CLOUDESLEY: 500 YEARS IN ISLINGTON

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INTRODUCTION

In 2017 the charity Cloudesley begins a year of celebrations marking its 500th birthday. Five centuries ago a Tudor yeoman, Richard Cloudesley, gave a plot of land to the parish of St Mary Islington with the wish that the land should be used to generate income for various purposes. Six 'honest and discreet men' were to oversee the bequest. 500 years of any charitable enterprise is bound to be a remarkable story but in Cloudesley's case the story is also a thought-provoking reflection on the changing role of charity in society more generally.

On the surface this should be a story of calm continuity with the original donor's wishes being obediently carried out by subsequent generations of Islingtonians down the centuries. In fact, Richard Cloudesley's original intentions have produced a dynamic story of change fuelled by 'debate, disputes and discussion', as the wording of one of the Acts of Parliament that shaped the legacy put it². For most of its 500-year life Cloudesley's legacy has been entangled with wider questions about how Islington should manage its own affairs and how its communal assets of land and money should be put to good use. In many ways Cloudesley's legacy has provided an invaluable focus for debating such matters, to the benefit of both Islington and the charity itself. The Charity of Richard Cloudesley (the formal name of the organisation in its later years), now simply known as 'Cloudesley', has arguably survived over the past 500 years precisely because its wording enables it to carry different interpretations and adapt to changing values, as Islington itself has changed.

The story of Cloudesley has never been told in full before now, although the 19th century threw up several interpretations of its past to date in an effort to prove that Richard Cloudesley's bequest was intended to benefit particular things. Here the story will be told through two strands: the input to the charity – i.e. how the land owned by the charity generated income; and the output – i.e. what the money was used for and who decided

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¹ The charity is conventionally said to be founded in 1517. However Richard Cloudesley's will is dated 'the 13th January 1517 in the 9th year of King Henry VIII's reign' which is contradictory given that the 9th year of Henry VII's reign began in April 1518. The account of the charity set out here follows convention in taking 1517 as the foundation date.

² The quote comes from 2 Will IV cap.xxvi: an act to equalize the ecclesiastical burthens of the parish of St Mary, Islington.

what this should be. Both strands inevitably intermingle, but at the same time each could be looked at in a lot more detail than is provided here. This is intended to be an overview, setting out the major milestones and pointing to some of the debates that surrounded the charity at various points in its life.

It should be said that this is a historical exercise and not a critical analysis. Some of the past decisions made by the charity are ones that today's trustees would certainly disagree with, but all are part of the story. Past trustees did their best in the circumstances and values of the time, and, in doing so, allowed the charity to survive. Today, Cloudesley has around £1million to give annually. Its grants go to Islington residents with health needs who are in financial need, the voluntary bodies that support them and to local Church of England churches. Its grants can and do change lives.

The most obvious continuity factor in Cloudesley's story is Islington itself. In the course of researching this account, the current vicar of St Mary Islington and former Cloudesley Trustee, Reverend Simon Harvey, was interviewed. He spoke eloquently about Islington's distinctive underlying character ('there's something in the soil'): a place where people tend to be feisty, brash, entrepreneurial and bolshie when faced with mainstream authority trying to rein them in. He put this down to Islington's location: on the main road north from London, a place outside the City walls yet near enough to be invigorated, for good or for ill, by the wealth passing through. The history of St Mary's, with its strong evangelical and people-orientated character, bears out this view of Islington's past, as also does, to some extent, Cloudesley's story. This is more a story of entrepreneurial risk-taking, and clashes of opinion over power as it is of simple transfer of money.

Richard Cloudesley's legacy lives on in Islington today not just through the work of Cloudesley the charity. His name is embedded in the street map: Cloudesley Square, Cloudesley Road, Cloudesley Place and Stonefield Street all mark the location of Richard Cloudesley's land, variously described in previous centuries as two 'Stony Fields' or The Stonefield Estate. The Richard Cloudesley School (now located in Golden Lane and Prebend Street) derives its name from the school's original location on the estate; the Cloudesley Ward in the Whittington Hospital is a remaining legacy of the charity's 1902 scheme whereby what was then the Great Northern Hospital became one of the charity's main

beneficiaries. Although not visibly labelled as Cloudesley-connected, thousands of people alive in Islington today are exactly that: gaining some benefit from the provisions of an ancient will, written on parchment 500 years ago.

CHAPTER 1

RICHARD CLOUDESLEY

The charity's benefactor, Richard Cloudesley, remains an enigmatic figure. Despite some fascinating research by historian Alasdair Hawkyard, who was commissioned in 2000 by the charity to investigate the man, Richard Cloudesley's life can only be glimpsed in outline. Cloudesley was probably Islington-born. His parents were buried in the parish church of St Mary's and a clause in his will stipulated that he was to be buried in the same place, '... within the Churchyard of the parish Church of Islington, near unto the grave of my Father and Mother'. Exactly who his parents were remains to be discovered, but they may have been called 'Yon', or even 'Young', rather than Cloudesley. In his will, he describes himself as 'I Richard Yon, otherwise known as Cloudesley'. Perhaps Yon was his original family name but he acquired the name of Cloudesley to mark some personal quality or life event: perhaps he was a skilled archer whose prowess was likened to the fabled English archer, William of Cloudesley. Records reveal several members of the Yon family present in Islington around 1500.

If Richard Cloudesley's parents are unknown, so too is the precise date of his birth. Even the apparent certainty of his will and death occurring in 1517 is not set in stone, given calendar alterations. Whether in 1517 or 1518, it is certain that he died between January and March, just a few months after he had made his will, which in turn was shortly after his marriage to one Alice, surname unknown. He appears to have had no children – a supposition based on the fact that he mentions no children in his will. Alice, however, was left '... the lease and the years of my house that I now dwell in to do therewith as she pleaseth'.

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³ Hawkyard's account of 'Richard Cloudesley's Life and Times' is on the charity's website: www.cloudesley.org.uk/media/1171/richard-cloudesley-life-and-times-revised.pdf. The detail about Richard Cloudesley's life in this chapter draws heavily from Hawkyard's account, which contains the references to the documentary sources.

⁴ All quotes from Cloudesley's will are taken from a transcript made by Keith Wallace in 2000, copy in ILHC S/RCC/2/7. Wallace's transcript was taken from an old photograph of a certified copy of the registered text made c.1900. The original document does not appear to have survived.

⁵ Hawkyard's account takes the new-style date of 1518, rather than the old-style date of 1517, as the date of his will but his account is the exception to the convention – see footnote 1 in the introduction.

The location of his house has not yet been discovered although it was somewhere in the land that formed the manor of Holloway and probably near what is now Holloway Road, which at the time was a 'causeway' or raised road, rather than a drovers' route hemmed in by hedges. In another clause in his will he bequeathed 40 shillings to be spent on 'the repairing and amending of the causeway between my house that I now dwell in and Islington church'.

Richard Cloudesley's working life is a little more traceable than his personal life. At the time of his death he was a man of some local status with an official position, describing himself in 1509 as a 'husbandman, yeoman or gentleman'. In the 1490s he is recorded as one of Islington's 'constables': as the name suggests, constables were appointed to maintain law and order. In 1494 Cloudesley experienced the other side of Tudor law-enforcement when he was briefly sent to the Marshalsea prison in Southwark for killing a gentleman, William Lloyd of Islington. His defence was that he had acted in self-defence in the course of carrying out his duties, and on 24 October 1494 he received a pardon from King Henry VII.

Over the next 20 years Cloudesley had two other encounters with the law, both relating to disputes over property. In 1504 he was named as one of a group of men who had wronged Richard Walker, a minor, by appropriating a patch of land in Islington that was rightly his. Around 1515 he was accused of preventing William Gibson from entering 31 acres of woodland, meadow and pasture in Islington – again, a dispute over land rights.

None of these legal encounters seem to have harmed Richard Cloudesley's career. In 1513 he was appointed an 'escheator' for Middlesex. An 'escheator' was in effect a tax collector, charged with levying the dues owed to the King. As Hawkward remarks, the appointment underlines his membership of the Middlesex elite:

'he belonged to a class which with an income of at least 40s.[shillings] a year qualified to serve as a juror in a variety of proceedings, to hold office in shire administration, to pay taxes and to vote in parliamentary elections. (At the turn of the sixteenth century 40s. freeholders in Middlesex numbered some 1200.) In other words, he belonged to the class upon which the routine running of the kingdom fell.'6

⁶ Hawkyard, see footnote 3.

In January 1517 Cloudesley acquired a house in Holloway that he already occupied under lease, together with 30 acres of meadow. Both were sold to him by Sir William Sandys. A week later he married Alice and made a will. The names of his executors - Sir Thomas Lovell, Sir John Fyneaux, Sir Thomas Docwra (Prior of the Knights Hospitallers of St John of Jerusalem's priory in Clerkenwell) and Sir John More (the father of Sir Thomas More) further confirm Cloudesley's social standing and courtly connections. Cloudesley's will was made over three days, between the 13th and the 15th January. With hindsight, settling his affairs was timely, because two months later he was dead. The cause of his death is not known.

Richard Cloudesley's will was long. It covered 39 specific matters which he instructed his executors to achieve through detailed instructions (a summary is set out in Table 1 below). By far the greatest number of clauses concern the prayers that were to be said for him after death for the repose of his soul. From the evidence of the will, he seems to have been a man of his times in his religious beliefs. Most people in early Tudor England continued to uphold the traditional teachings of the medieval Catholic church, which was that on death, the soul of the departed went to purgatory, from where it would only pass to heaven once it had been cleansed from all its sins. Sometimes a dying person would leave money to pay for others to pray for his or her soul to ensure it would go to heaven. Later in the century, such beliefs were deemed to be superstitious. However, in 1517 the young King Henry VIII was still a fervent supporter of the Pope, and was ostensibly happily married to the Spanish princess Katharine of Aragon. The Reformation was yet to come.

Cloudesley's will was also typical of its age in combining the charitable practice of giving to the poor with his own need for posthumous prayers. Thus, he bequeathed 6s 8d to the lepers in Highgate, but with the requirement that they 'pray for me by name'. His legacy of the two 'Stony Fields' to the parish of Islington also came with instructions that the income be partly used to pay for a yearly requiem mass to be said for his soul; and furthermore that the poor people who benefitted from his legacy should also 'pray for my soul, my wife's soul and all Christian souls'.

It would be easy to dismiss Richard Cloudesley's charitable actions as examples of philanthropic self-interest - gifts intended to benefit the donor rather than the recipient.

Indeed, a later commentator detected 'not an iota of Charity' in Cloudesley's will: 'the sole object of the Testator's regard was the deliverance of his poor soul out of purgatory'⁷. He was a member of a 'Brotherhood of Jesus' (probably a guild or fraternity of devout laymen) associated with St Mary Islington; and the number of religious institutions mentioned in the will's clauses suggests familiarity with his local monasteries and parish communities. He left bequests to seven churches across Middlesex. Considerable gifts of land were left to the monks of the London Charterhouse and cash was also disposed of to 'the poor friars of Greenwich'.

Secular institutions feature less frequently in Richard Cloudesley's will but he did bequeath 'in money 3 shillings and four pence and a load of straw price four shillings' to the inmates of Newgate, Marshalsea and King's Bench prisons along with the same to the 'poor men or prisoners' in Bedlam hospital. The straw is a reminder that he himself had spent time in the Marshalsea and would have appreciated how welcome clean straw would be to those detained for any length of time in the building.

Of all Richard Cloudesley's legacies, only two were to prove lasting. The first was his requirement for a gravestone. He instructed his executors to ensure 'a stone to be laid over me on my grave, the price five marks'. As Hawkyard remarks, this was a slightly unusual request 'in an age when gravestones were rare'. The second was his bequest of land, 'a parcel of ground called the Stony Fields otherwise called the fourteen acre', to the parish of Islington. This of course is the clause in the will that marks the birth of the Cloudesley charity.

Richard Cloudesley's instructions for how this land was to be managed and how the rental income was to be distributed were clear and specific:

'I will that yearly after my decease the parishioners shall elect and choose six honest and discreet men of the said parish, such as they think most meet [fit] to have the order and distribution of the rent and profits aforesaid, which Rent... shall be by the six persons bestowed in manner and form following, that is to say:

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⁷ W.G. Coventon Esq. *Observations respecting the Cloudesley Estate in Islington*, 1850, pp4-5.

⁸ Hawkyard, see footnote 3.

- I will that yearly for ever a solemn obit [a mass for the dead] shall be kept for me within the said church of Islington and that there shall be spent at the obit 20 shillings.
- And also that there shall be dealt there to poor people of the said parish at every obit., to pray for my soul and my wife's soul and all Christian souls, 6 shillings and 8 pence.
- And further, I will that the said six persons shall yearly pay... to the wardens of the Brotherhood of Jesus, 26 shillings and 8 pence towards the maintaining of the mass of Jesus within the said Church. Upon this condition the said wardens shall yearly for ever cause a trentail [thirty] masses to be said for my soul in the said Church
- And further, I will that the aforesaid six persons shall have among them for their labour to see the true performance of the same, yearly at every obit., 10 shillings

Elsewhere in his will, he requested that the present tenant of 'the said fourteen acres otherwise called Stoneycroft', Robert Myddleton, be allowed to continue his tenancy, paying the yearly rent of £4 to the six persons, who soon became known as the 'feoffees', or trustees of the legacy.

The clauses relating to the land were not unusual for the day, shot through as they were with the assumptions of a religious age. However, it is worth noting that rather than leaving the management in the hands of priests, he created a more business-like arrangement of 'six discreet and honest parishioners' elected annually. By doing so he was perhaps acknowledging the question-marks hanging over the unreformed church in the early 16th century, in particular the ability of religious institutions to manage money in the long term. In the City of London at the time, secular or civic institutions, such as the City Corporation or the livery companies were increasingly seen as offering a more accountable way of managing charitable bequests long after the death of the donor.

Whether thoughts of this nature were in Richard Cloudesley's mind when he devised the particular terms on which his two fields should be held in trust, is impossible to say. One imagines that when he had completed his will he might have congratulated himself on the orderly provisions he had made for his life after death. He had arranged for prayers to be said for his soul. He had ensured that his name would live on in the parish through his gravestone and through the business-like arrangements he had made for the 14-acre plot. His worldly affairs and future spiritual life were well and truly settled.

What he was unlikely to have foreseen was the chaotic upheaval in religious belief and practice that broke out 20 years after his death as Henry VIII set in train the process of remaking England as a Protestant state. Cloudesley's carefully-detailed legacies were inevitable casualties and it is unlikely that the masses for his soul lasted much beyond 1530. The reign of Henry VIII's zealously Protestant son Edward VI saw a further clamp down on 'superstitious practices' and in 1548 St Mary Islington was visited by one of the commissioners of the Court of Augmentations in search of suspicious income that the State might confiscate. The commissioner found that the church was still receiving an annual rent from Cloudesley's land (by this time the £4 had risen to £7 despite the land being described as 12 rather than 14 acres), and that the churchwardens were still referring back to Cloudesley's original wishes as to how the income should be spent. He noted⁹:

'... a close of 12 acres bequeathed by Richard Cloudesley and now tenanted by Walter Coney at the rate of £7 a year. Of which £1 [is earmarked for an] obit [a mass], including a distribution of 6s 8d to the poor, £1 6s 8d to the brotherhood, singing masses for the same Cloudesley.'

After due deliberation, the Court of Augmentations made a ruling in 1551. The rental income should be split. The Crown would deduct an annual payment of £2 13s 4d, representing the portion deemed to be associated with 'superstitious practices'. The six 'honest and discreet men, by now customarily known as the 'feoffees', were to keep the remainder for the parish; but neither the application of the money, nor the role of St Mary's vestry and churchwardens in relation to the feoffees, was laid down.

Interestingly, the portion of Cloudesleys' money confiscated by the Crown eventually found its way back to Islington from Westminster. Sixty or so years later, that enterprising monarch James I decided to use Islington's annual payment of £2 13s 4d as part of the

⁹ London and Middlesex Chantry Certificates, London Record Society xvi, 1980, p.62

State's contribution to the capital of the New River Company when it was being established. St Mary's continued to make an annual payment of £2 13s 4d from the Stonefield rental income to the New River Company until 1902, by which time the actual value of the sum had shrunk considerably as a result of inflation.

The questions raised in 1551 about the exact nature of Richard Cloudesley's legacy and in particular its association with the church remained open throughout succeeding centuries. Much scrutiny and debate took place as various generations of feoffees and vestrymen sought to interpret Cloudesley's wishes in ways that made sense for their times. For much of the charity's early life the annual income from the land seems to have been used to support the general work of Islington's parish church. The 19th century saw growing support for a new interpretation of the will, which was that the rightful beneficiaries should be the poor, not the church. In 1901, Islington's Church of England clergy and churchwardens argued that 'the charity has always been solely an ecclesiastical one' but the new Metropolitan Borough of Islington disagreed. Many different legal and learned opinions were advanced over the centuries, most citing Cloudesley's will as evidence to support their rather different conclusions.

Despite the ebb and flow of debate, Richard Cloudesley, the man, has continued to maintain a presence in Islington, and a physical presence at that. The parish has regularly renewed his gravestone, which in 1813 was replaced by an upright monumental tomb: Samuel Lewis, an Islington historian who was also one of the Cloudesley feoffees, recorded in 1862 that the tomb had been repaired in 1690, 1733, 1802 and 1813¹¹. The tomb was repaired after bomb damage to St Mary Islington during the Second World War and in 2017 the tomb was once again restored, this time to mark the 500th anniversary of Richard Cloudesley's death.

Richard Cloudesley's presence on earth after his death has one other intriguing echo. In 1811 the Islington antiquarian John Nelson identified Richard Cloudesley as 'The Islington ghost'. In the first edition of his history of the parish of St Mary's, Nelson describes the

¹¹ Lewis, 1842, p.125. There are two watercolours by Thomas Gosden, c.1840, showing the 1813 tomb and its inscription in vol. 3 of the Museum of London's extra-illustrated copy of Lewis's *History*.

 $^{^{10}}$ TNA: TS 18/573. Letter from the vicar and churchwardens to the Attorney General, 24 January 1901.

perturbed spirit of the former landowner turning so violently in his grave that he caused a minor earthquake. Nelson quoted his source, an ancient text, verbatim¹²:

'it is sayd yt in a certain fielde, near unto ye parish church of Islingtoun, in like manner did take place a wondrous commotion in various partes, ye earthe swellings and turning uppe every side towards ye midst of ye sayde fielde, and, by tradycion of this, it is observed yt one Richard De Clouseley lay buried in or neare yt place, and yt his bodie being restless on ye score of some sinne by him peradventure committed did shewe or seeme to signifie yt religious observance should there take place, to quiet his departed spirit.'

