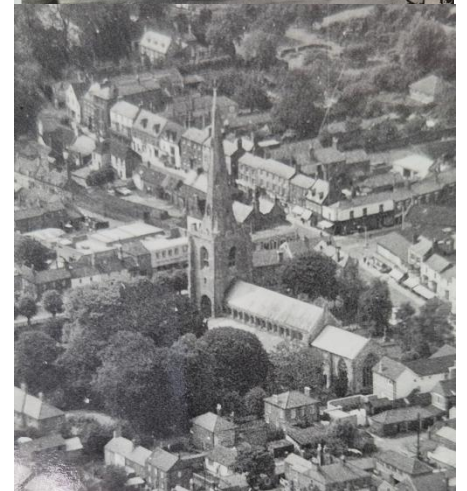


1 West End, Holbeach

Heritage Assessment

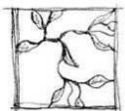


*Completed for
Rutland Country Properties Ltd*



AUSTIN HERITAGE
CONSULTANTS

April 2025



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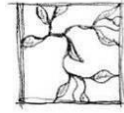
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1.0 Introduction

1.1 Objectives

The aim of this *Heritage Assessment* is to provide an independent study of the former Lloyds Bank building at 1 West End in Holbeach. The following summary report will examine the historical development of the site and its immediate context and include a summary assessment of the significance of the site and an assessment of any potential heritage impacts from proposed changes.

The report was commissioned by Rutland Country Properties Ltd, the owner and applicant, as a supporting document to be submitted to South Holland District Council as part of a planning application for works to the existing building to convert it from office use to combined office and residential.

This report has been carried out as per the requirements of the *National Planning Policy Framework (Revised February 2025)* and it assesses the site and its wider setting within the Holbeach Conservation Area.

1.2 Study Area

The study area is centred at approximately NGR TF 35844 24841. Please see Figure 1 and Figure 2 for the site location and study area.

The site comprises the former Lloyds Bank building in the centre of Holbeach constructed across the eastern end of the block bounded by West End on the north side, Church Street on the east side, and Back Lane on the south side. The Nationwide Building Society and Crown Hotel are on the west side of the site.

Neo-Georgian in style, the building is two stories in height, with the plain red brick first floor area set back behind a stone parapet that wraps around both the northeast and southeast corners of the building. The main elevations have been constructed in red brick and Portland ashlar stonework, with embellished architraves to openings including carved columns and a bracketed arch adorning the entrance on the northeast corner. There is also an 'L B' monogrammed stone plaque for Lloyds Bank embedded in the southeast curved corner brickwork.

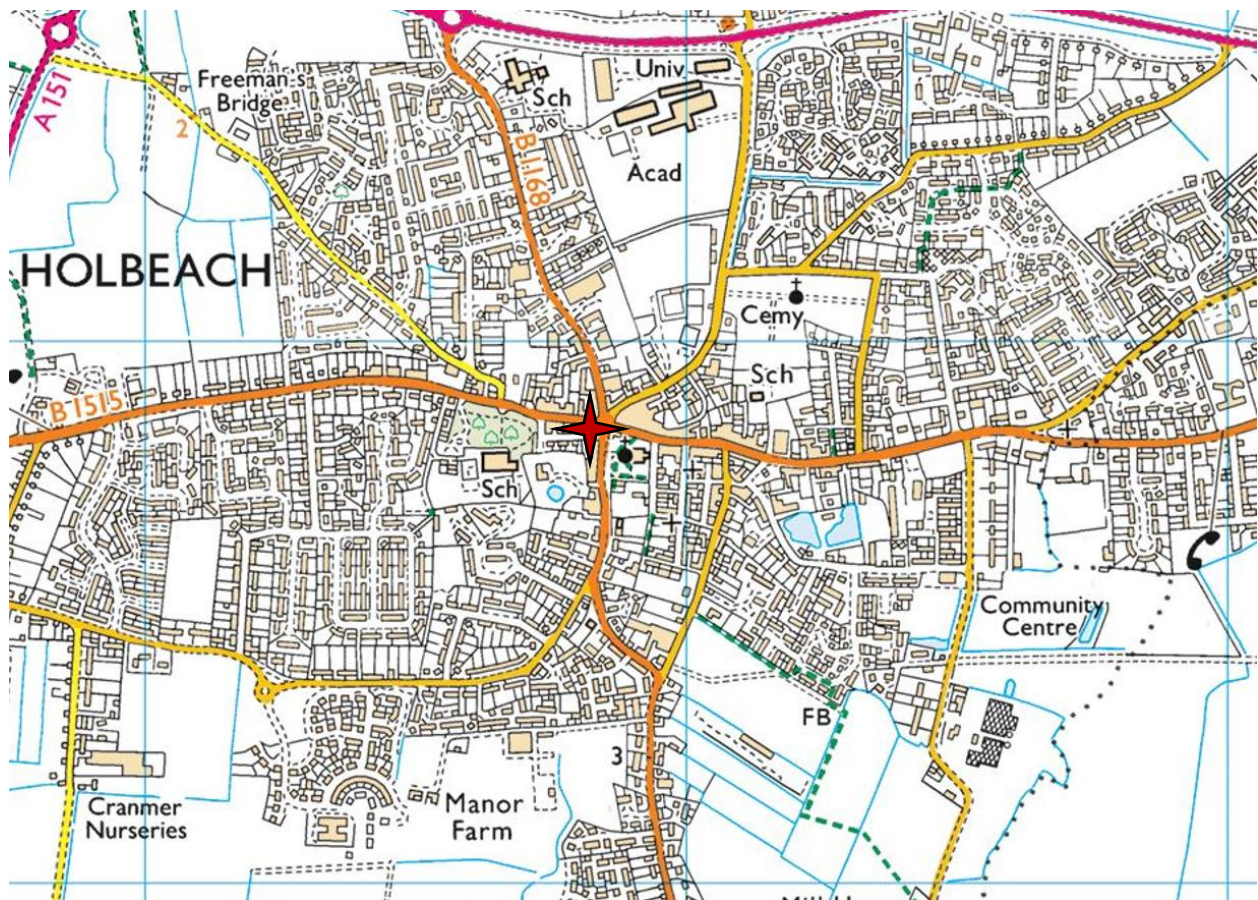


Figure 1 Location map with the site marked in red.¹

The site is not statutorily listed, nor are there any scheduled ancient monuments on or near the site. However, it is located within the Holbeach Conservation Area and has been identified as a building of local historic interest in the *Holbeach Conservation Area Appraisal* (2009).²

