

Developing Victorian Battersea: The Story of James Lord and George Todd, Junior

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Although the broad outlines of the development of ‘ordinary’ mid- to late-Victorian building estates in suburban London are well known, there remains a large potential for more detailed studies, both of individual suburbs and estates. Records of local developers, surveyors and builders, other than what may be gleaned from official sources or from randomly surviving deeds are scarce, and the motivations and finances of the vast majority are either obscure or completely unknown. Occasionally, however, a power search-light illuminates the complex relationships that underlie the transformation of fields into streets. The core of this study is an action in Chancery of 1870–1, brought by barrister and estate developer James Lord against builder-turned-auctioneer/surveyor George Todd junior. The ups and downs of their often less-than-businesslike relationship over the preceding seven years no doubt mirrors many similar, but unrecorded, examples, not only in Battersea but across Victorian London.

KEYWORDS 19th century, London, Battersea, Estate development, Suburban housing, Chancery proceedings

Introduction

This paper has its origins in a study of estate development and building in nineteenth-century Battersea, a suburb where land ownership was highly fragmented and landed and institutional estates virtually absent.¹ The paper begins with a brief outline of the process of building development in Battersea, followed by biographical sketches of the two protagonists. The principal focus is the Chancery case itself, in which the adversarial legal system enables us to examine the evolution of accusation and response, supported by statistical information offering a rare glimpse into the creation of several building estates and their relative failure.

Estate development was always a risky business, and many of those involved from landowners and builders to providers of finance saw their dreams of large returns come to nought. The vagaries of supply and demand, over-optimism or ignorance about the local housing market and associated financial problems, often culminated in financial loss or bankruptcy. Unfortunately, detailed studies of the development of suburbia are few, despite the pioneering work of H. J. Dyos and others.² Although this paper examines a tiny fragment of the vast mosaic of building estates created in Victorian Battersea and London as a whole from the perspective of the developer and his principal agent, it offers pointers towards further studies of such relationships.

In 1780 Battersea was a largely agricultural parish with a population of about 2,000, albeit with pockets of industry along the Thames and a growing number of villas and mansions in the elevated southern half, notably around Battersea and Wandsworth Commons. By 1910 Battersea had been transformed into a fully developed suburb with 170,000 inhabitants. The creation of new building estates got off to a very slow start, the principal focus of activity being Battersea New Town in the north-east corner. 'Take-off' began with the peak of the building cycle in the mid-1840s and the 1,000 acres of suitable building land were largely covered by 1900. Battersea still retained several hundred acres of unenclosed open fields in 1840, and ownership generally was highly fragmented, leading to the development of 228 building estates, ranging from 0.25 to 60 acres and 6 to 1,600 dwellings. Three-quarters were smaller than five acres, averaging forty-nine dwellings, about one-third of the total. By contrast, seven estates covering twenty acres or more provided 24% of dwellings. The key period for estate formation was 1861–70, with 66 new schemes. Battersea's many developers and builders provided generally adequate accommodation for 150,000 new residents over six decades.

One aspect of estate development, not only in Victorian London, but from the start of sustained urban growth in the 18th century to the present day, is the often erratic and protracted process of completing any scheme, with the consequent impact on developers' and builders' finances. Data on the duration of building for Battersea estates show that, while about half were completed within five years, almost a quarter took more than a decade. The average for estates with fifty houses or less was 4–5 years, compared with 16 years for those with more than 500 houses. Size was not the only factor causing delay, however. When James Lord was active in the 1860s, the average completion took 8–9 years. His first venture, at Bolingbroke Grove, took from 1866 to 1902 to achieve 117 houses, most of them built long after he had left the scene. The Lombard Estate was more successful, but even then was only two-thirds complete when he abandoned it in the early 1870s.

The availability of small parcels of land offered opportunities for local builders, shopkeepers, and other tradesmen to undertake development in Battersea. Their knowledge of the market was probably more realistic than that of an outsider, who often believed that the model of central London landed estates was applicable here. For example, the Commissioners of Woods and Forests (later Works) mistakenly thought that the land around the newly created Battersea Park (opened 1858) could be developed with large terraces and villas à la Regents Park, while

the Flower family and their architects James Knowles father and son envisaged a Pimlico south-of-the-river only to be thwarted by a rash of railway-building within a few years of drawing up their grand plans.³ James Lord was equally disappointed in his endeavours to make a fortune in the fields of Battersea.

Lawyers and surveyors played a prominent role in estate development, whether as agents for others or initiating schemes themselves.⁴ Lawyers developed thirty-eight estates individually or in partnership, covering 194 acres with 5,000 dwellings, almost one-fifth of the total in each case. Foremost among them were solicitors Henry Corsellis (ten estates, 1,697 houses) and Jesse Nickinson (four estates, 912 houses). The two estates actually begun by barrister James Lord covered nine acres, though the 268 houses took several decades to complete, having passed into other hands. Had his plans to develop the forty-acre Parkfield estate come to fruition, his contribution would have been 1,400 houses.

Most Battersea estates have surviving deeds, and appear in the District Surveyors' Returns and drainage applications, which together enable the broad outlines of who developed what and when to be established, although motivations and finances are often difficult or impossible to discover, likewise developers' perceptions of the housing market, and their business relationships with surveyors, architects, and other professionals. In Battersea, few documents touch on these crucial areas, even for large schemes as the Crown and Flower Estates. Landowners perennially aspired to build substantial properties for middle-class occupiers paying good rents, using the covenants in building agreements to attain these goals.⁵ In Battersea, these dreams were often thwarted by the presence of substantial areas of industry, while various railway companies capitalized on the ample supply of flat, cheap land in close proximity to central London, taking around 400 acres for their lines, stations, goods yards, engine sheds, and works. All this created an essentially working-class demand for housing, dominated by skilled manual workers, but with large numbers of the semi-skilled and unskilled (Table 1). Only after 1880 did the middle-class element begin to grow rapidly as central and south Battersea were built-up and travel to work outside the area increased.

TABLE 1
BATTERSEA: SOCIAL CLASS 1851–1901 (% HOUSEHOLD HEADS)

Class	1851	1861	1871	1881	1891	1901
Upper/upper-middle	5.6	1.6	1.7	1.6	1.2	1.3
Middle	19.0	18.4	16.5	8.9	10.6	12.2
Skilled non-manual	18.0	18.7	18.3	24.7	26.9	27.3
Skilled manual	24.1	28.2	37.9	36.2	34.7	32.3
<i>Sub-total skilled</i>	<i>42.1</i>	<i>46.9</i>	<i>56.2</i>	<i>60.9</i>	<i>61.6</i>	<i>59.6</i>
Semi-skilled	11.8	13.6	11.5	13.4	16.5	20.9
Unskilled	21.5	19.5	14.1	13.1	10.0	6.0
<i>Total working-class</i>	<i>75.4</i>	<i>80.0</i>	<i>81.8</i>	<i>89.5</i>	<i>88.2</i>	<i>86.5</i>

Note: Based on 10% samples of household heads from the 1851–71 Census Enumerators Books and 5% samples for 1881–1901.

In so far as the upper echelons of local society lived in properties built between 1770 and 1840 in areas unaffected by unsatisfactory neighbours, the market for working-class accommodation was never less than 75% of the market, increasing to almost 90% from 1881. By 1860, the reality would be evident to any potential developer, even those from outside Battersea. Many incomers like James Lord employed surveyors or architects possessed of the necessary local knowledge. Those who tried to enhance the social status of their estates generally failed to do so, at least before the late-1880s. The Crown estate succeeded in attracting an upper-class market only when it turned to the building of mansion flats overlooking Battersea Park after 1890, finally completing its estate in 1902 after forty years. The importance of rent in relation to often erratic earnings led to the rapid subdivision of houses intended for single-family occupation, while armies of lodgers and boarders appeared to provide financial relief. The two-storey terrace was general in Battersea, from the late-18th century until the Great War. There was a leaven of three-storey properties, demand for which as single-family homes was limited away from the principal thoroughfares, where many incorporated retail premises.

