

# INDUSTRIAL DWELLINGS SOCIETY

EST 1885

## Excellent Accommodation

The first hundred years of the Industrial Dwellings Society



Hugh Pearman



*The first Lord Rothschild (1840-1915), founder of The Four Per Cent Industrial Dwellings Company Limited. The illustration is reproduced with grateful acknowledgement to Mr Alfred Rubens.*

# Excellent Accommodation

The first hundred years of  
The Industrial Dwellings Society

BY

HUGH PEARMAN

First published in 1985

by the Industrial Dwellings Society (1885) Ltd  
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e-book edition 2010 prepared by Intertype

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# Foreword

by Leslie B. Prince CBE

Chairman of The Industrial Dwellings Society (1885) Limited

Any housing authority is bound to be one of the most important factors in the lives of the people it houses, and all of us in The Industrial Dwellings Society try always to remember that our own attitudes and actions can make 1,200 families either happy or miserable.

This knowledge has inspired us and our predecessors for a century, and I pray that it will continue to do so in the years to come. I like to think that the lengths of the tenancies of some of our residents indicate their content at being with us: in many cases people in their nineties have lived with no other Landlord and successive generations have been housed by the Society and its predecessor Company so that we are truly a family concern.

This applies equally to our staff, fathers, sons and brothers having been in our employment, in some cases for as long as fifty years. In the hundred years of our existence we have had only four Chief Officers, the two Ornstiens who figure in Mr Pearman's history, John Bender and Clifford Lawton.

But evidence of our continuity of purpose cannot be better demonstrated than by the record of the Rothschild family. On the death of Lord Rothschild, our founder Chairman, in 1915, he was succeeded by Major Evelyn de Rothschild whose early death on active service led to the election of Anthony de Rothschild in 1918. The latter served the Society for no less than fifty years and when he died in 1960 his son, Evelyn de Rothschild, became our Deputy Chairman and still is: a record of a hundred years of service by the same family.

Thus we have had only four Chairmen and I regard it as my good fortune that a half century of service on the Committee and twenty-five years as Chairman coincides with the Centenary Year of the Society.

Just as there has been continuity in our personnel there has been continuity in our motivation and our aspirations. It is still our purpose, as it was a hundred years ago, to provide excellent accommodation at fair rents to those most in need. Most of the money to do this now comes in the form of Government grants rather than from the private sources which were available to us in 1885, although the Society still contributes substantial sums out of its own funds to the cost of its projects. However, the end product is the same today as it was at the beginning – the happiness and comfort of the people we serve.

Mr Pearman has been able to extract from the past the sense of dedication of those who have gone before us and has brought it to life in the following pages. On behalf of my colleagues I dedicate ourselves to uphold our cherished traditions.

**Mr Leslie Prince, CBE**



## Introduction

A century ago, London's East End was at its most dangerous. It was badly overcrowded, with most of its shifting population living in ramshackle and insanitary lodging-houses. Crime figures here were the worst in the country and health conditions were no better.

The heart of the East End was Spitalfields, and at the heart of Spitalfields was 'the foulest and most dangerous street in the whole metropolis', according to a contemporary commentator. So notorious was it that even the police thought twice before venturing in. This was Flower and Dean Street, its pleasant name belying its unsavoury nature. It and the other streets in the Whitechapel area were known disparagingly as 'rookeries'.

Clearing the rookeries was the number one priority for the worried administration of the capital. But it took an Act of Parliament and an epidemic of typhus fever before the worst parts were finally pulled down in late 1883. A large part of Flower and Dean Street was cleared.

The idea was that better homes for the labouring poor should replace the rookeries. But who was to do it? Neither the Government nor the local boroughs were in the business of building homes – council housing had yet to be invented. Even the powerful Metropolitan Board of Works could only pull down, not put up.

So when, in 1885, builders began to excavate the cleared site in Flower and Dean Street, and foundations were laid, and a great building began to arise from the ashes of the rookeries, there was excitement and speculation in the area. By now, Spitalfields was a largely Jewish ghetto, made up of refugees from the Russian pogroms who had landed in the docks and settled near their point of arrival, more often than not in the same old lodging houses that still crowded round the clearance sites.

Brick by brick, the building rose – a huge building round a courtyard, facing onto Flower and Dean Street, Thrawl Street, and George Street. The narrow streets were blocked most days as the carts of brick, timber, lime, sand, and iron rolled up. As the builders progressed, strange faces were to be seen in the neighbourhood – people in fine clothes, all – a rarity this, by now – speaking English. Then one day they all came at once.

It was Monday, 13 December, 1886. Traders in their doorways, and idlers on the street corners, watched the cabs and carriages weave their way through the traffic into Flower and Dean Street. They were met by a man whose name many of the onlookers had already learned – Mr Joseph. The visitors were shown round, disappeared into a doorway at the completed end, emerged talking, and drove off. Old Flowery, it seemed, was becoming famous. As the last cab vanished round the corner into Commercial Street, the din of building resumed as Messrs Ashby and Horner, contractors, got back to work.

Was it like that? Did many of the grand visitors turn up, or only a few? Who were they, and what did they say to Mr Joseph? And did their appearance cause much comment in the surrounding rookeries? A century later, we are not allowed such details. We know only that the visit took place: and we know that it was of great importance. For Monday, 13 December, 1886, was the day before the second annual general meeting of a company pledged to provide good homes at low rents to the people of the East End – and the visitors were the founder shareholders of the company.

We know the visit took place that day because Philip Ornstien, secretary to The Four Per Cent Industrial Dwellings Company, had sent out a letter to the shareholders the previous week. In it he said: ‘The dwellings in course of erection in Thrawl Street, Flower and Dean Street, and George Street, Spitalfields, are now all roofed in, and it is expected they will be completed by the end of next month.’ He added that the architect for the scheme, Mr N. S. Joseph, would be there to show shareholders and their friends over the buildings, ‘as far as their present unfinished condition will permit’.

We do not know how many of the shareholders took advantage of the offer. But many probably did: this was, after all, the first enterprise of the company that had been established in July 1885

... for the purpose of providing the industrial classes with more commodious and healthy Dwellings than those which they now inhabit, giving them the maximum accommodation for the minimum rent compatible with the yielding a nett 4 per cent dividend upon the paid-up capital of the Company.

Such a rate of interest was low, compared with what the Victorian investor would be able to find elsewhere. By investing in the Four Per Cent Company, the shareholders were committing a charitable act. Their money enabled the dwellings to be built, the low rate of return on their money meant that the flats could be let at around five shillings per week, so falling within the means of the almost exclusively Jewish immigrant population of the area. So for the founder shareholders of the Company, the return on their cash was not the main thing. Everyone of them had an interest in improving the conditions of the immigrant East London Jews – because everyone of them was a member of the developing Anglo-Jewish middle class.

If the onlookers from the rookeries had been able to put names to faces, they would have realised that these fine gentlemen had been concerned with the Jewish community in the East End for some time. Nathan Joseph, the architect, was perhaps better known as the head of the Sanitary Committee that for years had been trying to improve the living standards of the community there. Frederick Mocatta – well known for his good works – had had a hand in the building of other tenement blocks. Samuel Montagu, the Liberal MP for Whitechapel, had been elected only the year before. Others arriving that day had charitable connections with the area mostly through

the Jewish Board of Guardians which had already had a substantial impact upon the lives of the poor.

The most illustrious visitor to alight from his carriage that Monday – and it would certainly not have been his first visit was a figure whose name was already something of a legend. Lord Rothschild, son of Britain's first Jewish MP, banker and tireless philanthropist, was personally responsible for the Flower and Dean Street project among his countless other activities. If these poor exiled traders had a secular leader, it was him.

As people resumed their business, perhaps some would have dismissed the occasion as yet another example of big business profiting from the poor immigrants. After all, there had been blocks of flats for the workers built in the area before. Fine homes, some of them – and some not so fine – but, after all, it came down to whether you could afford the rents. On the basis of past experience, the cynicism of the rookeries was understandable. Overcrowding led to rack-renting, which in turn led to sub-letting in order to pay the rent, which in turn made the overcrowding problem worse. How could any landlord deal fairly in those conditions?

The Four Per Cent Company was embarking on a bold experiment in Flower and Dean Street. It was by no means the first organisation to tackle the problem of housing London's needy: from the 1840s onwards there had been attempts, more or less successful, to provide 'philanthropic housing'. Generally they came hard up against the problem of return on capital. Someone had to fund the buildings – and as it had to be private capital, there had to be a financial return on the investment. The result was too often either flats built too cheaply, with few amenities, or more acceptable flats where the rent levels were beyond the means of the ordinary people for whom they were intended.

What the founder shareholders and directors of the fledgling Four Per Cent Company had come to see on that December day was more than just a building: it was a major step forward in social housing. Officially named Charlotte de Rothschild Dwellings in honour of de Rothschild's mother, the flats were well-built and equipped by the standards of the day, and were arranged around a large courtyard where children could play and adults could sit and chat in security. They would be managed well to ensure that this new high standard of living did not deteriorate. And all this, it was promised, would be provided for an average rent of around five shillings per week.

Did the people of Whitechapel know of the magic figure of five shillings, five months before the buildings were opened? If so – and the chances are that they did, because the figure had been announced when the company was set up – then there would have been a great deal of speculation in the rookeries over who was to be lucky enough to get one of the new flats.

If you lived in Spitalfields at that time, five shillings would not buy you much in the way of accommodation: demand was such that you would generally have to pay much more, possibly just to become a sub-tenant of an already-established tenant in an unsavoury slum house. Still less would five shillings a week get you a home as good as was promised in Charlotte de Rothschild Dwellings. But Rothschild Buildings, as the flats soon came to be known, fulfilled the promise. De Rothschild and his architect Nathan Joseph got their sums right first time – and it was an astute piece of financial juggling.

On 2 May, 1887, five months after the shareholders' visit, the buildings were 'opened for occupation'. There was no grand opening ceremony to mark the occasion. Applications for the flats had been coming in for some months, and as soon as the dwellings were finished, they were let. The only record of the occasion is a short typed note from the directors dated 3 May observing that the rents had been fixed and that 'many tenements have already been taken'.

It had taken under two years of frantic activity since The Four Per Cent Industrial Dwellings Company was set up: perhaps there just hadn't been the time to think about ceremonial. More important was the fact that the dwellings had been built, flats were available at five shillings per week, and the shareholders could get their four per cent return. For the bakers, cigar makers, porters, shoemsmiths and tailors of Spitalfields who moved out of the rookery into Rothschild Buildings, it was almost beyond their dreams.

The work of the company continued at a high level. Demand for this high-quality, low-rent housing was colossal and its subsequent schemes are dealt with later in this book. But the work to make Rothschild Buildings a success, and a pattern for the later projects to follow and for others to emulate, continued in a subtle and effective way by the people of the Buildings themselves. If the company built the bricks and mortar, the people created the community. Dry statistics and documents in libraries cannot do justice to this. It is a matter of community living and sharing, not 'housing'. A century after the founding of The Four Per Cent Industrial Dwellings Company, and with all the changes made in the providing of homes which it helped to pioneer, the community is still the touchstone. These days, it's called The Industrial Dwellings Society and it doesn't have to worry about the four per cent. Other than that, its concerns are the same.

## ONE

### The Need

The East End of London has always been a place of shifting populations, the first port of call down the centuries for those fleeing persecution or war in other countries. As the refugees sailed up the Thames, and later as the dock complexes were laid out, it was here that they settled first in their quest for a better, freer, life. Whatever the race, nationality or creed of these East London settlers, the lives of their communities tended to follow similar lines: arrival, establishment, growth, and dispersal. The process was not rapid, particularly when particular trades took root. The eventual spur to dispersal was as likely to be increasing wealth as economic decline.

Of course the various waves of immigrants to the area overlapped: Spitalfields is still associated with the Huguenot silk weavers whose Protestant beliefs forced them to flee France in the late seventeenth century. Arriving with little in the way of possessions, they re-established their trade and prospered, and some magnificent Georgian houses they built remain today. At the bottom of the weaving industry, however, there was grinding poverty among another influx of immigrants – the Irish – who did the largely unskilled work.

The Jewish community in the area began to build up at around the same time. The first settlers were Sephardim Spanish and Portuguese Jews; but soon after the restoration of the British monarchy in 1666, the immigration of Ashkenazim began in earnest. These were the people who, more than two centuries later, were to form a new community in Rothschild Buildings, for they were the first of what was to become a flood of immigrants from Central and Eastern Europe. Russia, Poland, the German states and Bohemia were their previous homes.

In 1666 there were only thirty-five Jewish families in London, but immigration through the rest of the century continued steadily so that the Ashkenazim soon outnumbered the Sephardim. Persecution and massacres of Jews in Europe worsened in the mid eighteenth century, leading to fresh waves of immigrants. It is estimated that the Jewish community in London numbered well over 15,000 at the beginning of the nineteenth century. After the Napoleonic wars the trend resumed, the political instability on the Continent adding fresh impetus. By 1859, the figure had risen to 25,000.

1859 is a significant date because it marks the founding of one of Britain's most active and effective charitable organisations, the Jewish Board of Guardians. It was precisely to tackle the problems facing the waves of Ashkenazi immigrants that the Board was set up. The attention of this fledgling body was concentrated from the first on the East End because that is where everybody settled. Not only was it near the point of disembarka-

tion, but the existence from earlier years of a Jewish community meant that all the necessary facilities were there – synagogues, shops, ritual baths and the appropriate trades.

The Huguenot weavers still held northern Spitalfields at this time. The preferred Jewish enclave centred on Goodman's Fields, just south of Whitechapel High Street, but it extended north into the commercial district of Middlesex Street that is to this day known as Petticoat Lane. Street-trading was one activity the immigrants could fit in with their way of life, where religious ritual was so often at variance with the customs of an Anglican society – and for that matter the Protestant ethics of the neighbouring weavers. Dealing in second-hand clothes became an established activity.

The whole area of this enclave was no more than half a square mile. Small wonder that, with immigration continuing unabated, overcrowding became a problem early on. Unlike the grander streets in the City to the west, or around Spital Square to the north, the buildings here were of a poor standard, constantly being added to in an ad-hoc fashion, falling down or being pulled down to make way for other houses as wretched. It was a part of London that seemed immune to any form of the primitive municipal control that then existed. Today, it might well be called a 'shanty-town'. For all this, the foreign-speaking population kept in the main on the right side of the law, tending to be victims rather than instigators of the disturbingly frequent thefts and assaults in the neighbourhood. The problem was on the doorstep:

Middlesex Street formed the boundary between the City of London and the County of Middlesex, and wrong-doers could escape the clutches of one pursuing constabulary by the simple expedient of crossing the street into the uninterested purlieu of the other. Such a state of affairs made life all the more difficult for the Jewish community.

At the same time that the poor Ashkenazi population of the East End was growing so rapidly, a parallel process was taking place in the London Jewish community. On the perpetual cycle of arrival, establishment, growth, and dispersal, some of the earlier arrivals in the area had prospered and become established in the business community of the capital. A new Anglo-Jewish middle class was in the making. At first, these wealthier second and third generation families remained in the original enclave: but inevitably, a move began into the City and West London. In effect, there began to be two Jewish communities in two places – a rich one and a poor one.

Such a process is commonplace everywhere but its effect was particularly great on those, often newly-arrived in the East End community, who were in poverty. The matter was explained by Lionel Lewis Cohen, one of the nineteen original members of the Jewish Board of Guardians, in a report to the Great Synagogue in 1860. 'Formerly when rich and poor lived in close proximity, every man was himself almost a Board of Guardians; he knew

and came continually in contact with the poor and, if he inclined to overlook their wants, he could not do so,' Cohen wrote. 'They were close to his own door and could and did exhort by clamour and absolute and continued solicitation the relief of that distress which to most of us is now only known by report.'

Jewish religious doctrine teaches the importance of charity, and it is a doctrine that is observed. Living in foreign lands, the Jews have always had to depend upon each other for support rather than the charitable institutions, if any, of their host nations. The synagogues are a traditional source of help for the needy, but in those days ran into trouble if the wealthier members of the congregation moved elsewhere because there was relatively little inter-communication between the synagogues.

As Vivian Lipman points out in his history of the Jewish Board of Guardians, *A Century of Social Service*, the alternative source of charity in mid-Victorian London was largely unattainable for the poor Jew. It came down to the workhouse grim enough for the Gentile, doubly so for the Jew. The sexes were segregated and the harsh rules made it impossible to follow the ritual requirements of the faith, either in diet or religious observance. In practice, if the needy Jew could not get help from his own kind, he faced starvation.

The formation of the Jewish Board of Guardians was in response to this need. It expanded rapidly but even so was hard put to keep up with the flood of immigrants. The causes were many: a famine in Lithuania from 1866 to 1869, an epidemic of cholera in Poland in 1869 and 1870, and a pogrom in Odessa in 1871. Some attempts were made to stem the flood, even to send some of the families back; but in the end freedom from persecution in a slum was seen as preferable to the atrocities of Central Europe. Disease was prevalent in the East End rookeries but, stretched though the Jewish charitable bodies were, famine could be avoided.

This was the picture when the first cautious forays into social housing began in London. As early as 1844 a housing society was set up with some of the aims that were later to be adopted by the creators of Rothschild Buildings: it was called 'The Society for Improving the Condition of the Labouring Classes'. Its architect was the father of worker housing, Henry Roberts. Interestingly, its charter of 1850 limited its dividend to four per cent: a decision for which it was criticised for being 'uncommercial'. Many critics of the day saw such a low rate of return as being charitable, and firmly believed that charity was bad for the working classes because it made them lazy.

Roberts and the SICLC did pioneering work in housing which included making some bad mistakes. In particular he was accused of cramming too many people into too small a space. An early Roberts lodging-house slept people in tiny cubicles with poor ventilation and only one lavatory per twenty-five people. Nevertheless he made headway in an entirely new field and

his designs improved. By 1850 he had built a model block of self-contained flats in Bloomsbury, arranged around a courtyard, which was to be a pattern for the future.

The building was immediately acclaimed, and the *Morning Chronicle* commented in June 1850 on how well planned and managed the block was:

the building arrangements being wonderfully compact, and the rents at which wholesome, airy, and convenient premises can thus be let, lower than the average sums paid for the airless, lightless and fetid rooms in which are lodged so great a proportion of the operative classes of London and of England.

There, however, was the rub: the low rents were made possible by the low dividend the society paid its shareholders, and it never attracted enough investors to build in any quantity as a result. Its achievement was to achieve widespread publicity for its relatively few projects, so ensuring that others could make use of its research. The climax of this was the Great Exhibition of 1851, when Roberts and the SICLC built the dwellings which, because of the personal backing of Prince Albert, were known as The Prince Consort's Model Cottages. They were built in Hyde Park, and although small, were designed to a module that could be repeated in much larger buildings. They demonstrated one other innovation: a recessed access stair that was open at the front, with balconies. The seeds of Rothschild Buildings and the later projects of The Four Per Cent Industrial Dwellings Company were sown here – though it was to be another thirty-four years before Roberts' ideals could be realised so successfully.

In the meantime other housing societies were formed which made use of Roberts' practical research. They mostly had long names – such as 'The Metropolitan Association for Improving the Dwellings of the Industrious Classes' – and were mostly commercial ventures seeking a return of at least five per cent on their capital. They achieved a fair volume of building and housed many of the artisan class: but rent levels still excluded the poorer labourers.

