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Lessons from Victorian Housing for Open Building: A Study of the Minet Estate in London, c. 1870-1910

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PAPER ABSTRACT: Victorian and Edwardian housing in London have enjoyed lasting popularity and proven to be particularly adaptable to changing dwelling needs and aspirations. The processes, by which that housing was planned, designed and built, however, have often been misunderstood and, as a result, so have the lessons that could be learnt from it. Some architects and planners refer to it as an inspiration for their own work, for example for a ‘pattern book’ approach to urban design. Others have criticized London’s 19th century speculative housing as repetitive and dull. Either of those interpretations is called into question on closer examination of case studies and archival records. This paper examines the planning and design processes of the Minet Estate in London and discusses the roles and relationships of those involved in creating the housing: surveyors, architects, builders, landowners, users and developers. The focus will be the main phase of its development, which took place from c. 1870 to 1910. The research is based on an unusually comprehensive archive of a Victorian housing estate in London, a detailed study of which has not yet been published. The paper shows how the various actors significantly influenced the design and contributed to its variety and success. The research demonstrates that the relatively rigid and repetitive estate layout was enhanced by much more open and flexible design of the individual dwellings than is usually the case in new housing developments today. This particular interplay between estate planned estate layout and flexibility in the design of the buildings provides us with clues for future approaches to open building.

KEYWORDS: Urban history, urban design, housing, Victorian, London, roles and relationships

AUTHOR BIOGRAPHY: Dr. David Kroll is an architect with a background in professional practice, academic teaching and research. His PhD thesis, which he completed at the Institute of Historical Research in collaboration with the Survey of London (University College London), focuses on the history of speculative housing in London in the late 19th and early 20th century. He is a lecturer in architecture at the University of South Australia and has held lecturing positions at the University of East London, Anglia Ruskin University and University of Kent.

1 In a recent survey among architects in the UK ‘more than half hailed the Victorian era for producing the greatest legacy’. Will Hurst and Marguerite Lazell, “Government Fails on Pledge for Good Design,” Building Design, October 3, 2008.
1 Introduction

In terms of typology and access, there are obvious similarities between Victorian terraced houses and those inspired by open building ideas such as the terraced houses in Borneo Sporenborg. Less obvious and studied in the literature, however, is that the design and planning of Victorian and Edwardian house building facilitated varying degrees of flexibility and openness. This paper will examine this question by focusing on the case study of the Minet Estate and its growth c. 1870-1910. It explores in particular the link between the planning of the estate and the resulting design of the individual houses. As well as the overall form and layout, the case study is also about key figures involved in the development of the Minet estate, who all had a share in the planning, design and production of the housing – estate owners, surveyors, developers and builders.

This aspect of the history of Victorian and Edwardian housing could inspire current approaches to open building by expanding the focus beyond formal characteristics to questions of who and how. This paper contests assumptions expressed elsewhere in the literature, that Victorian housing design was rigid and simply copied from pattern books. The author posits that Victorian and Edwardian housing could be more open and flexible than often assumed, allowing for a higher degree of customization and stakeholder involvement than is usually the case with housing in England today.

In terms of structure, this paper first discusses the rationale of the choice of the Minet estate and its particular characteristics. Then, the first main phase of the development of the estate c. 1870-1885 is examined and how it supported degrees of flexibility and adaptability of the interior of the buildings. Subsequently, the second main phase of the estate build-up c. 1885-1910 is considered and how it allowed for even greater flexibility and self-determination of the house builders and owners. Finally, the paper concludes by summarizing the key points that supported openness in the housing of the Minet estate and what could be learnt from it.