Listed buildings in the vicinity are indicated on Figure 2, including:

- 1) Crown Hotel (Grade II listed)
- 2) Church of All Saints (Grade I)
- 3) K6 Telephone Kiosk (Grade II)
- 4) The String of Horses Public House (Grade II)
- 5) 4-6 Boston Road (Grade II).

1 West End is also partly or wholly within areas identified in the Lincolnshire Historic Environment Record as a former bridge at Market Hill [MLI23637], the Medieval Settlement of Holbeach [MLI20227], and the area of the Post Medieval Settlement of Holbeach [MLI20557].

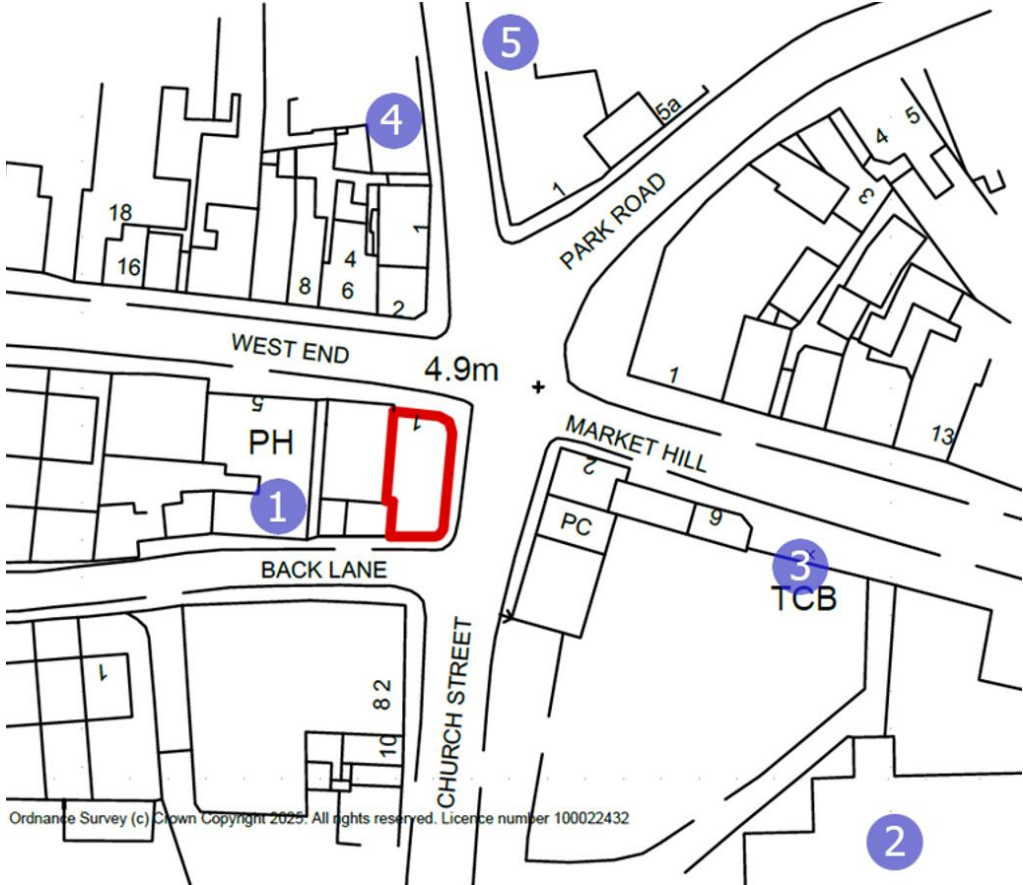


Figure 2 Location plan with the study area outlined in red.³ Blue markers and numbers refer to listed buildings in the vicinity: 1) Crown Hotel (Grade II), 2) Church of All Saints (Grade I), 3) K6 Telephone Kiosk (Grade II), 4) The String of Horses Public House (Grade II), and 5) 4-6 Boston Road (Grade II).

1.3 Discussion & Limitations

This report is based upon a desk based assessment only, combined with research focussed on images and mapping for the site and the streetscape.

The most useful documents uncovered for the site during research included historical mapping and some historical images, aerial photographs, and postcards. Consequently, best judgement has been used, given all available information at the time of analysis, and writing for this report. If further historical information becomes available in the future, this should be used to update the assessment.

2.0 Summary Historical Development of 1 West End, Holbeach

The historical OS Map surveyed in 1903 (published 1904) at Figure 3 shows the study area before the construction of the Lloyds Bank building. The layout of the site suggests that it was likely subdivided into two separate properties, one each on the north and south sides taking up the footprint of the whole of the existing building. The exception to this is what appears to have been a narrow passageway shown on the 1903 OS Map along the west side of the site separating it from the adjacent building.

