

HEALTH AND PROFIT

Scheme for Tenements Worth Living in Which Shall Pay Interest on the Investment.

COMPANY'S STOCK TO BE SOLD BY PUBLIC SUBSCRIPTION.

Solution of a Great Problem Without Appeal to Charity—Plans of the Buildings and Some Sanitary Arrangements.

Philanthropy of the most practical character, in regard to the housing of wage earners, will manifest itself Tuesday, Dec. 1, in a disposal of the capital stock of the City and Suburban Homes Company by public subscription.

The company was incorporated July 7 last, and its offices are at 281 Fourth Avenue. Its objects, as stated in its prospectus, are: "To offer to capital what the Directors believe to be a safe 5 per cent. investment and at the same time supply to wage earners improved, wholesome homes at current rates. It will provide the very best ac-

times of necessity, there could hardly be difficulty in turning them into money.

Although the company was incorporated in a time of financial depression, the disposition of investors toward the enterprise has been thoroughly and satisfactorily tested. At once \$250,000 of the capital stock was underwritten, and in addition the subscriptions to date amount to \$344,000. But for the Presidential campaign, the Directors would have started to build soon after incorporation. As to the distribution of shares, the prospectus of the company says: "The company, however, desires to distribute its stock as widely as possible, because the larger the circle of people financially as well as morally interested in practical housing reform, the larger will be its development. The more subscriptions the company receives for 5, 10, 50, and 100 shares each, the better will its Directors be pleased. It is expressly stipulated that the underwriters stand simply as guarantors, and that whatever proportion shall be subscribed upon the public offering of stock shall be deducted from their quotas. In this way all parties are accommodated."

The first block of city homes to be constructed by the City and Suburban Homes Company will be built on a plot of ground between Tenth and Eleventh Avenues, fronting on West Sixty-eighth and West Sixty-ninth Streets. The space to be occupied consists of sixteen city lots. The location is at the north boundary of the tenement region on the west side. The tenants of the new homes will not merely be surrounded by better hygienic conditions, but will be in a neighborhood where there are elevating instead of degenerating influences at work. The buildings to be constructed are after the design of Ernest Flagg.

Valuable Land Secured.

This first operation by the City and Suburban Homes Company is made possible through the action of Mrs. Alfred Corning

whom were Isaac Newton Phelps Stokes and Henry B. Herts, two young New-Yorkers who are studying architecture at the Ecole des Beaux Arts, Paris, with a view to making tenement architecture a specialty.

The plans submitted were judged by a commission consisting of Dr. E. R. L. Gould, W. H. Poisson, agent for the Improved Dwellings Association, and A. W. Longfellow, a distinguished Boston architect, with large experience in tenement planning.

The commission had an exceedingly delicate task to perform, having to keep in mind the economic outcome as well as the sanitary and housekeeping excellences presented by the various plans. Many designs, meritorious from the standpoints of hygiene and comfort, and well adapted to cheap land, the commission found would fail to yield the requisite financial return if built upon the high-priced land of New-York City. They finally recommended to the company the plans of Messrs. Ware and Flagg.

The first house of the company, at Sixty-eighth Street and Amsterdam Avenue, will be typical of the others to be built. It is intended to make all as perfect as science to date can make them, while keeping the cost within a limit where a moderate but certain interest on the investment may be earned.

Style of Apartment House Chosen.

Heretofore architects and builders of tenements have confined themselves generally to the regular city lot, 25 by 100 feet, and it is probably safe to say that on such lots it is impossible to build tenements that shall yield even a very modest return if sufficient ground is left unutilized to provide enough light and air. By building, however, on sites 100 feet square almost perfect hygienic results may be obtained, buildings may be erected in the most sub-

a main entrance from the street into the central court, from the corners of which start the stairways, four to each 100 feet square building. Mr. Flagg's entrances are from the recessed courts opening on the street.

