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Views with a Room: taxation and the return of the bay window to the third rate speculative houses of nineteenth-century London

NEIL JACKSON

Nineteenth-Century London

It was, perhaps, with a sense of despair that Benjamin Disraeli wrote, in *Tancred, or the New Crusade* (1847), that 'though London is vast, it is very monotonous.... Pancras is like Mary-le-bone, Mary-le-bone is like Paddington; all the streets resemble each other, you must read the names of the squares before you venture to knock at a door'[1]. It is doubtful, however, that Disraeli would have written with the same condemnation fifteen years later, for during that time there occurred a change to the flat frontages of speculative London which, if nothing else, challenged the criticism of 'monotony' (Fig. 1). This was the reintroduction of the bay window into the speculatively-built, domestic London street.

Fig. 1: The flat frontages of speculative London: Liverpool Road, Islington, 1834.

The Bay Window

The bay window as an architectural feature was hardly new. First found in the great halls of late-Perpendicular medieval buildings, such as Hampton Court

Palace or Oxford and Cambridge colleges, the bay window had survived through the Georgian period and had gained some considerable popularity. As Isaac Ware remarked in *The Complete Body of Architecture*, in the mid-eighteenth century the bow window (a semi-circular or semi-elliptical bay window) had 'from its being uncommon, pleased extremely; those who had built it where there was a prospect, were followed by people whose house was situated where there could be none'.[2]. In other words, the usefulness of the bow window was soon superseded by its fashionability. Recent historians have pointed out, quite rightly, that during the latter Georgian period other forms of bay window, such as the semi-hexagonal and canted bay, became quite common. Bays had been used by Henry Holland at the Marine Pavilion, Brighton (1786) and these were picked up in the street architecture of that seaside resort: the Royal Crescent (1799) and Brunswick Square (1825)[3]. Yet by the early decades of the nineteenth century, the bay window had almost disappeared from London's street-front domestic architecture. Had flat, featureless Gower Street been blessed with a staccato series of bays, it probably would have not been though of by The *Builder* in 1887 as 'one of the dullest, gloomiest thoroughfares in town (with its) monotonous elevations wholly unbroken or unrelieved', nor referred to a decade later by Sir George Laurence Gomme, in his commentary on *London in the Reign of Victoria*, as a hideous monstrosity[4] (Fig. 2).

Fig. 2 'One of the dullest, gloomiest thoroughfares in town'. Gower Street, Bloomsbury, (Greater London Record Office).

It was possibly finance more than fashion which had forced the bay window out of the domestic architecture of early nineteenth-century London (Fig. 3). Despite

its medieval origin, the bay window was, as Ware's comments would suggest, as adaptable to the Palladian as to the Perpendicular style, and as popular in this later context. As with other architectural fashions, it is likely that its use at the high end of the scale of respectability eventually would have had an effect further down: the 1774 Building Act certainly allowed for bay windows, even if they could not extend beyond the street line. But taxation was to preclude its use in cheap building, for the speculative builder was not one to spend money unnecessarily. Successive taxes levied against windows, glass and brick only served to encourage him to refine his product and to remove all unnecessary features. The effect of such taxes can be measured in the speculative builder's most saleable product, the Third Rate House.

Fig. 3: Terraced house without bay windows: Clapham Manor Street, Clapham, 1852 (Ordnance Survey plan, © crown Copywright).

The Third Rate House

The Third Rate House had first been categorised in the 1774 Building Act. 'This technical classification of houses', wrote J.C. Loudon in *The Suburban Gardener and Villa Companion* (1838), 'has been made by the British legislature, chiefly with a view to facilitate their assessment for taxes; and to regulate the thickness of party or division walls, with a view to prevent the spread of fire'[5]. The Act actually drew up seven rates or classes of building and the term Rates has been used, until recently, to refer to the taxation levied on property by the government[6].

