

THE GREAT FIRE OF BUCKINGHAM 1725. AN ASSESSMENT OF THE DAMAGE, THE LOSS AND THE PROCESS OF RECOVERY.

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In March 1725 a fire broke out in Buckingham that destroyed a third of the town. In order to rebuild the town the authorities required money, and the established sources were the gentry and fire briefs. From 1710 the Sun Fire Office offered insurance policies to individuals in provincial towns, at which time recovery from a fire changed from being a community risk to a personal choice. Some towns turned such a crisis into an opportunity, using the devastation to restructure the plan of the medieval town. A contemporary critic, Browne Willis castigated the Buckingham authorities for their negligence and used the recovery and rebuilding at Warwick as an exemplar of "good practice". The damage, loss and process of recovery of Buckingham has now been uncovered, and is benchmarked against the well-documented great fire of Warwick.

The Verney archive at Steeple Claydon, Browne Willis's archive, the Sun Fire Office insurance policies, various property deeds, two maps dated 1611 and 1770, and a survey of the buildings in Buckingham were used to identify the site of the outbreak and assess the area of damage and process of reconstruction.

INTRODUCTION

Town fires were a relatively common occurrence prior to the 18th century due to a combination of the hazards of building with combustible materials, the use of naked flames for lighting and manufacturing processes and primitive fire-fighting methods. Closely packed timber-framed buildings, thatch and strong winds could result in a substantial part of a town being ravaged by fire. A gazetteer of 518 provincial town fires that destroyed ten or more houses in the period 1500–1800¹ has been compiled. In numerical terms the number of outbreaks grew from two fires a year in the second half of the 17th century², to three fires a year in the first half of the 18th century (Jones et al, 1984, 59). The fire at Buckingham in March 1725 took place at the height of these outbreaks. During the 18th century a number of factors reduced the number of town fires including: destruction of buildings; a change in architectural fashion and materials; the differing rates of insurance premium for different building

materials; the advent of cheaper bricks and the new Building Acts. By the first half of the 19th century these factors had reduced the incidence of town fires to less than one a year.

The financial losses to individuals as well as to town and market communities meant that recovery after a fire could be slow, and that trade could be lost to neighbouring markets. Losses caused by a fire were mitigated by two main sources of funds: fire briefs and fire insurance. Fire briefs have been described as a license to beg (Longcroft, 1995, 20), and fire insurance only became available to provincial towns after 1710. Many towns turned the destruction caused by a fire into an opportunity, and applied for an Act of Parliament to remodel the town. Streets were made more accessible to traffic, and stylish buildings were erected (Turner, 1985, 215–228) in order to attract trade and increase the prosperity of a town.

The subject of provincial town fires has been largely ignored by scholars (Jones, 1984, 53–58), and most references are to towns that applied for a

¹ Excluding the Civil war period.

² The authors note that the data sources for these early fires are poor.

Rebuilding Act (Turner, 1985). The rebuilding of a provincial town under the authority of an Act of Parliament, as Warwick did in 1694, generated a huge amount of detailed paperwork, and allows the modern historian to examine the processes of recovery. Towns like Buckingham, that failed to apply for a Rebuilding Act, have left us with very little evidence and the rediscovery of the actions that followed this fire has required the use of some unusual sources. To understand the extent to which the post-fire recovery of Buckingham was mismanaged, the recovery process at Warwick will be used as a model of best practice.

THE GREAT FIRE OF WARWICK

On the 5th September 1694 a spark ignited a thatched roof in Warwick High Street (VCH Warwicks, 1908, 223) destroying a third of the town. The fire was sequential and progressive, and so its route could be predicted and houses pulled down to create firebreaks. After the fire many citizens returned to their homes to discover that looters had ransacked the town, and the magistrates later sanctioned search warrants to find missing property. Fortunately, no one was killed (Jay, 1999).

The day after the Warwick fire, as the experienced local administration team swung into action, the local gentry raised an emergency fund of £200–£300. Lord Brooke of Warwick Castle took a personal interest in the reconstruction programme (Borsay, 2000, 111). The gentry formed a relief committee, a treasurer was appointed, and justices made lists of the most needy. Letters were sent out to every Hundred requesting charitable donations. Five days after the fire, the initial collection of £523 was impartially distributed to 143 needy people who had 'neither bread to eate, tools to work, nor bed to lay on'. A week later, the Justices issued a second distribution (Farr, 1992, ix–xiv).

By the 27th September a competent team of four masons and four carpenters had surveyed and assessed the damage to buildings, and reported that 144 buildings had been wholly or partially destroyed, and that 295 persons had suffered a loss. The competent team computed the building losses to be £22,120 15s. 0d. An estimation of losses was also submitted by each sufferer, the total of which was £23,206 15s. 0d for buildings and £12,727 8s.

2d. for contents; the damage to the church was estimated at £25,000. The difference between the two building estimates resulted from the different methods of calculation; the former estimated the value of a bay based on its area, and the latter was based on the purchase price of the building (annual rent multiplied by 20 years). Thus both building calculations employ the market value of the building plus the land, and so overestimate the loss. Despite this, some of the Commissioners believed that the sufferers had undervalued their losses (Turner, 1985, 84).

The standard method of raising funds following a crisis in the 17th and early 18th century was to apply for a Kings' brief³. The procedure was to certify the financial loss and the number of houses destroyed at the Quarter sessions, and then to petition the Lord Keeper of the Great Seal (Turner, 1985, 23). If the brief was granted, a Relief Committee could issue signed briefs to the clergy and churchwardens on a national basis, asking them to collect charitable donations on their behalf. A typical 18th century fire brief involved 8,000 to 12,000 briefs being issued nationwide (Walford, 1882, 1–74) and professional collectors or "farmers" were organized to collect the money. The brief system was both expensive and subject to abuse (forgery, fraud, theft, delayed payment). In 1710, after a crisis in Colchester, 10,671 briefs raised £2142 11s. 4d; expenses accounted for seventy five percent of the collection resulting in a net contribution of £546 19s. 10d. (Walford, 1882, 42).

