

Flat 3, No. 40A Rosslyn Hill, London, NW3 1NH

## **Heritage Appraisal**



**The Heritage Practice**

April 2016

# 1 Introduction

- 1.1 The following Heritage Appraisal has been prepared to support a revised listed building consent application for proposed alterations to Flat 3, 40A Rosslyn Hill, London, NW3 1NH (LB Camden). This report should be read in conjunction with the drawings prepared by Davies and Green Architects. The alterations now proposed to Flat 3 have been scaled back in order to address concerns raised by LB Camden in respect of the previously submitted scheme (2015/5050/P and 2015/6460/L). No external changes are now proposed to the flat and therefore only listed building consent is required (an application for planning permission was previously submitted due to the nature of the proposed works).

## Research and report structure

- 1.2 The purpose of this report is to set out the history and significance of the top floor flat at no. 40a Rosslyn Hill. No. 40a forms part of the grade II\* listed building at no. 40 Rosslyn Hill which was built for Lloyds Bank and continues to be occupied by the bank at ground and lower ground levels. The upper floors of the bank building were in use as residential accommodation by bank staff but since the 1950s, the upper floors have been divided into three separate residential units. Flat 3 is the uppermost of the three apartments. Further detail on the historic development of the building is set out below.
- 1.3 It should be noted that in common with many historic buildings, sites and places, it is not possible to provide a truly comprehensive analysis of the site's historic development. The research and analysis set out in this report is as thorough as possible given the type and number of archival resources available. Research has been undertaken at the London Metropolitan Archives and the London Borough of Camden's Local Studies and Archive Centre. The Lloyds Bank Archive has also been consulted but the archives do not hold significant records such as original plans for the building. A number of online sources have also been used including the London Borough of Camden's historic planning records.
- 1.4 This desk-based and archival research has been combined with a visual assessment and appraisal of the existing building. Further sources and evidence that add to our knowledge and understanding of the site and its history may become available at a future date.
- 1.5 The report is divided into two main sections. The first (section 2) describes the historic development and significance of the building. It principally takes into account the comparative significance of Flat 3 – no other part of the building will be affected as a result of the proposals and the external appearance of the building will not be altered. This is followed by a brief description of the proposed alterations and an assessment of these against the building's significance and relevant historic environment policy. The previously submitted scheme (2015/5050/P and 2015/6460/L) is also considered as are comments received from LB Camden to date.

## Author

- 1.6 This appraisal has been prepared by Kate Graham MA (Hons) MA PG Dip Cons AA of The Heritage Practice. Kate Graham is a skilled and knowledgeable historic environment professional with extensive employment experience in the sector and a strong academic background in history and building conservation. Kate was most recently the Design and Conservation Team Leader at the London Borough of Islington and prior to that was a Senior Historic Buildings and Areas Advisor for English Heritage's London Region. In both cases, Kate has dealt with a variety of schemes and proposals for a broad range of listed buildings and conservation areas. Kate has also worked for the Architectural Heritage Fund and in the policy team at English Heritage. Kate has an extensive background in research, listed building assessment and analysis and understanding policy and its application. She is also experienced in dealing with new design and build in and around historic buildings and areas both in London and across the UK. Kate is a member of the Islington Design Panel.

