

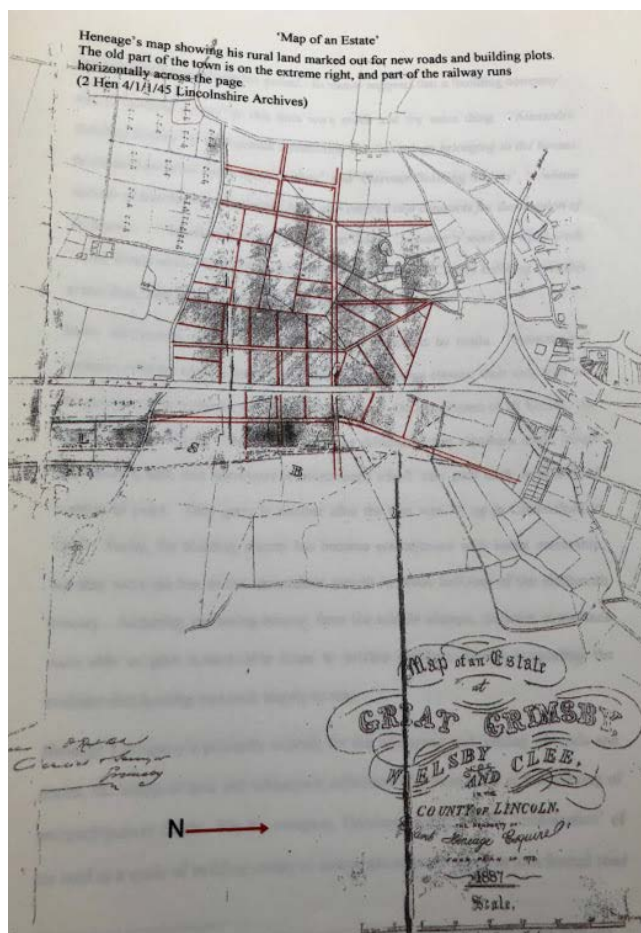
## Heneage's Building Estate from 1880

### Urbanisation – From Arable Land to Housing 1880-1930 - *Heneage's Building Estate at Grimsby*

This chapter is part of a work completed 20 years ago investigating urbanisation in the 19<sup>th</sup> century and the reasons why landowners appeared willing to release land for building at that time. Falling market prices for produce did result from new and increasing international trade in foodstuffs, but it is open to speculation as to whether this was of such magnitude as to force landowners away from agriculture. What is much in evidence from a variety of sources, is the influences which brought about land re-use. Much as a consequence of early, poor-quality living conditions for the lower classes, legislation in the form of a series of Health Acts brought about planned housing developments away from immediate industrial areas encroaching into new land - which lead to great wealth for the landowner and, to a lesser extent, the prospective builder. The Heneage family had owned lands in Grimsby from 15<sup>th</sup> century but it was Edward, 1st Baron Heneage (1840-1922) whose Building Estate is the subject of this chapter.

“All the farmland in Weelsby and Clee will ultimately be required for building purposes” so wrote Lord Heneage in July 1917<sup>1</sup>

Even by 1887, there existed a map showing his lands which lay to the south of the old town, with the proposed layout of new roads and building plots scored in red ink and linking new thoroughfares with the old established roads of Bargate and Weelsby Road<sup>2</sup>



An interesting anomaly is evident on this map however, as Peoples Park which opened in 1883, is not on this map of 1887! It raises the question of Heneage's full intention of 'giving the land for the use and recreation of the people of Grimsby' when the 1875 Health Act allowed for urban authorities to 'lay out, plant, improve and maintain public walks or pleasure grounds....support or contribute to the support of public walks or pleasure grounds provided by any such person whomsoever<sup>3</sup>. Did he plan out his land with roads and building plots for development early on, then give land 'for the use of the people' when the Act made provision for its upkeep thereby raising his status?

