

## 1910 Finance Act

Between 1910 and 1920 a survey was carried out of all the land in Great Britain in order to evaluate what tax people owed the government for the rise in value of their land under the Finance Act of 1910. The survey was so extensive, it has become known as 'the new domesday.' Note though that there was also a survey of landownership carried out in 1873 known as the 'new Domesday' which these records should not be confused with. The 1910 Finance Act met fierce resistance from landowners and in the end was repealed, and although a considerable amount of money was seemingly wasted on carrying this out, it has given us an extraordinary amount of detail about the extent of properties and use made of land at the time.

### What was the 1910 Finance Act?

In the early twentieth century, the majority of land in Great Britain was owned by a privileged few people. Many people considered this a social injustice especially as the land often increased in value even if no investment had been made by the landowner. In other words people could buy land, and sell it some years later for a higher price, thereby making a profit on it, without actually doing anything to the land whilst they owned it. The then Chancellor of the Exchequer, Lloyd George, tried to rectify this by ensuring the landowners paid in part for this increase in the value of the land, providing this increase was attributable to the rise in value of the site itself. It did not include any rise in value that was attributable to any improvements that the government had made, such as roads that went across their land or drainage on their land, neither did it include any rise in value attributable to crops or the buildings and improvements made by other owners.

The principle levy of the 1910 Finance Act was increment value duty, which was levied at the rate of 20% on any increase in the site value of land between an initial evaluation carried out on 30<sup>th</sup> April 1909 and the occasion of its sale or other transfer, with deductions made for any increase in value attributable to any of the exclusions listed above.

In order to obtain the base rate from which the increase in the value of the land would be worked out, the act provided for a valuation to be made of all the land of the United Kingdom between 1910 and 1920, and it is this valuation that has provided us with the wealth of information about land and property at the time.

Although farmland was exempt from the act if it had no greater value than its current agricultural market value and house owners were exempt if they either had less than 50 acres of land or land worth less than £75 an acre, the initial valuation was made of all property, whether it was later considered exempt or not, so all property should be included.

## **The Process of the valuation**

The country was divided into 14 valuation divisions and each of these were divided into 118 valuation districts. In each district were a number of Income Tax Parishes which constituted the basic administrative unit for the survey. In Herefordshire, the valuation districts are Bromyard, Harewood End, Hereford City, Hereford North, Kington, Ledbury, Leominster, Peterchurch, Ross-on-Wye, Weobley and Wigmore.

The survey was carried out by the Valuation Office of the Board of the Inland Revenue. From August 1910, landowners countrywide were sent a form called 'form 4 – Land,' which they filled in with details about the land they owned. There was a £50 penalty for not filling this in. The information gained from these forms was transcribed into valuation books or doomsday books, and also into the valuers' field books. An inspection of the property was then made, where the valuers added additional detail about the property into the field books. It is these books therefore that give the most detailed information about the properties surveyed.

Up until 1912, plans were drawn up in the process of the inspections showing the location and extent of each property and all its buildings. These were known as working plans and these were later transcribed onto record sheet plans. Both of these sets of plans were based on published Ordnance Survey maps, but with additional annotations. Each property valued was known as a hereditament, and these are numbered in red on both the working plans and the record sheets. The hereditaments were numbered consecutively within each Income Tax Parish.

By 1912, the valuation was already running well behind schedule, and whereas up until that point farms were being recorded in great detail, they were thenceforth recorded far more summarily.

The Valuation Office usually used the most recent Ordnance Survey and largest scale Ordnance Survey map available, but some very large scale maps were produced (1:500 and 1:528), which were produced for the purpose rather than being derived from existing maps and contain a great deal of additional detail including exact block plans of buildings, the names of detached houses, the layout of gardens, the width of street pavements and even the positions of individual lamp-posts, pillar boxes and watering-troughs. Unfortunately, there are no examples of this being done in Herefordshire.