After the Great Fire of London in 1666, Parliament initiated a number of rebuilding acts specifically for London. These Acts reduced the flammability of buildings by banning the use of thatch, and by stipulating that all external walls be constructed of stone or brick. Wooden cornices, projecting eaves and wooden bow windows were made illegal, window frames had to be set back four inches from the wall surface; and the lower ends of roofs had to be set behind brick or stone parapets (Lloyd, 1998, 137). Further Acts empowered Fire Courts to cut through red tape and delays, and allowed town improvement by widening & straightening the streets; by creating new street plans; and by removing market encroachments such as buildings and market crosses (Turner, 1985, 215–228). After a town fire, local authorities could apply to Parlia-

³ Also known as Kings Letters, Patents of Alms and Letters Patent.

ment for a Provincial rebuilding act to copy the London Acts. The Justices at Warwick applied for a rebuilding act, which received Royal Assent on 11th February 1695. Subsequently there were eighty-six recorded fire court sessions.

The shortage of building materials was addressed at an early stage. Brickmakers set up on the common within eight weeks of the fire, and in February an appeal was made to the Crown for 1000 tons of timber (Farr, 1992, ix-xiv). The amount of relief issued to sufferers was based on their readiness to rebuild houses; they received 4s in the pound when the ground floor was laid. In July 1695 twenty-seven sufferers were ready to rebuild and all but one were house owners, rather than tenants. At the same time, 128 sufferers who were trying to raise the capital to rebuild were only paid 2s. 6d in the pound, with the incentive that they would receive another 1s 6d in the pound (total of 4s in the pound) when they were ready. The sufferers that only lost goods also received 2s. 6d in the pound (Farr, 1992, xvi).

Ten years after the fire, the powers conferred by the Rebuilding Act ceased, and the bank accounts were closed. The overall loss was computed to be £90,600. The brief collection raised £11,000 and Queen Anne donated £1000 (Farr, 1992, xxx).

THE GREAT FIRE OF BUCKINGHAM

On the evening of 15th March 1725, a young girl and two boys were playing with a lighted coal and a heap of dried gorse in a yard close to the Unicorn Inn and started a fire (Roundell, 1857, 28). The wind was so violent that it carried pieces of burning thatch like 'aerial firebombs' (Borsay, 2000, 110) so that the fire simultaneously broke out:

'to severall parts of the Town far distant from each other in so violent a manner that in a very short time it became irresistible and could not by any means be stopt quenched or extinguished', (BRO Q/SO/11).

It took less than ten hours to reduce 138 houses to ashes (BRO Q/SO/11). Although some mechanical fire-fighting equipment was in use in England at this time (Jones, 1968, 144) the equipment at Buckingham was probably limited to leather buckets (Elliott, 1975, 52). In 80 percent of provincial town fires between 1600 and 1759, less than 100 houses were destroyed (Jones et al, 1984, 5). As the

fires at Buckingham and Warwick destroyed 138 and 144 houses respectively, they were significantly larger than most outbreaks, and each destroyed about a third of the town. The Northampton fire of 1675 destroyed 600 houses, about seventy five percent of the town, and was one of the largest in the period (Turner, 1985, 100). Buckingham was a little more fortunate than either Warwick or Northampton, as it lost neither its town hall, nor its church.

As at Warwick, the chaos and confusion caused by the fire presented opportunities for theft. John Aris, the surgeon at Buckingham, who lived next door to the White Hart and opposite the Town Hall, threw his belongings out of the window of his burning house, so that they might be gathered up and placed under the arches of the Town Hall or in the Market for safety. One of his bags went missing, and he placed an advertisement in the local newspaper offering a reward of 'two Guineas, and no Questions ask'd' (*NM*, 22nd March 1725).

Buckingham assembled a competent team comprising a surveyor, Thomas Harris, two carpenters, Ralph Glave and John Suthdell, and two masons and bricklayers, Jonathan Stanley and Joseph Fenymore, and instructed them to survey and estimate the cost of rectifying the damage (BRO Q/SO/11). It must have been a difficult job for Glave and Fenymore who were themselves victims of the fire.

Even before the physical and financial damages had been quantified, Browne Willis was involved in drafting a letter to the 'Nobility, Clergy, Gentry and all other Inhabitants of Buckinghamshire'. The letter stated that over 110 houses and 150 families had been burnt out. It also explained that the appeal would be direct because the brief system was 'defective' and 'utterly insufficient ... by reason of the slowness of collecting and the smallness of summs actually collected' (Willis, MS22, 47). Another letter was addressed to the Vice Chancellor of Oxford University and to other heads of colleges or halls. This stated that over 130 houses and nearly 200 families had been burnt out.

Within three days the damage was estimated at £40,000, with 138 dwelling houses burnt down and 200 families affected. Many lost their houses, their belongings, and stock, tools and livelihoods (*NM*, 22nd March 1725). The first reaction was that the unaffected inhabitants provided food and shelter and other necessities to the sufferers, but had insuf-

ficient resources for long-term support. The brief system was too slow, and a large cash injection was needed quickly (Willis, MS22, 47–48).

A charity collection committee was appointed: Mr Hunt was the Cash Keeper, and he and Messrs Rogers, Blunt and Turpin signed the receipts (*VL*, 29th March 1725). Hunt was a weaver, Rogers lived at Castle House – the biggest house in town – Blunt was an ironmonger, and Turpin was the Bailiff. Both Hunt and Turpin were uninsured victims of the fire; Blunt owned some insured buildings that were damaged in the fire (SFO 15/408). It appears strange that four men were needed to sign receipts for cash donations, if they were all located in Buckingham. It therefore seems likely that “roving teams of fundraisers” were sent to neighbouring areas. This is supported by the warning in the local newspaper to be wary of:

‘idle and loose persons ... begging under false pretences ... whensoever any application shall be made to any place for their charity; it will be done by persons of Buckingham who are of good Reputation’ (*NM*, 22nd March 1725).

It is also supported by the report about ‘Mr Turvy and Mr Woodnoth who collected in London £50 for the fire of Buckingham’. At this stage, the channeling of funds had not been “managed” as the report continues ‘which money these two gentlemen designe to dispose of it as they think fit’ (*VL*, 4th April 1725). Perhaps this was the reason why the collection committee sought trustworthy men who were used to handling large sums of money to distribute funds (*VL*, 4th April 1725). The gentry were the obvious trustees, not least because the town was largely dependent on their benevolence. The gentry presumably opened the London bank account with Henry & Joseph Hankey⁴ to accept charitable donations (*VP*, Misc 15/46).