Great Grimsby Heneage Building Company incorporated under the Companies Acts of 1862 and 1867, had a capital of £10,000 and its purpose was to build, buy, rent out or sell houses and buildings; for the purchasing, leasing and renting of land on which to erect such buildings. His was not the only 'building company' in Grimsby though, as in March 1877 Great Grimsby Ajax Building Company

<sup>1</sup> 2 HEN 4/1/3/47 Lincolnshire Archives *Heneage Estate Records – plans and contracts, road and drain formation, urban development in general 1863-1911*

<sup>2</sup> 2 HEN 4/1/1/45 Lincolnshire Archives

<sup>3</sup> Public Health Act 1875 section 164, 311/43/10 North East Lincolnshire Archives

registered, also with a capital of £10,000 but in £10 shares; also, *The Grimsby Franklin Building Company* with a capital of £4000 in £10 shares, were just two which existed over the period. Evidence suggests that a 'building company' and a 'building society' at this time was much of the same thing. *Alexandra Building Society* in 1875 passed a resolution that '*spoutings belonging to the houses be cleaned out twice yearly by the society*' and *Clarence Building Society* '*....whose number of members is very limited, have also entered into contracts for the erection of 15 houses....bricklaying work at £233 per house...joiner's work at £212 each ....the lowest tender having been accepted in each case*'<sup>4</sup>. Clearly building societies at this time, built to rent rather than loan money out to buyers.

Some clarification of the early building society needs to be made. 'Terminating' societies were the earliest form; dominated by the working classes, their only aim was the purchase of a house for each borrower/investor. On completion of all houses, the society was wound up. 'Permanent' societies differed in that members could invest and leave at will, and borrowers received loans which they paid back over a fixed number of years. They grew in number after the first was set up in Chelmsford in 1845. Today, the building society has become synonymous with home ownership, but they were the key to the tremendous growth in house building on the nineteenth century. Attracting increasing interest from the middle classes, societies sometimes were able to give considerable loans to private builders, further supporting the evidence that housing was built largely to rent.

Heneage's companies primarily existed for the laying-out and making of roads and drains, the letting of land and subsequent collection of ground rents or the granting of enfranchisement deeds. The 'urbanisation' of his land via a cycle of outlay to accrue rent which in turn funded road and drainage formation which in turn enabled more building which made more income from ground rents. A willingness to enfranchise, especially later on, he actively encouraged his tenants to buy their freehold, which then made more investment capital. Somewhat surprisingly, he both loaned and borrowed money; in October 1915, he loaned £1600 at 4 per cent interest to the County Borough of Grimsby in the form of a mortgage<sup>5</sup>, and, with impending death duty in mind, raised mortgages on his own property more than once<sup>6</sup>. He was well aware of the precariousness of Grimsby's main trade of fishing and its likely effect on his business; in 1917 he wrote that the 1917 depression in fishing:

*'..may affect trade and rents...according to all accounts Fleetwood is rising rapidly as a competitor'*<sup>7</sup>

So much so, that by 1919, he was anxious that the town should be 'advertised' <sup>8</sup>.

Coupled with a business-like approach, philanthropic ideals of the day were also paramount, supporting the belief that good surroundings made good people, as in April 1884 he was boasting that his estate was:

*'laid out on a well considered plan...Good wide roads have been laid down and everything requisite done to improve the sanitary conditions of the District. Convenient sites have been allotted for Schools and Places of Religious Worship, and the various Building Societies and individual Leaseholders have always willingly entered into such covenants as would protect the neighbourhood against those evils from which some other portions of the Town too notoriously suffer; whilst the good character of the estate stands out*

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<sup>4</sup> G.O.17.3.75 (2,6), G.O. 14.3.77 (2,7) *Grimsby Observer*' newspapers dated 17<sup>th</sup> March 1875 and 1<sup>st</sup> March 1877

<sup>5</sup> 2 HEN 4/1/5/14 Lincolnshire Archives

<sup>6</sup> 2 HEN 4/2/4/1 letter to Grange and Wintringham from Farrer and Co. of Lincoln's Inn Fields: *Lord Heneage proposed to raise certain mortgages on Grimsby ground rents to provide for prospective portions for his children with a view to saving death duty.* Mortgaged property having less value and therefore decreasing the value of his estate.

