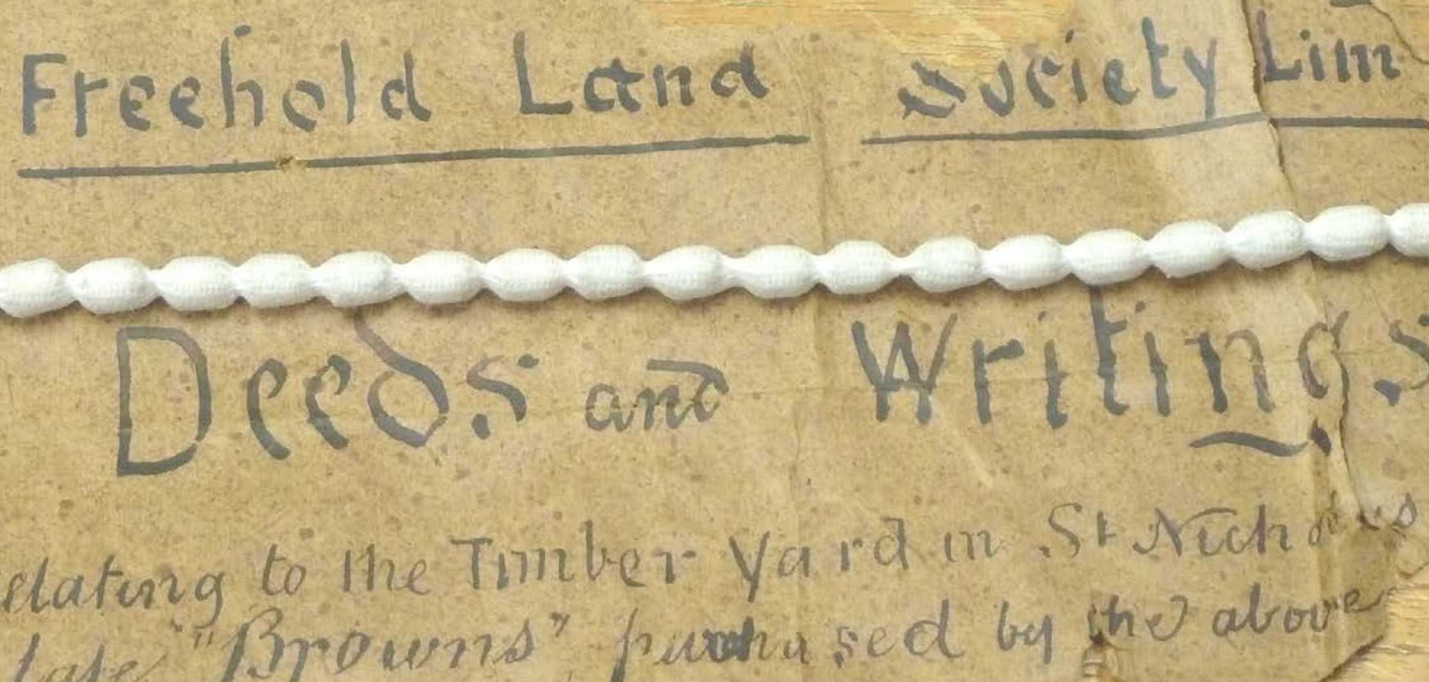


# 450 years of change in St Nicholas Street, Ipswich.

From 1850 through to the 1930s many parts of Ipswich, as well as other Suffolk towns, were developed by Suffolk Building Society under its original name of the Ipswich & Suffolk Freehold Land Society.

**Suffolk**

**Building Society**



## Introduction.

Ipswich & Suffolk Freehold Land Society (FLS), was part of a national movement to create what were known as “forty-shilling freeholders” – giving the ordinary man the chance to buy enough land to give him the right to vote. In the early days the Society purchased large parcels of land, built roads across it and divided it into allotments. Those individual plots were then offered for sale to its members, usually with the help of a mortgage.

The large plan displayed at Mutual House shows all areas of Ipswich purchased and developed by FLS from 1850 to the late 1930s. The Society also constructed estates in Felixstowe, Lowestoft, Framlingham and many other parts of Suffolk.

Early title deeds of all the large estates purchased remained with the Society. As a result our

archive includes over 300 bundles of deeds, providing a valuable resource for local historians.