Nor was there a specifically Jewish housing society until 1863, when Sir Francis Goldschmidt and Sir Anthony de Rothschild set up 'The Jewish and East London Model Lodging House Association' to build a block in Commercial Street, Whitechapel. This proved to be a one-off venture until Sir Anthony's nephew Nathaniel addressed himself to the same problem two decades later.

The most familiar name from this period is undoubtedly that of the American banker and philanthropist George Peabody, who in March 1862 put £150,000 into trust for London's poor. Living in London himself by this time, Peabody responded positively to Lord Shaftesbury's suggestion that housing was the major problem of the moment, in particular as the new railways were carving swathes through the poorer districts, forcing people out

of their homes. The Peabody Trust set to vigorously on the basis of a five per cent return, and employed Henry Darbishire, an architect who had worked with Angela Burdett-Coutts and Charles Dickens on a scheme of four blocks in Columbia Square, Bethnal Green.

The Peabody buildings worked on the principle of communal, rather than self-contained, dwellings in that they shared lavatories and sculleries. The flats were laid out along internal corridors in most cases. Being wealthy from the start, the Trust was able to buy land and build a large number of blocks in a very short time. Rents were very low as a result of these spartan facilities, where at first walls were left unplastered in the belief that this would discourage vermin.

The Peabody Trust was unique in its sheer buying power: but to cope with the slums of the East End, something more than private enterprise was called for. Government action came in 1875.

An Act of Parliament of 1875, known popularly as the 'Cross Act' because it was brought in by Disraeli's Home Secretary Richard Cross, gave local authorities the power to clear slums for redevelopment. In London this meant the Metropolitan Board of Works, for the London County Council was not yet in existence. The Cross Act with its amendments allowed the MBW to buy up slums, demolish them, and sell the cleared land to developers for rebuilding. The conditions of sale were to be that tenement houses for the working population were to be built on the sites, and that the plans had to be approved by the MBW. Some, most notably the charismatic social reformer Octavia Hill, believed that such new tenements would just degenerate quickly into slums themselves, and that the answer to the housing problem lay in educating the poor and helping them to improve their own conditions.

In any case, the Cross Act as it stood did not work. Little land was cleared and developers proved reluctant to buy it at the price and under the conditions asked by the MBW. The housing crisis in the East End worsened: it seemed as if the steam had gone out of the housing movement just at the time when the problem was at its most acute. This brings us to the 1880s, and back to the Jewish Board of Guardians, Sir Nathaniel de Rothschild, soon to be Lord Rothschild, and Nathan Joseph.

Since 1865, when he was a little over thirty years old, Joseph had been involved in the improvement of sanitary conditions in the East End. As an architect, he could see very clearly many of the causes of the frequent cholera outbreaks: poor drainage, lack of water supply, accumulating refuse, overcrowding, dirty interiors, poor ventilation, and insufficient sealing between dwellings to prevent infectious diseases spreading rapidly.

Joseph persuaded the Board to instigate sanitary inspections of the Jewish quarters so as to get these defects remedied. Being on the Board's Medical Committee, he often carried out inspections himself. By bringing the defects to light and so triggering the legal remedial process, Joseph did

much to reduce the risk of epidemics in the area. But as demolition began in Middlesex Street, displaced people made the overcrowding worse. New, healthy, homes were needed.

Joseph headed the Sanitary Committee, but one of its members under him was Sir Nathaniel de Rothschild. The two men would have studied and discussed the reports of the inspectors, debated perhaps on the best way to tackle the problem. Both regularly visited the poor in their homes: it was perhaps on these visits that they evolved the idea of a Jewish model dwellings society to meet the only too obvious need. Joseph's ideas as a designer would have been of particular interest to his companion: for Rothschild's mother Charlotte, herself deeply involved in helping the poor, saw better housing as the way forward.

Atrocities were taking place in Russia following the assassination of Tsar Alexander II in March 1881. The Jews were the scapegoats and the pogroms began again. So, inevitably, came the next heavy wave of emigration. Once more, thousands were arriving in the docks and settling in the East End in a reducing number of houses. It was becoming a crisis: the Sanitary Committee and the Whitechapel District Board of Works were at daggers drawn over who was responsible for the problem. The United Synagogue acted by setting up an East End Commission to report on the condition of the Jewish poor. Lionel Cohen was chairman and Nathan Joseph was a member. It made its report on 6 January, 1885.

Among its recommendations was that new homes should be built as the best means of improving the plight of the Jewish poor physically, morally, and socially. The report stated:

It has become a matter of pressing necessity that healthy homes be provided at such rentals as the poor can pay. It is not suggested that such houses should be erected by eleemosynary aid, but on strictly commercial principles.

The formula was to be a simple one: for a net return of four per cent on the capital 'excellent accommodation' could be provided for rents of five shillings per week. The report urged that a company should be set up to do just that.

## The Response

By the time that the United Synagogue made its report, a number of so-called 'model dwellings' blocks had been built in the area. These more or less followed the tenets established by the architect Henry Roberts in the 1840s and 1850s as far as the type of accommodation went. Tenements were seen as the best way to house people without worsening the overcrowded conditions of the East End.

Unfortunately these new blocks – some in Middlesex Street in the heart of the Jewish quarter – were frequently very much further from being charitable, or 'eleemosynary' than the Synagogue approved. In many cases they were built as a straightforward commercial investment by their developers, yielding net returns as high as eight per cent. The rents levied to achieve such returns were up to eight shillings a week for a small flat.

Such a flat would have been sanitary enough compared with what it replaced but would by no means have been luxuriously fitted out. The more skilled and higher-paid artisans of the area, such as tailors who could earn more than two pounds a week, could afford such rents. Lower-paid people, particularly those on piece-work at so much a garment, most certainly could not. Anyone with a large family would have to rent a bigger flat and so pay more.

The East End Commission inspected the Middlesex Street blocks and concluded that it was possible to do much better. We can perhaps hear the voice of Nathan Joseph when its report states that 'excellent' and 'superior' accommodation could be provided for half the rate of return on the Middlesex Street blocks, namely four per cent. At that time five per cent was the baseline below which philanthropy did not reach.

It has been well said that while commercial builders are obliged to put up homes that people want, philanthropic builders are obliged only to put up what they think people will want. As the philanthropists of the nineteenth century were inevitably not East Enders, their ideas of good housing could sometimes be out of step with those who had to live there. Take a society used to living in little houses with the camaraderie of the front doorstep and the back yard, and try to transplant it to a tall tenement block with a staircase as the only social link, and the reported unpopularity of some of the early blocks becomes understandable. The clean, safe and solid flats could easily be seen as soul-less in comparison with the squalid hovels that still existed in abundance as an alternative.

The United Synagogue started with two advantages when it recommended a Jewish housing company. One was that, coming to the model dwellings market relatively late, there was already forty years of expertise and ex-

perimentation to draw on. The other was that, because of the efforts of the Jewish Board of Guardians, the prime movers behind the scheme had a very good idea of what was needed. In their frequent visits to the immigrant Jewish community, Rothschild, Joseph, and the others had gained first-hand experience.

The previous year Rothschild's mother Charlotte had died. According to *The Jewish Chronicle* of 6 March, 1885, this indefatigable worker for the poor had, while on her deathbed, pressed her son to help improve the housing conditions of Jewish workers. It is no wonder that the name of Nathaniel de Rothschild appears in support of the East End Commission's recommendations.

But Rothschild did much more than merely endorse a report. He decided to put its recommendations into effect immediately. He called a meeting with the aim of setting up a housing company. It took place on 9 March, 1885 – almost exactly a year since the death of his mother and just six days after the East End Commission's report had been set before the United Synagogue.

It was a very high-powered meeting indeed. Rothschild called the cream of the Anglo-Jewish aristocracy to his offices in the City that day for a brainstorming session. There was Lionel Cohen, Frederick Mocatta, Samuel Montagu, Claude Montefiore the philanthropist, Nathan Joseph – just about everyone with the substance and influence to get the scheme going. There were twenty people in all. By the end of the meeting, a unanimous resolution had been made. The Four Per Cent Industrial Dwellings Company was to be established with £40,000 capital – a sum of money deemed sufficient to buy and develop a cleared site in Flower and Dean Street to provide homes for 186 families.

The report of the meeting proposed raising this capital by issuing 1,600 shares at £25 for a guaranteed return of four per cent. The better-off Jews of central London would be called upon to invest money for the benefit of their poor cousins in the East. At last the Whitechapel community would get its own housing. Would it mean segregation – a ghetto within a ghetto? Even at that first meeting, the question came up, and was answered. 'It is not proposed to limit occupation of the tenements to Jews', the report stated firmly. It was a sentiment that would influence this otherwise most Jewish of companies for the next century.

The news spread rapidly – it had to, if the money was to be subscribed successfully. The offices of N. M. Rothschild saw another meeting in May, 1885 to discuss how the scheme was going and to drum up support. *The Jewish Chronicle* of 8 May reported:

The philanthropic element of the Scheme will consist solely in the fact that the promoters will be satisfied with 4% interest for their capital, provided it is an absolutely safe 4%: and here the philanthropic feature stops. In all other

respects the scheme is strictly commercial ... the undertaking will be quite unsectarian.

The fact is that the shares were not being snapped up as quickly as the promoters would have wished. After an early rush – mainly from Rothschild himself and others from the nineteen he gathered round him in March – people were not coming forward fast enough. It is likely to be for this reason as much as any other that the ‘strictly commercial’ and ‘quite unsectarian’ nature of the scheme was stressed.

The Four Per Cent Industrial Dwellings Company was formally established with the first meeting of the directors on 1 July, 1885, and the issuing of the company’s prospectus. At the same time, large advertisements were placed in the papers, setting out the aims of the company. An advertisement taking up half of the front page of *The Jewish World* of 3 July states:

It is intended to commence operations by erecting on a freehold site of nearly three quarters of an acre in Flower and Dean Street, Thrawl Street and George Street, Whitechapel, a block of Model Dwellings affording accommodation for about 186 families, and an Agreement has been entered into for the purchase of the said site.

The advertisement states that £25,000 worth of shares had already been subscribed. What it does not state is that this was due in large part to the generosity of Nathaniel de Rothschild, who had personally subscribed £10,000 of that sum. Rothschild was chairman of the directors: the other seven were Leon Lewisohn, Frederick Mocatta, Samuel Montagu, Edward Raphael, Charles Samuel, Harry Sylvester Samuel, and Henry Solomon. The bankers were to be N. M. Rothschild, the architect was to be Nathan Joseph, and the secretary was Philip Ornstien. Algernon Sydney was the solicitor to the company.

It was made easy to pay for the shares. Of each £25, only £5 was paid on application, and another £5 on allotment. The remaining £15 per share was to be paid ‘by such calls as the Directors think fit’. Such calls had to be made with at least one month’s notice.

The advertisements are, to our modern eyes, a curious mixture of charitable appeal and financial hard-sell, reflecting the Victorian attitude towards the housing problem:

**THE FOUR PER CENT. INDUSTRIAL DWELLINGS COMPANY, LIMITED.**

INCORPORATED UNDER THE COMPANIES ACTS, 1862-1880.

Whereby the liability of Shareholders is limited to the amount of their Shares.

CAPITAL £40,000, IN 1,600 SHARES OF £25 EACH.

Payable £5 per Share on Application; £5 per Share on Allotment; and the remainder by such calls as the Directors think fit. One month's notice at least of any call to be given.

Shares to the extent of about £25,000 have already been subscribed.

**DIRECTORS.**

- Sir NATHANIEL M. DE ROTHSCHILD, Bart., M.P., New Court, E.C., Chairman.  
 LEON LEWISOHN, Esq., Hayne Street, Charter-house Square, E.C.  
 F. D. MOCATTA, Esq., 9, Connaught Place, W.  
 SAMUEL MONTAGU, Esq., 69, Old Broad Street, E.C.  
 EDWARD L. RAPHAEL, Esq., 4, Connaught Place, W.  
 CHARLES SAMUEL, Esq., 13, Sutherland Avenue, W.  
 HARRY SYLVESTER SAMUEL, Esq., 80, Ousley Gardens, W.  
 HENRY SOLOMON, Esq., 25, Inverness Terrace, W.

The Directors do not receive any remuneration for their services.

Bankers—Messrs. N. M. ROTHSCHILD & SONS,

Secretary—Mr. P. ORNSTEIN.

Architect—Mr. N. S. JOSEPH, 45, Finsbury Pavement, E.C.

Solicitor—Mr. ALGERNON E. SYDNEY, 46, Finsbury Circus, London, E.C.  
 Registered Office—2, FINSDURY SQUARE, E.C.

This Company has been formed for the purpose of providing the industrial classes with more commodious and healthy Dwellings than those which they now inhabit, giving them the maximum accommodation for the minimum rent compatible with the yielding a net 4 per cent. dividend upon the paid-up capital of the Company.

It is intended to commence operations by erecting on a freehold site of nearly three quarters of an acre in Flower and Dean Street, Thread Street and George Street, Whitechapel, a block of Model Dwellings affording accommodation for about 180 families, and an Agreement has been entered into for the purchase of the said site. The said Agreement may be inspected at the office of the Solicitor to the Company.

Extensive blocks of model buildings have recently been erected by private speculators in the East of London and elsewhere based on a net return to the Landlord of 7 to 8 per cent., and even the rentals of the Industrial Dwellings erected by those Building Companies desiring to combine commercial principles with philanthropy are based upon a net return of 5 to 5 1/2 per cent., the consequence being that the dwellings, however admirably constructed, fail to meet the wants of that large class by whom a weekly rental of about 5s is all that can be afforded.

It is estimated that if the rentals were based on a net return of 4 per cent., excellent accommodation, consisting of 2 rooms, a small scullery and other conveniences, could be supplied in suitable localities at a weekly rental of about 5s. per tenement, and it is considered that many investors will be found willing and even anxious to contribute their capital towards a scheme which will yield a moderate and safe return, and will largely tend to improve the dwellings of the poor.

Past experience has shown that the proportion of bad debts made by the Companies which have heretofore built industrial dwellings has been quite nominal, and that there can be, after making due allowances for outgoings, deterioration and cost of repair, no safer investment than the construction of dwellings for the industrial classes.

The Remainder of the Shares are now offered to the public for subscription.

The Memorandum and Articles of Association can be seen at the office of Mr. A. E. Sydney, 46, Finsbury Circus, the Solicitor to the Company, and at the office of the Company.

Forms of Application for Shares may be obtained at the office of the Company, at the Solicitor's, and at the offices of Messrs. N. M. Rothschild and Sons, New Court, E.C.

**FORM OF APPLICATION FOR SHARES.**

TO THE FOUR PER CENT. INDUSTRIAL DWELLINGS COMPANY (Limited), 2, FINSDURY SQUARE, E.C.

GENTLEMEN,—Having paid to Messrs. N. M. ROTHSCHILD & SONS, the sum of £ being £5 per Share on Application, I request Shares of £25 each to be allotted to me, and I undertake to accept the same or any less number of Shares which you may allot me, and to pay £5 per Share on allotment and the calls when and as the same are made by the Directors.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 1885

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Occupation \_\_\_\_\_

NOTE.—It is understood that the Directors are not bound to allot any Shares in reply to this application, but where an allotment is made the deposit will be returned without any deduction, and in case of allotment of a less number of

**The Jewish Chronicle.**

LONDON: FRIDAY, JULY 3, 1885—5645.

**THE NEW HONOURS.**

WE were enabled definitely and positively to announce last week that the QUEEN, on the recommendation of Mr. GLADSTONE, had graciously determined to advance Sir NATHANIEL DE ROTHSCHILD, then a Baronet and Member of Parliament, to the peerage of the United Kingdom, and that the name of ROTHSCHILD by which he and his are so widely known would still distinguish him as a member of the Upper House. The fact is a momentous and a significant one. The personal dignity of Sir NATHANIEL DE ROTHSCHILD is not in our eyes, or in those of his Jewish brethren generally, dependent on the title of Lord, by which he will be in future designated. Every Jew is nobly born, and a ROTHSCHILD inherits a three noble name. Sir NATHANIEL DE ROTHSCHILD himself was early immersed in great affairs, and has long since proved his mastery over them, his stern contempt for the seductions to which the vulgar millionaire succumbs, his determination to secure the well-being of the less fortunate thousands who are perpetually in danger of being crushed by the dull weight of society above them. If every unit of the comfortable classes brought to the consideration of the condition of those beneath, a tenth of the practical benevolence and painstaking sagacity which the ROTHSCHILDS have always evidenced it their duty and their privileges to bestow, life would indeed be a different thing in the alleys and byeways of this wealthy land.

But although the rank of the head of the ROTHSCHILD family in England needs no enhancement, it is important that it should be known in Russia, in Palestine, in Morocco, in Roumania, throughout many cities and wide tracts of land in which the Jew still grovels at the feet of the oppressor, that the QUEEN of England has called to her Privy Council and to the House of Peers a religious Jew; and that the oldest and proudest Senate of the world welcomes the President of the United Synagogue to a seat within its hall. The ROTHSCHILDS, by their descent from the great financier whose probity and astuteness were recognised by the free City of Frankfurt, and by the diplomatists of all Europe assembled in Congress at Vienna, are already Barons of the Austrian Empire. But in Austria-Hungary itself, the question of the elevation of a Jew to the Upper House has been much discussed, although finally decided in the only way worthy of so enlightened a State; and the example of Great Britain, the mother of Parliaments, will be of service in emboldening the friends of religious freedom. In Russia and the Balkan Peninsula the effect will be heightened by the noteworthy fact that the elevation of Lord ROTHSCHILD is due to the advice of Mr. GLADSTONE. The late Earl of BEACONSFIELD was an intimate friend of Baron DE ROTHSCHILD; Sir NATHANIEL DE ROTHSCHILD was honoured with his confidence, and became his Executor jointly with the late Sir PHILIP ROSE. We cannot doubt, although we hasten to disclaim any authority for the assertion other than the piecing together of circumstances which are known to all the world, that had Baron LIONEL DE ROTHSCHILD or his eldest son wished to accept a peerage from Mr. GLADSTONE'S eminent predecessor, the QUEEN'S sign-manual would have ratified an appointment which was so much in the order of things. The BARINGS, the COBURNES, the LLOYDS, the SMITHS of Lombard Street, and other great bankers have furnished many recruits to the Peerage; and although it is true that in the recent Egyptian events Sir NATHANIEL DE ROTHSCHILD has given valued information and assistance at times of great emergency to British Statesmen, yet services of this nature have been constantly rendered by his house to the Government, ever since Mr. N. M. ROTHSCHILD drove up from New Court to Downing Street with the news of NAPOLEON'S escape from Elba. It cannot be doubted, then, that a peerage from Lord BEACONSFIELD might have accelerated by some years the patent of nobility which is now passing the Great Seal. We rejoice that events have been ordered otherwise. It was Mr. GLADSTONE who wrote, somewhat unfortunately, of "Judaic sympathies" under Lord BEACONSFIELD'S administration. English Statesmen have to speak so much and so often that their references cannot always be either happy or just. It is better, however, to be above suspicion, and now Mr. GLADSTONE, whom no one will accuse of Judaising, invites, amid the interest and applause of the nation, the most active and prominent repre-

On 3 July, 1885, the prospectus of The Four Per Cent Industrial Dwellings Company Limited appeared in *The Jewish World*, *The Jewish Chronicle* and the national press. *The Jewish Chronicle* carried it on the same page as an editorial referring to the peerage conferred upon Sir Nathaniel M. de Rothschild.

