ON

DWELLINGS

FOR

THE LABOURING CLASSES,

SUGGESTED BY THE PLANS FOR MODEL LODGING HOUSES

JECTED BY

Captain Rudston Read.

LATE PRINCE CONSORT.

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FORMERLY 9th (QUEEN'S ROYAL) LANCERS.

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DWELLINGS FOR THE LABOURING CLASSES.

So much has been said and written of late on the necessity of providing "Dwellings for the Labouring Classes" of the Metropolis, that little further can or need be said upon the subject; and any argument in support of its claims to attention must be quite unnecessary.

The question, therefore, resolves itself into a consideration of the principles upon which a grand comprehensive plan—applicable not merely to the Metropolis but to the whole country—should and must be founded in order to be successful; but though involving mere matter of dry detail, it is not the less interesting, shewing, as it does, what a reformation may be effected by a measure of the magnitude now contemplated, and which, from its importance must necessarily be made a Government measure to command the success it deserves.

It is due to the memory of His Royal Highness, the late Prince Consort, to attribute to him the origin of "Model Lodging Houses," and several Philanthropists, dealing as largely with the subject as can possibly be accomplished by any individual exertion, and conferring very great benefits on the industrial poor, have followed in his steps; but before any general effect can be produced by such comparatively feeble means, many generations must pass away, whereas, should the initiative be taken by the Government, the existing evils so loudly calling for amendment may, as far as the Metropolis is concerned, be completely eradicated in the course of a very few years.

The following synopsis will clearly show that for the same amount of rent which the most miserable hovels now command, not only can respectable Lodging accommodation be supplied, but the tenants provided for in temporary sickness;—provided for when decrepid and worn out—provide schools for educating their children, and having them cared for,—and still leave an important balance at the disposal of the Chancellor of the Exchequer.

The investigation of the subject has cost the Author much time and mental labour, and the result of his studies and calculations demonstrate that his system *must* prove successful; and he confidently hopes that it will be entertained and adopted by the State.

The avidity, with which the boon, already placed within their reach, by the Philanthropists alluded to above, has been accepted by the people, can leave no doubt that

under the proposed extended system they would gladly avail themselves of the benefits it confers, and that in a very short space of time a great moral and physical revolution would be accomplished.

The fundamental features of this extended system are few and simple, while they admit of almost any expansion.

THEY CONSIST AS FOLLOWS:

1st. In providing Lodging accommodation for the Labouring and Industrial Classes on economical, yet self-supporting principles, and at rents commensurate with their earnings.

2nd. In the contraction of Pauperism within the narrowest limits, and in the proportionate reduction of the Poor's Rate, as the natural consequence.

3rd. In providing a fund for support in temporary sickness.

4th. In providing a Superannuation Fund for maintenance in old age.

5th. In providing Schools for the education of the children.

6th. In providing a fund applicable to National purposes in the reduction of Taxation.

7th. In conveying the fee-simple of the property to Government, as a security against deferred claims for temporary or permanent maintenance (clauses 3 and 4).

8th and lastly. In classifying the gross revenue under the several heads of "Maintaining Rents," and "Surplus Rents," (Appendix B.) and in appropriating them respectively to the purposes, and in the manner shewn in the Appendices C. and D.

The foregoing features are more particularly and fully explained in Appendices A., B., C., and D., as follows:—

APPENDIX A.

Shews the cost, including purchase of Land, of a square of unostentatious buildings of solid and fireproof construction, with spacious rooms calculated to lodge two hundred and eighty families, in addition to the establishment of sixty-four Shops for the retail of food and other necessaries, as shewn on the basement plan.

APPENDIX B.

Shews the distribution of the gross Revenue under the several heads of "Maintaining Rents" and "Surplus Rents."

APPENDIX C.

Shews the amount of the charges to be brought against "Maintaining Rents."

APPENDIX D.

Shews the accumulation which would accrue to a tenant at the expiration of any number of years from 1 to 35, from the surplus rents, whatever they may be fixed at, the minimum limit being sixpence, and the maximum three shillings.

GENERALITIES.