Biography

Rector's son Charles Francis James Lord was born at Barfreton in Kent in 1814. Two of his brothers entered the church, but James chose the law, studying at Lincoln's Inn from 1833 and called to the bar at the Inner Temple in June 1837. Lord married twice, and had nine children. He was the author of *The Theory & Practice of Conveyancing* (1844), and long-term chairman of the Protestant Association and a regular spokesman on behalf of anti-Catholic causes.⁶ Lord had political ambitions, and was considered as a Conservative candidate for Derby in 1848 and East Surrey in 1868, when he opposed Ritualism in Protestant services.

In the mid-1850s, the family lived at Derby, the home of his second wife, daughter of a local magistrate and businessman. Around 1858, they moved to Battersea, occupying one of the Georgian 'Five Houses' in Bolingbroke Grove facing Wandsworth Common. The family lived in style with six or seven resident servants. Following the demolition of that house in 1864 to make way for Lord's first development, they moved to St John's Lodge near Clapham Junction. Lord's financial problems and the death of his wife in 1879 appear to have caused at least a partial estrangement from his family.⁷ His financial failure clearly affected the family's prospects, not least the potential loss of all-important respectability. In 1881 he was staying at the Grand Hotel Brighton, describing himself as a practising barrister. He then moved down the social ladder to become a lodger in two furnished rooms at 459 Brixton Road by 1891, where he stayed until his death in 1906, leaving an estate of £333, less than that of many a modest Battersea builder and small shopkeeper; a spectacular fall indeed.

George Todd junior (1832–99)⁸ was the third son of builder George Todd (1796–1872; born at Bishop Auckland), who worked in Chelsea from the 1820s and was followed by his five sons: John (1816–97), Christopher (1831–92), George, Henry (1834–95), and Thomas (1836–1930).⁹ In 1861 three of the brothers were major

builders. Christopher employed 300 men and 70 boys on the Merchant Taylors Company's Lewisham estate, while John and George employed 72 men and 10 boys and 120 men, respectively. Financial failure soon followed, with George junior declared bankrupt in 1861, and business partners John and Christopher in 1862.¹⁰

George Todd senior retired to Wandsworth Common in the late-1850s, accompanied by Thomas. Christopher moved from Lee to Battersea in 1862, and developed an estate on Battersea Rise. Following his bankruptcy, George junior set up the 'City Auction, Land and Estate Company' at 8 Pancras Lane in the City, moving to Percy Chambers, Charing Cross in 1872. He became a middle-ranking auctioneer and surveyor.¹¹ His press advertising shows him involved with surveying; letting apartments; selling ground rents, house and factory contents; bankruptcy sales, even 120 dozen of madeira wine. George Todd junior had six children and moved from Chelsea to Battersea in 1863, where he played a considerable role in estate development during the 1860s, with local offices at his various homes. Like Lord, George Todd senior and his sons were Conservative supporters.¹²

Between June 1864 and January 1871, George Todd made fifteen applications to the Metropolitan Board of Works (MBW) for new streets on nine estates in Battersea for seven different developers. Bolingbroke Grove (June 1866), Lombard (April 1868) and Parkfield (May–October 1868) were for James Lord, though none was completed as planned. Todd was also involved, not very successfully, with house-building on the Crown Estate at Battersea Park.¹³ He was also involved with estates at Newington/New Kent Road (1864), Leyton (1865), Crown Hill, Norwood (1866), Penge (1867), Gipsy Hill (1868, with Lord), and Southall (1870).

Although only in his early forties, George Todd retired from the building world in the mid-1870s. How much this stemmed from his dealings with James Lord is unclear. Todd embarked on a new career with the 3rd Middlesex Artillery Volunteer Corps, progressing from Sub-Lieutenant to Major between 1874 and 1892. He and his two sons, George Gough and Rowland, also in the 3rd Middlesex, are credited with a key role in founding the (Royal) Military Tournament in 1880, arguably providing a more significant legacy than the Battersea estate speculations.¹⁴

James Lord and George Todd in Battersea

Their complex relationship is revealed in a Chancery case initiated by Lord in 1870.¹⁵ He was a vigorous litigant, and was involved in five Chancery cases between 1866 and 1874. Three involved property in Battersea, another was a byzantine affair worthy of Jarndyce and Jarndyce concerning the estate of long-dead relatives of his first wife (Lord had been her third husband in a dozen years).¹⁶

The Bill of Complaint was submitted on 24 October 1870 and relates mainly to the Bolingbroke Grove estate, with short sections on Lombard Estate and other business. Todd's Reply of April 1871 presents a largely contrary view of events, with two manuscript schedules appended to the printed matter. Schedule 1 presents Rental and Cash Accounts for Bolingbroke Grove from mid-1867 to Michaelmas 1870. Schedule 2 comprises assorted accounts for Lombard Estate, supplementary a/c £527 10s; St Johns Lodge £90; Parkfield Estate, Battersea £2,908 18s;

Ashburnham Park Estate, Gipsy Hill £340; Bolingbroke Grove, supplementary a/c, £668 11s 7d; Bedford Square property £5 5s, and 'Estate at Hampstead' £5 5s, total £4,544 12s 7d. These are additional to Todd's August 1869 claim for £1,279, increased to £1,757 12s 6d in January 1871. Lord and his lawyers, having digested the Reply, submitted an Amended Bill of Complaint in May 1871, taking issue with many of Todd's answers and adding supplementary material. It claimed that Todd took advantage of the original Bill to claim £6,014 19s 9d, 'for the first time', inclusive of the £1,757 12s 6d. (The total of Todd's claims is actually £6,302 5s 1d, but accurate accounting was not a forte of either man.)

Lord's responses to Schedule 2 are perfunctory, mostly flat contradictions denying any liability. He claimed that, far from owing Todd £6,015, the latter was considerably in his debt. Even if Todd had taken advantage of Lord's naivety and greed, he probably had little hope of recovering these substantial sums. Both men clearly suffered considerably from their collaboration. In September 1871, Lord began proceedings for liquidation by arrangement or composition with his creditors, which were concluded in March 1873.

All these claims and counter-claims make it difficult to know which, if either, is true. All the arguments relating to each scheme are therefore considered together in the following discussion.

Bolingbroke Grove Estate

In 1855, the estate of Elizabeth Hoper (1760–1852), sister-in-law of wealthy wine merchant Matthew Chalié (1747–1838) was sold by Chalié's grand-daughter Marianne, Countess de Morella and others to the National Freehold Land Society (NFLS; later the British Land Company [BLC]).¹⁷ The NFLS was founded in 1849 with the primary aim of increasing the Liberal electorate by creating small freeholds by the purchase and subdivision of land, followed in 1852 by the Conservative Land Society. Both were active in Battersea in the 1850s and 1860s, usually buying land cheaply on the periphery of the built-up area.¹⁸ The NFLS laid out Chatham Road with long, narrow plots, about 12 ft. by 130–210 ft to maximize the attraction to potential voters. Plots were often combined before building. Assorted terraced, semi-detached and detached property with a scattering of pubs and shops appeared slowly over the next decade. New Wandsworth station (opened 1858) was half a mile away.

After five years in residence, Lord decided to demolish his house and develop the site in 1864. He acquired 3½ acres from the BLC in January 1866 for £2,400¹⁹ (Figure 1). Todd was then engaged in less-than-successful attempts at building substantial houses at Battersea Park, but also had two estates to his name, both the property of market gardener William Howey.²⁰

George Todd obtained four times more than Lord had expected for selling the building materials from his house. Lord intended to build on his own account, but Todd urged him to lease plots, thereby avoiding problems with unfinished and unlet houses; wise advice given subsequent events. A builder had already prepared plans for Lord. Todd considered these defective and suggested alterations.



FIGURE 1 James Lord's Bolingbroke Estate 1866 (OS 1:1056 Plan 1st ed.).