Nelson referenced his story to an 'ancient writer' and added a scholarly-looking footnote 'Purlet de Mir. Nat. X c.4 '. The reference was obediently copied by the many subsequent 19th century writers who repeated the story, but it leaves modern scholars baffled. Who or what is 'Purlet de Mir.'? Was Nelson citing a genuine 16th century text, now lost, or could the whole story of Richard Cloudesley's ghost be a fanciful fiction?

The latter is a tempting thought, given that 1811 marked the start of a particularly intense debate about the legitimate use of the income and the land. In 1811 St Mary's vestry had only just failed in their attempt to sell the land to the City of London Corporation in order to build a new cattle market, an alternative to Smithfield. The current plan under discussion was to let the land for house building. The idea of Richard Cloudesley turning in his grave was perhaps a useful metaphor for those Islingtonians agitated by the thought that a bequest was to be used in this way.

¹² Nelson, 1811, p.305.

TABLE 1

RICHARD CLOUDESLEY'S WILL

This table summarises the main bequests of cash or goods made by Richard Cloudesley in his will. It excludes the purely religious or minor clauses.

CHURCHES	
Islington Church	20 shillings
	8 torches (6s 4d a piece)
	two gowns with the name of Jesus upon them (6s 8d a
	piece) for poor men of the parish
	two gowns with the name of Mary upon them (6s 8d a piece) for poor women of the parish
	Various payments for priests and the Brotherhood of Jesus to say masses and prayers for his soul
St John's Church	20 shillings
St James Church, Clerkenwell	Each church or parish to have:
St Pancras Church	two torches (value of 14 shillings);
Hornsey Church	two gowns for two poor men (6s 8d a piece)
Finchley Church	
Fryern Church	
Hampstead parish	
ISLINGTON PARISH	
The parishioners	The Stony Fields, (rent £4 a year)
Poor parishioners	6s 8d to be distributed every Sunday for a year after his death
RELIGIOUS ORDERS	
The Friars of Greenwich	40 shillings 'to sing a solemn dirge for me'

The Friars of London (4 orders)	20 shillings (for each of the four orders)
The Charterhouse	Proceeds of the sale of land in Islington and Clerkenwell - £40 and £30 to go to the Prior of Charterhouse should the sales not take place
PRISONERS and INMATES	
Newgate prison	The inmates of each institution to have:
King's Bench prison	3s 4d in money and 4s of straw
Marshalsea prison	
Bedlam	
Highgate Lepers	6s 8d 'to pray for me by name'
ROAD REPAIRS	
Between my house (Holloway Road) and the Church	40 shillings
Between Highgate Hill and Stony bridge	20 shillings
FAMILY	
My wife	'The lease and years of my house'
My two brothers	£10 each and 'the residue of my goods'

CHAPTER 2

THE STONY FIELDS:

from cow pasture to building plots

Islington in 1517 was a group of small settlements on the road leading north from the City of London, roughly a mile from the City's walls. Travelling from London, Islington's houses and farms marked the point where the road ended its climb and the air became fresher. This was a parish, with a church which could trace its history back to the 12th century. In 1500 the number of parishioners taking communion in St Mary's was recorded at 400 which makes Islington a village, rather than a hamlet, but not a large one. Officially it was part of the larger district unit of the Ossulstone Hundred, one of the six districts that made up the ancient county of Middlesex. It was a rural settlement whose land use was changing: fields traditionally tilled by householders were increasingly being turned over to pasture. Islington was becoming famous for its cows.

Islington's closeness to the City and its famously fresh air and water made it attractive to the wealthy. Several courtiers occupied houses in the parish, but this was very far from being an aristocratic quarter. Most of Islington's inhabitants were farmers, agricultural workers and innkeepers. Islington was located on a main road to London and therefore also had more than its fair share of 'vagabonds' and 'beggars' passing through. As with all Middlesex parishes in the early 16th century, there was no formal responsibility on the part of the parish to provide poor relief: charity towards the poor was largely a matter for individuals.

The two fields that Richard Cloudesley left to the parish of St. Mary Islington were to the south west of the church. This part of Islington was already a well-known stop for farmers and graziers taking cows and sheep down the drovers' routes to London's famous cattle market at West Smithfield. The connections between West Smithfield and this part of Islington were strong: not only because of the daily traffic of men and cattle between the two, but also through the monastic institutions that surrounded Smithfield. The Benedictine monastery of St Bartholomew, the Carthusian priory at the Charterhouse and the priory of

St John of Jerusalem in nearby Clerkenwell all owned land here and at least two, the Charterhouse and St John's, piped their water from the fresh springs on the south-facing hillsides. The Charterhouse's conduit (water pipe system) was first constructed in 1348 and gave the name to White Conduit Fields, reflecting the white habits worn by Carthusian monks.

Cloudesley's fields were just north of the White Conduit in an area sometimes loosely described as White Conduit Fields, or the Reed Moat Fields or the fields near the Great Wheel Pond. They formed an upright oblong on the west side of the drovers' route known until the 1820s as the Back Road but renamed Liverpool Road in the 1820s after Lord Liverpool the Prime Minister. Today the boundaries of this oblong are marked by (clockwise from the south) Cloudesley Place, Cloudesley Road, Richmond Road and Liverpool Road. The land within was formerly Richard Cloudesley's two fields.

The history of the fields after 1517 can partly be traced through a series of legal deeds, some still surviving in the charity's archive, which record the various men who leased the land from Cloudesley's feoffees and whose rent provided the income¹³. The formula of words used to describe the land to be demised is usually: 'two closes of meadow or pasture commonly called Stony Fields situate in the Parish of Islington'. By 1623, the 'two closes of meadow and pasture' are being described as 'with appurtenances', which probably means cow sheds and cattle pens.

From these deeds it seems reasonably clear that the fields were primarily used for the most lucrative activity that anyone with a patch of land in Islington could undertake in the 17th and 18th centuries – grazing and fattening cattle. Table 2 lists those tenants whose names are known. Several are described as, or known to be, 'cow-keepers', but the list also includes 'innkeepers', perhaps surprisingly. Richard Atkinson who leased the fields in 1623 was the owner of the Nag's Head (probably at the southern end of Upper Street). Atkinson's lease was followed by John Gregory a 'victualler' of St James parish in Clerkenwell who leased the fields from 1657 to 1682; and Edward Fawcett who leased the 'two closes of meadow or pasture commonly called Stony Fields' in 1682. Fawcett owned the Angel Inn, then a landmark for travellers to and from London. Fawcett died in 1696, leaving seven

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¹³ Cloudesley's archive is deposited with Islington Local History Centre (ILHC). The deeds mentioned in this chapter are all in S/RCC/2/2.

years of his lease yet to run, and this passed to his executor, Henry Gorman of St Sepulchres, the City parish adjoining Smithfield.

The same qualities that attracted the cow-keepers to the fields probably also attracted the innkeepers. Despite the implication of the name that this was stony ground, this seems to have been good pasture land, near to fresh water springs and fertile – land on which cattle could be profitably grazed and fattened. The innkeepers may have owned their own cattle, but perhaps they hired the fields out to cow-keepers from other parts who were passing through Islington on the road to Smithfield. Fattening cattle before taking the animals to the live cattle market at Smithfield was a staple of cow-keeping practice at Islington, and many local cow-keepers made extra money through hiring out their grazing land, to London butchers for example, sometimes by the week. The description of the parcel of land as 'meadow' suggests that the fields were also a source of hay, another lucrative commodity. Hay-making and cow-keeping went hand in hand in Islington, which by the 18th century was almost as well known for its hay as it was for its cows. The same land could accommodate both: 'cow-keepers meadows were mown two or three times each summer from early May onwards and heavily dressed with manure to obtain a soft grassy hay' ¹⁴.

In 1703 the feoffees granted a new 21 year lease to Samuel Pullin, the first of a dynasty of Pullins (sometimes spelled Pullen) who were to occupy the land for virtually the next 100 years. Samuel Pullin is described on the lease as a 'cow-keeper of Islington', the term 'cow-keeper' signifying an owner of cattle rather than a hired hand. On Samuel's death in 1713 the business was taken over by another Samuel Pullin, probably his son. Although his descendants were to become very wealthy indeed on the profits of cattle, this second Samuel classed himself as a man of 'small substance'. In 1715 he and a number of other 'landholders and ancient inhabitants' of the parish of St Mary in Islington petitioned the Middlesex justices of the peace protesting about a new system of assessing the poor rates by charging 3d in the £ on the rents of houses and land without any regard to the ability of the person to pay. By basing rate assessments on land holdings rather than wealth the new system disadvantaged small farmers, or so claimed the petitioners:¹⁵

¹⁴ VCH, 1985, Islington p.71

¹⁵ Middlesex Sessions Papers, Justice's working documents, 11 July 1715. *London Lives, 1690-1800,* (www.londonlives.org, version 1.1, April 2012), **LL ref:** LMSMPS501460045

'Many inhabitants of great substance live in houses of small rent [and] are charged only according to the rent they pay and not according to their ability. And divers of the appellants who have but small substance and large families are forced to hold great farms for the maintenance and support of themselves and families and do often meet with great losses are by this rate much over-rated and oppressed.'

The petitioners urged the justices to force the parish to revert to the 'former and ancient method' of making a discretionary rate.

The argument that farmers often faced great losses would have resonated with Samuel Pullin. Only a year previously an epidemic of cattle distemper had broken out in Islington. During the outbreak it was recorded that Samuel Pullin lost 38 cows, nearly half of his 87 strong herd ¹⁶. He also seems to have owned pigs: in June 1715 one William Woodward was prosecuted for stealing a 'barrow-hog, value 18 s[hillings]' from Samuel Pullin. Woodward was found guilty and punished by branding ¹⁷.

Leases tended to last 21 years and the 1703 lease was succeeded by new leases to the Pullins in 1749 and 1770. Theirs seems to have been a classic family business, passed on through the generations as the enterprise grew. The second Samuel died in 1745, describing himself in his will as a 'grazier'. ¹⁸ He left his business to his nephew, also Samuel Pullin, who died in 1775 and was described on his death as a 'cow-keeper' ¹⁹. By this time the Pullins were an influential family in Islington, with a monument in the parish church. 'Pullins Row' in High Street was built on land adjoining their dairy farm.

The fourth Samuel Pullin to lease the Stony Fields was a very wealthy man indeed. The writer John Nelson recounts a story that he aspired to own 1,000 cows but never achieved his aim because every time he tried to add one final cow to his existing stock of 999 cows, one mysteriously died. Nelson dismissed the story as 'totally erroneous' and suggested that the number of cows he owned was nearer 3-400, which nevertheless was a substantial herd²⁰. This Samuel Pullin was the generation which moved out of the cattle

¹⁷ OBOL 2 June 1715 (note that 'Pullin' is spelt 'Pullen' here).

¹⁶ VCH, 1985, p.70.

 $^{^{\}rm 18}$ TNA PROB11 /741 /239. Will of Samuel Pullin, 1745.

¹⁹ TNA PROB 11 /1006/175. Will of Samuel Pullin, 1775.

²⁰ Nelson, 1811, pp.214-5.

business. In 1808 Samuel Pullin sold the family business to their neighbouring (perhaps rival) dairy farmer, Samuel Rhodes.

Rhodes also appears to have taken over the remaining years of the 21-year lease of the two fields and he was noted as the occupant by John Nelson, writing in 1811. 'The Stonefield is now let to Mr. Rhodes at £84 per annum for the remainder of the lease which will shortly expire, when it is expected that the ground will be let on building leases'. Rhodes was not quite the last cow-keeper to graze his cattle on the land. In 1820 the Vestry Clerk, Robert Oldershaw, explained to the officials preparing the Parliamentary Enquiry into Charities that part of the land was still being let 'to yearly tenants as pasture land'. The remaining part was by this time reserved for other uses.

By the 1820s Islington's cattle meadows were fast disappearing as brick-making and housebuilding advanced across the landscape. The change around the White Conduit Fields was particularly noticeable and bitterly regretted by those such as the Islington-born writer William Hone who had known the fields as a boy. Hone lamented in 1825 'building - or what more properly be termed the tumbling up of tumble down houses - to the north of London is so rapidly increasing that in a year or two there will be scarcely a green spot for the resort of the inhabitants'. ²³

The change was also marked by John Nelson, a close observer of Islington's affairs. In the first edition of his *History and Topography and Antiquities of St Mary, Islington*, published in 1811 he describes the fields as they were then:²⁴

'The ground adjoining to White Conduit House for a considerable extent was till lately appropriated to the laying of cattle on their way to Smithfield Market. The removal of that market to some spot in this neighbourhood has been a matter of late much agitated in the Court of Common Council.'

By 1829 when the second edition of the book was published he had rewritten the second sentence of the paragraph:²⁵

²² TNA CHAR 2/184, evidence of Robert Oldershaw, 17 May 1820.

²¹ Nelson, 1811, p. 307.

²³ Written in June 1825, reprinted in John Wardroper, *The World of William Hone*, 1997, p.233.

²⁴ Nelson, 1811, p. 98.

²⁵ Nelson, 1829, p. 96.

'The ground adjoining to White Conduit House for a considerable extent was till lately appropriated to the laying of cattle on their way to Smithfield Market; but such now is the rage for building in the fields about this spot that numerous streets and rows of houses are rapidly forming, and it is probable that in a short time a new neighbourhood will extend westward from hence to Maiden Lane.'

The same process was powerfully visualised in 1829 by the artist John Cruikshank in his memorable etching *London going out of town or the march of bricks and mortar.*²⁶ Cruikshank, a friend of William Hone, lived in neighbouring Pentonville and would have witnessed the march of bricks and mortar across the Stony Fields at first hand.

 $^{^{\}rm 26}$ See examples in the online databases of the Museum of London and the British Museum.

TABLE 2: MAIN TENANTS OF THE STONY FIELDS, 1517 - 1824

Date	Person	Occupation	Annual Rent
1517	Robert Myddleton	Yeoman farmer	£4
1548	Walter Coney	Yeoman farmer	£7
1623	Richard Atkinson,	Innkeeper	
1657	John Gregory	Victualler	
1680-1	Sir Thomas Draper	Land owner	
1682	Edward Fawcett	Innkeeper	
1703	Samuel Pullin	Cow-keeper	£40
1722/3	Samuel Pullin	Cow-keeper	£60
1749	Samuel Pullin	Cow-keeper	£42
1770	Samuel Pullin	Cow-keeper	£65
1808	Samuel Rhodes	Cow-keeper	£84
1812	Richard Bodfield	Not known	£182
1818	John Emmett and Richard Chapman	Carpenters and Builders	Not known
1824	John Emmett	Carpenter	£668 11s
	Richard Chapman	Builder	
	Philip Dorset Goepel	Clerk	
	Philip Langhorn	Builder	
	David Sage	Publican	

The income

Before looking at house-building after 1811, we need to return to 1517 and trace the story of the money generated by ground rents from the land. Did the various 'honest and discreet men' discharge their duties as feoffees in a way that honoured Richard Cloudesley's intentions? The legal ruling of 1551 had split the proceeds into two portions: £2 13s 4d being paid annually to the Crown and the remainder kept by the parish, under the guardianship of up to six feoffees or trustees.

Cloudesley's will had required these trustees be drawn from Islington's citizenry and elected annually, although no surviving evidence of annual elections has been found. The role of feoffee seems to have been passed on by a more closed process of deed poll, with existing feoffees nominating the next and using a legal document to confirm the appointment. The first of these deed polls or 'deeds of enfeoffment' seems to have been drawn up in 1561, when one Henry Iden was made a feoffee. Several subsequent deed polls from the 17th and 18th century are still in the possession of the charity, from which it is possible to construct a partial list of the local men who did duty over the centuries as Stonefield feoffees before 1900.

The links with the vestry of St Mary's were strong. Cloudesley's feoffees were drawn from the same group of churchwardens and vestrymen who managed other parish matters: so much so that the feoffees in effect formed a vestry sub-committee. This was not an unusual arrangement. Until the middle of the 19th century parish vestries constituted the basic unit of local government, and took on responsibility for such secular matters as providing poor relief, law-enforcement and the upkeep of community assets such as roads, fences and common ground. Surviving churchwarden accounts from churches from the 18th century invariably list an enormous range of items to be attended to: from the repair of church bells and the payment of fees to preachers to the purchase of a parish fire engine or the repair of the parish constable's truncheons. These more civic responsibilities were sometimes managed by separate trustees, their roles often defined by private acts of Parliament but in effect managed through the vestry.

The Islington vestry was no different to any other Middlesex vestry. Until 1824 it was an 'open vestry' whose meetings would have been open to all, but in practice it had

oligarchic tendencies. The most powerful voices in vestry decisions were Islington's prominent men, many of whom will have had personal interests in the parish matters under discussion. Accordingly the roll call of men known to have served as feoffees include such as the third Samuel Pullin, whose interests in the fate of the fields has already been described.

It is perhaps ironic that we know less about how the portion of the income under local control was spent than we do about the income that went to the Crown. From 1612 the £2 13s 4d paid annually to the Crown was sent by the churchwardens of St. Mary to the New River Company, where it went into the general funds. It is much more difficult to trace exactly what the feoffees did with the remaining portion of the money. Despite much later searching of the vestry minutes by interested parties, few further details or accounts have come to light, beyond the oft-repeated explanation that the money was paid to the churchwardens and was used for miscellaneous parish purposes. In 1795 Daniel Lysons recorded that the income from Stonefields (which by 1794 was running at £84 per annum) was 'disposed of at the discretion of the feoffees' 27. In 1820 the Vestry Clerk Robert Oldershaw told the Charity Commission enquiry that 'It [the Stonefield rent] has been paid to the churchwarden and applied by him towards the repair of the church and the general expenses of his office', adding 'no part of it has been applied towards the keeping-up of the Chapel of Ease²⁸. In 1897 the clerk of the charity, Frank Brinsley-Harper, concluded that 'it would seem to be now practically impossible to ascertain what the churchwardens did with the money they received.'29

It is perhaps slightly surprising to find the Stonefield rent accounted for through the churchwardens' account, given that St Mary's also ran a separate account for expenses and legacies directly related to poverty relief. But this is a reminder that assumptions in the past about 'the poor' were very different to today's: ratepayers and the poor were quite separate entities and the Stonefield money was associated with the former rather than the latter. By the 1820s St Mary's Islington was charging local householders for five different rates and publishing separate accounts for each: the Churchwardens' Rate covering general

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²⁷ D. Lysons, *The Environs of London*, 1795, vol. 3, Islington, pp. 123 – 169, 'Richard Cloudesley's benefactions'.

²⁸ TNA CHAR 2 / 184, evidence of Robert Oldershaw, 17 May 1820. The chapel of ease (now St. Mary Magdalene Church on Holloway Road) was a slightly sensitive matter in 1816: the vestry had been much criticised over the high cost of building it. See the account below, pp.45-6.