## **The Sources**

*What documents are held at Herefordshire Record Office?*

The working plans made by the valuers when inspecting the properties and the valuation books (also known as Domesday Books, as they were called this in the valuation office where they were created), are held at Herefordshire Record Office.

The working plans were made in the field by the valuers, but the valuation books were created in the Valuation Office of the Inland Revenue using the information gained from the forms 4-land that were sent in by the relevant landowners.

### Working plans

The 'working copies' of the plans were working copies, used by the valuers in the field during the actual survey, and used afterwards in the Valuation Office. They are therefore often in uneven degrees of completeness and precision and generally contain less information than the record sheet plans. Despite this though, they do often have additional comments made by the valuers on them, for example about rights of way and property ownership. There are also other annotations made in the Valuation Office after the survey had taken place when the maps were being used for reference purposes, some as late as the 1970s. Names of Income Tax Parishes are also often written or stamped on the map in red by the borders to the relevant I.T.Ps. The information given is variable from area to area and between different surveyors.

As they usually used Ordnance Survey maps, there will be information on the maps that has nothing to do with the 1910 Finance Act. Hereditament numbers are given in red. Any black numbers are Ordnance Survey land parcel numbers or acreage figures.

If there were several scattered parcels of land all owned by a common owner, each is shown on the map as 'part' or 'pt'. The number of parts is sometimes given on the map in brackets after the hereditament and part number and often the field books give a schedule of the parts using the O.S. parcel numbers and acreage figures as references. With large estates, a hereditament may extend over several map sheets.

The following scales were used for the maps:-

- 1:2500 (about 25 inches to the mile): This was the most common scale used and these show street names, individual fields with acreage, and buildings.
- 1:10,560 (6 inches to the mile): for moorland and upland areas where there was low population density. These show street names, but not individual buildings.
- 1:1250 (50 inches to the mile) for urban areas. These are just photographic enlargements of the 1:2500 maps and have the same information on.
- 1:1056 (60 inches to the mile): For London
- 1:528 (10 feet to the mile): For towns and cities
- 1:500 (about 10 feet to the mile): For towns and cities. Neither of these larger scale maps were derived from existing maps, but were made quite separately and contain lots of additional information like block plans of buildings, the names of detached houses, the layout of

gardens and the positions of lamp-posts, pillar boxes and watering troughs.

The vast majority of the plans kept at Herefordshire Archive Service are the 1:2500 scale, but there are also two 1:1250 scale maps for Ross-on-Wye and two 1:500 scale maps for Hereford and Leominster. The Hereford map though does have sections missing.

These maps are listed in the yellow maps folder in the search room and they are ordered up according to the Ordnance Survey map sheet references.

### Valuation Books

The valuation book should contain:-

- the Assessment or Hereditament number
- the Poor Rate number
- name of occupiers
- name and address of owners
- description of property
- address of property
- estimated extent of property as determined by the valuer in acres, roods, perches and yards
- gross annual value
- rateable value
- map reference,
- calculated figures for the various values
- Deductions made for public rights of way or rights of common e.t.c.
- comments.

They show the parishes that made up an income tax parish and sometimes have detailed indexes of street and house names. If you are not sure, it is possible to use these to find out which income tax parish a particular civil parish belonged to.

Alterations, especially to the names of occupiers and owners may be found, but it is not always clear whether the owner or occupier changed between the compilation of the rate book and the issuing of the form of return in August 1910, or if the change occurred later, or even if a change was made to the plan whilst in the valuation office some years later.

Valuation books can allow a hereditament number to be found if no map survives.

The document reference for the series of valuation books is AG9 and they can be found on microfilm. They are listed in the black folder *Pub. 6*.

### *What of the other documents?*

All other documents created as a result of the 1910 Finance Act are kept in The National Archives at Kew. These consist of the field books, the record sheet plans and a number of files about the work of the valuation and the interpretation of the act. The majority of the forms 4-land have been destroyed, but they do sometimes turn up in estate collections or in places like the Bodleian Library in the case of those that relate to lands owned by Oxford University. The National Archives does hold forms 4-land for Admiralty lands, the Forestry Commission and the Rhymney Railway Company.