One very large bundle is labelled “**Deeds & writings relating to the Timber Yard in St Nicholas late Browns purchased by FLS Ltd.**”

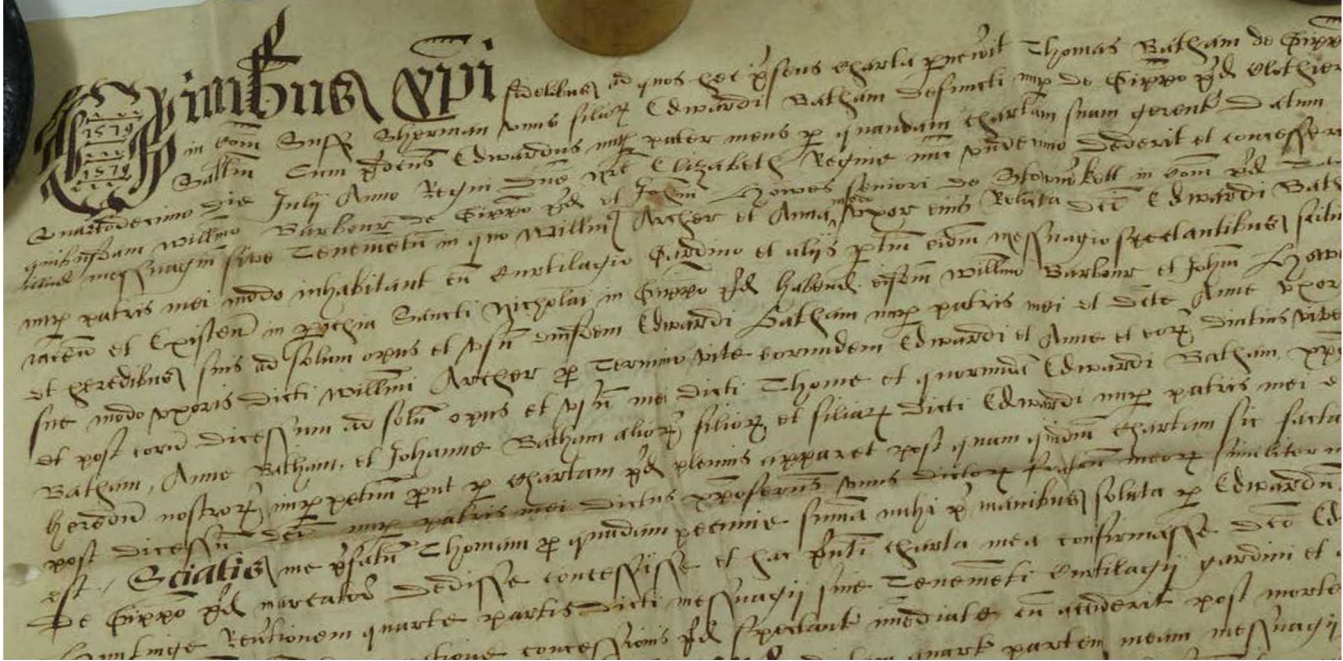
It includes the earliest document in our extensive archive dated

1579, a remarkable find in the records of a local building society, albeit one established almost 175 years ago. Written in Latin, the translation literally speaks to us from the past.

Our Minute Books and deeds give a fascinating glimpse into the past. We can take a look at the individual lives and work of this local community from 1579 to the 1890s, and show how FLS built and balloted houses in Cromwell Street to its members. Other sources give a snapshot of the neighbourhood in the early 1900s. Major changes in Ipswich planned in the 1960s resulted in part demolition, but some of these well built houses remain to the present day.

*To all those faithful in Christ to whom this present Charter will come Thomas Batham of Ipswich in the County of Suffolk, Sherman, one of the sons of Edward Batham deceased recently of Ipswich aforesaid, Clothier, Greetings.*

Translation from deed in Latin dated 1579



## Pre FLS.

Thomas and Edward Batham were both involved in the cloth trade. Thomas was a Sherman (or shearman) who trimmed the nap on finished cloth; Edward was a Clothier; these clever entrepreneurs put out raw materials to home based cloth-workers – spinners, weavers, fullers and dyers - then sold the finished cloth which generated great wealth in Suffolk in medieval and Tudor times. Many surnames hark back to work in this important industry.

