# Building for a Borough: Housing the People of Loughborough, 1861-1900

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Substantial research has been conducted into the building process and the provision of housing in the late Victorian city and the large towns.<sup>1</sup> Although the principal focus has been on London and the burgeoning industrial towns, Leicester has not been neglected.<sup>2</sup> Smaller

<sup>1</sup>Much encapsulated in M(artin) J. Daunton, House and Home in the Victorian City: Working-class Housing 1850-1914 (London: Arnold, 1983) (pp. 67-8 for Leicester); for a synopsis, Richard Rodger, Housing in Urban Britain, 1780-1914 (Cambridge: Cambridge University Press (CUP), 1995 edn) with an 'updated bibliographical note' at pp. 84-95. Images to accompany this research can be viewed at: https://show.zohopublic.com/publish/ tas7u8b106134b41446459d2e03743081591b. I am grateful to Dr Pam Fisher for some corrections.

<sup>2</sup>R. M. Pritchard, Housing and the Spatial Structure of the City: Residential Mobility and the Housing Market in an English City Since the Industrial Revolution (Cambridge: CUP, 1976), esp. pp. 32-67; Richard Dennis, English Industrial Cities of the Nineteenth Century: A Social Geography (Cambridge: CUP, 1984), pp. 141-85, also includes some non-industrial places (Durham and York) and some smaller industrial towns (Oldham and Huddersfield); Avner Offer, Property and Politics 1870-1914: Landownership, Law, Ideology and Urban Development in England (Cambridge: CUP, 1981), pp. 254-82 ('The property cycle in London 1892-1912'); P. J. Waller, City and Nation, 1850-1914 (Oxford: Oxford University than those other urban entities, even Oldham, Loughborough industrialised rapidly in the late nineteenth century with the development of factory-based textile industry. Whereas Oldham received borough status in 1849, Loughborough did not receive incorporation until 1888. There was thus a political as well as socio-economic difference between Loughborough and other industrial places.<sup>3</sup> Nor was Loughborough commensurate with Leicester, the county borough, also industrialising through textile production, but substantially larger demographically and with a more diverse economy. Yet the building development in Loughborough is important for the urban experience and residential segregation in late-Victorian England.

ANATOMY OF THE TOWN MID-CENTURY AND AF-TER

Since the 1851 census is defective in parts, the anatomy of the town must be described from that of 1861 which is clearer. Some new locations for working-class and lowermiddle-class inhabitants had already been constructed, such as King, Queen, Factory, Moira, Barrow, Holland and Rutland Streets off Leicester Road.<sup>4</sup> Their expanse was, however, limited. A multitude of families was restricted in the centre of the town in the yards and courts

Press (OUP), 1983).

<sup>&</sup>lt;sup>3</sup>Dennis, *Énglish Industrial Cities*, for Oldham.

<sup>&</sup>lt;sup>4</sup>The National Archives (TNA) RG9/2273 fos 88-97.

off the principal streets. In Wheat Sheaf Yard and Mill Street (now Market Street) Yard numerous families resided, industrial workers, building labourers, and agricultural labourers (for the last, see further below).<sup>5</sup> Off Woodgate were situated Godkin's, Mason's, Mills' and Bass's Yards, all containing numerous households.<sup>6</sup> Similar to the Wheat Sheaf Yard was the Dog & Gun Yard.<sup>7</sup> The Theatre Yard housed fewer families.<sup>8</sup> The nearby Court Yard off Nottingham Road was the refuge of up to twenty household.<sup>9</sup> Nearer to the central precinct, Fosbrooke's Yard was situated off Church Gate.<sup>10</sup> Brown's Yard was located off Ashby Square.<sup>11</sup> Off the principal street of Baxter Gate lay the Rose & Crown, Tamm's, Fox, Chapman's, Farmer's, Angel, Wragg's, Warner's and Castle Yards, all inhabited by working people of mixed occupations. Comparison with parts of the 1851 census suggests that there is some under-denomination of the courts in 1861, although separate courts in 1851 (Court E etc) might have been consolidated in 1861.

The last point about under-registration of courts is revealed in the 1891 census in which Courts A-E were

- <sup>5</sup>TNA RG9/2273 fos 23-25, 52-53v.
- <sup>6</sup>TNA RG9/2273, fos 71v-75v.
- <sup>7</sup>TNA RG9/2273, fos 79v-80r.
- <sup>s</sup>TNA RG9/2274, fos 15r-v.
- <sup>9</sup>TNA RG9/2274, fos 38v-40.
- $^{10}$ TNA RG9/2274, fos 63v-64r.
- <sup>11</sup>TNA RG9/2275, fo. 26r-v.

enumerated off Bridge Street, which seemingly did not appear in the 1861 census.<sup>12</sup> In 1891, the vards off Baxter Gate were now described as Courts A-H.<sup>13</sup> More than forty courts can be counted in the 1891 census as well as Chester's and Mills's Yards. All were inhabited. It is possible that many of the dwellers were indigent, like Maria Hallam a widow in her early sixties in Court D off Woodgate, 'Kept by Parish'.<sup>14</sup> The condition of these dwellings is illustrated by the auction of ten messuages in Mills's Yard in 1861, for the property for sale also included a slaughterhouse and cowshed.<sup>15</sup> By comparison, an auction two years previously concerned a house with a shop front in Baxter Gate in the occupation of Miss Cattell which contained six bedrooms.<sup>16</sup> The house formerly occupied by a corn merchant in the Market Place featured eight bedrooms.<sup>17</sup>

One of the interesting facets is the number of agricultural labourers residing in these courts and yards in the centre, walking out to their farms that employed them. In terms of occupational residence, there was no difference between urban and rural workers. Some of the farm labourers inhabited the periphery of the built area, on

<sup>&</sup>lt;sup>12</sup>TNA RG12/2514, fos 93, 103v-196.

<sup>&</sup>lt;sup>13</sup>TNA RG12/2515, fos 126-131v.

<sup>&</sup>lt;sup>14</sup>TNA RG12/2516, fo. 34v.

<sup>&</sup>lt;sup>15</sup>Loughborough Monitor 15 Aug. 1861 p. 1.

<sup>&</sup>lt;sup>16</sup>LM 25 Aug, 1859 p. 1. <sup>17</sup>LM 19 Sept. 1861 p. 1.

Bridge Street especially, but still intermingled with textile and other workers.<sup>18</sup>

Although the expansion of the town provided new, more salubrious, housing for the working class, many still remained in the courts and yards until later slum clearance. For example, in 1884 seven tenements in Mills's Yard were auctioned which had sitting tenants from whom a gross annual rental of £33 10s 2d per annum was received.<sup>19</sup> In 1891, five tenanted dwellings in the Dog & Gun Yard were auctioned and achieved the price of £222 20

In 1861, the central precinct of the town contained both high-status domiciles (with their shops) on the main streets but also lower-class and insalubrious housing in the courts and yards off those streets. Some residential segregation existed, however, as might be expected. Some of the industrial working class, as noted above, had settled in the new streets off Leicester Road. Some of the middle-class townspeople had migrated to new locations in the suburbs as they initially were constructed. The continuation of residential differentiation in the expanding periphery of the town was a constant and increasing feature.

<sup>&</sup>lt;sup>18</sup>TNA RG9/2274, fos 82v-88r.

<sup>&</sup>lt;sup>19</sup> Loughborough Herald 31 July 1884 p. 1. <sup>20</sup> LH 16 Feb. 1891 p. 3.

#### THE SOURCES

As above, the census enumerators' books (CEBs) have been examined for the contours of the urban space, the composition of the residents, and the status of builders and landowners.<sup>21</sup> The directories provide some information about builders and developers, but their content is selective.<sup>22</sup> The National Probate Calendar has been consulted to establish the fortunes of builders and developers. Some caution is necessary in deploying the information in the NPC. From its inception in 1858 to 1881, the estate at death refers only to personal estate and the amount is

<sup>21</sup>The National Archives (TNA) HO107/2085 fos 1-363; RG9/2273 fos 1-120; RG9/2274 fos 1-114; RG9/2275 fos 1-57; RG10/3254 fos 1-101; RG10/3255 fos 1-85; RG10/3256 fos 1-92; RG10/3257 fos 1-24; RG11/3144 fos 1-143; RG11/3145 fos 1-144; RG11/3146 fos 1-86; RG12/2514 fos 1-140; RG12/2515 fos 1-132; RG12/2516 fos 1-88.

<sup>22</sup>History, Gazetteer & Directory of Leicestershire (Sheffield: William White & Co., 1846) (White 1846); Directory & Gazetteer of Leicestershire (Worcester: J. Stanley for F. R. Melville & Co., 1853) (Melville 1853); Postal & Commercial Directory of Leicester ... (London & Manchester: Buchanan & Co., 1867) (Buchanan 1867); S. Barker & Co. General Topographical and Historical Directory of the Counties of Leicester, Rutland & (Leicester: S. Barker & Co., 1875), pp. 209-15 (Barker 1875); Wright's Directory of Leicestershire (Leicester: Tompkin & Shardlow for Wright, 1888), p. 474 (Wright 1888). expressed as below an incremental value. Between 1881 and 1897, the estate is still only personalty but a specific value is provided. From 1898, certain kinds of real estate are integrated into the value.<sup>23</sup> Notice in the local press reveal the character of the housing market, house prices, rental income and rents. Consequently, the *Loughborough Monitor* and the *Loughborough Herald* have been perused for the years available, respectively 1859-67 and 1880-93.

Substantially, understanding the development in the 1880s and 1890s, a formative time, depends on the deposited bye-law building register which commences in 1883.<sup>24</sup> The Local Board, established in 1850 under the 1848 Health of Towns Act, required the deposit of plans for approval for building in the parish.<sup>25</sup> The register does not commence until 1883, pursuant, perhaps to the legislation of the 1870s on housing and the issue in 1877 of model bye-laws.<sup>26</sup> The ambiguity of the register is that it is quite summary, with information about the applicant (without status), the character and number of the

<sup>&</sup>lt;sup>23</sup>W. D. Rubenstein, Men of Property: The Very Wealthy in Britain Since the Industrial Revolution (London: Social Affairs Unit, 2006 edn), pp. 18-24.

<sup>&</sup>lt;sup>24</sup>Record Office for Leicestershire, Leicester and Rutland (ROLLR) DE1834/157; some notices of applications to the Local Board are inserted in the *Loughborough Herald* from 1885: LH 5 March 1885 p. 4.

 $<sup>^{25}</sup>London~Gazette$  Issue 21067 p. 390.

<sup>&</sup>lt;sup>26</sup>Public Health Act 1875 (28 & 39 Vict. c. 55).

intended housing (cottages, houses, villas), and whether the application was approved or rejected. This information leaves much to be desired. In particular, it is difficult always to ascertain which were re-submissions and whether the housing was actually built. The functioning of the Local Board, nevertheless, was a stimulus to the improvement of the provision of housing for the working class 27

## THE EXPANSION

In the last days of 1890, the surveyor for the Local Board of Health applied for an increase in salary on the premiss of the expansion of the urban area since 1875. In 1875, he opined, the rateable value of the town and parish amounted to £38,193, but by 1890 had almost doubled to  $\pounds74,287$ , as a consequence of the extension of the builtup area.<sup>28</sup> In fact, much of the increase had occurred since 1881. In 1881, the town consisted of 3,142 inhabited houses, but in 1891 the number had been augmented to 3,834, an increase of almost 700 occupied houses or twenty-two percent.<sup>29</sup> The Paget Estate alone comprised

<sup>29</sup>See, however, Edward Higgs, Making Sense of the Census-Revisited (London: University of London, 2005), pp. 62-5, for ambiguity about what constituted a 'house'

<sup>&</sup>lt;sup>27</sup>Patrick Joyce, The Rule of Freedom: Liberalism and the Modern City (London: Verso, 2003), for governmentality, although in larger urban contexts. <sup>28</sup>LH 1 Jan. 1891, p. 5.

more than 260 dwellings (see further below).

