

LIVING QUARTERS CONDENSE

W. D. Willis Explains Recent Building Operations in Omaha.

HOME OF TRAVELING MEN Larger Buildings Are Managed Much More Economically—Apartments Equally Attractive—Best Without Elevators.

BY W. D. WILLIS

As every city increases in proportion and enjoys corresponding increase in land values, it is found necessary to condense living quarters. This is accompanied by a gradual development. First, the double house, second, the St. Louis flat, third the steam-heated apartment, fourth, the apartment hotel.

The average resident of Omaha is inclined to call every building providing accommodations for more than one family, a flat, which reminds me of an estimable lady who owned and resided in a detached house. The lot adjoining was owned by a client of the speaker, who contemplated the erection of a double house.

While we are inclined to sympathize with this indignant property holder, yet the fact remains that the duplex residence is not a flat.

Omaha has been overrun with the so-called St. Louis flat. In riding through our streets recently with a gentleman from St. Louis, I showed him a good example of what Omaha calls a St. Louis flat. During a long life time in St. Louis he had never encountered any buildings of this kind and remarked that it was an excellent thing that St. Louis had not yet learned of this designation or we would undoubtedly have numerous suits for slander to defend.

To me the St. Louis flat is not a good investment. Every rental proposition should be weighed by the question, will it be convenient and acceptable to the class of tenants for whom designed and to whom the landlord catered.

The St. Louis flat with one family above and another separate heating apparatus in the basement, necessitating the family above walking down two flights of stairs every time the furnace needs attention is not good. It is also difficult to make such buildings sound proof.

Recently in leasing a steam-heated apartment building of six families, I noted that five of the six tenants were moving from St. Louis flats. If one would observe the number of vacancies in this type of building, I am sure you will agree with me that Omaha has outgrown the St. Louis flat.

Not only is it inconvenient to the tenant, but in comparison to types of structures it is not an economic proposition to the landlord. For instance, an apartment house, containing six families, with one central entrance, approximately eight to ten feet is used for this entrance.

In a St. Louis flat of six families each entrance should occupy at least five feet of frontage, making a total of thirty feet of frontage devoted to various entrances.

It is very well acquainted with the arguments used in support of the St. Louis or the furnace heated flat. Less care and worry to the landlord, no expense for janitor service and coal, the elimination of all expenses except taxes, insurance and repairs. No one appreciates the advantages of this class of investment more than the speaker; and yet if heat and janitor service is demanded by the tenant, it is no better to provide them in one large building, taking advantage of a greater economy in construction, rather than to continue the erection of St. Louis flats, that are destined to remain vacant the greater portion of the time.

It has been a matter of considerable pride to me that I have not yet designed the St. Louis flat.

If it is absolutely necessary that the expenses against the building are limited to taxes and insurance, I earnestly recommend, first, either a detached house, second, a double or duplex house, or third, an English terrace. The last mentioned type is a series of attached residences, under one roof, each family occupying the entire space from the cellar to the roof.

The word terrace comes to us from London, and brings to one's mind the charming English group plan, so widely used in the suburbs of London, the sloping roof, the latticed windows, the cozy entrance porches, the separate gardens and neat permanent fences. Each family, with their own entrance gate and well kept gardens, both in front and in the rear of their apartments.

The designation terrace, signifying a roof to the attached residences, does not seem to be in general use in the west, although in eastern cities the name is general use. The advantages of this class of buildings are far superior to the St. Louis flat. On the first living rooms and kitchen, below is the heating apparatus and laundry, above the sleeping room and bath. If a sloping roof is adopted generous attic space for storage purposes may be provided. Masonry walls between houses make them practically sound proof and by ingenious planning these houses can have all the privacy as to porches, entrances and yard; can have excellent light and ventilation and, in fact, practically all of the advantages of the detached house.

However, from investors and tenant's standpoint, and the tenant's standpoint should always be the investor's the steam heated apartment is the most advantageous.

an apartment attractive to others, and then a large percentage of our new population are moving from Chicago, Minneapolis and Kansas City, where steam heated apartments are numerous and exceedingly popular. However, you real estate men are even more familiar than I with the great demand for a modern steam heated apartment. Let us now consider this matter from a landlord's or an investment side.

In the first the steam heated apartment will bring larger returns on the investment than the present type of furnace heated flats. For instance, in the same neighborhood and within two blocks is located a modern steam heated apartment of nine families and a St. Louis flat of eight families. The apartment house has six rooms heated bringing a rental of \$60 per month. The furnace heated apartments in the same neighborhood and fully as desirable, bring \$10. The apartments are practically of the same size and of equal desirability in regard to location and arrangement. A difference of \$50 per month equals \$240 per year. The nine apartments which the building contains will provide annually \$2,160 for coal, janitor and water. I am quite sure without more definite facts at hand that careful management \$500 of this sum is net annual gain to the owner of the building. Figured in this way, the steam plant is a perpetual business proposition to the owner, that is the cost of coal, janitor and water is invested and delivered in the form of heat to the tenant at a profit from 25 to 35 per cent.