2 Why the Minet estate?

The Minet estate is located in South London, in today’s London Boroughs of Lambeth and Southwark, and covers an area of around 60 hectares. An estate presents a suitable case study because many decisions taken in the early stages of its development decisively influenced the architecture of the housing. The Minet estate, rather than a different estate in London, was chosen for a number of reasons. An important reason was the archival material available, which much of this study is based on. The Minet estate archive is one of the few and most comprehensive archives of a Victorian housing estate in London that is accessible to the public. The Minet estate is also useful as a case study for this paper, precisely because it was not avant-garde, but because much of it was in many respects ordinary. Yet, to call the estate typical would be an exaggeration, and it is unlikely that there is an estate which is typical in every respect. The Minet estate is typical in the sense that it is not pioneering or experimental such as Bedford Park or Hampstead Garden Suburb. However, the estate is in some ways also very specific and quite unusual, for example in that the later phase of the development was not purely profit driven but partly philanthropic, which can be seen in the donation of a public park (Myatt’s Fields) and a library (the Minet Library) by the owner, William Minet. The estate was also probably unusually well managed and resourcefully planned which has left us with largely very attractive and still very popular residential architecture. Although the housing on the estate accommodated people with varied income levels, many of the larger houses in particular were built for and initially occupied by fairly well-to-do tenants. Thus the estate is not representative in every respect. However, the way it was build up by following the then typical English leasehold development system means that similarities can be found to other housing estates of the time. Many of the basic conclusions of this paper are therefore also often applicable to other privately developed Victorian and Edwardian housing estates.

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4 In this paper, London refers to the area that is Greater London today.
5 Minet Estate Archive, Camberwell & Lambeth 1767-1070. Lambeth Archives Department.
3 First main phase of building on the Minet estate 1870-1885

Most of the housing on the estate was built between c. 1870 and 1910 in two principal phases, first under James Lewis Minet’s ownership and then under his son’s, William Minet. Their ancestor, Hughes Minet, acquired the estate as agricultural land in 1770 after retiring from banking. The starting date of 1870 of the main part of the estate development was due to a combination of factors. One key factor was that the growth of London had reached the area. Another key factor was that a railway line was constructed on the edge of the estate which interrupted established leases and prompted the estate owner to begin development. In both main phases of the build-up of the estate, the leasehold system was a key planning mechanism which provided the legal framework and also shaped the architectural form and layout. The two phases, however, were also distinctly different.

The planning of the first phase c. 1870-1885 was more controlled and less ‘open’, in a sense that there was an overall masterplan that needed to be adhered to by the house builders. The lease agreement between J.L. Minet with the builders Parsons & Bamford and the solicitor George Mayhew had a key influence on this first phase. The agreement was drafted by the estate surveyors, Messrs Driver, who had an important role in the development of the estate. The firm managed the estate on behalf of the Minet family since 1818, then trading as A. & E. Driver. Messrs Driver did not only prepare maps and surveys of the property, but were also responsible for drafting and administering lease agreements, and for collecting and keeping a record of the ground rents on the Minets’ behalf. The Minet estate was only one of many properties that Messrs Driver managed in the 19th century. In 1869, they were, in fact, one of the most eminent surveyors, auctioneers and land agents in London, involved in many high profile property transactions at the time. The size of the business of Messrs Driver suggests that the Minet estate was not unique but was probably managed in a similar way as other estates on their books. Fig. 1 shows a reconstruction of a key map which formed part of the lease agreement and set out streets, plot sizes and also house types. The elevations and floor plan templates were
provided by Messrs Driver to be used by the builders.

Fig. 2. 1916 OS Map of the Minet estate with names of the lessees indicated by the author. The map is largely based on a list of leases compiled by Collissons & Dawes in 1952. The lessee was often but not always the builder. The information this is based on does not clearly distinguish between lessee and sub-lessee. The map is therefore only indicative but does give a good overall impression of the number of different lessees and builders involved (Collissons & Dawes, ‘Miss Susan Minet to Peter Brissault Minet Esq. and Others: Conveyance of Miss Minet’s Camberwell Estate’, June 1, 1952, IV/83/1/1/8/1, Lambeth Archives Department).

The houses, however, were not built by one contractor, as it would usually be the case today. Instead, each plot, or sometimes a number of plots at the time, was leased to a builder for a period of 99 years at an annual ground rent (Fig. 2). The construction of the houses was intended to be phased over a period of 6 years, depending on the uptake of the leases by builders. In reality, the construction of the Parsons & Bamford leasehold area took 15 years, as the uptake was slower than assumed. The system of leasehold development
facilitated the construction by a multitude of builders and was well established in England. First used for agricultural leases, it also acted as a de facto financial lending mechanism.\textsuperscript{6} On the Minet estate, there was no up-front fee for leasing the land and also no rent in the first year. This meant that the initial financial outlay required for building houses was much lower than it is today when prices of land in London are generally higher than the cost of a house built on it. The only funds that builders needed were those for materials and labour. This system, along with the availability of land to build on, helped to keep houses prices more or less steady throughout the 19\textsuperscript{th} century - despite explosive population growth.\textsuperscript{7}

\textbf{Fig. 3.} Photo of houses along Paulet Road, built by different builders but to the same template as defined in Parsons & Bamford lease agreement.

