



THE
GEORGIAN
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Frank Kelsall, 'The Architect as Speculator',
Georgian Architectural Practice, Georgian
Group Symposium, 1991, pp. 32–38

THE ARCHITECT AS SPECULATOR

Frank Kelsall

Sir John Soane did not much like speculative building: “London . . . is now so overgrown and crowded, and the best situations are already so occupied by slight buildings raised on speculation, for a term of years, that it has become scarcely possible, at any price, to obtain in perpetuity a spot of ground so situated as to justify the architect in recommending the purchase of it to an employer of rank and fortune.” Grosvenor Square and its surrounding streets “were among the first grand essays of the speculative system of building”, but by Soane’s time the practice had become so general that “the leasehold system itself becomes abominable and fatal to the advancement of architectural taste”. Soane felt that leaseholds also promoted poor construction.¹

Soane’s chronology was wrong, for speculative building in a recognisable 18th-century manner had its origins a century earlier, even though it took some time for the 99-year lease to emerge as standard and for building tradesmen to reach a dominant role among the speculators.² He found Grosvenor Square and some of its contemporaries, even up to Portman Square, just about acceptable — “thus far the new system of building seems to have done no mischief” — but at Bedford Square “the spirit began to show itself more decidedly: the buildings appear less important and less substantial”. Despite some better examples (such as Fitzroy Square) “our hopes of a better architecture were destroyed by the monotonous houses forming many of the streets and squares which have been built since that time . . . If this system be continued it will eventually destroy all relish for substantial construction and finally root out every vestige of good architecture”.

Soane added to his attack on speculative building an attack on many of his colleagues: “I am sorry to have to add that some architects have materially assisted in establishing this revolutionary system in architecture by prostituting the credit of their profession, sometimes by taking large tracts of ground and parcelling it out to the tradesmen employed by them and at other times by taking the ground and becoming builders themselves.”

Before looking at Soane’s criticism of his colleagues a few words need to be said in defence of the London leasehold system. Soane did offer a few complimentary remarks about some London interiors, 44 Berkeley Square for instance, though he failed to note that this was built on a 99-year lease.³ This could be paralleled by a number of London’s best town houses. Soane’s opinion on the corrupting effect of leaseholds on design is relatively unusual, but his views about poor construction were neither new when he made them and still persist. Isaac Ware claimed that “the nature of tenures in London has introduced the art of building slightly”. Ware himself, of course, was a speculative builder, in Bruton Street, in Covent Garden and in Kensington.⁴ We know from many cases — Fonthill or the Custom House are notorious examples — that building failures could occur where leasehold had nothing to do with the case. Why, we might ask, should a system which meant that builders did not have to lay out capital on land encourage them to build less well? We might equally argue that their savings on land costs could be spent in better building.

Ware hinted that builders did not build well “unless his Grace tye him down to articles”. There was good and bad leasehold building and it all depended, as Professor Olsen has shown, on how the landlord administered his estate.⁵ Furthermore, as S. P. Cockerell pointed out when accused of permitting poor-quality construction on the Foundling Hospital Estate, to compare

speculative building with rich men building their own freeholds was unfair.⁶ It must be a reasonable guess that the majority of the Georgian buildings in London, whose preservation we so earnestly wish and work for, were first built on such leasehold and have lasted twice as long or more than their original term, long enough to become the subject of our studies and our efforts.