<sup>7</sup> 2 HEN 4/1/2/48 Lincolnshire Archives

<sup>8</sup> 2 HEN 4/1/2/56 Lincolnshire Archives

*conspicuously in the comparatively small yearly average offences coming before the Magistrates or Assizes.’<sup>9</sup>*

One small part of his ‘well considered plan’, is an area of approximately 33 acres (13 hectares) which lies south-east of the oldest part of the town *see overleaf*.

Encompassing parts of Welholme Road, Weelsby Road and Legsby Avenue and all of Highfield Avenue, its eastern boundary was the old railway line (now Peaks Parkway), its western boundary, Peoples Park. The park, given by Heneage as a gift to the town, is encircled by Park Drive, whose villas back onto the Legsby Avenue houses<sup>10</sup>. Over a period of 17 years from 1893 to 1910, building applications were submitted by individuals and others, for approximately 600 houses in this area<sup>11</sup>. The largest single application being from a builder, John Garner in 1899 for 96 houses. His covered an area which was to become the whole of Garner Street (and presumably the right to name the street!) and Kettlewell Street and parts of Highfield Avenue and Farebrother Street. He exists on at least one of Lord Heneage’s *Schedule of Grimsby Ground Rents* (an analysis of which is printed at the end of this chapter) as paying ground rent for those same streets, it can be assumed that he was landlord too – a builder of housing for private rent. His address is recorded as first at Charlton street, then Frederick Street, neither of which suggest great wealth on his part – did he loan from one of the many societies in town? But his seems doubtful, as repayment would presumably have been prohibitive, also, the speculative builder was looked upon with dread by the building society director<sup>12</sup>. Dyos<sup>13</sup>, in his piece about Edward Yates, ‘a Victorian speculative builder’ who arrived in London from Lincolnshire to seek his fortune in the 1860s, perhaps has the explanation:

*‘At that time, capital was in ready supply, and men at all levels in the building trades and outside them were naturally inclined to wonder whether the very varying methods of dividing labour of building a house complete might not be adapted to their individual circumstances so as to permit them to take a piece of building land on a peppercorn, contrive some working relationship with building tradesmen from another trade, get credit on the supply of bricks, the timber, indeed the land, and get a house or two or more into carcass form at least so as to be able to raise more working capital on the security of the lease that would then be granted.*

The format does not seem too dissimilar from today’s ‘self-build’ projects with the sharing of trades, the main difference being they were building purely for renting out. A.J.E. Whate also put in applications but over a period, and for at least a hundred houses; he too is on at least one *Schedule of Grimsby Ground Rents*, and was a builder but evidence exists in the town to suggest he was a wealthy man. Albert White, an accountant, was another to submit plans (1899), but for a more modest 34 houses, on a plot of land fronting both Legsby And Farebrother streets, but he had them built by a Mr W. H. Emerson. *Company’s* application (1903) for a block of 16 houses – 4 facing Patrick Street, with 6 at right angles each side, facing Legsby and Farebrother Streets – disguises further intrigue. *Grimsby Property Whites Directory for Lincolnshire* gives the address of the property company in question, as Osborne Chambers, Osborne Street, the same address as the architect used, Ernest Goodhand. The same address was also that of *Great Grimsby and North Lincolnshire Permanent Building and Investment Society* in 1900, but a *property company* of similar name was not listed then. The Secretary for the Society however, was a John Cash Store who was also a director of *Grimsby Property Company*, along with Henry Hewins. This poses the question of whether the *Building and Investment Society* of 1900 became the *Property*

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<sup>9</sup> 2 HEN 4/1/2/38 Lincolnshire Archives