It is estimated that if the rentals were based on a nett return of 4 per cent, excellent accommodation, consisting of 2 rooms, a small scullery and other accommodation, could be provided in suitable localities at a weekly rental of about 5s per tenement, and it is considered that many investors will be found willing and even anxious to contribute their capital towards a scheme which will yield a moderate and safe return, and will largely tend to improve the dwellings of the poor.

Past experience has shown that the proportion of bad debts made by the Companies which have heretofore built industrial dwellings has been quite nominal, and that there can be, after making due allowances for outgoings, deterioration and cost of repair, no safer investment than the construction of dwellings for the industrial classes.

Dominating though the advertisements were, they had to compete with other pulls upon the charitable and commercial instincts of the readers. Alongside the Four Per Cent Company's notice in *The Jewish World* are stockbrokers' advertisements offering good investments at zero commission, and an 'Urgent Appeal' for donations to save the West Hartlepool synagogue, whose members were so few and poor that they could not pay the mortgage on the building – and so faced the 'awful disgrace and degradation' of having their synagogue sold to pay the debt.

Were it not for the energy and munificence of Nathaniel de Rothschild during the critical early days of the company, the whole enterprise might have been in doubt, or at best severely delayed while the capital was gradually subscribed. By 27 July, twenty-one share applications had been received and Philip Ornstien, the secretary, was told to chase people up. The minutes of the meeting record: 'The Secretary was requested to see Lord Rothschild and solicit him to ask certain gentlemen to subscribe for shares.' Sir Nathaniel had been made Lord Rothschild by Gladstone the previous month – the first professing Jew to be so honoured.

Thanks to Lord Rothschild, the funds were found to proceed at full speed without having to wait for all the shares to be subscribed. That took two years – but Rothschild had taken the first steps even before the company was founded.

The site in Flower and Dean Street was one of those cleared by the Metropolitan Board of Works under the Cross Act of 1875. It had stood empty for two years, waiting for a buyer prepared to take the risk of building

dwellings under the most stringent conditions yet imposed on private developers. The MBW faced the humiliating prospect of seeing one of its prime clearance sites becoming a gypsy encampment and possibly a worse health hazard and haunt of thieves than the rookery it had swept away. The Board had to ensure that as many people were rehoused in the clearance areas as had lived there before: and that the new buildings should be of a high standard. It took a long time to achieve this aim but in the end succeeded: in the sixteen slum clearance schemes it undertook, totalling over forty-two acres, the new tenements housed on average 660 people per acre. That compares with a population density of 540 an acre before clearance.

Rothschild came along at the right time for the MBW, when the whole slum clearance programme was teetering on the brink of failure. The East End Commission of the United Synagogue had indicated the Flower and Dean Street site as being a likely location for a Jewish housing company to start its operations: it was cleared, it was for sale, and it was in the middle of the new immigrant Jewish community which had been slowly spreading north into Spitalfields since the 1850s. Two months after that first exploratory meeting in his City offices, and another two months before the Four Per Cent Company was officially set up, Rothschild reached into his own pocket and bought the site from the Metropolitan Board of Works for £7,000.

He may have been spurred on in his endeavour by the report of a Royal Commission into housing conditions of the working classes, which was investigating the national picture at the time the United Synagogue was concentrating on the East End.

Exhaustive though the Royal Commission's enquiries were, it did not tackle the immediate problem so much as give pointers to the future. It paved the way for more direct involvement by local authorities in providing homes and for this reason has been described as 'epoch-making'. It noted that overcrowding in London was frequently due to the fact that the workers had to live near their place of work because they could not afford to travel far. Its proposed solution 'workmen's fares' on certain railway lines – was of little use to the East End Jewish community, which held together for religious and social, as well as employment, reasons. It also noted that attempts until then to provide model dwellings often failed to reach the people who most needed them – but came up with no recommendations to improve the situation. Important though the Commission and the subsequent 1885 Housing Act were in making the first moves towards the concept of public sector housing, they did nothing to meet the urgent needs of London's Jewish immigrants. It was still down to private enterprise.

We can sense Rothschild's impatience to get things moving as 1885 progressed. Having bought the Flower and Dean Street site and set up the Four Per Cent Company, he wasted no time. All the discussions he had had with Nathan Joseph over the years were at last bearing fruit. The previous year,

Joseph had demonstrated his abilities by designing a block of dwellings in Cartwright Street, Whitechapel, called Royal Albert Buildings, funded by another Rothschild, Baron Alfred Charles. Within a week of the first meeting of the Four Per Cent directors, Joseph had received his brief. At the meeting of 8 July, he was told to proceed with 'plans of buildings based upon the sketch which he produced at the meeting to afford accommodation for about 185 families and to consist of 5 floors and half basement and including a scheme of workshops on the roof.

Nathan Solomon Joseph is, after Rothschild, perhaps the single most important person in the early history of The Four Per Cent Industrial Dwellings Company. He was, much more than an architect, an enabler – someone whose enthusiasm and perseverance extended to all aspects of the company's work.

He was born in 1834 – coincidentally, the year that the Royal Institute of British Architects was founded – into the emerging Anglo-Jewish middle class. In choosing his profession, he was breaking new ground because, remarkably, architecture was not until that time a profession that Jews tended to take up. The historian Edward Jamilly has suggested that this reflects the plight of the Jewish people, dispersed around the world, prey to persecution, and seldom able to settle in a community long enough to assimilate its characteristics and so be able to influence the built environment.

Until the nineteenth century, then, the Jewish community had to employ – even for its religious buildings – architects of other faiths. The fact that Nathan Joseph and a handful of others of his generation entered the profession of architecture says a great deal about the way Jews had become an integral part of British society.

Joseph entered University College, London, in 1852 when he was eighteen years old. His name first occurs in *The Jewish Chronicle* as early as 8 July, 1853, when he is mentioned as winning first prize in civil engineering at the university. This side of his training was to prove very useful in later years when he was given the task of designing dwellings to a high standard, but low cost – and used industrial engineering techniques to achieve this.

He left the university in 1854 and was articled to an architect, D. A. Cobbett, the following year. He stayed with Cobbett for four years, learning the ropes of commercial practice. He must have progressed well, for on completing his articles he became Cobbett's principal assistant.

Not quite ready to plunge fully into professional life, Joseph decided to travel in Europe and spent most of 1859 in France, Belgium, and Germany. Later, he was to fall in love with Italy but in 1860 he returned to London and set up in practice on his own at East India Chambers, Leadenhall Street. During that first year, he attended a sermon given by the Rev A. L. Green in the Central Synagogue when Green urged the young Jewish gentlemen of the West End to pay regular visits to the Jewish poor in the East End.

Joseph, then twenty-six, was inspired to join the Visiting Committee of the Jewish Board of Guardians which Green helped to set up. This gave him his first experience of living conditions in the East End: and he would certainly have met Charlotte de Rothschild who with Green was already engaged in visiting and aiding the poor. Charlotte was then in her early forties and her son Nathaniel was six years younger than Joseph.

Joseph joined the Royal Institute of British Architects as an associate in 1863 and was elected a Fellow of the Institute in 1890. His bread-and-butter work was office buildings and warehouses in the City, with some upmarket mansion blocks and villas in West London. With Edward Salomons, another of the first generation of Jewish architects, he designed his first synagogue in Chichester Place, Bayswater, in 1863. Others followed, most notably the Central Synagogue in Great Portland Street in 1869. His grand public works culminated in the Jews' Free School in Spitalfields in 1883. Reputedly the largest school in the world at the time, it had a spectacular main hall of which Joseph was particularly proud.

Apart from his professional work in an expanding firm – he went into partnership with Charles Smithem and in due course brought his son Charles Sampson Joseph into the practice – he was one of the leading lights of the Jewish Board of Guardians and a prolific writer on religious matters. To add still further to his standing in the community, he was brother-in-law to the then Chief Rabbi, Herman Adler.

We have seen how his experiences in the East End shaped his ideas for rehousing the poor. He was not a great innovator: his designs for the Flower and Dean Street flats were based on the successful experiments of others, not least the 1851 Great Exhibition dwellings of Henry Roberts. But there were other model dwellings layouts around at the time, such as the Peabody-style with shared facilities, and the type favoured by the East End Dwellings Company in nearby Cartwright Street where fellow Jewish architects Davis and Emmanuel had opted for a deck-access system to the flats. Joseph picked what he considered to be the best layout, based on his own close observation of how the various types of model dwellings had succeeded.

When he produced his sketch plans at the Four Per Cent directors' meeting of 8 July, 1885, we can be sure that he had already deliberated long and hard over them. It is not too fanciful to suggest that they were the result of twenty-five years' involvement with the immigrant families of the East.

## THREE

### The Solution

Joseph, like Rothschild, was capable of acting with great speed when necessary: and the next twenty-two months must have been among the busiest in his career. It was a big commission and it had to work for two sets of clients: the company, in which Joseph himself had a stake with twenty shares, and the people of the Spitalfields area. Recently arrived from Europe and living in appalling conditions, they were looking for a home worthy of the name in what must still have appeared a foreign country.

A balancing act had to be performed. The flats had to be of a good basic standard – better than other model dwellings in the area. But they could not be allowed to go over budget, or the shareholders' dividend would be reduced below its already low level. This was a real danger, and one that had proved a stumbling block to other philanthropic housing organisations with their dependence upon private capital. If costs did escalate, the only alternative to placate the shareholders would be to raise the rents, which would defeat the whole object of the exercise.

As with most good architects of his day, Joseph did not believe in building cheaply if that meant storing up expensive troubles for the future. The secondary purpose of the dwellings – to provide a 'safe investment' – was to the benefit of the prospective tenants, who could be doubly sure that their homes would be built to last. In this sense, the needs of Joseph's two sets of clients were identical. To achieve the right homes within budget meant that he would have to keep very tight control over the building costs during the project. This, happily for Rothschild and the others, was something Joseph was supremely good at. He designed to cost and to time in a way that would make him a sought-after designer today, a century later.

The Flower and Dean Street site was only a few minutes' walk from Joseph's Leadenhall Street office on the east side of the City – so he would have been there constantly once work began. The first problem, though, was gaining official approval for his plans. There is a tendency today to think that planning constraints are a post-war invention in Britain: but Joseph had to work within the tight parameters set by the Metropolitan Board of Works and gain approval both from the Board and from the Home Office – such was the state of Government concern that the East London slum areas should be improved.

The site covered about three-quarters of an acre. Just east of Commercial Street – a relatively new thoroughfare intended to 'ventilate' the slums some years previously – it was bounded on the north by Flower and Dean Street, on the east by George Street, and on the south by Thrawl Street. This gave Joseph a roughly rectangular area to work on, and also gave him

the opportunity to create an enclosed space. Described in the plans as a playground for children, this space was to perform a much more important role for all the inhabitants of the buildings over the years.

A high density of people was necessary, if only to meet the conditions of the Board of Works: so Joseph designed two long blocks along Flower and Dean Street and Thrawl Street to contain most of the accommodation which towered high above the pavements of the narrow streets with no set-back. This left a wide space between the two rows of dwellings, which he closed off with a shallow block rising to the same height along George Street – later to be renamed Lolesworth Street. The open end of the resulting U-shape butted close up against the buildings on Commercial Street. An almost totally enclosed courtyard was thus created, hidden from public view.

It was a very big building by domestic standards, but Joseph broke down the bulk by designing it with a staircase access system. Stairs at regular intervals followed the Henry Roberts pattern of being inside the block, but open to the air and light (and, on stormy days, rain and snow!). This design meant that only four flats generally opened off each landing, and that each flat had its own open balcony. There were no long corridors inside, nor long external access decks. The slight exception to this pattern was the small bridging block along George Street, where the three flats at each level were reached along an external balcony overlooking the courtyard. The courtyard was slightly lower than street level so that the bottom flats were in a semi-basement at the front, but opened directly onto the courtyard at the rear.

Joseph cut out almost all ornament on the building, compared with the stylistic excesses of some buildings of his day. Nonetheless, being a Victorian architect of the 'commercial classical' school, he let a few touches creep in. The yellow stock brick was relieved by bands of red, and by moulded terracotta keystones over the windows. The odd classical eaves detail appeared and there were two grand brick arches making the entrances from Flower and Dean Street and Thrawl Street. These, like the balcony and stair railings, made use of decorative wrought iron. That was all: but in the smoky atmosphere of late Victorian London, a patina of grime quickly appeared to hide even that. Joseph, anticipating this, doubtless chose to spend his limited budget on more directly useful things. These involved the interiors of the flats, where rather more expense and care was lavished than on some of the contemporary blocks in the area.

The smallest flats Joseph designed had just one room, and shared a scullery: there were just eighteen of these, in the little transverse block along George Street. The main accommodation consisted of two, three, and four-room apartments, but far and away the commonest type was the two-room flat with its own lavatory and scullery. There were 138 of these, as built.

The typical two-room flat was designed to be entered from the landing via a small vestibule with the lavatory to one side. The living room, with a

bed space at one end, had a scullery opening off it. The scullery was provided with cold running water, a sink and a kitchen range, and was to function as a kitchen, bathroom and washroom all in one. Although placed internally on the plan, daylight was able to reach the scullery via a window onto the open staircase balcony – which doubled as a place to dry clothes. A door at the other side of the living room led directly into the bedroom. Every room had its own fireplace and fitted cupboards – in the case of the living room, a built-in dresser. The two main rooms were not small, the average living room being seventeen feet by twelve feet, but quite large families were to live in them. Neither gas nor electric lighting was provided in those days, so the flats were lit by candles or oil lamps.

Joseph had to alter the plans of his model dwellings more than once during the course of design. He reported to the directors on 25 August, 1885, that the Board of Works had demanded a ten-foot gap on the west side ‘so as to completely isolate the building from any adjoining buildings’. This gave him the space to design his ornamental gateways into the courtyard, so the delay had its compensation. Even these revised plans were still not the final shape of the Charlotte de Rothschild Model Dwellings, however.

At that August meeting, Joseph proposed 133 two-room flats with their own lavatory and scullery, to be let for the magic figure of five shillings per week. Three-room flats to this standard would cost seven shillings, and there were to be twenty-two of these. A dozen more of each type was planned with shared sculleries, to cost respectively four shillings and sixpence, and five shillings and sixpence. Finally, Joseph proposed twenty-nine of the one-room tenements with shared facilities, which would cost just two shillings and sixpence per week.

There was a further feature of the scheme – workshops on the roof so that the self-employed Jewish artisans could rent premises for their crafts from a fair landlord. Joseph suggested twenty-four workshops to be let at five shillings per week, and six larger ones at six shillings and sixpence. Taken altogether, said Joseph, this accommodation if fully let would yield an annual rental income of £3,045 18s 0d.

Things were moving fast now: the company took over the site from Rothschild and accepted the lowest tender offered for the clearance and foundation work on the site. A Mr Fortescue had tendered £1,000 and got the job. Meanwhile Joseph was still encountering difficulties from the Board of Works. In January, 1886, he reported that the Board had objected to the workshops. However, he said, ‘The surveyor at the Home Office considered the workshops a good feature and suggested that a new application should be made.’ The workshops stayed – although reduced in width from fourteen feet to twelve feet, presumably to allow a set-back which would reduce the apparent height of the buildings. All this was more trouble than Joseph had anticipated, because at the first general meeting in the previous October,

with the site already excavated, he had jumped the gun by telling the directors that the Board would approve his plans 'that day'.

By the January 1886 meeting, however, Joseph was emerging from the mire of planning difficulties. Anticipating approval, it was decided to invite tenders for the next stage of the building – foundations and substructure. Nine firms tendered for the work. The highest bid was for £3,397. The one that was accepted was the lowest – Mr Gentry's, at £2,620. The directors approved the tender at their meeting of 18 February that year and gave Joseph the go-ahead to take on a Clerk of Works 'at a salary not exceeding £3 10s 0d pr. week'. This was an important appointment, for the Clerk of Works is the individual responsible for the day-to-day running of the building site, supervising the project under the architect's direction to make sure that costly delays do not occur. Often recruited from the carpentry trade, clerks of works are still figures of importance on building sites today.

Shortly after this, Joseph invited tenders for the main part of the work – the superstructure. It was more usual at the time to get just one contractor to do all the work, from site clearance through foundations to the building proper. The three contracts which Joseph made for these three stages in construction were 'from motives of economy', the directors later disclosed. At every point in the process, Joseph needed to obtain the keenest price in order to keep his financial juggling act going.

Fourteen building firms tendered for the superstructure. The highest was £25,936. The lowest tender was once again accepted. It was from the long-established firm of Ashby and Horner and stood at £20,040. The meeting of directors on 26 May, 1886 which accepted the Ashby and Horner tender, was an important one for other reasons and Rothschild himself was in the chair on the occasion. The first call on the shares was to be made to finance the construction programme. The minutes of the meeting record:

Resolved, that a Call of £5 per share, payable at the Company's bankers, on the 15 July next be, and the same is hereby made.

Not all the £40,000 issue of shares had been subscribed by this time. To fill the gap, Rothschild was obliged in January 1887 to borrow £8,000 in a debenture from the Jews' Free School. A second call of £10 on the shares had already been made in October 1886. But Joseph's good housekeeping meant that the building costs were keeping to budget.

Before work on the superstructure began, the total building cost for the Flower and Dean Street project was estimated at £38,187. The cost breakdown is very precise, including not only such major items as Messrs Homan and Rodgers' successful tender of £2,285 for rolled iron joists and fireproof floors, but also such items as £753 for 'stoves, ranges, coppers', £396 for 'WCs, troughs, sinks, etc', £140 for wallpapers, and £28 for lamps.

Some extra costs were incurred despite Joseph's vigilance. In September 1886, the Metropolitan Board of Works told him that his proposal to use zinc sheeting on the roof would not do, and he would have to use lead or copper instead. Moreover, they added, he must construct a wood block floor for the rooftop workshops. Joseph reported worriedly to the directors that copper would cost a further £200, lead £528, and the wood block floor £157. These sums of money were quite large by the standards of the day, when the pound was worth more than thirty-two times what it is at the time of writing (1985). This puts the cost of Rothschild Buildings at nearly £1,230,000 in today's terms on a straight inflation basis. In fact it would cost a great deal more than that today, largely because of vastly increased labour costs and a higher standard of living. £10 million would be the likely cost of a 1985 version of Rothschild's Buildings.

Rothschild was in the chair again at the directors' meeting of 29 September, 1886. It was an important moment: with construction of the dwellings under way, it was time to turn the directors' attention to the main point of the whole project: housing people in need. A special sub-committee was formed 'to make the necessary arrangement for letting the tenements and for managing the premises when let'.

