

Built to Sell: the Third Rate speculative house in London

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[1] When I read the call for papers for this conference, my eye was caught by two statements. The first was the opening sentence which read: 'Victorians constructed their buildings to be more than just seen; they were made to be inhabited.' The other was in the middle of the second paragraph. This suggested that buildings might be, and here I quote, 'more than merely a passive background to human activity.' In this paper I want not so much to upturn these statements, but to take them, perhaps not in the manner intended, and show another side of the Victorian building world, the one which today many people experience but frequently overlook — the speculative house, which I am going to call the spec house and its creator, the spec builder. [2]

The spec house was, of course, made to be inhabited. That was its *raison d'être*. In the nineteenth century, as George Cruickshank's illustration suggests, it was ubiquitous. But to say that it might have been 'more than merely a passive background to human activity' would be to reward it with something it really did not deserve. For it was, in many ways, just that: 'a passive background to human activity.' [3] Like the Laurels in Brickfield Terrace, Holloway, the home to the eponymous hero of *A Diary of Nobody*, it was, through its ubiquity, virtually anonymous. Yet the spec house was a product and, like any other product, it was built to sell. And if it did not sell, the speculator, whether they be a craftsman or a clergyman — and they might be either — would go bust. [4] This happened, famously, to the Reverend Samuel Walker of St Columb Major in Cornwall who, in the early 1850s, invested a fortune, then about a quarter of a million pounds, in the Ladbroke estates in west London.¹ He bought widely, but in the wrong places, on the north and north-east slopes of the hill, and at the wrong time. The market slumped in 1854: his houses did not sell and his principal builder, David Alan Ramsay, went bankrupt. Yet Walker continued buying property but in March the following year handed over the management of his estate to trustees and left the country. [5] Six years later, *The Building News* described the wretched condition of this lost venture:

The naked carcasses, crumbling decorations, fractured walls and slimy cement work, upon which the summer's heat and winter's rain have left their damaging mark ... the whole estate was a graveyard of buried hope.²

The majority of builders, those who actually assembled the buildings rather than the investors, (although they might be one and the same) tended to work with a small amount of revolving capital, strengthened by loans. [6] As Edward Ryde, the Past President of the Surveyor's Institute, explained to the Select Committee on Town Holdings in 1886:

The builder always wants advances. A freeholder who makes advances to the builder step by step, as he gets one floor of his house up, and then another floor, can always get his land more readily and get a higher ground-rent than a freeholder who does not make these advances.³

[7] Investors in the spec house market, such as Dr Walker, had to be very careful, as Fowler Maitland, writing in his self-styled rudimentary treatise on *Building Estates* in 1883, made clear:

A great inducement is offered to unscrupulous persons with little capital to embark in building speculations, trusting, if they are successful, in finding a ready sale for their property to clear off their liabilities and secure a margin of profit for themselves; while, on the other hand, if matters should not take so favourable a turn, the loss does not fall on them, but on the unfortunate individuals who have trusted them.⁴

In this cartoon from *Punch*, Mr Scampling, the local builder, explains to one such unfortunate individual that the collapse of the wall was probably because somebody had leant against it.⁵

[8] By far the greatest number of spec houses built were of what was called the Third Rate or class of building. My illustration is from Peter Nicholson's *The Practical Builder and Workman's Companion* of 1823. These were houses, as John Claudius Loudon explained in his *Suburban Gardener and Villa Companion* of 1838, which had a frontage of 17 to 18 feet and a depth of 28 to 29 feet.⁶ These exact dimensions were arrived at as a result of the areas defined in the 1774 Building Act, 'chiefly', as Loudon said, 'with a view to facilitate their assessment for taxes'⁷ — but also to regulate the thickness of the party wall so as to prevent the spread of fire. The Act defined the Third Rate house in terms of both its value —between £150 and £300 — and, as suggested, its area which was calculated in 'squares' or units of 100 square feet:

... every dwelling house, which does or shall exceed three squares and a half of building on the ground plan, and shall not amount to more than five squares of building on the ground plan, shall be deemed the third rate or class of building.⁸

So the Third Rate house had to have a footprint of between 350 and 500 square feet and, if built to Loudon's dimensions, would be no smaller than 476 square feet and could not be larger than 500 square feet. The amount of tolerance, therefore, before the house moved into the next tax bracket, was 24 square feet, the difference between 476 and 500. This, for those too young to remember imperial dimensions, is just 2.16 square metres: about the size of a large single bed.