At first glance the houses constructed in the first phase have a uniform, controlled appearance [Fig. 3]. The reason is that the street facades had to be built to elevations provided by the estate surveyors, Messrs Driver. An estate agent, J. Blenkin, was based in an office on the estate, and part of his role was to check that the houses were completed in line with these elevations.\textsuperscript{8} On closer scrutiny, however, it becomes apparent that, as specified in the lease agreements with the builders, only the elevations were tightly controlled. The leaseholders had significant influence on the layout, interior decorations and fit-out. \textbf{Fig. 4} shows an example of variations in floor plans for neighbouring houses along Paulet Road. The leaseholder-builders who constructed the houses largely lived locally and were also often the first occupants of their own houses while construction of the next one was under way. The boundaries between builder and user therefore often overlapped. Builders had a significant stake in the success of their product, both as occupiers and because it formed the basis of their livelihood. We can see that even in a tightly controlled and ‘masterplanned’ housing development, such as the first phase of the Minet estate, the freedom for customization and stakeholder involvement appears greater than is usually the case in house building in England today.

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\textsuperscript{6} In the 19\textsuperscript{th} century, large-scale lending from banks, as we know it today, was unavailable to builders. See also: H. J. Dyos, \textit{Victorian Suburb: Study of the Growth of Camberwell} (Leicester: Leicester University Press, 1961).


\textsuperscript{8} The term estate agent then literally referred to an agent acting on behalf of the estate owner.
Fig. 4. Plans for building application to the District Surveyor for 9, 11, 13 & 15 Paulet Road, 1874 (Source: Building & Drainage Applications Records. Lambeth Archives Department).

This degree of customization and flexibility in the layout and fit-out did not stop when the houses were first built. While the street façades have remained nearly unchanged to this day, the interiors of the houses have changed significantly. These changes range from updates of the décor and building services, to substantial reconfigurations of the dwellings. Fig. 5 shows plans of a house of this first phase of the Minet estate development which has since been converted into four flats, reflecting today’s greater demand for flats in the area. That the buildings can accommodate such significant reconfigurations demonstrates their adaptability. Despite those changes, the intentions of the original masterplan and lease agreement are still reflected in the buildings today; the facades remain largely unchanged, but the interiors have been customized and adapted to suit changing occupation patterns, fashions and ownership. In order to relate these changes to today’s construction industry, parallels could be drawn with the recent English custom build movement. Solidspace, for example, offers buyers the option to purchase houses as shells; the fit-out can then be adapted by the buyer.  

Fig. 5. The layout of the building at 7 Penford Street on the Minet estate today. It was built c. 1880 as a house, rather than flats. The changes in the layout reflect the pressures on today’s London housing market and the demand for smaller dwellings (Source: Lambeth Planning Department).

4 Second main phase of building on the Minet estate 1885-1910

The second phase of house building on the Minet estate was distinctly different from the first. J.L. Minet took a hands-off approach to the development of the estate and left the day-to-day management of the design and construction to others, such as the estate surveyors, Messrs Driver. After 1885, with the succession in ownership to William Minet, the planning of the estate also changed fundamentally. William Minet took a much more active interest in the day-to-day work of the estate development. He appointed his own estate agent, Fred Curtis, who was based on the estate. William Minet visited weekly, approved many of the drawings personally, and Curtis did not take any significant decision without first consulting him. Curtis was responsible for rent collection and the management of building agreements and maintenance work. Curtis’ role was also to manage the Cooperative Builders, who William Minet helped to set up in 1889 to construct a number of blocks of flats on the estate and for continued maintenance of the buildings. The organizational charts of Fig. 6 summarize how the roles and relationships changed after 1885. A more detailed discussion of the complexity of these roles and relationships, which is beyond the scope of this paper, can be found in chapter three of the author’s PhD thesis.