Demand placed the Third Rate House at the forefront of the housing market. In 1821 the population of London had been 1.38 million. In the next fifty years it grew by a further million and the subsequent need for housing, coming mainly from lower- middle and middle class families - clerks, shopkeepers and other such tradespeople - was best met through the provision of terraced houses of medium size[7]. Such was the Third Rate House (Fig. 4), a building of some four or five storeys and of between 350 and 500 square feet per floor[8]. Intended to offer the speculative builder the greatest economy, and the middle- class housebuyer the greatest value, the terraced Third Rate House became, in London's opinion, the most numerous house type in early nineteenth-century London[9].

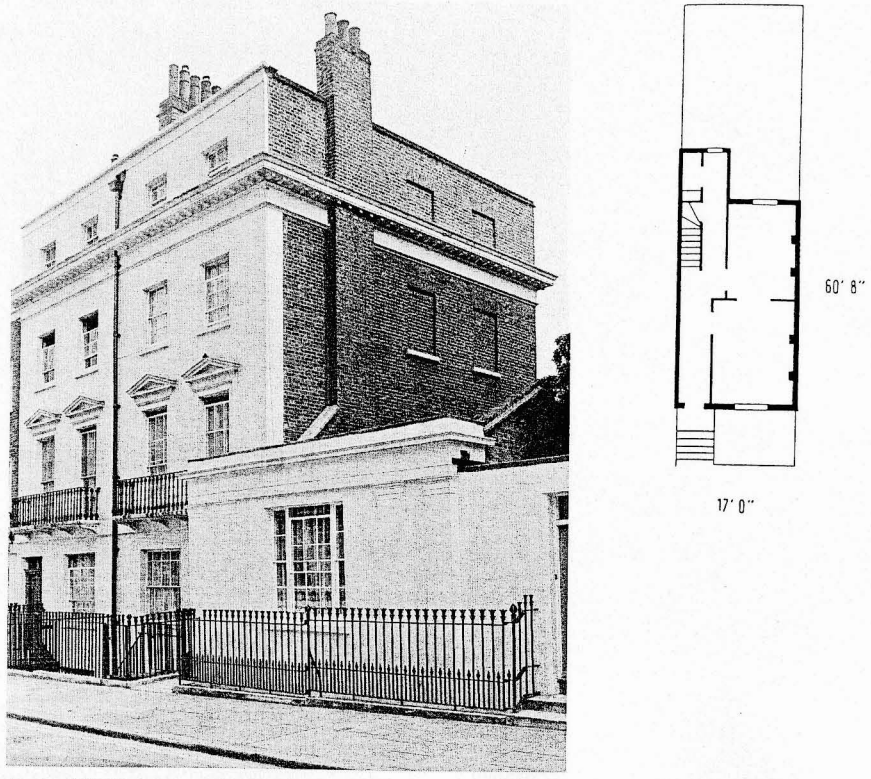


Fig. 4: Third Rate House: Frederick Street, Clerkenwell, 1840 (Plan from the Middlesex Land Register).

It was illustrated by Peter Nicholson in *The New Practical Builder and Workman's Companion* (1823)[10] (Fig. 5) and was described by Loudon:

Houses of this class generally contain the same number of rooms as the (smaller) *fourth-rate houses, with an attic storey over in addition. This storey is sometimes partly in the roof; but, more generally, the walls are carried up to allow the rooms to be finished with square ceilings. At the back of the second floor there is frequently built a small room, used as a dressing-room or store-room. These houses have generally two windows in the width of their front, and are, perhaps, the most numerous of any class of suburban dwellings.*[11]

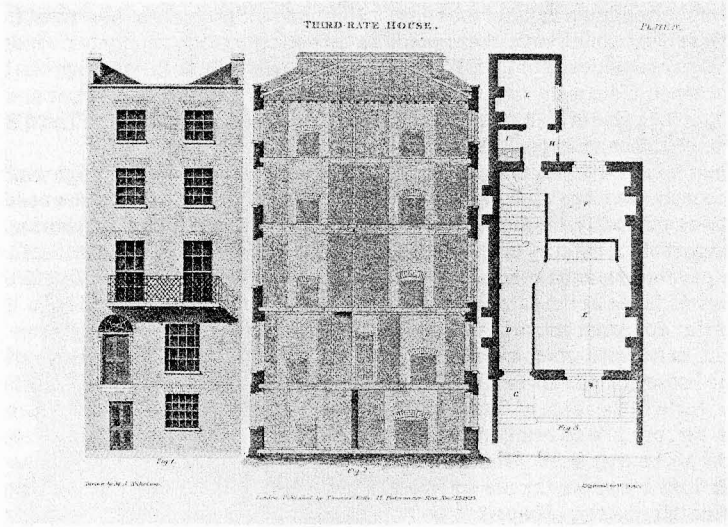


Fig. 5: Third rate house, by Peter Nicholson, from *The New Practical Builder and Workman's Companion*, 1823 (by kind permission of the British Library).