## Designations

- 1.7 No. 40 Rosslyn Hill was listed at grade II\* in 1974. The list description for the building reads as follows:
- 'Includes: Nos.1 AND 3 with railings and gates to south PILGRIMS LANE. Bank incorporating 2 terraced houses of the same development. c1895-6. By Horace Field. Edwardian Baroque style. EXTERIOR: Bank: red brick with stone dressings and quoins. Slated roof dormers, slab chimney-stacks and modillion eaves cornice with carved enriched frieze. 3 storeys, attic and basement. 8 windows to Rosslyn Hill. Entrance to bank on splayed corner. Stone doorcase with pilasters supporting an open pediment with cartouche; arched doorway with keystone and double panelled doors. Ground floor to main frontage with 3 large round-arched windows having rusticated voussoirs; central window with cartouche. Upper floors have gauged red brick flat arches with stone keystones to flush framed sashes with exposed boxing and louvred shutters; floors above central ground floor round-arched windows have flanking narrow sashes, the 1st floor a French window with cast-iron balcony. Above entrance, a transom and mullion window and cast-iron balcony to 2nd floor. Nos 1 & 3 Pilgrims Lane: in similar style. 3 storeys, attics and semi-basements. Entrances with pilasters carrying entablature with fanlights and panelled doors. Each with 3-window segmental bays rising from basement through 1st floor. INTERIORS: a sumptuous and complete surviving banking hall. Reverse of entrance door has round-headed pediment, richly carved with cartouche, set over fluted Corinthian columns. Panelled walls, window surrounds and radiator covers, these last with decorated grilles and topped with timber ledges. Original central counter, with later security screens mounted on top. A door to side (south-east) with pediment inscribed 'waiting room'. Other interiors not inspected.'
- 1.8 The list description focusses on the external appearance of the bank building, which includes nos. 1 and 3 Pilgrims Lane which formed part of the planned development.

Only the public banking hall was inspected internally as acknowledged in the list description. The grade II\* listing is therefore predicated on the external appearance of no. 40 and adjoining buildings as designed by Horace Field and the impressive quality of the banking hall at ground floor level.

- 1.9 The building also forms part of the Hampstead Conservation Area which was first designated in 1968 and subsequently extended at various times up to 2001. While the scheme previously allowed for external changes to the building, the alterations now relate only to the interior of the building. Therefore, the proposals will have no effect on the character and appearance of the conservation area. This report therefore only takes into account the effect of the revised proposals on the significance of the listed building.

## 2 Historic development and significance

- 2.1 The following paragraphs provide an overview of the historic development and significance of no. 40 Rosslyn Hill with an obvious focus on Flat 3 and its history of alteration and use.
- 2.2 In 1895, the bank Lloyds, Barnetts & Bosanquets (which became Lloyds Bank Limited in 1889) opened a branch at 13-14 High Street, Hampstead.<sup>1</sup> In 1897 they moved to a purpose built bank building at no. 40 Rosslyn Hill. No. 40 was designed and built by the relatively well known, and local, Edwardian Architect Horace Field (1861-1948). The site of the bank was previously occupied by three mid-18<sup>th</sup> century cottages that were demolished to make way for the new building.
- 2.3 During the late 19<sup>th</sup> and early 20<sup>th</sup> century, Lloyds Bank was undergoing a period of growth as it rapidly became one of the country's largest banking institutions. In 1890, a premises committee was established in order to oversee the process of rationalisation of existing premises and the development of new facilities. Between 1894 and 1897 a 'London Committee' was established and it was this body that first approved Field's employment as a bank architect in 1895.
- 2.4 Field was first employed in 1894 to fit out a branch of the bank at the corner of Finchley Road and Frognal, a comparatively small commission. Shortly after, the bank acquired the Rosslyn Hill site and began looking for an architect. In 1895, Field submitted plans for the new Hampstead Branch. His building, inspired by elements of Richard Norman Shaw's work, was constructed in brick with stone dressings over three storeys with a basement and additional attic storey. Historic images of the building from c. 1910 show that the building appears to be, at least in terms of the principal external elevations, largely unchanged (figures 1 and 2).
- 2.5 Field went on to work on branches of Lloyds in Bournemouth and on Cheapside and was commissioned to build new premises in Wealdstone (unlisted) and Okehampton (unlisted). Similar projects continued up until WWI. During this time Field also completed the impressive headquarters of the North Eastern Railway in York (1905) and nos. 6-7 Portugal Street, Westminster for Bells Publishers and the Church Times. The latter particularly shares architectural similarities and characteristics with no. Rosslyn Hill. Later branches designed by Field included Rye, Aylesbury and Andover.
- 2.6 Although no original plans survive for the bank itself, it is clear from various applications made for planning and new drainage that the lower ground and ground floors were used by the bank as banking hall, offices and ancillary spaces. The first to third floors of the building were used as accommodation for the Bank Manager and his family. Access to the upper floors of the building was provided via the existing entrance to 40A on Pilgrim's Lane. At ground floor level, there was originally an internal door immediately to the left of the entrance that led to a waiting area