He was appointed to plan the estate, and supervise and certify builders' work for 5% commission (or 3% for immediate payment). Todd alleged that he had received nothing before legal action began in late-1870, although it seems incredible that he would have waited so long for payment.

Todd's plans for Darley Road, Skeldon Road (later abandoned), and Swaby Road (later part of Northcote Road) were approved by the MBW on 15 June 1866. The original plans do not survive, but the layout of the estate as usual seeks to maximize the number of house plots; provision was made for three shops, but no pubs. Messrs. Hiscox and Williams of Battersea contracted to build the roads and sewers, plus nine

houses in Swaby Road and three shops in Chatham Road. Lord directed Todd to advertise for more builders in the *Builder*. John Reid offered very low prices for ten houses in Chatham Road, but was soon bankrupt. Todd suggested that he be replaced by John King, then working for Lord at St John's Lodge, who agreed to complete the ten houses and erect fourteen more.

In August 1867, Todd allegedly advised Lord to make building agreements, advancing money on the basis of his certificates. Lord claimed all the builders went bankrupt before completing the houses, leaving carcasses that were insufficient security for the sums advanced. Todd denied playing any role in the building agreements. He claimed that Lord aimed to secure large ground rentals and high rates of interest for his advances. Todd considered the houses would be of full value in relation to the advances when completed, making the desired profits. The whole estate was later valued at £16,488 for Lord's trustees.

Lord further accused Todd of neglecting the houses, which he denied, saying that he had put in some caretakers, including police constables, two of whom appear in the 1871 Census. Several men and boys were arrested for stone-throwing, but Lord refused to prosecute, not wishing to prejudice his popularity and Parliamentary aspirations! Lord also complained that much work passed by Todd was so poor that it had to be redone at considerable expense.

Todd's commission charges were complicated. To the basic 5% was added one year's ground rent (usually £5) for plots let to builders. For plots sold, he charged 2½% on the total purchase money or 5% on the first £100 and 2½% on the rest, without explaining what criteria were used in deciding which to employ. Todd was also paid 5% by builders and buyers. Lord claimed that no sales had been made to Arthur Parker, despite Todd's Schedule listing them in detail. Not content with all his other tasks Todd undertook to collect tenants' rents, which he and his employee Mr Spencer did until October 1869. By then, the value of houses in the area had fallen considerably, reflecting over-building, and it was no longer worthwhile collecting rent from the few remaining tenants. Lord had mislaid three quarters' accounts for 1867–8.

Building began immediately after Lord acquired the land in early-1866, taking advantage of the existing frontage on Chatham Road. Progress was fitful, not least because of repeated changes of builder, as the (incomplete) building notices in the Wandsworth District Board of Works (hereafter WDBW) minutes show (Table 2).

The house designs were probably by Todd, and comprise mainly three-storey terraces with canted ground-floor bays and roofs concealed behind parapets (Figure 2). They had two rooms on each floor, ideal for rapid subdivision and looking distinctly 'urban' compared with the assorted houses on the NFLS estate. The terrace of nine houses built by Hiscox and Williams in Swaby Road in 1868 were three-storey with six rooms, semi-basements and bays on the two lower floors. Unusually for the time, they were faced in red brick, as were their three houses in Chatham Terrace (later 70–74 Chatham Road, converted to shops in the 1880s). Todd's Schedule 1 shows fourteen houses completed by mid-1867 (thirteen in Chatham Road), increasing to thirty-six in 1869, including seventeen in Bolingbroke Terrace and nine in Swaby Road.

TABLE 2
HOUSEBUILDING ON THE BOLINGBROKE GROVE ESTATE 1866–8

Date	Location	Builder	Hos.
March 1866	Bolingbroke Gro.	John King	4
June 1866	Chatham Rd	King [replacing Reid]	3
March 1867	Chatham Rd	King [replacing Reid]	7
	Chatham Rd	G Todd [King; repl. by Froud]	14
October 1867	Chatham Rd	Messrs. Froud	15
December 1867	Chatham Rd	T.H. Barker	4
	Chatham Rd	James Loud	5
March 1868	Chatham Rd	Loud	4
April 1868	Darley Rd	William Savage	4

Source: WDBW Minutes (Wandsworth Heritage Service, WDBW/1)

As with all building estates, there was a complicated financial web involving developer, surveyor, builders, and tenants. Todd's Schedule 2 provides much, though by no means complete, information for 1867–70, with many items bracketed together as 1867/8/9.

Todd obtained a £3,500 mortgage on four houses in Bolingbroke Grove and three in Chatham Road from West End solicitors Bailey, Shaw, Smith, and Bailey, after making 'numerous attendances' (a favourite phrase) on 'solicitors, clients, capitalists and others'. Bailey & Co., who numbered the Duke of Portland among their clients, also advanced £2,298 to Hiscox & Williams for the twelve houses in Swaby Road



FIGURE 2 Chatham Road looking east c. 1910 (*Commercial postcard, courtesy Wandsworth Heritage Service*). Houses on the right are Bolingbroke Terrace, various builders 1867–8.

and Chatham Road. Another major source of finance was Mr Arthur Parker, probably from a prosperous family of silk and cotton brokers living in Hampstead. He paid £3,858 for fifteen houses in Chatham Road and sixteen in Darley Road, probably in 1869–70.

George Todd claimed one guinea apiece for laying-out forty-one plots in Darley Road. Others were let for £5, including four to Frederick Swinford and fourteen to the Froud Brothers, though building only began here in late 1870, with sixteen houses recorded as ‘building’ in the 1871 Census.

Bolingbroke Grove: estate management

George Todd not only had to manage builders, but also day-to-day tenancy matters. Schedule 1 of his reply provides a house-by-house record of tenants and rents, detail rarely available for an ‘ordinary’ estate like this, and worthy of closer examination. Only one house was vacant in 1867–8, increasing dramatically to 13 in mid-1869 (36%), and 24 in mid-1870 (67%) (Appendix 1). There was growing concern locally about the level of over-building as early as 1869.²¹ The vacancy rate in Battersea generally and on the NFLS estate was 15% in 1871.

The first tenancy agreements commenced in March 1866, mostly for one or three years, with annual rents of £27–£36 p.a. in Chatham Road, soon reduced to £20–£30, £55 for larger houses in Bolingbroke Grove and £25 in Swaby Road (1868). Although 87% of the rents due at Midsummer 1867 had been paid, arrears were already £37.50. The reasons for non-payment were many and varied. Thus Mr Paice ‘late bankrupt’ was nine months in arrears, J. Reader was ‘distressed, ejected’, and Mr Fairweather was ‘being sued’. ‘[R]espectable’ Mr Dick had gone ‘to become a gardener in Berkshire’. Others ‘ran away to Calcutta’, ‘ran away, sued’, ‘had to give up house through reverses’, ‘paid by instalments’, ‘vacated in great distress’, ‘will give up fixtures and fittings in lieu of rent’. One house was occupied by a caretaker-policeman. By late-1870, things were at a low ebb. Only 32% of the nominal quarterly rent roll of £45 had been collected; arrears were £20. Six houses in Chatham Road still had annual tenants, but Swaby Road had only weekly tenants. In every sense the estate was a failure, a sorry litany of flitting tenants and empty houses obviously had serious implications for James Lord’s finances, and for the success of his estate.

Few houses were built after 1868, and most stood empty and unproductive. Occupancy rates recovered only slowly from their nadir. The 1871 Census shows fifteen empty houses, with thirty-four under construction in Chatham Road (fifteen), Darley Road (sixteen), and Bolingbroke Grove (three). At least Lord was able to dispose of twelve plots in 1872 for St Michael’s Church, Sunday schools and institute. It is not clear when his involvement with the estate came to an end. He leased 5 Darley Road to barrister’s clerk Samuel Best of Brixton in November 1874, and in June 1875 he and solicitor Evan Hare, who was also involved with Lord’s other Battersea estates, submitted a plan for alterations to Skeldon Road.²²

Why was Bolingbroke Grove estate so problematic? Conceived in the boom years 1864–5, it remained remote from the local suburban frontier until the late 1870s.