Considering that the steam plant is not only a business proposition, but is the principal means of attracting and holding tenants, it certainly should be attractive to the flat that I have mentioned, have had three changes of tenants against one in the steam heated apartment; and when one considered that the furnace heated flat is practically new, and the steam heated apartment has been erected for ten or twelve years, the competition and the tenant-holding ability is even more pronounced.

The original investment of a steam heated apartment is considerably less per apartment than equal accommodations in the St. Louis flat. Apartments of this class should be erected principally in units of six families. It has been found by experiment that a building of more than three stories is the most profitable. It is difficult to secure a tenant who will occupy the fourth floor without elevator.

In a three-story building all of the apartments are of equal attractiveness. In building apartments in units of six families a central hallway is usually provided, two families on each floor and the building three stories high. In this way one entrance hall and stairway in the front and wall rear stairs and one rear porch answers for the six families. By units of six I do not mean that the building should contain only six families, but the most economical proposition is a building of six, twelve, sixteen or twenty-four apartments, arranged with one entrance front stairs and one rear stairs for each six families. There are exceptions to this rule, but in a general way this has been found to be the most economical in construction. An excellent example of this is found in the Bernard street and 12th street apartment house. Each building contains eighteen families and each building has three entrances.

In regard to heating steam is the most practical and I earnestly recommend the vacuum, or double pipe system. It has been found by actual tests that this system will save from 20 to 25% per cent in coal bills. It is usually customary to provide a small janitor's apartment in the basement, giving him his rent as a part of his compensation for services. In a small building the janitor needs to devote only a part of his time to the care of heating apparatus and building.

It is needless, of course, to explain that the larger building containing eighteen to twenty-four families can be managed with more economy than a small building with six families.

Public laundry for all of the tenants is usually provided in the basement as well as individual store room for each family. It is customary for the landlord to provide hot water during all months of the year and pay all water rent. The landlord keeps the walks free from snow in the winter and cares for the lawn in summer. He also provides light for all public halls and stairways.

In the speaker's opinion a three-story apartment is a more attractive investment than the higher buildings where elevators are necessary. Insurance companies will not as a rule make a loan on the six to ten story apartment house with elevator service and heavy overhead expenses. As a rule apartments of this height are run on the apartment hotel plan. That is, suites of living room, bedroom and bath, living room two bedrooms and bath, living, three bedrooms and bath, with a general cafe located conveniently in the building. The Paedena in Detroit is an excellent example of this class of building, occupying a half block of ground, ten stories high, with a large public dining room and numerous private dining rooms, together with a roof garden and promenade located on the top floor. Each tenant provides his own furniture for the apartment and pays for his light, and all other expenses are cared for by the owner of the building. In these days of servant girl problems, this method of living possesses many advantages, and these buildings are exceedingly popular in every city. Detroit, for instance, with a population of 400,000, supports six large buildings of this nature, each building containing from eighty to 150 apartments. I am of the opinion that there is room in Omaha at the present time for one moderate size apartment hotel. These buildings will bring approximately \$5 per month per room, and if such a building were advantageously located and carefully designed, the chances of an unusually profitable investment are excellent. The income from such a building will compare favorably per cubic foot contents with our downtown office buildings, and such a building can be placed just outside of the business section on ground which is considerably less valuable in comparison to the ground on which our office buildings stand.

However, for the average investor, the three-story apartment is the most advantageous. Conditions in Omaha now are very favorable for investment along this line. Steam heated apartments which have already been erected are constantly filled and many buildings have a large waiting list. To illustrate the demand at the present time, one building which is now in the course of construction, three apartments out of six which the building contained were leased and the first month's rent paid before the excavation was started. The brick work for this building is at the present time scarcely out of the ground and all of the apartments are rented with one month's rent paid in advance.

Rentals in Omaha on this type of apartment are slightly higher than in other cities. While this might be a matter of considerable indignation to the tenant, yet the apartments already erected are popular in the field, and, as pioneering is always more or less of risk, the returns should be correspondingly greater.

However, I believe the pioneer days for apartment houses in Omaha are over. A gentleman from Kansas City recently remarked that the Omaha market in the matter of apartment houses where Kansas City stood ten years ago and he mentioned the large profits that had been made by the speculative builder in Kansas City during that period.

Apartment houses in Omaha at the present time will bring the owner from 10 to 15 per cent net on his investment. In arriving at these figures only the actual expenses against the property, together with liberal allowance for vacancies and repairs, are used. No allowance is made for depreciation of property. In Chicago, Detroit and other eastern cities, the investor is satisfied with 4 to 8 per cent.