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<sup>1</sup> The following paragraphs are a summary of information included in T. Brittain-Catlin's 'Horace Field and Lloyds Bank', *Architectural History*, Vol 53 (2010), pp 271-294.

and onto the banking hall itself and a further internal door that led to the bank manager's office (figure 3). These doors and the interconnectivity that they offered between the manager's accommodation and the bank have been lost through later alteration to the building (as set out below).



Figure 1: Lloyds Bank, 40 Rosslyn Hill c. 1910



Figure 2: A watercolour sketch of the building in 1897.

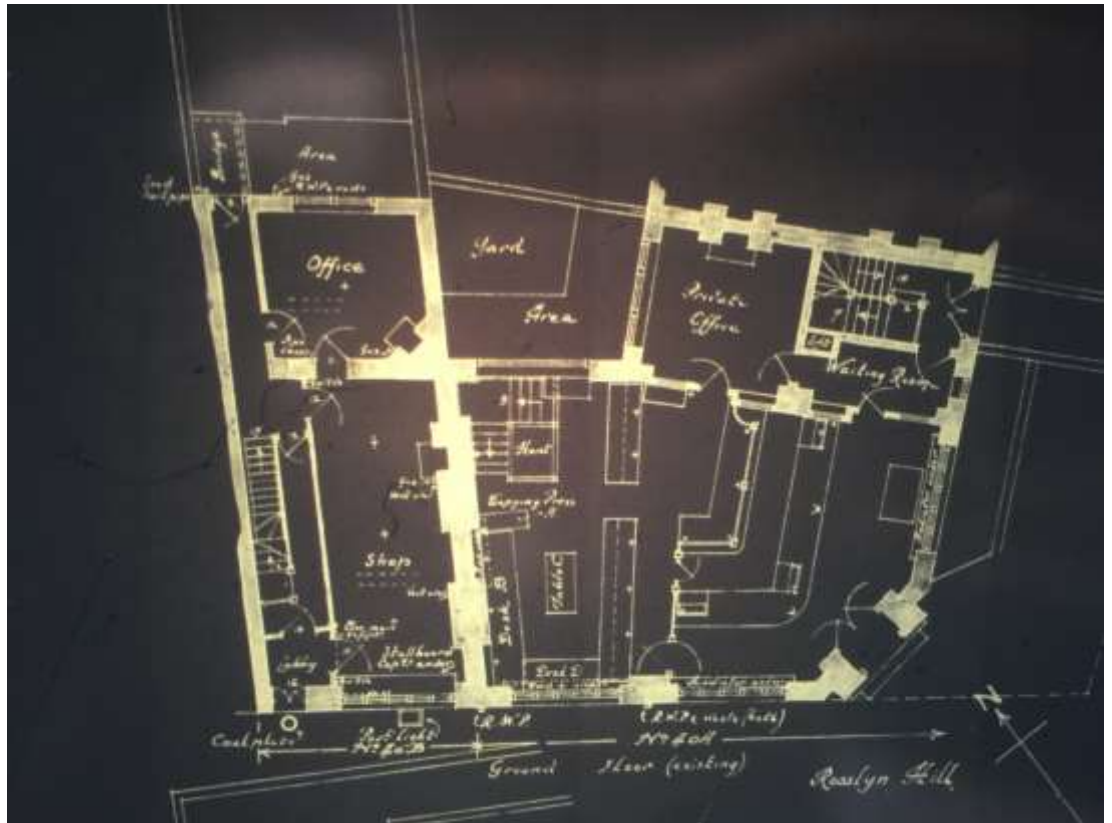


Figure 3: Plan accompanying an application for new drainage in 1922 showing the original (now much altered) configuration of the bank's ground floor plan showing the original access and circulation arrangements.