In London, fire insurance had been available for decades, and with relatively recent experience of the Great Fire of London in the public consciousness, by the early 18th century the majority of London property owners were insured (*NM* 13th September 1725). After 1710 fire insurance became available to individuals in provincial towns, and had the major benefit of guaranteeing any recovery of losses. Increasing dissatisfaction with the brief

system made fire insurance popular. In 380 recorded fires between 1660 and 1709, fire briefs were initiated in 83 percent of cases; in 501 fires between 1710 and 1759, fire briefs were only issued in 40 percent of cases (Turner, 1985, 99). For the relatively wealthy, the responsibility for the protection of assets became a matter of personal choice. But for the poor, insurance was neither affordable nor worthwhile. In 1725 after a fire at Southwark:

... twenty seven persons whose circumstances were but indifferent, had their whole loss made up to them; and twenty one others whose loss amounted to £1755, received 5s in the pound, they being better able to bear their respective losses’ (*NM*, 25th October 1725).

A minority of people in Buckingham held insurance policies, and the rumour circulated that the Sun Fire Office had authorized payment of £2000. The gentry were promising donations for the sufferers: Mr Smith £100, Mr Willis £50, but most were waiting to see what Lord Cobham and Judge Denton would proffer (*VL*, 28th March 1724). Sir Ralph Verney offered £50 on an annual basis (*VL*, 4th April 1725). Mr Hampden donated £60 and Sir Thomas Lee £50 (*VL*, 29th March 1725). Mr Denton was later reported to have sent £100 and promised £900 of timber (*VL*, 4th April 1725). In terms of immediate local collections, Aylesbury sent 53 guineas (*NM*, 22nd March, 1725), and in April, Wendover sent £25 14s. 6d. (Harrison, 1909, 127). Sir Ralph Verney’s Middle Claydon tenants collected £7 3s. for their distressed neighbours (Verney, 1930, 97).

By 29th March 1725 as the estimates of the fire damage were known (*VL*, 29th March 1725), a handbill (Fig 1) was printed by the town authorities and signed by a Bailiff and a Burgess setting out the losses incurred (BRO B/Buc 3/3). The town authorities thought a brief a waste of time and resources, and decided on a direct appeal to twenty counties and four cities. To give their appeal credibility, they registered the financial losses with the Borough Assizes and produced an appeal poster (Fig 2) listing eight members of the local gentry including Lord Cobham and Browne Willis, as Trustees. Only Sir Ralph Verney is absent. Each poster was stamped by the Assizes and signed by

⁴ Hankey & Co (1685 to 1863) was eventually absorbed into the Royal Bank of Scotland; unfortunately no customer account records survive.

TABLE 1 Statements of fire losses in March and October 1725.

	Handbill (Fig 1)	October Court	Difference
Buildings	£24,140 0s. 0d.	£13,632 7s. 1d.	£10,507 12s. 11d.
Contents	£ 8,542 13s. 6d.	£ 5,509 10s. 8d.	£ 3,033 2s. 10d.
Total	£32,682 13s. 6d.	£19,141 17s. 9d.	£13,540 15s. 9d.

eighteen townsmen (*VP*, Misc 15/46), ten of whom were sufferers.

However, the monies raised by the appeal must have been inadequate, and on 15th October 1725, exactly seven months after the fire, the brief system was initiated at the County Quarter Sessions Court held at Buckingham. Over 125 victims of the fire gave sworn statements, and the team of workmen confirmed the outstanding financial losses of buildings and contents⁵ at that date (BRO Q/SO/11). Although insurance is not specifically mentioned, the amounts given (Table 1) are probably the losses after any insurance.

Six months after the application, and a year after the fire, on 28th April 1726, the brief took effect when the Bishop of Lincoln wrote a letter to the clergy of the diocese asking for special consideration for 'the poor sufferers by fire' and enclosing a copy of HM Letters Patent (Lipscomb, 1847, 571). By the autumn of the same year the brief had become a national collection, as shown by the September 1726 collection at Merriott, near Crewkerne in Somerset, which raised 2s. 1d. for the 'sufferers by fire in the town of Buckingham' (Merriott, 2003).

Unlike Warwick, there was no Act to reconstruct

Buckingham, and the local lord of the manor did not take charge of the crisis in a positive manner. Willis blamed Lord Cobham, High Steward of the Borough of Buckingham (Willis, 1730, 98–99). So reconstruction took place on the old medieval street plan using the same property boundaries (Lloyd, 1998, 132). Consequently, Buckingham's reconstruction was *ad hoc*, not uniform; the opportunity to widen streets was lost, and the gentry were not encouraged to reside in the town. Willis was still seething about the neglect of 'promoting the Traffic of the Town' some twenty-five years later (Willis, 1755, 40).

HOUSING AND REBUILDING AFTER THE FIRE

The handbill (Fig 1) states that 138 houses and families were burnt out, but as the term "house" was used loosely, it cannot be assumed that each house was structurally independent (Longcroft, 1995, 22). Several families may have lived in a single sub-divided building.

At first glance the comparative statistics between the Buckingham and Warwick fires are strange

TABLE 2 Comparison of the fires at Buckingham and Warwick.

	Buckingham 1725	Warwick 1695
Houses destroyed	138	144
Bays destroyed	603	1203 [445]
People affected	507	295
Cost of buildings destroyed	£24,140-0s-0d	£22,120-15s-0d
People per house	3.7	2.0
Bays per house	4.4	8.4 [3, 1]
Cost per bay	£40	£18 [£50]
Cost per house	£175	£154
Temporary accommodation	Sixteen tenements 16 families	Two barns for 28 people

⁵ {foods, household stuff, wares, merchandize, corn, grain, hay, malt, wood, wool, etc

*An ESTIMATE of the LOSS
by the dreadful Fire that happened to
the Town of Buckingham the 15th of
March, 1724-5, more than was insured
by any Fire-Office whatsoever.*

THE Amount of Goods lost and burnt by the said Fire, as by Estimation of Experienced Persons. _____	}	<i>l.</i>	<i>s.</i>	<i>d.</i>
		8542	13	6

For 603 Bays and a Half of Build- ing totally destroyed, valued one with another by Experienced Work- men at 40 <i>l.</i> per Bay. _____	}	<i>l.</i>	<i>s.</i>	<i>d.</i>
		24140	00	0
		<hr/>		
		32682	13	6

N. B. 138 Houses and Families burnt out 507 Persons belonging to the same; and 'tis desired, what Money is collected for the Use of the poor Sufferers in this dreadful Fire, be paid to Mess. *Henry and Joseph Hankey* at the *Golden Ball* in *Fenchurch-street*, London, Bankers.