- 1. By way of encouraging frugality, all applicants for Lodging accommodation shall be entitled to the same benefits as are conferred on actual tenants, under clauses 3, 4, and 5, on payment of the entrance fee required from all tenants, together with the amount of "Surplus Rent" which they may elect to qualify under. They shall come into possession of their rooms according to priority of application. The fund arising from the entrance fees shall form the nucleus of an Indemnity Fund against defaulting tenants and empty tenements.
- 2. By reference to the Architect's ground plan it will be seen, that arrangements have been made for utilizing the basement for Shops, and provision is also made for schools and playgrounds for the children, which, it is intended, shall be supported out of "Surplus Rents" (see clause 5), and by the bye-laws of the institution it will be compulsory on the parents to send their children to them and submit to all the regulations.

- 3. In preparing the Appendices A., B., C., and D., all the calculations have been made so as to render the adaptation of the system to the requirements of the Metropolis only; but it is conceived that, when thoroughly established, and the great advantages which must necessarily ensue, are practically shewn, that the inhabitants of every town throughout England and Wales will gladly avail themselves of the sound and permanent benefits which these institutions will confer upon their labouring classes.
- 4. The foregoing details must be considered only as explanatory of the principles of the system, the working detail of which, though not overlooked, it is considered premature and unnecessary to dwell upon at this stage; it being sufficient to state that while a parental care is exercised throughout the system, the grand principle of self-reliance is maintained and inculcated.

APPENDIX A.

Estimate of the cost of erecting a Square of Dwelling Houses (including purchase of Land) to accommodate Two Hundred and Eighty Families; with provision for Sixty-four Double Shops in the Basement.

Dr.		0		Gr.
To Capital Account	£ s. d. 39,536 11 0	By Erection of a Building containing 280 Tenements of two rooms each, at an estimated cost of £91 each 25,480		d.
	The Control	"Erection of 64 Double Shops, at an estimated cost of £91 each 5,824 "Purchase of 10,000 superficial yards		
		of Land, at 4d. per yard rental, and 20 years purchase 3,333 "Interest at 3 per cent. per annum, for one year, on £18,985 6s. 8d., being	6	8
	0	one half the cost of Buildings and the whole cost of Land 569 " Contingencies at 12½ per cent., on	11	0
	60	£34,637 6s. 8d., the total cost of Land and Building 4,329	13	4
of a sense	£39,536 11 0	£39,536	11	0

APPENDIX B.

Shews the amount of the Gross Revenue and its distribution under the respective heads of "Maintaining Rents" and "Surplus Rents."

Dr.					Gr.
	£	s.	d.	D	£ s. d.
To Gross Rental on 280 Tenements, at 6s. per week, or £15 12s. per annum	1,368	0	0	D	y Charges against "Main- taining Rents," as per
"Ditto, ditto, on 64 Shops, at 9s. per					Appendix C., viz.:—
week, or £23 8s. per annum 1	1,497	12	0		Interest or Sinking Fund 1,581 9 4
" Rent of Ground for School Buildings,					Rates and Taxes 1,182 9 8
2,809 superficial yards, at 4d. per		- 0			Repairs 147 16 5
per yard per annum ∿	46	16	4		Administration 295 12 10 Fire Insurance 19 11 3
The second secon				,	Balance being "Surplus Rents," applicable for the
CONTRACTOR OF THE PROPERTY OF					purposes of School, Sick,
					&Superannuation Funds
The part of the pa					and in reduction of Tax-
					ation, (see clauses 3, 4,
					5, & 6, under the head
CA					of General Features) 2,685 8 10
C	5,912	0	1		
	,312	0	4		£5,912 8 4

APPENDIX C.

Shews the amount of charges to be brought against "Maintaining Rents."

By Interest and Sinking Fund, at 4 per cent. per annum	£	s.	d.
(extending over 36 years) on £39,536 11s. 3d. (Ap-			
pendix A.)	1,581	9	4
,, Rates and Taxes, including Water	1,182	9	8
,, Repairs, &c., estimated at 2½ per cent. on Gross Revenue	147	16	5
,, Administration, estimated at 5 per cent. on Gross Revenue	295	12	10
" Fire Insurance at the rate of 2s. 6d. per cent. on one half			
the total cost of building, £15,652	19	11	3
	£3,226	19	6

APPENDIX D.