For the purpose of this paper, a particular relevant change in the roles and relationships was that, during James Minet’s ownership, the elevations and house types were imposed by the freeholder on the various lessees. Under William Minet, however, house designs were proposed by the leaseholders and then approved by the freeholder. These two systems were not unique to the Minet estate. Most of the leasehold housing at the time would have been developed in either one of these two ways. The design was either imposed on the

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11 The Cooperative Builders were set up by William Minet for work on the estate and will be discussed further later in this chapter.
lessee by the freeholder or it was proposed by the lessee and then approved by the freeholder. The difference between these two systems might seem like a mere formality, but it had clearly visible architectural consequences and explains why the parts of the estate planned and built before 1885 are more uniform in appearance, and why the parts built afterwards appear more diverse. It explains for example why, in Paulet Road, built up before 1885, all the houses have the same façade, while in Calais Street, built up in the 1890s and 1900s, each house or pair of houses looks different (Fig. 7). After 1885, rather than based on a masterplan by Messrs Driver, designs of the individual houses came from the leaseholders themselves. Some of these designs were prepared by the builders themselves, if they had the skills (Fig. 8). Some were prepared by architects or surveyors appointed by the leaseholder (Fig. 9). While the architecture was evidently inspired by various sources, there is no evidence to suggest that the designs were copies of pattern book examples.

Fig. 7. Houses along Calais Street. Each house or pair of houses was custom-built to a different design and by different builders. No. 11, for example, the house in the middle, was built by the Cooperative builders for W.H. Spragge, 1901. The architect is unidentified.

Fig. 8. Elevation of houses in Brief Street, built by Peter Arundell & Sons in 1907. Drawing by T.H.A., which probably stands for Thomas Henry Arundell, Peter’s son (Source: Minet estate archive. IV/83/1/5/13. Lambeth Archives Department).
A letter dated 5th April 1904 by Fred Curtis to the builder and lessee Peter Arundell reflects this new system for the second main phases of the estate build-up:

Mr. Minet has approved your plans of the houses you are proposing to erect in Calais St. + if you will let me have duplicates of them + of the specifications for their construction when you return the enclosed building Agreement duly signed (...) the matter can be settled before I leave town on Saturday next. Yours truly, F. Curtis.13

Among the speculative house builders on the estate after 1885, Peter Arundell & Sons was one of the most prolific, along with Andrew McDowall & Son. Peter Arundell & Sons constructed more than 50 houses on the estate over a period of about 20 years, beginning in the late 1880s as a sub-lessee to Mayhew in Upstall Street. Andrew McDowall & Son constructed just over 90 houses and one of the streets on the estate has been named after him.14

Some of the houses, those facing Myatt Field’s Park along Calais Street and Cormont Road, however, were developed by owner-occupiers, rather than by speculative builders.15 The system for those houses is explained in more detail in a letter by Fred Curtis of 5th of September 1901 to W.J. White, a potential lessee and owner-occupier for 14 Calais Street:

In reply to yours of the 4th inst. the ground rent for the first six months of the Lease would be a peppercorn only. I have not yet submitted this matter to Mr Minet as he is not in London, so that while I have no doubt that he will agree to assist you in the building of the house proposed, this or any other letter of mine must not be taken to bind him in any way until I have an opportunity of consulting him. The usual way of proceeding is this: you would have plans & specifications of the house prepared & obtain an estimate of the cost from the builder, entering into a Building Agreement with Mr Minet. You would pay down to him the difference between the amount you propose to borrow and the cost of the house. He enters into a contract with the Builder & pays him & when the house is completed grants you a lease which you mortgage to him to secure the amount he has advanced, the first instalment becoming due the next quarter day (...).16

The above letter by Curtis also demonstrates that William Minet assisted leaseholders on occasions with finance to facilitate building work. Minet would advance the mortgage amount to the lessee so he or she had

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14 For further details about the builders on the estate, please see chapter three of the author’s thesis: Kroll, “The Other Architects Who Made London.”
15 A comparison with the 1901 census confirms that many of the initial lessees of the houses along Calais Street and Cormont Road also occupied the houses (and these lessees were not themselves the builders of the houses) 1901 Census Return of England and Wales. RG 13/420 Folio 10–26.
the funds for the construction of the house. Once the house was built, the lessee could take out a mortgage against it and pay William Minet back. It was a system that allowed Minet to keep his investments and risk low, but at the same time encouraged potential tenants to take on the leasehold and enabled them to build their own houses.