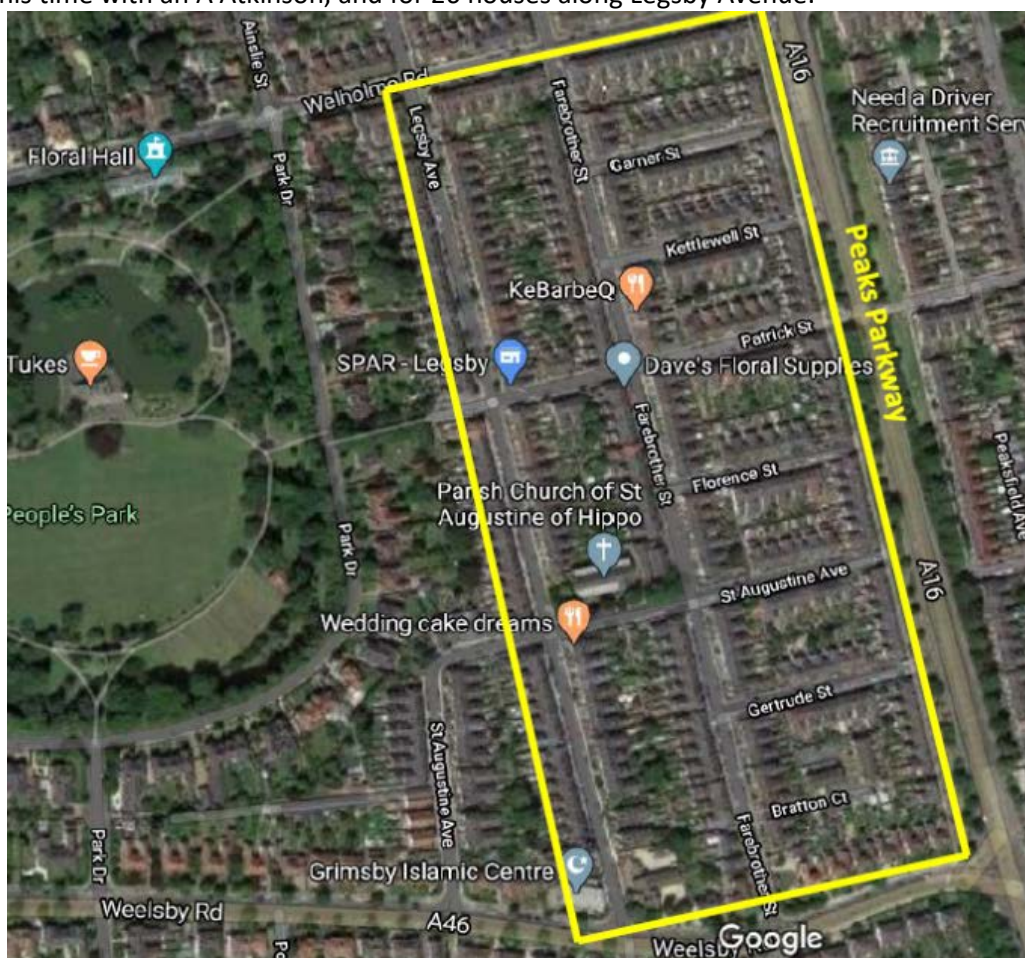
<sup>10</sup> *Legsby Avenue* was initially named *Legsby Street*; Legsby being a West Lindsey village and of which Heneage was a major landowner.

<sup>11</sup> Information from Building plans Register 1873-1921, NEL Archives. As was common for the period, shops also had living accommodation; to avoid complication ‘shops’ will be counted as ‘house’ whereas other buildings such as stabling and workshop (of which there were many) are not included.

<sup>12</sup> Ritchie, Berry, *A key to the door: The Abbey National Story*, 1990, p.26

<sup>13</sup> Dyos, H.J., *Exploring the Urban Past, Essays in Urban History*, 1982, p.180

Company of 1903. John Cash Store appears again as one who applied for Planning Permission in 1903, but this time with an A Atkinson, and for 26 houses along Legsby Avenue.