A salient feature of these houses is a minimum of danger from fire. Each 100-foot building is divided into four compartments by unperforated fire walls, running from cellar to roof. The structural elements will be either fire-proof or slow-burning. All stairways will be non-com-

trouble, work, and dirt of coal and ashes. It is probable that the company will supply hot water throughout the buildings without extra charge. This will be supplied by the central boiler system, which will furnish the hot water and steam for the laundry, drying rooms, the heating of halls and stairways, and for the baths, of which there will be extensive and perfect systems.

The surroundings of the houses will not be neglected. The setting will be worthy of the gem. The borders are generally well kept as may be possible to set of architectural facades. Even roof gardens are talked of.

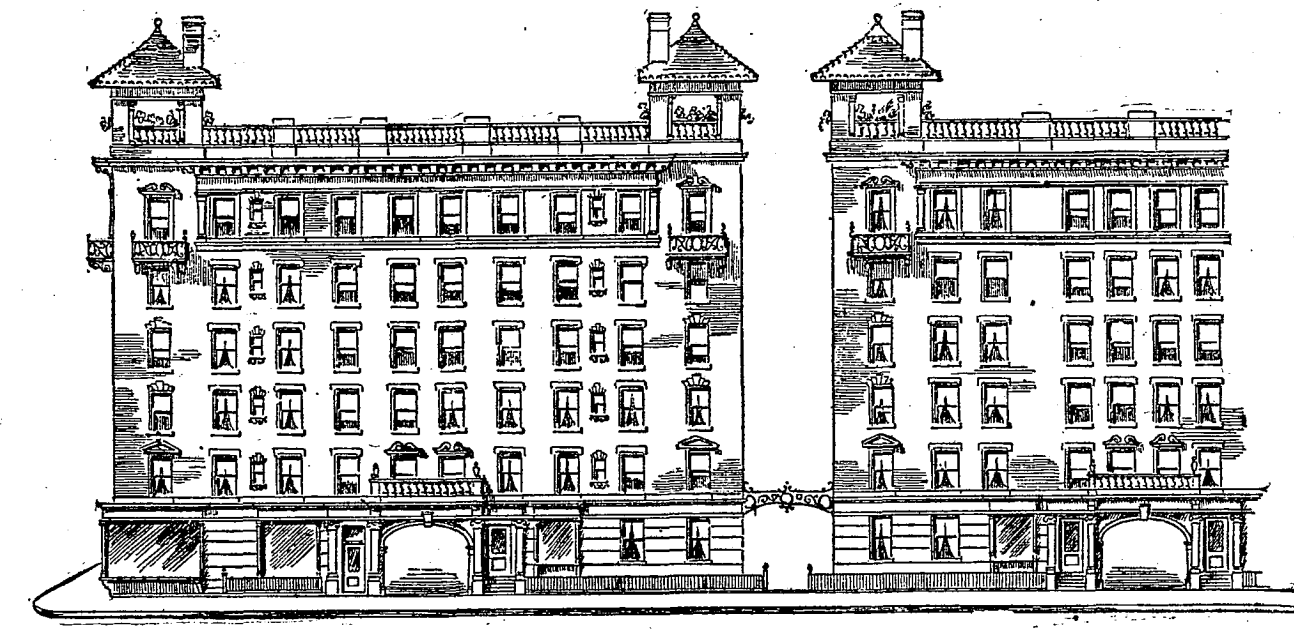
The officers and Directors of the City and Suburban Homes Company are Dr. Elgin

fantas, to crowding and bad housing, disregard of hygiene, want of air, and lack of bathing facilities except during the three months when the free salt water baths are open.

Investigation showed that the death rate among children under five years of age runs up to 254.4 per thousand in the rear tenements of the First Ward, while under the most favorable conditions it is only 30 per thousand. This is a "slaughter of the innocents" compared with which the mortality of Herod over which centuries of Christendom have shuddered sinks into insignificance. Under the same conditions, however, the general death rate rises from an average of 21.03 for the entire city to 61.97

sonable number of years, own his house and lot, in which he will have lived the entire fire period; and the amount he formerly paid for rent in a tenement will not only have paid for his home, but will also have paid his daily traveling expenses, his taxes, life and fire insurance, &c., and after his entire indebtedness to the company is discharged he will have his own home and a substantial equity in his life insurance.

