers.

MR. ALDERMAN WATERLOW had hoped that the trustees of the Peabody Fund would have dealt with it in a different way, and he thought that instead of turning their attention to building homes, it would be better if they applied the money to the purchase of sites, to be let at nominal rents, under a stringent covenant that the lease should be instantly void if the ground was at any time used for any other purpose than providing dwellings for the poor. They would thus be offering most direct inducements for the construction of good, healthy, well-built dwellings; the ground would be constantly increasing in value, and would remain in perpetuity as the poor man's site.

J. C. CONYBEARE, Esq., had been long convinced that the only remedy for the existing evils was the use of some material which would at once effect a great reduction in the prime cost of construction, and he felt that that was obtained in the present building. With regard to the proper carrying out of any undertaking for the complete development of this very valuable idea, he would much prefer to see it left in the hands of a London Alderman; he would be glad to see it worked by a philanthropic citizen, aided by his commercial and mercantile fellows of the citizen world of England. It required to be taken up and prosecuted entirely as a business matter. He would be sorry to see the Peabody Fund applied to building any of these houses, but he thought that the suggestion as to its acquiring sites was a remarkably good one. He was anxious that something should be done, too, for the improvement of the cottages of England; he could speak from experience of the fact that they were in a most disgraceful condition in several counties.

SAMUEL MORLEY, Esq., in moving the first resolution, "That this meeting having inspected Mr. Alderman Waterlow's model building

and listened to the explanations afforded, is of opinion that the very best moral and social results, and very fair expectations of an ample return on the capital invested, would result from the erection of such buildings," said, he had very great pleasure in meeting their Lordships and the gentlemen present on that occasion, for he could not doubt that if the statements they had heard and the figures put forward in the balance-sheet were borne out by the facts, a great stride had been made in the subject which laid so close to the great social questions of the day. He joined most heartily in the encomiums that had been pronounced upon the building. He thought that the builder had in a very prominent manner exhibited a degree of talent in designing, and attention to his work in executing it, which deserved to be taken notice of by them, and that, at any rate, he ought to receive the expression of their respectful admiration. He had read with great interest the pamphlet with which he supposed they had all been provided, and he quite agreed with the writer in insisting that attention should be paid to the provision of every necessary accessory of a home to the exclusive use of a single letting. He sympathized also with the respectful attention, which it demanded, to the comforts of the working-man. He would have been glad to have seen the fulfilment of the promise which the late Mr. Pearson made, by which arrangements could be made for large numbers of workmen living out of town. With regard to the rents, he accepted the explanation offered in the pamphlet on that subject, and he thought at the same time that the accommodation was well worth what was charged. He was entirely in favour of carrying the matter further under private supervision, and he was quite prepared to go into the matter if Alderman Waterlow would put himself at the head of such an undertaking. He should go into it with a clear and distinct expectation of receiving a good return on his capital. The amount of money which could be used in connection with such a scheme was perfectly enormous, and he believed it could now be most profitably applied in this way.

The CITY CHAMBERLAIN (Benjamin Scott, Esq., F.R.S.S.) had great pleasure in seconding the resolution. He did not know whether he had been invited there in his official capacity or not, but he felt that he should not be unduly committing himself, or the other members of the Corporation who were present, in stating that, in the event of his advice being required as to whether the investment of a portion of the Corporation's large funds in this undertaking was advisable, he should have no hesitation whatever in saying that, in his opinion, such an investment would be a highly safe and proper one, and that it would be likely to be productive, at the same time, of the greatest moral and social benefit to the people of the metropolis. They had gone into the consideration of the question some years since, and obtained powers from Parliament to apply a large portion of their spare capital in the erection of Improved Dwellings. The question had, however, remained in abeyance, in consequence of their finding they could not build them at a remunerative rate. The building to which their attention was then directed, how-

ever, would, no doubt, lead to a revival of the subject. This building, so far as his observation went, was a return to a practice universal in the ancient world, and general at the present time in the eastern world, of availing themselves of the pure air and light of heaven which were to be obtained at the elevated position in which they stood. Medical men would tell them that the cheerful influence of the solar rays, and the refreshing breezes, were of as much importance to health as a proper supply of good food and pure water. He saw no reason why we should not, as far as possible, adopt the salutary practice of the Turk, of constantly frequenting the housetop.