- 2.7 The bank has continued to occupy the ground and lower ground floors although it is no longer the freeholder of the building. Various applications have been made in terms of the layout of these floors – for example, the plan of the banking hall as shown in figure 3 is no longer the same. The counters have been removed at some point and, as has already been pointed out, the circulation between the ground floor and the upper parts of the building has been disconnected.
- 2.8 It is likely that this occurred at the time when the first to third floors of the building were converted to flats in the 1950s (prior to the listing of the building). The upper floors had always been occupied as residential accommodation and the census records for 1911 show that the bank manager and his family lived here at this time.
- 2.9 Plans submitted at the time show the proposed layout of the flats. No existing plans for the first-third floors of the building at this time have been found. During a site visit to the building, the third and second floors were accessed but it was not possible to view the first floor. However, recent plans for the first floor are available online and it is therefore possible to ascertain the general scope of works carried out during the 1950s.



- 2.10 Alterations at the time included the introduction of a bathroom and kitchen at all levels (presumably as the first-third floors were originally a single unit, only one kitchen and bathroom would have been included from the outset). Figures 4-5 show individual plans of the building's floors. The circular room at the corner of the building was opened up to include a smaller room to the side (figure 4). It is likely that the original kitchen was at this level as the drawings are marked with 'existing sink' and 'existing larder.'



Figure 4: 1950s proposed layout of Flat 1, first floor level.



Figure 5: 1950s proposed layout of Flat 3, third floor level.



- 2.11 At third floor level, the subject of the current application, a number of changes were also made. This included the introduction of a new bathroom and kitchen, with two new dormers in the new kitchen to serve the kitchen and pantry (figure 5). It also included closing the top of the staircase with a new door and blockwork wall. A new WC was also added. New skirtings have been added to certain partitions and areas and it is reasonable to expect that some change to the internal layout of the building occurred. There is virtually no decorative fabric of interest at third floor level – no cornices or other mouldings – it is a very simple, pared back floor with a good deal of its floorspace given over to hallways and circulation. The layout feels very awkward and elements, such as the shallow arch over the hallway, are unresolved (figure 6).



Figure 6: The archway within the hallway which has none of the proportions or detail of such features at lower levels of the building. It has the character of a later alteration.

- 2.12 In comparison, at second floor level, there is a much clearer plan to Flat 2 with a central, broad corridor from which rooms either side are accessed. There is also a great deal of embellishment to these rooms and spaces, particularly in comparison to the third floor. The first floor is known to hold a similar level of interest and detail. Externally, the floor hierarchy between ground and third floors is clearly expressed through floor to ceiling heights and variation in fenestration. This expression is also evident internally although the third floor feels particularly devoid of the character of the lower floors.
- 2.13 The third floor has essentially retained its 1950s proposed layout with very few changes in the intervening decades. The existing skylight to the flat does appear to

be a more recent addition – certainly when viewed from the outside it appears as a lesser quality addition to a good quality roofscape. The skylight itself is modern and it is represented differently on the 1950s proposed drawings. It is known that dormer windows were added to the rear roof slope as part of the 1950s work and it may be that other alterations at roof level (including the skylight) were undertaken at this time.