Henry Solomon, Charles Samuel, Harry Sylvester Samuel, Edward Raphael and Frederick Mocatta were the five who made up the committee. The letting policy pursued by the company during the next century – and still guiding the society in the late 1980s – was finalised by these men. At the top of their list of priorities was the need to provide permanent homes for Jewish refugees from Europe. As the flow of refugees continued right through the succeeding years, it was proved to be a very far-sighted aim.

On to December 1886, and secretary Philip Ornstien's letter to the shareholders inviting them to the annual general meeting for a particularly compelling reason:

The dwellings in course of erection in Thrawl Street, Flower and Dean Street, and George Street, Spitalfields, are now all roofed in, and it is expected they will be completed by the end of next month.

As mentioned in the Introduction, Nathan Joseph proudly showed the shareholders around his pet project the day before the meeting. Ornstien's forecast of completion by January proved to be over-optimistic and it was to be another five months before they were ready for occupation as work on fitting-out continued inside under cover. There was nonetheless a sense of pride and achievement that December.

It was at the annual general meeting of 14 December, 1886 that Rothschild publicly acknowledged the influence of his mother on the enterprise. For the first time, it was learned that the buildings were to be called the 'Charlotte de Rothschild Model Dwellings'. 180 families were to be accom-

modated in the main blocks on Thrawl Street and Flower and Dean Street, and a further twenty-three single people in the George Street block of one-room tenements. With an eye once more to cautious investors, the report of the meeting states:

Each block of Buildings and each Tenement is divided from its neighbours by party-walls, and each floor is constructed of fire-proof divisions. The whole structure is most substantially built. It may be considered practically fire-proof, and has been insured at the minimum risk.

It was indeed a substantial building, and Messrs Homan and Rodgers' work with the rolled iron joists and breeze concrete had certainly reduced the risk of fire. Such massive floors were also an excellent form of noise insulation between flats. Conventional deal floorboards were fitted above them, so this use of high-technology was otherwise unnoticeable.

The level of internal fitting-out was very high. As well as the fitments mentioned earlier in this chapter, there was the luxury (then comparatively rare in such dwellings) of wallpaper. Although no bathroom as such was provided, tenants were expected to wash: the multi-purpose sculleries were each equipped with a washing copper, and a built-in coal bin provided the fuel for hot water. And, of course, there was a lavatory for each flat – with the exception of the single-person tenements on George Street where one lavatory served three or four people. At that time in London, one outside lavatory would frequently serve a number of houses, especially in the slums of the East End. Even in the new model dwellings by other companies, it was unusual to find quite such lavish provision.

## THE SOLUTION



Photo: R. Clayton

*Charlotte de Rothschild Model Dwelling: the first estate built by the Four Per Cent Industrial Dwellings Company Limited. Opened in 1887 it consisted of 228 flats after alterations to the original lay-out.*

Perhaps to reassure actual and potential shareholders that all this did not mean spiralling costs, the annual report states:

There is every reason to believe that the total cost of the Buildings and Site will be such as will enable the Directors to offer the Tenements at the low rents originally stated in the Prospectus, at the same time securing to the Shareholders a safe dividend of 4 per cent per annum.

At that stage, it was hoped that occupation of the buildings could take place in March the following year. But the first notice that everything was finally ready does not appear in *The Jewish Chronicle* until 22 April, 1887, when the paper records that the blocks are ready for occupation and that 'The rentals have been fixed at a very low figure'.

Philip Ornstien placed an advertisement on the front of the same issue:

Applications for tenements can be made ON and AFTER MONDAY NEXT to the Superintendent on the Premises. Rentals from 7s 6d to 2s per week

says the modest notice. No fanfare here, and none was needed in view of the huge demand for accommodation in the area. Ornstien's advertisement was not so much to attract tenants as to tell them where and when to apply – because indiscriminate applications had clearly been coming in for some time. It was to be the task of a Mr W. H. Smith, an ex-army non-commissioned officer, who was appointed the first superintendent of the buildings, with his own ground-floor flat, on the basis of his 'excellent testimonials'. He was paid £1 10s 0d a week to look after what was to become a highly energetic community.

Smith's duties and the way of life of his charges will be outlined in the next chapter: but he certainly had a busy first few weeks vetting the applicants with military efficiency. Only ten days after the announcement in *The Jewish Chronicle*, the flats were officially opened for use. The next day – 3 May, 1887 – the directors made their brief report to the effect that 'many tenements have already been taken' and that Smith had been promised a bonus of 3d on each of the last twenty tenements let as an incentive.

Smith earned his five-shilling bonus with ease. The report of the third annual meeting of directors on 13 December that year records that all the tenements had been let. The cost of building the Charlotte de Rothschild Model Dwellings was £391 10s 6d less than Joseph's original estimate – a remarkable feat. Just as remarkable is the fact that with the addition of fees (including Joseph's at five per cent), legal charges, the cost of the land and the early payment of Land Tax, the total cost of the whole venture came to £40,148 10s 1d. The capital authorised two years previously had been exceeded by just 0.37 per cent. For the extra £148 10s 1d, the company found itself with twelve more tenements than it had originally thought possible, plus thirty rooftop workshops not originally planned.

## THE SOLUTION

Rothschild and Joseph had succeeded in style. Having proved it could be done, they were ready to try it again. For the 198 families and single people who had got the new homes, there were another 1,000 who had applied and had to be refused. Rothschild Buildings was only a start. Today, we know how much of an achievement it was.

## FOUR

### The Community Grows

Who were the first members of this new East End community, an enclave within an enclave? Firstly, it was not exclusively Jewish. At that important third annual general meeting of the shareholders, Rothschild presented a breakdown of the first intake of residents. Of the 196 families housed, 158 were Jewish and 38 were Christian. At nearly twenty per cent, this was more than a token Gentile presence.

At the time, though, the distinction in the Flower and Dean Street neighbourhood was as much one between nationalities as between religions: to the observers of the day, it would have been a simple matter of immigrant 'foreigners' living alongside the longer-established people of the area. Mr Smith, the Superintendent of the Buildings, would base admission to the blocks on a simple basis of need, balanced with his assessment of the good character of the applicants and their ability to pay the modest rents. The inhabitants of the new flats represented a fair enough survey sample of the Spitalfields working community – but were undoubtedly a cut above some of the more unsavoury types in the surrounding streets who kept up the local reputation for crime and violence.

It is simplest, then, to see the early community of Rothschild Buildings as a slice of the predominantly Jewish artisan class, poor but not poverty-stricken. The Buildings had a large population: in the first year there were 387 adults and 542 children, figures which took into account eight births and four deaths. The birth rate outstripped mortality to the extent that, by the end of 1888, the population stood at 1,011 people – 199 men, 203 women, 328 male children and 281 female children. In the early years of the Four Per Cent Company, the directors assiduously kept a private census of their tenants, which now forms an important social history.

Thus we learn that, during 1888, tailors outnumbered every other tradesman in Rothschild Buildings – there were 73 of them. Next, after 23 'general dealers' comes the body of 20 cigar-makers, followed closely by the shoemakers at 13. There were 30 other occupations represented, from bakers, a basket maker and two booksellers through such unexpected workers as a clergyman and five policemen to three watchmen, a writer, a waiter, and 'Women (chiefly widows and of various occupations)'. This pattern varied, and by the end of the century the five main trades were, in order of importance, tailoring, cigar (and, now, cigarette) making, cabinet making, shoemaking, and cap-making. It was a community of skilled workers, many doing piecework in the hundreds of little sweatshops round about. There was also a leavening of white collar workers such as salesmen and clerks. But by and large, the statistics gathered faithfully each year in the annual

reports of The Four Per Cent Industrial Dwellings Company show the people following the occupations that most suited a way of life and religious observance that was very different from that of the host nation. Piece-work – and home-work – was a way round the problem of inflexible Gentile employers.

One statistic that the Four Per Cent Company directors pointed to with particular pride was the death rate. After all, the original idea, conceived by Rothschild and Joseph on the Sanitary Committee, was to improve the health of the East End families by improving their living conditions. So it is no surprise to find Rothschild stating with pride in 1888:

During the past year there have been 22 births and 8 deaths (6 children and 2 adults). The total death-rate has thus been only 7.9 per thousand. The death-rate for the whole of London on 29 September, 1888, was 18.7.

It was not simply good design and construction that kept the Rothschild Buildings community healthy in the midst of a notoriously disease-ridden district. The rules of the dwellings were also carefully drafted towards this end. They were, of course, concerned also with other matters such as the financial stability of the company and its good name. This was essential, not only because of the needs of the shareholders, but also in order to raise the money for further such housing projects.

All this meant that the 'super', Mr W. H. Smith, was a figure of some importance in keeping the place shipshape. His duties are outlined in a handwritten note from the directors on 3 May, 1887:

1. To keep a Register Book of Applicants for rooms, & to enquire into respectability before admission. The superintendent is particularly required to prevent overcrowding & underletting.
2. To make out separate receipts weekly, to collect Rents, make out weekly sheets of Rents received & due, keep small ledger account with each Tenant shewing when & what payments are made and the arrears, if any.
3. To pay money received for Rents into the Company's Bankers & to attend at the Secretary's Office, twice a week with vouchers, to have accounts examined.
4. To be responsible for cleanliness of Rooms, & that necessary repairs are done. That water supply is efficient, Dust Shafts properly used, & regularly emptied once a week, cisterns cleaned at least once in 3 months, & that the tenants & their children conduct themselves properly, & to report any case of misconduct on the part of the tenants, to the Secretary.
5. To keep a detailed & separate account with each set of Rooms, of repairs required & done; bring in written weekly statements of work. Enter in book whether work done by Company, Contractors, or Tradesmen, insert prices & dates in order that Tradesmen's Bills may be certified thereby, keep separate

account of the several repairs outside Buildings & bring this book to the Office at the commencement of each quarter.

6. Personally to turn off the gas at 10.30 p.m. except at the main entrance & on Saturday nights at 12 o'clock, & be responsible for the cleanliness of the Staircases by the Tenants, (in accordance with No. 4 of the General Rules) & of the courtyards.

7. To keep account of paper, paint & other stores & of application of same, & of ladders, steps, scaffolds, poles & boards, pasting boards, pails, tools, brooms, brushes Etc., belonging to the Company.

8. To report if any stove or flue is put in by any of the tenants, or if anything whatever is done which would be likely to increase risk of fire.

9. The Superintendent to reside in the said Dwellings, paying rent to the Company for his tenement.

Smith, it seems, gave good value for his thirty shillings a week. In the company's fourth annual report,

The Directors are glad to be able to report that bad debts are extremely small (less than ??? per cent), and they again express their conviction that there always will be, after making due allowance for depreciation of buildings and for repairs, a safe dividend of 4 per cent per annum.

Indeed, enough was left in the kitty after all expenses and dividend payments that year – namely, £261 8s 9d – that the company decided to start a half per cent sinking fund, invested in three per cent securities, 'so as to provide for depreciation or other contingencies'. With the striking confidence of the late Victorian era, the directors calculated that this fund would build up to £16,000 in forty-seven years 'which amount, being half the paid-up capital, must be largely in excess of any possible depreciation'. Their confidence in the sturdiness of Rothschild Buildings was not misplaced: it is extremely unlikely that the blocks had cost that much to maintain by 1936 – forty-seven years later.

# **IMPORTANT NOTICE!**

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Tenants are requested to keep their **ROOMS EXCEPTIONALLY CLEAN** as well as the **LANDINGS** and **STAIRCASES** leading there-to, as the health of all the residents in the Buildings is endangered by uncleanness,

**NOTHING** but **DRY ASHES** or **DUST** is to be thrown down the **DUST SHOOT** **REFUSE OF FISH, VEGETABLES,** or other decaying matter **MUST** be **BURNT.**

Children are not allowed to play on the Stairs or Balconies, or to be in the Playground after 9 p.m. "Tip-cat," Ball and Skating are strictly prohibited.

**THESE RULES WILL BE STRICTLY ENFORCED.**

Any Tenant infringing them will receive **IMMEDIATE NOTICE TO QUIT.**

**BY ORDER.**

As this notice says, the rules were strictly enforced. In 1902, the Superintendents ruled their estates with considerable severity and the tenants did not lightly infringe the regulations.

To the tenants of the dwellings, percentages and investments did not come into it. What they had to contend with was the Super and the Rules. The Rules sound very stringent to our modern ears:

No Carpets, Mats, &c., can be allowed to be beaten or shaken after ten o'clock in the Morning, except on a Friday, and in the place set apart for that purpose.

But this rule – Number 8 – was probably observed in much the same spirit as Number 5:

... no flower-pots are to be exposed on the outside ledges without sufficient protection (under a penalty of 40s, see Police Act) ...

Just what the company deemed to be 'sufficient protection' is not known, but within a very short time it was not only allowing window sill floral displays, but positively encouraging them by means of an annual competition for the best. Nathan Joseph clearly responded to this natural desire of the tenants: on future buildings he designed for the company, all the main window sills were equipped with ornamental cast iron upstands to prevent pots falling onto the heads of those below.

However, if a blind eye could be turned to some of the rules, those concerning health and cleanliness were enforced strictly. If a tenant failed to notify the Super of a birth, death, or infectious illness, he or she would get notice to quit. Everyone had to sweep the stairs in rotation: as this had to be done daily and the task was divided between the flats on each landing, your turn would come up once every four days for a typical landing. Likewise, the stairs had to be 'washed and whitened every Friday', so that was an additional chore once every four weeks.

In the memories of former inhabitants of the Buildings, collected by Jerry White in his social history *Rothschild Buildings*, the routine of cleaning the stairs looms large. It seems that the Supers took this one of their duties very seriously, and would knock on the doors if they saw that a landing had not been cleaned. Soon, though, it was a matter for argument among neighbours as to whose turn it was: there is no evidence of a tally system operating as was common in Scottish tenements until quite recently, where a symbolic piece of wood was passed from tenant to tenant to denote whose the task was to be next.

Arguments would anyway have been comparatively rare because the chore became an accepted part of routine, not least because, falling on a Friday as the major washing and whitening exercise did, it became a natural extension of preparations for the Jewish Sabbath.

The Supers had the power of entry to any flat at any time to check that chimneys were swept, that people were not using the scullery coppers for a private laundry business, and above all to make sure that there were no unauthorised lodgers in the flats. Overcrowding, responsible in large measure for the epidemics of the old rookeries, was not tolerated. But could a crooked Super overcharge his tenants, so restarting the cycle of rack-renting and subletting that had made the former slums so notorious?

It seems highly unlikely – the discipline the company imposed on its Supers was as strict as the rules he in turn enforced. But the finger was, on one occasion, very publicly pointed. Eleven years after the opening of Rothschild Buildings, *The Jewish Chronicle* carried a letter from a man who, it seemed, had a grudge. The letter, from an E. Guilanoff, was headed THE RENT PROBLEM IN THE EAST END, and ran:

Much as the rack-renting landlords are to be condemned for their unscrupulous methods, the tenants themselves are even more to be blamed ... the behaviour of the tenants to their sub-tenants is simply atrocious.

After detailing how the subletting process operated, and declaring that 'in 8 out of every 10 homes, 3 or 4 families dwell', Guilanoff hit out:

In a certain Four Per Cent Model dwelling, where I myself lived for awhile, you could not get any rooms without paying a sum down to the outgoing tenant, as well as 30s to the Superintendent. Even in such buildings, where home accommodation is on the average cheap, you will find lodgers kept to eke out the rent.

# NOTICE.

CHILDREN are not allowed to Play on the STAIRS or BALCONIES, or to be in the PLAY-GROUND after 9 p.m. Parents whose Children break these Rules will receive notice to quit.

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## נאמנים.

קינדער איזט ניכט ערלויבט צו שפיעלען  
אויף דיא טרעפּען אדער באלקאנען. אויך  
טארען זיין ניכט זיין איז דיא פלעהגראנד  
נאך 9 אודר אבענד.

עלסערן וואס זייערע קינדער ווערדען ניכט  
האלטען דיעזע רולס ווערדען קריעגען  
נאמנים.

Any chance that the regulations might not be understood was taken care of by the Yiddish translation. This notice appeared at about the turn of the century.

The normally placid pages of *The Jewish Chronicle* were disturbed the next week by a furious letter from the Four Per Cent Company's secretary, Philip Ornstien. 'I have to state most emphatically', Ornstien wrote, 'that this allegation is untrue so far as the Four Per Cent Industrial Dwellings Company is concerned.'

It seems that the Chronicle staff had done their own investigation, for beneath Ornstien's letter is a note: 'We regret that our columns were made the medium of the false statement referred to.'

What became of E. Guilanoff, is not known. Nor, at a century's remove, is it known what his motives were. Perhaps he had had a run-in with the zealous Smith over rent arrears. The incident does show, however, the very close personal attention that Ornstien paid to the operations of the company: in Chapter 5 we shall examine a particularly far-sighted building project he was later to conceive.

In 1887 the Four Per Cent Company, in collaboration with the East End Dwellings Company which was building in the neighbourhood, applied to the Metropolitan Board of Works to change the names of Thrawl Street, Flower and Dean Street, and George Street. The reason for the joint application is probably that the two companies felt that the old names of the streets were still associated in people's minds with the disreputable rookeries that used to occupy the area and still pressed close in on all sides.

The Board of Works refused. Ironically, those very street names were to become very much more notorious the following year, when a series of gruesome murders in White chapel brought the name 'Jack the Ripper' to the nation's attention. Luckily for the Rothschild Buildings inhabitants, the murders did not occur quite on their doorsteps. Unluckily for them, two of the victims had lived opposite the Buildings in Flower and Dean Street, and others had lived in other lodging-houses nearby. Things looked ugly for a while when 'foreigners' – inevitably, the Jews – were blamed for producing the murderer from their midst.

When this burst of anti-semitism died away, one thing remained: the ghastly slums where the Ripper had carried out his evil deeds. Suddenly, everyone was made aware in the most forcible way of the housing problems of the East End. Here was an horrific demonstration that slum conditions bred vice and crime, and that in a district frighteningly close to the respectable commercial hub of the Empire – the City of London.

Small wonder that the work of the dwellings companies was held up as a solution to these conditions. The company responsible for Rothschild Buildings, being so close to the scene of the crimes, came into the public gaze as

an exemplar of the approach that was thought to be needed, as the Daily Telegraph of 22 September of that year pointed out:

Not only by demolishing slums and rebuilding them should we save all these lives; not only should we protect the community at large from infectious diseases; not only should we go far to extirpate crime and to provide London artisans with plenty of employment; but there is a safe and certain four per cent to be made out of the business – at the very least.

Although the Four Per Cent Company might have regretted the frankly mercenary tone of the Telegraph article, it did no harm at all in helping to advance its own building plans. If one benefit can be said to have come out of the Jack the Ripper killings, it was the acceleration of slum clearance in White chapel. It must be emphasised that these were, truly, slums – uncontrolled, badly-built, insanitary, wretched dwellings made still worse by the rack-renting activities of the lodging-house landlords. With population the density it was, with immigrants arriving constantly into a very confined community, the well-managed and hygienic example of Rothschild Buildings stood like a totem of the new approach.

Rothschild and Joseph were, as usual, ahead of their contemporaries. As early as 13 December, 1887, a year before the Ripper jerked the authorities into action, the company reports:

Mr N. S. Joseph submitted particulars of certain sites for the erection of another block of dwellings, & he was instructed to pursue his negotiations for the acquisition of a site.