*William Turpin, Bailiff.
John Muscott.*

(Table 2), although the figures were compiled differently. The team at Warwick included all the destroyed bays in the dwelling houses and the stables, barns and outbuildings. The team at Buckingham excluded damaged stables, barns and outbuildings of both fire-damaged houses and of houses that survived the fire (*NM*, 22nd March 1725 & Willis 98–99, 1730). The Warwick records are so detailed that it has been possible to estimate that 37 percent of bays relate to main dwellings, and 63 percent to back buildings; using the same terms of reference as the Buckingham fire, only 445 bays were destroyed at Warwick compared with 603 at Buckingham. The recalculated figures are shown in square brackets (Table 2). The Warwick team used the number of bays and their area to calculate costs that averaged £50 per bay, whereas the Buckingham team used a fixed value of £40 per bay. The number of people affected at Warwick only seems to include the adult population, whereas the Buckingham figures include adults and children (*VP*, 15/46).

The houses destroyed in the Buckingham fire averaged four bays per house, compared with three at Warwick. The losses at Warwick provide a calculated value of £150 per house compared with £175 at Buckingham. The higher losses per house at Buckingham may reflect inflation over the 30-year time span and a higher proportion of inns and larger houses. This possibility is supported by the observation that the average insurance value of Buckingham's houses (Table 5) is £150, the same value as at Warwick. It is also possible that the Buckingham team over-estimated the damages incurred.

Fire victims were probably tempted to inflate their stated losses to obtain maximum benefit from relief funds (Jones et al, p10, 1964). Research in other communities has shown that illegitimate and inaccurate claims for fire damage were not unknown; many buildings listed as having been destroyed had actually suffered little damage (Longcroft, 1995, 18–25). However, Willis insists that the 138 houses at Buckingham 'were entirely burnt down' (Willis, 1730, 98–99).

The housing of the homeless immediately after a fire presented a major problem. After the fire of London, people dispersed into surrounding areas and lived in tents, huts and hovels (Evelyn, 1879,

200–207). At Northampton, the houses of the gentry were converted into inns (Turner, 1985, 93). At Warwick, two barns were provided to house twenty-eight homeless victims, but the majority found alternative accommodation in the town (Farr, 1992, ix–xiv). At Buckingham, the Parish Officers took out a long-term lease on a building comprising three tenements next door to the Bull Inn on Well Street; these later became the parish workhouse (Silvester, 1829, Vol 1, 98). There were about fifteen inns in Buckingham, and no doubt they became full of refugees.

The Red Buildings were built shortly after 1725 in the North End as emergency accommodation to house families made homeless by the fire (Willis, MS22, 69v.). These buildings were an early Georgian brick terrace, built as two blocks of eight houses (Fig 3), each house having three storeys with a tiled roof (BRO SC264). They were funded by charitable donations and were given to sixteen families 'in lieu of their own as was destroyed' (Silvester, 1829, Vol. 1, 106). There is no evidence to support the later attribution of this building to Lord Cobham (Elliott, 1975, 48) although Cobham was the prime trustee and a major contributor to the relief committee. As Lord of the Manor, he probably provided the land. Initially, the accommodation must have been spacious, each family having sufficient room to restart a business. But many were unable to regain their livelihoods and eventually became paupers requiring parish relief. The Red Buildings gradually became the property of the parish and were managed by the overseers of the poor. It is likely that these buildings became crowded (Silvester, 1829, Vol 1, 106) with several families occupying each house⁶ (Cruikshank et al, p60, 1990). The standard floorplans of terraced buildings of this date were either two rooms deep – comprising a front parlour, back parlour and closet – (Woodforde, 1978, 41) or back to back houses. The position of the huge chimney stacks serving each block of eight tenements in a photograph of the Red Buildings (Harrison 1909, 36) indicates that the tenements are back to back.

After the fire, several large houses were pulled down and dismantled so that the materials could be reused to build small ones (Willis, 1755, 29). This indicates that building materials were in short supply, and that costs had risen so much that it was

⁶ In 1851, the Red Buildings housed 20 families, 44 people in total (Census, 1851).

To all Charitable and Well-disposed People in the Counties of Bucks, Bedford, Huntington, Cambridge, Norfolk, Suffolk, Hertford, Berks, Oxford, Northampton, Warwick, Gloucester, Surry, Essex, Worcester, Wilts, Leicesters, Nottingham, Derby, and Middlesex, and in the Cities of London, Westminster, Norwich, and Bristol.

The Humble Request of the Bailiff, Burgesses, and other Inhabitants of the Town of Buckingham.

Sheweth,

The Truth of the Premises hath been made appear to us, several of His Majesty's Justices of the Peace for the County of Bucks, and for the Burrows and Borough of Buckingham, upon the Oaths of several Experienced Workmen and Surveyors.

THAT on Monday the Fifteenth of March 1724-5, there happened a most Dreadful Fire at the said Town of Buckingham, whereby One Hundred Thirty and Eight Dwelling-Houses, and a great many Barns, Stables, and other Out-houses, together making Six Hundred and Three Bays and a Half of Building, were totally Destroyed, which at 40 *l.* per Bay one with another (as Valued by Experienced Workmen) amounts to 24140 *l.*

Besides Household and other Goods Burnt, Lost, and Destroyed, amounting by the Estimation of Experienced Persons) to 8542 *l.* 13 *s.* 6 *d.*

The Loss in the Whole (over and above all Money recovered from any Insurance Office whatsoever) amounting to 32682 *l.* 13 *s.* 6 *d.*

As this Great and Sudden Calamity hath involved in utter Ruin, or reduced to great Distress, One Hundred and Thirty eight Families, consisting of Five Hundred and Seven Persons, Men, Women, and Children. We do most Humbly Implore the Charity of our Neighbours in the Counties and Cities above-mentioned, on whose Compassionate Assistance we resolve entirely to Rely, and not to apply for any Brief.