The NFLS had already established a pattern of working- and lower middle-class houses and tenants, and only the Wandsworth Common frontage offered scope for superior houses. In 1871, the social structure on the two estates was broadly similar (Table 3).

The houses occupied in 1871 should have yielded annual rents of about £120, but the level of arrears, rapid turnover of tenants, and vacancies ensured that the actual figure was far less, although ground rents of £180 or so did at least provide a more reliable source of income. No wonder Lord was in dire financial straits and resorting to the law.

Who was to blame for this state of affairs? Was it Lord, aiming for rapid and substantial profits from middle-class tenants, irrespective of the realities of the local housing market? Or was it Todd? His record elsewhere shows that although his grasp of practicalities may have been better, his business acumen was questionable. The chaotic proceedings at Bolingbroke Grove were a far cry from well-ordered central London estates. They were, however, typical of many estates springing up across Battersea in the 1860s, not merely those on half-acre common-field strips but also the massive undertakings of the Crown's Battersea Park estate and the Flower family's Park Town.²³

Bolingbroke Grove estate was finally completed long after Lord and Todd left the scene. In 1881 there were seventy-two houses, still with a high vacancy rate of 21%. Bursts of activity in Darley Road in 1879–86 and 1896–1901 increased the total to 106 in 1891 and 121 in 1902, still leaving five vacant plots (Figure 3).

Lombard Estate

Despite the mutual mistrust and misrepresentation that apparently characterized the business dealings of James Lord and George Todd at Bolingbroke Grove, they continued to work together. In October 1867, Todd auctioned the Lombard Estate, described as '9a 1r 27p of valuable freehold building land fronting York and Lombard Roads, with sites for villas, houses and shops... worthy of the attention of land societies, builders, speculators and capitalists... commandingly situate near Battersea Town station [opened 1863]', giving access to both City and West End.²⁴ The owners were Mary and Louisa McKellar, wealthy unmarried daughters of a West End tailor. Lord paid £11,700 for 7.5 acres in April 1868. The remainder was bought by engineer James Gwynne and Todd laid out both estates. Fortunately

TABLE 3
SOCIAL CLASS IN CHATHAM ROAD BATTERSEA 1871

Class*	Lord (%)	NFLS (%)
Middle	Nil	8.0
Skilled working	66.7	52.7
Semi-skilled/unskilled	33.3	39.3

Note: *Heads of household.

Source: Author's analysis of Census Enumerator's returns.

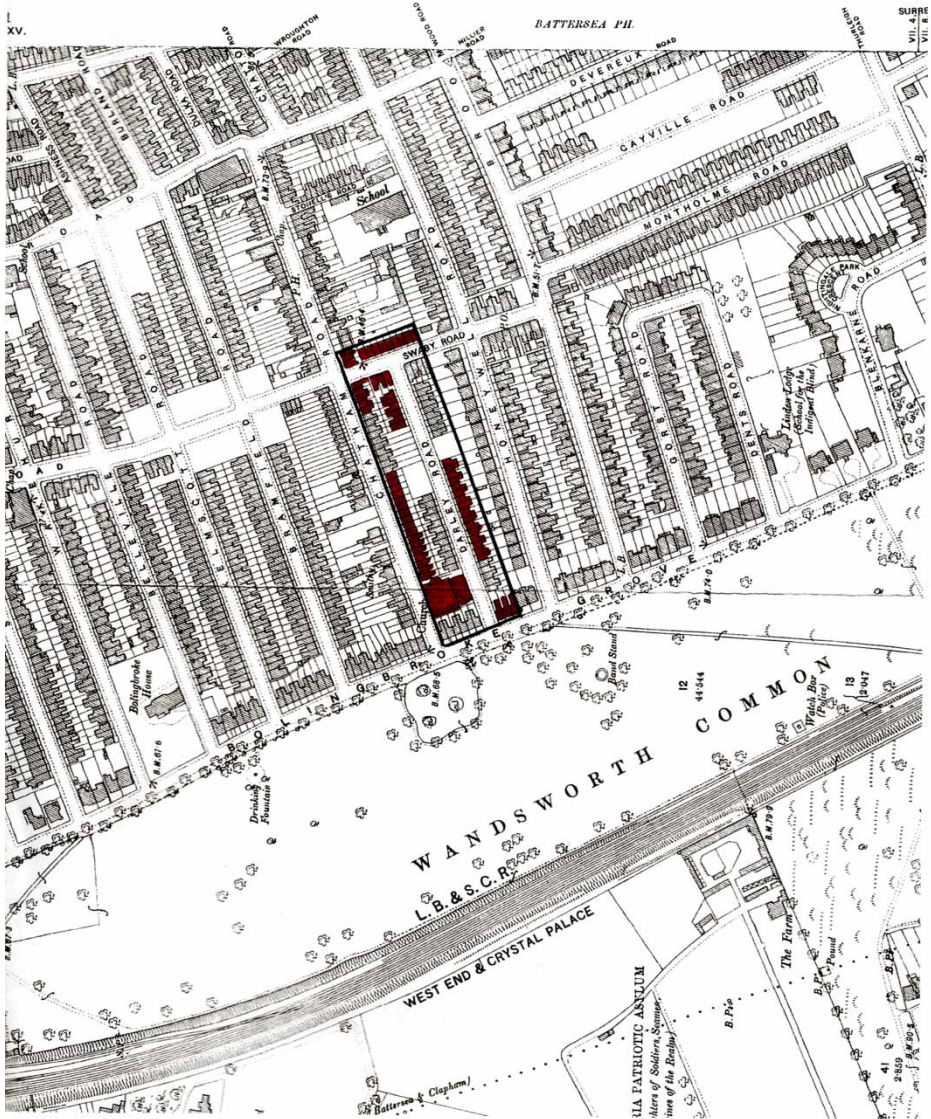


FIGURE 3 James Lord's Bolingbroke Estate 1866 (OS 1:2500 Plan 2nd ed.). Houses built under Lord's ownership highlighted.

for Lord, this was a more successful venture, with 150 out of a projected 245 houses built during his ownership, and 120 ground rents sold (Figure 4).

James Lord obtained a £12,100 mortgage for a 21-year term from the Birkbeck Permanent Building Society in January 1869.²⁵ Under its terms, he was permitted to take rents from the houses as long as he kept up the repayments, failing which the whole estate passed to the society. Lord did default, the estate changed hands and building ceased. A plan submitted to the WDBW on behalf of James Lord by



FIGURE 4 James Lord's Lombard Estate 1866 (OS 1:2500 Plan 1st ed.).

Messrs. Hooper, Dobbin & Varley of Westminster in May 1871, lists 111 houses as built and 104 vacant plots.²⁶ The discrepancy between these figures and the total of 185 built by 1890 reflects the abandonment of about 30 plots for industrial and other uses as a result of the hiatus between Lord's withdrawal and the resumption of activity by the Birkbeck Building Society. The society advertised forty-two plots for sale in May 1881, but work only recommenced in earnest in 1885, when plots were offered for £88–98 freehold (Figure 5).