Faced with overwhelming demand for flats, the company was going for growth on the basis of a highly successful first venture. Its speed of operation is all the more remarkable given that it was not, like Peabody, a richly-endowed body.

Before examining Joseph's next venture, it should be said that one aspect of the Charlotte de Rothschild Model Dwellings was not a success. The rooftop workshops – over which Joseph had argued long and hard with the Metropolitan Board of Works, supported by the Home Office – were not popular. Although there was instantly a waiting list for the flats, the reverse was true for the thirty workshops. In December, 1887, the directors report that 'Few of the workshops have been hitherto let.' This was seven months after Rothschild Buildings were opened, and it is not clear why this one part of Joseph's plan failed in view of the need for good workshop space in the area.

Perhaps it was the unusual rooftop location of the workshops that made them unpopular, with the need to lug raw materials, equipment and finished goods up and down narrow flights of residential stairs proving a deterrent. Joseph quickly realised his mistake and drew the obvious conclusion. On

6 February, 1888, he proposed converting six of them into tenements. The work was approved and rapidly carried out. By spring 1891, the remaining twenty-four workshops had been converted, at a total cost to the company of £413. These were later to become known as 'penthouses'.

Joseph was at this time engaged in hunting out a suitable site for the next development. In June 1888 he found the right place at the right price. A mile or so east of Flower and Dean Street was Brady Street. A letter from Joseph to Rothschild of 29 June, 1888, is revealing of the way the architect could turn his patron's desires into bricks and mortar with all the financial equations working out correctly. It would be fascinating to discover some long-lost diaries of Joseph which might reveal how much toil and calculation was needed before he was in a position to dash off such an apparently casual note. We can be sure that Joseph devoted a great deal of his time to unremunerative investigations on the Four Per Cent Company's behalf, with the blessing of both Lord and Lady Rothschild:

Dear Lord Rothschild,

I am pleased to be able to report that, after a protracted negotiation, I have succeeded in arranging (subject to your Lordship's approval and a proper legal contract) for purchasing the freehold site in Bucks Row, Whitechapel, with frontage to North Street, measuring 48,000 square feet (over an acre) for £12,000.

Included in the site, and forming part of the Bucks Row frontage, is a large, modern, substantial building of three floors, at present used as a Clergy House, which, with some alteration, might be used for the purposes of the club that Lady Rothschild desired to establish.

The value of the house and its site is fully £2,000 so the site for the industrial dwellings will not cost more than 4/6 per foot – 3d less than one placed in Commercial Street.

I shall have the pleasure of showing the plan and giving further particulars to your lordship at the meeting on Monday, and hope the proposed purchase will be satisfactory to you and to Lady Rothschild.

Yours faithfully,

N. S. Joseph.

As often with new developments at the time, the names of the old streets vanished with the new building. The Bucks Row/ North Street site soon became better known by the new name of Brady Street. At the directors' meeting in early July that year, Joseph got the go-ahead to proceed with his plans. There were to be 300 dwellings, in a building one storey lower than

Rothschild Buildings. The all-in cost (including the land and the clubhouse) was estimated at £53,000 and the net annual rent at £2,400 – 4~ per cent.

Building costs were rising at this time, and so at the end of the year, with plans well advanced, the directors resolved to borrow £55,000 ‘from Lady Rothschild and others from time to time’ at 3½ per cent interest. A month later, on 25 January, 1889, Joseph submitted his plans, ‘... which were approved, subject to a slight alteration being made in the front’.

Joseph’s ideas were developing for his second project. Having abandoned the workshop concept, he turned his attention towards providing more amenities for the residents. The club house, already referred to, made use of an existing building on the site – ‘a large but very ugly modern dwelling house of three floors’ as the company’s fifth annual report put it. Here, Lady Rothschild – following the charitable path of her late mother-in-law Charlotte – planned her club. It contained equal facilities for both men and women in the segregated manner of the day. So there were club rooms (sometimes called News Rooms), ‘conversation rooms’, and separate lavatories and staircases for men and women. Mixing was, however, allowed in the library and class room. The managers of the club were charged a rent ‘at cost’ – the 3½ per cent level that the money for the building work was borrowed at.

The club building, institutional though it was, nonetheless provided a community focus in a way that was not to become commonplace until the great council estate building boom of the twentieth century: the community centre is still a highly relevant concept today. Although Joseph did not invent the idea – it had been recurrent in many schemes to improve the lot of the working classes – he was quick to spot its potential when a benefactor such as Lady Rothschild was prepared to support it. As well as the improving newspapers and books, there was a grand piano and a bagatelle table for the amusement of the Brady Street inhabitants.



Photo: H. R. Clayton

*Brady Street Dwellings: a landmark in Spitalfields until it was demolished in the late 1970s. The 286 flats were opened in 1890.*

In one other important respect, Brady Street Dwellings were a step up from Rothschild Buildings: there was a bath-house with four bathrooms in it, offering free hot baths to those who requested them. This took some of the strain off the overworked sculleries in the flats. Bathing was evidently not considered to be a particularly frequent activity, however, as the little bath-house had to serve 192 three-room tenements, and 48 four-room tenements in the two main long blocks, as well as 45 single-room flats in two smaller blocks – a total population of 1,155 by the end of 1890. But it was lavish by the standards of the day: early in 1890, with the new dwellings under construction, the directors optimistically stated:

Although, in most points, the Directors have in these new buildings followed the precedents of the Rothschild Dwellings, yet they have made several improvements in matters of detail which their Architect recommended, and it is hoped that the Brady Street Dwellings will be found to present the most commodious arrangements and most cheerful aspect of any Artisans' Dwellings in the Metropolis.

Higher building costs were balanced by lower land costs than in Spitalfields, so the rents were fixed at the same level as the earlier dwellings. Once again, Joseph used the buildings to enclose a large playground as a further community gathering place. As well as the 'Super', there was a permanent on-site labourer to clean all the common parts of the buildings.

Opened during 1890, Brady Street Dwellings were an immediate success. Nor had it gone over cost, the final balance sheet showing £55,068 6s 0d. The builders for the main construction were Peto Bros – but, as with Rothschild Buildings, some fifteen different contractors were employed in all, with Joseph keeping them all on a tight rein. This is a method of building procurement that has returned firmly into favour a century later.

Once again, all the tenements were snapped up immediately. The fame of the Four Per Cent Company was by now spreading, and the directors report at the start of 1891:

Since their completion, the buildings have been visited by many gentlemen interested in the question of Housing the Poor, all of whom have expressed their pleasure at the cheerful aspect which the buildings present, as well as at the accommodation provided for the Tenants and the moderate scale of Rentals.

The rents ranged from 1s 6d for a single-room flat, to 7s for a four-room tenement. The commonest type – the three-room tenement – was available for between 4s and 5s 6d, according to its position.

With demand for the tenements as fierce as ever, it comes as no surprise to find the company planning the next stage of its expansion immediately. Joseph was sent off to negotiate for another site. But this time, the directors were confident that they could raise the money from the shareholders rather than rely upon a benefactor such as Lady Rothschild. They resolved to double the company capital to £80,000, buoyed up by the fact that the investors were starting to ask if they could expand their holdings. Four per cent philanthropy was catching on.

## Expansion and Dispersal

At this stage in the rapid development of The Four Per Cent Industrial Dwellings Company, it was seen to be of prime importance to build right in the heart of the East End, where the Jewish artisan community existed and where the need was greatest. While there were sites available at the right price, and while the demand was there, it was the logical thing to do. As Chaim Bermant puts it in his book *London's East End – Point of Arrival*:

The newly-arrived Jewish immigrant was helpless in the face of the rack-renter. He arrived in London penniless, without any knowledge of language or craft. He had to find a home near the docks; employment which called for no ready skills, a milieu where there was no language barrier. All these were to be found only in the East End. He also needed a world not too remote from the one he had known and that too was to be found in the East End.

If he was religious – and he usually was – it contained all the necessary institutions, the Beth Hamedrash for himself, the Hebrew classes for his children, the ritual baths for his wife, the kosher butcher, grocer, baker, for his family ... England beyond was too strange a place to encounter without a period of acclimatisation. The East End it had to be, and if he was rack-rented by his landlord, he rack-rented the tenants to pay for it.

While such a situation existed, the most effective remedy was to provide healthy housing at a fair rent in the midst of the rack-renting rookeries. As the end of the century grew near, however, this policy came to be questioned. Did the creation of such housing only reinforce the ghetto, so exacerbating the problem? Was it only delaying artificially the inevitable dispersal of the community?

Between 1881 and 1901, the population of the Metropolitan Borough of Stepney grew by 5.7 per cent. This was less than in London as a whole, where the growth figure over the same period was 7.3 per cent. The problem of the East End is not reflected in these bare figures: because they do not record the level of displacement that was taking place as the longer-term local population gave way to the waves of immigrants. In effect the East End was becoming more Jewish, so the work of the Four Per Cent Company was as pressing as ever.

The tenement block, the building form beloved of all the philanthropic housing societies, was itself displacing the more 'traditional' little housing of the area. No tears were shed for the slums – but the East End poor were, after all, being asked to adopt a very different lifestyle in the new blocks. It was a vertical existence, with flats grouped round stair landings, rather than the former horizontal life of the streets. The discipline of flat living

with its rules and duties was also very different. England as a whole, and certainly London, found the tenements novel.

One of the reasons for the success of Rothschild Buildings, Brady Street Dwellings, and the later Four Per Cent blocks, was perhaps that a very high proportion of their inhabitants came from parts of Europe where tenement living was commonplace. There would be nothing strange to the immigrant fleeing, say, a pogrom in Kiev, in an East End tenement. It might well have been a more familiar environment than the tumbledown rookeries round about. When – as happened not infrequently in the closing years of the century – the Four Per Cent Company's communities were held up as models of their kind, it was usually the good management of the blocks that got the credit. Not without reason – but there is equal reason to suppose that the dwellings worked well because the people in them found them more familiar and congenial than their native English counterparts did.

By the 1890s, the concept of tenement living had taken firm root in the metropolis, thanks to the efforts of, among many others, the Four Per Cent Company, the East End Dwellings Company, the Peabody Trust and – the latest arrival on the scene in 1889 – the Guinness Trust, for which Nathan Joseph was the architect. Joseph was by now becoming fluent in the handling of this type of housing and was using architectural devices to good effect to reduce the apparent bulk of the tenement buildings. His work for the Guinness Trust enabled him to refine his designs further: his Lever Street Estate for the Trust in 1892 is richly modelled and ornamented, the bulk visually reduced both horizontally and vertically. Joseph was moving away from the consciously austere architecture of Rothschild Buildings, following not just the taste of the day but also a growing confidence in his ability to design pleasing environments within tight cost constraints.

Nowhere is this more apparent than in his work for the Four Per Cent Company – where the very name of the company reflected the financial criterion that Joseph had to follow. It is doubtful if there were many other architects of the day possessing Joseph's attributes of design ability blended with acute financial acumen. He designed for other clients: but for Rothschild's company he did much more than design, he enabled. Today, architects are once again coming forward in the Nathan Joseph mould. Then- although he was by no means the only example of his breed – it was rarer. Spurring him on was the fact that the Four Per Cent Company was in a sense as much his as Rothschild's: it was his own theories that he was putting into practice.

At this time, there was a new challenge: the work of the London County Council, which came into being in March 1889 and took over the functions of the Metropolitan Board of Works. The challenge was twofold: first, the notion that housing for the poor had to be regarded as a purely capital in-

vestment was questioned; second, the LCC's own East End housing was on a very large scale and of good quality.

The quality lay in planning and architectural detailing rather than in the facilities offered in the flats. The LCC's enormous scheme in Bethnal Green, the Boundary Street Estate, was to house 5,100 people (but displace 5,719) in a development covering fifteen acres, designed by the LCC's own architects' department. Although the LCC had done some small-scale housing work as soon as it took office, the Boundary Street Estate, begun in 1893, was the first major exercise in municipal housing by a local authority.

The estate must have made a substantial impact upon Joseph: although the LCC flats were comparatively primitive, with many flats sharing lavatories and sculleries, the architectural form of the scheme was highly innovative and the arts-and-crafts detailing of the blocks highly appealing. That Joseph was influenced by it, there can be little doubt on the basis of his later buildings. No architect designing industrial housing at the time could have failed to be impressed.

At this time, Rothschild Buildings acquired a neighbour across Flower and Dean Street. The whole of the northern frontage of the street was involved: 339 feet of it being bought immediately, with the remaining 93 feet 'being postponed for about three years'. Joseph drew up plans for 138 tenements grouped around six staircases in one long block, as the first phase.

'When completed', said the directors in their seventh annual report, 'the buildings will form a large public improvement, inasmuch as they will supplant old rookeries of the worst character. An endeavour is being made to obtain early possession of the remainder of the frontage, so as to get rid of the old common lodging-houses still occupying that portion of the site.'

And with the doubling of the company's capital to £80,000, a new appeal was launched for subscribers to the remaining 1,526 shares at £25 each.

Progress was rapid. Nathaniel Dwellings, as they were called after Lord Rothschild, took their place facing the first blocks named after his mother. The first phase was complete by November 1892 and, as the directors reported:

The extent to which the Company's dwellings are sought after by the poor may be gauged from the fact that although 138 tenements were available for letting, the applications exceeded many thousands.

The second phase of forty-eight tenements on the remainder of the Flower and Dean Street frontage was successfully brought forward and work began on these without a break. As at Brady Street, the main contractors were Messrs Peto Bros. By now, five years after Rothschild Buildings, Joseph's style had developed. The directors very seldom commented in print about the appearance of their blocks, but allowed themselves to remark of Nathaniel Dwellings that they were 'substantially built in red brick, with pleasing el-

evation'. The effect of the two blocks of Rothschild and Nathaniel Dwellings facing each other at such close proximity did however undoubtedly turn the narrow street into something of a canyon: the street was to become a sort of unofficial playground and meeting-place, rather like the great courtyard of the earlier building, as the two communities intermingled.

The LCC development in Bethnal Green excited further interest in the international community over this kind of housing: but by no means all the attention went the LCC's way. It is clear from the records that the Four Per Cent Company – perhaps because of the quality of its accommodation – was still regarded as a pioneer. During 1892, town councils from England, Scotland, and Europe sent representatives to inspect the properties. Even the United States sent delegates who 'expressed their high admiration of the construction of the buildings, of their sanitary arrangements, and of their general management'.

If Nathaniel Dwellings can be considered as an extension to Rothschild Buildings, the next scheme of the Four Per Cent Company was very much of a self-contained development. It is an important development for three reasons: it was the best equipped yet of all Joseph's projects; it was the company's last venture in the traditional Jewish heart of the East End; and – following the demolition of the first three schemes in the 1970s – it is the earliest of all the Four Per Cent buildings to survive today. Stepney Green Dwellings mark a significant turning-point.



Photo: H. R. Clayton

*Five years after the first dwellings were opened, the demand was so great that a third block, Nathaniel Dwellings, was opened.*

In the course of 1894, the directors bought 'a most eligible freehold site in Stepney Green at a cost of £7,000'. The wedge-shaped site covered 38,000 square feet – a little further east than Brady Street, and south of the Whitechapel Road. Here Joseph drew up plans for 170 tenements in two long rows and one short one – in all seven staircases on the same modular principle laid down by Henry Roberts in 1851 that Joseph had adhered to ever since with such considerable success.

Behind the classically-styled facades, the flats contained one innovation that must have seemed the height of luxury for its day – constant hot water piped to the flats. In addition, Joseph designed a club room, a men's reading-room, communal bathrooms and a heated drying-room for clothes and sheets. The flats were also a little larger than those of previous developments: sited as they were on the agreeably leafy Stepney Green, they were to be a cut above the earlier blocks in the midst of the rookeries.

The directors estimated that the all-in cost of Stepney Green Dwellings would be £43,000. In September 1894 they invited subscriptions from shareholders to fund this amount. By January 1895 most of it had already been subscribed – a much more rapid take-up than in the early days.

Building got under way with extreme speed and within the year the dwellings were finished. The directors were particularly proud of the high standards of this, their flagship scheme. At a time when the LCC was building tenements – undeniably attractive – that were based on the Peabody principle of shared sculleries and lavatories, Stepney Green Dwellings consisted entirely of self-contained tenements of two to five rooms. It seems that the communal bathhouse, being something of a luxury, did not affect the ‘self-contained’ tag.

As building progressed, Joseph refined his hot-water system. Not only could constant hot water be supplied to all flats, but a quite separate, boiling water supply was feasible. This was accordingly installed, being turned on centrally at meal times so that tenants could make coffee and tea without having to light their fires to do so. As gas was available to heat the water – and as a spin-off the drying room – Joseph took it one stage further and piped gas to all the flats, which were provided with coin-in-the-slot meters. Coal fires remained the mainstay for heating, however, with the more expensive gas being used for lighting.

There is a large Playground between the blocks, and also a small garden at the rear; and these, combined with the proximity of the Dwellings to the prettily-planted enclosure of Stepney Green in the front, render these Buildings the most attractive of all the Company’s properties.

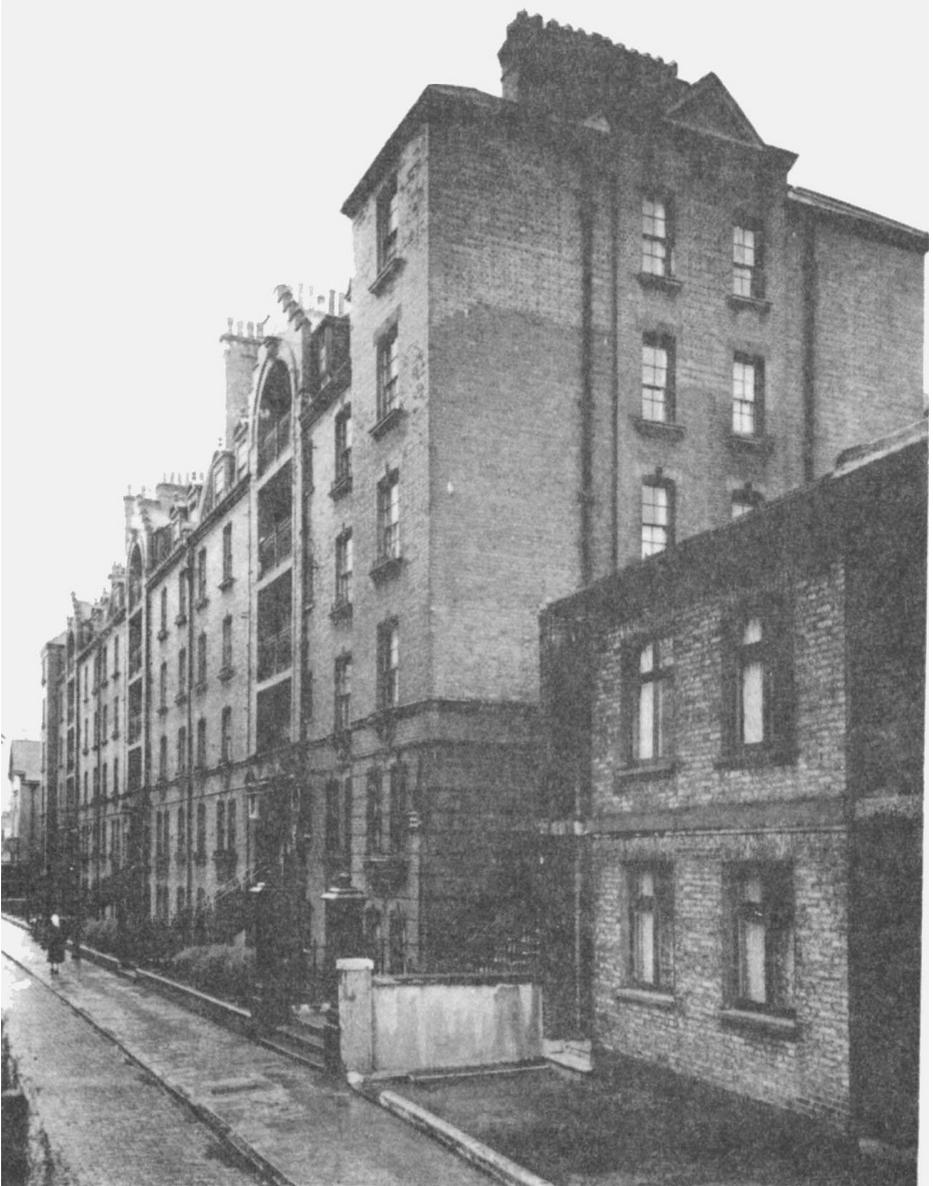


Photo: H. R. Clayton

*The oldest of the Society's Estates still in existence, Stepney Green Dwellings, opened in 1896, had such innovations as constant hot water and a club room for the tenants. Now re-named Stepney Green Court, it is fully modernised and includes a block of Sheltered Housing for elderly people.*



Photo: Kenneth D. Rubens

*One of the entrances to Stepney Green Court showing the elaborate stonework. The wrought-iron railings were considered of such architectural significance that the Department of the Environment assisted with the cost of refurbishing them.*

So said the directors upon the completion of the dwellings. The higher standard of accommodation here reflected higher building costs – and higher rates levied by the local authority. As a result, rents had to be higher too. A two-room tenement available in the earlier schemes for five shillings a week – here cost six shillings and sixpence. Three-room flats cost nine shillings and sixpence.