[9] Thus the planning and building of a spec house of the Third Rate, or, indeed, of any of the four rates which corresponded to dwellings, was an exacting science. I use as an example here 27 Frederick Street, a five storey dwelling built by Lewis Cubitt in Clerkenwell in 1840. Here the frontage is seventeen feet and the depth of the house to the rear extension, 28 feet: these are exactly Loudon's dimensions, giving a ground floor area of 476 square feet. If a

house such as this was too small on plan, then the potential buyer would not get enough space for their money and, consequently, the house would not sell: if too large, then the potential buyer would have to pay a higher rate of tax for the few extra square feet which they had bought so, again, the house would not sell. Loudon's dimensions might be thought to be the result of the available sizes of building materials, such as timber floor joists: an 18 ft frontage, for example, might correspond well to a length of timber from the Baltic, from where most of the softwood used in house construction came, but since the floor joists were laid parallel to the party walls, rather than across the plan (probably for reasons of fire safety) such dimensional control was unlikely.

[10] It is more likely that the controlling dimensions adopted in the Third Rate houses — a ratio of about two to three, width to depth — were derived from the plan form which had been common since Nicholas Barbon, London's first great spec builder, laid out Bedford Row or Red Lion Square following the Great Fire of 1666. **[11]** The standard terraced house plan which Barbon used, as shown here by John Summerson, comprising a front and back room, linked by a passage, with stairs, to one side and leading to a rear extension, must be familiar to everyone, for it was soon picked up, as here at Dombey Street in Holborn, and survived into the nineteenth century, where it multiplied in vast numbers, and is still in use today.

[12] Thus the basic plan form of the Third Rate terraced house was well established before the nineteenth century started and remained almost unchanged for the next fifty years. However, in the mid-century, changes in the tax laws which controlled the speculator's profit margin allowed the terraced house to evolve beyond its original, seventeenth-century arrangement. Within a six-year period in the 1840s and early 1850s three long-standing taxes were repealed which allowed the spec builder to invest more in his building without risk to either himself or to the prospective purchaser. The first of these to go was the Glass Tax, repealed in 1845;⁹ next was the Brick Tax, repealed in 1850;¹⁰ and finally the Window Tax, repealed in 1851.¹¹ It was the last of these, the repeal of the Window Tax, which allowed the change to happen and the result was the almost ubiquitous introduction of the bay window. The reason was simple. A house was taxed annually on the number of windows it had and this charge was borne by the owner. Each window had glass and, although only taxed at source, the extra cost of the glass was passed on to the purchaser by the spec builder. The same indirect taxation existed for bricks so, the fewer bricks that were used, the less cost there was to pass on to be purchaser. And the spec builder, always wary of his profit margin, did not want to risk a sale by out-pricing his product.

[13] Let us consider for a moment how this worked. The Window Tax¹² had been introduced in 1808, the year the Peninsular War in Spain started, and was levied, as I have said, annually. If the ordinary Third Rate house had seventeen windows — eight on the front, five on the rear, three on the stairs, and one in the extension — the house owner would have

been liable for an annual duty of £8-14-0,¹³ some six per cent of the minimum value of his house, defined in the 1774 Building Act as £150. This much, it would seem, could not be avoided unless the windows were bricked up. Add to this the indirect costs resulting from the taxation of glass and bricks — the former taxed at £3-13-6 per hundredweight¹⁴ and the latter at 5/10d per thousand¹⁵ — then a relatively large sum would be passed on by the spec builder in the purchase price of the house.¹⁶ Had the spec builder added, unwittingly, a canted bay window to the basement and ground floor of his house before selling it, then there would have been more tax to pay on both the extra glass and extra bricks and the house owner, now with four more windows, would have seen his annual Window Tax rise by almost 40 per cent to £12-1-0. Would the average clerk or shopkeeper have bought a house with such a tax liability? Probably not, and the spec builder would not have been able to sell it.

[14] The removal of these three taxes allowed the spec builder to improve his product but the adoption of the bay window but, **[15]** as shown in these flat-fronted houses of 1852 in Clapham Manor Street, Clapham, its adoption was relatively slow. **[16]** By the mid-1850 the bay window is starting to appear, **[17]** but initially of gables in detached and semi detached villas, as in King Henry's Road, Hampstead, rather than in the smaller terraces. **[18]** It was not until the mid-1860s, **[19]** as you can see in these houses built by Joseph Lucas on Bonner Road, Bethnal Green, that the bay window was taken as the norm. The best evidence for this is provided by the Middlesex Land Register now held at the London Metropolitan Archives. These large, red volumes list every land purchase made in Middlesex — that is London north of the Thames — from the early eighteenth century and are often accompanied by an outline plan which, in the case of houses, shows their footprint. Here, as one works through the volumes, the appearance of the bay window becomes increasingly frequent until, by the end of the 1860s, it was, as H J Dyos commented in *Victorian Suburb*, his memorable study of the growth of Camberwell, 'fast becoming *de rigour* in all grades of suburban homes.'¹⁷

Let me return now to the opening sentence of the call for papers, 'Victorians constructed their buildings to be more than just seen; they were made to be inhabited.' So what of the appearance of these houses — were they buildings to be more than just seen? In the early part of the nineteenth century it would seem not.