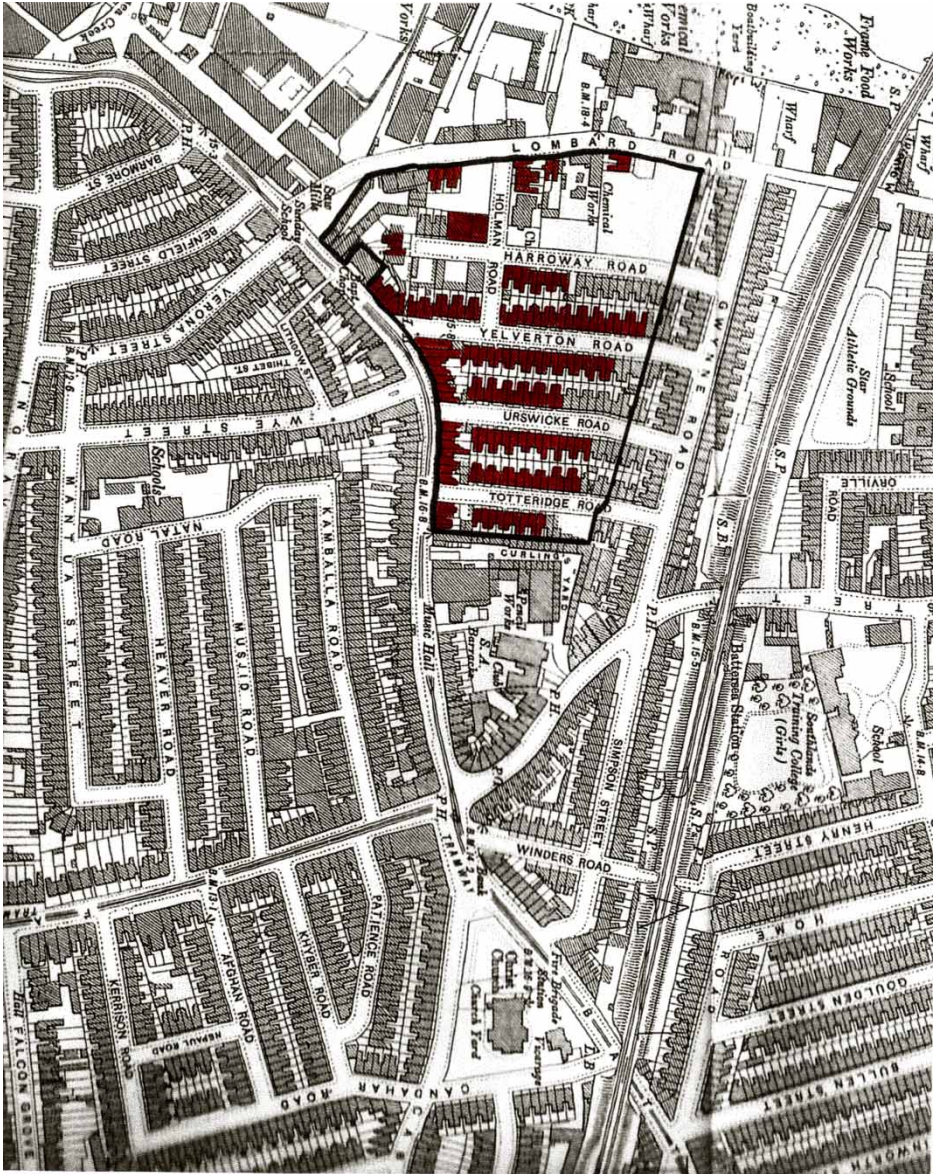


FIGURE 5 James Lord's Lombard Estate 1894 (OS 1:2500 Plan 2nd ed.). Houses built under Lord's ownership highlighted.

Lord claimed that he only acquired this land at Todd's suggestion, despite being reluctant to do so, urged on by assurances that he would be at no trouble or expense beyond advancing the capital. Todd stated that Lord asked him to look for land, to help advance his political interests, after his satisfactory work at Bolingbroke Grove! Todd found various estates, of which Lombard Road was the best, not least because he was selling it and getting commission from the McKellars.

Todd again agreed to lay out the estate and supervise the builders. He began by surveying, taking levels and preparing plans for roads, drains and house plots, followed by the submission of plans to the Metropolitan and Wandsworth Boards of Works, involving 'numerous attendances' at their offices. Five new streets were approved on 17 April 1868, followed by a sixth on 22 January, increasing the number of house plots from 231 to 245. The £1,430 contract for making roads and sewers was awarded to J. Spencer. For laying-out and letting plots Todd charged six and twelve months' ground rent respectively (£2.50 and £5 per plot). Builders paid 5% commission for plans and elevations by Todd, generally similar to those on the Bolingbroke Grove estate, but with variations in the provision of bay windows and some round-headed windows in Urswicke (later Badric) Road (Figure 6). More 'numerous attendances on Bankers, Capitalists, Solicitors and others' concerning advances followed.

Lord claimed that, despite agreeing to keep a book of transactions, Todd failed either to account for or pay anything. Todd replied that Lord and his solicitor



FIGURE 6 Totteridge Road looking south, c. 1968. The three-storey terrace built under Lord and Todd c. 1869–70 in the distance contrasts with the two-storey terrace built under the Birkbeck Building Society c. 1886.

Courtesy Wandsworth Heritage Service.

provided no information about building agreements, though he knew that ground rents were £5–£7, and that Lord had raised £16,937 from their sale (equivalent to 23–25 years' purchase). Of this, £5,000 (about 40 houses) represented sales arranged by Todd to the Birkbeck Freehold Land Society, sister of the building society that provided Lord's mortgage. In 1870, Lord held ten houses and 108 plots valued at £10,800, representing the very large profits he had sought in vain at Bolingbroke Grove. In view of this substantial inflow of cash, one wonders why Lord did not pay off his mortgage, though his even larger commitments at Parkfield estate in 1868–9 probably provide the explanation.

By developing his estates directly, Lord paid Todd large weekly sums to advance to builders on security of the building agreements, thereby giving him scope for considerable manipulation. Some cheques were drawn on Lord's bank to the order of builders. When these had been endorsed, Todd cashed them and settled with builders after deducting commission, or sent his employee Mr Spencer to the bank with the builders to take his commission as soon as the cheques were cashed. Other cheques passed through Todd's own bank. Todd's agreements with builders were often merely verbal, with no security taken, only a simple receipt.

The houses built on the Lombard Estate before work ceased around 1873 were plain three-storey terraces, with ground-floor bays, occasionally extending to the first floor. Despite its proximity to riverside industry, including the ever-growing Price's Patent Candle factory, offering a ready market of skilled workmen, it was hardly an unqualified success for James Lord. The 1871 Census shows 488 individuals in 103 households occupying 68 houses. Fourteen houses were vacant (17%, close to the Battersea average) and 19 'building' (7% of household heads were lower middle-class [mostly shopkeepers in Lombard Market, which lined the York Road frontage of the estate], 77% skilled working-class (four-fifths manual workers), 16% semi- and unskilled). George Todd and his family lived nearby in Lombard Road on an undeveloped part of the estate. By 1881, 133 houses were occupied and only ten vacant; the population was now 1,313. The proportion of semi- and unskilled families had doubled and overcrowding had increased as more modern properties lured the skilled workmen away.

After dealing with the Bolingbroke Grove and Lombard estates at great length, the Chancery proceedings dealt only summarily with Lord and Todd's other business activities.

St John's Lodge, Clapham Junction

Leaving his Wandsworth Common house to the demolition men, James Lord moved in 1864 to St John's Lodge, a substantial villa built around 1839 for auctioneer George Cockerell. George Todd claimed £90 for performing various tasks here during 1867–70, which Lord refuted. In March 1867, Todd valued the property 'with a view to turning [the same and a nearby paddock] into a building speculation'. He advised against this, since Lord, '[B]eing 'very pressed for money, could make a very advantageous bargain' with a client of Todd's who would lend all or more than he had paid for the property. In February 1869, Todd again

valued the property and prepared a plan. Lord now thought that if he could buy for £6,000 it would be a bargain. Todd negotiated with the MBW, but the scheme was overtaken by Lord's financial problems. St John's Lodge featured in another Chancery case of 1873, not involving Todd.²⁷

Parkfield Estate, Battersea

Despite his previous experiences, James Lord still had the development bug. 'Parkfield' was altogether more ambitious, comprising forty acres owned by lord of the manor Earl Spencer and largely occupied by the orchards and other crops of market gardener Samuel Poupart (Figure 7). Todd was instructed to enter into negotiations with Earl Spencer and made 'numerous attendances' on Captain Page and Frere & Co., Spencer's agent and solicitors, discussing prices and access to Lavender Hill over land owned by others. The price agreed was £32,000 or £800 per acre, a heavy commitment for Lord, whose other ventures were as yet producing little. Todd engaged in protracted negotiations with solicitors Hare & Lake for a £33,000 mortgage. (Evan Hare was involved with both of Lord's earlier estates, and was a local developer in his own right.)