Plenty of tenants were available to take the rooms at these prices, and a new community quickly formed. As at Brady Street, the club was an important part of life on the Green. Open in the evenings until 11 pm, it was for adults (over seventeen) only. The ‘super’ kept an eye on proceedings but the club was managed by an elected committee of tenants who arranged concerts and the sale of drinks and snacks. Two vices were banned: alcoholic drinks and gambling – Rule No. 13 of the Stepney Green Club firmly states ‘No games of hazard or chance shall be permitted.’

The tenants gained admission by showing their tenement keys, and could bring in visitors if they wished. The Four Per Cent company provided newspapers but most other items such as the hire of a piano for the regular Saturday night entertainments – were paid for by the tenants. This could be done indirectly, because the committee was allowed to make a profit on its catering arrangements so long as it posted up details of what the profit was. This was ploughed back in to meet other expenses.

With the occupation of Stepney Green Dwellings in 1896, Rothschild’s company ended its first burst of building activity. In the eleven years since the company was formed, it had proved that good fair-rent housing could be provided for a modest rate of return on the capital – and that the investment was a safe one. The four developments had cost £157,393 and housed over 4,000 people – the numbers evenly divided between men and women, adults and children. Of these, at least two-thirds, and probably more, were Jewish. It was the policy of the company in the 1890s to maintain a non-Jewish population of between thirty-three and forty per cent. No precise records exist but given the circumstances of the growing East End Jewish community of the time – and a new generation already beginning to grow up to reinforce it – the unique Jewishness of the Four Per Cent tenements continued. It was a sense of identity that has continued down to the newest developments of the Industrial Dwellings Society today.

THE  
FOUR PER CENT. INDUSTRIAL DWELLINGS  
COMPANY, LIMITED.

STEPNEY GREEN DWELLINGS.

REGULATIONS  
FOR THE MANAGEMENT of the CLUB.

1. The Club shall be open daily from 6 to 11 p.m
2. Superintendent shall be responsible for order.
3. Children under 17 years not admitted.
4. Newspapers shall be provided by the Company.
5. A Committee of tenants to be elected by themselves, subject to the approval of the Secretary of the Company, shall arrange Concerts, sale of Refreshments, etc.
6. Concerts on Saturdays by tenants.
7. Piano hire shall be paid by tenants.
8. Tenants are identified by showing the key of their tenements.
9. Visitors may be introduced by tenants.
10. No charge is allowed to cover cost of Concerts, but tenants may put a donation into the plate.
11. A Statement of Refreshments bought, and the profit thereon, shall be posted up by the Committee.
12. No Intoxicants shall be sold.
13. No games of hazard or chance shall be permitted.

By order,

P. ORNSTIEN,

Secretary.

July, 1896.

*The club room is still in use but the rules have changed since 1896.*

With four thousand housed on the 'front line' where the need was greatest, the company could begin to look again at one of its original aims – to ease the problem of overcrowding by enticing the predominantly immigrant community away from the East End. Elsewhere land was cheaper and living conditions were better. But, as mentioned at the start of this chapter, England beyond the ghetto was a foreign country, with few or none of the institutions and facilities that the immigrant Jew needed. A period of acclimatisation was certainly needed before the community could gain enough confidence to merge with the greater population of the host nation. Had the right time arrived?

The achievement of the Four Per Cent Company was widely recognised: there is a sharp contrast between the criticisms of London's Jews and the overcrowding problem in the 1870s and 1880s, and the praise the community received towards the end of the century for the way it had tackled its housing problem. As *The Jewish Chronicle* stated on 8 November, 1901:

Amongst the many religious bodies working among the poor, the Jewish Community can lay claim to be the only one that has taken up, in a practical manner, the housing of the poor question. While other religious bodies have conferred, the Jewish community has acted.

The Four Per Cent Company had not only housed people, but it had housed them well – an important point in view of the fact that the blocks were seldom capable of housing more people on the sites of the cleared slums. It was a matter of healthy living conditions rather than sheer numbers housed. The non-Jewish English establishment also looked favourably on the company's non-discriminatory policy: for at the heart of the ghetto, it was not unknown for landlords to turn away non-Jews.

Life in the four East End developments was running smoothly. Illness and death in the Four Per Cent tenements were much rarer than in London as a whole: although the blocks were not proof against the still-prevalent epidemics of typhus and other diseases, living conditions meant that their effects were lessened. In a good year – 1889 – Rothschild Buildings suffered a death rate of 6.4 per thousand people. In a bad year – 1890 – this rose to 13.4. But in London as a whole for those two years the figures were 17.7 and 19.2 respectively. It is certain that in the slum areas surrounding the blocks, the death rate would have been still higher.

The fabric of the buildings were standing up well, too: apart from relatively minor maintenance work such as plumbing repairs and painting, no large expense was being incurred to endanger the reserve fund. In 1895, the sum of £257 9s 6d for installing larger water tanks and altering water pipes following frost damage at Rothschild and Brady Street Dwellings, was described as 'considerable outlay'. So it was: but such outlays were rare and

the continuing occupation levels of practically 100 per cent meant that the money was there to deal with them.

Accordingly at the end of 1898, the company began to look further afield. The first venture outside the East End was a very major step indeed – Nathan Joseph found, and arranged for the company to buy, a site south of the river. The purchase, recorded on 23 January, 1899, was in New Church Road, Camberwell. There Joseph built Evelina Mansions, a block of ninety-six flats. The scheme was opened in January 1901 and immediately ran into trouble attracting any Jewish tenants at all.

Evelina Mansions had cost a total of £19,750 to build – and for the first time in the directors' experience, there were not queues to move in. South of the river was uncharted territory for the people of Whitechapel and Evelina Mansions remained a worry as it slowly filled up with exclusively Gentile tenants.



Photo: H. R. Clayton

*The first attempt by the Society to move out of the East End of London. Evelina Mansions in Camberwell, originally ninety-six flats, has now been reduced to seventy-two and fully modernised.*

While the Camberwell project was under way, a much more radical plan for housing London's Jews was put forward by Philip Ornstien, the company's secretary. Ornstien's proposal, put first to Lord Rothschild and subsequently to all the directors, was for a development in the eastern suburbs of a rather different nature to the inner-city tenement blocks so far erected. Here is Ornstien's memo of 30 December, 1898:

In consequence of the difficulty experienced in obtaining suitable sites in the Metropolis, owing to the excessive price of land, the Directors are invited to consider a Scheme for extending the building operations of the Company on the borders of London.

I suggest that a large site of several acres should be acquired, say in the neighbourhood of East Ham, Upton Park or district, which is about 15 or 20 minutes train-ride to the City. The fares are very cheap, the ordinary return 3rd class being 5d. Season tickets are issued at a reduced rate, and there are cheap workmen's trains. A fund for the purchase of season tickets should be created.

The site should be gradually developed, and so arranged that both semi-detached villa residences and block buildings should form part of the estate.

The semi-detached villas should be similar to those being erected on the Broomfield Park Estate, Bowes Park, N. These villas are sold for £350 on 99 years' lease, at a ground rent of Six Guineas. I would suggest a new form of Lease for a term not exceeding say 40 or 50 years, restricting the holder of the Lease to part with it, except to the Company, or to sub-let without the consent of the Company, in writing.

The Block-buildings should be, say, three or four storeys high. There should be a few shops in a convenient position on the estate.

A plot of land should be reserved for the erection of a Synagogue and Class-rooms, and, in order that the estate should in no way form a 'Ghetto', another site should be available for other denominations, if required.

The site for a Synagogue should be let on lease, or sold, to the United Synagogue, which Body should be asked to erect and carry on such Synagogue with the help of the Community.

From inquiries made in the East End of London, I have every reason to believe that a number of Jewish families would cheerfully remove a few miles further East, if proper accommodation were provided, and facilities afforded for educating their children, and for Divine Worship.

The rents, both of the villas and the block-buildings, would be far below those to be obtained in the Metropolis, and the cost of erection would be cheaper,

inasmuch as the building operations would be beyond the interference of the restrictive conditions of the London County Council.

As, owing to these restrictive conditions, and the enhanced cost of Sites in the Metropolis, the operations of the Company are at a standstill, I invite the careful consideration of the directors to the proposal herein set forth.

Of course, if the principle is approved, the details of the scheme will be worked out hereafter.

Ornstien's proposal was considered by the directors at their meeting of 23 January, 1899. It was the same meeting that approved Joseph's scheme for Evelina Mansions in Camberwell, so the company's operations were not as static as Ornstien suggested. His plan was however adopted, and Joseph went out east to Stratford in search of a site while the Camberwell building works were under way.

Ornstien's thoughtfulness is evident in the fact that he proposed a synagogue and classrooms for the development, so creating the facilities for Jewish teaching and religious observance that would otherwise be lacking in the neighbourhood. This was to be a major problem with Evelina Mansions, where the nearest synagogue was miles away. His suggestion that shops should be included in the scheme was a wise one, for where else were the tenants of this model village to obtain their kosher products?

Nathan Joseph found a suitable site. Covering nearly three acres, it was situated opposite The Green, Stratford, for the very reasonable price of £6,700. He planned the village as a series of three-storey cottages which would contain flats of two, three, and four rooms. There was no design problem here: the planning module pioneered by Henry Roberts at the Great Exhibition of 1851, and developed by Joseph in all his schemes, could be repeated at practically any scale vertically and horizontally. Allied to the very high standards of craftsmanship at the time – as opposed to the poor design and site supervision that was to give 'system building' a bad name in the 1970s and 1980s – it was an admirably efficient and economic solution.

The problems were of a different nature. Joseph came up against the bureaucracy of the local council and encountered delays. Planning problems were eventually all but resolved when the real nature of the opposition became clear. Joseph says in a letter to Ornstien of 18 January, 1901:

I am sorry to say we have not yet surmounted our difficulties as to this site.

Although the Surveyor to the West Ham Council reported in favour of our plans, the Works Committee of the Council refused to sanction them.

No reasons were given for this refusal, but it was intimated to us that, if the additional access to Carnarvon Road were obtained, the Committee would probably pass the plans.

... On making this arrangement, we renewed our application to the West Ham Council, including in it the additional access, but it was again refused, no reason being given. We understand that the refusal was passed by a majority of one only, and that it was due to a prejudice against the Jews, as it was supposed the Dwellings were intended for a colony of our people to be established at Stratford.

Joseph made one last effort, but could not clinch the deal before the options on the land expired on 6 February that year. In retrospect, the council's stonewalling is especially exasperating: a move of the Jewish community out east was beginning and a development of the kind put forward by Ornstien and Joseph would have ensured that the exodus was orderly. At the time the trend towards decentralisation – not only of the Jewish community – was accelerating. The great planner and utopianist Ebenezer Howard published his vision of garden cities, *Tomorrow*, in 1898. The Garden City Association was founded the following year and in 1902 Howard's book was republished under its now more familiar title *Garden Cities of Tomorrow*.

Such plans for ideal self-contained communities in the countryside had their effect upon suburban planning, too. Garden cities led to garden suburbs. Ornstien was advanced in his thinking, too advanced for the councillors of West Ham. The cottage scheme shows that Joseph, too, was happy to build on a small scale when he was freed from the commercial constraints of inner-city land prices.

The Four Per Cent Company's direct successor, the Industrial Dwellings Society, did eventually come to this part of London to build in the 1980s. By then, of course, strong Jewish communities existed in Ilford and Redbridge and when the older people of Rothschild Buildings and the others retired there, it was often to join their families.

In 1900, none of this was known. With letting problems in Camberwell, the directors might have been excused a little nervousness about taking such a bold step and it is to their credit that they tried. On 18 November, 1901, they issued a prospectus for £70,000 of shares with the message:

The Directors, in their efforts to assist in the great problem of housing the poor, are desirous of encouraging the migration to less congested, and consequently more healthy, districts than the centre of East London.

Land prices were not mentioned here as an additional factor: but there was no longer a Metropolitan Board of Works prepared to buy land, clear slums, and sell it at an effectively subsidised rate to housing philanthropists. The LCC was doing its own developments and the full market price had to be paid for the limited number of sites available in the central areas.

Chastened by the slow letting of Evelina Mansions, the directors nonetheless pressed on. They built and let a small building next to the Camberwell tenements – a shop and five rooms at 52 New Church Road. Much more

importantly, they agreed to go ahead with a very major development north of the river, in Stoke Newington. On an almost square site with its frontage on Stoke Newington Road, the company planned its largest project yet. The two-acre site was purchased in April 1901 for £18,000 and the issue of shares the following November was to meet the anticipated building costs. In all, it was estimated that Stoke Newington would cost £106,000, and the money not covered by sales of shares was to be raised in **3! per cent** debentures.



Photo: H. R. Clayton

*The Stoke Newington Estate, opened in 1903. This view of Coronation Avenue shows the part re-built after World War II following an air raid which killed 173 people.*

Joseph designed the development in four long rows. He made maximum use of the site by creating spurs to the rear of the buildings: the fronts of the blocks faced each other across formal courtyards, entered through imposing arches in Art Nouveau style. These were named Coronation Avenue and Imperial Avenue. Along the main frontage, a row of eighteen shop units was included, with several storeys of flats over. The shops were important in order to yield a rental income which would keep down the rents of the flats. With construction under way on this most ambitious scheme, the directors reported:

From a rough calculation which has been made, it is believed that the average rent of a two-roomed tenement with separate scullery, W.C., etc., will be as low as 5s 6d per week, and the rental of the other tenements will be in proportion, according to their accommodation.

It was nonetheless a gamble. The company was depending on the fact that Stoke Newington was located on a direct north-south tram route to Whitechapel, where many of the prospective tenants would continue to work. The movement north of the Jewish community was beginning, and the directors no doubt hoped that they would not have another Camberwell on their hands.

Coronation and Imperial Avenues opened in 1903, with 326 flats of two, three, four, and five rooms. By the end of the year, 250 were let. 'A very large proportion of the tenants come from the so-called "congested" districts of East London, and it is hoped that other residents of those districts will avail themselves of the remaining unlet flats', reported the directors on 29 January, 1904. In fact, advertising and rent reductions were needed to bring the remaining tenants in and the development was not finally fully let until after the Great War. It was, however, a predominantly Jewish community that established itself: slowly at first, the exodus from the East End was under way.

The financial position of the company, despite the initial letting problems at Camberwell and Stoke Newington, was good: in 1904 the full dividend of four per cent was paid out on 5,886 shares. After payment of interest on loans, the company had £693 9s 9d left over which it allocated to plumbing repairs at Brady Street.

While all this was going on, another development was under way. The year before, the directors had announced the purchase of a 2¼ acre site on the corner of Dalston Lane and Navarino Road in Hackney. Here flats for 300 families were planned:

# MORE ROOM TO LIVE!

---

## CHEAP RENTS.

---

SPACIOUS, COMMODIOUS  
**FLATS**

OF

**2 ROOMS** | **4 ROOMS**  
**3 ROOMS** | **5 ROOMS**

In each case with Scullery, Separate w.c., Balcony, &c.

# TO BE LET

ON THE

## COMPANY'S NEW ESTATE, STOKE NEWINGTON

Synagogues, Religion Classes, and Board Schools are within a few minutes' walk of the Estate.

SPLENDID POSITION NEAR PARKS AND OTHER OPEN SPACES.

**TRAM FARES FROM SHOREDITCH—ONE PENNY.**

Apply for particulars at—

THE SUPERINTENDENT'S OFFICE, VICTORIA ROAD, STOKE NEWINGTON.

(Opposite West Hackney Church.)

Owners: The Four Per Cent. Industrial Dwellings Co., Ltd.

The difficulty in attracting people to move from the East End to Stoke Newington is illustrated by this poster which had to show the ease with which they could get back to their work in Shoreditch.

The position of this site, at a distance of little more than two miles from Whitechapel, and in a highly respectable neighbourhood, with wide roads and open spaces in the immediate vicinity, renders this new acquisition particularly eligible. The site is accessible by tram and rail at low fares, so it is anticipated that the Dwellings will readily find tenants as soon as they are built.

Navarino Mansions was quickly under construction: at the same time, Joseph was building Mocatta House, a modest block of twenty flats on a patch of land next to the Brady Street dwellings. The land had belonged to the United Synagogue: as the company's secretary Philip Ornstien was also secretary of that organisation, the purchase and development of the land went ahead smoothly. Frederick Mocatta, bullion broker to the Bank of England, noted philanthropist, and director of the Four Per Cent Company since its inception, had the kind of memorial he would have wished after his death in January 1905.



Photo: H. R. Clayton

*Navarino Mansions: the late Victorian/Art Nouveau architecture introduced a new building style to Dalston. It was built in 1905 and modernised in the sixties.*

Joseph himself was now seventy. With Mocatta House and Navarino Mansions in progress, he announced his intention to retire from the flourishing

practice of Joseph, Son, and Smithem. His retirement allowed the Company to show its appreciation of the indefatigable architect: he was elected a director of the Company in January 1904.

As previously mentioned in this chapter, the architectural style that Joseph – or Joseph’s practice – adopted for the tenement blocks changed noticeably over the twenty years of his work for the Four Per Cent Company and the Guinness Trust. His last major work for the Company he now helped to direct – Navarino Mansions – is the conclusion of this process.