Nicholson's Third Rate House was without a bay window: indeed, so were his First, Second and Fourth Rate Houses. But this was the way terraced houses were being built at that time. Richard Elsam's First and Second Rate Houses, illustrated two years later in *The Practical Builder's Perpetual Price-Book* (1825), were also flat-fronted.

Illustrations of bay-windowed terrace houses did not become common until well after mid-century: E.L. Blackburn showed terraces with bay windows in his *Suburban and Rural Architecture, English and Foreign* (1869), but it was not until the 1880s that *The Illustrated Carpenter and Builder*, a sort of do-it-yourself paper aimed particularly at the speculating builder, illustrated bay-fronted terraces with regularity. Yet all the while, the inclusion of the bay window in published designs for rural and picturesque buildings was continuous, from John Buonarotti Papworth's *Rural Residences* (1818) onwards.

The Effect of Taxation

Taxes levied against house-building materials were payable once only, and then by the builder. Taxes on the finished building were annual and ongoing. If the builder was to be successful in his speculation, he had to adjust his costs to accommodate the one-off charges while at the same time assessing the ability of his market to meet the recurring demands of the tax collector.

The 1808 Window Tax Act[12], introduced the year Britain began the Peninsular War in Spain, had instituted relatively severe annual and ongoing taxes, the extent of which can be calculated. If, for example, the ordinary Third Rate House had seventeen windows (eight on the front, five on the rear, three on the stairs and one in the extension), it would have been liable for an annual duty of £8-14-0, some 6 per cent of the minimum value of the house[13]. Now, had the ground and basement front windows been canted bays, there would have been effectively twenty-one windows and a duty payable of £12-1-0[14]. Was the bay window worth, to the average clerk or shopkeeper, a domestic tax increase of almost 40 per cent - 8 per cent per annum on top of the value of his house? And could the speculative builder of the Third Rate House risk such an expectation of his market? Probably not.

Glass would have only compounded the difficulties experienced through window tax because the more windows there were, the greater the amount of glass needed. This was, obviously, the intention of the legislation. A succession of Acts during the early part of the century clarified the rather complicated situation relating to the duty payable on both broad or spread, and Crown or German glass[15]. By 1839, all glass was taxed at the same rate, £3-13-6 per hundredweight. Glass is not a light material and what must have been a considerable charge, resulting from the glazing of tall sash windows, would have been passed on by the speculative builder to the house purchaser. Bricks also had been subjected to a variety of taxations since early in the reign of George III[16] and by 1838 the duty payable was assessed at 5s. 10d. per 1000 on bricks not exceeding 150 cubic inches and at 10s. per 1000 on bricks above that size[17]. While it might be difficult to calculate whether glass or brick drew a heavier tax per square foot of surface, it can be readily recognised that the introduction of bay windows on a Third Rate House would serve to increase the taxation considerably - and this was something unwelcome to the speculative builder. While doubtlessly producing some revenue for the Exchequer, the result of these Acts was more often to encourage the speculative builder to build in not only a mean but also an insanitary and unsafe manner. The effect of such taxation was made clear in a letter from the Health of Towns Commission published in *The Builder* in 1844:

> *The legislature now says to the builder - Plan your houses with as few openings as possible; let every house be ill-ventilated by shutting out the light and air, and as a reward for your ingenuity you shall be subject to a less amount of taxation than your neighbours...Hence the number of windows in a house becomes to builders of third and second class houses a very serious consideration.*[18]

Thus over-fenestration was consciously avoided. Although the above example of a Third Rate House allows three windows on the stairs it was more likely, however, for one excessively long window to be employed where, in the interest

of structural stability, two or three should have been used, tax then being paid on only one window. 'This is especially the case with staircases', explained *The Builder* in 1844. 'the walls are weakened by a narrow window twelve feet in length, instead of two or more smaller windows with a band of brickwork between them'[19].