Although the majority of the build-on area of the estate is covered by houses, Minet also commissioned the construction of five blocks of flats when available building sites on the estate became scarce. All of these blocks of flats were built around the turn of the century: Burton House (1892), Calais Gate (1903), Orchard House (1897), Dover House (1899) and Hayes Court (1900). Unlike houses, the flats were not sold on long leases of 99 years but were rented to tenants on annual leases. These blocks of flats also did not have the same degrees of customisation and adaptability of the houses built on the estate. The claim of this paper, that Victorian and Edwardian housing in London had a high degree of openness and adaptability therefore seems to apply primarily to the typology of houses, rather than blocks of flats. It would be interesting to explore if the blocks of flats on the estate have undergone internal changes and reconfigurations in the same way as the Victorian and Edwardian houses have. The author’s suspicion is, however, that they have not, as the leasehold system in England, when applied to blocks of flats, prevents changes in flat sizes, as well as internal changes to anything that is structural. As Victorian and Edwardian blocks of flats were built with largely loadbearing walls, apart from updates to building services and technology, subsequent changes have probably only been cosmetic.

5 Conclusion

The Minet estate case study shows how Victorian and Edwardian estate planning supported degrees of flexibility, adaptability, variety and openness in its architecture. These qualities were not accidental but part of the original inception of the buildings and continue to contribute to the desirability of the houses today. The structure or framework for this openness was the simple layout of the building plots along roads. Customization was driven by the leaseholders who built and often also occupied the houses. Coherence in the architecture was achieved by either controlling street elevations or by a process of approval from the estate owner or agent. Planning approval by the local council, as we know it today, did not exist. Buildings only had to comply with the London Building Acts.

It would be naïve and also undesirable to propose that the Victorian context of house building could simply be transplanted into the present. The author is not suggesting that the system of estate owner and leaseholder with its feudal connotations should be re-established. However, there are many aspects of Victorian house building as shown in this case study that can provide lessons for the future of open building. What those are in detail is partly in the hands of the reader, rather than the author. However, there are a number of points that could provide inspiration for housing today:

- **Diversity in design and stakeholders.** Could suitable sites, particularly those owned by the council, be developed by taking clues from Victorian estates such as the Minet estate? Rather than one contractor to build all of the houses, could individual sites be made available to different leaseholders at an affordable initial cost, who are then responsible for the design and building of the houses?

- **Control and openness.** The Minet estate clearly shows that certain aspects of its development were controlled, while others were left to those who occupy and build, which also helped to facilitate future adaptation and changes. Could this be a template for revisions to today’s planning system in England, which claims to want to involve the user (e.g. localism), but at the same time seeks to meticulously dictate and control almost every aspect of the architecture?

- **A clearer and more predictable planning process.** The Minet estate was build up without lengthy negotiations with a planning officer, which today can take years even for small buildings, further adding to the unaffordability of housing. The design of the buildings on the Minet estate simply complied with the Building Acts and was coordinated by an estate surveyor and agent. Could today’s planning process be simplified so that this would become possible again?

- **Finance of house building.** Rather than continuing the political support for unaffordably high land costs, which make it impossible to build a house in England for anyone who is not rich, could the

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17 Ibid.
initial land cost be kept low or even near nil by transferring the cost to affordable annual ground rents? Ownership of council-owned land could even return to council ownership after 99 years, unless leases are extended. This means that land as a limited resource could be used in ways that benefit the common good.

These are just some suggestions drawn out of the study of the Minet estate. There may be many others. The key point seems to be this: if the Victorians could create housing open to adaptability and variation, we, with the advances in technology available to us, should be able to do the same.

References
1901 Census Return of England and Wales. The National Archives, Kew.