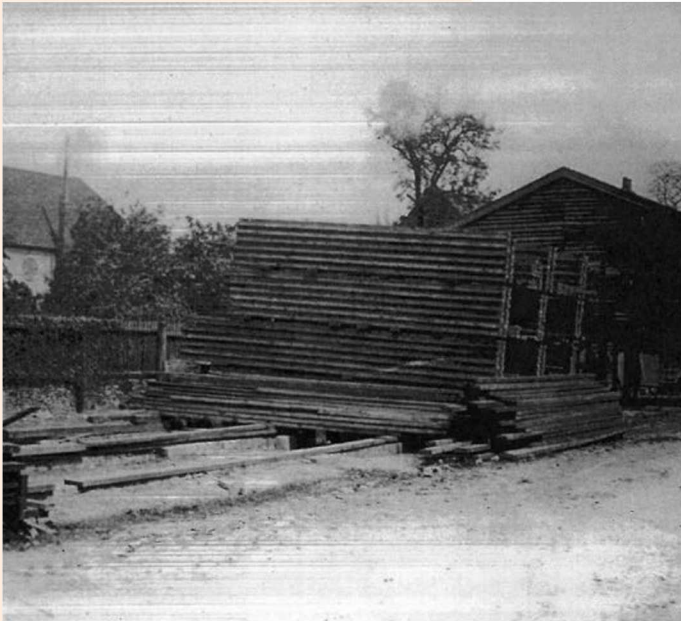


Deeds from 1680, 1698 and 1711 show owners involved in essential but rather malodorous occupations. Daniell Cole was a tanner treating the skins and hides of animals to produce leather, and John Flindell a currier; an expert in finishing tanned hides to make them strong, flexible and waterproof.

In 1698 a smaller property in the area was sold to David Sare, a tallow chandler or person who makes candles from the rendered fat of cattle and sheep. At the beginning of the 18th century, Sare's widow, left with a young son, sold a messuage (house) with sellars (cellars), shoppes etc, and tenements occupied by Thomas Moody, Francis Gildersleeve and Elizabeth Harvey widow.



Documents from the early 19<sup>th</sup> century reveal that William Brown purchased a “Capital Messuage for many years in the occupation of Richard Powell Esq and now in the occupation of William Brown and John Catlin. And also a Piece of Ground used as a Timber and Deal yard now in the tenure of William Brown & his partner” Eventually, William Brown agreed to sell this property to FLS and the story of Cromwell Street begins.



## FLS St Nicholas Street Estate – Land purchase.

An FLS Minute Book entry in December 1890 states that Mr Brown was offering to sell by private contract “his timberyard & premises including the late Mr Ridley’s house and the house and shop adjoining and other premises having in all an area

of a little more than 1 acre”. An FLS sub-committee specialised in identifying prospective land purchases and began the negotiations on price. They also recommended purchase of Mr Sweet’s adjoining gardens, if possible. Two

months later, they were able to report success in acquiring both pieces of land at a total cost of £3,950; further land owned by Mr Grimsey was added to the estate for £500.

## Development/Groundworks.

As with all land acquired by FLS, an Estate sub-committee was appointed to oversee development. These men were responsible for moving the project forward and reporting back to the full Committee with recommendations. The objective was to provide well built new houses as quickly as possible. Those dwellings were balloted by the Society, giving successful members an opportunity to

purchase their own home with the help of a mortgage.

In February 1891, Messrs Scopes<sup>1</sup>, Gooding, Pells, Talbot & Wootton were assigned responsibility for the many tasks necessary to bring the St Nicholas Street Estate to fruition. Immediately, applications and plans were placed before the Ipswich Borough authorities. The Sewerage Committee

agreed to place a sewer in Friars Road into which the Society could connect the proposed new FLS houses. The Paving & Lighting Committee approved the road plan on condition that the road was made 30 ft throughout. This was achieved by curving the road at the St Nicholas Street end.