Confidence in the success of the enterprise of the City and Suburban Homes Association is partly based on the success of kindred plans. Eighty-eight per cent. of all these enterprises (almost all of them in



JAMES E. WARE'S PLAN OF ELEVATION.

commodations from the standpoint of hygiene, and the largest degree of home comforts consistent with a fair return upon the capital invested."

"This is the business scheme of the incorporation. It is a plan that deprecates philanthropy of the ordinary sort and seeks to do good, not only practically, but in the offering of a paying investment. Underlying the plan and scope of the enterprise are all the motives that for years have impelled those who have sought to improve the condition of tenement dwellers, such as decency, hygiene, and the raising of the morals of such dwellers. As the promoters say:

"Philanthropy, pure and simple, will never greatly improve the housing of the people. The problem is too vast. After all the philanthropic money is turned into homes, it will be only a drop in the ocean of want, but if it can be shown that the best class of model dwellings can be built, and at the same time prove safe investments, yielding regularly the full ordinary rate of interest, they will contain within themselves the germ of life and development. Capital will be attracted to this field of investment, and, presently, the rockeries and the slums, with their attendant immorality, drunkenness, sickness, epidemics, and frightful death rates, will have disappeared, and 'Home, sweet home!' will cease to be a bitter irony, and be transmuted into a happy reality."

The capital stock of \$1,000,000 of the City and Suburban Homes Company will be offered for public subscription on the date

Clark. She has turned over her land to the company on an appraised valuation in return for shares of its capital stock at par. She also makes a cash subscription to the capital stock of the company, which, together with the price of the land, will amount to half of the value of the land and buildings when completed. The remaining half, in accordance with the policy of the company, and as is often the custom of the most successful British model housing companies, will be borrowed on mortgage at a rate of interest so low that, to pay 5 per cent. on its share, the capital, the company will not be compelled to earn more than 4 1/2 per cent. on its entire investment; the resulting advantages being larger, better-built, healthier, and more comfortable homes for its tenants at rentals no greater than are now paid for wretched quarters.

Architect Flagg was, with James E. Ware, recommended to the City and Suburban Homes Company by the Committee on Model Apartment Houses of the Improved Housing Council, of which Richard Watson Gilder is Chairman and William H. Tolman Secretary. The organization of the City and Suburban Homes Company was promoted by the council.

The council was the direct outcome of the improved housing conference held in this city last March under the auspices of the Department of Dwellings, Constant A. Andrews, Chairman, and of the New-York Association for Improving the Condition of the Poor, R. Fulton Cutting, President. The council's Committee on Model Apart-

stantial manner, giving as large a rentable area as in the old style buildings, and yet at a considerably less cost for construction. It is simply the difference between scientific and unscientific plans.

The chief objections to the old-style tenements are contracted quarters, lack of family privacy, and promiscuous toilet arrangements, inviting moral deterioration; lack of light and air, and of sanitary accommodations, insuring a large death rate, and danger from fire—that ever-present tenement horror. All of these are wickedly cruel when such houses are new; when they become old, dilapidated, infested with vermin and infected with disease germs, they are a disgrace to humanity and a menace, not only to the health of the unfortunate residents therein, but to the health of the whole community.

The unit of the plans of both Mr. Ware and Mr. Flagg is a building 100 feet square with an interior court about 30 feet square, ventilated to the street either by narrow passageways or from the street through the basement; additional light, air, and ventilation being provided by recessed courts 18 feet by about 60 feet opening from the street.