²⁹ F. Brinsley-Harper, *History and Particulars of the Charity, 1517 – 1897*, 1897.

parish expenses; the Poor Rate; the Highways Rate; the Light and Watch Rate; and a newer account for the upkeep of the relatively new Chapel of Ease, recently built on Holloway Road. The 1820 Charity Commissioners seem to have accepted that using the Stonefield money for the general expenses of the churchwardens was a legitimate use of the charitable bequest. Although, as we shall all see, the use of the money to defray church costs began to be questioned in the 1840s.

So is it fair to say that for the first 300 years of the disbursement of Cloudesley's bequest hardly any of the income went directly to the poor? Probably yes, although the vestry minutes do yield some intriguing references suggesting that some association with poor relief was not forgotten. Between 1728 and 1730 the vestry minutes record discussions about using the Stonefield income as security for a £500 loan to build a new work house for the poor. The rent from the fields at the time was £40 and this sum, it was said, would cover the cost of an annuity for 21 years³⁰.

The 1730 workhouse scheme did not proceed – due, apparently to the opposition of a gentleman whose property adjoined the proposed site. When a workhouse was eventually built 40 years later, it seems to have been financed by annuities but whether the Stonefield income helped the financial arrangements is not known. The new workhouse was built in the Back Road, just to the north of the Stonefield site and was said to have been financed by gifts from benefactors, for example the land was given by Mrs Amy Hill. In 1730, whilst the discussions about the annuity were still taking place, the vestry decided to hang a table of benefactors in the church. The list was headed by Richard Cloudesley, his gift 'being the oldest in the parish'. Perhaps Richard Cloudesley's most significant direct contribution during the first half of his charity's life was as a philanthropic role model: a local man whose example of charitable giving might encourage others.

The use of income from the Stonefields as security to support ambitious projects suggests an entrepreneurial frame of mind within the vestry. This was certainly the case during the period when the Rev. George Strahan was vicar. Strahan arrived at Islington in 1772 and was to remain until 1824. A close friend of Dr Johnson, Strahan has gone down in

³⁰ The vestry minutes are reprinted in F. Brinsley-Harper, 1897.

history as an 'old fashioned clergyman' under whom 'Islington slept'. 31 This may possibly have been the case in terms of his religious position, but for the parish's secular activities the opposite was true. The years around 1800 saw extreme entrepreneurial vigour in the vestry, not least through a succession of schemes designed to significantly develop the income from the Stonefields land. The driving force behind this burst of energy was almost certainly the vestry clerk, Robert Oldershaw, but Strahan, who was enfeoffed as one of the Stonefield trustees in 1799, must have approved.

The first scheme was hatched around 1805 when the possibility of selling the land for use as a military barracks was apparently discussed. 32 A second and more substantial scheme followed on its heels. The City of London Corporation had long been anxious to remove the live cattle element of Smithfield Market to a new suburban site. Protests were growing over the market's impact on health, hygiene, noise, filth, street congestion and animal cruelty. Smithfield's cattle market brought with it slaughter houses and unsavoury cat's meat shops; its gutters ran with raw offal, faeces and animal blood. For a modern metropolis, Smithfield presented a picture of unacceptable barbarity.

Islington was the obvious location for a new cattle market to be built. It was already in effect the northern outpost of Smithfield and would not require change to the drovers' routes from Wales and the North. It had fresh air, spring water and long established cattle pens. The Corporation looked at two sites in Islington: one in the fields adjoining Sadler's Wells which was offered at a price of £25,000. The other was the Stonefields which the vestry offered to the Corporation at the price of £22,800.³³

The third attempt to realise the potential of the land was more successful. In January 1811 the vestry minutes recorded the Stonefields' feoffees' recommendation to the vestry³⁴:

it will be very advantageous to the interests of the parish if the said lands were let upon lease for the purpose of building thereon, whereby a considerable income could

Quoted in VCH, 1985, p.90.
 Mary Cosh, A History of Islington, 2005, p.138.

³³ Lewis, 1842, p.196 and Nelson, 1829, p.96.

³⁴ The 1811 vestry minutes were reprinted in Brinsley-Harper, 1897.

be derived therefrom which would lead materially to ease the inhabitants of the rates necessary to be made ... '

The decision to use the land in this way had probably already been made. An Act of Parliament enabling the feoffees to grant building leases on 'certain lands called the Stone Fields' was quickly drafted and passed into law in June 1811. When Samuel Pullin's (now Samuel Rhode's) lease came to an end in 1812, the feoffees continued to let the two fields as pasture but on short terms or with conditions, as Robert Oldershaw explained to the Charity Commissioners in 1820³⁵.

'About the year 1812 or 1813 the whole of the land was let to Richard Bodfield for a term of 21 years at the annual rent of £182 upon condition that he should give up the whole or any part of it at a month's notice for the purpose of being built upon, subject to an abatement out of his rent.'

The march of bricks and mortar was underway and Oldershaw predicted that the scheme was projected to yield 'better than £700 a year' for the parish.

Was the intention to use this money to better the condition of the poor? There seems to be little evidence of this. As discussed at the start of chapter 4, if there was a vision for using the money it was almost certainly to finance the costs of a new Anglican church, a Chapel of Ease to accommodate the parish's steeply rising population. Islington was a boom suburb of early 19th century London, a place undergoing rapid change from rural to urban. In 1805 the population of St Mary's parish was 6,600 inhabitants who lived in 'an area of 3,032 acres [of which] about 2,700 acres were meadow and pasture and the remainder occupied by houses, yards, gardens and waste'. By 1817 the proportion of meadows and pasture had shrunk significantly; the population had risen past 20,000 and the number of houses in the parish had more than doubled to 3,667. A decade later the 1831 census found that 4,874 households in Islington were employed in trade, manufacturers or handicraft but only 320 remained employed in agriculture. The days of the cow-keeper were over.

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³⁵ Oldershaw, op. cit. (note 22).

³⁶ The statistics here are taken from Cromwell, 1835, pp.64-5. Also see VCH, 1985, pp.9-13 for similar accounts of Islington's rapid growth and change of character.

CHAPTER 3

THE STONEFIELD ESTATE:

from carpenters to leaseholders

'The nicest crop for any field

Is a crop of bricks for it to yield

The nicest crop that it can grow

Is a crop of houses in a row'³⁷

'The greatest spur to building in the neighbourhood having been given by the letting of the Stonefield Estate on building leases.'38

House-building on the two Cloudesley fields was made possible by the Act of Parliament of 1811 enabling the parish to legally develop the land as housing ('The Stonefields Act')³⁹. Construction did not start in earnest until 1817/18 when the first parcels of land were let on building leases to John Emmett and Richard Chapman, as Robert Oldershaw, the Vestry Clerk, explained to the Parliamentary Inquiry into Charities in 1820:⁴⁰

'The feoffees have agreed with the above 2 persons that they may either build or let off the land to be built upon and that they (the feoffees) will give leases to the person to whom the contractor let, reserving a rent upon every house which shall be so built, not exceeding 7 guineas or under 3 guineas according as they shall be required by the said two contractors. A plan has been laid down for building houses upon the whole of the Stonefield Estate. Upon the part the two contractors have taken is to be built 114 houses and according to the plan it is proposed to build 136 more upon the other part, if the feoffees shall be able to let it for that purpose.'

³⁷ Anonymous, 19th century, quoted in H.J. Dyos, *Victorian Suburb,* 1961, p.87.

³⁸ Lewis, 1842, p.335.

³⁹ 'An Act to enable the Trustees of certain Lands called the Stone Fields… to grant building leases thereof', 52 Geo III c.216.

 $^{^{40}}$ TNA CHAR 2 / 184, evidence of Robert Oldershaw, 17 May 1820 and 24 July 1822: this is the source for most of the subsequent detail about the estate's first leases.

As the quotation describes, the two builders were working to an existing plan. Who drew up this masterplan is not known since, frustratingly, the document itself does not seem to have survived. Possible candidates are two of the district surveyors for Middlesex: William Wickings whose name is mentioned in the 1811 Act as surveying the site, and George Edwards, the district surveyor assigned to St Mary's parish since 1802. Wickings was already working for the parish around 1811, having being given the job of designing and building the new Chapel of Ease. However, his leadership of that project suggest that planning was not his strong point. Blame for the ballooning costs of the Chapel of Ease was assigned to the fact that matters had proceeded 'without a specific plan of the intended buildings'⁴¹.

The alternative authors of the estate's masterplan are the two builders themselves, John Emmett and Richard Chapman. Both were tradesmen - carpenters and builders rather than architects or surveyors - yet both had ample experience of this sort of building. Indeed Richard Chapman had already built a small group of houses for the parish on the glebe lands immediately south of the Cloudesley fields. Here, Chapman built a small grid of housing between 1815 and 1819, naming the new streets Richard Street and Chapman Street (now Ritchie Street and Batchelor Street). The terrace facing the Back Road was named Strahan Terrace after the Vicar; and the large terrace facing north, Elizabeth Terrace. This terrace is now the south side of Cloudesley Place and still bears a plaque marking its completion in 1819.

Emmett and Chapman were to be the main builders on the Stonefields site but they were not the only ones at work. Construction proceeded in a piecemeal way as was invariably the case with speculative building at this time. Throughout the 1820s parcels of land were let and sublet to a succession of sub-contractors, speculators and smaller journeymen builders, creating the patchwork of house types and variety of architectural detail that many people today find so charming about the Cloudesley streets.

⁴¹ Cromwell, 1835, p. 312.

The housebuilders

Construction on the 'Lands called the Stone Fields' appears to have started soon after the ground leases were signed and by 1822 Oldershaw was able to tell the charity inquiry that 160-170 houses were nearing completion, with another 90 or so yet to come. The scheme envisaged a total of 250 houses when complete. By this time five separate contractors were involved, each with 81-year building leases already granted, or about to be granted, on six specific parcels of land.

	Annual ground rent to
	pay
John Emmett (1 st parcel of land)	£256
John Emmett (2nd parcel of land)	£120
Richard Chapman	£37 16s
Philip Dorset Goepal	£89
David Sage	£153
Philip Langhorn	£12 15s

Not all these men were builders. As Isobel Watson has described in her study of similar speculative building in Hackney⁴², erecting a street of houses typically involved a cluster of people, speculators as well as tradesmen. The ground lease-holders contracted with the land owners to erect a certain amount of houses on a certain site within a set period of time: but were then free to sublet smaller plots of their land to other contractors, sometimes other builders, sometimes speculators who would put up the money and then hire yet more tradesmen. Property assets were frequently sold on as men in the chain went bankrupt or needed to raise cash. A notice in the *Times* in April 1825 indicates that exactly this process was at work on the Stonefield site: a group of half completed house 'carcasses'

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⁴² Isobel Watson's *Gentlemen in the Building Line, the development of South Hackney*, London 1989, provides an excellent overview of how speculative building worked.

in Cloudesley Square were to be offered for sale by auction at Garroways coffee house in the City:

'Nine well-built brick and substantially timbered carcasses planned for 8 rooms each with areas, gardens and forecourts, very pleasantly situated, nos 7,9,11,12,13,14,15,16,17 on the south and west sides of Cloudesley Square, Cloudesley Terrace, Back Road Islington, held for 76 years at small ground rents and immediate possession may be had.'43

Exactly which property was built by which ground lease-holder is difficult to say, but traces of the original five can be found in the charity's lists of lease-holders made around 1900, when the original leases were expiring. 44 By 1900 many of these ground leases had changed hands, and the names on the documents altered accordingly; but some leases still bore the name of the original undertaker. John Emmett seems to have carried out the biggest share of building on the site. He described himself in 1820 as 'a carpenter and live at Pentonville' 15: this was at the trial of a man accused of stealing lead from no. 11 Cloudesley Terrace, which he and his workmen were building at the time. Emmett was credited as the builder of Cloudesley Terrace by John Nelson writing in 1829 (the terrace was 'lately built by Mr John Emmett' 6) and he also erected at least some of the houses in Stonefield Street (one of the few surveyor's certificates that has survived for the estate names Emmett as the builder of a 'third rate' house in 1825 47). In 1900 Emmett's name was still attached to the original leases for most of the houses in Cloudesley Square: his son, the church architect John Thomas Emmett, was living at no. 1, Cloudesley Square in the 1850s.

Chapman, as has been mentioned, was also a builder but, curiously no Chapmans are listed as lease-holders in 1900: exactly which of the houses he was responsible for, if any, remains a mystery. The other three ground lease-holders mentioned in 1822 were not builders, although David Sage, described himself as a publican in 1819 and a builder 10 years

⁴³ The *Times*, 11 April 1825, p.7.

⁴⁴ LMA P83/MR1 /0142 contains several printed copies of these lists, which were made at the time the leases were up for renewal.

⁴⁵ Old Bailey Online (<u>oldbaileyonline.org</u>, version 7.2 - henceforth 'OBOL'), session of 18 September 1820

⁴⁶ Nelson, 1829 p. 295.

⁴⁷ LMA /MR/B/C/1825/025.

later. In 1819 Sage ('I am a publican and live in White Lion Street'⁴⁸) helped prosecute a man accused of stealing lead from the gutters of two houses he owned. Ten years later he had changed his profession but was still suffering from thefts, 'I am a builder' he told the Old Bailey, 'I lost some wood and a shovel last Thursday from a field where I am building'. His workman added that the location was 'the field where there is a house in an unfinished state, it is called Stonefield near White Conduit House'. In the 1900 lists of leases, David Sage was named as the original lease-holder of 40 – 116 Cloudesley Road (formerly 1 – 39 Lower Islington Terrace).

Philip Dorset Goepal appears to have provided finance rather than building skills. The son of a Clerkenwell jeweller, he was a professional man, a clerk in the Alliance Assurance Office who was living at 16 Stonefield Street in the 1840s when he appeared at the Old Bailey as a witness in a case of pickpocketing ⁴⁹. In 1900 Goepal is listed as the original leaseholder for 3 houses in Stonefield Street. Philip Langhorne, who has proved difficult to track down, held the original lease for 162 – 166 Cloudesley Road (previously 1 – 3 Upper Islington Terrace).

In addition to these original six lease-holders, other local builders were involved. The two most frequently mentioned in insurance policies are David Freeman and William Webb⁵⁰. Freeman, described as both 'carpenter' and 'builder' (but 'gent' by the 1830s), ran his business from Cow Cross Street Clerkenwell. His name first appears in connection with the estate in 1821 when he took out insurance of a house in Cloudesley Terrace. By the time of his death in 1838 Freeman owned 6 houses in Cloudesley Terrace (including no. 59 which he lived in himself), plus another 11 in Stonefield Street. For the Stonefield Street houses, Freeman seems to have held the ground lease directly from the feoffees, paying an annual rent of £52 10s to the vestry. As described below, he left his by then rather valuable property holdings to his sons and daughters.

William Webb, variously described as a 'bricklayer' and 'builder and carpenter' of St John's Lane, also began to insure houses in Cloudesley Terrace from 1821. He took out

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⁴⁸ OBOL, 26 May 1819 and 4 December 1828.

⁴⁹ OBOL 5 April 1847. Dorset Goepal's descendants emigrated to Canada and some papers relating to the Stonefield estate seem to be held in the Goepal papers at Vancouver's record office.

⁵⁰ All insurance policy details are taken from the Sun Insurance policy indexes, accessible online via the LMA website. David Freeman's will, proved 1838, is in TNA: PROB 11/1895/111.

further policies for properties in Stonefield Terrace, Cloudesley Square and Stonefield Street throughout the 1820s and in the 1900 lists is named as the original lease-holder for 98 Richmond Road, formerly 10 Stonefield Terrace. Webb seems to have been a reliable local builder who in 1829 was commissioned by the vestry to build the new infant school in Cloudesley Street. The evidence of the 1900 lists suggests that it was not Webb, but another local builder, Louis England, who built the group of terraced villa- houses in Cloudesley Street in the mid-1830s.

The 1900 lists of leaseholders not only provide tantalising clues to the original builders, they also make it possible to trace the sequence of building, using the dates when the original building leases expired. The table below assumes that all the original leases were made for 81 years, the term that seems to have been the feoffees' favourite.

Street name	Building Leases from	Leases expired
Cloudesley Terrace [83-119, Liverpool Road]	1818	24 June 1899
1-6, Cloudesley Street	1818	24 June 1899
27-29, Cloudesley Place		
(all demolished c.1901 and replaced by Cloudesley Mansions)		
Cloudesley Square	1820	24 June 1901
Upper Islington Terrace [40 -104 and 118 – 166 Cloudesley Road]	1821	25 December 1901
Milton's Yard (now Doves Yard)		
Stonefield Street	1823-4	25 December 1904
98, Richmond Road		25 December 1905
Stonefield Terrace [100 - 116 Richmond Road]	1825	24 June 1906
Trinity Infant School	1829	25 December 1910
23 - 4, Cloudesley Street	1834	25 December 1915
7 -22, 25-34, Cloudesley Street 30 -1, Cloudesley Place	1835	25 December 1916

The church and school

Houses were not the only buildings erected during the 1820s. Holy Trinity Church in the centre of Cloudesley Square was consecrated in March 1829, and it was soon followed by a picturesque infant school. It is not known whether the original ground plan of the estate included a church, but there is a strong possibility that it didn't. The central space is rather small and the original intention may well have been to leave it as garden for residents. As outlined in the next chapter, when the estate was being laid out in 1817/8, the parish was still recovering from the after-effects of overspending when building the Chapel of Ease in 1814.

The arrival of a new vicar of St Mary's in 1824, the Reverend Daniel Wilson, swept caution away. A missionary-minded evangelical, within a year of his arrival Wilson had proposed building three new churches to provide much-needed additional pews, services and vicars for Islington's growing population. Accordingly, three new churches appeared between 1828 and 1829: St Paul's for the Ball's Pond district; St John's for Upper Holloway; and Holy Trinity, the centrepiece of Cloudesley Square. All were designed by Charles Barry although he was not the original choice for Holy Trinity: the original designs by James Savage were rejected on grounds of cost. Barry designed a small church to fit the space available, producing what the vicar described as 'a noble, magnificent yet simple structure' but which others criticised for the absence of a tower or spire at its east end 'which greatly injures the design'. Barry's reduced scale was explained by the point that he had 'taken as his model the chapel of a collegiate establishment, in preference to the usual parochial arrangement'. Nevertheless, the church provided 2,000 seats - more than St. Mary's itself.