The urban area was, however, constrained by some physical and some symbolic barriers. Despite its small size, the Wood Brook impeded expansion because of its pollution by dye works in Devonshire Square. The brook connected with the Canal Basin on Derby Road which also obstructed new building, although the north side of the bank, Canal Bank, had traditionally housed the boat people. Also on Derby Road, the Gas Works (now the site of Sainsbury's store) and the Workhouse were symbolic impediments. The topography on the north and south was not conducive, with the low-lying meadows (and, indeed, Tatmarsh) and Loughborough Moors. The construction of Broad Street and Regent Street overcame the symbolic obstacles of the Gas Works and Workhouse. This extension then permitted the expansion of the Paget Estate when the land was made available. Defeating these obstacles allowed the expansion of the built-up area in all these locations on the north and south for working-class and lower-middle-class housing in the 1880s and early 1890s. Superior housing was promoted on the west without such obstructions.

A considerable transformation had occurred since the middle of the century. In one of his letters to the *Loughborough Monitor*, the anonymous correspondent *Ruricola* 

in the census.

proclaimed: 'Few places present such a happy combination of town and country. Its handsome public offices, its fine market place, its extensive trade, and its situation in the centre of a fertile district, give it the importance of a county town: while the suburbs realize to perfection the idea of *rus in urbe*'.<sup>30</sup> The author of the letter was oblivious, deliberately or otherwise, to the density of housing of the impoverished in the central precinct. While his observations held true for the suburban expansion of mid-century and later, the persistence of rookerylike dwellings in the centre continued to mar the hidden profile. New working-class and mixed suburban expansion alleviated the issues of overcrowding, but only to accommodate the increased population, not to rehouse or allow slum clearance.

The expansion of the urban area into the rural hinterland of the extensive parish of Loughborough produced more homogeneous suburbs than the mixture of the centre. In the centre were located rookeries, courts and yards alongside high-status houses. The suburbs were more purposely designed to accommodate different social classes, although some had a mixed population. The earlier developments of Regent Street and Broad Street contained a more composite population. The Paget estate

<sup>&</sup>lt;sup>30</sup>LM 29 August 1861, p. 2; F. M(ichael) L. Thompson, ed., *The Rise of Suburbia* (Leicester: Leicester University Press, 1982).

was populated by working-class and lower-middle-class residents. The Storer estate was dedicated to a slightly higher status. High-status housing demarcated the more peripheral estates of Forest, Ashby and Park Roads. Indeed, these last three locations were already distinguished by earlier houses of considerable size.

The countervailing development was the construction of Shakespeare Street in the centre of the town, between Swan Street and The Rushes. In this location new housing was intended for the working class. It consisted of a single straight street with terraced housing and a Board school at the far end of the street. Consequently, the new street was an interloper of terraced housing in the midst of the courts off Bridge Street and Dead Lane and the central precinct of the town. Shakespeare Street belonged to the first attempt satisfactorily to address unsanitary conditions for the working class in Loughborough. Paradoxically, the courtyard slums persisted around the new street. Instead of the semi-rural environment of the Paget Estate, the working-class inhabitants of Shakespeare Street remained enmeshed in the enduring urban condition. The houses have proven their value, although now blighted by the collapse of Wilko's, whose service entry punctuates the middle of the street.

THE DEVELOPERS

The builders

Collapse in the building industry was a constant risk, partly because of the requisite capital for building supplies but also because of difficulty in estimates and quantity surveying. This risk increased if builders engaged as contractors for large projects as opposed to acting as speculative builders constructing small runs of dwellings. Some builders thus became casualties, most notably William Moss who had embarked on construction in 1876 with his brother Joseph with no capital. Before he died in 1880, Joseph had left the partnership. William then experienced a bankruptcy, but made a new start, mostly casual work. Some of the contracts became unsustainable and he incurred a loss of  $\pounds 30$  on work for the new Liberal Club. On his second bankruptcy in 1888, his liabilities extended to  $\pounds 171$  9s 1d compared with assets of  $\pounds 27$  9s 7d.<sup>31</sup> A similar collapse attended James and John Sills. builders. James had commenced in the business in 1879 and was joined by his son, John. Both, however, had trained as joiners. Rather strangely, much of their business was conducted outside Loughborough and, indeed, their major loss was incurred on a contract for a new fire station in Nuneaton. Their liabilities extended to £3,196 6s 0d against assets of £543 11s 6d.<sup>32</sup> William

<sup>&</sup>lt;sup>31</sup>LH 15 March 1888, p. 5; in general, Paul Johnson, Making the Market: Victorian Origins of Corporate Capitalism (Cambridge: CUP, 2010), pp. 49-62.

<sup>&</sup>lt;sup>32</sup>LH 23 Feb. 1893, p. 5.

Main, builder and contractor of Moor Lane, suffered an even more catastrophic collapse in 1881. His liabilities amounted to £886 14s 8d compared with assets of £418 2s 3d, consisting of stock in trade of just over £206, book debts of more than £197 and furniture and fittings valued at over £14.33

The principal builders in the town still attempted to enter into contracting. When the proposal was made to build Fearon Hall, eight Loughborough builders (as well as some external ones) tendered for the contract: Johnson; Clarke; Barker; Watson & Lovett; Corah; Faulks; A. & S. Main; and Needham who was awarded the contract as the lowest quotation at  $\pounds 2,552.^{34}$  All these firms, with the additional of Sills, applied for the contract to erect Mayo's new grocery store in Mill Street (now market Street). Again, Needham's tender (£1,368) was accepted.<sup>35</sup> The following year, William Moss & Son acquired the contract for the construction of the new infant school at the Shakespeare Street School, offering to complete the work for £2,013 10s 6d.<sup>36</sup> Most local builders thus had aspirations to be contractors, but few succeeded. The rest were involved only in speculative house building.

The numbers can be extracted from the directories,

<sup>&</sup>lt;sup>33</sup>LH 8 Dec. 1881, p. 4.

 $<sup>^{34}</sup>$ LH 10 May 1888 p. 5. Corah was established in 1850: LH 7 June 1888 p. 1. <sup>35</sup>LH 9 May 1889 p. 5.

<sup>&</sup>lt;sup>36</sup>LH 11 Sept. 1890 p. 5.

with some ambiguity. The directories were selective. Secondly, although there was a section for builders, some building enterprises were disguised under other categories. In White's directory of 1846, five names appear under the category of builder, but Thomas Barker and William Moss, who became substantial housebuilders, were listed under bricklayers.<sup>37</sup> One of the builders, James North, retired soon afterwards to become a farmer and grazier. Melville's directory of 1853 included six firms, four of which appeared in 1846.<sup>38</sup> By 1867, Buchanan expanded the number to eleven, but Barker in 1875 only nine.<sup>39</sup> In 1888, Wright enumerated fifteen.<sup>40</sup>

The success of builders can be gauged with some crudity through their estates at death with the caveats explained in the introductory section above. Estate at death is also an imprecise metric because of difference in life styles and life-course. Only some of the builders made wills or had estate for administration. The data are presented in Table 1.41

 $^{41}$ ROĽLR DE462/5 pp. 339-42; DE462/30 pp. 716-720; DE462/32 pp. 288-91, 437-39; DE462/33 pp. 293-96: DE462/38 pp. 530-31; DE462/41 pp. 377-78; DE462/45 pp. 106-108; DE462/47 pp. 648-50; NPC 1862 Kalloway-Lythgos p. 134; 1887 Maban-Nye p. 429; 1889 Habart-

<sup>&</sup>lt;sup>37</sup>White 1846, pp. 285-6 <sup>38</sup>Melville 1853, pp. 114-23. <sup>39</sup>Buchanan 1867; Barker 1875 pp. 209-215.

<sup>&</sup>lt;sup>40</sup>Wright 1888 p. 474.

<u>Table 1: Duffders estate at their death</u>			
Builder	Date of will	Date of probate	Amount (nearest $\pounds$ )
Robert Lander	1852	1862	$<\!\!450$
James Harding	1880	1889	2163
Charles Savage	1883	1891	279
Willim Moss snr	1883	1887	49
Joseph Till	1887	1889	1528
Abraham Smith	1894	1895	169
Joseph Taylor	1897	1898	850
Stephen Main	1896	1902	$5634^{*}$
William Ludlam	1894	1904	7310*

Table 1: Builders' estate at their death

\* May include real estate

Only the Moss family appear to have become a twogeneration dynasty in the building trade. William senior, builder of Baxter Gate, retired to the countryside, to Wymeswold as a 'gentleman'. One of his sons, William junior, continued the business of construction from Baxter Gate, while another, John, entered the retail trade as a butcher in the town; both were nominated as executors in the will of William senior.<sup>42</sup>

Briefly, the locations where builders were engaged can be illustrated. Thomas Barker, from his yard in Swan Street, applied to erect dwellings in Derby Road (three villas), Leopold Street and Paget Street (numerous cot-

 $^{42}$ ROLLR DE462/30 pp. 716-720.

Hithersay p. 99; 1889 Taaffe-Wayte p. 178; 1891 Raay-Seys p. 469; 1895 Sabberton-Tythicott p. 109; 1898 Sabbage-Tyzack p. 255; 1904 Kadwill-Myring p. 171; ROLLR DE1169/1/17 p. 84.

tages in terraces), Shakespeare Street (cottages), Tatmarsh (seven cottages), and Wellington Street (four cottages); all between 1883 and 1890 (the years of the register). Thomas Barker's yard was located in nearby Swan Street. In 1881, when he was aged 44, he employed fifteen men and two boys. At his decease in 1922, his estate amounted to £6,493 11s 0d. Probate was granted to his sons, Edward, Thomas and Henry who had continued the building enterprise.<sup>43</sup>

The Paget estate (Paget and Station Streets) occupied William Corah also, but he also submitted an application for four houses in Park Road. The base of Arthur Faulk's business was situated on Sparrow Hill. He also applied to build cottages on the Paget Estate in Oxford and Paget Streets, but also further up the hill two cottages on Lower Storer Road. His applications extended further to cottages on Broad Street and Toothill Lane. He also intended to build houses at Warner Street, Gladstone Street (one) and Cambridge Street (two) as well as two villas on Park Road. Although William Ludlam applied to build dwellings on Station Road, his construction work included dwellings in diverse social spaces in Middleton Place, Salisbury Road, Rutland Street and New King Street. The Main firm also spread across the town and borough in Borough Street, Hartington Street, Her-

 $<sup>^{\</sup>rm 43}{\rm TNA}$  RG11/3144, fo. 139; NPC 1922 Abbey-Cuzner, p. 149.

rick Road, Nottingham Road, and Warner Street. In a similar manner William Moss constructed in Paget Street and Station Road, but also Herrick and Middle Park areas. In contrast, William Needham concentrated on the Paget Estate, in Leopold, Oxford and Paget Streets and Station Road, although he did apply to build on Forest Road and Herrick Road. Housing for the working class was the enterprise of J. B. Warren, off Moor Lane, on the Paget estate (Oxford Street) and Shakespeare Street. By comparison with all the other builders, Thomas Timperley actually lived where he was intending to build. In 1891, he lodged with a needle maker in Oxford Street, aged only twenty-nine, having also made applications to build on the Paget Estate in Leopold, Oxford, and Paget Streets.<sup>44</sup>

Those were the principal applicants to the Local Board who were builders in Loughborough. Not all the main applicants were builders nor inhabitants of the town. One external applicant was Henry Dickens. Dickens had been born in the parish in 1839, the son of a labourer.<sup>45</sup> He moved to Burton Bandalls, a few miles from the town, and established a firm as a master brickmaker and bricklayer.<sup>46</sup> Subsequently, he moved again to south Nottinghamshire, to Rempstone, a few miles to the north of the

<sup>&</sup>lt;sup>44</sup>TNA RG12/2514, fo. 22v.