HENRY ROBERTS, Esq., F.R.S., said that he wished to give expression to the great interest and satisfaction with which he had gone over this building. It seemed to him to be one of the fruits produced by the small building erected by His Royal Highness Prince Albert at the Exhibition of 1851. He had seen that building repeated in various forms, not only in the United Kingdom, but in many places on the Continent; and he now saw the same building extended and repeated here. Here were the open staircase and gallery—the fire-proof floors and the flat roof—all of which were leading features in the lamented Prince Consort's model dwellings. He was quite sure that, if they knew as he did, the great interest with which His Royal Highness devoted himself to the subject, they would feel especial pleasure in finding that this building was a further development of the excellences which were so noticeable in those model dwellings of 1851. He would take that opportunity of testifying to the fact that up to the closing scene of his eventful life the subject before them had been to Prince Albert one of unflagging interest.

Mr. ROBERT CRANSTON supported the resolution, and dwelt with great force on his experience in connection with the erection of buildings of a similar class in Edinburgh. He was prepared to show a clear return of 8 per cent. as the result of his investments. If a proper plan were adopted in the first instance, and a suitable locality chosen, he could not have the slightest doubt that this return might be always obtained. He might state that he was originally himself a practical builder, and Mr. Allen had kindly allowed him access to the figures in connection with this undertaking, and in the presence of these and his own experience he hoped to hear no more of the operations of charitable associations, as the necessity for their help in the matter had now passed away, and it would be only a matter of time to apply the natural remedy which was now happily attained.

The resolution on being put from the chair was carried unanimously.

W. A. WILKINSON, Esq. proposed the health of the noble Chairman, and bore testimony to the readiness with which he associated himself with every movement of a progressive nature.

The toast having been drunk,

The CHAIRMAN thanked the gentlemen present for the compli-

ment, and said that the work in which they were engaged was bound to go forward ; it had received an impetus that day which would not allow of the question standing still any longer. There was one omission to which he felt bound to call the worthy Alderman's attention. He had invited only gentlemen to be present that day. Now, the ladies were quite as much interested in the question, and, whether they knew it or not, he believed that they had a great deal more influence in it than the gentlemen. (Cheers.)

Mr. ALDERMAN WATERLOW explained that the building would remain open for public inspection for two or three weeks, and he hoped that would afford a better opportunity for ladies to inspect it.

