

# Thrift Cottages - the story of a typical terrace

By Tony Reeve



When James F Cox built five terraced houses to rent on a site in Oxford Road, Marlow, he sanctimoniously named them "Thrift Cottages". This was presumably in the hope that his rents would be paid promptly. The cottages are now numbered 49, 51, 53, 54 and 57 on the west side, just beyond the former Crown and Anchor, which doubtless served to frustrate some of Cox's hopes.

Prior to 8<sup>o</sup> December 1870, the Ecclesiastical Commissioners for England had owned the site. On that date- it was bought by Lawrence William Wethered and others under the will of

his brother, Owen Wethered- deceased. The property passed to Thomas Owen Wethered, the son of Owen Wethered. The Wethered family was, of course, the owner of the brewery in the High Street, so its ambitions were probably commercial and political. Even after the introduction of the secret ballot in 1872. ownership of property in the borough was a way of influencing deferential votes for the one seat in Parliament to which Marlow was still entitled after the Second Reform Act of 1867. Thomas Owen Wethered was MP for Marlow from 1868 to 1880.

Marlow lost its remaining seat in 1885 and Thomas Owen Wethered conveyed the site to his brother, Owen Peel Wethered, on 10 October 1892. He in turn sold the site to James Cox in 1894 for £1 10. In the indenture (deed of sale) it was stated that two cottages had formerly stood on the site, but had since been pulled down. It was probably one of those cottages that had been occupied by the poet and comic novelist, Thomas Love Peacock and his mother, in 1815 to 1818, when he wrote two of his best novels, *Headlong Hall* and *Melincourt*. Another poet, Percy Bysshe Shelley, also visited Peacock many times in that cottage. Mary Shelley continued to work there on her sensational novel, *Frankenstein*. while staying with Peacock for a fortnight or so before she and her husband moved into their new home in West Street in 1817. However, in July 1818. Peacock wrote to Shelley saying "I have changed my habitation. having been literally besieged out of the other by horses and children". No doubt, some occupants of Thrift Cottages later echoed that comment.

In 1894, the empty site had a frontage on to Oxford Road (then called Oxford Lane) of 67 feet and a depth of 93 feet or thereabouts. It was bounded on the south by a much older house and garden that is still there, owned by General Owen Williams. To the north was a private roadway from Oxford Road to the Colonel's Meadow, which is at the rear of the cottages, now part of Borlase School playing grounds. The meadow and private roadway were also the property of Owen Peel Wethered.

Wethered's brewery probably supplied the nearby *Crown and Anchor*. which might explain why the sale document included an unusual covenant: "that the purchaser will not at any time hereafter use or permit the said land or any building that maybe erected thereon to be used as or for a Public House. Inn or Tavern or Beershop or otherwise for the sale or storing of wine, malt liquors or spiritous liquors."

That covenant has been passed down from owner to owner since then and presumably still applies. The covenant ' was probably a wise precaution against encouraging competition. as James Cox was a builder by trade. but was also a publican. In 1894. he was described as being of *The Palmers Arms* in Dorney. Bucks, and in 1904 he was at *The Plough Inn* in Little Marlow Road (an Indian restaurant at the time of this article, now replaced by private flats).

The terraced cottages that James Cox built in 1895 were very limited in size and amenities, even by contemporary standards. but ideal for renting. All, apart from number 49, had an overall width of only 12 ft. 6 ins. This gave space only

for a front reception room and back living room. with a steep and narrow staircase between, leading to two bedrooms above.

The cottages have been so much altered in modern times that it is difficult now to tell what amenities were originally provided. One can only speculate that they followed a typical pattern of having a small single-storey extension at the rear providing a scullery, coal store and primitive water closet. There was probably a small cast-iron fireplace in the front room and a coal-fired range for cooking and heating in the living room. There was probably no bathroom as such, although there must have been a stoneware sink in the scullery or living room, with a tap to Marlow's recently installed water system.

The frontage consisted of single casement windows at each level and a front door that led straight into the reception room. There was almost no footpath on that side of Oxford Road, so that vehicles, then mostly horse-drawn, passed within a few feet of the front windows and still do, although they now include heavy lorries and double decker buses. Construction was of Flemish bond brickwork (no cavity walls or damp proof course) with a slate roof. so they must have been damp and difficult to heat. Each pair shared a chimneystack, except 57, which had one of its own (since removed). An inscribed stone between Nos. 51 and 53 still bears the name, "Thrift Cottages 1895".



No 49 was the same width on the ground floor, but also had a side passage, which probably gave 441 extra width to the bedrooms above. All the cottages originally had right of way through the side passage, giving access to gardens via a path along the rear (since absorbed into each garden). This had at least two purposes. Firstly it avoided the necessity (common in Dean street) of bringing animals, such as donkeys and pigs, through the house. Secondly, the path gave access to 'night men', who cleared the cesspits or earth closets. These were placed as far away from the cottages as possible, at the bottom of each garden. No common drainage system was built in Marlow until 1928. so even if a cottage had a water closet, it led only to a cesspit. The original lighting was gas, as no electric power was available in Marlow until the 1920s.