Holy Trinity cost £11,535 to build. As with all the new churches, the cost was largely met by grants from the Church Building Commission, although the parish contributed a total of £12,000 to all three new churches, raised by borrowing and gifts. None of the construction costs for Holy Trinity came from the rents and profits from the new houses, although the feoffees did give the land on which the church was built – a significant gift. They also paid for a lavish stained glass window honouring the memory of Richard Cloudesley himself. The window, executed by Thomas Willement, spelt out the feoffees'

⁵¹ Holy Trinity quotes from Cromwell, 1835, p.345; and Lewis, 1842, p.335.

contribution: 'to perpetuate the memory of so great a benefactor to the parish, the feoffees of the said estate have caused this window to be thus embellished'

When Holy Trinity Church opened, the ground immediately to the south (what was then the southern section of Stonefield Street, now Cloudesley Street) remained unbuilt on. Daniel Wilson's energy soon found a use for the empty space. At a meeting of gentlemen held at his house in December 1829 a new project was conceived - building an infant school. Following a search for a suitable site the feoffees agreed to lease a plot to the enterprise and a 'neat edifice in the pointed style' was erected, designed by local architect George Legg and built by William Webb of Clerkenwell. The feoffees granted an 81 year lease on the site at a ground rent of £15 and the building cost largely came from donations, including £52 raised by the sale of tickets to 'an interesting lecture on pneumatic chemistry'. ⁵²

The little school opened in 1830. This was a private school where donors or subscribers bought the right to nominate children – two children for every donation of 10 guineas⁵³. By 1835 240 children were enrolled in the infant school and 263 in the Sunday school which was held in the same building. In 1839 the building was enlarged to become a 'National School' accommodating 133 older boys as well as 224 infants. But this was only a handful of the children living locally. In 1842 the Holy Trinity School was eclipsed by the South Islington and Pentonville British Schools, a complex of three schools which opened in nearby Denmark Terrace with places for 250 infants, 600 boys and 200 girls in a separate 'School of Industry'. These new schools proclaimed themselves 'open to children of both sexes and all religious denominations' and were to prove more long lasting. The Holy Trinity School was closed down by the London County Council in 1915, by which time another school building had appeared on the site: this one run by the London County Council itself and housing two special schools (see below, pp. 62-3).

The residents

The Stonefield Estate was by far the biggest building project in the parish of St Mary's in the 1820s. It was not, however, an unusual enterprise. The neighbouring parishes of Clerkenwell and St Pancras had already seen bricks and mortar rampaging over the fields

⁵² Lewis, 1842, p. 344. The chemistry lecturer was Charles Woodward, one of St Mary's churchwardens.

⁵³ Details about the school come from Lewis, 1842, pp.343-4; Cromwell, 1835, p.399.

of Pentonville and the New River Estate⁵⁴. Were the Stonefield houses any different to these other local clusters, and did they attract a distinctive class of people? Officially, these were 'third rate' and 'fourth rate' houses, as defined by the London Building Acts. Ratings were decided by the size of the ground floor footprint, not the height of the house: the frontage of third rate houses had to be at least 17ft wide; fourth rate houses had to be at least 15ft. Third rate houses were intended for the respectable middle classes and appear to have been the most common type for Islington in the mid-1820s, according to a return made by George Edwards the district surveyor for St Mary's parish; his figures just capturing the final phases of building on the Stonefield Estate.⁵⁵

	1828	1829	1830	1831
1 st rate houses	3	4	-	1
2 nd rate houses	-	11	6	9
3 rd rate houses	186	93	55	31
4 th rate houses	114	84	65	82
5 th rate houses	12	3	4	5
6 th rate houses	21	7	10	16

New houses built in the parish of St Mary Islington, 1828-31

The mix of third rate and fourth rate houses was identical to the houses springing up nearby, but the character depended on the particular location. The first street to be built on the estate, Cloudesley Terrace, always appears to have been prestigious. Directories and insurance policies reveal that early residents included a high proportion of 'esquires' and 'gents'; plus professionals such as surgeons, school masters and solicitors. It was by no means the grandest address in Islington, but certainly respectable and convenient for those

⁵⁴ Survey of London, vol 47, Northern Clerkenwell and Pentonville, Yale 2008 has a detailed account of housebuilding in the neighbouring parish.

⁵⁵ Return of George Edwards, 30 April 1832, in 'Accounts and Papers... relating to assessed taxes', vol. XLIV, 1831-2, p.16: online at <u>books.google.co.uk/books?id=S29bAAAAQAAI</u> (accessed February 2017).

who worked in the City. In one of the earliest notices of a 'house to let' in the terrace, 15 Cloudesley Terrace is described in 1822 as 'neat' and 'small' 56:

'To let within half a mile of the turnpike, a singularly neat small residence, fitted and furnished in a superior manner...The situation open, pleasant and cheerful, the neighbourhood select and the whole presenting a neatness rarely to be met with'.

The word 'neat' was also used in 1835 when 7 Cloudesley Square, was put up for sale⁵⁷:

The neat and convenient residence of the late Mr Thomas Leathart, comprising dining and morning rooms, three bed chambers, a lumber room, watercloset, two kitchens in the basement; wine, beer and coal cellars and a small garden in the rear'

The houses facing west, Upper and Lower Islington Terrace (now Cloudesley Road), were smaller fourth rate houses and here the residential mix was made up of tradesmen and skilled craftsmen. Residents in the 1820s and 1830s include a baker, a japanner (tin-plate varnisher), a coal and candle dealer, a lace manufacturer, an enameller, a greengrocer and several spinsters or widows.

There seems to have been a sizeable population of female occupiers in the estate's early days. These included the widow and daughters of the carpenter David Freeman whose will left them not just houses to live in but also rentable houses to provide a future income⁵⁸. Freeman seems to have been a careful and fair man. His will divided the 17 houses he owned on the estate between his widow and 9 children, taking particular care to specify that the property he left to each of his unmarried daughters 'shall not be sold or mortgaged ... nor under the power of control or intermeddling or engagement or debt of any husband she or they may hereafter marry but shall be reserved for their or her sole use and benefit'.

⁵⁶ The *Times*, 29 July, 1822.

⁵⁷ The *Times*, 26 March, 1822.

⁵⁸TNA PROB11/1895/111, will of David Freeman, carpenter and builder of St Mary Islington, proved 1838.

House	Left to:	On Martha's death to go to:
19 Cloudesley Terrace	Martha (wife)	George (son)
20 Cloudesley Terrace	Martha (wife)	David (son)
21 Cloudesley Terrace	Martha (wife)	Henry (son)
48 Cloudesley Terrace	Martha (wife)	Maria (daughter)
49 Cloudesley Terrace	Martha (wife)	Martha (daughter)
59 Cloudesley Terrace	Martha (wife)	William (son)
11 and 13 Stonefield Street	George (son)	
14 and 15 Stonefield Street	David (son)	
16 and 17 Stonefield Street	Louisa (daughter)	
18 and 21 Stonefield Street	Martha (daughter)	
10 and 23 Stonefield Street	Maria (daughter)	
22 Stonefield Street	Mary Ann Moore (married daughter)	

Property on the Cloudesley Estate left by David Freeman in his will, proved 1838

A codicil to David Freeman's will of 1835 charged his son William with collecting together the family's various contributions to the ground rents on the Stonefield Street houses, 'the ground of which I hold from the parish of Islington at a rent of £52 per annum.' The children were instructed as to who was to pay what proportion of the ground rent, allowing for a surplus 25 shillings to be given to William for his trouble. The Freeman family continued to hold the ground leases on these houses and Louisa Freeman was still living on the estate during the 1850s.

One woman who enjoyed a less secure financial future was Elizabeth Clementina Chick of 28 Cloudesley Terrace. In 1838 she became one of the casualties of the Robert Oldershaw affair, an event that sent shock waves through the Islington bourgeoisie.

Oldershaw had been the Vestry Clerk since 1802 and had organised much of the parish's financial ventures. In November 1838 this pillar of the community committed suicide by

hanging himself on his bed post, an act caused it was said by remorse over his mismanagement of the Islington Savings Bank. Reports of the affair included the case of Miss Chick, a resident of Cloudesley Square who had entrusted Oldershaw with £15,000 to purchase stock in Islington Savings Bank. On making enquiries at the Bank of England she discovered that £14,000 of her investment had been withdrawn leaving her life-savings reduced to £1,000 59 .

Another woman with an even more painful experience of the estate was Agnes Hall, the wife of Charles Butler Hall, a wholesale glover⁶⁰. The couple lived in Cloudesley Square but in 1831 Agnes had returned to her father's house in Walthamstow, alleging cruelty and mistreatment by her husband. In retaliation Charles bought a legal suit against his wife demanding the restitution of his conjugal rights. The case went to court as Hall v Hall, and to Agnes' undoubted relief 'the judge granted the prayer of the wife and pronounced for the separation'.

The Stonefield Estate was probably at its most genteel during the 1830s. By this time this side of Islington was in effect the parish's New Town. What had been the Back Road for drovers was now Liverpool Road, named after a Prime Minister and the gateway to a smart new residential quarter. Printed views of Holy Trinity Church soon after it was built in 1829 show a charming neighbourhood where people drove in carriages and women carried parasols. A seminary for young ladies opened at 22 Cloudesley Terrace, offering tuition in English, French, dancing and singing: pupils were instructed to bring with them their own 'silver dessert spoon and fork'. ⁶¹

The atmosphere was to change in the 1850s. The estate's gentility began to fade as a new generation of middle class householders chose to move to London's even newer houses in the leafy outer suburbs. A particular blight was cast on Cloudesley Terrace by the proposal to move the London Fever Hospital to a new site on Liverpool Road, directly opposite. The residents wrote to the *Times* in 1847 protesting about the 'alarm and danger'

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⁵⁹ The *Times*, 5 November, 1838.

⁶⁰ The *Times*, 23 May, 1831, report of Hall v Hall.

⁶¹ See image of a printed advertisement in <u>collage.cityoflondon.gov uk</u> (accessed February 2017) record 323180 (title 'Addy & Stapley'). The image is catalogued as 1854 but looks earlier.

that this 'most annoying and highly injurious' act would cause, but to no avail⁶². The London Fever Hospital opened a year later.

By the 1880s the *Post Office London Directory* told the story of a neighbourhood largely occupied by small tradesmen and skilled artisans. Although Cloudesley Terrace and Cloudesley Square still had its fair share of residents described as 'gent.', their neighbours included watchmakers, piano teachers, house decorators, a coal agent and a proprietory medicine agent. On the west side of the estate, Upper Islington Terrace - now known as 40 – 166 Cloudesley Road, housed a beer retailer, baker, furniture maker, ticket printer, two dressmakers, a boot maker, butcher and, at no.124, 'Charles Delpech: a reproducer of antique sculpture'.

When Charles Booth's social researcher visited Cloudesley Road in the late 1890s he described it as having: 'some shops of a third-rate kind', with better houses on the east side than on the west⁶³. The complex of tenements and stables in Milton's Yard behind Cloudesley Road was occupied by cab drivers who were 'poor but no trouble to the police'. There was not much to say about the streets overall although the researcher did note that houses in Cloudesley Street were beginning to be multi-occupied, rather than housing single families, a trend that was to continue into the 20th century.

The printed maps that summarised the findings of Booth's survey saw the Cloudesley streets largely coloured pink signifying 'fairly comfortable, good ordinary earnings'. The two exceptions were Stonefield Street which was red ('Middle-class, well to do') and Milton's Yard which was light blue ('Poor, 18 – 20s a week for a moderate family'). Milton's Yard was indeed poor and the Cloudesley trustees were more than happy to let the yard to Dove Brothers in 1901 when the original lease expired on the understanding that Dove's demolish the existing structures and rebuild. Replying to a query from Islington Metropolitan Borough Council, the trustees' surveyor described the existing buildings as 'small tenements and

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⁶² The *Times*, 4 June 1847.

⁶³ All quotes related to the Booth survey are from George Duckworth's notes, part of the 'police notebooks' series made in 1898/9: <u>booth.lse.ac/notebooks</u> (accessed February 2017).

some workshops and stables which were very old and quite worn out and in fact scarcely fit for human habitation'.⁶⁴

The original 81-year building leases began to expire from 1899. There were 75 separate leases in all and renewing or re-letting this mosaic of properties must have seemed a daunting task for the trustees and their clerk, Frank Brinsley-Harper, who had taken up the position in 1891. Given the changing character of the estate it is no surprise that the trustees should have taken the opportunity to renew the leases with stronger conditions relating to repairs or rebuilding. The new leases on the houses in Cloudesley Square, for example, required the leaseholders to spend 'an average expenditure of £250 per house' on annual repairs. ⁶⁵

The most ambitious arrangements related to the properties let to Frederick John Dove and Frederick Lionel Dove, the father and son directors of Dove Brothers, a leading Islington firm of builders. Between 1899 and 1902 Dove's leased a substantial number of properties from the charity: 17 Cloudesley Square, 1-6 Cloudesley Street, the whole of the run-down properties in Milton's Yard, 40-114 Cloudesley Road and 24-26 Cloudesley Place. The leases for some of these properties included provision for rebuilding: for example, the lease on Milton's Yard ran for 80 years, on condition that the leaseholder laid out 'expenditure of £4,000 in erecting workshops'. This duly took place and Dove's rebuilt Milton's Yard as Doves Yard, a workshop complex which housed their own workforce and drawing offices.

Interestingly, similar rebuilding was envisaged for all the houses fronting Cloudesley Road. Here, Dove's lease specified 'an average expenditure of £200 per house if a 42-year lease, or of pulling down and re-erecting workshop at an expenditure of £500 per building if an 80-year lease.' In the event the houses in Cloudesley Road were not pulled down and Dove's settled for a 42-year lease expiring in 1941, perhaps reflecting the intervention of Islington Metropolitan Borough Council. In February 1902, the Town Clerk had written to

⁶⁴ Letter from Thomas Allchin to W. Davey 25 February 1902, reprinted in Metropolitan Borough of Islington, *Annual Report*, 1901-2.

⁶⁵ All the details in this section about the new leases and Dove Brothers' holdings are taken from the Metropolitan Borough of Islington, *Annual Report*, 1901-2, particularly the 'Particulars of the Property forming the Stonefield Estate belonging to the Trustees of Richard Cloudesley's Charity', pp. 25 – 29.

the charity's surveyor conveying the Council's strong objections to the granting of building leases on properties on the Stonefield Estate:

'[councillors] learn with regret that a portion of this estate has been already leased for the erection of a factory, a purpose which they look on as exceedingly detrimental to the locality and to the remainder of the property belonging to the [Cloudesley] Trust.'

Thomas Allchin, the Surveyor, replied with assurances that the rebuilding that was planned only concerned the tenements in Milton's Yard, which were in very poor condition; the trustees believed that replacing those buildings would 'greatly enhance' the value of the estate as a whole.

However other rebuilding did take place on the estate, much of it in collaboration with Dove Brothers. The southern end of Cloudesley Street, nos 1 -6, was let to Dove's on an 80-year lease on condition that '£6,000 be spent by lessees on rebuilding'. This site became part of Cloudesley Mansions, a mansion block of 'artisan dwellings' initially containing 12 separate flats along with Dove Brothers' own offices (the offices have since been converted into flats). The building was designed by Horace Porter, another surveyor who worked for the Cloudesley charity and who also designed the near-identical Stonefield Mansions at the north end of the site that Dove's leased from Cloudesley in 1907/8. The public house in Cloudesley Road, the Crown, was re-let to brewers Taylor, Walker & Co., until 1979 on condition they spend £2,000 erecting new premises.

The exercise of re-letting the properties on the Stonefield Estate had begun in 1899 and ran for the next 15 years. This was a major exercise for the charity, but it more than quadrupled the annual income, which went from under £1,000 in 1890 to around £5,000 on the outbreak of the First World War. At the same time, as the next chapter describes, the application of this income was being reviewed and reshaped to meet the new needs of the dawning 20th century.

Chapter 4

THE CLOUDESLEY CHARITY:

from churches to community

The transformation of Richard Cloudesley's fields following the 1811 Stonefields Act was matched by the transformation in the way that Richard Cloudesley's bequest was managed. Before 1811 Cloudesley's land yielded an annual income of £80, and the money was applied by the vestrymen of St. Mary Islington in ways that they thought best. Over the next hundred years this simple arrangement changed. By the early years of the 20th century 'The Charity of Richard Cloudesley' was operating within the legal framework of a Charity Commission scheme. This was now a publicly-scrutinised organisation, with audited accounts and the involvement of Islington's Metropolitan Borough Council. The rents and profits from the Stonefield Estate now amounted to well over £1,000 a year and, crucially, there were now written directions as to how the money was to be spent. Much had changed since 1811. Many views had been aired and Cloudesley's will had been pored over by many people both inside and outside Islington in an effort to make this ancient parochial charity fit for purpose in a modern world.

The catalyst of change was partly the larger sums of money involved: building houses in the 1820s had multiplied the income, re- leasing the properties around 1900 multiplied it further. Inevitably, public interest multiplied to match. But the changes also reflected wider debates about the reform of local government, debates in which the voices of local ratepayers grew ever-louder as a stream of new laws from central government forced traditional parish government to become more representative of those whose lives were affected by its decisions. Islington had no shortage of citizens with strong views about such matters.

Islington also had no shortage of citizens with strong views about religion, a significant factor in the story of the Cloudesley charity during the 19th century. Overall, it is difficult to

avoid the analogy of a battle when looking at the sequence of events. The perpetual presence of what one parliamentary act in 1832 termed 'doubts, disputes or difficulties' shaped decisions in every decade, creating an ongoing state of skirmishing between different points of view. This was not just a two-sided affair of church interest versus civic interest. The debates about Cloudesley were dynamic, with different ideas coming and going along with the changing sensibilities of 19th century Britain.

If any simplification can be made it is that the 19th century saw disputes between three different views on how the charitable income, agreed by all to be intended to benefit the people of Islington, should be spent:

- on building much-needed new churches in Islington (where population rise was particularly steep)
- on relieving the burden of rates for individual ratepayers (who were already shouldering an extra burden of debt-repayments resulting from earlier churchbuilding projects)
- on addressing the alleviation of poverty in Islington in a direct way.