Let us return to the architects. The *Survey of London* showed that of the 295 persons connected with the building trade who took part in the development of the Grosvenor Estate in Mayfair between 1720 and 1785 only two described themselves as architects: Colen Campbell, of whom more later, and John Crunden. But there are others whom we would also recognise as architects, though they are styled differently and not always consistently: Edward Shepherd, for instance, passed through the ranks as plasterer, gentlemen and esquire.⁷ This no doubt reflects the doubtful status of architects as the profession emerged in the 18th century which has been treated by others elsewhere.⁸ Speculation was almost always an individual affair. In 1720, in the excitement of the South Sea Bubble, the architect Nicholas Dubois had attempted to set up a chartered company with a monopoly of building in London. His attempt failed; in the wake of the South Sea disaster there was no great enthusiasm for corporate investment or monopoly.⁹ Architects, builders and investors took on personal engagements; mostly they formed informal associations, but occasionally there were more formal partnerships — the Adam Brothers, for instance, operated under a deed of partnership signed in 1764.¹⁰

Architectural involvement in speculative building could take many forms. When Soane attacked his professional colleagues for being involved he cannot have forgotten his own work for Francis Adams, in a speculation off Borough High Street in Southwark. This, as Pierre du Prey has shown, kept Soane afloat in the first year of his practice, though, to be fair, Soane was not himself the speculator. Nor can Soane have forgotten that his own substantial fortune derived from his inheritance from his wife's uncle, an inheritance that also drew on a lifetime's successful building.¹¹ Architects who drew plans and layouts for others who did speculate can hardly in Soane's terms be deemed unprofessional. Many architects did this, though their involvement is not always easy to trace. Henry Flitcroft's layout of Craven Street, Strand, for instance, would probably have been unknown had it not been for the Duke of Northumberland, as owner of the adjacent Northumberland House, keeping copies of his drawings; the only other clue to Flitcroft being concerned in this development is a mortgage to him of a single house there. He has an equally shadowy existence on the west side of Berkeley Square, in the house next to William Kent's masterpiece. Flitcroft also took leases on the Cavendish-Harley Estate and designed the two houses for his colleague, the mason John Devall, which stand at the south-west corner of Bloomsbury Square.¹²

As the 18th century progressed, architects also became increasingly involved in speculative building as the landlords, individuals or corporate bodies, who owned so much of London developed their property and began to employ professional surveyors.¹³ That is the realm of the architect as surveyor. More directly related are those architects whom Soane would have condemned as speculators in their own right.

Soane worked from 1772 to 1778 in Henry Holland's office. This was just the time that Holland had embarked on his development of the Cadogan Estate in Hans Town. I would be surprised if Soane's aversion to speculative building came from his experience there, for Holland's development was one which was carried out with some architectural distinction and little constructional or financial chicanery or disaster. The extent to which other architects were involved in Hans Town is unclear, but a registered deed in 1787 is one where the Adam Brothers assign to Thomas Leverton a lease which had been granted by Henry Holland.

I have not attempted to unravel the significance of this transaction.¹⁴ This reference comes from that great source for the development of those parts of London which were in the

historic county of Middlesex, the Middlesex Deeds Register. The abstracts of thousands upon thousands of leases, mortgages and other conveyances show who was involved, where and when.¹⁵ Any browser through the pages of Colvin's *Dictionary* and the indexes to the Deeds Register would soon realise that there are many names which appear in both places and that the deed naming Holland, the Adam brothers and Leverton is not unique. Where this information has been analysed and collated with estate and other records, as has been done so often by the *Survey of London*, a fuller picture emerges.

The Adam Brothers are perhaps the best known examples of the architect-builder. The Adelphi is a story which has often been told and I do not intend to repeat it. Their speculation was saved by a lottery and they went on to major developments on the Portland Estate in Marylebone which the financial difficulties of the American War made a burden to them for the rest of their lives. Robert, James and William Adam, if not John Adam left in Scotland, were not good businessmen, whatever the brilliance of Robert Adam's architecture. Their involvement in speculative building, however, is a topic which still needs detailed investigation.¹⁶

Thomas Leverton's name has long been associated with Bedford Square, but Andrew Byrne's recent book has at last collated the evidence to show that though Leverton was concerned in some work at some houses in the square he was not responsible for its design. In fact, as far as I know, he was rather less involved in speculative building than many of his contemporaries.¹⁷