### Significance

- 2.14 Clearly this is a building of some historic and architectural importance as evidenced by its listing at grade II\* in 1974. At the time of listing, only the principal elevations and the more publicly accessible parts of the building (i.e. ground floor) was included in the assessment. Obviously, this does not establish that the upper floors are of no interest, simply that their interest does not necessarily contribute to the grade II\* level of designation.
- 2.15 The building was designed by Horace Field, a well-known Edwardian architect who had strong ties to Lloyds Bank and the architecture of numerous bank branches. Field was also an architect of domestic and other commercial buildings and clearly enjoyed a good deal of success. A number of his buildings are listed and this clearly highlights his ability to deliver good quality architecture – usually in a Wrenaissance, Queen Anne or Neo-Georgian style. No. 40 Rosslyn Hill sits within a high quality body of similar work that exemplifies the best qualities of Edwardian and inter-war architecture.
- 2.16 The association with Lloyds Bank is also an interesting connection. No. 40 Rosslyn Hill was built at a time when Lloyds was rapidly developing and emerging as one of the country's biggest financial institutions. This was an early branch for the company and this clearly contributes to the building's special interest and significance.
- 2.17 The significance of the third floor flat clearly needs to be set into this context and against the significance of the listed building as a whole. The upper parts of the building were intended to be ancillary accommodation to the bank itself – i.e. the building was constructed as a bank for banking purposes; it also happened to include residential accommodation for its manager between first and third floor levels as well.
- 2.18 Given that the upper floors were intended for the use of senior management, the accommodation of the upper floors is of a good quality (this is evident on the first and second floor but certainly less so on the third). The first to third floors collectively provided a very substantial home with approximately 15-18 rooms (working from the 1950s drawings). It is perhaps no surprise that the upper floors were converted into smaller units by the 1950s.
- 2.19 At the time the bank was built, larger families and a reasonable number of servants may be expected of a middle-class figure such as a bank manager. Social patterns, particularly after WWI, changed this demographic to a degree – it was far less likely

for such a family to have servants as the 20<sup>th</sup> century progressed and families were generally smaller. In the 1911 census, it is indicated that the bank manager was one of a family of three and that there were two servants in the household. While the residential floors of the building were secondary to the principal use of the bank, the third floor was perhaps secondary to that principal use. It may well have been intended for servants' accommodation but this pattern of use fell out of favour many decades ago.

- 2.20 In a sense, the third floor flat of the building is a much standardised domestic space that replicates the qualities and characteristics of other residential buildings of the period. While connected to the principal reasons for listing through associated use and the general design of the building, the layout, form and appearance of the third floor flat is clearly of lesser significance than the building's principal elevations and ground floor banking hall. It is also considered that it is of lesser significance than the first and second floors of the building simply in that it lacks real decoration and definition. The floor plans of the lower floors make good sense – the third floor plan is very awkward and doesn't represent an effective use of space.
- 2.21 The historic alterations have also diminished the significance of the entire building to a degree – that is, the building is no longer wholly as it was originally designed. It is not a pristine example of a turn of the century bank. Alterations have been made through the bank premises and the conversion of the upper floors into flats inevitably had consequences for the appearance, circulation and use of individual floors and the building's external envelope (particularly taking into account the effects on the roof form such as new dormers).
- 2.22 Nevertheless, the building as a whole remains a robust and characterful example of a late Victorian bank that works well in its context and provides certain interesting and distinctive spaces.

### 3 Assessment of the proposals

- 3.1 The following section provides a consideration of the proposed scheme against the significance of Flat 3 and its contribution to the overall significance of no. 40 Rosslyn Hill. It also takes into account relevant historic environment policy considerations and comments received from LB Camden in respect of the previous scheme.

#### Outline of the proposed scheme

- 3.2 Following feedback received from LB Camden on the previous application (2015/5050/P & 2015/6460/L), the scheme now proposed has been significantly scaled back to take this feedback into account. The following elements have been removed from the proposed scheme:
- Underfloor heating is no longer proposed;
  - Double glazing of windows is no longer proposed;
  - Roof lights are no longer proposed (although the roof has been altered);
  - No changes to existing floors/ceilings are proposed – thus the double height space of the previous scheme has been removed from the revised application;
  - An additional stair is no longer necessary and has been removed from the current application.
- 3.3 The scheme now only principally involves some reconfiguration of the existing layout to the third floor including the removal of some partitions and the addition of others.

#### Relevant historic environment policy context

- 3.4 These paragraphs briefly set out the range of national and local historic environment policy and guidance that are relevant in assessing the proposal as described above. The relevant statutory provision for the historic environment is the Planning (Listed Buildings and Conservation Areas) Act 1990.