<sup>&</sup>lt;sup>45</sup>ROLLR DE667/9, p. 43 (no. 339).

 $<sup>{}^{46}</sup>$ TNA RG10/3260, fo. 79 (1871, aged 31)

town, a brickmaker employing five men and three boys.<sup>47</sup> Both Dickens and Ludlam (above) were prosecuted for obstructing the pavement with building materials in the town.<sup>48</sup> Dickens applied to construct multiple cottages in George, King, Leopold, Morley, and Warner Streets and Station Road. In George, King and Leopold Streets, he proposed terraces of six cottages and in Station Road a row of seven.

When the builders applied to build cottages, the proposal was usually for two to seven in a terrace, but Ludlam considered rows of thirteen in New King Street, fourteen in Station Road, and twenty-two on Ashby Road and Main fourteen in Hartington Street. Houses and villas were usually erected in one (not necessarily detached, sometimes abutting) or two, but sometimes longer runs, as on Derby Road. Cottages usually referred to smaller two-storey houses, essentially two up and two down with an outshot.<sup>49</sup> Despite the large number in some of the terraces of cottages, most runs were no more than half a dozen residences. The quantity conforms to the notion of the urban 'speculative' builder, local and with limited

 $<sup>^{\</sup>rm 47}{\rm TNA}$  RG11/3148, fo. 66.

<sup>&</sup>lt;sup>48</sup>Leicester Chronicle 20 Nov. 1886, p. 7.

<sup>&</sup>lt;sup>49</sup>Contrast with the (earlier) northern single-storey cottages in the north in Stefan Muthesius, *The English Terraced House* (New Haven & London: Yale University Press, 1982), pp. 103-4

capital, erecting small runs of houses.<sup>50</sup>

## Other developers

Not all who submitted applications to erect housing were builders. These other applicants were, however, also speculators, diverting capital from their existing enterprise into the housing market. Their investment was speculative and was congruent with the builders: small runs of working-class dwellings and one or two villa properties.

Several of the applicants for permission to build were coal merchants (Allcock, Mounteney and Robinson). Thomas Allcock had been born in Moorgreen (Nottinghamshire). In 1880 he assumed the business of the coal merchant Bassford operating out of Green Close Lane. Initially living in Ashby Road, he moved out to Storer Road. He received permission to build at least two villas in Herrrick Road, and three houses in each of Leopold, Clarence and Broad Streets. When he died in 1926, his estate was valued at £3,427 8s 8d.<sup>51</sup> Another coal merchant, George Mounteney invested more heavily in housing, in Ashby

<sup>&</sup>lt;sup>50</sup>Peter J. Aspinall, 'The internal structure of the housebuilding industry in nineteenth-century cities' in J. H. Johnson & C. G. Pooley, eds, *The Structure of Nineteenth-century Cities* (London: Routledge, 1982), pp. 75-105, pioneering research.

 $<sup>^{1}</sup>_{51}$ LH 26 Åug. 1880, p. 4; 10 Feb. 1881, p. 2; TNA RG12/2514, fo. 61v; NPC 1926 Aarons-Cypher p. 32.

Road and Burton, Falcon, Fearon, Hartington, New King and Paget Streets. In 1883, the developers of Falcon and Hartington Streets. Mounteney and the builders Faulkes. Ludlam and Dickens, dispatched a letter to the Local Board requesting it to adopt their streets.<sup>52</sup> Mounteney offered delivery of coal from Woollaton and Ilkeston as 'best main coals' as well as from the Charnwood Forest coal field, from his office on Sparrow Hill (from where he moved to Ashby Road when his lease expired).<sup>53</sup> He also had another string to his bow as an auctioneer, auctioning many dwelling houses and building lots.<sup>54</sup> Indeed in his will of 1885, he described himself as auctioneer and coal merchant. When the will was proved in 1899, his estate amounted to £16,582 18s 4d.<sup>55</sup> He was born in Loughborough, an inhabitant, dying at a relatively young age in his mid forties.

Although a coach builder with premises in Baxter Gate, John Bennett Warren ventured into housebuilding, especially in Shakespeare Street. In 1886 he was only in his

<sup>&</sup>lt;sup>52</sup>LH 8 Nov. 1883, p. 6.

<sup>&</sup>lt;sup>53</sup>LH 15 Feb. 1883 p. 4; 19 April 1883 p. 4; 13 Oct. 1887 p. 1.

<sup>&</sup>lt;sup>54</sup>LH 9 June 1881 p. 1; 16 June 1881 p. 1; 21 July 1881 p. 1; 25 Aug. 1881 p. 1; 22 June 1882 p. 1 (Falcon Villas); some of these were probably his own property.

 $<sup>^{55}</sup>$ TNA RG12/2514, fo. 44 (1891, aged thirty-eight, born Loughborough); ROLLR DE462/42 pp. 469-71; NPC 1899 Kahn-Myring p. 343.

early thirties. When he died in 1895, he left an estate valued at £1,988 16s 0d. Probate was granted to the borough surveyor, Ambrose Cross, and Francis Robinson, coal merchant.<sup>56</sup> The executor-ship of Warren's will by Robinson allows the identification of the depositor of the bye-law building plan, F. Robinson. Francis Robinson, born in Nottingham, developed a coal merchant business in North Street in Loughborough. He was slightly younger than Warren. He too diversified into some housebuilding. He is probably the Francis Robinson who died in Barrow upon Soar in 1922, as one of his two executors was Albert Warren, builder, who was presumably the younger son and sibling of John Warren, coach builder. It was Albert Warren who was running the coach building concern in Baxter Gate in 1911. Francis Robinson had accrued a quite considerable estate of  $\pounds 14,290$  11s 0d by the time of his demise.<sup>57</sup> Willie Thomas Hampton, who submitted only one application, migrated from London to Loughborough, first as a lodger in Pinfold Street. At that time, aged 21 in 1881, he was already married to Lucy. He finally established his architectural business in The Rushes, just along from Shakespeare Street. In 1910, he

 $_{56}\mathrm{TNA}$  RG11/3145, fo. 142; NPR 1895 Udall-Zurhurst, p. 64.

<sup>&</sup>lt;sup>57</sup>TNA RG12/2515, fo. 100; NPR 1922 Quaintance-Szmolka, p. 119; TNA RG11/3148, fo. 142; RG 1911 Schedule 300.

left an estate of £2,722 4s 9d to Lucy.<sup>58</sup> Alfred Adolphus Bumpus was a completely different kind of investor. He was the son (born 1851) of the Reverend Thomas Bumpus who migrated from Stratford upon Avon to Loughborough in 1859 to take up office at Sparrow Hill Baptist Church. After some false starts, he became employed by Messenger & Company in 1868. When Messenger retired in 1875, Bumpus and Burder purchased the firm, although Bumpus retired himself in 1879 to Herrick Road and then to a house which he had built in Park Road. He became the second Mayor of the new borough and a magistrate. He died in Bournemouth in 1924, his estate totalling £16,640 11s 6d.<sup>59</sup> His investments were concentrated in Herrick, Ashby and Park Roads, Leopold Street, and a new street off Nottingham Road. In all three cases, involvement in housebuilding was a diversification of resources. For the coal merchants their involvement constituted an insurance but also a risk. For Bumpus, the purpose was to invest liquid capital.

## The landowners

'A great demand having arisen in Loughborough for MIDDLE-CLASS HOUSES', the trustees of Burton's Charity decided to apply to Chancery for permission to let <sup>58</sup>TNA RG12/2514, fo. 122v; NPR 1910 Haas-Kyte, p. 24.

<sup>59</sup>LH 28 Aug. 1890 p. 6 (a biography); TNA RG12/2516 fo. 63; NPC 1925 Aaron-Czogalla p. 441.

land by the Grammar School on building leases 'in every way favourable to the erection of desirable residences'.<sup>60</sup> Landowners had considerable control over the type of housing designed for their estates. Many landowners possessed more than five acres in the parish, but location was, of course, paramount in the building process. Proximity to the existing built are was necessary. John Eddowes owned just over twenty-eight acres and the Misses White over twelve, but these lands were not conducive yet for building exploitation.<sup>61</sup> A prominent builder of housing before 1850, James North, possessed more than sixteen acres, but his trustees conserved it as the farm to which he had retired.<sup>62</sup>

The landowners who released land for building comprised the Trustees of Burton's and Storer's Charities, the rectory of All Saints (glebe), Paget and Edward Warner. Burton's Charity lands were dispersed through the north of the county with a nucleus in Loughborough. The whole comprised more than 347a., but the Loughborough element a small core.<sup>63</sup> The land of Storer's Charity was concentrated in Loughborough and consisted of almost

<sup>62</sup>Return of Owners of Land 1873, p. 21. <sup>63</sup>Return of Owners of Land 1873, p. 7.

<sup>&</sup>lt;sup>60</sup>LM 27 Oct. 1864, p. 1 (original capitals).

<sup>&</sup>lt;sup>61</sup> The Return of Owners of Land 1873 (London: Eyre & Spottiswoode for HMSO, 1873), Leicestershire, pp. 11, 31.

fifty-five acres.<sup>64</sup> Slightly larger was the estate owned by W. B. Paget, amounting to almost seventy-four acres, the nucleus of which became the Paget Building estate.<sup>65</sup> Edward Warner's lands in Loughborough comprised a small part of his large estate of over a thousand acres centred on Quorndon.<sup>66</sup> The rectory estate, totalling more than 314 acres was both rural and immediately adjacent to the built area of the town.<sup>67</sup>

The exception to these voluntary contributions to the expansion of the built area was the estate of E. W. C. Middleton. Middleton's Bank went bust and Middleton plunged into bankruptcy under the 1869 Bankruptcy Act. The Trustees for the liquidation, Humphreys, Chester, Burder, Hodgson and (Arthur) Paget, were charged with disposing of Middleton's land for the creditors.<sup>68</sup> The entirety of Middleton's estate amounted to 191a 3r 30p.69 The core of the estate was auctioned off in 1880. The hosier, White, purchased the residence, The Grove, for  $\pounds 5,350$ , which remained an isolated high-status house. The local retailer, Clemerson, bough 3a 1r 17p in Far Park Lane for  $\pounds 1,200$  and the Loughborough Building

<sup>&</sup>lt;sup>64</sup>Return of Owners of Land 1873, p. 7. <sup>65</sup>Return of Owners of Land 1873, p. 22.

<sup>&</sup>lt;sup>66</sup> Return of Owners of Land 1873, p. 30. <sup>67</sup> Return of Owners of Land 1873, p. 11. <sup>68</sup> LH 29 July 1880 p. 4; 22 Sept. 1881 p. 4; 10 Nov. 1881 p. 6.

<sup>&</sup>lt;sup>69</sup> Return of Owners of Land 1873, p. 20.