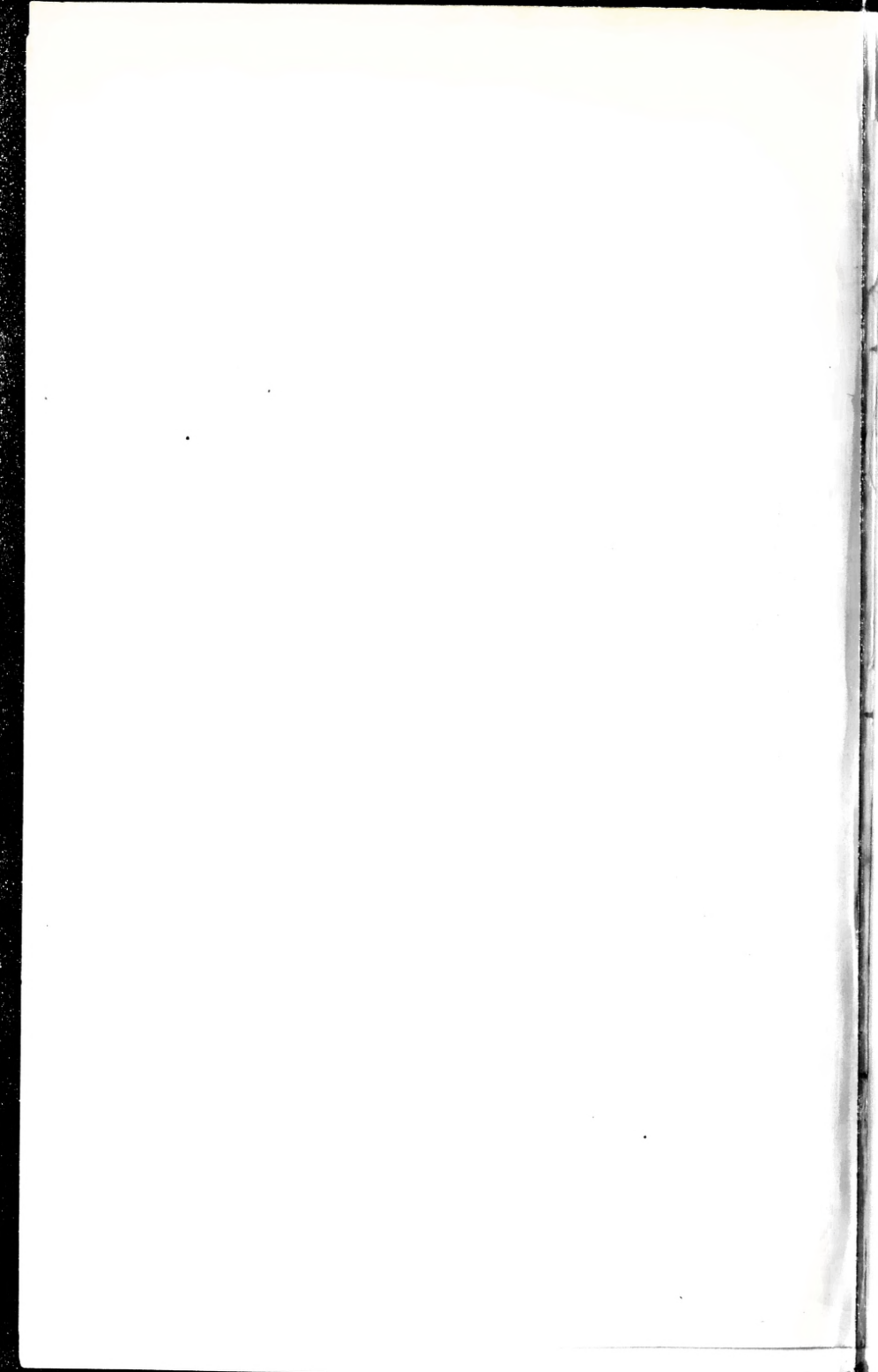
The CHAIRMAN continued. There was a duty before them which he was sure all would gladly discharge. They had inspected the whole of this building, and were delighted with the completeness of its arrangement in every part ; but they ought to be mindful of the fact that that which gave them so much pleasure to see realized had been a matter of long-continued patient thought and effort on the part of Mr. Allen. He could quite understand that there must have been an enormous amount of really laborious work in re-arranging, and altering, and turning about in every way. He proposed that they should drink the health of the architect and builder, Mr. Allen, and wish success to the project which had been suggested.