[20] In *Tancred; or, the New Crusade*, published in 1847, Benjamin Disraeli decried the sameness of the street elevations:

Though London is vast, it is very monotonous. All these new districts that have sprung up within the last half-century, the creatures of our commercial and colonial wealth — it is impossible to conceive anything more tame, more insipid, more uniform. Pancras is like Mary-le-bone, Mary-le-bone is like Paddington; all the streets resemble each other, you must read the names of the squares before you venture to knock at a door.¹⁸

[21] By 1875, however, the stylistic pendulum had swung the other way as *The Building News* made clear:

There is a species of clap-trap design just now finding its way into what we may term the second-hand architecture of the day that, from its want of taste and frequent extravagance, forces itself upon attention. Such architecture will be found most rampant in Suburban districts of the metropolis, where it may be seen flourishing along main thoroughfares, in business premises and in tenements. It is what we designate the serio-comic burlesque of the architectural drama. Its prevailing characters are ridiculous travesties of church doorways and windows, mimic Gothic pillars and arches, caricatured translations of Venetian facades, and a variety of decorative paraphernalia of every Classic and Gothic school.¹⁹

[22] Behind these elevations, whether monotonous or serio-comic, was essentially the same product as there had been a generation or a century before. A letter to *The Builder* magazine in 1871 described the condition of stasis which existed between the spec builder and his client:

It is hardly necessary, however, to point out that the speculating builder, like any other tradesman who hopes to live and gain by his trade, will rarely produce what he cannot hope to sell: it is because he with sufficient surety, counts in the nature of the examination to which his goods will be subjected in a sufficient (for him) number of instances, that he fails to put into the market anything other than he does, although he knows it will be in appearance traded under the *caveat emptor* caution of the law ... the remedy, as things exist, especially in the case of comfortable and intelligent middle-class people, is in their own hands.²⁰

This cartoon, of the same year, from *Punch*, has young Pumpcourt complaining to his landlord, who is also the builder, that the doors don't fit. "Ouse must have time to settle, you know, Sir!", explains the landlord and builder. Pumpcourt, who is not ready with his rent, replies, 'Exactly! Precisely my case...'²¹

As today with developer homes, the house buyer bought what he was given by the spec builder because he, like today's house-buyer, did not know any different. Not all the product was good and there are many cases of bad building reported in the architectural press. In 1873 *The Building News* reprinted a satirical account of the Annual Conference of Jerry Builders, originally published by *The Liverpool Porcupine*:

Mr Buggins ... had also been abused because his houses were ugly and vulgar; as if he could be bothered with architects and their absurd and expensive whims! He always built on one pattern; it saved time, trouble and expense; and he never found that tenants cared for anything but cheapness; and, as they all knew, cheapness was the be-all and end-all of jerry building.²²

This was, apparently, followed by shouts of 'hear, hear.'

[23] In the same way that changes in taxation had an effect on the construction of the spec house, so too did the various Building Acts. Following the previously mentioned Act of 1774, which had had the effect of standardizing the spec house market, there were no major changes for seventy years until 1844. The Metropolitan Building Act of 1844, when it did come, was the first truly comprehensive Building Act for London.²³ It repealed all the sections of the 1774 Act which related to the construction and regulation of buildings as well as those parts of less important Acts passed in the interim.²⁴ Whereas, from the point of view of construction, the 1774 Act was really concerned only with the fire-resistance of walls, this new Act was far broader in its requirements. Schedule C defined wall thicknesses for the different Rates of house: the external wall of a Third Rate house now had to be 17½ ins. at basement level and 13 ins. for each storey above that — that is two stretchers below and a stretcher and a header above. This was an improvement on the 1774 Act which had previously allowed walls above the basement to be of a single brick thickness. Parapets now had to be one-and-a-half bricks thick, for stability, and to stand at least one foot above the gutter which, in itself, now had to be adequate to prevent rain-water from running over into the public way. Although rainwater pipes did not have to be connected to the sewer, the house, if it was within 100 ft. of any common sewer, did. If there was not a sewer, the Act required that the drain be connected to, and here I quote, “the best outlet than can be obtained.”²⁵ This would have encouraged the continuation of the unhealthy use of cesspools which, if built underneath the house, now had to be airtight.

[24] Eleven years later, the 1855 Building Act sought to ‘amend the laws relating to the construction of buildings in the Metropolis and its neighbourhood.’²⁶ However, all it did in relation to the construction of the spec house was to revise further the thickness of walls, making it uniform for all Rates of house. Such would have been the case here at Shafton Road, South Hackney, built by Robert and Thomas Wright in 1868.