Wherefore we do with Humble Assurance depend their Charity will be proportioned to the Greatness our Calamity, and our Reliance on them for Relief.

And we Humbly Hope the Certainty there is of a Just Application of the Money which shall be Given, will excite the greater Liberality, we having Chose for Trustees to Distribute amongst us, according to our Respective Losses and Necessities. *The Right Honourable Richard, Lord Viscount Cobham; The Honourable Alexander Denton, Esq; one of the Justices of His Majesty's Court of Common Pleas; Richard Smyth, Esq; High Sheriff of the County Bucks; Richard Greenville, Brown Willis, Francis Dayrell, Edmond Halley, and William Heathcote, Esq;*

And your Petitioners shall ever Pray, &c.

John Blank	Wm Simpson
John Whitaker	Walter Bende
Saml Skene	Jm Rutterford
John Jones	Wm Hudson
Tho. Hargrey	Thos Bourne
William Cooper	Wm Bickham
John Carter	John Barnes
Geo. Dance	Robt. Smiley
Rich. Wall	
W. D. Beadson	

FIGURE 2 Appeal poster. (VP, Misc 15/46).

TABLE 3 Reconstruction at Buckingham.

	Houses to rebuild	Houses rebuilt	Percent rebuilt	Reference
1725	138	0	0	
1730	92	45	30	(Willis, 1730, 98)
1736	25	113	80	(Willis, MS22, 69v)
1755	14	124	90	(Willis, 1755, 50)

feasible to use large standing buildings as a supply depot. It also indicates that owners of large houses were able to profit by, or were perhaps coerced into selling their property. Some may have benefited by having income from, for example, two small houses instead of one large house. In terms of the Buckingham housing stock, it appears that the houses were getting smaller, and the aspect cheaper.

As brickmaking is a seasonal activity, most towns started to be rebuilt in the summer following the year of the fire. It is therefore not surprising that when Thomas Knight visited Buckingham in June 1727, he noted in his journal that 'Buckingham town was burnt down in 1724 but is now rebuilt' (Clarke, 1990, 23). Willis was much more familiar with the town; and he continued to complain about the poor quality of rebuilding and slow recovery for the next thirty years (Table 3).

At Warwick, there were incentives to encourage rebuilding but there were none at Buckingham. It took Buckingham ten years to rebuild 113 houses. In comparison, it took Blandford Forum (1731) only ten months to rebuild 100 houses, out of 337 destroyed (Turner, 1985, 187).

THE SUN FIRE OFFICE INSURANCE POLICIES

The Sun Fire Office started in 1710, at a time when insurance was only available for houses (not shops, warehouses, etc) in the London area. Its innovative strategy was to offer insurance to cover moveables, goods, merchandizes and wares from loss by fire throughout Great Britain (Dickson, 1960, 26). In 1719, the company limited its exposure to risk by setting a maximum insurance value of £500 for houses, £500 for goods and by refusing to cover certain properties such as mills (Dickson, 1960, 38). By April 1720 the new organization had sold 17,000 policies covering £10 million of property. Provincial agents were set up throughout Britain,

and the Buckingham agency was one of the first (Dickson, 1960, 68). It is likely that the first customer for the Buckingham agency was the Vicar, Oliver Pashler, whose policy started in December 1721. The vicar was crucial to the agency for two reasons: first, the vicar was a leading citizen of the local community; and second, claims by policyholders had to be supported by an affidavit and by a certificate from the minister and churchwardens of the parish (Dickson, 1960, 80). Pashler died about three weeks before the fire and the only other clergyman in the town, the Rev. William Halstead, master of the Royal Latin School, buried him.

The sale of Sun Fire Office insurance policies was a secondary activity for the agents, and as provincial revenues increased slowly, the company decided on a change of strategy. A riding officer was appointed to evaluate possible risks, canvass for new business and receive premiums from existing policies (Dickson, 1960, 68). The first officer, Caleb Gedney, visited Buckingham in March 1724 to collect twenty policies for the new year from the agent, William Cooper, cordwainer (SFO 15/412). A year later, Gedney arrived in Buckingham two days after the fire on March 17th 1725 (SFO 19/563) to assess the damage and sell new policies for the New Year starting 25th March (Lady Day). He collected twenty policies, including one for the Rev William Halstead, who no doubt had to support the insurance claims of the townspeople. Gedney's career was short-lived, ostensibly because he owed his office £60 in premiums, and his employment was terminated in the summer of 1725 (Dickson, 1960, 68).

The policy ledgers of the Sun Fire Office are incomplete, but some 700,000 policy records in 450 registers for the 18th century survive at the Guildhall in London (Beresford, 1976, 7). There are currently two indexes which show approximately 157 policies for Buckingham properties in the period 1716 to 1731, and 82 policies for the period 1775 to 1787. A random selection was

TABLE 4 Sample selection of Sun Fire Office policies.

	1716-1731	1775-1787	Total
Random sample	71	33	104
Total Number of policies	157	82	239
Percentage	45%	40%	44%

extracted from both samples (Table 4), so that a total of 104 policies (Appendix 4) covering Buckingham properties have been analysed. This combined sample of policies contained 176 dwellings of habitation (inns, houses, tenements and hovells), and an estimated 300 outbuildings. The total insured value of the property (buildings and contents) was in excess of £50,000, of which domestic housing comprised just over £23,000 or 47 percent, the remaining 53 percent being a combination of domestic contents, trade stock and outbuildings.

The policies describe the property insured: dwelling houses; houses; tenements; cottages; hovells; gatehouses; stock, barns, stables. "Dwelling house" usually indicates the house in which the policyholder lived, whereas "house" indicates property belonging to the policyholder but let out to a tenant; however the description is not applied consistently, so in this analysis "dwelling houses" and "houses" are categorized as "houses". Inns, taverns or alehouses have been extracted into a separate category. Outhouses, stables, barns, malthouses, bakehouses, shops, brewhouses and woolhouses are often lumped together, and their total

numbers and individual insurance values are difficult to assess. A few early policies cover both house and contents, whereas later, buildings and contents are usually listed separately; however the slight over-estimation of building values is not significant within the accuracy of the figures given. Initial analysis showed that there were no significant differences in insurance values between the two sample data sets, therefore the two data sets were combined to calculate average insurance values (Table 5).