One small development which did involve Leverton, is that at the corner of Bloomsbury Square and Great Russell Street. John Summerson's first book on John Nash suggested that this was the building at the corner of Russell Street where speculation had led to Nash going bankrupt. Sir John described his attribution as "conjecture" but subsequent research has revealed a complex story which links Nash, the arch-speculator-architect of the early 19th century with Robert and James Adam, the chief speculator-architects of the previous generation. The site is an unusual one. Bloomsbury Square was developed by the Earl of Southampton, mainly on 42-year leases, but this site at the north-west corner had a different history. After the earl's death his estate was divided among his three co-heiresses by lot; Bloomsbury fell to his daughter Lady Rachel who shortly afterwards married William, son of the Earl of Bedford. Only by chance were the town planning skills of the Russells, already apparent in Covent Garden, linked with the comparable skills of the Wriothesleys. This corner site was never let on a building lease and I believe it may have been intended for a house for the Dowager Countess of Southampton. There are no early ratebooks. By the middle of the 18th century the site was owned by the Earls of Northampton and by the 1770s by Sir John Rushout of Northwick Park. The freehold only returned to the Bedford Estate, by purchase, at the end of the 19th century.¹⁸

In 1777 Sir John Rushout gave up his large house, with a 66ft frontage to the square, and agreed with John Nash that the large house should be divided and a row of houses built behind, facing Great Russell Street. The agreement provided that the design should be made or approved by Thomas Leverton. Some years ago I was surprised to find a mortgage of the Bloomsbury Square house, now divided, by Nash to the Adam Brothers. Or rather, the mortgage was from Richard Wooding, the titular lessee and Nash's nominee, described as a surveyor. Here is a development, therefore, with an embarrassment of riches, three architects and a surveyor. But I do not think that there is any doubt that the houses were the work of Nash. I was subsequently able to find that the Adam Brothers' involvement was that of suppliers of Liardet's patent stucco which covers the buildings, for which Nash failed to pay and of which the commercial and technical failures were a contributory factor to the Adams' own financial difficulties.¹⁹

It would probably be true to say that almost all architects were involved in speculative

building. Even those whom we are not accustomed to associate with urban housing developments — James Paine in Salisbury Street, for instance, or Sir William Chambers in Berners Street — did their bit. Three suggestions help explain why architects got themselves involved.²⁰

First, of course, speculative building was often in their blood. Innumerable 18th-century architects came from a family background in the building crafts or trades. Many were accustomed to undertake building contracts. In 1776 Thomas Skaife noted that architects were becoming contractors, engrossing to themselves the business of finding materials and workmen. It is not hard to believe that he had the Adam brothers in mind.²¹ From there to undertaking speculative building was but a short step. Until the professional ideas so forcefully set forth by Soane began to hold sway there was no reason for architects not to do what seemed perfectly natural to them.

Secondly, there was money. As the 18th century economy developed new investment options appeared but the range was still limited. It was not unreasonable for an architect to deal in a business about which he knew something, rather than invest any surplus money he had in a completely different field.²² Moreover, successful speculation offered the chances of wealth which it would have been hard to amass on a 5% fee scale and, for the fortunate, the regular income of a surveyorship or two. Nancy Briggs's biography of John Johnson throws quite a lot of light on this. Johnson had become partner in a bank which failed in 1803, apparently through the frauds of another partner or unwise loans to another bank which failed. Whatever the cause, the information from the bankruptcy papers shows how big a business he was in. Johnson's career as builder and architect had begun in London in the 1760's. By 1785, when he joined the bank, he was worth over £47,000 and by 1803 over £55,000, this latter sum after making settlements on his family of £40,000 and more and building and endowing his Consanguinitarium in Leicester. His income as an architect was about £400 per annum and as County Surveyor for Essex about half that sum. His household expenses alone were £950 a year. Johnson transferred property worth some £70,000 to the assignees in bankruptcy and was eventually discharged.²³ These very impressive figures can be paralleled elsewhere: the income of Michael Searles, a speculative builder-architect with a practice mainly in south London, has been estimated at £2,000 a year in 1792.²⁴ With substantial incomes like this apparently attainable it is not surprising that many architects were drawn into speculative building. Information on an architect's income is always fascinating.