Mr. Ware's plan divides the block of 200 by 400 feet, for which competitive plans were asked, into four separate structures. At each avenue end of the block are two connecting buildings, each 100 feet square, with the rear opening upon a courtyard 18 feet wide, extending from street to street. On the interior of the block facing on each

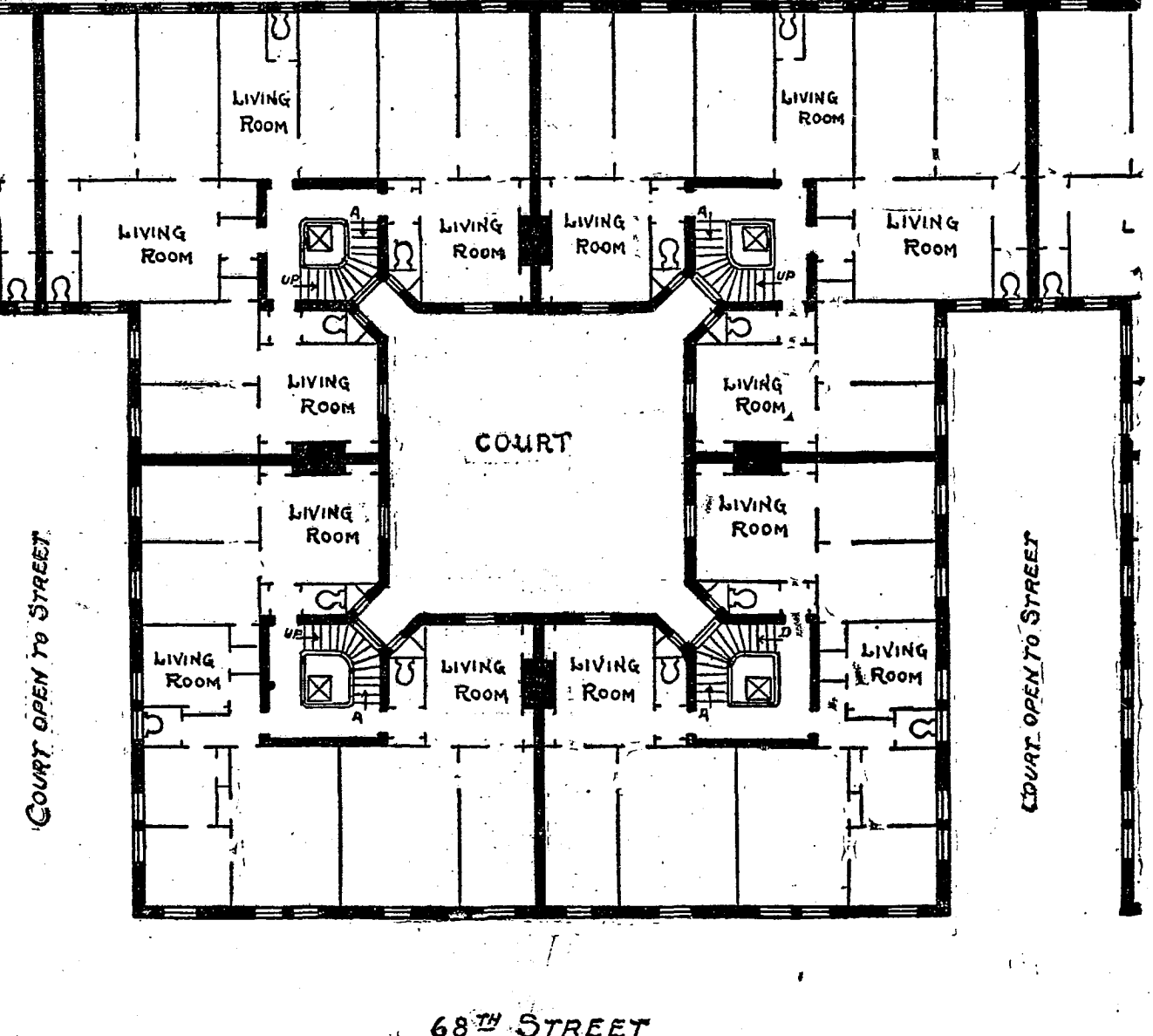
burnt and inclosed in fire-proof compartments of brick.