As this data only represents those citizens who were insured with the Sun Fire Office, these policies generally reflect families responsible for their own property (eg freeholders) and those who could afford to take out insurance.

The early policies from 1716 to March 1725 merely list the buildings, their values, owners and tenants. Outbuildings are stated to be separate or adjoining. After the 1725 fire, occasional statements are made about the building materials of new buildings or newly-fronted buildings (tiles, brick, and timber). From 1727, risk was categorised as: common; hazardous; and doubly hazardous with

TABLE 5 Average insurance values of buildings in Buckingham (rounded to the nearest £5).

Building type	Average Value (£)	No of buildings
Inns	315	11
Houses	150	139
Tenement	65	17
Cottage	15	6
Hovell	30	3
Brewhouse	20	6
Malthouse	115	5
Shed	10	2
Tythe barn	140	1
Barn	25	56
Stable	20	29
		Total 219



FIGURE 3
Upper: Bickham's views of Buckingham 1753.
Lower: Detail of The Red Buildings opposite the Gaol.

TABLE 6 Types of buildings insured by the Sun Fire Office.

Sun Fire Office Policies	National 1716	Buckingham 1717-31, 1775-87	National 1790
Houses and Shops	67%	51%	67%
Inns	10%	5%	4%
Warehouses	9%	5%	8%
Farms, barns, malhouses	5%	37%	0%
Mills, factories, workshops	1%	2%	8%
Undefined	8%	—	3%

premiums to match (Dickson, 1960, 84). Common insurance was available for buildings constructed of brick, stone, tiles, slates and lead roofs. Hazardous insurance applied to buildings made of timber, thatch, plaster, or to buildings of any construction that contained hazardous trades. Doubly hazardous insurance applied to buildings made of timber or thatch that contained hazardous trades. These policies list the building materials of houses and outbuildings as plaster, brick, tiles, stone, thatch, timber, brick panelled, etc. The relationship of the outbuilding to the main property is usually defined as close, separate, adjoining, communicating, linked, and party wall, etc.

Dickson (1960, 77-78,) randomly selected two samples of policies on a national basis for 1716 (250 policies) and 1790 (350 policies) and this data has been compared with the Buckingham samples for 1717-1731 (71 policies) and 1775-1787 (33 policies). As the Buckingham samples showed no significant differences, the two sample sets have been combined (Table 6). The Buckingham data shows sixteen percent fewer policies covering shops than the national sample, and about thirty percent more policies covering barns and malhouses. One of the inherited medieval features of Buckingham is that its long burgage plots favoured

"back yard" enterprise, so almost every insured burgage plot had at least two barns, a stable and a brewhouse.

In social terms, the largest group of policyholders on a national basis were shopkeepers, tradesmen and craftsmen (Dickson, 1960, 77-78). The total Buckingham data set was separated into three temporal categories: the period before the fire 1717-1724 (66 policies); after the fire 1725-1731 (91 policies); and the period 1775-1787 (82 policies). The number of policies held by Buckingham shopkeepers and the "alcohol" trade (Table 7) is similar to the national figures in all data sets. The percentage held by the gentry is much lower in Buckingham than the national sample. The percentage of women who hold policies in Buckingham is significantly higher than the national sample.

It is interesting to compare the Buckingham policyholders before and after the fire. The policies held by merchants fell from nine to one percent, and the percentage held by shopkeepers and tradesmen increased by fourteen percent. Merchants tended to deal in luxury goods, and the fire probably wiped out a significant number of customers and shop premises. There are probably fewer policies held by merchants because there were fewer

TABLE 7 Types of policyholder insured by the Sun Fire Office.

Sun Fire Office Policyholders	National 1716	Buckingham 1717-1724	Buckingham 1725-1731	National 1790	Buckingham 1775-1787
Shopkeepers, Trade, Craft	45%	42%	56%	61%	65%
Brewers, Maltsters, Victuallers	18%	18%	18%	8%	11%
Gentlemen	17%	11%	11%	14%	8%
Merchants	13%	9%	1%	10%	3%
Women	7%	20%	14%	7%	13%
Average Premium	6s-6d	not known	not known	£1-8s-8d	not known

merchants (directly or indirectly caused by the fire), and/or that they had to change *modus operandi* to shopkeepers and tradesmen to survive and provide essential goods for desperate customers. The percentage of policies held by Buckingham women, mostly spinsters and widows, was also reduced after the fire, but this data set is too small for detailed analysis. Before the fire many of the women who held policies were running shops or businesses, or were named on policies as tenants living in accommodation insured by their landlords. After the fire the number of these policies is much less evident.

In 1730 Browne Willis summarized the overall situation succinctly:

that the damage will at length exceed the highest calculation, must be apparent to all such who are conversant in Trade; for tis not the Quality or Fineness of Building, but Quantity of Offices, and Rooms for Conveniency that furnish our Necessaries for Shopkeepers, and if these are not provided for in time, there can be but little Reparation in erecting them after the Trade is irretrievably gone hence, and transplanted elsewhere (Willis, 1730, 98–99).

The insurance premiums generally applied in 1721 were typically 8s for £500 of standard cover, and up to 15s for £500 of hazardous trades (Dickson, 1960, 83–84). For comparison, thirty Buckingham policies were found which contained premium information for the period 1723 to 1725, and the average Buckingham rate was 3s for £500 of cover, almost forty percent less than London rates. Premiums were paid quarterly until 1726, after which they became annual (Dickson, 1960, 79). Policies were renewed every five years and reissued with a new policy number (Guildhall, 1999), however policies could be issued for up to seven years (Dickson, 1960, 79). At Buckingham there are five known cases of seven-year policies between 1717 and 1730, and two cases where the same policy number was used for more than twenty five years (SFO 12160/7/79 & 12160/7/160). Unfortunately the Buckingham data set is too small to make any sweeping generalizations about policy numbers. However, if it is assumed that all the Buckingham policyholders held seven-year policies, and that they all paid their premiums on a regular basis, then

at the time of the fire, anyone who had taken out a policy after 1717⁷ should have had insurance cover.