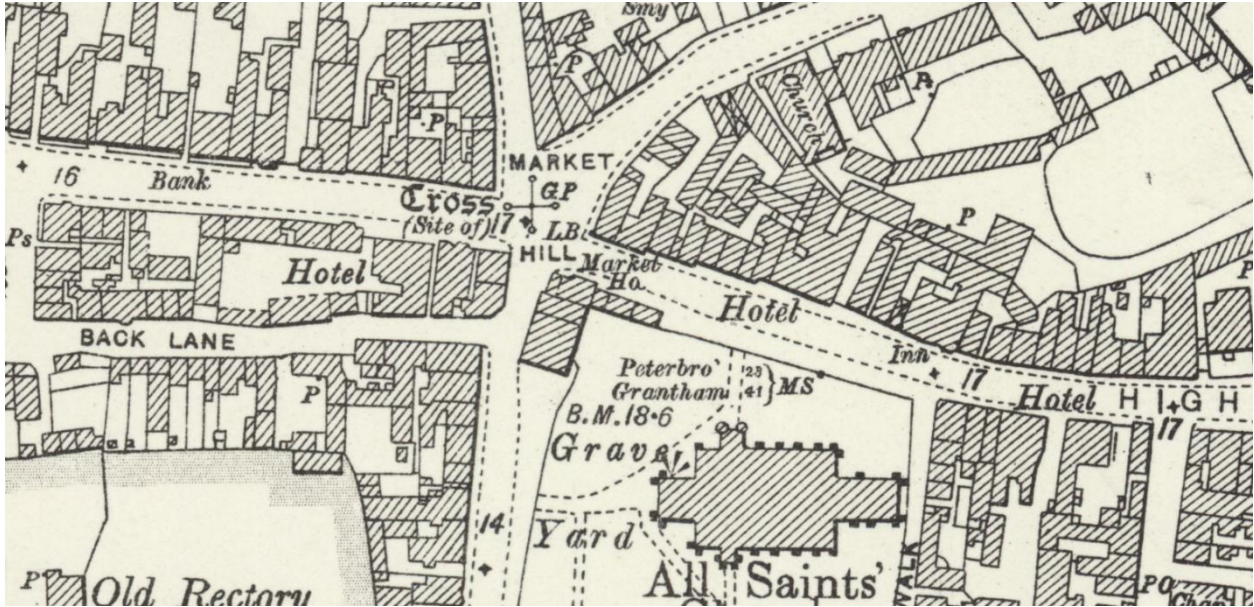


Figure 3 Extract from the 1903 (surveyed, published 1904) OS Map showing the site (circled) with the building that was on the site prior to construction of the Lloyds Bank.⁴

Photographs of West End that included the site at Figure 4, Figure 5, Figure 6, Figure 7, Figure 8, and Figure 9 show the northern side of the study area as it was originally configured in the 19th and early 20th centuries.

The building had a two-storey plus tall attic gabled front facing West End (three storeys in height overall to the ridgeline) and it adjoined the existing building to the west with the narrow passageway between the structures. The sign on the gable end suggested the partial name visible of 'Ridlington' (see Figure 4).



Figure 4 Undated image, but appears to date from the late 19th century.⁵ The building previously on the site is the gabled structure to the left of the image.

There was a window in the apex of the northern gable to the attic/second floor level, a sash window at first floor level on the west side, and a narrow projecting bay window at ground floor level with a doorway on the east side of the north elevation. The east elevation as shown on Figure 5 confirms the two separate premises at this time, with a large symmetrical shopfront on the north side and smaller shopfront on the south side, both with presumed residential accommodation above into the first and second levels (dormers were noted in this image), and there were bay windows to both properties at ground floor level.