#### National Planning Policy Framework (NPPF)

- 3.5 Paragraph 128 states that applicants should describe the significance of any heritage assets affected, including any contribution made by their setting. 'The level of detail should be proportionate to the assets' importance and no more than is sufficient to understand the potential impact of the proposal on their significance.' An assessment of the significance of Flat 3 is provided at section 2 above.
- 3.6 Paragraph 132 states that 'when considering the impact of a proposed development on the significance of a designated heritage asset, great weight should be given to the asset's conservation. The more important the asset, the greater the weight should be. Significance can be harmed or lost through alteration or destruction of the heritage asset or development within its setting. As heritage assets are irreplaceable, any harm or loss should require clear and convincing justification.

Substantial harm to or loss of a grade II listed building, park or garden should be exceptional.’ Paragraph 133 goes on to say substantial harm or total loss of significance may be acceptable only in exceptional circumstances.

- 3.7 Clearly, while the thrust of Chapter 12 of the NPPF is to protect against harm, in many cases proposals will not cause harm, substantial or otherwise. Paragraph 134 deals with cases where a proposal causes less than substantial harm to the significance of a designated heritage asset such as a listed building or Conservation Area. It states that any such harm should be weighed against the public benefits of the proposals. It follows that if harm is not caused then proposals will be acceptable.

#### London Borough of Camden’s Local Plan

- 3.8 A number of policies within the London Borough of Camden’s Core Strategy and Development Policies Document seek to preserve and enhance the borough’s historic environment, and protect elements and features of special interest. The relevant policy from the Core Strategy in relation to the historic environment (CS14) sets out Camden’s overarching strategy and focuses on the need to preserve or enhance heritage assets and their setting and the requirement for new development to be of the highest quality and to respect local context and character.
- 3.9 Policy DP25 of Camden’s *Development Policies Document* provides further guidance on the council’s approach to the historic environment. The main points of this policy in this instance are as follows.

To preserve or enhance the borough’s listed buildings, the Council will:

- e) prevent the total or substantial demolition of a listed building unless exceptional circumstances are shown that outweigh the case for retention;
- f) only grant consent for a change of use or alterations and extensions to a listed building where it considers this would not cause harm to the special interest of the building; and
- g) not permit development that it considers would cause harm to the setting of a listed building.

#### Assessment of the proposed alterations

- 3.10 The general thrust of national and local policy seeks to protect the special interest of designated heritage assets or listed buildings. In this regard, the National Planning Policy Framework (NPPF), which aligns with the statutory duties set out in the 1990 Act, sets out that proposals should not cause harm to the significance of heritage assets. It states at paragraph 132 that ‘When considering the impact of a proposed development on the significance of a designated heritage asset, great weight should be given to the asset’s conservation. The more important the asset, the greater the weight should be. Significance can be harmed or lost through alteration or

destruction of the heritage asset or development within its setting. As heritage assets are irreplaceable, any harm or loss should require clear and convincing justification.'

- 3.11 Paragraph 132 introduces the idea that the more important an asset, the greater the weight to be given to its conservation. It follows that the more important an *element* of an asset, the greater weight should be given to *its* conservation and that where there are less significant elements of an asset, there is scope for alteration through managed change. There is effectively a potential hierarchy of significance for individual buildings where some areas or elements of a building are less significant than others.
- 3.12 Paragraph 132 also rightly points out that significance can be harmed through ill thought out and inappropriate alterations. It is vital that the significance of the building and the comparative significance of various components of the building are understood prior to developing proposals and in the case of Flat 3, 40 Rosslyn Hill, this understanding has underpinned the revised design. The proposed alterations to the building have been identified for sound architectural, design, functional and conservation reasons and, as shown below, the proposals can be justified in these terms.
- 3.13 Paragraphs 133 and 134 of the NPPF deal with the matter of harm and set out that harm can be substantial or less than substantial. 'Harm' should be identified and be justified – 'any harm or loss should require clear and convincing justification.' While the acceptance of substantial harm to a heritage asset is usually exceptional, 'less than substantial harm' may be outweighed by the benefits of the proposals. 'Less than substantial harm' is a broad categorisation that encompasses a considerable array of impacts from virtually no harm to almost substantial harm.
- 3.14 The impact of the proposals on the significance of the third floor of the building will need to be carefully considered and a balanced decision taken on the degree of harm against relative significance. A balanced and proportionate approach in the development of proposals and in their judgement is essential.
- 3.15 Local policy also seeks to minimise any harm caused through policy DP25. DP25 sets out that alterations and extensions would only be permitted where they did not harm the special interest of a listed building or its setting.
- 3.16 The existing third floor flat comprises of a series of rooms arranged around a large, irregular central space which has little aesthetic interest or value. Some features of interest remain but generally speaking, alterations have been carried out at third floor level, largely related to the 1950s conversion to flats (as noted above). The purpose of the proposed scheme is to provide an improved internal layout at third floor level that makes better use of the flat's usable floorspace. This would be done by removing some of the partitions at the centre of the plan to open up the core of the flat. Other partitions would be added in order to maintain a sense of the more