The list of the 125 named sufferers representing more than 130 families in the application for a brief (Appendix 1) were compared with the list of the 65 people who held Sun Fire Office policies prior to the fire. Nineteen sufferers were either policyholders or named on a policy as a tenant, and therefore likely to have been covered by buildings insurance (Appendix 2). Policyholders who owned properties damaged by the fire but which were let out to tenants do not appear in the court lists of sufferers. Policyholders tended to have building and contents insurance on their own property, whereas they only covered the buildings of their tenants. The tenants themselves appear as sufferers, as they had lost goods. All nineteen sufferers are mentioned in policies that were issued from 1717 to 1725. If it is assumed that the court named all the direct sufferers, then total cover of these nineteen sufferers should indicate the maximum insurance payout. The cover amounted to £5,090 of which £3,790 was for buildings and £1,300 for contents (Appendix 3). In comparative terms the total fire insurance payouts for town fires in Tiverton (1731), Blandford Forum (1731) and Wareham (1762) were £1,135, £14,000 and £9,600 respectively (Turner, 1985, 99).

The initial reports stated that the damage at Buckingham was estimated at £40,000. Within 100 years of the fire, one source stated that the loss was nearly £33,000 (Stalker, 1790, 395), another source dated 1808, quoted a loss of nearly £38,000 (Harrison, 1909, 90). The handbill stated that the loss excluding insurance was £32,682 13s. 6d. (Fig 1). The inference is that the insurance payout was between £5,000–7,000 of which some £5,090 has now been identified (see Appendix 3). Seven months after the fire the losses were stated to be only £19,141 17s. 9d. (Table 1). The difference of £13,540 15s. 9d. (buildings plus contents) is likely to be the sum of the charitable donations (money and goods) from the gentry, the appeals, and from neighbouring towns and parishes. The donations were used to build the Red Buildings (Silvester, 1829, Vol 1, 106). If the Buckingham brief was as successful as at Warwick (£11,000), then the total loss to the citizens of Buckingham would have been about £8,000.

⁷ There were a few "early adopters" in Buckingham who took the trouble to arrange insurance with the London office for their properties before the Buckingham agency opened in 1721.



FIGURE 4 Street names. The hamlet of Bourton Hold is shown in red. The area to the north is the borough. The precinct of Prebend End lies to the south (Hunt, 1994). Ordnance Survey Map (2002). © Crown copyright and/or database right. All rights reserved. Licence no 100045439.

In terms of the insured, it is not known whether they received the full value of their property. Some insurance offices preferred policyholders to under-insure, so that the policyholder would also be liable to risk, and would therefore endeavour to keep the risk to a minimum. Other offices wanted to maximise their premium income, and therefore insured goods and property to full value (Jenkins, 1986, 27).

THE PEOPLE OF BUCKINGHAM AFTER THE FIRE

In most cases a town fire did not discriminate between rich and poor, but in this instance a case might be made. Like most towns, Buckingham had a wealthy area and a poorer area, and as the fire mainly affected the area between the town hall and church, the victims were mainly the rich who became dependent on charity.

Several persons who had comfortable dwellings of their own are now forced to wander up and down for shelter wheresoever they can find it (Willis, MS22, 47).

The poor who survived unscathed upwind of the Unicorn Inn, in the south east of the High Street and around the North East End, were in no position to help. The Assize judge stated that the overall lack of financial resources meant that fire victims were:

deprived of all hopes and means of a future subsistence by their honest labour and industry and must inevitably perish unless timely relieved by ... charitable help (BRO Q/SO/11).

Insurance money could be used to rebuild or repair a house, but the previously wealthy owner might have insufficient funds or skills to survive by starting or restarting a business. Thus there were three potential options: live in the rebuilt house; let the rebuilt house; or take the insurance money in cash (Dickson, 1960, 80). Those who were not insured may have needed to secure capital before rebuilding could be carried out. Tenants had to try and rebuild and pay rents, or risk the reversion of the building plot to the landlord (Borsay, 1990, 120). An example of a repaired house is No.10 Well

Street that has a datestone TG 1726⁸, a date consistent with the architectural style – a symmetrical frontage and heavily accented windows and door. However, an internal inspection showed vestiges of a timber-framed building with fire damaged timbers, and internal walls that do not align with the placement of windows on the newly repaired frontage. If the owner or tenant could not secure the capital to rebuild, then there was the option of selling their interest in the building plot. In April 1726 Joan Huggins, widow, a victim of the fire (BRO Q/SO/11) sold 'all that toft or piece of wast ground ... in Castle Street whereon a messuage lately stood' for the sum of £13 of goods and money (BRO D/X 535/1).

There were opportunities for investors after the fire. A month after the fire Aris (who was insured) purchased the White Hart and amalgamated it with his own property (BRO D/X 1281/2/1). A year after the fire Francis Baxter bought the Unicorn Inn (BRO D 180/1/1/2). Charles Blunt (who was insured) demolished two burnt properties in Castle Street and built Trolley Hall (BRO DX 2/21). However, the numbers of Buckingham people who had sufficient wealth to invest in the town after the fire were relatively few. Seven months after the fire, the speculator-investor Thomas Armstrong from Brackley, a linen draper, insured three tenements 'all tyled' in Horn Street which were let to a grocer, a labourer and a schoolmaster (SFO 20/391). No doubt the rental income from newly built properties in a situation where good housing was scarce, was quite lucrative.

The uneven distribution of wealth subsequently became more exaggerated as those who could afford to build in brick or stone, and those who had the foresight to take out insurance reduced the risk to themselves. Those who could not afford such materials built traditional flammable thatched cottages (Jones, 1968, 147). The division between the rich and poor ends was maintained as the Red Buildings (c1725–1866) and the Workhouse (1835–1960s) were built at the North End, the 'poor end' of town:

All below the Red Buildings is now called the North End but formerly Nast End (North East). More like the suburbs of a murky town, the houses are of the meanest description and the inhabitants of the poorest class

⁸The initials indicate that the house may have belonged to Thomas Gibbs (BRO Q/SO/11), a sufferer and tenant of the White Hart prior to the fire.

and to a stranger entering the Town this end the appearance is not very flattering (Silvester, 1829, Vol 1, 110).

A SELECTED SURVEY OF BUCKINGHAM

The intention of the survey was to establish the site where the fire broke out and the area of Buckingham damaged by the fire. The survey combines information from old maps, photographs and engravings, physical inspection of standing buildings from the listed buildings register and the RCHM, Pevsner (1960), property deeds and the Sun Fire Office insurance policies.