James Cox continued to enjoy an income from renting out the five cottages until 1931 by which time he had retired to Homeleigh, Bath Road, Taplow. We know the names of only a few residents. For example, The Marlow Almanack and Directory of 1911 lists Walter Fortt, E Hester, William Clead. Fred Wickens and E. Brown (No 57).

The global depression, dating from 1929, must have made it increasingly difficult to find reliable tenants for the cottages. Yet during his ownership. James Cox was responsible for maintenance and interior decoration and any improvements that were made, all for a rent that probably never exceeded 10 shillings a week (50 pence). So in 1929 James Cox took out a mortgage on the cottages from the Slough and Eton Benefit Building Society. Presumably, this was to give him time to find a buyer for the five cottages.

Eventually, on 2nd July 1932, James Cox sold the five cottages for £1000 (i.e. £200 each) to William Trimmer Compton of 47 West Street, Great Marlow, a motorcycle agent. The estate agent was George Kendall of 84 High Street, Marlow.

William Compton then continued to rent out the five cottages through the 1930s and 1940s, during which time rent increases became controlled by law and tenants acquired a right not to be evicted. So it is doubtful whether any more than the essential maintenance or improvements were undertaken, such as the installation of electric power. Ownership of cottages to rent was not a profitable investment at that time.

Therefore, on 1st February 1951 William Compton sold No. 49 to Reginald James Sparks and No. 51 to Percy Allen. On 7 May 1960, he sold No. 53 to David Oliver Lynch and on 2 June 1961 he sold No. 55 to Hughes Home Farm Dairy Ltd.



In each case rights of way were reserved over the pathway alongside 49 and at the rear of the other cottages.

The price at which the houses were sold is not known. However, at about this time, rent restrictions were relaxed and the economy was strengthening, so demand from potential owner/occupiers suddenly outstripped supply. House prices started their steady inflationary rise, which has continued almost without interruption to this day. The occupants were no longer just working-class renters, but mainly rising, middleclass owner-occupiers. Improvements now became viable, such as central heating, loft conversions, double-glazed windows and new back extensions to provide for modern kitchens and bathrooms.



*Heinz Cottage*

Our story continues with the emphasis on just one of the five cottages, no 57. It now looks very different from the others, but originally it was a mirror image of No. 55, next door. This was the last to be sold by Compton on 3 August 1973. The price had now risen to £2,250, an astonishing increase of 1]

25% in just over 20 years (roughly equivalent to a 50% return on Compton's original investment of £200, each year, although most of it was concentrated on the latter years). However, the easing of rent restrictions allowed scope for considerable improvements to be made in the interim. The roadway to Colonel's Meadow to the north of the house had gone and the space was taken by a widening of No.57 by over 9 ft. to 22ft. 4 ins. or thereabouts (although no reference to purchase of the extra land appears in the deeds). This was probably when an interior kitchen was installed downstairs and a bathroom upstairs: so the singlestorey extension at the rear could be pulled down to leave a larger garden. A gap in the back garden wall roughly corresponds to this increase in width.

The purchaser in 1973 did not hold on to it for long. On 7 June 1977, No. 57 was sold again. By this time, the price had risen again to £9,900, a further increase of 340% in less than four years, on top of the previous increase.

However the rises did not stop. The property was sold again to a succession of owner/occupiers, each of whom sold again quickly at a substantial profit and moved farther up the property ladder. In 1980 it was sold for £25,500; in 1983 for £40,000; and in 1985 for £67,500. House price inflation continued its inexorable rise.

From March 1990, the Land Registry took over recording sales of No. 57, so that separate conveyances were no longer included in the deeds. Nevertheless, a summary shows that in March 1991, No. 57 was sold again for £ 100,000. It is said



that one of the owners was a hairdresser and promptly set about converting the frontage into a shop front. with a heavy door, sliding on a rail. Unfortunately, she did not realise that planning permission was required, not only for the conversion\_ but also for the change of use. The Wycombe District Council. under which Marlow falls. forced her to reinstall a domestic frontage and refused the change of use.

The cottage was now over one hundred years old and, not surprisingly, showed signs of wear and tear. In 1996, All Building Conservation Treatments Ltd undertook a survey that showed dampness from the lack of a damp-proof course, crumbling brickwork, perished mortar joints and a defective down pipe. They recommended that much of the interior plasterwork should be removed. Furniture beetle was infesting the roof timbers. some of the flooring and probably the staircase. Nevertheless, in November 1996, the cottage was sold for what now seems like a modest increase to £119,000. That owner completed the work necessary to be undertaken in 1998; giving the cottage a guarantee of at least 20 more years of useful life.

It was probably the same owner, who thought an appropriate name for No. 57 might be `Heinz Cottage' and labelled it as such. In 2006. the cottage changed hands again for over £300.000 and again has been considerably altered. Today. it is rightly regarded as a highly desirable property. with all modern amenities and within only a few minutes walk of the parks alongside The Thames and all the attractions of Marlow's town centre.

## **Acknowledgements and Sources**

I am grateful to the owners of No.57- Oxford Road. Marlow- for giving me access to the deeds of their home and for allowing this account to be published.

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