'Doubts, disputes and difficulties' thrown up by these three points of view seemed to erupt every 20 years or so throughout the 19th century. The outline of the story can be presented in chart-form:

	What happened?	What was the result?
1811	The Stonefields Act: the first written definition since 1551 of how the money was to be used	church-building became a legitimate use of the income from the bequest
1830s	Local challenges to new church rates succeeded in stopping them	The 1832 Act: £1,000 of the income allocated to new churches to cover for the lost rates.
1850s	The Stonefield Estate caught up in fierce arguments over parochial reform: calls to give the income to the poor not the Church	The courts and the Charity Commission became the charity's legal authority

1870s /	New national laws for all charities	The 1873 charity scheme: income
1880s		over £1,000 held in trust by the
		Commission
1900 -1902	Income rises steeply: arguments between the new Metropolitan Borough Council and the Church over its use.	The 1902 scheme: health and welfare confirmed as legitimate uses of the charity's income

Two points should be made about this sequence of events. Firstly, if this was a battle it was a productive one, from which the charity emerged in 1902 as a mature organisation with a wealth of experience and past debates to draw on when deciding its purpose and direction. The second point is that the disputes over the Cloudesley income did not take place in isolation. This was part of the wider process in Islington whereby the old methods of local government through a parish vestry were reformed, reshaped and ultimately replaced by a secular and elected Metropolitan Borough Council. The Charity of Richard Cloudesley was run by trustees and was technically independent of St Mary's vestry, yet in practice its income was part of the jigsaw of Islington's public finances as created and managed by the vestry: it was inevitably caught up in wider debates about government. In some respects the charity was a catalyst of change in its own right. Its example provided generations of Islingtonians with a very real focus for arguing the rights and wrongs of the way the vestry managed their ever-more complex urban district.

The Stonefields Act

The significance of the 1811 Stonefields Act was not just that it enabled building to begin. Equally importantly, the Act established the first written definition since the 16th century of how the money was to be spent. Clause II allowed for 'the rents, issues and profits' to be spent on four things:

- The customary sum payable to the New River Company
- Costs, charges and expenses connected with passing the Act
- Repair and ornamenting the parish church and supporting the churchwarden's work, as has been customary practice

 'erecting and building and keeping in repair the Chapel of Ease about to be erected and built in the said Parish of Saint Mary Islington, for the Use of the Inhabitants thereof'⁶⁶

The significant point is the last. Indeed it seems highly likely that the decision to build houses on the two fields was directly connected with the need to raise funds for a new Chapel of Ease. The vestry organised two local acts of parliament in 1811. The first (51 Geo III c.134), passed on 31 May 1811, enabled the vestry to start raising money for the new Chapel. The second (31 Geo III c.216) was passed a month later on 26 June 1811. This was the Stonefields Act.

In the event, the two projects proceeded at separate paces. The ground leases on the land were not signed until 1817/18, by which time the Chapel of Ease was already built. The new chapel was consecrated on 17 August 1814, its building costs met through borrowing money against annuities, a method that went seriously awry for the vestry as costs spiralled. As late as March 1814 the vestry were advertising for new lenders to come forward ⁶⁷:

'LIFE ANNUITIES – St Mary Islington The Trustees appointed by an Act of Parliament passed for providing a Chapel of Ease and an additional burial ground... hereby give notice that they are desirous of borrowing the sum of £2,000 by way of annuity or annuities upon one or more life or lives. The annuities to be granted will be secured on and payable quarterly out of the Rates and Assessments levied under the said Act'.

The whole Chapel of Ease project cost the parish a colossal £33,000. As Samuel Lewis later noted in 1842: '[the expense] necessarily occasioned a great ferment in the parish, the more so on account of the trustees having actually borrowed a much larger sum of money than they were authorised to raise by the Act of Parliament' The vestry's own report on the affair, delivered in September 1816 criticised the project's trustees for being 'imprudent'

⁶⁶ Clause II of 31 Geo III c.216 'An Act to enable the Trustees of certain Lands called the Stone Fields... to grant Building Leases thereof.'

⁶⁷ The *Times*, 5 March 1814.

⁶⁸ Lewis, 1842, p 254.

if not culpable' in allowing the architect, William Wickings, to 'proceed without a specific plan of the intended buildings etc and a specific contract for the whole'⁶⁹. Blame was particularly attached to Wickings: 'the architect having left them (the trustees) in the dark as to certain works, he applied to them from time to time to sanction his proceedings. They had no means of knowing the amount of debts they had incurred or were incurring from time to time till the mischief was past remedy'.

The Chapel of Ease affair left parish ratepayers with an ongoing debt to be discharged through the rates and an aftermath of disquiet about financially reckless church-building. As late as 1851 the parish was being taken to court by one of the lenders for its failure to pay interest on 'money lent to build a church many years ago'. This legacy no doubt fuelled many of the subsequent debates about how to use the Stonefield income despite the explicit association with church building made by the 1811 Act. In his evidence to the Charity Commission officials in 1822 Robert Oldershaw was anxious to disassociate the income from the Chapel of Ease debacle ('No part of it has been applied towards the keeping up the Chapel of Ease' ⁷¹) but the wording of the 1811 Act suggests that this was the original intention.

The 1811 Act was also important in cementing Cloudesley's feoffees more fully into parish government. The Act went to great lengths to recite the historic chain of enfeoffment, starting with Cloudesley's will and ending with the 'Indenture of Feoffment, with Livery of Seizin endorsed, bearing Date the 26th Day of May in the Year One thousand eight hundred and ten' when the five surviving feoffees - the Rev George Strahan, Samuel Pullin, Daniel Sebborn, William Palmer and Robert Benton enfeoffed 12 other men to create a body of 17 feoffees or trustees. In the event two of the trustees dropped out (Daniel Sebborn died and Thomas Porter Banner went bankrupt), leaving 15 men in legal control of the land. All 15 were vestrymen of St Mary Islington and unquestionably part of the parochial inner circle:

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 $^{^{69}}$ Cromwell, 1835 p.814, also the source of the next quote.

⁷⁰ The *Times*, 30 May 1850.

⁷¹ TNA CHAR 2/184, evidence of R Oldershaw, 17 May 1820.

The Feoffees in 1811

Name	Connection with the vestry
George Strahan	Vicar of St Mary's
Samuel Pullin	Churchwarden in 1795
William Palmer	Churchwarden in 1786
Robert Benton	-
James Croft	Churchwarden in 1809
Steventon Pepys	Churchwarden in 1809
Edward Flower	Treasurer of St Mary's
John Tibbatts	Churchwarden in 1811
Thomas Griffiths	Churchwarden in 1811
Francis Read	Churchwarden in 1809
William Ilot	Churchwarden in 1801
Thomas Whittomore	Churchwarden in 1805
George Wolfgang Widt	Churchwarden in 1803
William Heath	Churchwarden in 1810
John Blount	-

These 1811 feoffees were almost certainly the men referred to in the subsequent local act of 1824 which allowed the parish to indemnify those trustees who had 'advanced' or 'employed a large sum of money ... for the purposes of constructing sewers and drains in and upon the said Stonefields Estate' . Whether the individual feoffees did this out of a sense of public improvement or in the hope of turning a profit from the speculation is not known.

The process of appointing new feoffees when men died or disqualified themselves by moving out of the parish appears to have slowed after 1811. A new enfeoffment appears to have been made on 17 November 1824, but the formula of words used on property documents in the 1830s to represent the freeholder was 'the trustees for the time being of

⁷² 5 Geo 1V c xxv, section 91.

the Stonefield Estate', suggesting that no-one quite knew the current names. An insurance policy of 1838 names Edward Flower, Thomas Griffiths, William Heath and George Wolfgang Widt as feoffees of the Stonefield Estate, even though George Wolfgang Widt had actually died in 1832.

By this time the role of feoffees was a pretty nominal one. They provided names to be cited on the various property deeds and probably didn't receive any renumeration. There seems no evidence that the feoffees were required to take any difficult decisions about how the income should be spent, beyond approving the time-honoured practice of paying it into the churchwardens account for St Mary's, where it was used for the expenses of the parish church and the Chapel of Ease, also accounted for through St Mary's books. Nothing contravened the legitimate uses of the income, as specified in the 1811 Act.

The 1830s

In 1824, a new vicar arrived at St Mary's, bringing with him with a new zeal for church-building. This was the Revd Daniel Wilson, known to some as 'Silkee Dan' - a reference to his birth in the silk weaving district of Spitalfields. A man of Evangelical energy, Wilson proposed building three new churches in the parish within a year of his appointment and by 1830 the three had been consecrated: St Paul's in Balls Pond, St John's in Upper Holloway and Holy Trinity in Cloudesley Square. All three had been largely paid for through grants from the Church Building Commission so there appeared to be no large burden of annuity debt for ratepayers. Nevertheless Wilson's Evangelicalism stirred strong emotions locally and some saw 'Silkee Dan' as a dictator: 73

This priest whom the wicked ones called Silkee Dan
His new flock took at first for a very nice man
And his fame through the village like wildfire soon ran
Which nobody can deny

⁷³ 'A New Song' published by C. Pritchard, Islington Green, undated but probably c.1830: pasted into the MOL's extra-illustrated copy of Samuel Lewis's 1842 *History*. Vol 3.

In his parish he found what he had long been thinking
The cause of the church was declining and sinking
For the people lov'd better good eating and drinking
Which nobody can deny

Now he'd scare been among them a year and a quarter
When he set them at nought; and turned out a d...d Tartar
And swore he'd be broiled in THE CAUSE like a martyr
Which nobody can deny

He vow'd he would have the thing all his own way
And rule parish and church with an absolute sway;
But ah! Little he thought — ev'ry dog has his day.
Which nobody can deny

By 1830 Islington had five churches and chapels serving a population of over 37,000, a considerable change from 20 years earlier when the parish had one church serving a population of 15,000. This was the start of an unprecedented period of church-building in Islington, tracking the population rise which would reach over 300,000 by 1900. By the turn of the century 41 Church of England churches or missions were operating in Islington. But in the 1830s the prospect of building more churches raised concerns from ratepayers. In August 1830 a furore broke out about the vestry's proposal to levy a new church rate intended to support the rebuilding of St Mary's itself⁷⁴. The level of rates in the parish already stood at three shillings in the £ (made up of 1s 8d for poor relief, 4d for roads, 8d for street lighting and 4d for paying off the Chapel of Ease annuities). The new rate, 'the churchwardens rate', demanded an additional 2d in the £ which would go towards 'repairing and upholding and rebuilding the Parish Church in part or in whole and defraying the churchwarden's expenses.'

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⁷⁴ Information about the rates in this paragraph comes from LMA P83/ MRY/1/ 0037: a manuscript book recording vestry notices and meetings, 1826 - 1834.

The following month fuel was added to the fire when the three new ecclesiastical districts, which had recently acquired their own select vestries, proposed their own district rates to cover the running costs of the three new churches. Inevitably questions were asked: why should all ratepayers, church-goers or not, pay? Should those ratepayers who attended the new churches in the three ecclesiastical districts pay for St Mary's? Opposition to these proposed rates was pursued into the courts with the result that '...their collection was after a short time suspended from an apprehension... that the imposition of such rates was illegal'⁷⁵.

Daniel Wilson and those who had supported his church-expansion programme must have been left exasperated and it is no surprise to find them turning to the one source of parish money that in theory came with no possibility of legal challenges from local ratepayers – the Stonefield Estate. In April 1831 a satirical playbill was published deriding 'The Smugglers of St Mary'⁷⁶. This promised a special appearance by the 'ghost of Saint Cloudesley' who would perform the feat of balancing the accounts to the tune of £12,000 'by means of £150 laid out on a few pieces of coloured glass' – a reference to the stained-glass window recently installed in Holy Trinity Church.

On January 14 1832 the vestry recorded that: 'considerable doubt having been entertained as to the legality of certain church rates levied by the Select Vestries...and it being our opinion that in order to equalise the ecclesiastical burden of the Parish, the revenues of a certain estate called the Stonefield Estate which are now peculiarly appropriated to the maintenance of the Parish Church should be divided among the district churches and Chapel of Ease.' This proposal formed the basis of a new Act of Parliament (2 WIV c 26) passed on the 3rd April 1832. Four days before the Act was passed, there was an official announcement that the Revd Daniel Wilson was leaving Islington and taking up a new position as Bishop of Calcutta.

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⁷⁵ Cromwell, 1835, p. 90.

⁷⁶ A copy in vol 3 of MOL's extra-illustrated copy of Samuel Lewis's 1842 *History*.

⁷⁷ LMA P83/ MRY/1/0037, meeting of 14 January 1832.

The 1832 Act was designed to sort out all the problems that had been piling up in the parish relating to paying for church costs out of the rates. It established a new framework for Islington's church-related rates, replacing those put in place by the 1824 Act. From 1832 St Mary's vestry was legally able to levy three such rates:

- To pay off the debts associated with the parish's purchase of annuities for the Chapel of Ease costs
- The Churchwarden's Rate to pay off the annuities taken out to buy a new burial ground
- The St Mary's Rate levied only on ratepayers in St Mary's district, allowing for repairs to St Mary's and the Chapel of Ease.⁷⁸

In addition, the everyday costs of the three district churches and the Chapel of Ease were to be covered by the Stonefield Estate money and by other provisions, such as charging for pews.

The Act created a formula that was to last into the next century. The income from Cloudesley's bequest was to be divided into four equal parts: one paid to the churchwardens of St Mary Islington, and one each to the churchwardens of the three district churches. This money was to be used 'in defraying the incidental expenses of carrying on Divine Worship in the said District Churches respectively ... and in the next place in defraying the expenses of the ordinary or annual repairs of the said Chapel of Ease or District Churches respectively'. The sum to be divided was capped at £1,000 and if the estate yield more than £1,000 in any one year, the surplus was to be applied 'in lieu or aid of the Churchwardens Rate'; and in the second place in lieu or aid of the rate raised in the district of St Mary's. The Act also enabled the feoffees to petition the High Court, Chancery Division, in case of any 'doubts, disputes or difficulties' over using the surplus in this way.

The 1850s

The 1832 Act was passed against a national background of growing clamour for parochial reform, a clamour that was particularly vociferous in Islington. Since 1824 the

 $^{^{78}}$ 2 Will IV cap xxvi. 'An Act to equalize the Ecclesiastical burthens of the parish of St Mary Islington' .

vestry of St Mary Islington had been a 'select vestry' in which only 60 of the most prominent men, named as 'trustees' of the parish, ran its government. The 60 trustees were chosen by their peers and had to be rated at 20 shillings or above. Voting was skewed towards the wealthier trustees who enjoyed plural votes, depending on the size of their contribution to the rates.

None of this was unusual for its day: such arrangements promised efficiency and effectiveness in improving local amenities such as street lighting: London had its fair share of chaotic 'open vestries' where parish squabbling prevented progress. However select vestries could also harbour corruption and in an age of growing democratic sensibilities, the principle of government by the few was subject to challenge. In Islington, an 1831 court case had forced the vestry to agree the principle of electing vestrymen by ballot⁷⁹. A year later the ferment surrounding the Reform Bill produced the proposal that 'parishioners who are rated at under 20 shillings be allowed the same privileges in the choice of their representatives in the parish as now obtain in Parliament'. The entire vestry resigned and a new body of men were elected with a more reformist mind-set. In 1833 plural voting was discontinued as 'incompatible with the rights of the rate payers in this parish'.

Compared to the tussling over the vestrymen, the position of the Cloudesley feoffees remained serenely free from challenge in the first half of the century. The feoffees' authority derived ultimately from Richard Cloudesley's will of 1517, as modified by the 1811 Stonefields Act: they had no legal need to be accountable to the ratepayers, Reform Bill or not. But 'doubts, disputes and difficulties' over the feoffees surfaced in 1846 when the vestry decided to look in to the question of finding new trustees for the estate, 'the number of trustees having been reduced to five'⁸⁰. This proved the catalyst for more debate about reform, this time with Islington's vestry containing men less inclined to support the *status quo*.

The appointment of new feoffees seems to have foundered on the question of how they were to be appointed and what body was to approve them. In June 1850 the Vestry

⁷⁹ LMA P83/ MRY/1/0037, meetings of January - March 1831: also 1 December 1832 and5 January 1833 for subsequent quotes in this paragraph.

⁸⁰ Quoted in appendix B of the 'Town Council's Report', 28 October 1901. Copy in LMA/P83/MRY1/0142.

Clerk reported that 'doubts having been cast on the validity of appointing [the feoffees] by deed... no appointment could be made except by Court of Chancery'. By this time there were only four trustees remaining. A vestry committee was assembled to investigate the matter under the chairmanship of William Hull, a reformer. Hull succeeded in turning the question of the Cloudesley feoffees into a stick to beat the establishment members of the vestry with. At a meeting of the 'St Mary Islington Parochial Reform Association' held at the King's Head Tavern in Upper Holloway in July 1850 it was reported that 'Mr Hull made some excellent remarks on the subversion of the Stonefield Estate, which had been left to the poor'. The idea that the Stonefield money had been mis-appropriated and the church was taking money that should be going to the poor had been simmering for some time. In March 1850 another vestryman John Layton had published 'a brief statement of facts' about Cloudesley's will arguing that 'no such charge of misappropriation can be legally or morally sustained'. He warned the reformers that if they persisted in deviating from the facts the parish will be plunged into a 'hasty and ill-advised mode of procedure', by which he meant the expense of securing a new Act of Parliament to overturn the 1832 Act 82.

A pamphlet war ensued. W.G. Coventon agreed with Layton that no charges of appropriation could be made because helping the poor was clearly not in Cloudesley's mind when he made his will: 'the six shillings and eight pence to be dealt to the poor was not given to them because they were poor, but as an inducement for their prayers'. Another vestryman, Charles Palmer, questioned everything about the Stonefield Estate arrangements. In a pamphlet published in October 1850 he urged his fellow vestrymen to right the wrongs of the 1832 Act which had diverted the income into church funds: 84

'It is for the Vestrymen of Islington to act in unison – the Vestrymen of 1832 by an Act of Parliament, disposed of the income from the Stone Fields Estate to its present purposes – it is for the Vestrymen of 1850 to repeal that Act and dispose of the property as they deem most proper, and conducive to the interests of the Parish.'

⁸² John Layton, A Brief Statement of Facts connected with the Cloudesley or Stonefield Estate, Islington 1850.

⁸¹ The Era, Sunday 7 July 1850.

⁸³ W.G. Coventon, *Observations respecting the Cloudesley Estate in Islington*, Islington 1850.

⁸⁴Charles Palmer, *Introduction to an enquiry into the Cloudesley Estate, otherwise called the Stone Fields,* Islington 1850.

Palmer believed that the money was going to the wrong place: 'we do maintain that the poor of Islington are the only persons that should benefit thereby'; 'it is on behalf of the poor we seek to restore this money to its proper channel, and not for the Church which is abundantly provided for already'. Palmer, bolstered his argument by asserting that even the churchwardens at Holy Trinity believed that diverting the money to church funds was immoral. This drew a sharp rebuttal via the personal columns of the *Times*:⁸⁵

'To the Parishoners of St Mary Islington

A vestryman having asserted at the meeting held on Thursday last, the 19th that the minister and churchwardens of Trinity Church had refused to participate in the money obtained from the Stonefield Estate, on the grounds of the injustice of the present appropriation of such estate, we think it right to declare that there is not the smallest particle of truth in his assertion.

Hunter Francis Fell, incumbent of Trinity Church; J.N.Payne; John Saunders, churchwardens of Trinity Church.'