In Omaha there seems to be no general plan of financing apartment houses. Eastern insurance companies will make a loan of approximately 40 or 50 per cent of the total value of the property, at 5 1/2 to 6 per cent interest. In eastern cities it is possible to borrow a larger per cent of the value of the building at a slightly lower rate of interest.

If my remarks so far have seemed elementary, I beg your indulgence on the ground of my own enthusiasm for this class of investment, both in convenience to the tenant and as an investment for capital.

TIMELY REAL ESTATE GOSSIP
Kansas City Dealers Surprised at the Low Values Prevailing in Omaha.

Kansas City real estate men who visited Omaha last week were surprised at the great difference between real estate values in Omaha and Kansas City and could not understand how Omaha property should be valued at so much less than Kansas City property. The delegation was taken for an auto trip, visiting nearly every part of the city.

One prominent Omaha real estate dealer to the landlord. In the last year the St. Louis had three Kansas City men with him in his machine and was questioned closely as to prices on real estate during the entire trip. When shown lots in the neighborhood of Kountze place at from \$700 to \$900, with lots further north at \$500 and lots near Thirtieth and Pratt at \$300, on paved streets with the paving paid, lots in the same neighborhood at \$250 and other lots in Orchard Hill at about the same prices, they could not understand why values were so low in a city the size of Omaha.

When shown residence lots near Thirtieth and Farnam valued at \$100 per front foot they remarked that the best residence property in Kansas City would not exceed \$125 per front foot. "But," said one Kansas City man, "you have but a few blocks of such high priced property, while we have some forty miles of double frontage residence property, with values from \$75 to \$100 per foot."

Permits for new buildings are daily being issued and business with the building material dealers continues active. The tendency is more towards stucco and brick in good residence property.

One group of houses under construction by D. C. Patterson, on one of the best streets in the city, Thirty-eighth and Davenport streets, are all being finished in oriental brick and stucco. One feature is that each house is of a distinct type of architecture.

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The chief justice and other prominent English residents visited the scene, and the streets were crowded with tens of thousands of spectators. The poor dispersed, shouting "Glorie to the British Raj!"

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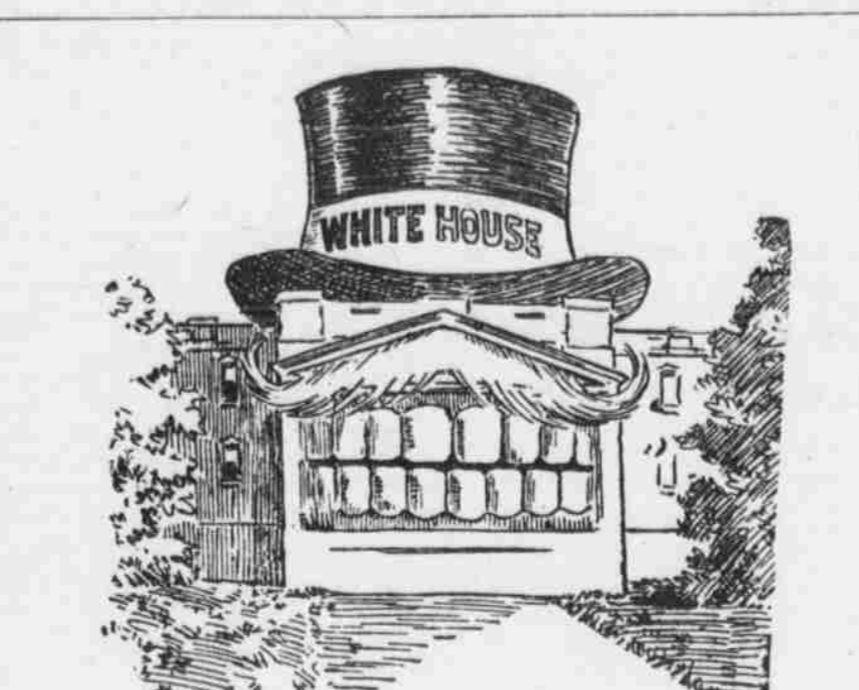
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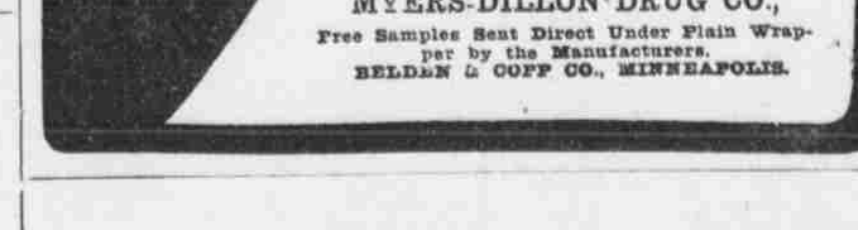
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