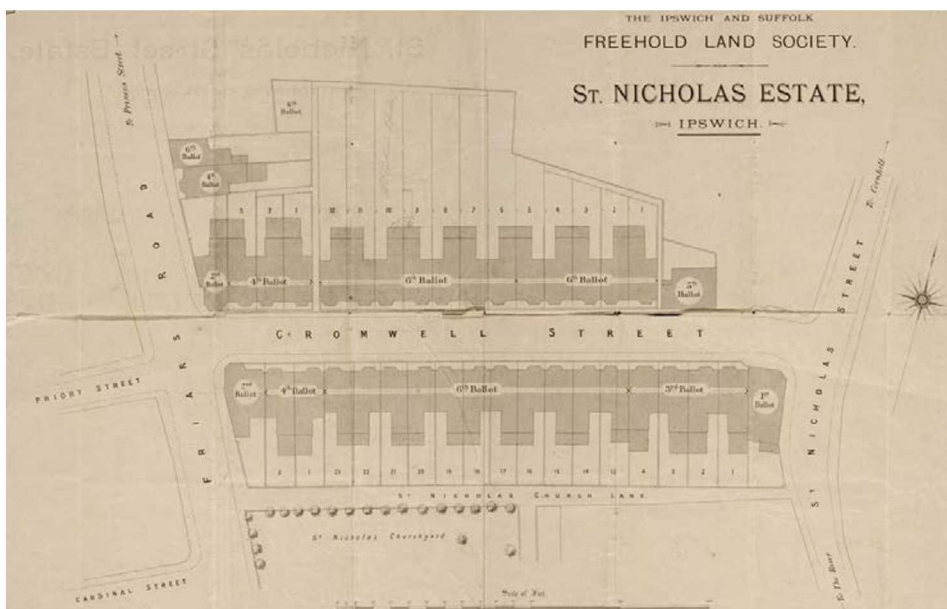
# Building.

By the end of June the size and value of the 38 properties to be built (1 shop and 37 houses) was agreed based on a Plan of the Estate. An architect's specification stating the quality of building materials and standard of workmanship expected was available to local builders. Tenders received from seven contractors were opened on 11th August 1891, though the successful bid was subsequently withdrawn due to a mistake. Three days later, the full committee met again and accepted Mr Bennett and Mr Catchpole's offer to erect the terraced houses for

£220 each. Two months later, it accepted estimates for the remaining properties from Mr Edgar Catchpole and Mr Borrett. £1200 for four houses, each with at least 4 bedrooms, and £295 each for the remaining four houses respectively. It was at this meeting on 30th October 1891 that the new road was named Cromwell Street. Some local historians believe this was due to Thomas Cromwell's connection

with Cardinal Wolsey who was born nearby, though at the same meeting the two terraces were named Arnold & Oliver which might suggest otherwise.

House building progressed throughout the next 12 months. Members were informed of progress in the Annual Report presented in the spring of 1892 when the St Nicholas Street Estate was described as "the most valuable ever acquired by the Society".



# Balloting.

Full details of the 38 properties available for members to purchase were advertised on 4<sup>th</sup> June 1892. The FLS Ballot Notice announced construction of the new street and the erection of "substantial" houses. It stated that those "fortunate enough to obtain these properties would have them placed in their hands in the most satisfactory manner".

*Nicholas Estate Secondary reported 1736 applications*

Ballot	Required for the 38 Houses as under	
First	Ballot Shop	204
Second	" 2 Houses	283
Third	" 4 Houses	247
Fourth	" 5 Houses	292
Fifth	" 4 Houses	283
Sixth	" 24 Houses	427
		<u>1736</u>

As a 'mutual' organisation the interests of FLS members was more important than profit when disposing of Estates developed. A summary of Estate expenditure totalled £15,355 and the Committee set house prices to give a profit of just £390 (2½%).



# Balloting continued.

The Notice emphasised other advantages to members applying to enter the ballot. Prices would include:-

- making up of Cromwell Street which was Kerbed, Paved, Sewered and Lighted, and adopted by the Town Authorities.
- houses with Water laid on, and the Gas Service ready for use in rooms when burners are added.
- principal rooms fitted with marble chimney pieces and tiled hearths.
- free conveyancing and land tax redeemed – representing a saving of at least £14 for the higher priced houses.

Members successful in the ballot would be able to purchase a home for as little as £320 for a

smaller terraced house or £450 for double-fronted 'Honiton House'. The cost of larger, four bed roomed houses was set at £525, and the corner "Shop with plate glass front and Show Room with House, Premises and good Cellarage" was available for £775. Fortnightly repayments ranged from 16s 8d ((83p) to £1 15s 4d (£1.79p).

The accompanying Plan shows properties separated into six sections for ballot. Interested Members were asked to complete the appropriate ballot paper, giving their passbook number, and send it to Arthur Pearce, Secretary by no later than 8.30 pm on 14<sup>th</sup> June, just two days before balloting was to take place in the Lecture Hall, Tower Street.