### The Valuers' Field Books

The valuers' field books were where all the information gained from the form 4-land, filled in by the landowners, was transcribed, as well as where the valuers noted what they found on their inspections of the properties. These should contain the most information out of all the documents that have survived. Where they have survived, the initial forms 4-land may have more information, but this is very rare.

The descriptions in the field books should have included:-

- a full street address for the property
- the name of the owner and the occupier
- Terms and rent of the tenancy
- Whether the land was freehold or copyhold
- Figures entered for the purpose of the valuation, for example market value

Entries vary greatly from area to area and from valuer to valuer, but they also sometimes included:-

- the date of construction
- any previous sales
- details of building materials used
- numbers and use of rooms
- comments on repair and condition of the property as well as suitability for the purpose used
- a schedule of neighbouring lands owned.
- facilities
- ancillary buildings and their condition,
- water supply and sanitary facilities.
- A sketch map of the property

Occasionally, rights of way are described, with the Ordnance Survey parcel numbers for the fields through which they pass. Sketch plans of the hereditaments are also common before 1912, with details of each building and its use. Sometimes public buildings such as schools and churches are recorded in far more detail than was required. In urban areas, descriptions of factories, gas works, banks, hotels and other significant buildings can be obtained.

Entries relating to public land or buildings such as schools or parks are often grouped together at the end of a parish. For large estates, there was not enough room in the field books for giving full details of the hereditaments that they comprised. In this case special files were created, but these have not usually survived, so the information about large estates is likely to be incomplete.

The field books can be found in The National Archives class IR58.

### The Record Sheet Plans

The record sheet plans should show the boundaries of each hereditament, together with its identification number. They show the boundaries of the I.T.P. in yellow and the hereditament boundaries, usually; but not always in pink or green. The hereditament numbers are given in red. Detached portions of a hereditament are braced together and the various parts are given a suffix to the number of the main hereditament.

The most recent edition and largest scale O.S. map for the area was always used. The maps provide a graphic index to the field book entries.

The record sheet plans kept in the National Archives relating to the West Midlands are in class IR 129 and those relating to Wales are in class IR 131. Those relating particularly to Herefordshire are in IR 129/3.

### **What are the records useful for?**

The documents are a rich source of information about buildings, land use and patterns of land ownership. There is not much information however about people other than the names of owners and occupiers.

Using the records that are kept here, you should be able to do research in the following areas:-

### Tracing ownership of buildings

- In some cases, individual buildings are shown on the maps and are coloured and numbered according to the landowner to which they belonged, so it can be seen to whom different buildings and parcels of land belonged at the time when the survey was carried out.
- There are also sometimes notes made in the field books and valuation books about ownership of the properties and where the owners resided.

### Tracing Boundaries of Properties

- All the land in each hereditament is shown on the working plans with the relevant hereditament number given on it. If the land was in scattered parcels, each part has the relevant hereditament number on it. It is therefore possible to see the extent of the land that particular landowners held and where the boundaries to that land lay. On the record sheet plans in The National Archives, the boundaries of the hereditaments are shown generally in pink or green so are very easy to trace.
- The valuation books also give the extent of the lands in each hereditament in acres, rods, perches and yards

### Tracing footpaths

- Footpaths are shown on the maps, but were not coloured in as they were not part of the hereditaments and were therefore not required to be paid for by the landowners in tax.
- Both the field books and the valuation books may show a deduction made to the tax due from a particular property because of the existence of a public right of way.
- It was in the interest of the landowners to declare public rights of way as they were of public benefit and would be deducted from the tax due.
- In towns it is sometimes possible to obtain information about occupation roads in private ownership or access roads to commercial premises.
- It is only evidence of the existence of a public right of way if it is shown on a map and on the relevant field book.