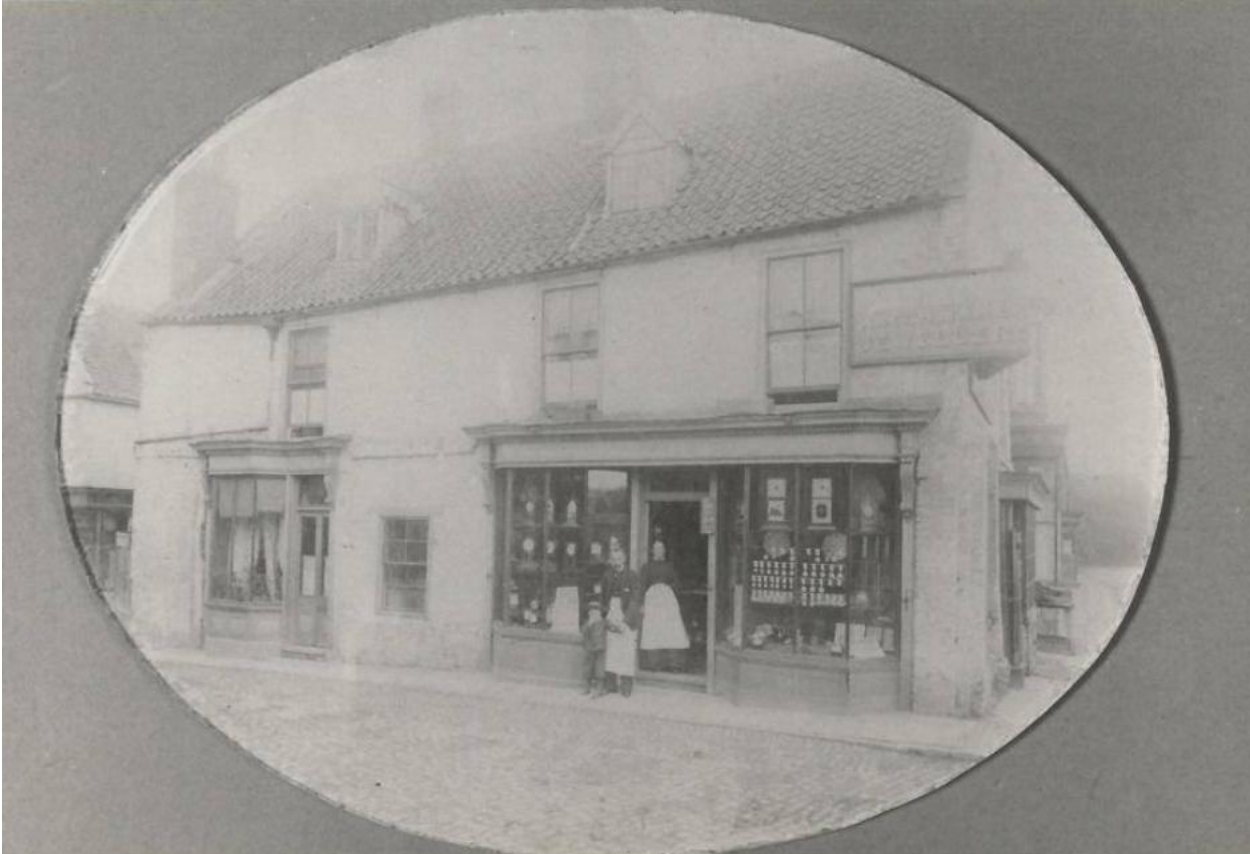


Figure 5 East elevation of the building previously on the site taken presumed late 19th century.⁶



Figure 6 Undated (pre-1922) photograph of West End in Holbeach.⁷



Figure 7 Undated, but presumed early 20th century (pre-1922) shows the earlier, gabled building on the site to the left of the image.⁸



Figure 8 Presumed late 19th century photograph with the study area former building to the far right of the image.⁹



Figure 9 Presumed early 20th century image showing the former building on the site to the left of the image.¹⁰

By the time of the 1929 (surveyed, published 1931) OS Map at Figure 10, the purpose-built bank building had replaced the former shops shown at Figure 5. An image of the building believed to have been taken either near to, or not long after completion in 1922 is at Figure 11. It was interesting to note that the first floor red brick structure was not shown in 1922.

A local history publication for Holbeach indicated that the bank had originally opened at West End as the Capital and Counties Bank in 1911 and became known as Lloyds Bank in 1918. In 1922, the bank bought the shop premises at 1 West End for £800 and demolished the existing buildings.¹¹

The current building was completed by builders John Thompson and Sons for a cost of £3,850, plus £348 for fittings, in March 1922.¹²

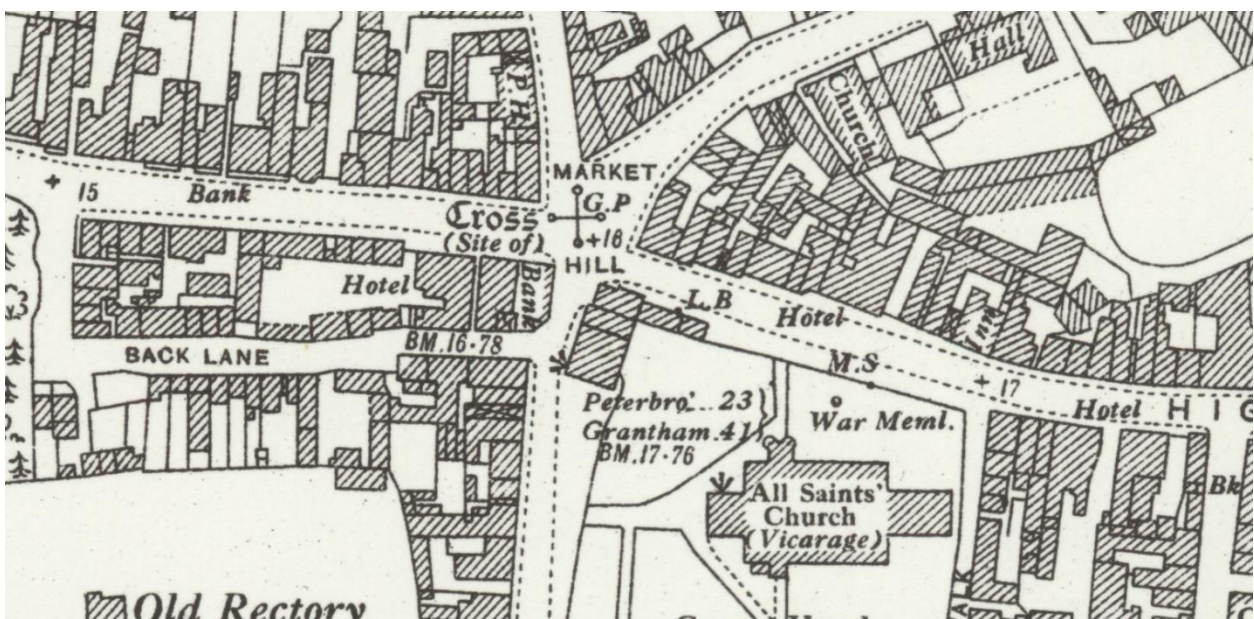


Figure 10 Extract from the 1929 (surveyed, published 1931) OS Map.¹³



Figure 11 Image c.1922 following completion of the Lloyds Bank building.¹⁴

There were several other images taken in the 1920s and 1940s at Figure 12 to Figure 19 that showed no significant change to the building during this time. The first floor structure did not appear on aerial photographs dated 1930.



Figure 12 c.1922 aerial photograph showing the study area left of centre in the lower part of the image.¹⁵ It would appear to show scaffolding poles erected around the east and north sides of the building in this image and likely the time of construction of the original building.



Figure 13 View of the western side of the north elevation where it abuts the adjacent building, taken in 1928 of the neighbouring Star Supply Store.¹⁶



Figure 14 Postcard posted in 1930 showing the study area to the left of the image, again not showing the red brick first floor structure at this time.¹⁷



Figure 15 Extract from a 1930 aerial photograph showing the study area circled.¹⁸



Figure 16 Extract from a 1930 aerial photograph looking north with the site circled.¹⁹ No first floor structure was suggested in 1930.