cellular plan of the existing layout. It is considered that the aim behind the removal of the partitions is not an excessive or unreasonable request based on the comparative significance of the third floor level and the awkwardness of the existing layout.

- 3.17 Much of the character of Flat 3 is derived from its deep dormer windows which give scale and definition to individual rooms within the upper storey, the steep roof slope being a key characteristic of the floor's appearance and aesthetic value (combined of course with the very good quality windows). It is this that gives the sense of attic level accommodation – the bedrooms here are relatively generous and size and certainly not intended to be small and poky servant's accommodation. This aspect of the third floor's character would be retained and indeed, would be more legible as a result of the proposals.
- 3.18 The principal issue is clearly whether or not the proposed scheme would harm the special interest or significance of the listed building. The listing of the building is predicated on its impressive external envelope, its ground floor interior and for its association with Horace Field and Lloyd's Bank. This is not to say that the upper parts of the building aren't significant. It is however the case that the upper floors did not contribute to the grade II\* listing assessment. The third floor in particular is similar to standardised Edwardian domestic architecture in its fabric and character and taken on its own would be of very little architectural interest in its own right.
- 3.19 In terms of the overall floor hierarchy of the building, it may be expected to see a more basic layout and lack of detail at third floor level given its likely purpose (as rooms for servants or children). Altering that layout does not substantially change the character of the third floor. While some of the floor is opened out, a cellular layout is still partly retained and the dormer windows will obviously continue to provide a strong sense of attic level residential accommodation. What the proposals do enable is the more effective use of the floorplan, improving on the internal layout.
- 3.20 The removal of the partitions at this level would have very little effect on the overall significance and special interest of the building as defined above. The relationship between the bank and its upper parts has long been severed and the interconnectivity between the upper floors has also been reduced. To remove partitions on the upper floor would not harm the special interest of the building overall. The building's significance is principally derived from its role and creative expression as a bank and for its connections and associations with the banking industry and Horace Field. It is much less about the domestic interiors of the building which at third floor level are fairly standard and also altered.
- 3.21 Attempts have been made in the development of the proposed scheme to retain nibs in certain areas but this is practically very difficult and has a negligible visual effect due to the orientation of walls, the slope of the roof and dormer windows. The retention of nibs is traditionally used to preserve a sense of an original or

historic floor layout. It works well when there is a sequence of rooms but when applied to this layout it is less successful.

- 3.22 In conclusion, the revised scheme has taken into account comments made by LB Camden and the proposed alterations to Flat 3 have been considerably scaled back as a result. The proposals now essentially involve the removal of some partitions at the centre of the plan. While this represents a change at third floor level, it does not follow that this change causes harm to the special interest of the listed building – indeed it is considered that the comparatively minor changes would have very little effect on the special interest and significance of the listed building and would not cause harm. It is also considered that there are sound reasons and a justification as to why the partitions could be removed.
- 3.23 With this in mind, it is considered that the proposals therefore comply with relevant historic environment policy such as that set out in NPPF and in LB Camden's Local Plan Policies.

The Heritage Practice

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