Society acquired 17a 1r 19p for £5,350. In this instance, there was no landowner's control over the quality and type of building, but the building process was determined by previous middle-class building in the locality. The Grammar School Trustees contributed to the middle-class housing on the periphery of the town. In contrast, Warner's land became predominantly housing for the working classes adjacent to their places of work in the factories.<sup>70</sup> The Paget Estate developed into terraced cottages for the 'respectable' working class.<sup>71</sup> The rectors of the parish of All Saints provided land for housing the working class and the lower middle class, combining terraced cottages and small villas.

Although landowners controlled some of the process, the building development was also influenced by topography and culture. Housing for the working and lowermiddle class tended to be constructed in the lower-lying areas of the town. That situation was emphatic with the extension along Toothill and towards the Meadows. Although the housing rose up away from the lowest area on Derby Road, the Paget Estate was below the higher Storer Estate with its villa houses and bay windows. Middle class housing was promoted in the locations associated

<sup>71</sup>F. M.(ichael) L. Thompson, *The Rise of Respectable Society: A Social History of Victorian Britain 1830-1900* (London: Fontana Press, 1988), pp. 173-89.

<sup>&</sup>lt;sup>70</sup>Dennis, *English Industrial Cities*, pp. 134-40.

with the bucolic, rural and vistas: Forest Road, Outwoods, and the Park.

The significant point about landownership in Loughborough is that most of the landowners sold the freehold to the builders and developers. Here there was less retaining of the land and issuing of building leases. The housing of the working class was held in freehold by the builders and developers and leased to the working-class tenants. The structure of ownership was thus transformed. Housing units were mostly owned by builders and developers who possessed smallish numbers of units each.<sup>72</sup>

### Ideology

When the Paget Estate was initially under construction, many of the terraces of houses received lozenges and stones with a name. Presumably, this stratagem was decided by the builders. Two elements were involved here. Some plaques celebrated Englishness through heroism and Imperialism. These patriotic rows included Livingstone, Stanley, Gordon, Nelson and Jubilee Cottages, and probably Albany Terrace. The other strand was redolent of cottages and rurality, including Laburnum, Laurel and Virginia Cottages. At this stage, indeed, the estate was located on the periphery of the town, although confronted with the terminus of the Charnwood Forest Rail-

<sup>&</sup>lt;sup>72</sup>For the national structure, Offer, *Property and Politics*, pp. 118-24.

way. When Shakespeare Street was constructed, close to the centre, the same ideology was instituted in the name of the street and Stratford Cottages. This convention occurred at the time of 'the moment of Englishness' and represented the forging of a memory of English exceptionalism.<sup>73</sup> (in later buildings, the plaques and stone decline). Whether by design or for practical reasons, the implementation of straight streets and rectilinear pattern on the estates of the working class imposed rationality as construed in Liberal England. There was an immense contrast with the irrationality of the yards and courts with their erratic dwellings. The working-class was in this respect disciplined into the social body.<sup>74</sup> In the process, the body social was purified from the pollution of the courts and yards.<sup>75</sup>

OLD SPACE THE INNER PRECINCT: TRADITIONAL MIXED HOUSING AND INFILLING

<sup>73</sup>Krishan Kumar, *The Making of English National Identity* (Cambridge: CUP, 2003), pp. 175-285 (encapsulating previous studies); Geoffrey Cubitt, *History and Memory* (Manchester: MUP, 2007), p. 196; compare, however, Paul Readman, *Storied Ground: Landscape and the Shaping of English National Identity* (Cambridge: CUP, 2018), pp. 195-248 (Manchester again).

<sup>74</sup>Mary Poovey, Making a Social Body: British Cultural Formation 1830-1864 (Chicago & London: University of Chicago Press, 1995), pp. 31-4.

<sup>75</sup>Poovey, Making a Social Body, pp. 115-31.

Developed over the last century or so, the building complex of the inner urban area was complex and varied. Perhaps it is well illustrated by an auction of property in September 1889. Among the lots successfully sold was the three-storey house in Baxter Gate with a frontage of 55' 9" to this principal street, purchased by Thomas Green, draper for  $\pounds 1,135$  and perhaps which he intended to convert to a commercial building. At the same sale, the bidding attained £460 for two houses and five cottages in Wards End to which accrued a gross annual rental income of £45 10s 0d. For the lower amount of £379, the successful bidder acquired two houses and a shop in Wards End with the two cottages at the rear with their gross annual income of  $\pounds 34$ . Two more houses and shops in the same place with annual income of  $\pounds 20$  16s 0d were disposed for £215 76

The character of the most densely-built parts of the inner urban area is represented too by the sale of five tenanted cottages in South Street in 1884, with the description of cottage. The five were purchased at auction for  $\pounds 355$ , illustrating the meagre valuation of these dwellings.<sup>77</sup> Seven tenements in Mills' Yard accrued a gross annual rental income of £33 10s 2d when they were put up for auction in 1884.<sup>78</sup> At the auction, they com-

<sup>&</sup>lt;sup>76</sup>LH 26 Sept. 1889, p. 5.
<sup>77</sup>LH 12 June 1884, p. 1; 26 June 1884, p. 4.
<sup>78</sup>LH 31 July 1884, p. 1.

manded only a total price of £365 and three other cottages in the same vard only £290.79 Similarly, a house with grocer's shop in Bridge Street was placed on the market with the three dwellings at its rear.<sup>80</sup> The same year, four cottages in Mills' Yard were acquired for merely  $\pounds 300.^{\$_1}$  So also a house, shop and ten cottages at their rear accrued a purchase price of only £770 in 1890.<sup>82</sup> A single lot at auction in 1893 comprised ten dwellings in Wards End, two in Woodgate, and five in the Dog & Gun Yard.<sup>83</sup> In 1891, a house with four bedrooms in Fennel Street was put up for sale with five cottages at its rear, the gross rental income amounting to merely £26 10s 0d. Simultaneously, a newly-built house in the same street was erected on in-filled land and commanded a rent of  $\pounds 13.^{84}$  Infilling continued in the central area. In 1885, three recently-erected houses in Wards End commanded a premium of £850 at auction reflecting their central location and size  $^{85}$ 

For an extreme comparison, in the salubrious rural part of the parish of Loughborough, the hosiery manufacturer E. P. White purchased the established The Grove in 1880

<sup>&</sup>lt;sup>79</sup>LH 14 Aug. 1884, p. 4.

<sup>&</sup>lt;sup>80</sup>LH 26 June 1890, p. 1.

<sup>&</sup>lt;sup>81</sup>LH 4 Sept 1890, p. 5.

<sup>&</sup>lt;sup>82</sup>LH 13 Nov. 1890, p. 5.

<sup>&</sup>lt;sup>83</sup>LH 16 Feb. 1893, p. 3.

<sup>&</sup>lt;sup>84</sup>LH 22 Oct. 1891, p. 1.

<sup>&</sup>lt;sup>85</sup>LH 2 Apr. 1885, p. 1.

for £5.350.<sup>86</sup> Villas constructed on the Park Road and Forest Road estates about the same time also commanded multiple times the price of older houses in the inner urban area except for those in the commercial streets (discussed further below in the section of property values). The Willows on Derby Road was withdrawn at auction when the offers only attained £1,800.87 More moderate comparisons can be elicited too, with the following selected prices. In 1891, a house in Storer Road was withdrawn when bidding reached £230.88 There was 'rather spirited competition' for Stamford Villas on Derby Road at auction in 1893, knocked down at £1,235.89

One of the major issues of the inner urban area was nuisance and insanitary conditions for the poorest of the population. As the butchers had not been concentrated in a shambles area, slaughterhouses were distributed through the inner urban area. When confusion arose over the new laws about slaughterhouses, the Local Board of Health accused Charles Mason of illicitly using a building in his yard as a slaughterhouse.<sup>90</sup> When Mason applied for a licence, the Board refused.<sup>91</sup> In Baxter Gate, the premises previously let to Charles Bilson consisted of a butcher's

- <sup>87</sup>LH 9 July 1891, p. 5.
- <sup>88</sup>LH 25 June 1891, p. 5. <sup>89</sup>LH 9 March 1893, p. 5.
- <sup>90</sup>M 11 Oct. 1860, p. 2.
- <sup>91</sup>LM 8 Nov. 1860.

<sup>&</sup>lt;sup>86</sup>LH 29 July 1880, p. 4.

shop, slaughter house, fasting pen, and two piggeries. The assemblage was in fact in Baxter Gate where Bilson had operated as a butcher.<sup>92</sup> In 1861 ten messuages with a cowshed and slaughterhouse were put up for sale by auction, all located in Mills' Yard.<sup>93</sup> The following year, the Inspector of Nuisances reported that Ramsay's slaughterhouse in the Bull's Head and Anchor Yard needed to be cleansed and whitewashed.<sup>94</sup> A year on, the Sanitary Inspector felt it necessary to inspect Arrowsmith's slaughterhouse in Regent Street.<sup>95</sup> In the same year, applications were presented to the Local Board of Health to permit slaughterhouses in the Boot Inn Yard and Pinfold Gate. Licence was granted on the condition that the applicants removed all offal and blood within 18 hours in the winter and twelve in the summer.<sup>96</sup> On the same conditions the Board licensed a slaughterhouse for Francis Wright.<sup>97</sup> Permission was also granted to John Smith to use his premises in Toothill Road as a slaughter house.<sup>98</sup> Nevertheless, the following year the Board refused permission for Matthews to erect another slaughterhouse in

- ${}^{95}LM \ 5 \ May \ 1864, \ p. \ 5. \\ {}^{96}LM \ 6 \ Oct. \ 1864, \ p. \ 5; \ 10 \ Oct., \ p. \ 5. \\$
- <sup>97</sup>LM 5 Jan. 1865, p. 5.
- <sup>98</sup>LM 6 Feb. 1862, p. 4.

<sup>&</sup>lt;sup>92</sup>LM 24 Feb. 1859, p. 1; 10 Nov. 1859, p. 1; TNA HO107/2085, fo. 298.

 <sup>&</sup>lt;sup>93</sup>LM 15 Aug. 1861, p. 1.
 <sup>94</sup>LM 8 May 1862, p. 5.

Pinfold Gate.<sup>99</sup> The same refusal confronted Clarke, the butcher, when he requested licence for another one in Devonshire Square.<sup>100</sup> The butcher Moss sent a letter to the Board requesting permission to slaughter a few pigs and sheep on his premises in High Street in advance of Christmas: the Board declined.<sup>101</sup> A slaughterhouse was attached to a house and premises in Ashby Square which also had appended a dairy, a cart house and pig sty.<sup>102</sup> Gradually, the Local Board restricted the slaughterhouses.

The pig sty was a different matter. Many inhabitants had long supplied their own provisions of bacon through piggeries attached to their dwellings. Even recently-erected houses in 1861 had appurtenant piggeries in Wellington Street.<sup>103</sup> The Local Board responded to several complaints about piggeries on Sparrow Hill in the traditional centre of the town, including those maintained by the butcher, Tyler.<sup>104</sup> Another butcher, Newham, was reprimanded for keeping pigs on a manure heap at the head of the Green Man Yard to the annoyance of Joseph Barradell whose house was adjacent.<sup>105</sup> In 1865, four houses

- <sup>100</sup>LM 8 Nov. 1866, p. 5.
- <sup>101</sup>LM 10 Dec. 1863, p. 5.
- <sup>102</sup>LM 26 Oct. 1865, p. 1.
- <sup>103</sup>LM 30 May 1861, p. 1. <sup>104</sup>LM 16 April 1863, p. 5.
- <sup>105</sup>LM 6 Aug. 1863, p. 5.