The arguments stretched into 1851. The vestry committee recommended on 12 December 1850 that the vestry merely nominate new trustees, a cheaper option than petitioning Chancery. However there were objections (one, apparently, from a churchwarden at Holy Trinity) and a week later the vestry committee was reappointed, this time with a brief to review not just the method of appointment, but also the use to which the estate's income was put. Their report of April 1851 came down firmly on the side of the reformers: ⁸⁶

'Your committee have no hesitation in expressing their views that the rents and profits from the Stonefield Estate has been misapplied [by the 1832 Act].... it would be just and highly advantageous to the Parish at large if the future proceeds of the estate were laid out in the building of almshouses for the aged poor parishoners, or some other charitable purpose'.

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⁸⁵ The *Times*, 21 December 1850.

⁸⁶Quoted in Appendix B of the 'Town Council's Report', 28 October 1901. Copy in LMA/P83/MRY1/0142

The committee recommended passing a new local Act: further dissatisfaction and contention ensued. William Hull published his own pamphlet. A local solicitor M Guedalla published another pamphlet, questioning the legality of appropriating the money to the 'Church' as opposed to the 'Parish'⁸⁷. A new association weighed in, 'The Islington Association for Promoting the Election of suitable Trustees and other Parish Officers'.⁸⁸ A petition about the feoffees was sent to Chancery by parties acting independently of the vestry. Questions about the Stonefield Estate coloured the fiercely contested 1851 election to the powerful position of Vestry Clerk.

In the event the matter was resolved not by the passing of a new local Act, but through the courts. In April 1851 an order of the Master of the Rolls removed some of the existing names from the roll-call of feoffees. A year later in March 1852 another order, this time in response to a vestry request, gave the stewardship of the legacy a fresh start with a new set of 16 feoffees:⁸⁹

Name	Parish connection
Revd Daniel Wilson	Vicar
Thomas Parry	Senior churchwarden
John Leatherdale jnr	Junior churchwarden
John Arthur Cahusac	
(chairman)	
John Jackson	
Samuel Lewis	
John Nicoll	
John Nicholas Payne	Churchwarden at Holy Trinity
William Harvey	
James Wagstaff	Overseer of the Poor

⁸⁷ M. Guedalla, *Remarks on the Stonefield Estate or Cloudesley Charity*, Islington 1851.

⁸⁸ See the *Times*, 23 April 1851 for a notice of a meeting of this association.

⁸⁹ Listed in Appendix B of the Town Council's Report, 28 October 1901.

Edward Greenway	
William Dennis	
Hezekiah Hargood	
George Peckett	
Samuel Hill	
Daniel Hill jnr.	

The foeffees in 1852

These new trustees were disinclined to challenge the provisions of the 1832 Act. The rents and profits of the Stonefield Estate continued to be sent to the district churches and questions over the appropriateness of this arrangement appear to have died down. Returns provided to the Charity Commission show that the income in the early 1860s was running at £925 3s 0d per annum, made up of the rents received from 231 houses and the school ⁹⁰. After deducting costs, the money was spent on 'church purposes', according to the arrangements laid down in 1832.

The 1870s

The next changes to the charity stemmed from national matters rather than local challenges. The legal context for both charities and vestries was changing fast. In 1853 a permanent Charity Commission was established, replacing the rolling Charity Commission inquiries that had provided some oversight for ancient parochial charities in the first half of the century. The 1853 Act was followed by a succession of charitable trust acts which created a new national framework for charitable assets, over-riding all traditional arrangements, however venerable. At the same time the role of parish vestries was changing. In 1865 church rates were in effect made illegal, and in London many of the vestries' former responsibilities - for health, policing and road building, for example - were transferred to new secular bodies.

⁹⁰ 1861-3 figures from *Endowed Charities (County of London),* vol.3, 1900, p.158

On 5 August 1873 an order of the Charity Commissioner established a new scheme for the regulation of the charity, now formally registered as the Charity of Richard Cloudesley. Perhaps its most important new provision related to surplus income, should the rents from the Stonefield Estate ever exceed £1,000. The 1832 Act had provided that any surplus above the £1,000 allocated to the churches should subsidise the Churchwardens Rate and the St Mary's Rate, both of which had now been abolished. The 1873 scheme ruled that any surplus be paid to the Official Trustee of Charitable Funds (part of the Charity Commission's new framework), where the money would be held in trust until a new scheme could be agreed for the money's use. The provisions for the surplus had never been acted upon since the income had never actually exceeded £1,000. However this looked set to change as the first batch of original 81-year leases were due to end from 1899.

Charity Commission oversight seems to have ushered in a period of more professional operation. Although the Charity Commissioners were forced to write in 1880 complaining that no accounts had been filed for four years ⁹², on the whole The Charity of Richard Cloudesley ran smoothly. Trustee vacancies were filled promptly and by the 1890s the charity had a full complement of 18 trustees, including men with useful professional skills ⁹³. Perhaps unsurprisingly, given the charity's connections with land and buildings, architects and surveyors were well represented. Trustees met half-yearly at the Vestry Hall in Upper Street. From 1891 the charity's clerk and collector of rents was Frank Brinsley-Harper, a solicitor with chambers in Old Jewry in the City.

	Appointed	Profession
William Hayes – Hughes	1873	
Richard Jehu	1878	Solicitor
Frederick James Minasi	1878	Mathematics teacher
George Halliles Edwards	1884	
Henry Samuel Friend	1884	

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⁹¹ copy in ILHC S/RCC/2/3

⁹² LMA P83/MRY1/0145.

⁹³ The list of trustees comes from the parliamentary report, *Endowed Charities (County of London), Vol.III, returns to an order of the House of Commons,* 1900, p.188.

Joseph Douglas Matthews	1886	Architect
Thomas Hollyman	1886	
William Ansell	1886	Surveyor
The Rev William Haggar Barlow	1890	Vicar of St Mary Islington
Frederick Hammond	1890	Architect
William Harrison	1890	
Charles Horsley	1890	
Arthur Henry Caeser	1896	Accountant
Edwin Cox	1896	
James Gibson	1896	Estate Agent
Watson Surr	1896	
Thomas Walter Vine	1896	
William Walton Williams	1896	

The trustees in 1898

Brinsley-Harper appears to have been a conscientious clerk. In 1898 he reported to the trustees that large decisions were looming⁹⁴. Most importantly, the original 81-year leases would begin to expire the following year and trustees must now decide how to proceed. The estate had recently been surveyed and its rateable value assessed at £9,395. The present income from ground rents was £979 2s 2d. By re-letting the properties, he advised, yields could rise to £2,000 by 1899, £4,500 in 1904 and £6,000 by 1916.

Brinsley-Harper also invited the trustees to contemplate the legal issues they were now presented with. There was the question of whether they did indeed have the legal power to renew leases or grant new ones in order to further develop the land, given that the original powers derived from the 1811 Act, now repealed. There was also the question of who now was the 'competent authority' regulating the charity - Parliament or the Court

⁹⁴ Copy in ILHC S/RCC/2/3

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of Chancery? The question of the lease renewal had been in the air for some time but it was not until July 1898 that the trustees petitioned the High Court for the settlement of a new scheme. This was no doubt intended to settle all legal anomalies before the real business of renewing the leases began. But this was not to prove easy. Before a new scheme was finally approved in June 1902, The Charity of Richard Cloudesley entered yet another storm of dispute decision and difficulties.

Initially the difficulties related to legal questions raised by the trustees and the vestry – for example could St Mary Magdalene, the former Chapel of Ease but now a separate parish from St Mary's, continue to benefit from the income? But by 1900 the debate had widened out. As had happened in 1850, legal questions morphed into broader ones about the charity's legitimate objects: was it right that The Charity of Richard Cloudesley seemed to be just an ecclesiastical concern; should the money be helping the poor more directly? These questions needed resolution given that the income from rents was now rising well above the £1,000 earmarked for the district churches. As matters stood in 1898, this surplus was held in trust by the Charity Commission, but a charitable purpose needed to be found for it.

The 1902 scheme

The debate in 1901-2 involved more than just reform-minded ratepayers. The new corporate voice was Islington Metropolitan Borough Council which had been created by the Metropolitan Borough Act of 1899 and was now managing most civil matters in the district. St Mary's vestry continued to run the parish, but the relationship between Church and Council was not always amicable. The Stonefield Estate must have seemed to some as an ideal opportunity for the new body to flex its muscles.

Skirmishes between Church and Council over the income from Cloudesley's bequest began to break out soon after the metropolitan borough's arrival. On 24 January 1901 the vicars and churchwardens submitted a letter to the Attorney General setting out the 'facts' as they saw it ⁹⁶. The charity, they argued, 'has always been solely an ecclesiastical one and

⁹⁵ See *Times* reports 25 June 1898, 1 March 1899, 23 March 1900, 8 December 1900.

⁹⁶ This account is taken from the Treasury Solicitors papers in TNA: TS18/1229, plus the letters and papers kept by Councillor Frederick Dove and now in LMA P83/MRY1/0142.

its income should still be applied purely for ecclesiastical purposes'. This was followed up in October 1901 by the trustees themselves who submitted a second draft scheme to the High Court. This proposed that the surplus money that the charity had started to accumulate in the Charity Commission Trust Fund should just be spent on church purposes: plans were afoot to rebuild St Mary Magdalene and St Mary's itself, recently damaged by fire.

Two months earlier, in August 1901, the MP for Islington West, Thomas Lough, raised the matter of the charity's finances in the House of Commons⁹⁷:

'I beg to ask the Parliamentary representative of the Charity Commission whether he can explain why the income of the Richard Cloudesley Estate Fund over and above £1,000 per annum has not been transferred to the Official Trustees of Charitable Funds in Chancery as required by the Commission's scheme of 1873 dealing with the charity.'

This was something of a warning shot. Both Lough and the Council were fully aware of the charity's rising wealth and both were determined that at least some of the money should be diverted towards health and welfare. In November 1901 the Town Clerk wrote to the Attorney General, Sir Robert Finlay protesting that 'a very grave injustice will be done to the intention of Richard Cloudesley and especially the poor of Islington' should the draft scheme proposed by the trustees a month earlier be confirmed. The Council came armed with some solid historical research and the accompanying report cited many instances which to them provided conclusive evidence that 'civil as opposed to ecclesiastical objects have a principal and almost *a priori* claim' on the charity's money. The Council proposed that £1,000 should still go to the churches, as *per* the 1832 Act, but that any surplus be split – two fifth to the church and three fifth to the Great Northern Central Hospital in Caledonian Road, which had been applying to the charity for support since 1898.

The Attorney General's proposals, adopted by the High Court, established the charity scheme dated 21 June 1902, a compromise between Church and Council but not quite in proportions that either side wanted. The three district churches and St Mary Magdalene were to continue to receive their share of £1,000: in addition, the sums of £500

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 $^{^{97}}$ Hansard, 16 August 1901. Also see 17 April, 29 May and 9 June 1902 for other questions from Lough related to the charity.

and £250 were to be paid to St Mary's and St Mary Magdalene 'in full satisfaction of the claims by the churchwardens in connection with the rates mentioned in the 1832 Act'. The surplus left after these deductions was then to be divided: one half going to the church 'to be applied for the benefit of all or any of the present or future churches (including Mission Churches) of the Church of England in the Ancient Parish of Islington'. The other half was to be 'applied in making grants to any one or more of the Hospitals or Medical, Surgical or Nursing Charities for the sick poor of or in the ancient Parish of Islington'.

The sums already accumulated from the annual surpluses (amounting by this time to £3,494 18s 6d according to another parliamentary question from Thomas Lough) were to be split, with half going towards the rebuilding of St Mary's Church, and the other half, 'the Convalescent Home Account', paid into the hospital's fund for establishing such a home for their Islington patients. This fund was to stay open for five years and if the convalescent home had not been built by then, the charity's donations were to be transferred back to the Official Trustee of Charitable Funds and added to the charity's existing endowment.

The make-up of the trustees was reorganised to scrupulously reflect the new balance of power. Henceforth, The Charity of Richard Cloudesley was to be controlled by 18 trustees, comprising:

- Three ex-officio trustees the Mayor of Islington, the Rural Dean and the Chairman of the Great Northern Central Hospital
- Ten representative trustees five appointed by the Council, five by the Church
- Five co-optative trustees, required to be 'persons residing or carrying on business in the Ancient Parish of Islington'.

Thus the long running debate about whether the charity was an ecclesiastical or a civic concern was settled: it was both.

The new scheme appeared to work. The Great Northern Central Hospital named a ward the Richard Cloudesley Ward and postcards of around 1910 show the patients and nurses ⁹⁸. The convalescent home proved more difficult to realise. In 1906 the Hospital

⁹⁸ A postcard dated August 1912 is in the Welcome Collection and is online. TNA has the original application for copyright of the set of images, which was taken out in 1910.

wrote to the trustees asking for an extension to the five year payments, explaining that Cloudesley money was needed to create an endowment for the project. The trustees agreed to extend their contributions for a further five years and this, plus a donation from local business man Francis Reckitt, enabled the hospital to open a 30-bed convalescent home in Clacton-on-Sea in 1909. 99

The early years of the 20th century saw another new metropolitan body lodge a claim to the charity's assets. On 26 March 1906, John Dickon Poynder, the MP for Chippenham asked a parliamentary question about the London County Council's application 'to take a part of the Cloudesley Charity Estate for a school for mentally-afflicted children'. ¹⁰⁰ Poynder wished to inform the Board of Education that 'the charity is the one large charity in Islington, that upon its grants other charities of Islington, including the Great Northern Hospital and the poorer churches, are largely dependent, and that the Order, if granted, would result in a deterioration in the value of the charity property, which could not be made good by money compensation'.

The London County Council (LCC) were by this time a powerful metropolitan body with a newly-acquired mission to manage London's elementary education. The land they had earmarked for the new school required the charity to give up 23,000 square feet of gardens between Cloudesley Road and Stonefield Street¹⁰¹ along a proposed new road from Richmond Road to the road leading to Cloudesley Square. This was to be Dowrey Street. Two years later, the trustees had agreed terms with the LCC and sought tenders for building leases on the site.¹⁰² The new school provided accommodation for 2 of the LCC's special schools: one for boys with physical handicaps, the other for boys with mental handicaps. The building opened in 1909 and by the 1930s was providing for 82 physically handicapped and 141 mentally handicapped boys. Both groups learnt practical crafts such as bookbinding, boot-making and tailoring. The school for mentally-handicapped boys closed in September 1945 leaving the other school to continue on the site, merging with an

⁹⁹ The convalescent home was the Reckitt Convalescent Home in Holland Road Clacton. It was used as a military auxiliary hospital during the First World War. Pictures of the home are online at: greatwarhomehospitals.wordpress.com/home/clacton-the-reckitt-home-auxiliary-hospital-holland-road/
¹⁰⁰ Hansard, 26 March 1906.

 $^{^{101}}$ The *Times*, 9 November 1905: the LCC's notice of the land they proposed to compulsorily acquire.

¹⁰² The *Times*, 20 October 1908. Also see TNA ED 32/1163; ED 32/561 for the details in this paragraph about the two special schools: LCC school no. 29507 (physical handicaps); no. 29505 (mental handicaps).

equivalent school for girls with physical handicaps in 1951. The Richard Cloudesley School was rebuilt in the 1970s but moved to a new site in Islington in the 1990s.

The other school on the estate, the former Holy Trinity school, had a less happy experience of LCC management. The council took over the school in 1905 only to declare it unfit for purpose and close it down. It re-opened in 1908 as the Cloudesley Street Temporary Council School but was closed down again in 1915. The building was subsequently let to the Elizabeth Whitelaw Reid Club, see below p. 66-7. 103

The 1902 scheme was a milestone for The Richard Cloudesley Charity. The 19th century had seen the charity's income grow significantly, as also had debates about the charity's legitimate role in Islington. The idea that the charity was intended to benefit the poor rather than the church was in some ways a novel interpretation of its charitable purpose, but the idea was one that reflected other 19th century changes in social thought. By making health and welfare part of the explicit objects of the charity alongside churches, the 1902 scheme went one step further. It aligned the charity with the values of the age and gave it the means to practically express new ideas about local communities and the support they needed in order to flourish. The 1902 scheme resolved the long-running doubts, disputes and difficulties of the 19th century. It also built a firm foundation for The Charity of Richard Cloudesley as it moved into the 20th century.

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¹⁰³ TNA ED 21/11622 for details on Islington Trinity School (LCC no.6650).

Chapter 5

CLOUDESLEY TODAY

If the story of Cloudesley in the late 19th century was dominated by tussles over local government, the 20th century was dominated by housing. Cloudesley has never been a housing charity as such, nevertheless much of the organisation's energies in the 20th century were devoted to the task of managing the land and houses on the Stonefield Estate. There were many tribulations of being a land owner in 20th century Islington, a place where run-down housing was followed by gentrification. In the face of such difficulties Cloudesley's property portfolio steadily shrank between 1917 and 2017. In 1917 Cloudesley owned the freeholds of 231 houses and two pubs spread over 14 acres of land. A hundred years later the charity's estate had been whittled down to 100 property units (largely flats) and one pub on three acres of land. By contrast the proportion of the charity's assets in financial instruments had risen and the income from investments had overtaken the income from property 104:

Year ended 30 June 2016	Income generated £
Investment income	788,634
Property income	626,996

In terms of capital value, however, freehold land remains Cloudesley's most significant asset. In 2016 the market value of the estate and its houses was estimated at just over £24 million, roughly 52% of the charity's overall wealth.

As with the 19th century, much debate, dispute and discussion took place in the 20th century. Trustees now needed to comply with housing and rent control legislation, as well as charity regulation. Many new questions emerged. As a charity, how far should Cloudesley be a benevolent landowner or should it focus on maximising its income in order to deliver its charitable objectives? In 1976 the Clerk, Keith Wallace, thought that the balance was wrong, according to a Charity Commission note: 'It seemed to him [Wallace] that the real

¹⁰⁴ Figures from Charity Commission summary information return, 2016.

beneficiaries are not the churches, nor the sick but those who rent houses at £4 a week from the charity' 105.

Change had affected all areas of the charity's activities. The 1902 scheme had resolved many of the debates of the 19th century by settling the beneficiaries as, on the one hand, Islington's medical charities; and, on the other, Islington's Church of England churches. The overall shape of this settlement remained in place throughout the century but the detail of both categories altered significantly. The National Health Service in 1948 took many of Cloudesley's grant recipient organisations out of the charitable sector. The number of eligible churches also altered as congregations shrank, parishes amalgamated and church buildings closed. Then, in 2016 following consultation, the area of benefit was extended to encompass the entire London Borough of Islington and Islington Deanery, a larger area than the former metropolitan borough or the ancient parish.