The third reason for the architect going into speculative building is a less mercenary one. I have already mentioned Colen Campbell's name in connection with Grosvenor Square. Campbell was no stranger to property development: he was responsible for the four houses on the west side of Old Burlington Street on which he was the lessee of one.²⁵ He produced a design for the east side of Grosvenor Square which was not executed though that side of the square did have a more or less symmetrical composition. But the north side of the square, in particular, was generally reckoned a disaster. James Ralph, in his *Critical Review*, commented that the square "was meant to be very fine, but has miscarried very unfortunately in the execution". The principal complaint about the north side was the off-centre position of a pedimented group of three houses by Edward Shepherd. Robert Morris, noting these houses, said that "the same architect did compose a regular range for that whole side, in which he has shown a nobleness of invention, and the spirit and keeping of the design is not unworthy of the greatest British architect; but the unpolite taste of several proprietors of that ground prevented so beautiful a performance from being an ornament of that side of the square".²⁶ Is it too much to suggest that, at least until the techniques of estate management became sufficiently developed to force builders to conform, the best way that an architect had of ensuring that his ideas were carried out was to undertake the buildings himself?

This idea seems to gain some credibility if we follow through the idea of the “palace-front” symmetrical terrace. The earliest surviving example is at Queen Square in Bath which was largely a speculation by its architect, John Wood.²⁷ After Grosvenor Square the next example in London was a row of houses in the Strand, designed and built by Roger Morris in association with a major London speculative builder, Benjamin Timbrell.²⁸ After the slump of the 1740’s building revived in the 1750’s with a not-quite-achieved attempt at two opposing symmetrical terraces in John Street, Holborn. In the 1760’s boom, after the Peace of Paris, we have not only the Adelphi but also a little known example in Percy Street, designed by an architect called William Franks.²⁹ In the 1770’s we have Bedford Square, of course, and thereafter it seemed almost inevitable that a major square would be designed with balanced, symmetrical facades.

The best known examples of the palace-front terraces are those round Regent’s Park designed by John Nash. It may well be that Soane’s dislike for architects who engaged in speculative building, expressed in general terms, covered a more individual disapproval of Nash. As we have already seen in Bloomsbury Square Nash was not averse to speculation. His later involvement in the developments on the Crown Estate led to accusations in parliament of professional misconduct on his part. Sir John Summerson has just published Nash’s *Statement* in which he defended himself. Here, it is made clear, Nash was principally motivated by a wish to see designs which he thought beneficial, from Park Village in the north to Carlton House Terrace in the south, completed before his death and to the benefit of the Crown Estate when other undertakers would not speculate.³⁰ I think we should admire the courage of an architect who has the courage of his convictions and puts his own money at risk. It is time to put aside the professional prejudices of nearly two centuries. There is not much evidence that 18th-century architects were shamefaced about their involvement in speculative building; they regarded it as a natural thing to do, not a matter for professional dishonour and in many cases a very sensible way of securing the execution of their designs. We should be very grateful that some of our best urban design has been brought about in this way.

NOTES

The following abbreviations have been used:

- MDR: Middlesex Deeds Register in the Greater London Record Office.
 SOL: Survey of London. The full particulars of volumes referred to are as follows:
 XVIII St Martin-in-the-Fields. Part II: The Strand, 1937.
 XXI St Pancras. Part III: Tottenham Court Road and Neighbourhood, 1949.
 XXXII St James’s Westminster. Part II: North of Picadilly, 1963.
 XXXVI St Paul Covent Garden, 1970.
 XXXVII Northern Kensington, 1973.
 XXXIX The Grosvenor Estate in Mayfair. Part I: General History, 1977.
 Colvin: Howard Colvin, *A Biographical Dictionary of British Architects, 1600-1840*, 1978.