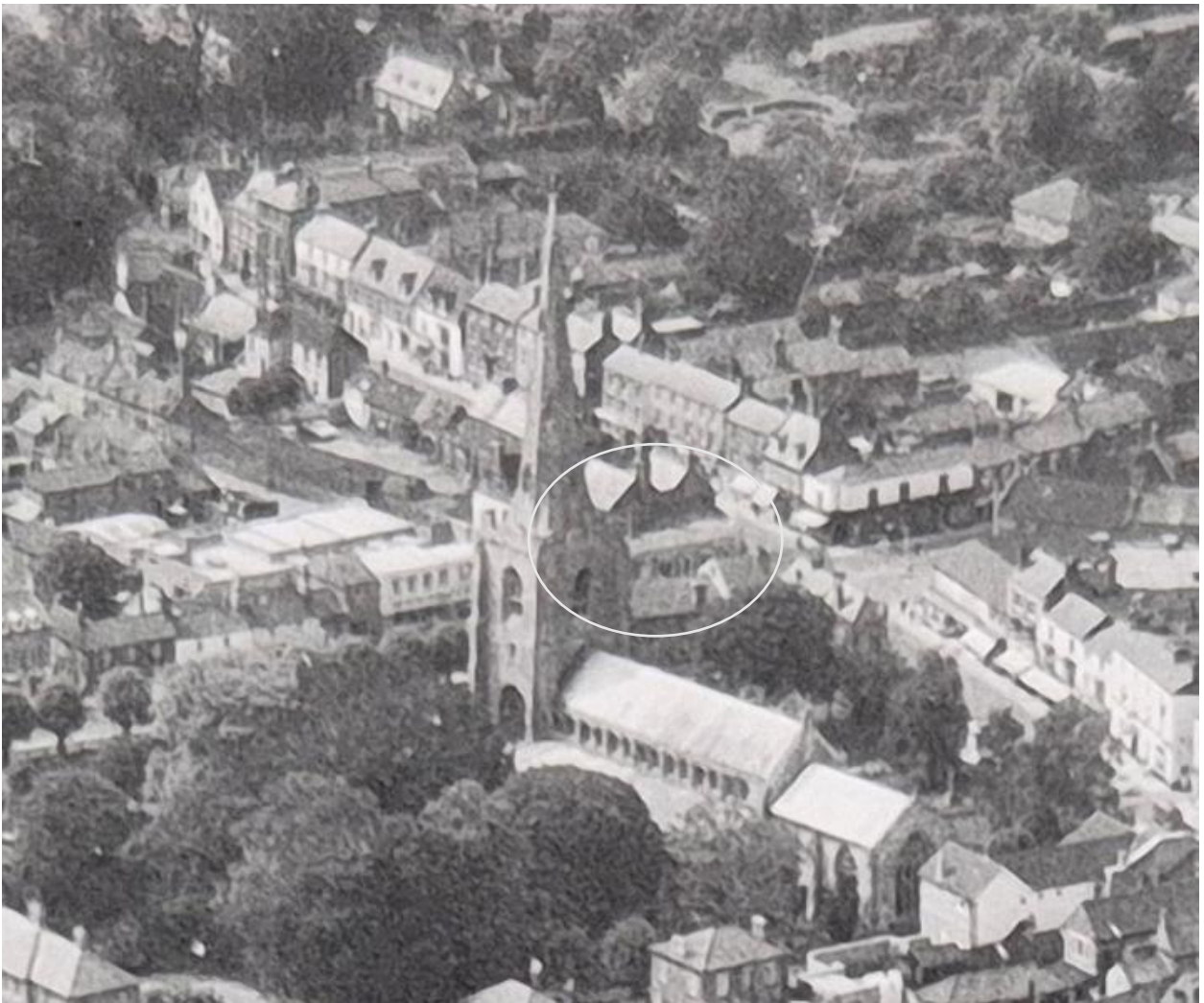


Figure 17 Undated but post 1922 aerial photograph (probably c.1930 with other photographs taken at this time) with study area circled.²⁰



Figure 18 c.1930s image of West End showing the bank as completed to the left of the image.²¹

The c.1947 image at Figure 19 was not clear enough to see if the first floor red brick structure was there by this time and unfortunately later photographs did not depict enough of the building to be helpful in narrowing down when it was built.

The addition was likely built post c.1947 and as historical planning permission documents on the South Holland District Council portal do not indicate any permissions granted for an addition post-1977, it is possible that it was built about the mid-20th century.

When it became redundant as a bank in c.2000-2001, the property was sold and became occupied as offices by John C Woolley, solicitor, K Savage & Co, accountants, and Russell Watchorn Financial Services. The building was named 'Albion Chambers' during their occupation.²²

The building is owned by the applicant. It is a former commercial premises, and it is understood to have been advertised to let for several years but is currently vacant.



Figure 19 c. 1947 view from Market Hill looking towards West End with the study area to the left of the image.²³