Arrangements and surroundings that conduce to clean living and self-respect have received the most careful attention. Every architectural device to secure a maximum of air and light has been taken advantage of. Every apartment, whether it have two, three, or four rooms, is complete in itself, with its private water closet, laundry, tubs, &c., while special attention is given to all the little "human nature" features, such as closets, pantries, dressers, mantels, &c., so dear to the heart of every housekeeper, whether she lives in a tenement or a palace, and which add so greatly to the ease of making a home orderly, attractive, and comfortable.

Baths, Heat, and Lighting.

Not the least of these provisions is the item of baths. The Tenement House Committee found a population of 235,033, of whom only 306 could properly bathe where they lived. This situation will be alleviated, however, next year, by the completion of the first municipal bath, to be erected at a cost of \$200,000 in the Hester Street Park.

Nor is this all. The promoters of this scheme of housing will do nothing by halves. Their plans may appear optimistic and hardly possible of realization, but every detail of the enterprise will be carried out. In the buildings of this company the smallest bedrooms will contain seventy square feet of floor area and must be not less than ten feet in length by seven feet in width; and the smallest living room must contain 144 square feet. In addition to the laundry tubs in each compartment, commodious laundries will be furnished, equipped with all the modern appliances, and steam drying rooms, where a washing may be dried in fifteen or twenty minutes. Tenants will have the privilege of doing their washing in their rooms and of drying their clothes on the roof or in the yard, as is the custom at



BLOCK PLAN, GROUND FLOOR, (Ernest Flagg, Architect.)

R. L. Gould, late of Johns Hopkins and Chicago Universities, President; Samuel D. Babcock, Vice President; Charles Stewart Smith, Treasurer; Arthur W. Milbury, Secretary; Directors: R. Fulton Cutting, Chairman; Joseph S. Auerbach, John D. Crimmins, W. Bayard Cutting, Adrian Iselin, Jr., D. Ogden Mills, Isaac N. Seligman, Cornelius Vanderbilt, Alfred T. White, and George W. Young; Joseph S. Auerbach, Counsel.

Some of Those Interested.

Many of these are identified with the better homes movements of the east of the country. Dr. Gould is a publicist on the subject, and studied the housing question here and in Europe as Special Commissioner of the United States Government. Messrs. Babcock, once a partner of George Peabody, the practical philanthropist; Mills, Vanderbilt, and R. F. and W. B. Cutting have been

and in some of the recently condemned rear tenements to 13 per thousand.