Lord alleged that he purchased the land at Todd's request, and despite the latter claiming to have authority to negotiate, Lord had never employed him. The mortgage, for which Todd claimed £650, was actually obtained by Hare, who was paid £200 by Lord, and claimed another £100. Todd agreed to the same terms as the Lombard Estate, but charged large sums for letting plots, while £1,080 for preparing plans was 'utterly extravagant and unreasonable'. Lord totally contradicted his assertion that Todd was never employed. In any case, it seems inconceivable that Todd could have embarked on such a large venture on his own initiative.

As usual, Todd surveyed the land, prepared plans, drew up schemes for roads and drainage and submitted them to the Boards of Works, who required many alterations before ten new streets were approved on 2 October 1868.²⁸ Todd continued to tweak the plan, both in terms of the internal layout and the creation of links to Lavender Hill to counteract the cul-de-sac nature of the initial plan. Beeston & Brereton and the Artizans' Dwellings Co. continued to make changes, but the fundamentals remain as Todd laid them out (Figure 8). J. Spencer began work on the roads and drains, although only £702 was spent. Space was provided for a church, though none was ever built, nor was the railway station, for which Todd negotiated with the London & South Western Railway.²⁹

Although Lord had raised £17,000 from sales on the Lombard Estate, that scheme was of course heavily mortgaged, and Parkfield was clearly a step too far. In 1870, Todd negotiated a sale to the Constitutional Freehold & Ground Rent Trust for £52,000. Although a prospectus was issued in 1871, Lord alleged that Todd's flotation of this joint stock company failed. A 62% mark-up in just two years at a time of recession seems excessive, even for land with 'planning permission'. Todd was replaced by architects and surveyors Frederick Beeston father and son, and Francis Brereton, who were in partnership 1868–73. Beeston junior and Brereton lived in New Wandsworth, the former becoming Earl Spencer's local agent from

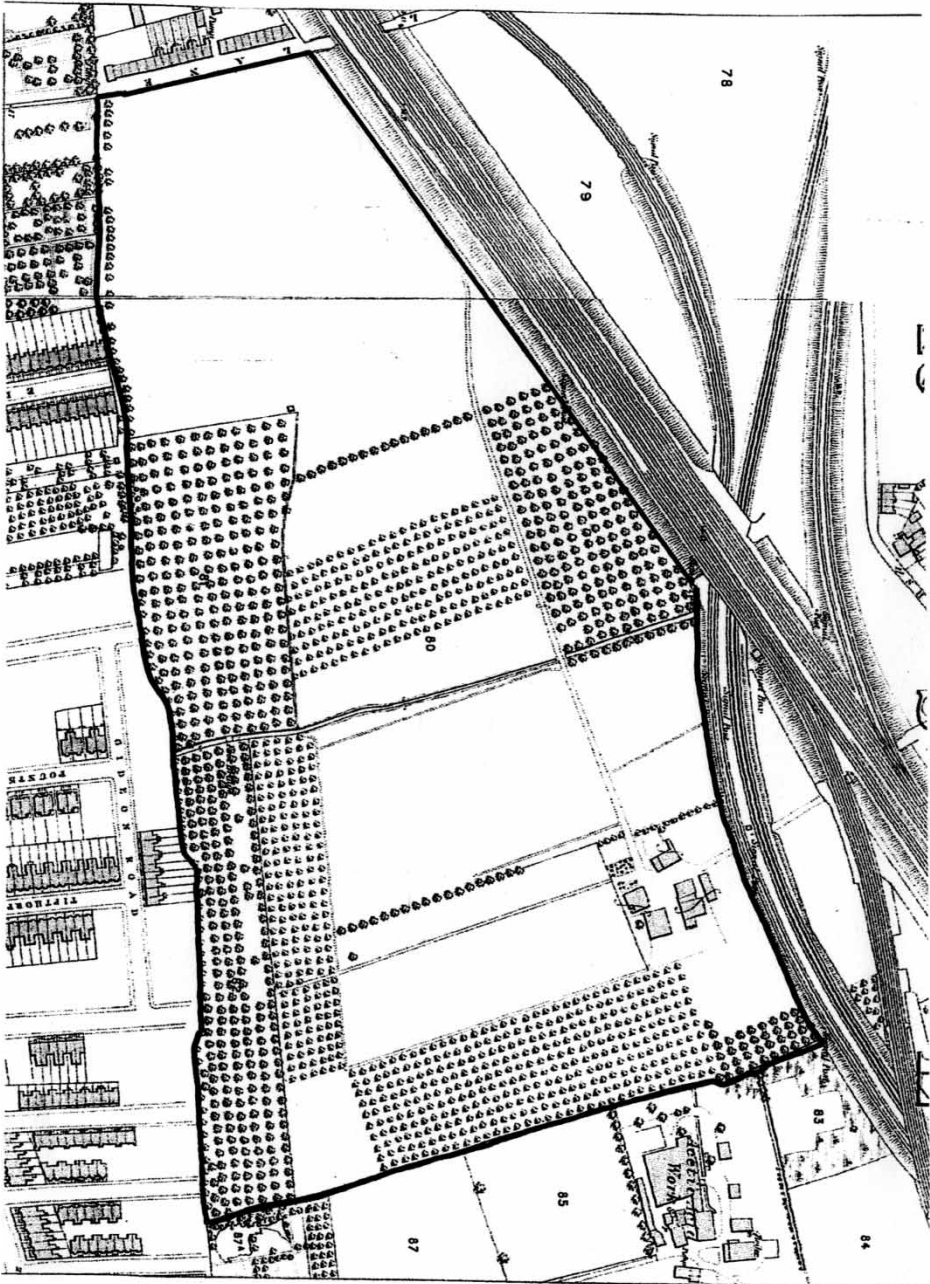


FIGURE 7 Parkfield Estate 1866 (OS 1:2500 Plan 1st ed.). The orchards of Poupart's Farm, used in their jam-making business, are prominent, as is part of the so-called 'Battersea Tangle' of railways.

late-1873. Beeston & Brereton's revised plan of 28 January 1871 was followed by another that August, in which the estate was called Clapham New Town.³⁰ Lord