Figure 20 c.1960 photograph showing the study area to the left of the image.²⁴

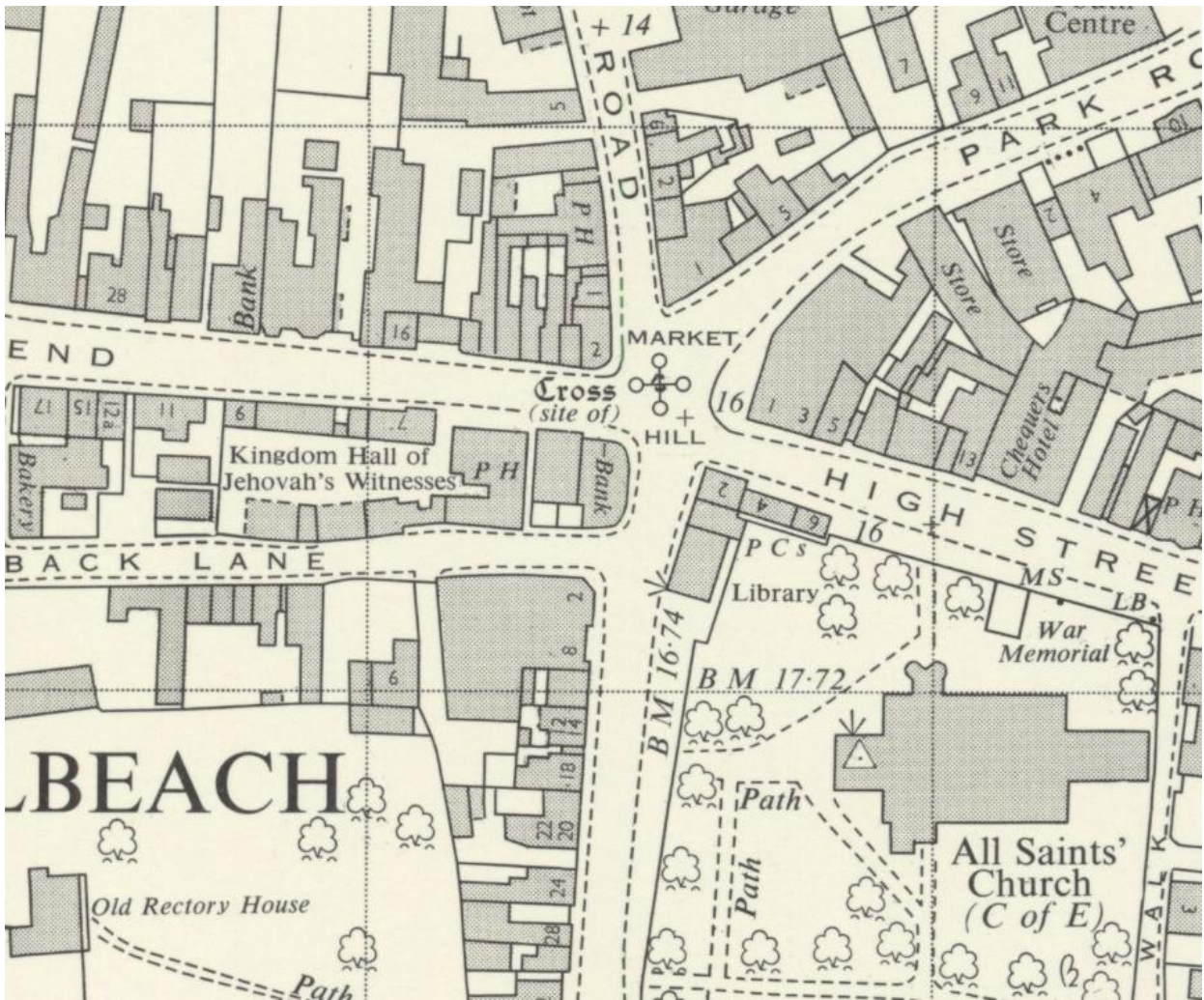


Figure 21 Extract from the 1968 (surveyed, published 1969) OS Map.²⁵



Figure 22 Eastern elevation of 1 West End in c.2024.²⁶



Figure 23 Looking southwest to the northeast corner of 1 West End in c.2024.²⁷



Figure 24 Looking southwest to the northeast corner of 1 West End in c.2024.²⁸

3.0 Assessment of Significance & Heritage Impact Assessment

3.1 Introduction

It is important as part of an assessment of significance to assess the site as a whole and not elements in isolation. This is to enable an overall appreciation of the importance of a place upon which an assessment of the potential positive or negative aspects of any future proposals can be made. The following significance assessment is based upon heritage values recognised by Historic England in their *Statements of Heritage Significance: Analysing Significance in Heritage Assets – Historic England Advice Note 12* (2019). This *Advice Note* furthers principles previously established in their 2008 *Conservation Principles, Policies and Guidance*, which included evidential, historical, aesthetic, and communal significance values.

The following values have been established by the 2019 *Historic England Advice Note 12*:

1. Archaeological Interest

There will be archaeological interest in a heritage asset if it holds, or potentially holds, evidence of past human activity worthy of expert investigation at some point.

2. Architectural and Artistic Interest

These are interests in the design and general aesthetics of a place. They can arise from conscious design or fortuitously from the way the heritage asset has evolved. More specifically, architectural interest is an interest in the art or science of the design, construction, craftsmanship and decoration of buildings and structures of all types. Artistic interest is an interest in other human creative skills, like sculpture.

3. Historic Interest

An interest in past lives or events (including pre-historic). Heritage assets can illustrate or be associated with them. Heritage assets with historic interest not only provide a material record of our nation's history, but can also provide meaning for communities derived from their collective experience of a place and can symbolise wider values such as faith and cultural identity.

3.2 Assessment of Significance

3.2.1 Archaeological Interest

There will be archaeological interest in a heritage asset if it holds, or potentially holds, evidence of past human activity worthy of expert investigation at some point.

The study area does not contain, nor is it in the vicinity of any scheduled ancient monuments, but it is located partly or wholly within areas identified in the Lincolnshire Historic Environment Record as a former bridge at Market Hill [MLI23637], the Medieval Settlement of Holbeach [MLI20227], and the area of the Post Medieval Settlement of Holbeach [MLI20557].

The site itself was previously developed in presumably the 18th century for commercial premises with likely accommodation above and when they were demolished, the current building was constructed over the whole of the earlier building site.

Available information suggests that the study area would be of limited archaeological interest as a building that has wholly replaced earlier structures within the historic core of Holbeach. Further advice should be sought from the archaeological officer at the local authority to determine if the site is of interest and if there is likely to be any specific archaeological work required for the site as part of any future development.

3.2.2 Architectural and Artistic Interest

These are interests in the design and general aesthetics of a place. They can arise from conscious design or fortuitously from the way the heritage asset has evolved. More specifically, architectural interest is an interest in the art or science of the design, construction, craftsmanship and decoration of buildings and structures of all types. Artistic interest is an interest in other human creative skills, like sculpture.