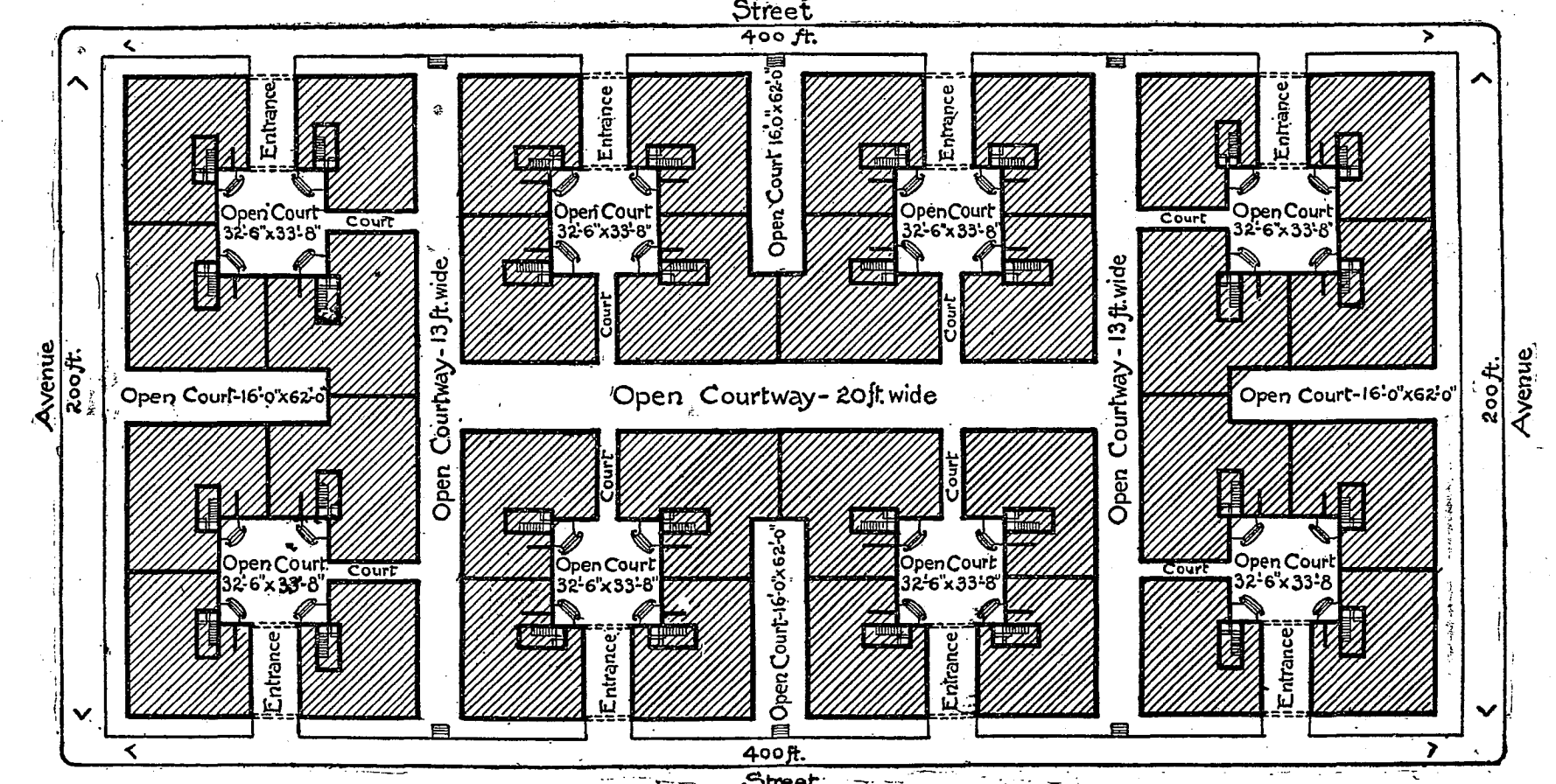
The City and Suburban Homes Company has a plan of suburban homes which is expected to form an important branch of its activities. It has already received 372 applications to participate in its advantages. The company will not compete with building and loan associations.

Suburban Homes Also.

The method of operation will be as follows: The sites before being absolutely selected will be submitted to the judgment of would-be purchasers who will visit them and state whether they would like to live there. A location which pleases the majority will then be purchased. A sufficiently large area will be bought or secured under option to build up quite a good-sized colony. There is an important advantage

Europe, where the earnings of capital are less than in America) steadily pay the prevailing commercial rate of interest, (that is, from 4 to 6 per cent.) after putting the property in the best of repair and providing a comfortable contingent fund; 6 per cent. of these operations regularly pay a savings-bank rate of interest, and only 6 per cent. partial financial failures.

Americans may properly be proud of the fact that their countryman, the noble George Peabody, was one of the first in the field, and, due to his munificence alone, nearly 30,000 of London's working people are comfortably and healthily housed at rentals commensurate with their incomes; and yet so profitable has been the undertaking that the capital has more than doubled from its own increment—all the increase being devoted to the extension of the enterprise. In London more than 100,000 of the poorer and poorest classes live to-day in the highest standard model tenements, while a far larger number have been transferred to cottage homes in the



BLOCK PLAN GROUND FLOOR.

(James E. Ware, Architect.)

named by Messrs. J. Pierpont Morgan & Co., the United States Trust Company, the Fifth Avenue Bank, and the United States Mortgage and Trust Company.