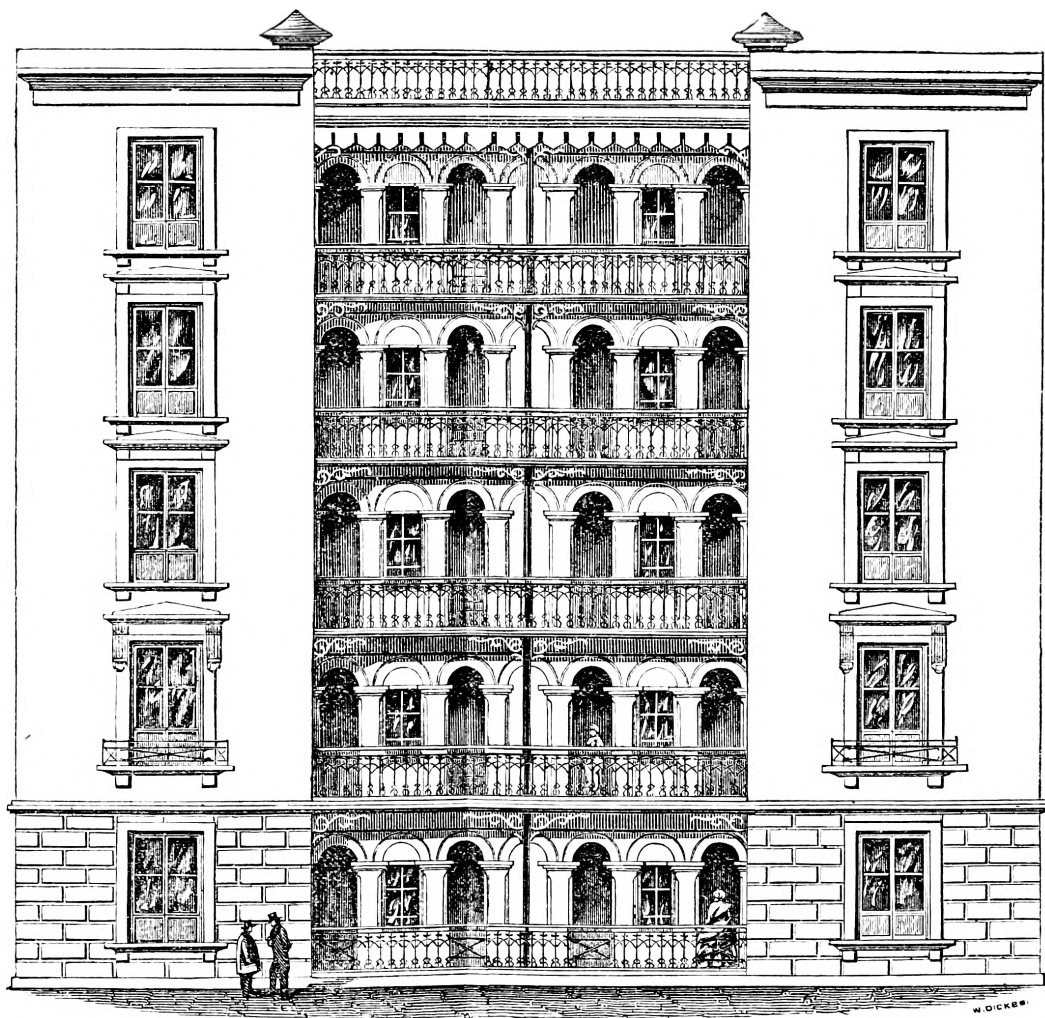
The toast was drank with great cordiality.

MR. ALLEN thanked their lordships and the gentlemen present for the kind manner in which his name had been referred to, and for the honour they had just done him. He could assure them that this building had been a matter of the greatest anxiety and interest to him for the past three or four years, but now that it was completed he felt that it amply rewarded him for all the time he had bestowed upon it. He was now only anxious that the number of them should be greatly increased, and after what had been said that day he had no doubt that the matter would be placed in the hands of men capable of ensuring it the success which he was proud to believe it deserved. (Cheers.)

The CHAIRMAN said that the whole subject seemed to him one of such vital importance in every way that he proposed to ask the Rev. Samuel Minton, with Mr. Waterlow's permission, to offer a few words of prayer for its success.

The REV. S. MINTON having complied with this request the company dispersed.