<sup>&</sup>lt;sup>99</sup>LM 4 May 1865, p. 5.

entered for sale at auction in Albert Street had their own piggeries.<sup>106</sup> The Local Board received complaints about the hovel in which Cramp, the greengrocer, kept his pigs near the Workhouse and against Dobell, the ale seller, whose piggeries were in the more salubrious location of Forest Road.<sup>107</sup> In the earliest bye-laws which it issued. the Local Board imposed a penalty of 40s for nuisances such as maintaining any pigsty at the front of the street.<sup>108</sup> Still in 1882, however, the inhabitants of Woodgate and Baxter Gate brought their grievance against Greenwood's piggeries to the Local Board.<sup>109</sup> When two cottages were auctioned in Green Close Lane in 1890 the lot included an associated slaughterhouse, the total price amounting only to  $\pounds 290^{110}$  The condition of some of the older houses also attracted the attention of the Local Board. In the spring of 1887, the Local Board of Health felt compelled to issue notices against houses in a dangerous condition in Court D in Bridge Street.<sup>111</sup> PROPERTY VALUES

### Distribution of rents

One of the conventional ways of assessing the spatial distribution of housing in urban places is by rate-

- <sup>107</sup>LM 9 Aug. 1866, p. 5. <sup>108</sup>LM 29 Oct. 1863, p. 1.
- <sup>109</sup>LM 4 Jan. 1882, p. 6.
- <sup>110</sup>LH 13 Nov. 1890, p. 5.
- <sup>111</sup>LH 10 March 1887, p. 5.

<sup>&</sup>lt;sup>106</sup>LM 1 June 1865, p. 1.

able value.<sup>112</sup> There are problems of currency and assessment.<sup>113</sup> An approach is made here through what can be evinced about rents and sale prices. In 1864, several houses in the town were offered for rents of 1s to 2s 6d per week. A 'small' house at the time could be leased for 1s 6d.<sup>114</sup> Houses were advertised to let in Providence Square and Sparrow Hill at the reduced rents of 1s 4d and 1s 6d per week in 1865.<sup>115</sup> These low rents for small dwellings in the central area persisted. In 1890, four cottages in Bridge Street were still for let at 1s and 1s 6d per week.<sup>116</sup> What was characteristic of these inner-urban houses was the association of weekly rents, small size, and their working-class or labouring tenants.<sup>117</sup> In an auction in 1888, two cottages in Bridge Street commanded gross annual rents together of merely £8 9s 0d; four houses in Fennel Street were let at just over £6 per annum each; seven houses in Salmon Street produced a gross annual income of £92 6s 0d and another house there £7 16s 0d.<sup>118</sup> In the same year, four cottages on Steeple Row had a

<sup>114</sup>LM 6 Oct. 1864, p. 1.

<sup>115</sup>LM 16 Nov. 1865, p. 1.

<sup>116</sup>LH 3 April 1890, p. 4; 1 May 1890, p. 4.

<sup>117</sup>Dennis, English Industrial Cities, pp. 170-2.

<sup>118</sup>LH 14 June 1888 p. 1.

<sup>&</sup>lt;sup>112</sup>Daunton, *House and Home*, pp. 107-117.

<sup>&</sup>lt;sup>113</sup>David Englander, Landlord and Tenant in Urban Britain 1838-1918 (Oxford: OUP, 1983), pp. 53-4, 85-112.

combined gross annual income of £22 2s 0d.<sup>119</sup> Dwellings in Rectory Place produced similarly low income.<sup>120</sup> The same applied for six dwellings in Buckhorn Square and two in Pinfold Gate in 1890.<sup>121</sup> The income accruing from a four-bedroom house in Fennel Street with five cottages at its rear only amounted to £26 10s 0d.<sup>122</sup> To clarify here, the rents were remitted weekly; the gross income was stated for the purposes of the auction.

On the Paget Estate, the early lettings of six-roomed dwellings in Station Road amounted to 4s and 4s 3d per week, but increased to 4s 9d in 1888.<sup>123</sup> The asking rent for comparable dwellings in Paget Street after 1884 varied: 4s per week for some, but more commonly 5s.<sup>124</sup> Exceptionally, Clifton Cottage in Paget Street commanded a rent of 5s 9d.<sup>125</sup> Some houses in Oxford Street were let for 4s per week.<sup>126</sup> Houses of similar size for the working class in other parts of the town required rents in a similar range of 5s to 5s 6d: in King; School; Cobden; and New

- <sup>119</sup>LH 5 July 1888 p. 1.
- <sup>120</sup>LH 1 Nov. 1888 p. 1.
- <sup>121</sup>LH 26 June 1890 p. 1.
- <sup>122</sup>LH 22 Oct. 1891 p. 1.

<sup>124</sup>LH 18 Dec. 1884 p. 1; 26 May 1885 p. 1; 13 Aug. 1885 p. 1; 19 July 1888 p. 1; 5 Feb. 1891 p. 1; 26 March 1891 p. 1.

<sup>125</sup>LH 8 Jan. 1891 p. 4.

<sup>126</sup>LH 26 March 1891 p. 1.

<sup>&</sup>lt;sup>123</sup>LH 12 Nov. 1885 p. 1; 11 Jan. 1886 p. 1; 11 Oct. 1888.

King Streets.<sup>127</sup>

Surprisingly, perhaps, many villa properties were also leased out and rented. The rent was influenced by the size of the villas and their prospect and view. Increasingly, the villa properties also had installed hot and cold water and a gas supply. The variety of rents can only be illustrated. The annual rental of villas extended from £14 14s 0d for five bedrooms in Park Road in 1886 to £75 for seven bedrooms in the same locality in 1888.<sup>128</sup> There was some consistency in some streets where villas were more uniform. Annual rent of £18 was expected for the new villas along Derby Road.<sup>129</sup> In Burton Street, rents amounted to £32 to £35 for villas with five bedrooms.<sup>130</sup>

The range of rents exhibited more variety in two situations: where villas were interposed among runs of terraces; and in the 'polite' areas of higher-middle-class housing. Thus, a villa on Station Road had eight rooms, superior to the usual dwelling of six rooms; it commanded an annual rent of £18, consistent with those on nearby Derby Road.<sup>131</sup> The same rent was asked for a 'compact

<sup>&</sup>lt;sup>127</sup>LH 15 Dec. 1887 p. 5; 1 Nov. 1888 p. 1; 18 Sept. 1890 p. 4; 9 Oct. 1890 p. 1; 12 Feb. 1891 p. 425; 16 Feb. 1893 p. 1.

<sup>&</sup>lt;sup>128</sup>LH 14 Jan. 1886 p. 1; 2 Feb 1888 p. 1.

<sup>&</sup>lt;sup>129</sup>LH 17 March 1887 p. 4; 1 Sept. 1881 p. 4; 23 Aug. 1888 p. 4.

 $<sup>^{130}{\</sup>rm LH}$  2 Feb. 1888 p. 2; 8 March 1888 p. 4; 29 March 1888 p. 4.  $^{131}{\rm LH}$  2 June 1887 p. 4.

villa' at the corner of Station Road and Derby Road.<sup>132</sup> Exactly the same amount of annual rent was required to lease a 'genteel' villa in Gladstone Street which featured a hall and bay window.<sup>133</sup> A higher rent was demanded for Melrose Villa on Broad Street: £19 10s 0d.<sup>134</sup>

In the most salubrious locations, the houses were built individually and the prices varied more widely. Houses could be rented on Middle Park Road and Park Road (five bedrooms) for the inconsiderable amount of  $\pounds 15$  to £17.<sup>135</sup> These rents were modest. Shrewsbury House on Park Road with three reception and seven bedrooms was for let at an annual rent of £42.<sup>136</sup> Also containing five bedrooms, Bradgate Villa on Forest Road had an enhanced rent of £26 10s  $0d_{.137}$  A semi-detached villa on Forest Road with five bedrooms needed a rent of £35.<sup>138</sup> On the same road, a large villa required a rent of  $\pounds 50^{139}$ The newly-erected villas were designed with all conveniences. Four new houses on Leicester Road, close to

<sup>&</sup>lt;sup>132</sup>LH 11 July 1889 p. 4.

<sup>&</sup>lt;sup>133</sup>LH 25 April 1889 p. 4; the same in Ivanhoe Terrace on Ashby Road: LH 8 June 1893 p. 1. <sup>134</sup>LH 19 July 1888 p. 1.

<sup>&</sup>lt;sup>135</sup>LH 28 May 1885 p. 1; 18 June 1885 p. 1; 12 Nov. 1885 p. 1; 30 Aug. 1888 p. 4; 8 May 1890 p. 4; 3 Sept 1891 p. 4.

<sup>&</sup>lt;sup>136</sup>LH 2 Feb. 1888 p. 1.

<sup>&</sup>lt;sup>137</sup>LH 2 Aug, 1888 p. 4.

<sup>&</sup>lt;sup>138</sup>LH 29 March 1888 p. 1.

<sup>&</sup>lt;sup>139</sup>LH 16 Jan. 1890 p. 4.

Elms Park, were offered on yearly tenancies at a rent of  $\pounds 20^{140}$  The dwellings consisted of three sitting rooms, seven bedrooms, a bathroom, two WCs, hot and cold water and a gas supply. All the new villas had these accoutrements.

## The distribution by value

The delapidated condition of residual housing in the centre of the town was represented in the prices which accrued at auction. In 1890 a house in Baxter Gate with a shop and ten cottages at its rear fetched only  $\pounds770.^{141}$  Three years later, five dwellings in the Dog & Gun Yard were purchased for  $\pounds222.^{142}$  Five cottages in Steeple Row were sold to Miss Hood in 1882 for gross  $\pounds205$ , but after her death four achieved a purchase price of only  $\pounds200$  in 1888.<sup>143</sup> In 1882 seven dwellings in Rectory Place commanded only  $\pounds340$  altogether.<sup>144</sup> Residual dwellings were inhabited by tenants in Mills' Yard in 1884. Seven of these cottages were auctioned for a total of  $\pounds365$  and another three for  $\pounds290$  in gross.<sup>145</sup> Four more in Mills' Yard had a sale price of  $\pounds300$  in total.<sup>146</sup> These older dwellings thus sold for  $\pounds50$  or  $\pounds70$  or so. Houses erected more re-

- <sup>142</sup>LH 2 March 1893 p. 5.
- <sup>143</sup>LH 3 Aug. 1882, p. 4; 26 July 1888 p. 5.
- <sup>144</sup>LH 3 Aug. 1882 p. 4.
- <sup>145</sup>LH 14 Aug. 1884 p. 4.
- <sup>146</sup>LH 4 Sept. 1890 p. 5.

<sup>&</sup>lt;sup>140</sup>LH 5 Aug. 1886 p. 1.