The area of approximately 33 acres which lies south-east of the oldest part of the town – a small part of Heneage’s ‘well considered plan’

J.C. Store was presumably a man of means residing as he did at ‘Cedars’ in Abbey Park Road. Investigation into his business other than ‘property’ shows no light on where his money was made prior to his being a property developer. A. Atkinson also built, or had built, at least two other blocks of houses; an earlier block in 1893 and another in 1909. The houses initially were of modest size and design with the later ones, towards Weelsby Road, built to a larger, more individual and decorative design.

Clearly, the pattern on Heneage land was one of initial road construction funded by Heneage, then road-side building plots leased either to builders who then built to let, or to a ‘middleman’ in a good enough financial position to have houses built, for letting out. Road construction was evidently piecemeal, especially if covering some amount of ground. Legsby Avenue obviously existed by 1899 when building applications were put in for the first houses to be built along that road, yet when Methodists negotiated to purchase land for a church on the corner of Legsby and Weelsby Road in 1903, it was commented that *‘the road is not yet completed but will be before long I suppose’*.<sup>14</sup> A builder in 1909, in agreeing to a lease contract, stipulated that *‘the ground landlord will provide a main drain in time for the houses to be occupies as soon as erected by the end of September next, and will maintain and keep such drain in proper repair...That the rent of 3d per sq. yard covers all liabilities in respect of main drains, road working and paving....’*<sup>15</sup>

In one period of approximately 20 years from 1880, Heneage put out at least 15 contracts to tender for road and drainage works on his building estate. For one of these, dated 15<sup>th</sup> March 1884<sup>16</sup>, a Benjamin

<sup>14</sup> 2 HEN 4/1/2/68 Lincolnshire Archives

<sup>15</sup> 2 HEN 4/1/2/68 Lincolnshire Archives

<sup>16</sup> 2 HEN 4/2/2/19-20 Lincolnshire Archives

Roberts of Cleckheaton near Bradford, put in a tender for £888 10s 3d. A 'Builder and Stonemason', he supplied four references of work: from F. Oates, Manager of Huddersfield Banking Company "...appears to be a decent man of small means..."; from T.L. Patchett, Architect and Surveyor, George Street Halifax "...has carried out the sewerage and making good Roadways of two districts for me very satisfactorily and I should consider him thoroughly qualified.."; from D. Maswell, Chief Engineers Office, Hull Waterworks, "...is now withing a week of completing a between £300 or £400 contract for excavating and refilling trench work for main piping - I believe he undertook the work at a rate which has not paid him but nevertheless thoroughly carried out his contract." And finally from G. Greenhalgh, Surveyor, Gainsborough Board of Health and Urban Sanitary Authority "...you cannot possible have a better man to carry our your work."

We can only assume that it wasn't unusual for a late nineteenth century contractor to put in renders for work, sixty miles from his home town as his references suggest, and at risk of a small profit. For other contracts, Wintringham, Heneage's solicitor sent on lists of tenders and it was often the case that contractors were from out of town, Hull and Lincoln being the most common, Cleckheaton being the furthest away.

A suggestion has been put forward that Grimsby never had to endure the true 'back-to-back' house-type that was common in Victorian Yorkshire wool towns, because Grimsby was built on leasehold land as opposed to freehold, the latter needing to make as much money as possible from the land by building as many houses as possible<sup>17</sup>. According to Carter and Lewis<sup>18</sup>, the evidence is inconclusive '*that houses built on freehold land were not so well constructed as those upon leasehold where there are covenants relating to materials, repairs and maintenance*' but the fact remains that Heneage land was mostly leased, initially at least. Why this was cannot definitely be said, but leases did provide regular funds for his road building, as did later funds from *enfranchisement*, the making of lands freehold. As early as April 1884, Heneage reminded his tenants in a notice of *Enfranchisement of Leases* that he '*was and always had been ready to entertain any fair proposals form Leasehold tenants for the purchase of their Houses. As no applications have been made...I propose now to take the initiative and the feeling amongst my Tenants.*' He went on to state his terms of enfranchisement as 25 year's purchase of the ground rent [25 times the ground rent] and to the *landlords*, suggested that '*you should take means to offer to the tenants of all holdings.....the opportunity to enfranchise ...*<sup>19</sup>. Of course some prospective builders wanted to purchase land as *freehold* from the beginning, but this was mostly for middle-class housing; a fish merchant in 1907 wanted to know if Heneage was prepared to sell some Weelsby Road land freehold '*...if he is not, then the matter must drop..*<sup>20</sup> However, enfranchisement clearly released useful funding, as a tenant in 1896 found out when Heneage's solicitor wrote that Heneage '*..should like to know as soon as possible, whether the Enfranchisement was going through or not, and if so, on what date it would be likely to take place. He asks for this information with a view to the disposal of the money when it comes in.*<sup>21</sup>