Shewing the accumulation (in addition to Dwelling House Accommodation) which will accrue to any Tenant at the expiration of any number of Years from one to thirty-five, by payment of the stated weekly rentals.

Number of Years.	Weekly Rent 3s.	Weekly Rent 3s. 6d.	Weekly Rent 4s.	Weekly Rent 4s. 6d.	Weekly Rent 5s.	Weekly Rent 5s. 6d.	Weekly Rent 6s.	Weekly Rent	Number of Years.	
1st Year 2nd "3rd "4th "5th "6th "7th "10th "11th "12th "15th "15th "16th "17th "19th "20th "22nd "23rd "24th "25th "25th "25th "25th "25th "23rd "34th "35th "35th "35th "35th "35th "35th "35th "3	Payment of the above sum secures only Lodging Accommodation free of Rates and Taxes and Water Rates.	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	## 8. d. 3 18 0 7 18 3\frac{3}{4} 12 1 0\frac{3}{4} 16 6 3\frac{3}{4} 20 14 1\frac{1}{2} 25 4 6 29 17 8\frac{1}{4} 34 13 6\frac{3}{4} 39 12 3\frac{3}{4} 44 15 11\frac{1}{4} 49 19 0 55 7 0 60 18 2\frac{1}{4} 49 19 0 55 7 0 60 18 2\frac{1}{4} 49 19 0 55 7 0 60 18 2\frac{1}{4} 91 6 3\frac{3}{4} 91 6 3\frac{3}{4} 91 6 3\frac{3}{4} 91 6 3\frac{3}{4} 104 15 10\frac{1}{2} 111 16 9 119 1 10\frac{1}{2} 126 11 3\frac{3}{4} 134 5 3 142 3 9\frac{3}{4} 150 7 1\frac{1}{2} 158 15 4\frac{1}{2} 167 8 7\frac{1}{2} 176 7 0\frac{3}{4} 185 10 10\frac{1}{2} 195 0 3 204 15 3 214 16 0\frac{3}{4} 225 3 0 235 16 0	£ 8. d. 5 4 0 10 11 1 16 1 5 21 15 1 27 12 2 33 12 8 39 16 11 46 4 9 52 16 5 59 14 7 66 12 0 73 16 0 81 4 3 88 17 0 96 14 4 104 16 4 113 3 3 121 15 1 130 13 7 139 14 6 149 2 4 158 15 10 168 15 1 179 0 4 158 15 10 168 15 1 179 0 4 189 11 9 200 9 6 211 13 10 223 4 10 223 4 10 223 4 10 223 2 9 247 7 10 260 0 4 273 0 4 286 8 1 300 4 0 314 8 0	£ s. d. 6 10 0 13 3 10\frac{1}{4} 20 1 9\frac{1}{4} 27 3 10\frac{1}{4} 27 3 10\frac{1}{4} 34 10 2\frac{1}{2}\frac{1}{4} 42 0 10 49 16 1\frac{3}{4} 57 15 11\frac{1}{4} 66 0 6\frac{1}{4} 74 13 2\frac{3}{4} 83 5 0 92 5 0 101 10 3\frac{3}{4} 111 1 3 120 17 11 131 0 5 141 9 0\frac{3}{4} 152 3 10\frac{1}{4} 152 3 5 5 236 19 8\frac{1}{4} 223 5 5 236 19 8\frac{1}{4} 223 5 5 236 19 8\frac{1}{4} 223 5 5 236 19 8\frac{1}{4} 250 11 10\frac{1}{2} 279 1 0\frac{1}{2} 293 18 5\frac{1}{4} 309 4 9\frac{1}{2} 293 18 5\frac{1}{4} 368 0 1\frac{1}{4} 375 5 0 393 0 0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	ayment of the above sum secures only Lodging Accommod Taxes and Water Rates.	1st Year 2nd ,, 3rd ,, 4th ,, 5th ,, 6th ,, 7th ,, 8th ,, 10th ,, 11th ,, 11th ,, 11th ,, 11sth ,, 12th ,, 13th ,, 14th ,, 15th ,, 15th ,, 15th ,, 16th ,, 17th ,, 18th ,, 18t	

N.B.—To the above will have to be added periodically the profit accruing on the principle of Mutual Insurance.