The Return of the Bay Window

In as much as the gradual rejection of the bay window from ordinary domestic architecture was likely to have been the result of increasingly heavy taxation over

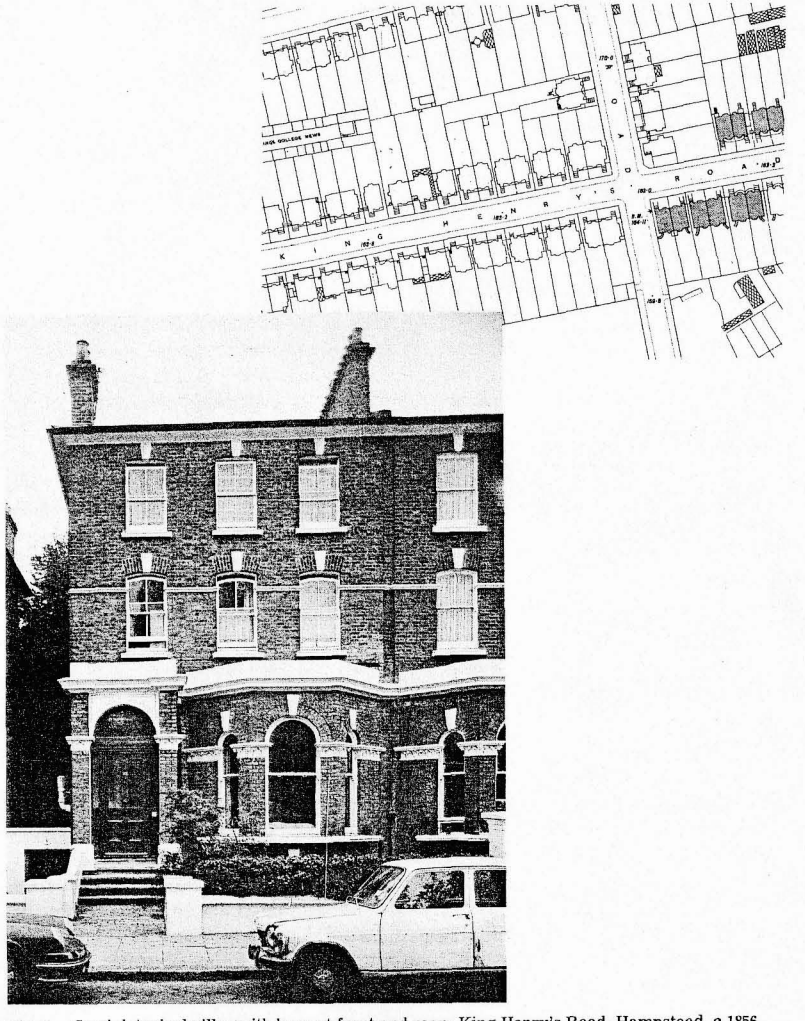
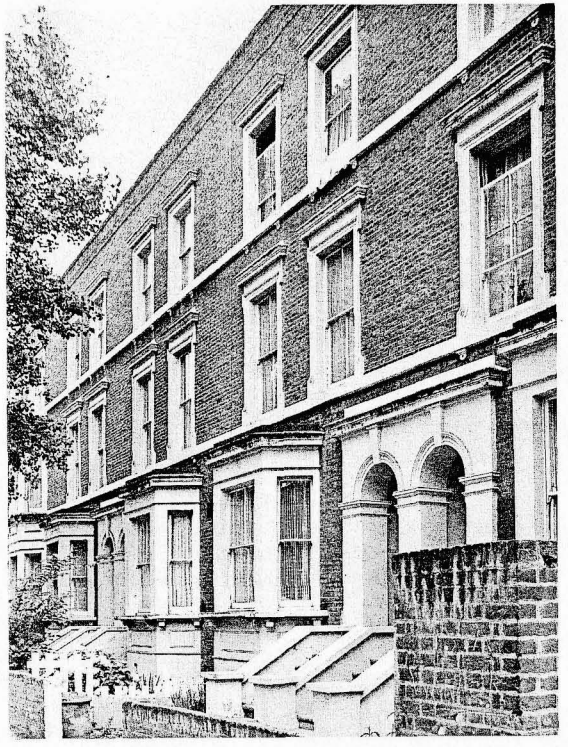