How much of a hand did Nathan Joseph have in the design of this notably Arts-and-Crafts-influenced building? How much came from the drawing-board of his son, Charles, who took over the practice in partnership with his father’s colleague Charles James Smithem? Joseph senior’s touch is certainly apparent in details that recur throughout all his projects, such as the semicircular terracotta relief panels above windows, the layout of the self-contained flats, the playgrounds between blocks, the confident entrance archways, even the plant-pot holders on the window sills. But this is a far more exuberant building than any of his others in its articulation of the long elevations, its handling of the great roofs with their tall chimneys, and its imaginative use of standard components such as windows and doorways.

In the words of Philip Johnson, the celebrated modern architect who invented the term ‘International Style’ and in his old age reacted against it to become a father figure of the highly-ornate Post-Modern style, ‘After seventy you can play a little.’ Doubtless Joseph was influenced by the work of the young LCC architects in housing, and would have been encouraged by his son in this. But it is tempting to believe that at seventy, retired after a lifetime of commercial and charitable design work, Nathan Joseph decided to play a little. The result is his most aesthetically pleasing building for the Four Per Cent Company: he signed off with a flourish.

## Taking Stock

The year 1905 saw the building activities of the Four Per Cent Company cease for nearly thirty years. It was a sudden halt, and a number of reasons contributed to it. The company had been highly successful in the twenty years since its foundation in 1885, and had housed thousands of people both in the heartland of the East End and outside. Economic and personal factors now meant that the impetus could not be maintained.

Navarino Mansions, completed during 1905, were a popular as well as an aesthetic success. By the end of the year 272 out of the total of 300 flats had already been let. Tenants were no doubt attracted by the fact that designs had been modified to include a drying-room and bath-house. The Dalston area, it seemed, was indeed 'eligible', and people could be persuaded to move this short distance from Whitechapel with little difficulty. Another scheme to build in Dalston however came to nothing.

This was to be almost directly opposite Navarino Mansions, on the corner of Dalston Lane and Wayland Avenue, and was to be the largest venture yet by the company. The architects, Messrs Joseph and Smithem, planned 340 self-contained flats – more even than at Coronation and Imperial Avenues in Stoke Newington. On 22 March, 1904, it was recorded:

That the Architect be authorised to enter into negotiations for the purchase of the freehold site known as Manor House, Dalston, for a sum not exceeding £18,000.

The next day, the architects sent Ornstien a cost breakdown. The cost of the Manor House scheme would be £101,500, and the tenements would yield £4,675 a year. Once all the invisible expenses had been added, the revenue would be nearly four per cent.

Four months later, on 12 July, the directors reversed their decision to buy the site. No reason is given, but the likeliest explanation is that the estimated yield on the capital was too low. The company was building up to 'going public' on the Stock Exchange. Soon it would be even more important to get the financial juggling right: if a four per cent return could not be guaranteed, it would be difficult to raise capital.

As it turned out, no capital needed to be raised for building schemes for a long time. Plans for a smaller site at Shacklewel Lane in Dalston had also come to grief. It is interesting that the projects failed to get off the drawing-board despite the presence of a fairly substantial Jewish community in the area. As early as 1885 – the year the company was founded – Nathan Joseph had designed and built a synagogue in Dalston. Navarino Mansions showed

that the housing need was there, so the dropping of further developments nearby in the end came down to hard finance.

In January 1904, the directors were asked by First Garden City Ltd to consider building with them at Hitchin in Hertfordshire. First Garden City were at that time engaged in the planning of Letchworth- a new town which was to implement the ideals of Ebenezer Howard. After the Camberwell experience, the Four Per Cent directors knew how difficult it was to completely uproot part of the Jewish community, so it is hardly surprising that they turned the offer down. As it turned out, Letchworth was to develop into something of a success: however, plans for Hitchin came to nothing.

So it was that, with the completion of Mocatta House in December 1905, the expansion of the Four Per Cent Company stopped. Land and building costs had become problematical in the light of the LCC's regulations on population density in new developments in the city. By this time, much of the expertise of Nathan Joseph's architectural practice was being channelled into housing for the newly-active councils who were following the LCC's lead in building directly.

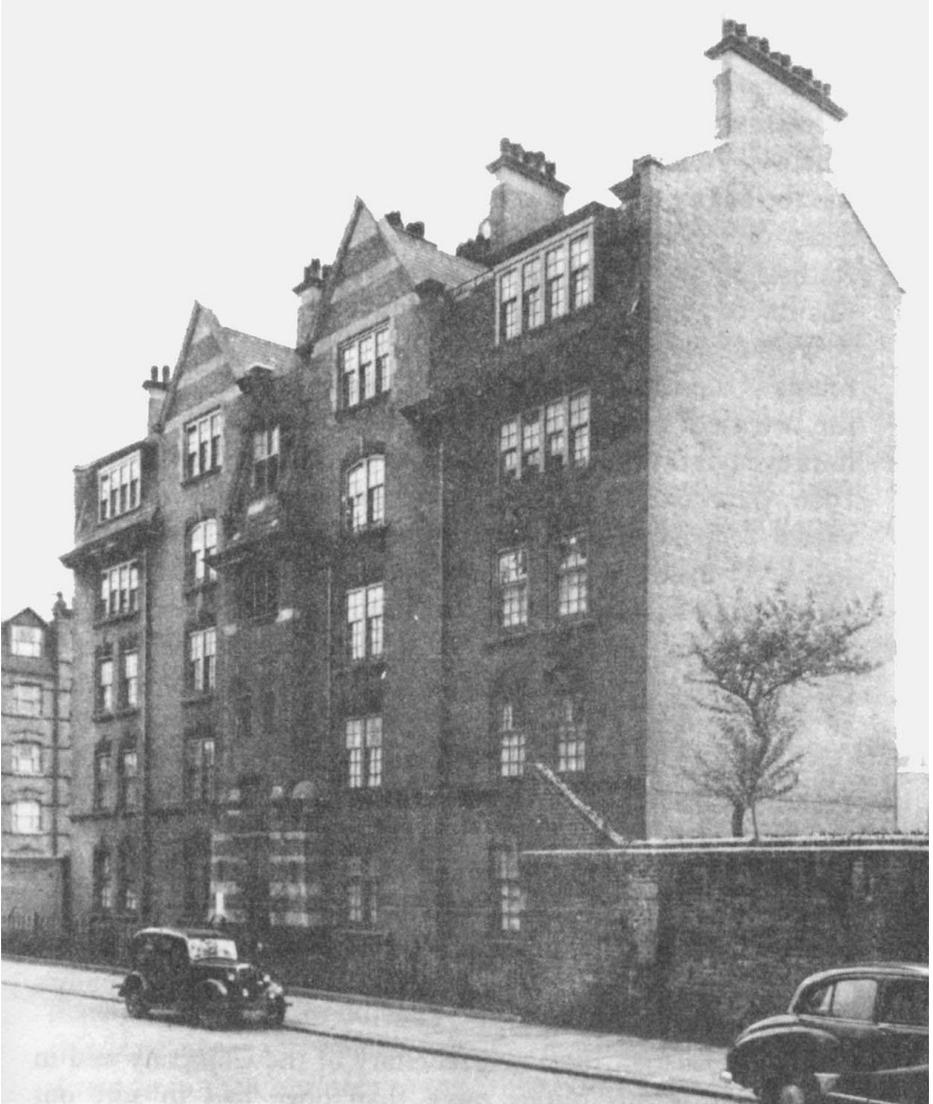


Photo: H. R. Clayton

*After building seven large estates, the Company returned to the East End to build Mocatta House, a block of only twenty flats. Named after Francis Mocatta, one of the first directors, it was opened in 1905.*

There was a further problem at this time: the problem of succession. Joseph, the driving force behind so many of the schemes, had retired from practice. Although a director, he was too old by this time to be active. Indeed, after twenty years many of the founding directors had died or stepped down. Rothschild was still at the helm but was himself sixty-five, and was forced to take less of a direct involvement.

With nearly 1,600 tenements built – a total of around 3,800 rooms – there was a large estate to manage and maintain. As the twentieth century progressed through the Edwardian era, improvements were steadily made to all the flats. At the start of 1906, the Stoke Newington buildings – still with around 100 vacant tenements – were equipped with free hot and cold baths. At the same time, rents both here and in Camberwell were reduced in order to get the rooms occupied – with poor success at first. At Stoke Newington, even the advent of the penny electric tram – much vaunted in the company's letting advertisements – was not a sufficient incentive. After a while, the company had to turn its attentions to the indigenous population of the area rather than try to attract most of its tenants north from the East End. Although the area was eventually to become something of a Jewish enclave, at this time some of the advertisements mention the churches in the locality as an attraction. When Stoke Newington was finally fully let after the Great War, it remained so, and the company's gamble finally paid off.

Philip Ornstien remained secretary of the Company and in the course of his duties more than once had to sort out instances of prejudice against the 'foreign' tenants. An example is a letter from Henry Kenwood, 'medical officer of health' for the Metropolitan Borough of Stoke Newington, dated 11 November, 1904. Kenwood's letter shows that immigrants were still being blamed for outbreaks of disease.

Addressed to Mr Munro, the Coronation and Imperial Avenues superintendent, the letter runs:

Dear Sir,

As you are aware, during the last month or two we have had to deal with a considerable amount of infectious illness in the 4% Industrial Dwellings, and our inspections have disclosed the circumstance that several of them have been overcrowded and one or two in a very dirty condition. I recognise the difficulty which you must experience in preventing overcrowding amongst the tenants you house, but the circumstance that it has led to the spread of many cases of infection in the dwellings has been very patent to us during the last few months. I have noticed that the worst class of tenant is the foreigners who speak little if any English and who, I am informed, are forwarded almost directly from the ships to Stoke Newington. I need hardly remind your management that these individuals are more particularly a great source of danger and trouble. Apparently many of them have never known what it is to

live under decent conditions; it is not surprising therefore that they convert your dwellings into a condition bordering on filth, and the other more decent tenants naturally object to them. But the greatest danger of all is the risk of these people bringing communicable disease (such as Small-pox) into the dwellings, for many of them come from badly vaccinated districts in which Small-pox is fairly prevalent. If by any chance Small-pox breaks out under the conditions which I have witnessed, the result would be nothing short of a calamity to your Company. Under the circumstances, therefore, I am writing to ask you if you will put it before your management as to whether they can see their way to exclude this class of tenant, namely, the foreigner who comes almost direct from the Continent to the Stoke Newington Buildings. I shall be glad to know if you have been able to devise any further means of checking the overcrowding amongst your tenants.

Awaiting the favour of a reply at your early convenience, I am, dear Sir,  
Faithfully yours, Henry Kenwood, Medical Officer of Health.

Coming from a local government official, twenty years after the Company had been set up precisely to tackle the problems of overcrowding and consequent disease, the letter was a slap in the face. Ornstien swung into action and ordered a precise breakdown of cases of illness and overcrowding in the flats.

Munro's report satisfied Ornstien that conditions within the Four Per Cent dwellings were as satisfactory as could be expected, given that the district was suffering from severe outbreaks of various contagious diseases. There were thirty-four cases of infectious illness, Munro reported. Two were chickenpox, twelve were diphtheria, nineteen were scarlet fever and one was puerperal fever. Of these, four had died. Most of the cases were among children of below school age, and were mostly confined to five families, 'No. 178 Imperial Avenue having 5 Children taken away at one time'. Most, happily, had returned from hospital cured.

Munro also comments that there were 77 Jewish tenants, and 153 Christian. Disease spared neither: 14 of the cases were Jewish, and 20 were Christian.

Ornstien did not let the matter rest there. With Charles Sampson Joseph, Nathan's son and his successor as architect to the company, he went to meet Mr Kenwood. Ornstien explained the company's letting policy:

... that it was not a fact that foreigners came almost direct from the ships to Stoke Newington, and produced our forms of application for tenants ... I also pointed out that his remarks about Small Pox were gratuitous, and cited facts that Jews are particularly immune from that disease.

Joseph was there because, apparently, the borough had not been removing dust from the blocks daily, as agreed when they were built with the architects.

The matter was settled relatively amicably. Kenwood agreed that the sanitary condition of the blocks was good, and that cases of overcrowding and dirt were rare: also that his borough should indeed remove the dust daily 'but until an existing contract expired, nothing could be done in that direction by the Authorities'.

The Four Per Cent Company became connected to the telephone system for the first time at the end of 1905. Having experimented with early forms of electric light in its buildings, it later replaced these with gas mantles as being more efficient: good lighting of stairways and common parts was now a statutory obligation.

Nathan Joseph's death in 1909 at the age of seventy-five was recorded with sadness by the directors. Lord Rothschild, too, was now nearing the end of his life: but as late as 1911 he was to be found taking up the cudgels on behalf of the Jewish community. It seems that popular feeling was once again being stirred up against the character of the Jews in the East End, and Rothschild delivered a well-researched counterblast at the annual meeting.

In his Company's four East End blocks – Rothschild's Buildings, Nathaniel Dwellings, Brady Street, and Stepney Green – Jews made up ninety-five per cent of the population, or 800 out of 842 families, Rothschild told the meeting – as reported in *The Jewish World*. Among the 800 Jewish families, bad debts totalled £5 16s 0d, or 1½d per family. The Gentile families at Camberwell, however, had run up debts of over £29 – or more than eight shillings for each of the seventy families. Meanwhile at Stoke Newington, where Jews and Gentiles were in roughly equal proportions, 'there is nothing to choose between them as regards respectability and honesty', Rothschild said. To the last, this unofficial king of the English Jews readily sprang into action to defend the poorest of his community.

The signature of this great philanthropist last appears on the records of the Company on 13 July, 1914. His death was announced on black-edged paper on 10 December, 1915, together with the information that Evelyn de Rothschild was to succeed him as chairman. Tragically, Major Evelyn himself died in action in the trenches in 1917, whereupon Anthony de Rothschild took over.

The Company's buildings suffered some wartime damage in air raids. Zeppelin sorties in July 1917 hit both Nathaniel Dwellings and the Stoke Newington buildings. Damage was slight in both cases, but a child was killed and two women injured at Nathaniel Dwellings.

With the Armistice, the demand for housing meant that all the company's flats were full. Philip Ornstien, the secretary, had a relatively peaceful ex-

istence. He died in 1920 after a remarkable thirty-five years of service. His son, E. P. Ornstien, succeeded him. At first, his duties were the routine ones of his father: a note from him on 4 June, 1924, records the concern of tenants at 'cases of gross immorality and indecency' allegedly taking place on the many staircases after the lights turned themselves off at 11 pm. Ornstien instigated the eminently practical step of leaving half of the stair lights on all night – enough to discourage immorality, but not enough to double the company's gas bill. This was by no means rule from afar: then as now, the population of the company was small enough for most of the tenants to know and respect the secretary. 'I must say', Ornstien junior records, 'from my own personal experience, our Staircases are very dangerous on dark nights and this has also been reported to me by lady Visitors of the Board of Guardians and others on several occasions.'

The economic depression of the early 1930s did have one good effect as far as the Four Per Cent Company was concerned: land and building costs fell to a level where it was once more economic to build low-rent accommodation and get a four per cent return.

The younger Ornstien and the younger Joseph found themselves on a search for suitable sites, much as their fathers had done. Circumstances, however, were not exactly as they were in the late Victorian and Edwardian eras: the technology of building was changing and, even during the great depression, the standard of living was higher.

Ornstien sought the opinions of many organisations, concerned with both housing and Jewish matters, as to where the need was greatest. Attention was focussed at first on Stepney, but Charles Joseph found no suitable site there and suggested instead a modest, thirty-flat building in Camberwell next to Evelina Mansions. The directors turned this idea down and the search continued in Stoke Newington and Hackney – including a site next to Navarino Mansions. Joseph was asked to draw up schemes for three favoured sites on the basis that capital would probably have to be raised at 4½ per cent and that an average inclusive rent of six shillings was the maximum to work to.

The sums did not work out for the type of construction proposed by Joseph. His flats for the Guinness Trust at Stamford Hill, then being built, cost around £450 per three-room flat with kitchenette, bathroom, and WC. This figure was too high for the specific needs of the Four Per Cent Company, who inclined more to a new patented concrete system by the builders Holland, Hannen, and Cubitt. This would cost, the directors pointed out, £350 for a similar flat.

## EXCELLENT ACCOMMODATION



Photo: H. R. Clayton

*Consisting of 320 flats and a cottage for the Superintendent, Evelyn Court was among the first estates in the country to be built using pre-stressed concrete. The then Prince of Wales, later King Edward VIII, visited Evelyn Court while it was being built and was greatly impressed by the unusually high standards it brought to the housing of working people.*



Photo: P. J. Fahey

*Visiting Evelyn Court, the Mayor of Hackney has the age of the Society pointed out to him. (Left to right, Mr Leslie Prince, CBE, chairman of the Society, Mr Clifford Lawton, director and secretary, the late Councillor Arthur Super, Mr Kenneth Rubens, chairman of the executive committee.)*

Joseph chose a site in Amhurst Road, Hackney, and acted as watchdog for the Company over the designs of the HHC concrete blocks. The architects for the building company were Sir John Burnet, Tait and Lorne, and the total cost of the 320 flats on the 4½ acre site was £145,605 – not as low as originally hoped. Rents were – as in 1885 – five shillings per week and this time bathrooms were included in the flats. Evelyn Court, as it was called after the former company chairman, was ultramodern and well-equipped.

After this brief spurt of building activity in the 1930s Evelyn Court was opened in 1934 and was very much in line with the thinking of socially-minded architects of the day – the economic climate, overshadowed by impending war, again ruled out further expansion plans. What had been in 1885 a logical way to raise the capital to house the poor at low rents was, by this time, more of an inconvenience preventing such housing work. Plans

were laid to change the status of the Company, but the war and its aftermath delayed the inevitable restructuring exercise.

With four major developments near the docks, the bomb damage threat to the Company was considerable: fortunately there was the opportunity to construct air-raid shelters before the worst of the blitz began. These were of little help, however, to the inhabitants of Coronation Avenue, several miles to the north in Stoke Newington. While the East End blocks suffered relatively minor damage, Coronation Avenue received a direct hit, resulting in major casualties and immense damage. The entire centre of the High Street block was destroyed.

After the war, the work of reconstruction began and Coronation Avenue was successfully rebuilt in replica: only by close inspection is it possible to distinguish the new part from the old. Financial troubles were now hitting the Company: with rents controlled by the Government, but costs rising rapidly, it found itself for the first time in the position of being unable to pay its four per cent dividend to shareholders. Accordingly the transformation was made from quoted company to non profit-making society in 1951. This was achieved by converting the share capital – over £200,000 – into four per cent loan stock, to be paid off over a period of years. This fundamental change in the way the Company operated was reflected in its change of name. No longer was it The Four Per Cent Industrial Dwellings Company Ltd. From then on, it was to be The Industrial Dwellings Society (1885) Ltd.

## Transformation

The Industrial Dwellings Society remained very much on its own for the next twenty-three years. The 1957 Housing Act defined the role of housing associations for the first time and enabled local authorities to finance their work: but, like most associations in the post-war era, the society carried out its tasks of repair and maintenance largely from its own resources.