In less than two weeks, 1736 applications were received for the ballots held at 7.30 pm precisely on Thursday 16<sup>th</sup> June 1892. As all applicants were required to attend in person it must have been a tight squeeze! The exciting event was fully reported in the local newspaper the following day. The article mentions "a little girl was chosen to draw from 'the wheel' "(FLS ballot box). The report lists the names of successful members. An advert published the previous day illustrates the importance of FLS work to other businesses - Frasers mentions the forthcoming ballot and offers to successful purchasers "estimates for every article required in furnishing a house throughout at London prices".

## Successful Members/Occupiers in 1901.

Details of successful ballottees are recorded in the official minutes of the meeting. These names enable research in other Suffolk sources to build up a picture of the Cromwell Street community in its first decade. Borough Rate books for the late 1890s reveal that whilst a few members rented their houses to tenants, most were owner/occupiers, including Eldred Watkins who moved into 8

Oliver Terrace, Cromwell Street. At the time of the 1891 census, Watkin, a 30 year old self employed lime merchant, born in Little Horkesley, Essex was living in St Georges Street with his 25 year old wife Ada. Shortly before moving to Cromwell St their daughter, Ethel Ada was born. After 3 years in Cromwell Street the family moved again to Oban Street.

*The meeting then adjourned to the Lecture Hall Tower Street Ipswich where the Ballot proceeded with the following result*

*First Ballot*

*C S Tyler*

*J Falloos*

*W Kenidge*

*J Green*

*R J Fayers*

*R J Fayers*

*J Sadler*

*E Steigh*

*W Kenidge*

*A G Cross*

*K A Griffiths*

*F A Saughton*

*J H Bayles*

Eldred is typical of many ambitious FLS members. Fifth child in a family of eight, as a young man he was employed as an assistant to his oldest brother Edward, a China Dealer in Eltham, London. Eldred eventually became a successful lime and cement merchant with premises in new Cut West near the river.

The 1901 census shows many of those living in Cromwell Street were in their 30s and employed in middle class occupations. They include an outfitter's assistant, money lender, sewing machine agent, and shop assistant. One older member of the community was described as a timber merchant's clerk so

perhaps he worked for William Brown from whom FLS originally bought the land. His 3 daughters aged between 16 and 31, still lived at home. The older two were employed as philatelists' clerks and the youngest was a pupil teacher.

## Changes in the 1960s.

The Cromwell Street landscape and community changed dramatically in the early 1960s when a massive expansion of Ipswich was proposed in line with government policy to move residents out of Greater London into other areas in the South East of England.

Plans were drawn up for new dual carriageways cutting across the town. Many buildings west of the town centre were demolished when construction of Civic Drive and a new 'high rise' Civic Centre began. The larger FLS houses fronting Friars Road and on the south side of Cromwell Street also fell victim to the scheme, though part of Oliver Terrace together with Honiton House on the north side were retained. A change in national policy brought to



Photo credits: the Ipswich Society.

an end the further planned demolition and road building across the town - just in time to save the early timber framed buildings in St Nicholas Street.

Today, Cromwell Square is a car park and the remaining FLS houses built to the highest standards in 1892 have been converted into flats. Once again, people are enjoying town centre



living, and "The Saints" area nearby is a thriving community of independent small businesses.

### Footnote

<sup>1</sup> Various sources reveal much detail of Walter J Scopes, who served on the FLS committee for over 40 years. Like FLS secretaries Joseph and Arthur Pearce, Scopes was a Unitarian strongly connected to the Meeting House in St Nicholas Street. In fact, he was born in an oak-panelled room above the timber framed courtyard building. A 1909 newspaper report of his golden wedding anniversary describes Mr Scopes as "an Ipswichian to the backbone, with reminiscences running well towards three quarters of a century". He recalls the opening of the Custom House, and making of the railway tunnel, as well as Prince Albert's visit to Ipswich in 1851.



## We hope you enjoyed the tour.

We're proud of our heritage as an organisation founded to help local people to prosper.

Since 1849 we've been doing everything we can to be where people need us. Benefiting our members now and in the future.

Our mission is to be a safe home for savers and to provide safe homes for our communities.

We're Suffolk through and through.

**Suffolk**

**Building Society**

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