The various orders and schemes made by the Charity Commission outline the main changes to the charity's framework during the 20th century:

Charity Commission schemes and orders 1902 - 2000

Date	What	Provision
1902	Principal scheme	Benefits to be divided between churches and medical charities or hospitals
1917	Scheme	The church of St Silas, Pentonville included in the area of benefit.
1950	Scheme	Medical beneficiaries to include 'sick poor persons' as well as organisations.
1962	Scheme	a sinking fund for extraordinary property repairs established.
1963	Order	£1,000 of annual income can be applied to the property repair fund.
1972	Order	Can borrow £25,000 for property modernisation.

 $^{^{105}}$ ILHC S/RCC/ 2/4/1. 18 March 1976, memo of phone call from Keith Wallace, taken by J.W,M.Caine

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1979	Order	Can borrow £50,000 for property modernisation.
1980	Principal scheme	'Relief in sickness' made the purpose of the medical grants.
1983	Order	Changes to churches named in the scheme following the closure of Holy Trinity.
1988	Scheme	Changes to churches named in the scheme following the closure of St. Paul's.
1988	Scheme	New powers of investment; can appoint an investment advisor.
2010	Scheme	Authorised the Corporate Trustee, Richard Cloudesley Trustee Limited
2016	Order	Area of benefit extended to the whole of Islington Deanery and the London Borough of Islington.

The Stonefield Estate

A plan of the Stonefield Estate dated 1911 captures the charity's property holdings at their fullest. ¹⁰⁶ A chunk of land in the north-west corner had been sold to the London County Council for their school, but the houses and streets remained largely as originally built in the 1820s and 1830s. The most recent additions reflected the arrival of Dove Brothers on the estate. By 1911 the firm had built two blocks of mansion flats and had transformed Milton's Yard into their own workshops and offices, renamed Doves Yard.

The process of renewing the 75 original leases had not yet run its course in 1911. In Cloudesley Street the original 81- year long leases, dated 25 December 1835, were due to expire in 1916. The 'short leasehold ground rents' of 10 of these Cloudesley Street houses, plus the corner unit facing Cloudesley Place (with the pub, The Cloudesley Arms, and two shops with flats above) were offered for sale at auction in October 1911¹⁰⁷. The rents were

¹⁰⁶ There are several photocopies of this plan in ILHC and Cloudesley's offices. The whereabouts of the original is not known.

¹⁰⁷ LMA B/BA/2/15. Sale particulars of short leasehold ground rents, to be sold by Newborn & Shepherd, 12 October 1911.

probably put up for sale by the leaseholder listed in 1900, 'Mr Knight's executors', and what the sale particulars make clear is that the leaseholder was receiving a much larger income from the properties than the charity as the freeholder. The houses were yielding £8 a year to Mr Knight's executors, only £2 of which was due to the charity as ground rent. The figures for the corner unit with the pub were £30 a year with £2 due to the charity. Leaseholders bore some responsibility for maintaining properties in good repair, but how or whether any repairing covenants were enforced is not known.

Although the 1911 plan of the charity's estate suggests a neat and well-organised place, by 1910 the houses were approaching 100 years old and beginning to decay. Houses built for single families were now in multi-occupation as this part of Islington became a place where rooms could be rented cheaply. Barnsbury, as the district was increasingly called, was a crowded working-class neighbourhood and the streets around Cloudesley Square were no different in character. 'The estate' it was said in 1937, 'must now be considered as one which comprises tenement houses' 108, a word that by the 1930s was shorthand for poor housing conditions.

The nature of the housing and those who lived there in the early 20th century can be glimpsed through the odd newspaper story, most poignantly in November 1909 when the *Manchester Guardian* reported a tragedy at a tenement house in Stonefield Street. ¹⁰⁹ Three children – girls, aged 9 years, 7 years, and 20 months had died from gas poisoning, their bodies discovered at 11 o'clock on a Saturday morning. They were home alone: their mother was a cook at a West End restaurant and had left for work at 8am; their father, a bricklayer who had recently lost his job, was out looking for work. The Turner family had only moved into the rooms in Stonefield Street a fortnight previously. The Charity of Richard Cloudesley was the freeholder but not the leasehold owner of the property at the time: whether any subsequent action was taken against the leaseholder is not known.

Given the run-down nature of the estate, it was no surprise that it should attract philanthropic attention. A mission hall had been built on the London County Council land, near the LCC school at the top of Dowrey Street. The Holy Trinity School building in

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¹⁰⁸ ILHC S/RCC/2/4/1. Typescript 'Report on the Stonefield Estate' by H.N. Savill, dated 13 May 1937. ¹⁰⁹ 'Suffocated by Gas: strange death of three children', *The Manchester Guardian* 29 November1909.

Cloudesley Street, which had closed as a school in 1915, also provided a suitable base for charitable effort. In 1910 the Elizabeth Whitelaw Reid Club had opened on the school premises, bringing an American connection to the Stonefield Estate. Elizabeth Whitelaw Reid was the wife of the American ambassador and an energetic philanthropist. The Holy Trinity club was one of a network she had established in American cities and were designed to provide improving activities for young people in deprived communities.

Both Whitelaw Reid and her daughter Lady Jean Templeton Ward, a great beauty of her day, took a personal interest in the Islington club. Lady Ward continued her connection into the 1950s, paying much of the rebuilding costs after a fire in 1958. The youth club continued to run, under the auspices of the Mary Ward Settlement, and in 1958 Cloudesley sold the fire-damaged building outright to the Elizabeth Whitelaw Reid Clubs for Young People Ltd, for £2,200¹¹⁰. The building was extensively renovated with grant support from Islington Metropolitan Borough and the City Parochial Foundation. When the Whitelaw Reid youth club closed in the 1960s the building was sold on to a related organisation, the Grubb Institute.

The charity's connection with Richard Cloudesley's two stony fields changed fundamentally in 1937. In October that year Richard Cloudesley's Charity sold three quarters of its land by means of private treaty sales and a three-day public auction held at Islington Town Hall¹¹¹. The trustees' decision to sell a massive proportion of what was still their principal asset was on the face of it surprising. But the asset was rapidly turning into a risk, one which threatened to bleed the charity dry. Quite apart from the steadily shrinking value of the houses, the 1930s had brought in new Housing Acts designed to eliminate the slum housing blighting virtually every British town and city but especially inner London. The 19th century housing boom had left a legacy of dilapidated terrace housing with terrible consequences for the health of those who lived there. Britain was a much poorer nation since the First World War but nevertheless slums were intolerable.

 $^{^{110}}$ See Heritage Statement about 16A Cloudesley Street, March 2012 online at planning.islington.gov.uk/NorthgatePublicDocs/00167048.pdf (accessed March 2017). The EWR Club's estimates for buying and rebuilding the premises, dated 19 October 1958, are also online at planning.islington.gov.uk/NorthgatePublicDocs/00215638.pdf (accessed March 2017).

¹¹¹ ILHC S/RCC/2/4/1. Auction catalogue for the Stonefield Estate, offered for sale by Percy Warmans, 19 -21 October, 1937.

By this time the Stonefield Estate was a place of multi-occupied, run-down houses and the freeholder needed to comply with the new laws, as the surveyor H. N. Savill advised the trustees in May 1937¹¹²:

The estate must now be considered as one which comprises tenement houses and in many respects it fails to comply with the standards laid down by recent legislation under the Housing Act for property of this type.'

Savill warned that more stringent laws were on their way: and the properties themselves were not going to repair themselves, despite being essentially structurally sound, despite their age:

'Almost every house consists of 8 rooms on four floors with one or two additional rooms according to the size of the back addition and two WCs. In only isolated instances is a house occupied by a single family, and nearly all are tenanted by four separate families, one of which occupies basement rooms.'

There were no damp courses and Islington Borough Council had already served closing orders on some of the basement rooms. Savill found little evidence of serious overcrowding although he noted one house in Cloudesley Street where a mother and three daughters aged 15 – 21 were living and sleeping in one room. Quite apart from the legal implications of allowing such housing conditions to continue, Savill also drew attention to the risk to reputation: 'the estate in the condition in which it is today is far from being an ideal investment for the funds of a charity.'

Savill's report of May 1937 followed from a thorough survey of the properties carried out by the charity's own surveyor, Percy J. Warman, in June 1936. His report offered the trustees various options for tackling the problems of the substandard buildings, given that the opportunity to act would soon arise with the expiration of many of the leases in 1941-3 (the leases renewed 1899 - 1901 had mostly been renewed on terms of 42 years). The trustees had provisionally chosen the option of modernising rather than selling the houses: aiming to convert all the houses on the estate into flats, by making four flats out of pairs of houses, the work being carried out by Dove Brothers.

¹¹² See footnote 108 for this and subsequent quotes by H.N. Savill.

H.N. Savill cast doubt on this proposal. In his view, it was an unrealistic vision, largely because of the problems of disentangling the network of 75 individual leaseholders, but also because of the presence of tenants with protected tenancies – which would make securing houses with vacant possession extremely difficult. Finally, there was the cost aspect: such a mammoth modernising operation entailed an enormous outlay of money, to which should be added the loss of income whilst the work was being carried out. Instead, Savill recommended a more drastic course of action:

'I am finally forced to the conclusion that the best policy to adopt would be to offer the greater part of the estate for sale, retaining that portion which includes nos 40 - 116 Cloudesley Road, the works and flats leased to Messers Dove Brothers Ltd., nos 7 - 16 Cloudesley Street, the Schools and nos 7 - 17 Cloudesley Square, which together form a composite block.'

He recommended that the charity pursue its aim of converting houses into flats for those houses it retained, but realise the value of the other properties as soon as possible. He predicted that the sale would raise £88,000 (£85,000 after expenses deducted) and that this could be invested in shares yielding 3 ½% interest.

The trustees seem to have decided the estate's future in an unsentimental and business-like way. The Estate and Finance Committee met to consider the report in July 1937 and, acting on their advice, the whole body of trustees accepted Savill's recommendations with one proviso: that the existing lessees be given the opportunity to purchase the freeholds by private treaty before offering the remainder on the open market through auction sale. Accordingly, 'the valuable estate of freehold ground rents including 160 private houses, 2 shop premises and factory premises' were offered for sale in a three-day auction at Islington Town Hall in October 1937.

The sale was a significant event in the property world at the time and was covered by national newspapers, including *The Times*¹¹³. The whole exercise had been approved by the Charity Commissioners, including the evidently low reserve prices on the lots: reserves 'were in very many instances much exceeded' it was reported in October 1937, and

¹¹³ Details in this paragraph from *The Times*, 2 and 14 September 1937; 28 October 1937; 3 January 1938.

mentioned again in January 1938 'many thousands of pounds above the reserves were obtained at the auction of the Stonefield Estate'.

The sale made £90,000 for the charity (before expenses) and interestingly, the greater proportion of the income - £60,000 - came from private treaty sales made before the public auction. 'The trustees note with satisfaction' reported the *Times*, 'that many of their lessees succeeded in acquiring the freehold interests'. The auction sales added £30,000. The willingness of the existing leaseholders to buy the freeholds could be taken as an indication that the freeholds were better investments than the charity had been led to believe. However Savill had predicted that the private treaty sales would yield more than the public auction: 'higher prices are likely to be procured from lessees than will be obtained in the open market because of the anxiety on the part of lessees to avoid liability under their repairing covenants'.

The schedule of the purchasers reveal a patchwork of new freeholders: from private individuals, such as the Rev. W.T. Hughes who bought 5 houses in Cloudesley Square, to property firms such as R. Maskall & Sons who bought 11 – 14 Stonefield Street and 100 – 116 Richmond Road. The charity was left with 14 properties unsold, including 10a, 11a and 12a Stonefield Street and 11 houses in the upper section of Cloudesley Road, although one of these, 156, was later sold to a private owner for its reserve price of £530. The two pubs, The Cloudesley Arms and The Crown, were subject to separate arrangements with the brewers who held the leases. The freehold of the Cloudesley Arms was sold to Whitbread's in 1938 but the Crown remained with Cloudesley. It is currently let to Fuller's.

And so Richard Cloudesley's Charity cut its ties with the greater part of Richard Cloudesley's original stony fields. The profits from the sale were used to buy stocks and shares in largely public companies, such as the Metropolitan Water Board, and the final reckoning judged that the whole exercise had increased the charity's annual income by £58 a year after factoring in the savings made on managing the estate. It was a milestone in the charity's story.

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¹¹⁴ The papers in ILHC S/RCC/2/4/1 include some lists and an annotated catalogue with some details about individual houses and the prices paid.

After 1937, the programme of modernisation through converting pairs of houses into four flats continued slowly after the interruption of the Second World War, as and when houses became vacant. Raising the funds to carry out the work was not easy. Rent controls were still in force, which left the rental income far short of the sums needed to carry out the building work. In 1963 the trustees applied to the Charity Commission for permission to establish a sinking fund 'for the extraordinary repair, improvement or rebuilding of the property belonging to the Charity'. This fund was given a founding float of £5,000 of capital and the Charity Commission agreed that £1,000 of income could be diverted to it every year. Perhaps inevitably, this was not enough. In 1972 the Commission sanctioned a loan of a further £25,000 in 1972 and a further £50,000 in 1979, the latter specifically to modernise 20 flats in Cloudesley Mansions and 2 houses in Cloudesley Road.

By the 1970s, a political dimension was added to the financial difficulties, as Islington's housing became a highly-charged battleground. The London Borough of Islington (created in 1966 to succeed the metropolitan borough) saw housing as a crusade and pushed the charity hard to carry out immediate modernisation or sell the houses to the Council. Gentrification was now in the air. One local resident who had bought a house in Cloudesley Road in 1969, was quoted in the *Sunday Times* in 1972 as disapproving of the practice of turning houses into flats, since this encouraged gentrification: 'Cloudesley Road was a working-class road and I don't want it to turn into a middle-class enclave.' Far preferable, in their view, was that the Council buy the houses to preserve them as family homes.

As the political climate changed, the modernisation programme moved forward as fast as it could. Clerk and trustees focused their energies on the houses, with the aim of generating the best possible income for the charity. A typical unmodernised house on the estate could be let at £216 a year, Wallace told the Charity Commission in 1979, but would yield £936 a year when the property was properly modernised and subdivided ¹¹⁶. New managing agents were appointed and the rental income began to rise. Some modernised properties were sold on the open market, particularly the singleton houses in the upper part

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^{115 &#}x27;Desperation', The Sunday Times, 16 April 1972.

¹¹⁶ILHC S/RCC/ 2/5/2/ file 2. Letter from Keith Wallace to the Charity Commission, 17 May 1979.

of Cloudesley Road that had failed to sell in 1937: 140 Cloudesley Road was sold for £17,500 in 1976.

Cloudesley kept a cool head in the skirmishing that broke out in Islington during the 1960s over housing, communities, class and gentrification. Many former Cloudesley houses found themselves on the front line of some of the 'battles of Barnsbury', beginning in 1966 when a group of newly-arrived owner-occupiers argued through a traffic management scheme that aimed to 'restore the area as far as possible to its early Victorian "village" look' ¹¹⁷ The physical legacies of this scheme are still in place in the form of the traffic barriers in Cloudesley Square and the wide cobbled pavements in Cloudesley Road. The initiative soon turned sour with the older residents seeing the scheme as at best a plot to turn Barnsbury into Chelsea and at worst a hostile act of class warfare. By the mid-1960s houses on the former Stonefield Estate were certainly being marketed in Chelsea (6, Cloudesley Square, for example, was advertised in 1972 by a King's Road estate agent as a 'rare opportunity to purchase large scruffy unconverted corner house in this Georgian square. Freehold £29,990' ¹¹⁸). As one journalist observed, 'every rise in property values merely fans the flames of class tensions.' ¹¹⁹

Stonefield Street became the focus of attention in 1970 following the sale by Dove Brothers of their freehold interests in one side of Stonefield Street to Redsprings a property company determined to gentrify. The battles of Stonefield Street were much reported in the press, following Redsprings' harsh methods of persuading people to leave their rent-controlled homes. The case of Emily Thompson was particularly poignant. Aged 67, she had lived at 29 Cloudesley Square since 1939 and was now a Redsprings tenant. Her existing flat was not exactly comfortable: 'like an advertisement for Shelter' according to one journalist, 'damp, with plaster flaking from the walls, paper hanging from the ceiling and a tin bath in the bedroom to catch the water when it rains' 120. But the alternative accommodation offered by Redsprings was little better. After much bitterness Islington Council served compulsory purchase orders on 20 houses in Stonefield Street, a move hailed by the tenants

¹¹⁷ Peter Kellener 'One way scheme for a revolt', the *Sunday Times*, 10 January 1971.

¹¹⁸ Sunday Times 10 September 1972: advertisement by Roy Brooks, an estate agent based in Chelsea

¹²⁰ 'Miss Emily defies Islington landlord', *The Observer*, 15 November 1970.

as a 'David and Goliath victory' showing how 'the tenants could defeat a large and unprincipled property dealer'. ¹²¹This referred, of course, to Redsprings. The land on which Stonefield Street was built had not been owned by Cloudesley since 1937.

The houses in Cloudesley Road that had remained on the charity's land after 1937 did not generate any such housing-horror stories. Nevertheless, unsettling ripples were felt. In February 1980 the chairman of the trustees, the Reverend Ranceby Peter Johnston, Vicar of St Mary Islington, reported to the Charity Commission: 'in this area [tenant relationship] has been a very tricky problem. The political climate has been such that pressure groups have been extremely active. Our tenants have been circulated [leafleted] from time to time and this has involved us in circulating them ourselves and calling tenants meetings'. One beneficial consequence was the establishment of a formal tenants' working party to discuss matters of common interest.

During Keith Wallace's time as clerk, there was one substantial extension to the charity's property holdings. In the early 1990s a group of 27 new houses were built in Doves Yard on the site of the old workshops. This scheme originated from Dove Brothers who, according to Keith Wallace, began the project without consulting Cloudesley as the freeholder of the land, which they were legally bound to do. 122 Matters were further complicated when Dove's went into receivership owing Cloudesley a large amount of ground rent; but the debt meant that the remaining terms of their lease reverted to the charity, which then redesigned and completed the housing scheme. The Doves Yard houses were built by Furlongs on 120 year leases and began to be occupied in 1995. Cloudesley remained the freeholder until 2016 when the trustees decided to sell the whole development: enfranchisements had produced the unsustainable situation of management costs exceeding the rental income.

The addition of the Doves Yard houses was also an attempt to counterbalance the loss of houses as several long leaseholders exercised their rights to enfranchise. The Leasehold Reform Act of 1967 had enabled long leaseholders to buy the freeholds of their houses or flats; and when property values in Islington began to rise, it was inevitable that

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¹²¹ Anne Power, 'David and Goliath: Barnsbury 1973', 1973: also see 'A Battle Lost: Barnsbury 1972', 1972.