1. Sir Joan Soane, *Lectures on Architecture*, ed. A. T. Bolton, 1929, 156-58 and 178-80.
2. SOL XXXVI, 4 and 29, shows the development of Covent Garden on 31-year leases and only about one-third of the lessees as building tradesmen. Bloomsbury Square was developed on 42-year leases (the documents are in the Bedford Estate Office) and 61-year terms were common in the 1670’s. The Fire Court established by 18&19 Charles II cap. 7 to deal with fire-damaged sites in the City of London at first had powers to decree rebuilding terms of 40 years; this was extended to 60 years by 22 Charles II cap. 11.
3. Lease of 44 Berkeley Square is in MDR 1745/3/99. Unusually it is a lease (98 years) to the first occupier (Lady Isabella Finch) and not to a building tradesman.
4. Isaac Ware, *A Complete Body of Architecture*, 1768, 291. For Ware as a speculative builder see SOL XXXVI, 264 (Covent Garden) and SOL XXXVII, 39 (Kensington). For Ware in Bruton Street see MDR 1739/5/125.

5. Donald J. Olsen, *Town Planning in London*, 2nd ed., 1982, *passim*, but especially 32-35, 71 and 81. See also David Cannadine, *Lords and Landlords: The Aristocracy and the Towns, 1771-1967*, 1980, 117-18 and 262-63.
6. Olsen, *op. cit.*, 81 and 87. Nash used a similar argument to defend James Burton against accusations of shoddy building in Waterloo Place.
7. SOL XXXIX, 20-22.
8. Colvin, Introduction; Frank Jenkins, *Architect and Patron* 1961; W. Barrington Kaye, *The Development of the Architectural Profession in Britain*, 1960.
9. Colvin.
10. An informal "barter system" was suggested by John Summerson in *Georgian London*, 1st ed. 1945, 3rd ed. 1978, 76-79. Examples of how it worked are in SOL XXXIX, 24-25. The Adam partnership, which operated under the name of William Adam and Company, is described in Alistair Rowan, "After the Adelphi: Forgotten Years in the Adam Brothers' Practice", *Journal of the Royal Society of Arts* CXXII, 1974, 661 and 676-77.
11. Pierre de la Ruffiniere du Prey, *John Soane: The Making of an Architect*, 1982, 6-7, 219-31; Colvin.
12. Colvin; SOL XVIII, 37. For Flitcroft in Berkeley Square see MDR 1744/1/106 and 138: No 45 was let to John Devall and mortgaged to Flitcroft. The two Bloomsbury Square houses must be those let to John Devall (MDR 1746/1/225-257) and referred to in Gladys Scott Thomson, *The Russells in Bloomsbury*, 1940, 356. No other houses were being built in the square at the time. Flitcroft also appears on the Grosvenor Estate (SOL XXXIX, 22) and in Bruton Street (MDR 1738/5/128).
13. Cockerell had a good collection of suveyorships: Colvin lists 11 posts he held at one time or another.
14. Colvin; Dorothy Stroud, *Henry Holland*, 1966, 43-49. The deed involving the Adam Brothers and Leverton is MDR 1787/6/421.
15. The best description of the Middlesex Deeds Register, especially as evidence for building cycles, is in Francis Sheppard, Victor Belcher and Philip Cottrell, "The Middlesex and Yorkshire Deeds Registries and the Study of Building Fluctuations", *London Journal*, 1979, 176-217.
16. For the Adelphi see Rowan, *op. cit.*, 661-667; SOL XVIII, 99-119; A. T. Bolton, *The Architecture of Robert and James Adam*, 1922, II, 18-39. There are hundreds of registered deeds which concern the Adam Brothers developments in the Deeds Register and these need a full study and collation with the Adam family papers. There is some description of the Marylebone developments and Fitzroy Square in Bolton, *op. cit.*, 94-116 and SOL XXI, 52-63. The *Survey* notes a William Franks as first occupier of 1a Fitzroy Square but I do not know if he is the same William Franks who developed Percy Street (see note 29).