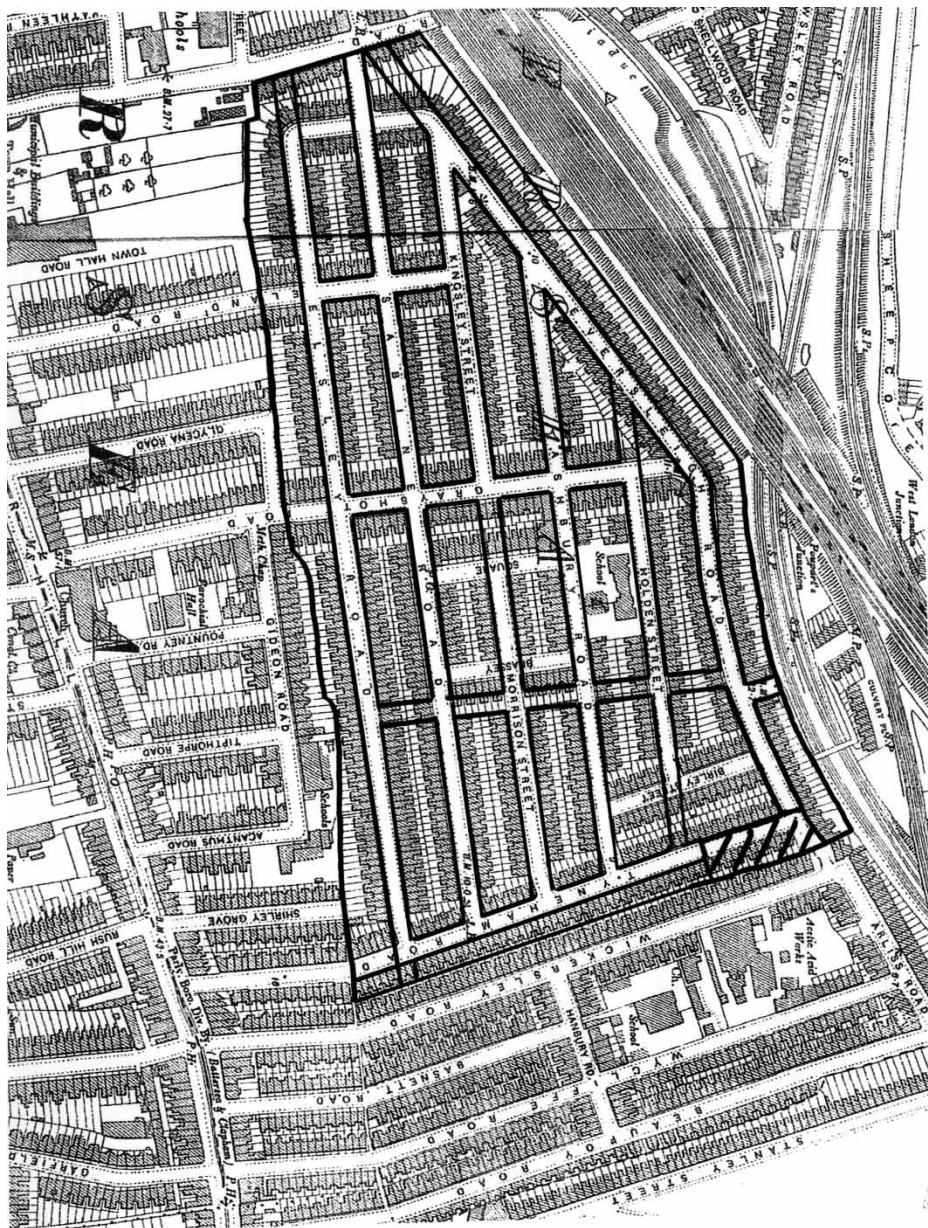


FIGURE 8 Shaftesbury Park Estate 1894 (OS 1:2500 Plan 2nd ed.). George Todd's plan of c. 1868 overlaying that used by the Artizans', Labourers' & General Dwellings Company in 1873–4. Apart from a complete change of street-names, the changes are largely cosmetic.

was fortunate enough to sell the land in 1872 to the Artizans', Labourers' & General Dwellings Company for £28,000 (£735 per acre), losing 12.5% on the price he paid in 1868. No doubt the money was soon swallowed by his various financial commitments.

Progress in laying-out of Parkfield was made in 1868–9, though no houses were actually built. Todd's plan for 1,136 plots was about 75 less than the Artizans' Company achieved. Nine builders, several of whom had worked on Lord's earlier estates, took 107 plots in blocks of six to sixteen at £5 ground rents. It is unclear what kind of building was intended. Based on George Todd's earlier schemes, they may have been three-storey terraces, in marked contrast to the two-storey 'gothic' houses of the Artizans' 'Workmen's City'.³¹

Other estates/miscellaneous

Part of the complex financial web between Lord and Todd was a £1,500 loan made to the latter in August 1867, secured by mortgage on his house in Albert Bridge Road. Lord claimed in 1870 that he was owed £158 interest, but Todd countered that the loan was never intended to be repaid as such, the capital and interest being offset against Lord's account, and that he was owed far more than £1,500 plus interest. Later in 1870, Todd sold Strathdon House without notifying Lord, who had deposited the deeds at the London & Westminster Bank as security for an unrelated £1,600 loan. It cost Todd £1,639 to recover his deeds. How he must have regretted that meeting back in 1864!

Simultaneously with their three Battersea schemes, Lord and Todd were involved in the Ashburnham Park Estate at Gipsy Hill, near Crystal Palace. Here, three streets were approved in 1868/1872 in the name of Penge builder and undertaker Samuel Dunk (1828–84), who took the whole estate, but subsequently went bankrupt. Lord was to advance £2,500, plus £500 towards the cost of roads and drains. Todd claimed £240 for laying-out 115 plots and letting 42, on the usual terms. He auctioned some houses and ground rents in 1870.³² The estate was not completed until the late 1880s.

Todd's claim of five guineas for a survey of dilapidations at 31 Bedford Square, Lord's former home, was not disputed. From the late 1850s until 1874 the house was occupied by the Reverend George Rust, classical master at King's College School, who housed about fifteen boarders there.

The final claim was five guineas relating to an estate at Hampstead, where Lord had accompanied Todd at his request to look at building land, but did not buy.

Conclusion

The seven-year business relationship between the wealthy barrister with political ambitions and the builder-turned-surveyor presumably began on the basis of perceived mutual benefit. James Lord's move to Battersea in the late 1850s alerted him to the possibilities of property development, though his repeated lack of success seemingly resulted from naivety and greed. George Todd junior, with a background in speculative building, undoubtedly had a more realistic approach to estate development, not least in relying on others to risk their money. In the event, neither profited much from their connection. Indeed, both seem to have made substantial losses.

Lord was probably prompted to try his hand by the neighbouring NFLS estate. Whether he sought to attract similar working- and lower middle-class tenants, or aimed higher is unclear. Todd was already involved in Battersea estates. His earlier strategy of recommending landowners to sell plots freehold, which probably deterred small builders on tight margins, resulted in slow, piecemeal building, and was soon replaced by the orthodox strategy of leasing plots. Lord wished to adopt direct management, but ignored Todd's advice not to do so.

The claims and counter claims in Chancery suggest that Lord was motivated above all by an urge to make money quickly and was, initially at least, not a victim of Todd's machinations. The rental accounts for Bolingbroke Grove show that after a promising start, the enterprise soon failed spectacularly, taking years to recover. The much lower vacancy rates on the adjacent NFLS estate indicate a deeper malaise on Lord's scheme than its remote location.

There is less detailed evidence about the relationship between Lord and Todd elsewhere. Superficially, the Lombard Estate was much more successful, with about 70% of the houses completed and ground rents disposed of within three years. The very large mortgage taken out by Lord almost as soon as work began suggests that all was not well, with the foreclosure abruptly terminating Lord's promising income stream.

When the Parkfield Estate was initiated in 1868, both men seem to have been in difficulty. Todd's general business was probably suffering from building recession, with a noticeable falling-off in press advertising from 1869, while Lord ignored his financial over-reach in gambling on such a massive project. For a man with his track record, Parkfield was a foolhardy enterprise. Predictably, the scheme back-fired spectacularly. Nothing was built, and it took Lord four years to sell at a considerable loss.

Of course, James Lord was not alone in his belief that estate development was an easy way to get rich, and in failing to do so. George Todd was doubtless more sanguine, although if he thought that the role of surveyor and man of business was a safer way to guarantee good rewards than speculative building, he too was disillusioned. The extent to which Lord's quest for riches made him vulnerable to exploitation is not clear from the records. Even if Todd made any claim, however unjustified, he was hardly successful. Both men had abandoned the building world within a few years of their encounter in Chancery. It seems that the Lord family was more seriously affected, at least in the short term, not least because their upper middle-class status and all-important respectability were more vulnerable to financial failure than those of the Todd family.

The willingness of a Victorian barrister to go to law has left us a rare and detailed glimpse of the aspirations and pitfalls associated with estate development, even during a peak of the building cycle. Such small schemes vastly outnumber the well-documented properties of great landowners and institutions, both absolutely and in their contribution to the housing of London's millions.