¹²² Information in this paragraph from Keith Wallace, February 2017.

enfranchisement requests should follow. Thirty-seven of the charity's houses had been enfranchised by 2012 leaving a still substantial but less coherent property portfolio.

By 2017 Cloudesley still owned the freeholds for around 100 property units - a variety of flats and houses - on the streets around Cloudesley Square, all occupied under a variety of tenure arrangements: from controlled or assured tenancies to long-term leases:

- 4 units in Cloudesley Square,
- 31 units in Cloudesley Road
- 49 units in Cloudesley Mansions
- 14 units in Cloudesley Street
- 1 unit in Stonefield Mansions
- The Crown Public House the only commercial property.

The buildings and tenancies are actively managed via a property management company, retained on contract. The old Islington firm of Percy Warmans which had managed the estate since the 1920s was replaced in the 1970s by Copping Joyce, and the contract is now with Daniel Watney LLP. Today, Cloudesley aims to be a good landlord and the trustees see their responsibilities to their tenants as part of their core values.

The charity

The organisational changes to the charity after 1902 were equally far-reaching, albeit less dramatic, than the changes to the houses. Most were necessary adjustments to new external circumstances, for example the arrival of the National Health Service after the Second World War. Other changes reflected the choices of the trustees as they responded to the emergence of new needs in Islington as the 20th century unfolded. Inevitably, the old 19th century debates about health and welfare interests versus church interests continued to rumble. Overall, however, Cloudesley survived, indeed ultimately thrived in 'the people's century'.

The most straightforward area of change related to the church grants, and the definition of which churches were eligible for Cloudesley's help. Top of the list established in 1902 were the 5 'named churches', whose claims reflected the charity's past. The first

£1,000 of the income was to be divided between Holy Trinity, St Paul, St John and St Mary Magdalene; then, St Mary Islington was to receive £500 and St Mary Magdalene £250 in lieu of the lost church rates. Half of the remaining surplus was to go to the other Church of England churches and mission halls within the 'ancient parish' of Islington, thus reflecting Cloudesley's original gift to the parish of St Mary's.

Although the old 'ancient parish' boundaries had become the boundaries of the new Metropolitan Borough of Islington, the ecclesiastical parish of St Mary Islington had begun to shrink by the time of the 1902 settlement. The creation of a separate parish of St Mary Magdalene in 1894 was followed by further new parishes leaving 41 Church of England churches within the Metropolitan Borough, i.e., within the former ancient parish of St Mary's. The 1902 scheme enabled these 41 churches to draw on Cloudesley money on the grounds that they were within the 'ancient parish' and in 1917 a further amendment expanded the pool by formally adding the church of St Silas, Pentonville. Further changes occurred in the 1980s as parishes were amalgamated and buildings made redundant, leaving 21 eligible churches. Today the pool of eligible churches stands at 25, thanks to a Charity Commission order made in 2016 which extended Cloudesley's 'area of benefit' to the whole of Islington Borough and Deanery, and not just the former 'ancient parish': in other words, since December 2016 Cloudesley can also grant aid the four Church of England churches located in the old parishes of Finsbury and Clerkenwell.

For most of the 20th century the procedures around church grants seem to have changed little from 19th century practice. Sums went regularly to the five named churches, leaving around £1,000 to be divided among 36 others. The sums received ranged from £5 (St Saviour, Aberdeen Park in 1932), to £60 (St Matthias, Caledonian Road, in 1931)¹²³ and the money appears to have been used to meet day-to-day running costs. Records that survive in London Metropolitan Archives reveal a relatively informal procedure with the vicars writing to the trustees annually with some broad figures of church's day to day expenses. 'The grant [is] requested' wrote the vicar of St Peter's to the trustees in 1979, 'to meet general upkeep expenses on an old building.' His figures revealed that the cost of heating, lighting

¹²⁴ LMA P83/PET2/184/1-3.

¹²³ Figures from LMA P83/CLE/ I /01/002: accounts of the Richard Cloudesley Charity for year ending 21 June 1932, sent to St Clements in response to an enquiry from the church.

telephones etc. amounted to £1,594 a year, which was offset by £814 income from renting out the church hall, leaving a deficit of £780 which he requested from the Cloudesley trustees. Sometimes one-off expenses were mentioned (a dry rot investigation, for example) but on the whole the money appears to have been dispensed regularly with minimum administration.

It must have been an unwelcome shock for the churches in May 1976 when the relatively new clerk, Keith Wallace, informed them that the trustees would not be making any grants in the summer because the money was needed for repairing the charity's own estate ¹²⁵:

'The trustees had to consider the very heavy expenditure to which they are committed in maintaining and renovating the charity's estate, and in the light of the financial stringency that has been imposed upon them the trustees wish me to tell you that they do not feel they will be able to make any grants out of the income of the charity in the summer of 1976.'

Normal service appears to have resumed in 1977.

The 1980 scheme made further changes to the church grants programme. It acknowledged the special claims of St Mary Islington and St Mary Magdalene on the fund by reserving £750 of income for them, but ended the formula established in 1832 of dividing the first £1,000 of the charity's income between Revd Daniel Wilson's district churches, one of which, Holy Trinity, had now closed. These churches were now catered for as part of the general pool of Church of England churches in the ancient parish of Islington. Echoes of the past remained through the wording, unchanged since 1902, defining what church matters could legitimately be funded for the two main church beneficiaries. Cloudesley money could be used 'towards the upkeep and repair of the fabric of, and the maintenance of the services in, the Parish Church of the Ecclesiastical Parish of St. Silas Pentonville and any churches of the Church of England in the area of the Ancient Parish of Islington'. ¹²⁶

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¹²⁵LMA P83/PET 2/184/1. Letter to Rev Peter Wilding from Keith Wallace (a circular letter sent to all Islington churches), 24 March 1976.

¹²⁶ Charity Commission scheme, 2 July 1980.

Today, support for Islington's Church of England churches remains one of Cloudesley's two core grant programmes. The grant procedure is now more formal. Following a Church Grants Review and consultation, in 2013/14 Trustees agreed a new Church Grants Programme for 2014-2017 which prioritised 'the repair and upkeep of the fabric' of church buildings, rather than 'the maintenance of services' for the time being. Limiting the funds to bricks and mortar matters does of course enable services to happen and there is no doubt that Cloudesley support is welcomed. In 2015/16 grants totalling £440,000 were made to 16 of the 21 eligible churches, the sums ranging from £30,650 to St Mary Islington for works on the spire and tower, to £530 to Christ Church Highbury - an urgent grant for a new sump pump. 127

The non-church grants saw more fundamental change during the 20th century. The 1902 scheme had directed half the income towards 'hospitals or medical or surgical or nursing charities' with the dominant beneficiary being the Great Northern Hospital and their convalescent home fund. The numbers of medical charities in Britain rose dramatically after the First World War and by the early 1930s Cloudesley was dividing around £1,000 between 14 organisations¹²⁸. The figures for 1931 and 1932 suggests that as with the churches, Cloudesley was providing a regular grant to these bodies with little variation year on year as to who got what.

Grant Recipient	1931	1932
	£	£
Royal Northern Hospital	635	605
Royal Chest Hospital	50	50
Mackenzie Nurses Home	5	5
Islington Dispensary	20	20
Memorial Cottage Association	30	30
North London Nursing Association	110	90

¹²⁷ Cloudesley.org.uk/grant-making/support-for-islington-churches/previous-grant-awards/2015-6 (accessed March 2017).

¹²⁸ LMA P83/CLE/ I /01/002: accounts of the Richard Cloudesley Charity for year ending 21 June 1932, sent to St Clement's in response to an enquiry from the church.

Islington Medical Mission	25	25
Metropolitan Hospital	15	15
Royal Free Hospital	50	50
Islington Association for		
Rescue and Preventative	15	15
Work		
London Fever Hospital	15	15
Hospital for Sick Children	15	15
London Lock Hospital	-	-
University College Hospital	15	15
TOTAL	1000	950

These arrangements were not to survive long. The arrival of the National Health Service in 1948 saw hospitals transferred into the state system. Other medical charities merged or disappeared completely in the new landscape of health care. Even where bodies adapted to the change, some former recipients of Cloudesley's funds found the charity's support less necessary. It was said that the Royal Northern Hospital allowed its connection with Cloudesley to lapse not because the money wasn't welcome but because of the difficulties in accommodating the reciprocal governing arrangements set up in 1902 whereby the hospital was represented on Cloudesley's board and *vice versa*. 129

In 1950, two years after the Health Service Act, the Charity Commissioners agreed a variation to Cloudesley's 1902 scheme, one that marked a strategic change. The wording of clause 42 which had defined the beneficiaries as 'hospitals or medical or surgical or nursing charities', was replaced by the wording 'for the benefit of sick poor persons (including children) of or in the ancient parish of Islington', which meant that Cloudesley could fund individuals directly as well as organisations. The 1950 order also took care to ensure that Cloudesley positioned itself as working alongside but not duplicating the new state system: trustees were able to apply income as they thought fit 'but not so as to relieve rates, taxes or other public funds'.

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¹²⁹ Information from Keith Wallace, February 2017.

The problems of defining who exactly the 'sick poor persons' were and how to get money to them, raised new questions for the trustees. The issue came to the fore in the discussions leading up to the 1980 scheme, and in particular the question of what to do with the money resting in the 'Cloudesley Convalescent Home Fund Account'. The Great Northern Hospital's convalescent home in Clacton was by this time closed, leaving £1,347 in an account belonging to the Camden and Islington Area Health Authority but registered with the Charity Commission as Cloudesley's ring-fenced contribution. The simplest course of action seemed to be to pay the money back, but the Commission required that the original purpose be respected and there was no obvious mechanism for doing that. The Area Treasurer of the Health Authority was sceptical that they could dispense the money: 'I still have my doubts as to whether we will be able to obtain sufficient claims from patients resident in the Ancient Parish of Islington to fully utilise the funds' 130 He also pointed out that if Cloudesley started to give grants to convalescing patients this would duplicate two existing Islington charities: an unspecified 'relief in sickness' charity and the Holloway and North Islington Provident Dispensary Fund, both of which had 'fairly large accumulations of income'.

Perhaps in exasperation over the difficulties with the convalescent fund money, the trustees made a radical suggestion to the Charity Commission in October 1978: could they increase the proportion of funds applied to the churches because 'the medical charities need is less because their traditional functions [are] increasingly assumed by central and local government'. This drew a sharp response from the Commission: no - and such a change would only be considered if Cloudesley's trustees were first able to demonstrate that 'despite every effort to find potential beneficiaries... they were not able to apply all the available income' 131.

In the event, the funds from the Richard Cloudesley's Charity Convalescent Homes Fund were rolled back into the charity's accounts in 1980, setting a precedent for Cloudesley taking on the stewardship of other charitable funds. In 2004 the assets of three smaller medical charities - Islington Relief in Need, Islington Relief in Sickness and Finsbury

¹³⁰ILHC S/RCC/2/5/1. Letter of 10 July 1978 from Area Treasurer, Camden and Islington Area Health Authority to Keith Wallace

¹³¹ ILHC S/RCC/2/5/2. Letter of 3 November 1978 to Keith Wallace from the Charity Commission in response to his letter of 22 October 1978.

Dispensary Relief in Sickness - were also transferred to Cloudesley. Five years later they were followed by the remaining funds of two ancient parochial charities, the Dame Sarah Temple Foundation, which had been established in 1700 to fund school fees for poor Islington children; and Brand's Gift Charity. Funds from both were added to the health and welfare side of Cloudesley's accounts.

These new funds underlined that Cloudesley money could and should be directed to individuals in need. The phrase 'relief in sickness' was first formally used in the 1980 scheme, which put individuals at the top of the charity's health and welfare purposes:

... 'relief in sickness for the purpose of relieving in cases of need persons who are sick, convalescent, abled, handicapped or inform by providing and paying for items, services or facilities which are calculated to alleviate the suffering or assist the recovery of such persons in such cases but are not readily available to them from other sources'

The scheme added a helpful note at the end: this note 'has no legal force' but indicated possible uses to which the funds might be applied, ranging from buying or lending washing machines to providing small services such as returning library books or paying for meals-on-wheels. Grants to other organisations were covered by a clause which allowed Cloudesley's trustees to pay others to deliver their aims: 'the trustees may make arrangements for such services or facilities to be provided for that purpose by other institutions or organisations in return for donations or subscriptions out of the said income'.

In 1980s Cloudesley established a 'Welfare Fund', designed to make quick grants to individuals in need. This proved to be immensely popular: not only with social workers, the main source of referral, who found the speed of response far better than other similar sources of support, but also with Cloudesley's medical and church fundees who also referred appropriate individuals to the Welfare Fund. The Fund was administered with great efficiency by Kerala Thomson, a former social worker who continued working for Cloudesley well into her retirement.

In 2006, the Cripplegate Foundation took on Cloudesley's 'almoner' functions, managing Cloudesley's small grants for individuals alongside their own welfare grants. Under a service level agreement, Cripplegate also supported Cloudesley by administering and managing its health grants for organisations. This arrangement allowed Cloudesley to benefit from the considerable experience and knowledge of Cripplegate's staff team.

In 2012 / 2013, partly prompted by the retirement of Keith Wallace, the charity's clerk since 1975, Cloudesley's trustees decided to change the charity's administrative and management arrangements. Wallace was only the third clerk in the charity's history, after Frank Brinsley-Harper (appointed in 1890) and Thomas Walter Saint (appointed in 1920) from the solicitors Wedlake Saint, whose work for the charity between 1965 and 1973 had been much helped by his secretary, Ida Carter. Like his two predecessors, Wallace was not directly employed by the charity but provided legal, administrative and accounting oversight for the trustees as part of a contract with a firm of solicitors. Now, however, the charity needed in-house professional skills and the trustees decided to replace the role of clerk with a small staff team. After a short period of transition under an interim director, Cloudesley appointed its first Director, Melanie Griffiths, in 2013. Since this time, an Administrator, Grants Manager and Finance Manager have also been appointed.

Since 2013, Cloudesley has undertaken a series of grants reviews and the charity now has clearly defined grant-making programmes to underpin its funding of Islington churches, organisations and residents. A Cloudesley Partners' scheme was set up in 2013 to give small crisis grants (up to £500 per year) to Islington residents with health needs and/or disabilities. For this scheme, grant-making decisions are now devolved to a network of 14 voluntary sector Cloudesley Partner agencies which work directly with vulnerable individuals.

Although the majority of the charity's health and welfare grant-making activity has been brought back in-house, Cloudesley continues to work closely with Cripplegate Foundation, including on the Catalyst grants programme which Cripplegate administers. Through this programme small grants are given to Islington residents in financial need for personal or developmental purposes. Cloudesley also works with Cripplegate Foundation

and a range of other funders on Islington Giving, which works to tackle poverty and inequality in the borough.

The charity's new management arrangements not only refreshed and reinvigorated Cloudesley but also gave it a more robust and professional character as a modern charity. As part of the change, the formal name ('the Charity of Richard Cloudesley' or 'Richard Cloudesley's Charity') was shortened to 'Cloudesley' and a new logo designed to match. The transformation also created the opportunity to review every aspect of the charity's work and re-assess whether its activities were truly delivering the best possible public benefit. Inevitably this process threw up some differences of opinion, and, in traditional Cloudesley fashion, debates and discussions took place. However, as was also the case in the past, short term differences of opinion indicated long-term health and vigour, and there is no doubt that active management of the charity yields good outcomes for Islington people today.

Today, Cloudesley's grant programmes are clearly defined. There are two strands:

- Grants for Islington residents with health problems and/or disabilities who are in financial need, and for the organisations that support them
- Grants for Islington's Church of England churches

It is probably fair to say that today's trustees take a far more active role than their predecessors in managing and monitoring how these two grant programmes are allocated and what impact they have. As with any well-run organisation, the trustees set priorities and strategic directions for Cloudesley, all intended to align with the ever-changing needs of beneficiaries in Islington: for example, following review, the trustees have recently decided that one of the priorities for its health grants to organisations should be mental health.

In 2017 Cloudesley begins year-long celebrations to mark the charity's 500th anniversary. Its story is a remarkable one, not least because at 500 years old, the charity today is probably in the strongest position it has ever been. Age has brought an invigorated sense of renewal, rather than any sense of easing-off. Today, the charity can draw strength from its past, but it continues to focus on the present and future as it moves into its next 500 years. As the chair of the trustees, Maggie Elliott, writes on the website, current trustees have a strong sense of purpose and a keen awareness of the value of their work:

'As Trustees of Cloudesley, we take our role as guardians of this substantial endowment seriously. We know the power of the legacy left nearly 500 years ago to change the lives of those living in Islington. In this time, the Charity's patch has changed enormously, but its Trustees have responded, supporting those in ill-health and poverty, and the local Church of England churches in the spirit of Richard Cloudesley's will. The need for Cloudesley funds has never been greater, even as Islington has prospered, so the Trustees are committed to continuing the work of the Charity today and far into the future. $^{\prime 132}$

¹³² www.cloudesley.org.uk/about-us/who-we-are/(accessed March 2017).

ABBREVIATIONS IN THE REFERENCES

Brinsley-Harper, 1897 F. Brinsley-Harper, History and Particulars of Richard

Cloudesley's Charity, 1517 – 1897, 1897.

Cromwell, 1835 Thomas Cromwell, Walks through Islington; comprising an

historical and descriptive account of that extensive and

important district, 1835

ILHC Islington Local History Centre

Lewis, 1842 Samuel Lewis, The History and Topography of the Parish of

Saint Mary, Islington, 1842.

LMA London Metropolitan Archives.

MBI, 1902 Metropolitan Borough of Islington, *Annual Report*, 1901-2.

MOL Museum of London.

Nelson, 1811 /1829 John Nelson, The History, Topography, and Antiquities of the

Parish of St. Mary Islington, 1811 (2nd edition 1829).

OBOL Old Bailey Online (www.oldbaileyonline.org, version 7.2)

TNA The National Archives.

VCH, 1985 A History of the County of Middlesex: Volume 8, Islington and

Stoke Newington Parishes, ed. T F T Baker and C R Elrington, originally published by the Victoria County History (London,

1985).

AUTHOR'S NOTE

Cathy Ross would like to thank Melanie Griffiths, Dorothy Newton and Heather Wood for their invaluable help, advice, and editing improvements made at all stages of this project. Thanks also to Julie Melrose and the staff of Islington Local History Centre; plus Simon Harvey, Michael Maunsell, Keith Wallace, Phillip Everett and other members of staff and trustees at Cloudesley. The research for this report was carried out within a relatively short space of time and there is certainly more to be unearthed about Cloudesley's fascinating past. Please contact Cloudesley if you would like to make any comments about this text or contribute further information about the charity's history.