Realising that enfranchisement meant a likely loss of his control over what tenants could and could not do, in an effort to ensure the 'respectability if the district' he advised against the sale of beer, wine or spirits, and against residential property being converted into trade premises '*..necessary for the protection of the residential portion of the neighbourhood, and also in fairness to those who have leased shop property from me at a higher rent on account of it being allowed to be used for trade purposes.*'<sup>22</sup> [This latter perhaps answers why so many deeds still in place today, bar fish curing or other fish-related activity at a property.]

As has been said, the area of housing discussed in this chapter is only a very small part of what was Heneage's estate. In 1984, Heneage Estates Limited was sold; its remaining 182 freeholds were the last of what had once been the largest landholding in Grimsby.

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<sup>17</sup> Grimsby Telegraph 14<sup>th</sup> May 1992 *Plots of room to move*

<sup>18</sup> Carter, Harold & Lewis C. Roy, *An Urban Geography of England and Wales in the 19<sup>th</sup> Century* (Arnold. 1990)

<sup>19</sup> 2 HEN 4/1/1/38 Lincolnshire Archives

<sup>20</sup> 2 HEN 4/2/6/5 Lincolnshire Archives

<sup>21</sup> 2 HEN 4/2/2/2 Lincolnshire Archives

<sup>22</sup> 2 HEN 4/1/1/38 Lincolnshire Archives

Analysis of Lord Heneage Schedule of Grimsby Ground Rents 1918 <sup>23</sup>. The schedules were for a security totalling £20,000 and had an annual rental income of £1665 5s 8d\* on 99 year leases from 13<sup>th</sup> May 1892. The analysis below lists the payees of the ground rents, the streets on which their properties were, and the number of houses involved. The red print refers to the builders/landlords, streets and houses discussed in the chapter. For example, John Garner, known to have been a builder in 1899, is shown here to be paying ground rent around the time of the first World War, for 90 houses in 4 streets.

\*approximately £100,000 in today's money

Heneage Ground Rent Payees	Ainslie St.	Algernon St.	David St.	Farebrother St.	Garner St.	Hainton St.(now Avenue)	Heneage Road	Kettlewell St.	Lambert Rd	Legsby St. (now Avenue)	Ludford St.	opp. GNR (Highfield Avenue)	Torrington St.	Weilholme Rd.	Wintringham Rd.	TOTALS
Atkinson, A				10												10
Atkinson, Alfred				10										22		32
Atkinson, J A											5					5
Burley, T										8						8
Carter, George									25							25
Cook, George									11	11						22
Davison, L N				4					20		4				22	50
Garner, John				21	26			32				11				90
Gooseman, C														10		10
Great Grimsby Co-Op Society		22				24	16						20			82
Lewis, J W & C														6		6
Markham, J										5				5		10
Rhodes, Robert														5		5
Robinson, Alf			24				16									40
Sanders, Jno										5						5
Thompson, J H & F M	24								8	2					9	43
Walker, F				4												4
Whate, J E									8	37				45		92 / 100
White, Albert				17						17						34
Wilkinson, J T							10									10
Young, J									13							13
<b>TOTALS</b>	24	22	24	48 / 66	26	24	42	32	85	54 / 85	9	11	20	67 / 83	41	

<sup>23</sup> 2 HEN 4/1/4/58-60