Appendix 1 Bolingbroke Estate Occupancy 1867–1870

House	2/67	3/67	4/67	Quarters 1/68	2/68–2/69	3&4/69	1–3/70
1 Bolingbroke Tce.	✓	✓	✓	✓	X	X	X
2	✓	X	✓	✓	✓	✓	X
3	✓	✓	X	X	✓	X	X
4	✓	✓	X	X	✓	X	X
5	✓	✓	X	X	✓	✓	X
6	✓	X	✓	✓	✓	✓C	✓C
7	✓	✓	✓	✓	X	X	X
8	✓	X	X	X	X	X	X
9	✓	✓	✓	✓	✓	X	X
10	X	✓	X	X	X	X	X
11					✓	✓	X
12					✓	✓	✓
13					✓	✓	✓
14					✓	✓	✓
15					✓	✓	X
16					✓	X	X
17					X	✓C	✓C
1 Chatham Rd	✓	✓	✓	✓	✓	✓O	X
2	✓	✓	✓	✓	✓	✓	✓
3	✓	✓	✓	✓	✓	X	X
1 Chatham Tce					✓	✓	X
2					✓	✓	X
3					✓	✓	X
2 Swaby Rd					X	X	X
4					X	✓W	✓W
6				✓	X	✓W	✓W
8					X	✓W	✓W
10					✓	X	✓W
12					✓	X	X
14					X	✓W	✓W
16					X	X	✓W
18				✓	✓	X	X
1 Bolingbroke Gro.					X	✓C	X
2					X	X	X
3					X	X	X
4	✓	✓	✓	✓	✓	X	X

Continued

APPENDIX 1

CONTINUED

House	Quarters						
	2/67	3/67	4/67	1/68	2/68–2/69	3&4/69	1–3/70
Total	14	14	14	16	36	36	36
Occupied	13	11	10	12	23	19	12

Notes: ✓ Occupied; X Vacant; C Caretaker; W Weekly tenant; O Builder's office.

Source: Schedule 1, pp.26–35 of Lord v Todd 1870–1: TNA C16/656/L112.

Notes

- 1 K. A. Bailey, *The Metamorphosis of Battersea 1800–1914: A Building History* (Unpublished PhD Thesis, Open University, 1995); K. A. Bailey, *The Development of Building Estates in Battersea 1780–1914*, Wandsworth Paper 24 (Wandsworth Historical Society, 2012).
- 2 H. J. Dyos, *Victorian Suburb* (Leicester, 1961); Examples of studies of individual suburbs include F. M. L. Thompson, *Hampstead Building A Borough* (1974); F. H. W. Sheppard (ed.), *Survey of London: Kensington* (vols. 37, 38, 41 and 42, 1973–1986); A. Saint (ed.), *Survey of London: Battersea* (vols. 49 and 50, New Haven, 2013); F. M. L. Thompson (ed.), *The Rise of Suburbia* (Leicester, 1982) includes studies of west London and Bromley, Kent. General studies include D. J. Olsen *Town Planning in London* (New Haven, 1964) and *The Growth of Victorian London* (1976); J. White, *London in the Nineteenth Century* (2007).
- 3 For the Crown Estate see A. Saint (ed.) *Survey of London: Battersea* (vol. 50, 2013), Ch. 3; for Park Town see P. Metcalf, *The Park Town Estate and the Battersea Tangle*, London Topographical Society 121 (1978).
- 4 K. Bailey, *Metamorphosis* (note 2), 180–86.
- 5 D. J. Olsen, *Town Planning in London* (1964), 21.
- 6 From 1844 Lord was Secretary of the Protestant Association founded by Ultra-Tories in 1835, and later its Chairman.
- 7 Lord's executors were his daughter Sarah (Milbank) and her son by an earlier marriage, Henry Hardinge. Of Lord's other children, three pre-deceased him and Henry was disabled. Emily Lord (1850–1930) became a kindergarten teacher and proprietor in Kensington and founded Norland College in 1892 to provide training in childcare. The youngest, Walter Frewen Lord, began his career in the Indian Civil Service, was invalided home in 1889 and called to the bar in 1890. He went on to become the Professor of Modern History at what became Newcastle University.
- 8 The only notice of George Todd junior's death is in *Reynold's Newspaper* 3 September 1899, which provides no detail.
- 9 The Todd family estates contrast starkly with that of Lord, and indeed to each other: George senior £30,000, Thomas £3089, Christopher £33,057, Henry £5847, John £13,269.
- 10 *London Gazette* 7 May, 28 June and 6, 13, 24 September 1861; *Morning Chronicle* 7 May and 20 June 1861, where his debts are said to have been around £9800. His offer of 4s 6d in the £ to his creditors was rejected, leading to his bankruptcy. The examiner commented on his badly kept account books, a habit which he shared with James Lord. For Christopher and John's bankruptcy see *London Gazette* 8 and 29 August 1862.
- 11 *Times* 18 March and 1 May 1862; *South London Press* 20 January 1866; *Times* 12 April 1872.
- 12 *South London Press* (SLP) 31 October 1868.
- 13 Wandsworth Heritage Service (WHerS), D101/59–63, 76, 217, 560, 568–70, various deeds, mainly relating to Prince of Wales Road and Battersea Bridge Road.
- 14 Began in 1880 as the Grand Military Tournament & Assault-at-Arms, and was held for many years at the Agricultural Hall, Islington. Its origins may lie in the meetings of the National Rifle Association held on Wimbledon Common from 1860–89, with which the Todds would have been familiar as volunteers. George Todd lived nearby at Roehampton Vale in the early 1880s.

- 15 TNA C 16/656/L112.
- 16 TNA C 16/871/H231 Hore v Jones of 1873 relates to St. John's Lodge, home to Lord between 1864 and 1872. The other cases in which he was involved are: C 16/349/H215 (1866) Hooper v Lord, C 16/430/L3 (1867) Luff v Luff and C 16/583/L118 (1869) Lord v Gwynne, relating to the two portions of the Lombard Estate in Battersea.
- 17 For the general background, see R. Logan, *Between the Commons: South Battersea's Formative Years 1851–1900*, Wandsworth Paper 15 (2007) 10–13. For the sale to NFLS, WHerS uncat. deeds Box X28.
- 18 J. Ewing Ritchie, *Freehold Land Societies: Their History, Present Position, and Claims* (1853).
- 19 WHerS uncat. deeds.
- 20 Metropolitan Board of Works (MBW) Mins. 21 June 1864 and 22 July 1864. The Clapham Junction estate was soon sold to publisher Job Caudwell, who continued to employ Todd.
- 21 Correspondence in *SLP* October–November 1869.
- 22 WHerS uncat. deeds Box X28; WHerS, BP/6/5/355; Lord's proposal to abandon Skeldon Rd. was approved by the MBW 9 July 1875.
- 23 K. Bailey, *Development of Building Estates* (note 1), *passim*.
- 24 *SLP* 22 June 1867.
- 25 WHerS uncat. deeds Box X42; Abstract of Title for Lombard Estate, 1899.
- 26 WHerS, BP/6/5/367.
- 27 TNA C 16/871/H231 Hore v Jones. The Lord family left Clapham Junction for Rosslyn Hill Hampstead in 1872–73.
- 28 WHerS, BP/6/5/7 and 9.
- 29 The Artizans' Dwellings Co. were equally unsuccessful in their prolonged negotiations for a station with the London, Chatham & Dover Railway, *SLP* 8 January 1876 et seq.
- 30 WHerS, BP/6/5/16 & 78.
- 31 A. Saint and C. Thom (eds.), *Survey of London: Battersea* (vol. 50, 2013), Ch. 12.
- 32 *Times*, 12 February 1870.

Notes on Contributor

Keith Bailey read Geography at Cambridge, and developed a life-long interest in Victorian Battersea, leading eventually to a PhD at the Open University; the research being interspersed with a quarter-century career with British Railways. He also has interests in place-names and Anglo-Saxon charters, medieval Buckinghamshire, and transport history.

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