<sup>&</sup>lt;sup>141</sup>LH 13 Nov. 1890 p. 5.

cently in Green Close Lane also only attracted about £70 each,<sup>147</sup> The price of dwellings in Queen Street was consistent with this level.<sup>148</sup> Cottages in Buckhorn Square realised more, £90, as did four dwellings on Fennel Street.<sup>149</sup> Obviously condition was important. Six other houses in Buckhorn Square appreciated to more than £120 each.<sup>150</sup> Housing in the central area was still polymorphous, however, even discounting the larger shops and stores. Prime real estate, like a house in High Street, could still command £700 on its own.<sup>151</sup>

New houses for the working class had a considered price of at least £120, although some in Freehold Street obtained a lower return.<sup>152</sup> This price was reached for the auction of six houses in Cambridge Street.<sup>153</sup> In Freehold Street, prices ranged from £130 to £160.<sup>154</sup> Similarly in Falcon Street and Hartington Street the asking prices were £137 to £162.<sup>155</sup> Stepping up the ladder, houses in Albert Street needed a capital outlay of at least £180

- $^{152}$ LH 27 Sept. 1888 p. 5 (four for £400).
- <sup>153</sup>LH 2 March 1893 p. 5 (six for £725).
- <sup>154</sup>LH 26 July 1888 p. 5.
- <sup>155</sup>LH 30 June 1889 p. 4.

<sup>&</sup>lt;sup>147</sup>LH 25 June 1891 p. 5 (seven for £730).

 $<sup>^{148}</sup>$ LH 1 June 1893 p, 5 (four for £277).

<sup>&</sup>lt;sup>149</sup>LH 27 Sept. 1888 p. 5 (seven for  $\pounds 630$ ); 5 July 1888 p. 5 (four for  $\pounds 365$ ).

<sup>&</sup>lt;sup>150</sup>LH 10 July 1890 p. 5 (six for £765).

<sup>&</sup>lt;sup>151</sup>LH 22 Nov. 1888 p. 5 (two for £1,425).

and up to  $\pounds 205^{156}$  Six houses in School Street achieved £180 each, although four others in the street were valued at £210 each.<sup>157</sup> Although three cottages in Cobden Street sold for only about £120 each, five houses in the road achieved £180 each.<sup>158</sup> In Wellington Street, cottages were auctioned for about £190 each.<sup>159</sup> At this point, it is necessary to be specific: these house were not purchased by the occupants, but for investment.

The villa properties had a higher price tag, of course. The vendor withdrew a house on Storer Road at  $\pounds 230$ when it didn't make the reserve price.<sup>160</sup> Three houses on Herrick Road reached almost £200 each.<sup>161</sup> Houses on Burton Street and Forest Road made over £400 each.<sup>162</sup> Not even at the apex of the values on Forest Road, two semi-detached villas called 'Woodbrook' were valued at £1.000 each.<sup>163</sup>

These values or prices are the amounts realised at auction. The information does not take into account the condition of the properties or the possible exigency of the sale. The data do provide, however, a rough illus-

- <sup>161</sup>LH 10 July 1890 p. 5 (three for £590).
- <sup>162</sup>LH 2 March 1893 p. 5; 2 Nov. 1893 p. 5.
- <sup>163</sup>LH 26 Sept. 1889 p. 5.

<sup>&</sup>lt;sup>156</sup>LH 2 March 1882 p. 4; 16 Aug. 1883 p. 4.

<sup>&</sup>lt;sup>157</sup>LH 15 Dec, 1887 p. 5; 22 Nov. 1888 p. 5. <sup>158</sup>LH 14 Aug. 1884 p. 4; 15 Dec. 1887 p. 5. <sup>159</sup>LH 1 March 1883 p. 4.

<sup>&</sup>lt;sup>160</sup>LH 25 June 1891 p. 5.

tration of the stratification of house prices in the town and (after 1888) borough. The principal contrasts are between old working-class housing and the newer provision and the comparison of those prices with those of the higher-status houses.

## The People

As mentioned above, the new building conformed more closely to residential segregation than the mixed population in the old centre of the town. The middle class suburbs stretched along the west side of the town towards the Forest, with the salubrious and symbolic denomination (and views over) the Park, Outwoods, and the Forest, with the new parish of Emmanuel. High-status and symbolic buildings included Emmanuel itself (1837), the Convent (1850) and large existing houses such as Fairfield, and The Walks. The resonance was bucolic and rural and low density with an emphasis on the views into the distance. With the development of middle-class suburbs, retailers, professional people and business people, who had previously resided in the centre of the town close to or even in their workplace, became dispersed into the suburbs. With some exceptions, habitation in the centre of the town was left to the residual working class in courts and yards and commercial premises. This situation is reflected, for example, in the constituent residences on Forest Road. There in 1891 were the residences of

Richard Clifford, William Toone and Thomas Webb, all solicitors.<sup>164</sup> There too, the ironmonger Thomas Beeby had made his home.<sup>165</sup> The timber importer and the dver, Joseph Griggs and William Clarke, were neighbours in the road (their houses named Mountfield and The Gables).<sup>166</sup> William Hanford, hosiery manufacturer. lived close by.<sup>167</sup> The three solicitors had their offices in Church Gate, Leicester Road, and Sparrow Hill. The work premises of the hosiery manufacturer were located on Derby Road. The ironmonger and the dyer worked respectively out of the Market Place and Cattle Market. Bedford Street contained the timber yard of Griggs.<sup>168</sup>

By contrast, the Storer Estate was more mixed, including lower-middle class and 'skilled' working class occupants. In Storer and Cumberland Roads and Fearon Street, the heads of household had twenty-five different occupations. Those occupiers engaged in the hosiery trade were composed of the skilled workers: three hosiery machine fitters and two other engine fitters (although there were two framework knitters too). Five occupiers were living on their own means. A solicitor and an elementary

<sup>&</sup>lt;sup>164</sup>TNA RG12/2516, fos 48v, 51.

 $<sup>^{165}</sup>_{166} TNA \ RG12/2516, \ fo. \ 49v.$   $^{166}_{166} TNA \ RG12/2516, \ fo. \ 48.$ 

 $<sup>^{167}</sup>$ TNA RG12/2516, fo. 49.

<sup>&</sup>lt;sup>168</sup>Wright 1888 pp. 477, 480.

schoolteacher were neighbours to 'skilled' workers.<sup>169</sup>

More homogeneous and a much larger population inhabited the Paget Estate below the Storer Estate. The toponymy was significant: the mixed estate higher up than the working-class estate; the villa properties superior in all respects to the terraced cottages below. Out of 265 heads of household on the Paget estate, comprising in 1891 Leopold, Oxford and Paget Streets and Station Road, twenty-two percent were engaged in hosiery, mostly as framework knitters and warehousemen. Another twenty percent belonged to the building industry. consisting of bricklayers, house painters and bricklayers' labourers. General labourers, including gardeners, contributed another eleven percent. With the arrival of the Charnwood Forest Railway, appropriately twelve male heads had work on the railway.<sup>170</sup> On this estate, only a third of the heads of household were endogamous to Loughborough. Two-thirds had been born elsewhere, This immigration reflects the increase of population through immigration rather than just natural increase.

By 1891, the houses on Shakespeare Street were fully occupied. The heads of household ranged from labourers in a mixed development.<sup>171</sup> The 'apex' included a fishmonger, an ironmonger, a hosiery factory manager, a

 $<sup>^{169}</sup>$ TNA RG12/2514, fos 1-13v.

 $<sup>^{170}{\</sup>rm TNA}~{\rm RG12}^{/}{\rm 2514}$  fos 13-38.  $^{171}{\rm TNA}~{\rm RG12}/{\rm 2514},$  fos 112-115

mechanical engineer and a clerk. The two joiners might have been self-employed as also the baker and the stonemason. The local textile industry was represented by three hosiery trimmers, a hosiery machine hand, hosiery bleacher, bleacher's labourer, dyer's labourer, hosiery framesmith (possibly also self-employed), and bleacher. The driller at Brush Electrical reflected a new industrial concern and the new 'labour aristocracy'. The lower echelon comprised a wine merchant's cellar-man, two iron turners, an ostler, a bricklayer's labourer, a shop assistant, a hotel servant, an ironmonger's porter, and a general labourer. Five households were headed by widows, two explicitly 'living on own means'. A single woman not attributed an occupation and a dressmaker completed the heads. The mixed composition involved eight households accommodating lodgers, predominantly singletons, but also one family. The character of the mixed element in Shakespeare Street is reflected too in household sizes. Three households contained ten persons and three others eight. On the other hand, eleven comprised only two or three persons. Both the mean and median household size thus consisted of five persons (standard deviation for the mean 0.39025). The characteristics of the families diverged considerably. The heads of household also consisted of a large cohort of young inhabitants. Fifteen heads had not exceeded the age of 35. The mean age of heads fell just below forty (sd 10.2844) and the

median exactly 39. The oldest inhabitants in the street were the widows, two of whom were in their early sixties. Again, the character of the occupants was mixed, but with a considerable youthful cohort—and numerous children and adolescents. Under half the heads of household were endogenous, born in Loughborough. Eight had origins elsewhere in the county. Five had been born within six miles of the town. Further afield, another seven had travelled some distance from their place of birth.<sup>172</sup>

## CONCLUSION

In the middle of the nineteenth century the majority of the population of Loughborough was concentrated in the old centre of the town. Like some other urban places, the expansion of the built area was constrained by physical and symbolic boundaries. In Nottingham, the recalcitrance of the freemen until the Enclosure Act of 1845 and the meadowland on the south delayed expansion.<sup>173</sup> The constraints in Loughborough were overcome by leapfrog-

<sup>&</sup>lt;sup>172</sup>For the proportions of endogenous and migrants, Colin Pooley and Jean Turnbull, *Mobility and Migration in Britain Since the 18th Century* (London: Routledge, 1998), p. 94.

<sup>&</sup>lt;sup>173</sup>Lisa McKenzie, Getting By: Class and Culture in Austerity Britain (Bristol: Polity Press, 2015), pp. 22-4; Roy Church, Economic and Social Change in a Midland Town: Victorian Nottingham 1815-1900 (London: Routledge, 2006), pp. 183-5.

ging, especially in the 1880s and early 1890s to establish new areas of working-class housing. In the case of the Paget Estate, its completion encountered a new boundary, the terminus of the Charnwood Forest Railway. The 1880s and 1890s constituted a critical period for the relief of the town as the population ballooned through immigration. The new working-class housing consisted generally of six rooms in rectilinear streets with a high density. Despite this housing provision on the periphery, as in many urban places, a residual working-class population continued to remain in the less salubrious cottages in the yards and courts in the centre. The middle classes, previously also inhabiting the centre in three-storey houses, now also migrated out of the centre. Retailers no longer lived in their retail premises, but retreated to the superior housing in the symbolically bucolic locations associated with the Park, Outwoods and the Forest. A higher degree of residential segregation happened compared with the previous socio-economic mix in the centre. In all of this development, the building process in Loughborough replicated that in more substantial urban places. The housing for the working classes was provided by speculative builders, proposing short runs of terraced houses, defined usually as 'cottages'. Some of these builders also constructed short runs of villas. There were no monopoly or dynastic builders. Indeed, in the process, some builders succumbed to the risk and capital outlay.

APPENDIX Progress of the 'estates' and building locations

Paget Estate The initial phase of the development of the Paget estate, as it was designated, commenced with tenders for the construction of the streets, the lowest tender, that of Messrs Musson & Co. of Belgrave for  $\pounds 2,440$ 17s  $2\frac{3}{4}$ d being accepted.<sup>174</sup> W. Edward Woolley, the local surveyor, produced a plan dividing the estate into a hundred building plots.<sup>175</sup> In the summer of 1885, the consortium of 58 men who had promoted the Paget Building estate convened for their final meeting at the King's Head Hotel. The total expense of purchase of the estate of thirty acres, laying out roads and sewers had amounted to  $\pounds 20,200.^{176}$  By 1884, houses were being let to tenants in Paget Street. William Tailby, joiner of Hume Street, was one of those builders who offered a six-roomed house in the street for rent at 5s per week.<sup>177</sup> In October 1885, Tailby offered for sale another seven tenanted dwellings in Paget Street.<sup>178</sup> At this stage, however, Paget Street was only in construction and a building plot of 829 square yards was placed at auction. In adjacent Leopold Street, two building plots of 755 and 828 square vards were of-

- $^{175}$ ROLLR DE5099/1325.
- <sup>176</sup>LH 25 June 1885, p. 4.
- <sup>177</sup>LH 18 Dec. 1884, p. 1.
- <sup>178</sup>LH 8 Oct. 1885, p. 1.