The shares are \$10 each, and are entitled to an annual cumulative dividend of 5 per cent. Desires to make the shares popular and within the reach of wage-earners dictated their denomination. The enterprise was conceived wholly in the interest of such toilers, and its promise of success is based on the fact that it has been planned on the lines of like schemes that are safely profitable. The shares should be more attractive than savings bank deposits, because of the higher rate of interest. In

ment Houses, Joseph S. Auerbach, Chairman, and Arthur W. Milbury, Secretary, at once organized a competition of architects to secure plans for a block of city model apartment houses. The conditions were rigorously drawn to eliminate the existing evils of tenement construction and to secure for tenants the largest possible apartments, the best sanitary arrangements, family privacy, and the maximum of home comforts at rentals no greater than now paid, and at a cost to the company that would permit annual 5 per cent. dividends on the investment.

Twenty-eight architects competed, among

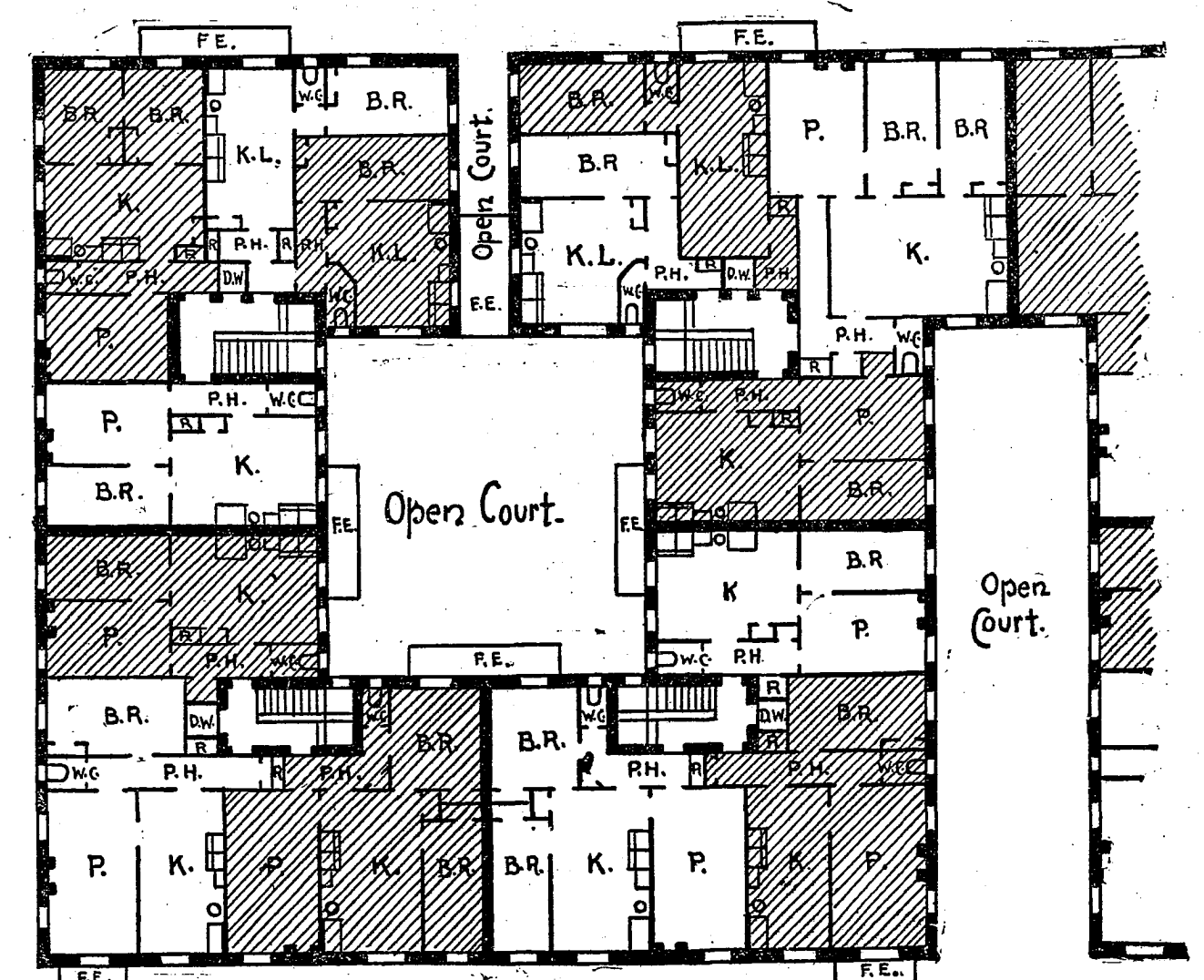
street are two precisely similar buildings separated at the rear by an east and west courtyard 20 feet wide, and terminating at either end in the north and south court, way noted above.