Although not a listed building, the former Lloyds Bank was identified as a feature of interest in the *Buildings of England: Lincolnshire* volume by eminent architectural historian Nikolaus Pevsner.²⁹ It was described as 'neo-Georgian, brick and with lavish use of Portland ashlar. It must date from c.1920.'

The building was also identified as a building of local interest within the conservation area in the 2009 *Holbeach Conservation Area Appraisal*, though it was interesting to note that it was described as follows:

*'This rather pompous bank building of c.1920 in a neo-Georgian style uses Portland stone for its dressings. It replaced a rather fine Georgian house and shop. It has a good corner relationship to Market Hill with the angle doorway and entrance. The single storey scale is heightened by the tall parapet, but a two storey building here would have been more suitable.'*³⁰

In fact, the current building replaced the earlier building that was originally two storeys plus attic (three storeys in height to the ridgeline), considerably exceeding the height of the current flat-roofed former bank and its first floor structure.

Located at a prominent road junction, the building is visible from and forms part of the wider streetscape character of Church Street, Back Lane, West End, Boston Road, Market Hill, High Street and Park Road.

Overall, it is a building of architectural merit and is prominent in the streetscape at the historical road junction in the centre of Holbeach near the Church of All Saints. It reflects development within Holbeach during the Interwar period, as well as the architectural styles employed by banks to ensure that their buildings were distinctive features in villages, towns and cities across the country, particularly in the late 19th and early 20th centuries.

3.2.3 Historic Interest

An interest in past lives or events (including pre-historic). Heritage assets can illustrate or be associated with them. Heritage assets with historic interest not only provide a material record of our nation's history, but can also provide meaning for communities derived from their collective experience of a place and can symbolise wider values such as faith and cultural identity.

Historically, the former bank reflects local redevelopment during the Interwar period of an existing group of possibly 18th century commercial premises including at least two shopfronts with likely residential use incorporated above to become a prominent bank premises for Lloyds Bank in 1922.

1 West End is understood to have remained in continuous use as a bank until c.2000-2001 when it was sold, but it remained in commercial use as offices, before becoming vacant in recent years.

3.3 Heritage Impact Assessment

Following the previous assessment of significance, it is important that any future proposals for the site are assessed with regard to the *National Planning Policy Framework (Revised February 2025)* (NPPF) requirements of *Section 16: Conserving and enhancing the historic environment*, particularly paragraphs 207-221 regarding the requirements to both assess the significance of any heritage assets potentially affected by development or alterations, and the consideration of potential harm of any proposals to those heritage assets.

3.3.1 Proposals

It is proposed to convert the existing offices of the former bank premises to mixed use including office space at ground floor level. It is also proposed to convert and extend the existing first floor level to contain dining, lounge, and utility rooms, with a new level above to contain two bedrooms and a bathroom. This would create a new flat above the commercial unit on the ground floor and it would be accessed from a doorway in the north elevation.

Existing and proposed drawings have been appended to this report.

3.3.2 1 West End

The proposed works would maintain and repair the existing elevations to the north, east and south, which are key to the character of the building, the streetscape, and the conservation area at this major historic road junction in Holbeach.

The proposed additions for the conversion of the existing upper level to residential accommodation would change the existing roofline that currently comprises a flat roof at the uppermost level with the first floor addition set back behind the parapet. However, alterations to the existing first floor structure and the addition of a second floor over it would remain well set back from the key elevations behind the parapet. It is also proposed to raise the parapet with a balustrade designed to be in keeping with the character of the existing stonework to further conceal the additions from the street.

While it is accepted that the proposed addition would be a modern concoction over a 1922 former bank building, the aim of the work is to not only retain and preserve the existing bank elevations, but to provide a more sympathetically detailed upper level than the non-original existing plain red brick first floor insertion

from about the mid-20th century. The overall scale and bulk of the existing building plus the proposed addition would also be smaller in scale than the previous building located on the site, and it contains traditional features such as dormers within a pitched roof facing east (as was noted in the earlier building).

The previous building on the site (see Figure 5, Figure 7, and Figure 9) was effectively three stories in height, comprising two main floors with a high pitched gabled roof over that contained a tall attic level including dormer windows in the eastern pitch. The height of the proposed additions aims to be in keeping with this previous height and would also be in keeping with the ridgeline height of the adjacent building to the west.

Works would ensure that the existing elevations would remain the key features in the streetscape and this part of the conservation area. An upper level addition would also be in keeping with comments made in the 2009 *Holbeach Conservation Area Appraisal*^{B1} that suggested that a two-storey building for the current arrangement would have been a more suitable design. The sensitively designed additions, while still set back, would provide a grander termination of the block at the road junction in keeping with the grand character of the former bank. A sympathetic palette of materials has also been selected for the new elements to be in keeping with the existing fabric.