An inevitable problem was looming – the need to upgrade the older buildings. Standards of council housing were at this time very high, both in terms of room sizes and facilities provided. The society never had any trouble filling its rooms, but it was increasingly conscious that cold water, a scullery and open fires were distinctly Victorian in feel. The cost of completely modernising all the Nathan Joseph buildings was prohibitive. It was no longer possible to raise capital on the old four per cent principle, nor was more than a trickle of public money available. Nevertheless, a start was made with Navarino Mansions in 1963.

This development was twenty years younger than Rothschild Buildings, but lent itself better to refurbishment because here each flat had its own private balcony rather than the open stair landings of the older blocks. Reached from within each flat, the little balconies were ideal for conversion into bathrooms, allowing the scullery areas to be improved as kitchens. Because the blocks at Navarino Mansions were never emptied, but tenants were decanted staircase by staircase, the process took a long time – until 1970. Those seven years seem longer because of the mighty social changes taking place in the fabric of British Society at the time. It was, almost exactly, the Beatles era: starting with Macmillan and ‘You’ve never had it so good’, continuing through the Wilson years and ‘The white heat of technology’, and ending with the Heath Government, ‘The unacceptable face of capitalism’, a looming oil crisis and rampant inflation.

Subsequent refurbishment projects took just as long, or longer: but the pace of change all around was never faster than at this time. It marked, conclusively, the end of the way of living that the founders of the Four Per Cent Company had established. But despite a higher standard of living and generally raised expectations, a vital continuity was happily preserved in the community of people that the Industrial Dwellings Society cared for.

By now, generations had come and gone at Rothschild Buildings and the others: but it has always been remarkable just how loyal the Society’s tenants remain to it. Those who fled the pogroms to come to London and find a home in the tenement blocks of the East End often tended to remain there, happy in their home among familiar people and customs. The life-style of these people through the century has been documented vividly in

Jerry White's social history Rothschild Buildings, the result of lengthy and comprehensive interviews with the old people of this pioneer development between 1973 and 1977. Even in 1985, when this centenary history of the Society was being completed, the Society still housed a number of residents from the pogrom years.

One such is Eva Cohen, nee Katchinsky, who fled Kiev with her mother when she was eleven and came to live in Rothschild Buildings in 1911. She lived there for thirty years before moving to Navarino Mansions and in 1985 was to be found in Charlotte Court, a specially-built sheltered housing scheme built by the Society, named in remembrance of the first Lord Rothschild's mother – as was Charlotte de Rothschild Dwellings, Eva's first London home – and opened by another Rothschild. The whole of Mrs Cohen's adult life had been intertwined with the history of the Society, and in this she was by no means alone.

With this kind of community continuity, it was clearly unthinkable – apart from being impracticable – to empty whole blocks in order to indulge in wholesale refurbishment. In the case of Navarino Mansions, scarcely any flats had to be lost during the work because of the fortunate existence of the balconies to provide extra space. However, this was at a time when Nathan Joseph's basic layout of a two-room flat where one room opened directly off another was still permissible. In all subsequent refurbishments, the legal requirement that each room should have its own means of escape played havoc with the Joseph plan, effectively outlawing it for any new-build or modernising project.

So in the other surviving Joseph blocks, the usual pattern is that a landing of four flats is reduced to three to provide the space not only for kitchens and bathrooms, but the necessary corridors. The modernisation of the Stoke Newington estate, begun in 1969 and completed in 1977, reflects this. There were originally 320 flats: now there are 277. Pleasingly, the numbers on the doors have not been changed to a new sequence, the 'missing' numbers serving as an unintended reminder of the way things were.

Even where few flats were lost in Navarino Mansions, the population density has reduced sharply from the 'five in a bed' days of the Victorian and Edwardian years. Today the 297 flats generally contain around 480 people: three times that figure was normal when they were first opened. In Rothschild Buildings in 1888, it was common to have a density of 2.44 people per room. In the older blocks today, the same calculation gives a figure of 0.59 – 0.76 of a person per room. They are not overcrowded today, despite very few flat vacancies: the remarkable thing is that they were not considered to be overcrowded then either. This gives a clue to the conditions that must have existed in the surrounding rookeries of the East End.

At the same time that the modernisation programme was getting under way, the question came up of what to do with the Society's oldest blocks.

Rothschild Buildings, Nathaniel Dwellings and the Brady Street Dwellings were in a bad way. Rot in the roofs, damp problems and poor drainage were a few of the things needing to be put right if the blocks were to be brought up to an acceptable standard. But at this stage in its development, the Society had very little money to undertake the very substantial repair and improvement works that would be needed. This is why the money that was available was channelled into the newer blocks where less needed to be done. The investigations of contemporary architects reveals that Joseph's practice became more adept at designing the blocks as they went on: although the layout of the tenements may not have altered much over the twenty years between Rothschild Buildings and Navarino Mansions, the quality of construction did – for the better.

Today, when refurbishment is the favoured option for housing in all but the worst condition, it is possible that a block such as Rothschild Buildings would be saved. But in the mid 1960s, complex refurbishment projects were rare and most public money was being spent on new cheap system-built housing. The decaying tenements had the wrong image for the era as far as local government was concerned: and in these pre-Housing Corporation days, the Society could not raise sufficient funds on its own account.

Waiting lists were still enormous – the Society employed someone full-time to deal solely with them – and Rothschild Buildings in its run-down state was still fully occupied. Nonetheless, in 1967 the directors reported that their first development, together with Nathaniel Dwellings on the other side of Flower and Dean Street, was to be compulsorily purchased by the local council. This implied the demolition of 398 flats: and after a public inquiry the following year, the orders were confirmed in 1969.

So the last sad years of Rothschild Buildings, with the community gradually broken up as flats were emptied, happened outside the Society's control. Together with Nathaniel Dwellings, they were demolished around 1973. Brady Street followed not long after, being sold to Tower Hamlets council in 1975 and demolished in 1977. The celebrated Brady Street Club had long since moved elsewhere but its name lived on. The little Mocatta House was left as the sole outpost of the Society in this historic part of the East End.

At this gloomy time, an event occurred that was to rejuvenate the Society along with the housing association movement in general. The Housing Act of 1974 – prepared by a Conservative administration and enacted practically unchanged by the incoming Labour Government – gave housing associations a powerful boost. After years of eclipse by the house building operations of local authorities, their intrinsic merit as caring organisations was officially recognised and backed by Government cash. The Housing Corporation was empowered to act as the umbrella body for associations that registered with it. What was then termed 'the third arm of the housing movement' came into existence as a result. Many new housing associations were set up to take ad-

vantage of this favourable legislation: and among the existing associations that registered with the Corporation was The Industrial Dwellings Society.

Everything in the garden was not immediately roses. The Corporation had to expand very quickly to cope with demand, and in the process acquired a somewhat Ruritanian accounting system. Although the Society gained access to public funds, the Corporation was – and is – by no means insulated from the ‘stop-go’ housing policies of successive governments. It was a long way from the 1885 issue of £25 shares at a four per cent rate of return. But it worked.

The refurbishment of Evelina Mansions in Camberwell was the first project to be carried out in its entirety by the Society as a registered housing association. This project was relatively straightforward: the original ninety-six flats were reduced to seventy-two as a new room layout was adopted. Begun in 1977, the refurbishment was completed in March 1980.

At the same time, negotiations began with the Housing Corporation over the refurbishment of Stepney Green Dwellings. This was to prove a long-term project – not least because a new technical brief for such refurbishment work was issued at this time. The Society’s Executive Committee, set up in 1974 to steer the new course as a registered association, had to contend with frustrating delays.

In the end, it was all worth it. Just as Stepney Green Dwellings had been the pride and joy of the old Four Per Cent Company when they opened in 1896, so the refurbished – and re-named – Stepney Green Court set new standards when it was finished at the end of 1983. Open stairwells were enclosed, creating hallways that could now be carpeted. Lifts were installed, obviating the need for the long trudge up to the sixth floor. New kitchens and bathrooms were put in: interestingly, by this time no trace remained of Nathan Joseph’s innovative hot and boiling water supplies and before the refurbishment it was cold water only. Central heating, individually controlled in each flat, was also provided.

The structure of the buildings was in good shape. No subsidence or leaning had taken place since Victorian times and the brickwork needed only minimal patching. The roofs, however, needed to be replaced. An entryphone system aids security and a grant allowed long-missing iron railings on the Stepney Green frontage and elsewhere to be replaced with cast aluminium replicas.

This £2.5 million project was completed by the conversion of Block G – situated behind the two long blocks – into sheltered flats for elderly people. The Society was by this time moving into this specialised area of housing need and the nineteen flats with their communal facilities created at Stepney Green proved the success of the concept. The flats, with their alarm system and resident warden, allow old folk to live in their own flats in security, with companionship on hand. A lift, common room, coffee lounge, laundry and patio complete the picture.



Photo: Clifford Lawton

*Named after the present chairman, Leslie Prince Court was built in 1978 on a site which, although owned by the Society for many years, could not be used for housing because it was let to industrial and commercial tenants.*

This substantial refurbishment of the Society's oldest remaining property (Mocatta House was refurbished and reopened in 1981) proceeded in parallel with the start of new building and new purchases. The first piece of building since 1934 was Leslie Prince Court, a house of twelve flats built in 1978 at 50-52 New Church Road, Camberwell. The site, next to Evelina Mansions, had long been in the Society's ownership but had become distinctly run-down with a seedy cafe and a scrap-yard. Leslie Prince Court, designed by architects Elsom Pack Roberts, makes rather better use of the land, at the same time recording the Society's gratitude to its current chairman in its name.

Rebecca House in Bow, East London, came into the Society's ownership through the Jewish Welfare Board – the successor to the old Board of Guardians. The Society refurbished the 1933 block of thirty-four flats of various sizes with central heating, new windows, bathrooms and kitchens. This remodelling exercise was completed in 1984 at a cost of £330,000 and fifty-five people now enjoy the new environment.

EXCELLENT ACCOMMODATION



Photo: R. A. Cordwell

*The Society acquired Rebecca House from the Jewish Welfare Board in 1981 and immediately refurbished and modernised its thirty-four flats.*



Photo: Kenneth D. Rubens

*John Golding House, in Golders Green, was bequeathed to the League of Jewish Women on whose behalf the Society converted it into five flatlets for elderly ladies in accordance with the terms of the will of the late Miss Bessie Golding.*

John Golding House is just that – a house, in Golders Green, formerly owned by John Golding and left to the League of Jewish Women by his sister Bessy Golding. The stipulation was that the house should be used by elderly, impoverished, Jewish women, and an endowment went with the house to this end. Because of the covenant restricting the use of the house in this way,

Housing Corporation funds were not available when the League asked the Society to take it over. Undeterred, the directors decided to pay for the necessary conversion work £50,000 – out of the Society's own funds. Thus five flatlets were created in 1981 for the use intended, and the Society's director and secretary, Clifford Lawton, found himself an honorary member of the League of Jewish Women for his pains.

Names – of buildings as well as people – recur in the history of the Industrial Dwellings Society. Nathaniel Dwellings might have been demolished but the name was re-used at Nathaniel Court – a block of twenty-four flats built in 1968, and purchased from the JBG Housing Society in October 1982. Situated in Finsbury Park, a strongly Jewish area, Nathaniel Court still serves a need initially recognised by the Jewish Board of Guardians through its housing association arm, BG.

Without doubt the most significant new development for many years in the history of the Society opened in 1984: a scheme of sheltered homing in Ilford, not far from the area where the Four Per Cent Company had wanted to build as long ago as 1898. With the centenary of the Society approaching, it seemed right to remember the original Charlotte de Rothschild Model Dwellings. Accordingly the twenty-four flats for elderly people – indeed 'excellent accommodation' as Nathan Joseph would have put it – is named Charlotte Court.



Photo: Kenneth D. Rubens

*When the Society acquired this block from the J.B.G. Housing Society Limited it re-named it Nathaniel Court in memory of its founder Sir Nathaniel M. de Rothschild (later Lord Rothschild). The block contains twenty-four three-bedroomed flats built in 1968.*

## EXCELLENT ACCOMMODATION



Photo: Kenneth D. Rubens

*In the ninety-ninth year of its existence, the Society built this block of sheltered flats for elderly people at Gants Hill in the London Borough of Redbridge and named it Charlotte Court as a link with Lord Rothschild, after whose mother the first estate, Charlotte de Rothschild Dwellings, had been named a century earlier.*

## Conclusion

Charlotte Court was officially opened on Wednesday, 28 November, 1984. It was a grand occasion: the Chief Rabbi, Sir Immanuel Jakobovits, consecrated the flats and the local MP and the Mayor of the Borough of Redbridge were there to give their congratulations.

The opening was imbued with a sense of history. Several of the residents of Charlotte Court remembered Rothschild Buildings with affection and so it was utterly appropriate that a Rothschild should be there to perform the opening ceremony: Evelyn de Rothschild, deputy chairman of the Society. Kenneth Rubens, chairman of the executive committee, set the historical scene when introducing him: 'It is a particular pleasure to me to introduce to you Mr Evelyn de Rothschild to perform the official opening of this home,' said Kenneth Rubens. 'As you probably know, it was Mr Evelyn de Rothschild's great, great, great uncle who was the founder of our predecessor, the Four Per Cent Industrial Dwellings Company, in 1885. So it's a happy occasion that it's virtually a hundred years since the first Lord Rothschild founded this society. And the first building that this society erected, in Flower and Dean Street – which I'm sure many people here will remember – was, as I don't have to tell them, Charlotte de Rothschild Dwellings.'

A chorus of assent indicated that Rubens was right. He concluded: 'We thought it would be a very happy thing to do to perpetuate the name of Charlotte de Rothschild, who was the first Lord Rothschild's mother, in this building by naming it Charlotte Court.'



Photo: Peter Fisher

*Charlotte Court was formally opened by Mr Evelyn de Rothschild, deputy chairman of the Society, on 28 November, 1984. The picture shows (left to right) Mr Clifford Lawton, director and secretary, the Mayor of Redbridge (Councillor J. M. Smith), Mr Neil Thorne, MP, Chief Rabbi Sir Immanuel Jakobovits, Mr Evelyn de Rothschild and Mr Kenneth Rubens, chairman of the executive committee.*

Evelyn de Rothschild responded: 'I feel that it is rather a special occasion, not only for me because of my family, but because by any measure, a hundred years is a very long time. When one looks back at what was going on in 1885 and the reason why the buildings were built, I feel that it's refreshing, a hundred years later, not only to have continued to produce places for people to live in to what I regard as a very high standard – but more importantly, it's been done by an organisation that I think feels very much, and has an understanding of the need. Above all I think the occupants here, so far as I know, are so happy, so contented, that some of them don't even want to go away on holiday.'

This was no mere fond imagining. Cheers from the residents at this point included one lusty shout from an octogenarian of: 'This is our holiday!'

‘On behalf of all the members of my family, I am very proud to be here to open this building,’ de Rothschild continued, ‘and I also hope that this is the beginning of a number of buildings like this. If we can get the support, and set an example with the help of the Welfare Board and other organisations, then I think we’ll have achieved something that is of merit not only for our Jewish community, but for all the community.’

With that, he pulled open the curtain to reveal the official opening plaque. This was an event as momentous in its way as the completion of Rothschild Buildings a century earlier: for just as then, the waves of immigrants to the East End had created that particularly Jewish quarter, so today the Borough of Redbridge has the largest concentration of Jewish population in the whole of Europe. Once again, the Society is meeting the need where it is greatest. A chat with the elderly residents of Charlotte Court reveals as often as not that their grown-up families are nearby. Thus the community relocates itself.

As has always been the policy of the Society – and the Four Per Cent Company before it – none of its accommodation is exclusively for Jews. What has remained over a century is its commitment to homeless refugees and in recent times it has provided homes for dispossessed Vietnamese boat people among others. Although criteria change over the years, it is still true now that the Society houses people in need who might otherwise have little hope of finding decent accommodation. Councils tend to operate ‘points systems’ to define housing need, and different councils might arrive at different points totals for the same family according to the system used. The Industrial Dwellings Society does not operate any such system, preferring instead a more intuitive approach when interviewing prospective tenants.

The Society’s housing manager, Jon Dawkins, explains: ‘People who don’t fit neatly into the points systems categories can be picked up by someone like us. For instance, traditionally housing need has been thought of as lack of basic amenities, and for many years, for many people, that was what housing need was. Today, that’s not always the case. Quite often there are other problems. You can find people who, in terms of facts and figures and the numbers of people and facilities, are adequately housed: but there may be family reasons why they desperately need to move, or work reasons. There can be the question of loneliness and isolation for someone in a crumbling semi where the neighbours are all out at work and the family has grown up and gone away. You can’t award people points for things like loneliness.’

The Society’s vetting process is personal on another level: being comparatively small means that the case of every applicant is discussed between Jon Dawkins and Clifford Lawton, secretary and director. There is no delegating of responsibility down the line as inevitably happens in housing

organisations beyond a certain size. The tenants in the various properties notice this, and comment favourably upon it.

Currently the Industrial Dwellings Society houses around 3,300 people. Evelyn Court, the 1934 estate in Hackney, is being gradually refurbished flat by flat. Navarino Mansions, the earliest block to be modernised, is now coming up for remodernising. In addition to such continuing activity, the Society is looking to modest expansion. At the time of writing, two schemes awaited the go-ahead. Both are sheltered housing developments, much needed in London. The first is on a site owned by the Society in Whiston Road, Shoreditch, has planning permission, and awaits funding from the local authority. The second forms part of the redevelopment of Bearsted Memorial Hospital site in Stoke Newington, by the Central Council for Jewish Social Service. A new community for this Orthodox Jewish area will include the Society's homes for the elderly. Again, funding is awaited for the thirty dwellings, this time from the Housing Corporation.

Such developments have given the Society a new role, a century after it was established in response to the very urgent housing needs of immigrants to the East End. Housing need today is still very great and it is playing its part to make living conditions better. In that sense, little has changed: it is possible to argue that the only real difference between The Four Per Cent Industrial Dwellings Company of 1885 and The Industrial Dwellings Society of 1985 is the loss of the Four Per Cent. The money comes from a different source, but the ideals remain. As it continues its work, the Society can also have the satisfaction of knowing that the housing association movement owes much to its early pioneering work. Providing 'excellent accommodation' for those most in need of it is the continuing aim of The Industrial Dwellings Society.

## ACKNOWLEDGEMENTS

I would like to thank the follow individuals and organisations for their invaluable assistance in the preparation of this work.

Clifford Lawton, director and secretary of the Industrial Dwellings Society

Kenneth Rubens, chairman of the Executive Committee of the Society, whose paper presented to the Jewish Historical Society was an invaluable reference source

The residents of Charlotte Court

Julian Osley, librarian at the Royal Institute of British Architects

Messrs Downton & Hurst, architects

*The Jewish Chronicle* Library

The Mocatta Library, University College London

## BIBLIOGRAPHY

The first book named below is a faithful record of the lives of the people who lived in the Society's dwellings. The others provide useful background.

*Rothschild Buildings: Life in an East End Tenement Block 1887-1920*, by Jerry White, published by Routledge & Kegan Paul, 1980.

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1885 – 2020

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