Fig. 6: Semi-detached villas with bays at front and rear: King Henry's Road, Hampstead, c.1856 (Ordnance Survey Plan © Crown Copyright).

a period of some sixty years - its reappearance might just be due to the converse. For within a period of six years, taxation was removed first from glass in 1845[20], and then bricks in 1850[21], and then windows in 1851[22] - the year (not coincidentally?) of the Crystal Palace. When this last tax was repealed it was replaced with an annual duty payable on all inhabited houses of 9d. in the £, based on the rentable value. This principle was eventually abandoned in 1990.

The opportunity for reintroducing the bay window into the speculative house in nineteenth-century London must have held great appeal for both the speculative builder and the middle-class housebuyer, although its reappearance, first noticed in the early 1860s, was not until some years after the repeal of the punitive taxes. The documentary source which best provides this information is the Middlesex Land Register[23]. Held at the Greater London Record Office, the Middlesex Land Register offers the most continuous and complete picture of house building in London, north of the Thames, during the whole of the nineteenth century. The Register was established by Act of Parliament in 1708 for the registration of all deeds, conveyancing, mortgages and suchlike. Since registration was only for the county of Middlesex, the picture it draws in relation to London as a whole is not necessarily a full one, but probably quite a representative one, even though entries might be made a year or two after events concerned[24]. In 1860 Book 1 there appear to be no bay windows in the plans recorded. The first 1863 volume similarly shows almost none in terraced houses, but quite a few semi-detached villas are with bays (Fig. 6). By the first volume of 1865, there appears to be a relatively even distribution of terraced houses with and without bay windows, and a year after the majority of houses appear with bay windows. After that date, 1866, examples of terraced houses without bay windows are particularly rare (Fig. 7). As H.J. Dyos commented, the bay window was, by the end of the 1860s, 'fast becoming *de rigueur* in all grades of suburban houses'[25]. Yet, even allowing for late entries in the Register, the speculative builder had delayed some years in adopting the bay window. There was, indeed, often a time lag between the appearance of new architectural fashions and their being assumed by the speculative builder. It took the Italian Palazzo style nine years to migrate from Charles Barry's initial introduction in the Travellers' Club on Pall Mall (1829) some three or four miles across London to the Eyre Estates at Marylebone, where it first appeared as elevations on leases only in 1838[26]. Even then it was a thin reflection of Barry's original.

In the more expensive London houses, the bay window had begun to reappear as early as the mid-1840s, but then only in larger detached and semi-detached houses - houses of the First Rate where such additional cost would not cut inroads into the speculative builders' market. One documented example of this is the terrace 19-23 Craven Hill, Bayswater, built in 1843[27]. What is interesting here is that in this early example, a quite large canted bay is found on the rear only of the two outside houses of this short terrace built to a symmetrical design (Fig. 8). The rather severe Classical form of the street facade in this instance belies the more varied effect achieved in the plan by the incorporation of the two bay windows at the rear. But the impression is given that the street facades of such buildings were not, as yet, ready for the bay window, nor the conspicuous consumption which they might suggest. The unadorned Greco-Classical severity was still too much of an influence.



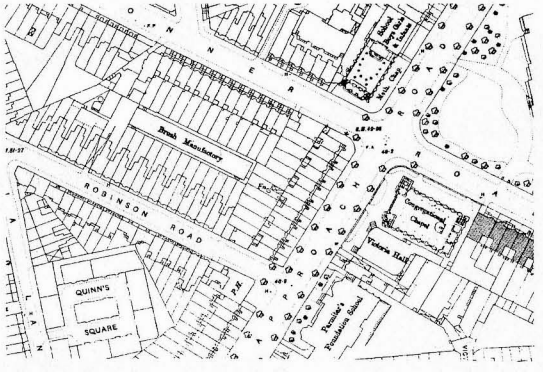


Fig. 7: Terraced houses with bays at the front: Bonner Road, Bethnal Green, 1866 (Ordnance Survey Plan © Crown Copyright).