17. Andrew Byrne, *Bedford Square*, 1990, 23-27.
18. John Summerson, *John Nash*, 1935, 25-26 and *The Life and Work of John Nash, Architect*, 1980, 6-9. The account of how the Russell and Wriothesley estates were linked is in Gladys Scott Thomson, *op. cit.*, 13-18. The Bedford Office has papers acquired on its reacquisition of the property.
19. The bond which names Leverton is the Bedford Office. The mortgage from Nash to the Adam Brothers is MDR 1780/4/478. Other Deeds Register references for this development are 1777/7/395-398; 1778/1/234, 319-322 and 392; 1778/2/38-39; 1778/4/579-580; 1778/5/98 and 139; 1778/7/380; 1779/1/518; 1779/2/24; 1779/3/378; 1779/4/487; 1779/5/140; 1780/1/353, 393 and 461-462; 1780/2/455; 1780/3/532; 1780/4/1, 41, 305, 449 and 511. See also Frank Kelsall, "Liardet versus Adam", *Architectural History* 27, 1984, 122.
20. Peter Leach, *James Paine*, 1988, 112-114; John Harris, *Sir William Chambers*, 1970, 216-217. For James Gibbs' speculations on the Cavendish-Harley estate and in Argyll Street see Terry Friedman, *James Gibbs*, 1984, 304-305.
21. Quoted in Frank Jenkins, *op. cit.*, 134
22. John James, for instance, lost a lot of money in a venture into printing: see Colvin.
23. Nancy Briggs, *John Johnson 1732-1814: Georgian Architect and County Surveyor of Essex*, 1991, 150-153.
24. W. Bonwitt, *Michael Searles, A Georgian Architect and Surveyor*, 1987, 28.
25. SOL XXXII, 450-452 and 508-512 and XXXIX, 20-21 and 104-105.
26. James Ralph, *A Critical Review of Publick Buildings*, 1734, and Robert Morris, *Lectures on Architecture*, 1734.
27. Walter Ison, *The Georgian Buildings of Bath*, 1948, 32 and 127. An earlier balanced terrace of houses with a central pedimented feature was at St James's Square, Bristol, for which see Walter Ison, *The Georgian Buildings of Bristol*, 1952, 149-152. The idea may go back to the officers' terrace for Plymouth Dockyard, designed 1692 (probably by Robert Hooke), for which see Jonathan Coad, *The Architecture of the Royal Navy*, 1983, 95-96. There were also, of course, numerous groups of almshouses built as symmetrical ranges.
28. Frank Kelsall, "Nos 55-64 Strand", *London Topographical Record* XX, 1980, 93-112.
29. John Street Holborn needs more research; I am not aware of any architect's name which appears among the MDR entries which I have not examined. The principal builder was John Blagrave, carpenter. There are notes on John Street made when the London County Council served a Building Preservation Order on the street in the records of the London Division of English Heritage. For Percy Street see MDR 1764/4/466 and

505-509; 1764/5/329 and 663-668; 1766/1/109 and 167; 1767/1/312-318 and Dan Cruickshank, "29 Percy Street, London", *Country Life*, November 21, 1991. The identification of the Percy Street William Franks with 'Mr Franks' who designed the front at Erddig is my conjecture. See Merlin Waterson, *The Servants Hall*, 1980, 46; the builder who carried out Franks's design was a London mason, William Worrall (*ex. inf.* Merlin Waterson and the Clwyd County Archivist).

30. John Summerson, "John Nash's 'statement', 1829", *Architectural History* 34, 1991, 196-205.