In Mr. Flagg's plan an east and west courtyard 20 feet wide runs through the centre of the entire block, and the square interior courts, which of course are open to the heavens, are additionally ventilated through the basement. In Mr. Ware's plans these square interior courts are connected by narrow alleys, with the transverse courtways opening to the streets.

Mr. Ware has adopted the French plan of

present, but this is an eyesore, a nuisance, and unhealthful, and it is hoped that housekeepers will soon learn to prefer the machine-furnished laundry with its quick drying rooms, so greatly reducing their labor, and which will at the same time render their living rooms so much more healthful and comfortable.

Gas will be introduced throughout the buildings. The company will light and clean the halls, courts, passages, &c. There is under consideration a system of gas ranges whereby housekeepers may have fire only when and in what quantity needed. This would certainly result in much cooler dwellings during the summer, and would save a vast amount of fuel and the



Plan of Upper Floors. 100.0' x 100.0'

James E. Ware's Upper Floors Plan.

active in the cause of tenement reform, and are shareholders in the Improved Dwellings Association of this city, a very successful enterprise. Mr. White began to build model tenements in Brooklyn twenty years ago. Mr. Seligman is also a shareholder. At New-Rochelle Mr. Iselin has built cottages for clerks and men who earn small salaries.

Others who have taken an interest in the enterprise are J. Pierpont Morgan, John D. Rockefeller, Jacob H. Schiff, George J. Gould, W. C. Schermerhorn, Seth Low, Miss Hannah N. Lawrence, David G. Leggett, M. Bayard Brown, Miss Olivia Phelps Stokes, Miss Caroline Phelps Stokes, Morris K. Jessup, William D. Sloane, R. E. Bowker, Miss B. Aymer, Miss A. G. Johnson, William E. Dodge, W. D. H. Washington, Percy R. Fyfe, Jr., Miss Anna E. Van Santvoord, James Loeb, Edward Marshall, William H. Tolman, Mrs. R. C. Lincoln, the Misses Dike, D. W. Bishop, and E. C. Van Dusen.

The City and Suburban Homes Company begins business under no pecuniary charges whatever. The hardest-worked men of large affairs have given it their time and labor without stint. Office rent has been furnished free, and lawyers and bankers have made no charge for their services. There has been no expense whatever for commissions or fees of any kind. Their aims were unselfish, and they started to mature their plan when the Tenement House Committee, of which Richard Watson Gilder is chairman, started the community in 1894 with the declaration that New-York possessed the worst tenement system in the world. The disclosures of Mr. Gilder's committee included the fact that in 1884 to a district bounded by Second, Columbia, Rivington, and Clinton Streets and Avenue B there were added a population of 984 to a district in Bombay, with 750,000, one in 365. With this revelation came the tracing of rightful mortality, especially that of in-

in this, because the company is enabled to protect the locality from nuisances and anything which would have the effect of diminishing values. Thus the workman will be secure in the possession of a property which by the time he has it all paid for will certainly have increased largely in value.

Applicants for homes visiting the company's office will select a type of house from plans presented for their approval. The company, when location has been made for, perhaps, twenty-five or thirty houses a period of ten, fifteen, or twenty months in which to acquire himself of his debt in monthly installments. The company also insists that he insure his life, so that in the event of his death, his family may be sure of retaining the home. The obligations of the insurance policy are assured by some well-known life insurance company. The premium payments are not onerous to the borrower. The company regards this life insurance feature as particularly important and valuable. It will therefore insist upon insurance in every case where it may be effected.

By this plan a purchaser may, in a rea-

suburbs. All important British cities are fully abreast and some in advance of London in this important reform.