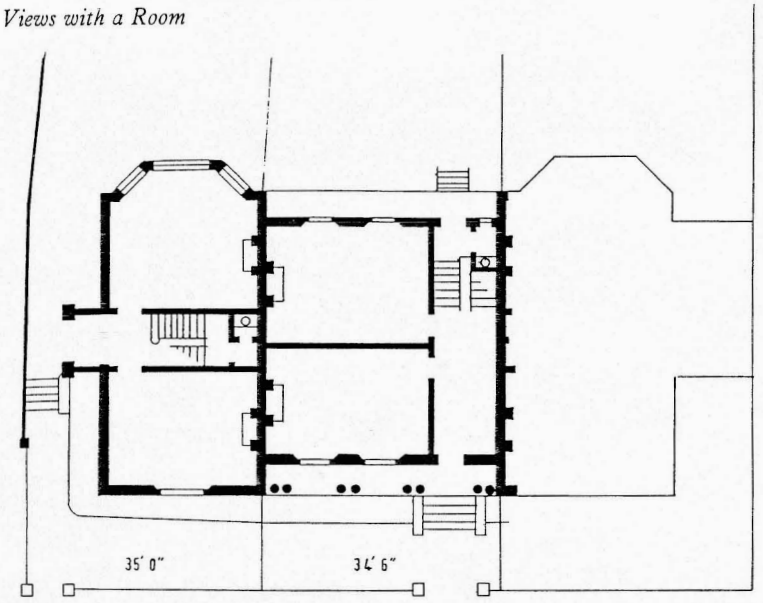
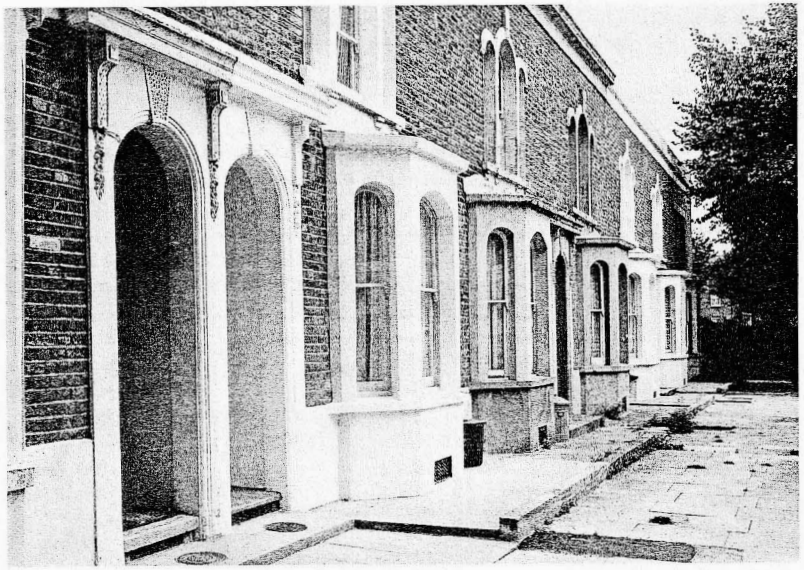


Fig. 8: Bay windows secluded in the privacy of the garden: 19-23 Craven Hill, Bayswater, 1845 (Plan from the Middlesex Land Register).

Following the repeal of glass, brick and window tax by 1851, there was little left to restrain speculative builders from incorporating bay windows within their houses. There must have been a certain psychology, an inherent snobbery involved in living with a bay window and this would have been regarded as an incentive to sales. In the buildings on Craven Hill, Bayswater, it is only the two largest and most expensive houses, the end ones, which could afford bay windows; but even then, at that early date, they were turned away from the road[28].