### Social and economic history

- Information is given about tenure, rents and tithe paid by the occupiers
- The maps sometimes show the location and design of gardens, yards and fishponds.
- In a row of terraced houses, the description given to the first house in the row is applicable to all of them.

### Local history

- The records show the pattern of landholding across the parish and the incomes that landowners were receiving.
- There may be references to houses being built or roads under construction.

Not all of this information is available for every hereditament. Many of the columns for these items can often be blank.

More detail is given on the Field Books about many of the properties, so a visit to The National Archives could provide information for research in the following areas as well:-

#### Tracing ownership of buildings

- The Field Books also often list the individual buildings present on a hereditament.

#### Social and economic history

- Information is given about tenure, rents, who paid the rents, land tax, tithes and insurance and who was responsible for meeting the cost of repairs.
- There is sometimes information given about the state of repair of particular properties.
- In some cases, there are descriptions of the equipment present in the property if it was a commercial concern such as a mill.

#### Architecture history

- Often, descriptions are given of the building materials used on particular buildings.
- Information is given about outbuildings and any other external features.
- Entries relating to churches sometimes mention architects names, and describe glebe lands, rectories, tithe barns and other ecclesiastical buildings.

Once again though, the information varies greatly between the different surveyors and it will not be possible to research these subjects for every hereditament.

### **How to go about researching these documents**

Firstly, you will need to find the right map for the area the property is in, and use that to find the hereditament number for the property you are interested in. You can then look up the hereditament number in the field book.

You can find the correct map by looking at the chart in the search room of the Ordnance Survey Map county series divisions as these will be the same. The numbers given on the chart actually refer to the 6 inch map series, but those large numbered squares are broken down into smaller squares. These are parts and are numbered consecutively from top left to bottom right. You will need to order the map by using the number of the large square and the number of the relevant part and by writing 1910 Finance Act Map on the request slip. For example, if the place you are interested in is in square 30 and part four, you write 1910 Finance Act, Map 30, part 4 on the document request slip. Ask a member of staff if you are not sure.



You should also check the yellow guide to maps folder as this has a list of which areas we have a Finance Act Map for. The map numbers and parts are listed and an F is written in the 1904 column if we have a Finance Act map for that area.

Use the map to find the hereditament number for the property you are interested in and make a note of this and any other features of interest. Please also make a note of the Income Tax Parish the property falls within. The boundaries of these should be given on the map.

The valuation books can be found in the series AG9. These valuation books are arranged by the divisions listed on page two. Once you have the hereditament number and the Income Tax Parish, look through the list of Valuation books in the black catalogue folder, Pub. 6. Look through the list for the relevant division and find the reference number for the appropriate Income Tax Parish.

These records are on microfilm, and the microfilm can be found using the red number that is given in the catalogue. Please then scroll through the microfilm to find the correct entry for the relevant hereditament number.

If there is anything you want to see that is included on the field books or record sheet plans, you will have to get in contact with The National Archives. You could save time there though by using the Hereditament number and map reference that you have found in our office.

The valuation books are very similar to the field books, but in slightly less detail. Please see pages four to five above for details of what each contains. It is if you would like to see the greater detail about the properties that you will have to visit The National Archives.

## **Glossary**

**Income Tax Parish:** The basic administrative unit created by the act. Each Income Tax Parish or ITP was made up of a number of Hereditaments which were numbered consecutively within the ITP. An ITP can consist of a single civil parish, part of a civil parish or several neighbouring parishes. If it was the latter, the I.T.P usually took the name of the first place in an alphabetical list of the constituent parishes. The best source for the composition of an I.T.P. is the appropriate valuation book.

**Hereditament:** A property or parcel of land or several parcels of land owned by a common owner.

**Perch:** A Measurement of length of roughly five metres or five and a half yards.

**Rood:** A Measurement of length consisting of 40 perches. It is also quarter of an acre.

## Bibliography

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