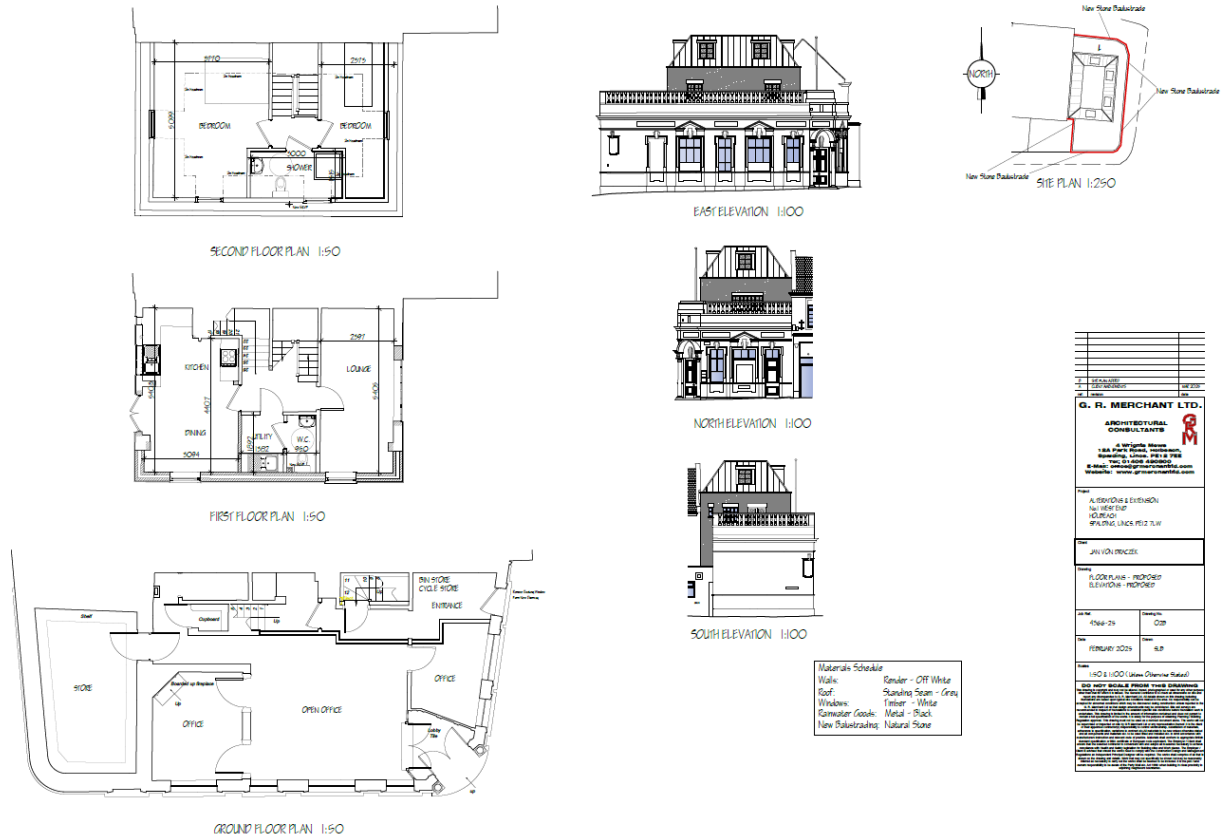
As they are not attached and are separated from the site by either other buildings, roads, or green spaces, it is expected that there would be no physical impact of the proposed works on the fabric of any of the listed buildings in the vicinity as indicated on Figure 2. It is also expected that there would be no visual impact on the appreciation of (or intervisibility between sites), any of the listed buildings or their largely streetscape settings (or churchyard setting in terms of the Church of All Saints).

4.0 Appendix I – Drawings

Existing



Proposed



- ¹ Ordnance Survey © Crown Copyright 2025. All rights reserved. Licence number 100022432
- ² p113 Anderson & Glenn: Conservation Architects *Holbeach Conservation Area Appraisal* 2009
- ³ Drawing provided by the applicant.
- ⁴ © The National Library of Scotland
- ⁵ Ref: *HOLBEACH 47* © Lincoln Central Library Local Studies Collection, Illustration cabinets.
- ⁶ © Old Holbeach Facebook Page
- ⁷ Unused and undated postcard by Chamberlin, stationer of Holbeach, copy held in the collection of the Society for Lincolnshire History and Archaeology
- ⁸ Ref: *HOLBEACH 95 (LCL8936)* © Lincoln Central Library Local Studies Collection, Illustration cabinets.
- ⁹ © Old Holbeach Facebook Page
- ¹⁰ © Old Holbeach Facebook Page
- ¹¹ p144 Satherley, J, *A Neat Little Town: The History of Holbeach* 2004
- ¹² p144 Satherley, J, *A Neat Little Town: The History of Holbeach* 2004
- ¹³ © The National Library of Scotland
- ¹⁴ p144 Satherley, J, *A Neat Little Town: The History of Holbeach* 2004
- ¹⁵ Original source unknown, image provided by the applicant.
- ¹⁶ p11 R Carroll, R Tingey, J Tingle & D Waltham *Holbeach Book II* 1992
- ¹⁷ Posted in 1930, postcard title 'West End, Holbeach'. © South Holland Heritage
- ¹⁸ Ref: *EPW031774 England (1930). The town, Holbeach, from the south-west, 1930* © Britain from Above, Historic Environment Scotland
- ¹⁹ Ref: *EPW031775 England (1930). The town, railway station and goods yard, Holbeach, from the south, 1930* © Britain from Above, Historic Environment Scotland
- ²⁰ Ref: *HOLBEACH 41 (LCL7628)* © Lincoln Central Library Local Studies Collection, Illustration cabinets.
- ²¹ Ref: *HOLBEACH 29 (LCL7616)* © Lincoln Central Library Local Studies Collection, Illustration cabinets.
- ²² p144 Satherley, J, *A Neat Little Town: The History of Holbeach* 2004
- ²³ Postcard dated 1947 from the David Robinson Collection, copy held in the collection of the Society for Lincolnshire History and Archaeology
- ²⁴ Ref: *H318056* © Francis Frith Collection Taken c.1960.
- ²⁵ © The National Library of Scotland
- ²⁶ Image provided by the applicant.
- ²⁷ Image provided by the applicant.
- ²⁸ Image provided by the applicant.
- ²⁹ p385 Pevsner, N & Harris, J (Ed. Antram, N) *The Buildings of England: Lincolnshire* 2002
- ³⁰ p113 Anderson & Glenn: Conservation Architects *Holbeach Conservation Area Appraisal* 2009
- ³¹ p113 Anderson & Glenn: Conservation Architects *Holbeach Conservation Area Appraisal* 2009