Returning to the Middlesex Land Register as a source of reference, it is apparent that the earliest bay windows, when they became universally popular in terraced houses, were almost always canted bays and only then on the front of buildings[29] (Fig. 9). For a canted bay provided oblique views down the street rather better than a square bay and, internally, melded more successfully with the plan form of the front room. By the early 1880s, however, examples of bay windows on the side of the rear extension can be found[30] (Fig. 10). This, in a way, was a far more appropriate place to put a bay window, the centre room of the rear extension being particularly difficult to light. There was a risk, however, that a bay window in the narrow rear passage would obscure the window of the main room in the rear of the house. For this reason, perhaps, some rear extension bay windows were kept very slim and square, rather than canted[31]. Some, indeed, were built as square bays, although the building notice submitted to the parish vestry show a canted bay[32].



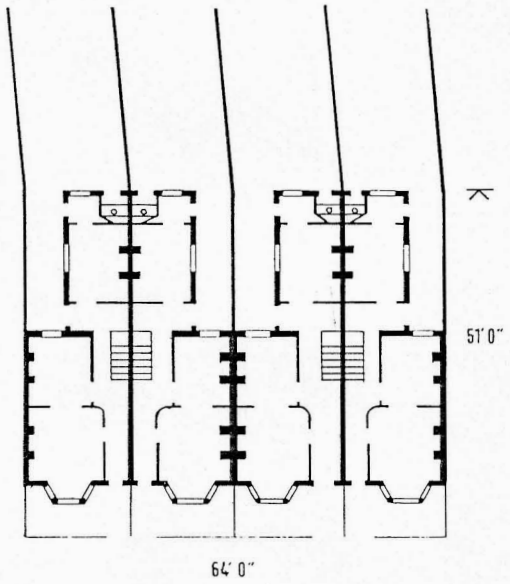


Fig. 9: Canted bays lining up to watch the street: Shafton Road, Hackney, 1868 (Plan from the Middlesex Land Registry).

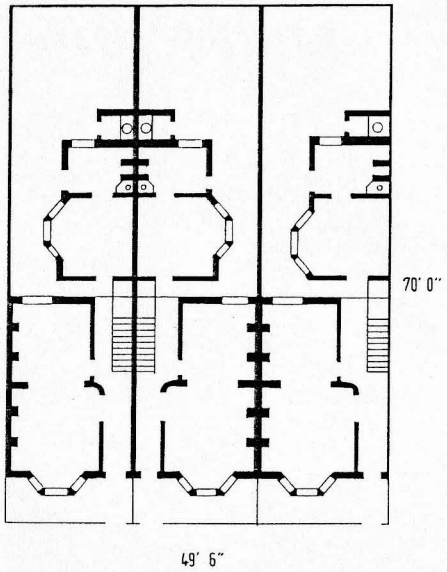


Fig. 10: Bay windows to light the rear extension: Abbot Road, Bromley-by-Bow, 1881 (Plan from the Middlesex Land Register).

The expansion of a terrace house to the front, or of the rear extension to the side, was often limited by existing or proposed building lines or by lack of space. In both these instances the bay window could serve a useful purpose, shallow as it was. To build a bay window into the back of a rear extension might be a seemingly pointless exercise, unless almost excessive daylight was the demand. There was no lateral view to be gained and there would have been no restriction on the size of the extension or the number of windows. Yet bay windows can be seen, from the railway line, on the backs of all the rear extensions along the north side of Bridgeman Road, Acton Green. Perhaps the view, in this instance, was of the railway line; and in much the same way, the rear of the houses would have been on show to the passengers passing by.

Correspondence:
Dr Neil Jackson, School of Architecture, University of Nottingham, University Park, Nottingham, NG7 2RD

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17 2 and 3 Vict cap. 24 S 2.
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20 8 and 9 Vict cap. 6.
21 12 and 13 Vict cap. 9.
22 14 and 15 Vict cap. 36.
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24 For instance 19-23 Craven Hill, Bayswater, were built on the Craven Hill Estates by Charles Claudius Cook, a builder from South Audley Street, Mayfair, in 1844, but they were not registered until 1845: MLR 1845, book 3, nos. 365-367.
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28 Compare MLR 1845, book 3, nos. 365 and 367 which have bay windows with no. 366 which does not.
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