<sup>&</sup>lt;sup>174</sup>LH 22 May 1884, p. 4.

fered for auction and in Station Road one of 904 square vards. These plots had frontages to the streets of 75' 1" to 95' 9" (three more than 90') and so were designed for multiple houses.<sup>179</sup> In the summer of 1885 six houses on the estate were offered for let at 5s per week.<sup>180</sup> In the autumn of 1885. Albany Terrace in Paget Street was advertised for letting, the four constituent houses consisting of three bedrooms, sitting and front rooms, kitchen and garden, for rent of 5s per week.<sup>181</sup> The progress of the estate is perhaps illustrated by two residents of Leopold Street, the widow Mary Perry and Thomas Pickburn, applying for temporary beer licences for their houses, which the brewster sessions declined.<sup>182</sup> As late as 1886, building land was still being offered, although at only 3s per square yard.<sup>183</sup> In 1887, the price of building land on the Paget Estate had diminished to 2s 10d per square yard and in Herrick Road to as low as 2s  $3\frac{1}{2}$ d.<sup>184</sup> More plots were made available at the end of 1888. A site of 800 square yards was, it was proposed, suitable for a villa at the junction of Leopold Street and Storer Road. A smaller lot (702 square yards) in Paget Street was also

<sup>181</sup>LH 13 Aug. 1885, p. 1.

<sup>&</sup>lt;sup>179</sup>LH 12 Feb.1885, p. 1.

<sup>&</sup>lt;sup>180</sup>LH 28 May 1885, p. 1.

<sup>&</sup>lt;sup>182</sup>LH 6 Aug. 1885, p. 1; 27 Aug., p. 4.
<sup>183</sup>LH 15 July 1886, p. 1.
<sup>184</sup>LH 7 April 1887, p. 4.

offered, prospectively for a cottage.<sup>185</sup> The auction of a plot of 900 square yards on the estate in 1889 realised £130.<sup>186</sup> In 1886, four houses composing Charnwood Terrace in Paget Street were subject to auction, the resident tenants rights to draw water from a well and the use of a common drain protected.<sup>187</sup> The following year, another auction lot consisted of seven tenanted houses in Paget Street.<sup>188</sup> About the same time, another thirteen tenanted houses in Leopold Street, recently constructed, were consigned as one lot at auction.<sup>189</sup> Dwellings were still being erected and in November 1887, Thomas Barker submitted plans for the construction of five cottages in Paget Street and William Corah for seven in Station Street.<sup>190</sup> By 1888, the development of the Lower Paget Estate commenced. In January, the property auction included 1.027 square vards. Simultaneously, five acres of grazing was let for a short lease of one year on the Paget Estate.<sup>191</sup> Building continued on the periphery at Station Road. Late in 1890, two newly-constructed, but alreadytenanted, dwellings in Station Road were placed at auc-

- <sup>186</sup>LH 2 May 1889, p. 4.
- <sup>187</sup>LH 30 Sept. 1886, p. 1.
- <sup>188</sup>LH 10 March 1887, p. 1.
- <sup>189</sup>LH 30 Sept. 1886, p. 1.
- <sup>190</sup>LH 10 March 1887, p. 1.
- <sup>191</sup>LH 12 Jan. 1888, pp. 1, 4.

<sup>&</sup>lt;sup>185</sup>LH 29 Nov. 1888, p. 1.

tion.<sup>192</sup> Vacant lots were gradually disposed, such as the plot of 845 square vards at the junction of Oxford and Havelock Streets in 1893, 824 in Leopold Street, and two of 893 in Havelock Street.<sup>193</sup> The extent of the building development by 1891 is illustrated by the opening of grocery shops in Paget Street. Mary Hallam, wife of a bricklayer, had opened a grocery shop; another one had been established by John Gutteridge with his wife as 'assistant'; Thomas Pickbone had a third grocery shop in the street.<sup>194</sup> Oxford Street contained in 1891 a butcher's shop and a baker's shop adjacent to each other.<sup>195</sup>

Moor Lane In 1884, three houses in Cobden Street produced a gross annual rental income of  $\pounds 31$  4s 0d. and received a successful bid at auction of  $\pounds 435$  in total.<sup>196</sup> Three years later, about 5,000 square yards of building land came to auction on a new street from King Street to Moor Lane as also seven cottages on Queen Street.<sup>197</sup> The development of New King Street to Moor Lane was assured by the successful auction of building plots in July 1887: 1,630 square yards to J. B. Warren at 7s per square yard; 720 each to George Chester and George Mounteney

<sup>&</sup>lt;sup>192</sup>LH 4 Dec. 1890, p. 1.

<sup>&</sup>lt;sup>193</sup>LH 20 April 1893, p. 1; 18 May, p. 1.

<sup>&</sup>lt;sup>194</sup>TNA RG12/2514, fos. 25v-26r, 29, 31.

<sup>&</sup>lt;sup>195</sup>TNA RG12/2514, fo. 23.

<sup>&</sup>lt;sup>196</sup>LH 31 July 1884, p. 1; 14 Aug. 1884, p. 4. <sup>197</sup>LH 9 June 1887, p. 1.

at 5s 9d; 740 to William Moss at 5s 9d; 590 to H. Dickens at 5s 9d; 410 to George Mee at the same price; and 650 and 570 to William Ludlam at respectively 6s and 7s 1d.<sup>198</sup> Three more building plots came to auction in 1888 in Hartington Street on a compulsory sale of land by a mortgagee.<sup>199</sup> Towards the end of 1888, 36 building plots were offered for sale extending over Moor Lane, Little Moor Lane, Salisbury Street and Borough Street. Each lot, it was suggested, was suitable for four dwellings.<sup>200</sup> In December of 1888, E. H. and Captain Warner invited tenders for the construction of more streets on the Moor Lane Estate.<sup>201</sup> Although several Loughborough builders, including A & S Main, William Moss, and A. Faulks, placed tenders, the contract was awarded to the lowest bidder, J. Hawley of Ilkeston, at £674 10s 0d.<sup>202</sup> Subsequently, seven (later reduced to six) building plots offered in Moor Lane failed to make their reserve price.<sup>203</sup> Dickens may have been the first to offer houses for auction, in November 1887, when he placed eight cottages in King Street on the market.<sup>204</sup> An auction in the summer of 1888 involved seven houses in Freehold Street, all in

- <sup>200</sup>LH 15 Nov. 1888, p. 1.
- <sup>201</sup>LH 20 Dec. 1888, p. 4.
- <sup>202</sup>JH 24 Jan. 1889, p. 5.
- <sup>203</sup>LH 3 April 1890, p. 1; 17 April, p. 1; 24 April, p. 5.
- <sup>204</sup>LH 10 Nov. 1887, p. 5.

<sup>&</sup>lt;sup>198</sup>LH 7 July 1887, p. 45.

<sup>&</sup>lt;sup>199</sup>LH 14 June 1888, p. 1.

the occupation of tenants, a sale compelled by the mortgagee.<sup>205</sup> In 1889, one auction consisted of two tenanted houses in Freehold Street, another in Moor Lane, a house and grocer's shop in Moor Lane/New King Street, and five let houses in New King Street. The appearance of the grocer's shop indicates that the development was maturing.<sup>206</sup> In March of the following year, a dozen houses were put up for sale in Hartington Street, all having resident tenants, but none reached the reserve price.<sup>207</sup> The mature stage of Moor Lane is represented by the auction in 1893 of four houses and a corner shop, all with lessees, and newly erected, with a gross annual income of £59 16s 0d.<sup>208</sup>

The Storer Estate By 1884, Storer's Charity also embarked on building development after successfully applying to the Charity Commission. In consequence, Storer's Road was constructed and the Charity offered eight building lots for auction extending from 1,530 square yards to 1,900 which furnished 'excellent opportunities for the erection of high-class private residences'.<sup>209</sup> By May of that year, eight lots had been disposed at prices ranging from 3s 6d per square yard to 5s 3d, but mostly 4s to

<sup>&</sup>lt;sup>205</sup>LH 5 July 1888, p. 1.

<sup>&</sup>lt;sup>206</sup>LH 6 June 1889, p. 1.

<sup>&</sup>lt;sup>207</sup>LH 6 March 1890, p. 1; 27 March, p. 5.

<sup>&</sup>lt;sup>208</sup>LH 20 April 1893, p. 1.

<sup>&</sup>lt;sup>209</sup>LH 8 May 1884, p. 1.

4s 9d., some acquired by local builders such as William Moss and Faulkes. Other investors included Dr Eddowes who successfully bid for lots 4 and 5.<sup>210</sup> After considerable agitation by its tenants, the Storer Charity recovered land hitherto devoted to working men's allotments and offered twenty building plots in the summer of 1888 in Ashby Road, Storer Road and three new roads, although at auction only fourteen were presented.<sup>211</sup> When the lots came to bidding, three failed to attain the reserve price. The rest achieved 3s to 3s 9d per square yard, although lot 5 rose to 4s.<sup>212</sup> Building lots still came onto the market in 1890 when a small plot of 84 square yards was acquired for 2s 6d per square yard.<sup>213</sup> The first four villas were placed at auction in November 1887.<sup>214</sup> A newlybuilt residence in Fearon Street was put up for auction at the end of  $1890^{215}$ 

Shakespeare Street In 1886-87, a dozen applications were submitted, eleven of which were accepted, to erect more than thirty units (mostly 'cottages') and a grocer's shop. Predominantly, four builders were responsible for the applications, but Willie Thomas Hampton, architect of Ashby Road, also intended to build one house. J.

<sup>&</sup>lt;sup>210</sup>LH 29 May 1884, p. 4.

<sup>&</sup>lt;sup>211</sup>LH 10 May 1888, p. 1; LH 28 June 1888, p. 1.

<sup>&</sup>lt;sup>212</sup>LH 19 July 1888, p. 5. <sup>213</sup>LH 17 April 1890, p. 4.

<sup>&</sup>lt;sup>214</sup>LH 3 Nov. 1887, p. 1.

<sup>&</sup>lt;sup>215</sup>LH 4 Dec. 1890, p. 1.

B. Warren, builder of Baxter Gate, had applications accepted to build six cottages and four houses. From his vard in nearby Swan Street, Thomas Barker intended to erect three cottages and three houses. F. Robinson had designs to build eleven cottages. S. Lindsey proposed only four cottages. Cottages in this context refer to smaller terraced houses: two-up and two-down with a closet.<sup>216</sup> Liaison with the Local Board was conducted by Mr Hands. In May 1886, Hands requested that the Board undertake the laying of a water main to the street in advance of construction.<sup>217</sup> In August of the same year, he submitted an application for the Local Board to adopt the street as a public highway, which it subsequently approved.<sup>218</sup> Since he is not referenced by any further name, identifying Mr Hands is problematic. He is likely to have been Joseph Hands. This Joseph was born in Great Bowden, but his father, John, later established a business as a grocer and miller in Baxter Gate in Loughborough. Living within this household, Joseph became employed as a solicitor's general clerk. John died in 1876, upon which Joseph lodged in Leicester Road, qualified as a solicitor. He moved to the salubrious Burton Walks, solicitor

<sup>&</sup>lt;sup>216</sup>By comparison with Stefan Muthesius, The English Terraced House (New Haven, CT, 1982), pp. 103-4 (cottages' in the North); LH 5 May 1887, p. 6: revised plan for closets approved.