[25] The next noticeable changes came in 1891 and would have benefitted these houses built soon after in Scarborough Road, Finsbury Park. A Byelaw made under the 1878 Metropolis Management and Building Acts Amendment Act required that the site of every house should be covered with a 6 inch bed of concrete and that the foundation to the walls were also to be of concrete.²⁷ Furthermore, every wall of a house was now to have a damp-proof course and an impervious coping to every party and parapet wall. In the same year the Public Health Act required that all new houses should have ‘one or more proper or sufficient water closets furnished with suitable water supply and soilpan and other suitable works and arrangements...’²⁸

[26] The 1894 London Building Act²⁹ repealed but then reinstated many of the constructional requirements of the previous Acts while at the same time demanding greater fire resistance

for chimneys, through pargetting or the use of cement mortar, and introducing, for the first time, legislation controlling cavity wall construction. This required that at least one skin of the cavity wall was built to the full wall thickness of walls required by the Act.³⁰ [27] While accommodating these changes, these houses built by Ferris Brothers on Newton Avenue, Acton, nevertheless retained, behind a somewhat busy elevation, the traditional narrow plan and the rear extension.

[28] Although regulating the construction of the spec house, the various Building Acts, following the first one of 1774, had done very little to alter its appearance. By the end of the nineteenth century the spec house was certainly better constructed, drained and lit, yet it was still very much what it had been at the beginning of London's great nineteenth-century expansion. Changes in taxation had allowed the bay window to develop and changes in taste or fashion had affected the façade, but behind that screen of respectability there remained the traditional narrow plan, two rooms deep, with side passage and stairs, as introduced by Nicholas Barbon two and a half centuries before. It was exactly because it was such a passive background to human activity that this plan form survived almost unaltered. It was undemanding, straightforward, and accommodating. [29] And it has survived through to the present day. Here in Camden, the megastructure which is Alexandra Road, designed by Neave Brown and Camden's Architects Department in the 1960s and now listed Grade II*, [30] strips away the accretions of Victorian taste to reveal in bold profile the narrow frontages of Nicholas Barbon's terraced house plan. What, in the eighteenth and nineteenth century, was built to sell, still sells well enough today. [31]

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- ¹ See Mark Girouard, 'A Speculating Clergyman: Dr Walker in Cornwall and London', *Country Life*, 2 October 1975, pp. 842-45
- ² 'All Saints Church, Kensington Park', *The Building News*, 12 April 1861, pp. 300-01
- ³ House of Commons Sessional Papers, 1886, Ryde 8871
- ⁴ Fowler Maitland, *Building Estates, A Rudimentary Treatise ...*, London, 1883, p. 65
- ⁵ 'Coincident', *Punch or the London Charivari*, 19 February 1876, p. 64
- ⁶ John Claudius Loudon, *Suburban Gardener and Villa Companion*, London, 1838, p. 35
- ⁷ John Claudius Loudon, *Suburban Gardener and Villa Companion*, London, 1838, p. 36
- ⁸ 14 Geo III cap. 78, S 8
- ⁹ 8 and 9 Vict cap. 6
- ¹⁰ 12 and 13 Vict cap. 9
- ¹¹ 14 and 15 Vict cap. 36
- ¹² 48 Geo cap. 55
- ¹³ 48 Geo cap. 55, Schedule A
- ¹⁴ 3 and 4 Vict cap. 22
- ¹⁵ 2 and 3 Vict cap. 24, Schedule 2
- ¹⁶ For readers unfamiliar with pounds, shillings and pence: £8-14-0 is eight pounds and fourteen shillings or £8.70p; £3-13-6 is three pounds, thirteen shillings and sixpence or £3.67.5p; 5/10d is five shillings and ten pence or 29p.
- ¹⁷ H J Dyos, *Victorian Suburb: A Study of the Growth of Camberwell*, (Leicester, 1973) p. 178
- ¹⁸ Benjamin Disraeli, *Tancred; or, the New Crusade*, 1, London, 1847, p. 233
- ¹⁹ 'Speculative Builders Architecture', *The Building News*, 20 August 1875, p. 190
- ²⁰ 'Speculating Builders', *The Builder*, 4 November 1871, p. 870
- ²¹ 'Coincident', *Punch or the London Charivari*, 4 February 1871, p. 50
- ²² 'Jerry Builders', *The Building News*, 29 August 1873, p. 242
- ²³ 7 and 8 Vict cap. 84
- ²⁴ 7 and 8 Vict cap. 84, Schedule A
- ²⁵ 7 and 8 Vict cap. 84, Schedule H
- ²⁶ 18 and 19 Vict cap. 122
- ²⁷ Metropolis Management and Building Acts Amendment Act 1878. Byelaws made by the Council under Section 16, 19 October 1891.
- ²⁸ 54 and 55 Vict cap 76 s 37.1
- ²⁹ 57 and 58 Vict cap. 213
- ³⁰ 57 and 58 Vict cap. 213, Schedules: Preliminary, para. 10