**HEALTHY DWELLINGS FOR THE INDUSTRIAL CLASSES,
LANGBOURN BUILDINGS, MARK STREET, PAUL STREET, FINSBURY SQUARE.**

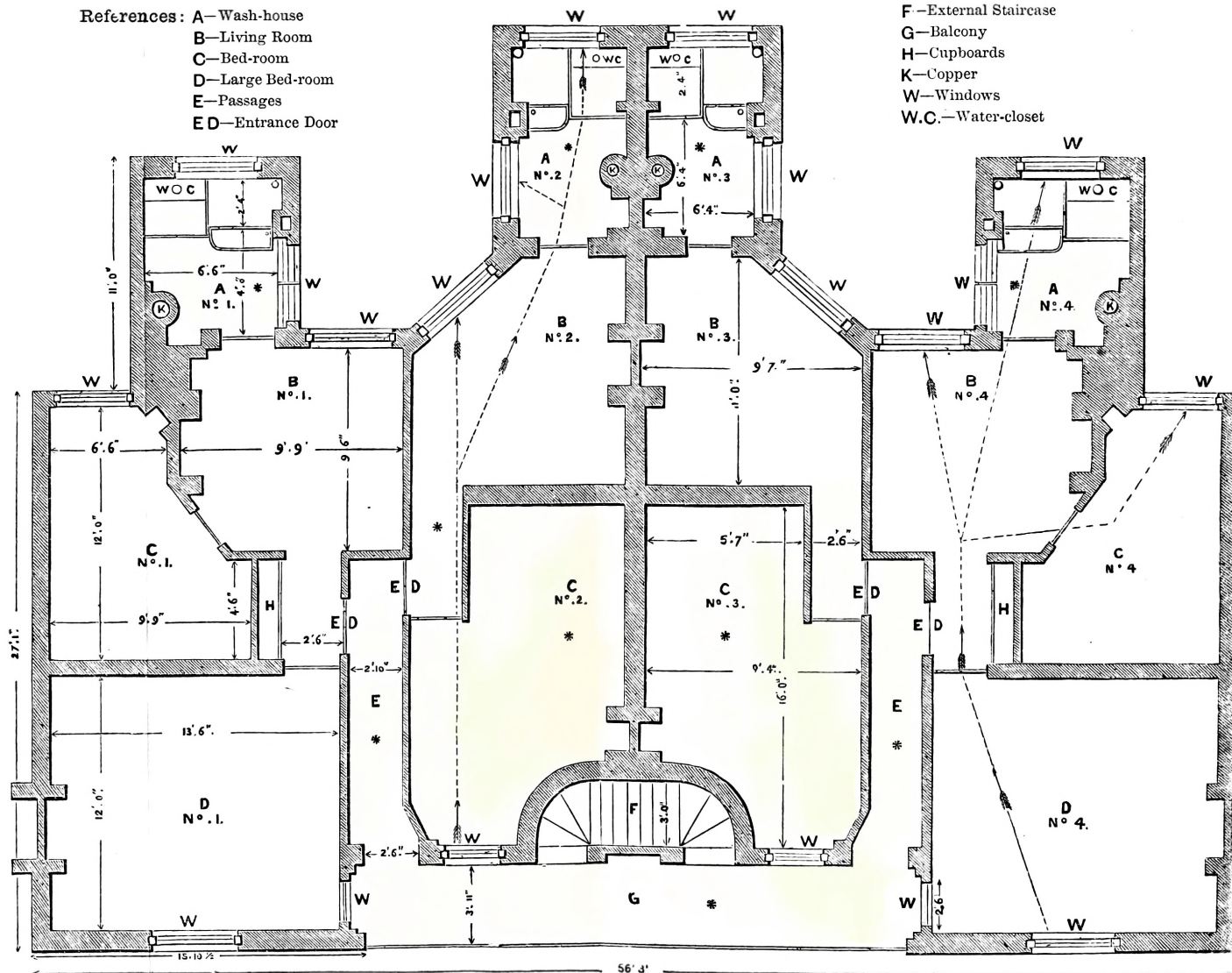
Designed and erected by Mr. MATTHEW ALLEN, for Mr. ALDERMAN WATERLOW.

Ground Plan of a Flat, Nos. 1 and 4 having Four Rooms, and Nos. 2 and 3 Three Rooms in each Letting.

The coloured parts indicate that the floors are constructed of Allen's patent fireproof material, of which also the staircases and roofs are composed.

- References: A—Wash-house
 B—Living Room
 C—Bed-room
 D—Large Bed-room
 E—Passages
 ED—Entrance Door

- F—External Staircase
 G—Balcony
 H—Cupboards
 K—Copper
 W—Windows
 W.C.—Water-closet



HEALTHY DWELLINGS FOR THE INDUSTRIAL CLASSES,
 LANGBOURN BUILDINGS, MARK STREET, PAUL STREET, FINSBURY SQUARE.

Designed and erected by Mr. MATTHEW ALLEN, for Mr. ALDERMAN WATERLOW