<sup>&</sup>lt;sup>217</sup>Leicester Journal 7 May 1886, p. 3. <sup>218</sup>LH 19 August 1886, p. 4; 21 October 1886, p. 4.

and notary. When he died in 1918, he had accumulated  $\pounds 8,790$  4s 6d as his estate.<sup>219</sup>

Broad Street In 1882, it was proposed to construct a new road between Derby Road and Ashby Road and by September kerbs and sewers had been inserted. Initially, the site was divided into seventeen building lots, each of 330 square yards with a frontage of 30' to 40'. In October the number of lots was increased to twenty. This new thoroughfare was Broad Street, the first extension of the built area. In the initial disposal at auction, only seven lots were sold, four to William Moss junior at 6s 6d per square yard, the others at 6s 9d, 7s 6d and 8s, the different prices associated with the various sizes of the lots.<sup>220</sup> As late as June 1884 a building plot of 345 square yards in the street was offered for sale.<sup>221</sup> At this juncture, however, the editor of the local newspaper could assert that Broad Street was 'well nigh fitted up with houses'.<sup>222</sup>

<sup>221</sup>LH 12 June 1884, p. 1.

<sup>&</sup>lt;sup>219</sup>TNA RG10/3256, fo. 69; RG11/3146, fo. 18; RG12/2516, fo. 85; RG13/2978, fo. 85; ROLLR DE1619/4, p. 17 (no. 132); DE462/61, pp. 715-716; NPR 1918 Haarhoff-Kyte, p. 39. The alternative is George Hands, fleetingly a farm bailiff in Nottingham Road, Loughborough, in the census of 1881, who had moved to Hampshire by 1891: TNA RG11/3145, fo. 108; RG12/952, fo. 40. <sup>220</sup>LH 28 Sept. 1882, p. 1.

<sup>&</sup>lt;sup>222</sup>LH 16 Aug. 1883, p. 4.

Toothill and Meadow Lane In 1885, three new-build houses designated the Falcon Cottages were erected and placed at auction.<sup>223</sup> Two years later, four houses were offered at auction in Lower Cambridge Street.<sup>224</sup> The following year three new houses in Gladstone Street came onto the market, each with three bedrooms, and already with tenants.<sup>225</sup> Unsold, however, were three houses in Cambridge Street offered in 1890.<sup>226</sup> Additional building plots (567 and 751 square yards) became available early in 1891 in Lower Cambridge Street.<sup>227</sup> With the consent of the Ecclesiastical Commissioners, the rector advanced thirteen building lots to auction in Toothill Road and Meadow Lane in the summer of 1888. The lots were of disparate sizes, from 440 to 2,345 square yards. The allocation reduced the glebe by a mere  $2\frac{3}{4}$  acres in a rapidly populated area. Five of the lots were withdrawn at the auction, not achieving the reserve price (lots 2-4 and 11-12). The rest were despatched for 5s 2d to 5s 4d per square yard, although lot 13 managed 6s. From this auction, the total income from sales amounted to  $\pounds 1.083$  16s 8d.<sup>228</sup> Two plots came onto the market in Cambridge

<sup>&</sup>lt;sup>223</sup>LH 16 Apr. 1885, p. 1.

<sup>&</sup>lt;sup>224</sup>LH 3 Nov. 1887, p. 1.

<sup>&</sup>lt;sup>225</sup>LH 12 April 1888.

<sup>&</sup>lt;sup>226</sup>LH 24 April 1890, p. 4.

<sup>&</sup>lt;sup>227</sup>LH 19 Feb. 1891, p. 1.

<sup>&</sup>lt;sup>228</sup>LH 31 May 1888, p. 1; 21 June 1888, p. 5.

Street early in 1890.<sup>229</sup> Later in the year, a building plot of 1,130 square yards in that street was offered at auction.<sup>230</sup> Closer to the centre, but on the old periphery. the inner glebe land of All Saints was being partitioned for building lots. In 1891, building plots of 1,960, 1,470, and 635 square yards in Rectory Road were presented at auction.231

Ashby Road Development along Ashby Road was incremental as the urban space expanded. In 1883, the builder, Ludlam, purchased a building plot of 4,390 square vards with a frontage of 155' to Ashby Road at the price of 3s 11<sup>1</sup>/<sub>2</sub>d per square yard.<sup>232</sup> By July 1885, Granville Terrace had been erected consisting of eight new houses. On the north-west side of Granville Street stood twenty-seven new dwellings. All were offered at auction in the summer of that year.<sup>233</sup> Considerable activity for the development along Ashby Road began in the summer of 1891. Four large plots of building land were placed at disposal, extending from 3,570 to 4,368 square vards.<sup>234</sup> Two smaller plots, each of 850 square yards followed.<sup>235</sup> In 1893 several more plots were marketed: 1,440 square yards on Ashby

- <sup>231</sup>LH 11 June 1891, p. 1.
- <sup>232</sup>LH 9 Aug. 1883, p. 4. <sup>233</sup>LH 25 July 1885, p. 1.
- <sup>234</sup>LH 4 June 1891, p. 1. <sup>235</sup>LH 11 June 1891, p. 1.

<sup>&</sup>lt;sup>229</sup>LH 3 April 1890, p. 4.

<sup>&</sup>lt;sup>230</sup>LH 5 June 1890, p. 1.

Road and 917 (sold at 5s 9d per square yard) and 690 in Ashby and Cumberland Roads.<sup>236</sup> At the same time, the semi-detached villa, Hollyhurst, was also placed on the market (but withdrawn when the bidding only attained  $\pounds 550$ ).<sup>237</sup>

Park Lane In the autumn of 1883, the editor of the local newspaper opined of the Park Lane estate: 'On the estate itself residences are rapidly being built, and in time it bids fair to become one of the most popular, as it is one of the prettiest districts of the town'.<sup>238</sup> Earlier in the year, building land on Middle Park Lane and Forest Road had become available under the will of Richard Crosher.<sup>239</sup> A plot of 1,435 square yards was purchased at 3s 9d per square vard in August on the now-designated 'Park-lane Estate' and an application presented to the Local Board by T. G. Messenger for the construction of a new street between Park Road and Middleton Place, providing another entrance to the estate.<sup>240</sup> In 1890, the 'Sydney Estate' on Park Lane, Park Road and Park Avenue was commenced with the offer of twelve plots. On the new development of Corporation Street and Oliver Road eighteen plots were made available.<sup>241</sup> The execu-

- <sup>239</sup>LH 28 June 1883, p. 1.
- <sup>240</sup>LH 16 Aug. 1883, p. 4.
- <sup>241</sup>LH 23 Oct. 1890, p. 1.

<sup>&</sup>lt;sup>236</sup>LH 25 May 1893, p. 1.

<sup>&</sup>lt;sup>237</sup>LH 25 June, p. 5.LH 11 June 1891, p. 1. <sup>238</sup>LH 16 Aug. 1883, p. 4.

tors of Miss Jones put for auction in 1884 ten houses in Sidney Terrace in Middle Park Lane (in two lots). Park Cottage and a building plot of 790 square vards in Park Lane.<sup>242</sup> By 1887, further extensions were being considered. T. G. Messenger and J. T. Hodson submitted plans to the Local Board of Health for new streets between Park Road and Middle Park Lane.<sup>243</sup> When, however, 29 lots of building land were proffered in Park Lane, only one sold at auction at 5s per square yard.<sup>244</sup> Early in 1888, fifteen building plots were offered in Park Road. Invitation to tender to construct new roads from Park Road were advertised in February 1890.<sup>245</sup> A year later, thirteen building plots in Park Road were disposed for 2s 3d to 4s 3d per square yard.<sup>246</sup> At auction in 1888, two newlyconstructed dwellings were offered for sale, each consisting of two reception rooms and five bedrooms, with sitting tenants paying annual rent of  $\pounds 25$ . Two other residences in the road with seven bedrooms and carriage house and stables commanded a rent of £75 each. In Burton Street, four villa properties with five bedrooms produced a gross annual income of  $\pounds 140$  (that is, an annual rent of  $\pounds 28$ each).<sup>247</sup> Contemporaneously, a ten-room house in Bur-

<sup>&</sup>lt;sup>242</sup>LH 5 June 1884, p. 1.

<sup>&</sup>lt;sup>243</sup>LH 10 Nov. 1887, p. 5.

<sup>&</sup>lt;sup>244</sup>LH 1 March 1888, p. 5.

<sup>&</sup>lt;sup>245</sup>LH 6 Feb. 1890, p. 4.

<sup>&</sup>lt;sup>246</sup>LH 3 April 1890, p. 1; 24 April, p. 5. <sup>247</sup>LH 2 Feb. 1888, p. 1.

ton Street required an annual rent of  $\pounds 32$  by the owner, T. G. Messenger of Park Road.<sup>248</sup> It was probably also Messenger who placed at auction the newly-erected Shrewsbury House with five other houses on Park Road and four in Burton Street in 1890.249

The southern edge In 1886, lessees were invited for four new houses on Leicester Road next to Elms Park. Each comprised three sitting rooms, seven bedrooms, bathroom, two WCs, hot and cold water and gas. Surprisingly, the leases were restricted to yearly tenancies.<sup>250</sup>

Forest Road Bounded on the south-east by a 'trout stream' called Wood Brook, four building lots on Forest Road were presented at auction in 1887, the plots comprising 2a to 2a 3r 0p, with a frontage to the road of 150<sup>', 251</sup> In April 1890, a building plot of 1,339 square yards on Forest Road was disposed for £109.252 Development along Forest Road was stimulated by the enforced sale by the mortgagee of ten acres of land on Forest Road, divided into twenty lots each containing more than 1,000 square yards.<sup>253</sup> Rather strangely the low rate of 1s 2d and 1s 3d per square vard constituted the successful bids for

<sup>&</sup>lt;sup>248</sup>LH 8 March 1888, p. 4; 29 March, p. 4.

<sup>&</sup>lt;sup>249</sup>LH 23 Oct. 1890, p. 1.

<sup>&</sup>lt;sup>250</sup>LH 5 Aug. 1886, p. 1. <sup>251</sup>LH 23 June 1887, p. 1.

<sup>&</sup>lt;sup>252</sup>LH 24 April 1890, p. 4.

<sup>&</sup>lt;sup>253</sup>LH 29 March 1888, p. 1;

five lots of building land in Forest Road in 1889.<sup>254</sup> The character of the area was represented by the new lease of a semi-detached villa with five bedrooms on Forest Road. for which an annual rent of £35 was demanded.<sup>255</sup> The character of the elite houses in this district is illustrated by the auction of Mrs Potter's house. Spring Field Villa, a detached dwelling in Forest Road. The dwelling had been constructed for her own habitation, but she had since migrated to Colville Street in Nottingham. The building contained an entrance hall, breakfast room, dining room, drawing room, six bedrooms, a bathroom, kitchen and the modern amenities now available such as hot and cold water and gas.<sup>256</sup>

- <sup>256</sup>LH 30 March 1882, p. 1.

 <sup>&</sup>lt;sup>254</sup>LH 26 Sept. 1889, p. 5.
 <sup>255</sup>LH 29 March 1888, p. 1.