Unfortunately, Buckingham has no surviving map similar to that of the London maps drawn by W.Hollar (Lloyd, 1998, 132) and J.Leake (Reddaway, 1951, 55) following the fire of 1666. Sir John Evelyn whose grandfather had witnessed the Great Fire of London, climbed the church tower at Buckingham two months after the fire, to view the 'ruins of above 100 houses destroyed lately by fire' (Clarke, 1990, 21). Given the location of the church and the ground contours, and the fact that it had a short tower at this date (Elliott, 1975, 129), the field of view tends to support Willis's observations that the areas around Castle Street, Well Street and Horn Street (now called West Street) were the most severely affected (MS Willis 22, 69v). The fire is said to have 'extended as far as the Dolphin Inn, a

part of which was burnt' (Silvester, 1829, Vol 2, 37).

One of the problems encountered during the survey was that some street names mentioned in deeds and maps of the 17th and 18th centuries have changed. The current names of the main streets are shown (Fig 4), and using a variety of sources, the old and modern names were established (Table 8).

There were at least ten town plans of Buckingham published in the century preceding the fire. John Ogilby's road map from London to Buckingham published in 1675 shows a street plan of Buckingham, but is insufficiently detailed to be useful (Scott et al, 1984, xv). The remaining nine maps⁹ are either reprinted from John Speed's map originally published in 1611 (Speed, 1611) or are crude copies by foreign publishers¹⁰. In the century following the fire at Buckingham, there is only one town map of note, published by Thomas Jefferys in 1770 following his surveys of 1766–1768 (BAS, 2000). The buildings and built-up areas that Speed and Jefferys marked on their maps were transferred to a modern Ordnance Survey Map. The modern maps show that medieval burgage plots are much in evidence on the Market Hill, West Street, Well Street and Castle Street (Fig 4) and indicate that many of the buildings destroyed by the fire had medieval timber and thatch origins. Comparison of a bird's eye view engraving of Buckingham (Bickham¹¹, 1753) taken from the north (Fig 3) with

TABLE 8 Street names of Buckingham on maps and property deeds.

Old name	Modern name	Reference
Fowler Street	West Street	(Silvester, 1829, Vol 2, 36).
Horn Street	West Street	(Elliott, 1975, 48).
Podds Lane	Moreton Road	(Jefferys, 1770)
Red Lion Street	Nelson Street	(Elliott, 1975, 192)
Nast End	North East End	(Silvester, 1829, Vol 2, 24–25).
Castle Hill	Church Hill	(Silvester, 1829, Vol 2, 24–25).
Castle Bridge / Coles Bridge	Tingewick Road Bridge	(Harrison, 1909, 66)
Hog Lane	Elm Lane	(Jefferys, 1770)
Primrose Hill	Bristle Hill	(Silvester, 1829, Vol 1, 99).
Sheriffs Bridge	Woolpack Bridge	(Harrison, 1909, 65)
Castle Mill Street	Nelson Street	(Elliott, 1975, fig 9)

⁹ Published by J Sudbury & G Humble (1611, 1616), CW Traylor (1614), G Humble (1632), M Merian [1640], T Basset & R Chiswell (1666, 1676), H Overton [1720].

¹⁰ Merian of Germany [1640], Hermannides of Amsterdam [1661], Tielenburg of Amsterdam (1730).

¹¹ George Bickham (Junior) produced a number of birds eye view engravings from 1750 to 1754 (Moreland et al, p169, 1989), and the Buckingham view was probably drawn in 1753 when he also drew a plan of Stowe gardens (Clarke, 1990, 15).



FIGURE 5 Speed's Map (1611) and Jeffreys Map (1770) overlaid on to the Ordnance Survey Map. © Crown copyright and/or database right. All rights reserved. Licence no 100045439.

Jefferys map (Fig. 5) shows the relative positions of the Red Buildings, the Gaol and the Town Hall.

BUILDINGS DESTROYED

A comparison of the buildings and built-up areas on Speed's map (1611) absent from Jefferys map (1770) was made to indicate areas of buildings that had been destroyed by fire and not replaced (Fig 5). As neither of the original maps was particularly accurate by today's standards, this comparison is subject to error; however there are indications that some buildings in West Street, Castle Street and Well Street present in 1611, were vacant plots in 1770. There are also two vacant plots (1770) which cannot currently be explained, one on the south side of the Market Square, and the other adjacent to Manor Street.

The slow reconstruction concerned Willis, and he provides information not only about the rate of house building after the fire (Table 3), but also their location. In 1736 he notes that the Crown and three other houses in Castle Street had not been rebuilt, nor had two houses in Horn Street, one house in Well Street, two tenements between Horn Street and Castle Street. The inference is that by this date, almost all the buildings had been reconstructed, and that due to the lack of an Act of Parliament, all were on the same site where a building, or buildings, had previously stood, and that Willis was merely recording the gaps. The gap of seventeen houses recorded in 1736 on Castle Hill (MS22, 69v) had been reduced to fourteen by 1755 (Willis, 1755, 50). It does not seem that new buildings were built elsewhere as Willis notes that the only new houses built on a new site between 1725 and 1736 were the Red Buildings (MS22, 69v). Jefferys surveyed Buckingham in 1766–1768, only 15 years after Willis' pronouncement about the fourteen houses still not rebuilt; thus Jefferys map of Buckingham is probably a close approximation to the distribution of houses in Buckingham in 1725. In corroboration, Willis did not believe that the population had decreased in the period between 1725 and 1736 (MS22, 69v).

The register of listed buildings (DoE, 1994) was used to identify sixty-four buildings in Buckingham dated to the 18th century. Using property deeds, dating evidence and Jefferys Map, these

buildings were separated into three groups: pre-1725, 1725–1770, and 1770–1800. The pre-1725 buildings are assumed to have survived the fire, and the 1770–1800 buildings are largely new buildings on new sites. The buildings dating from 1725 to 1770 that are located on "old" building plots are assumed to be due to post-fire reconstruction. Unfortunately it has not been possible to exclude from this group those buildings that were rebuilt due to non-fire events, nor those that were merely refronted in the latest Georgian fashion. However these buildings were plotted on a modern Ordnance Survey map (Fig 6) and seem to correlate with the reported areas of fire damage.

The buildings known to have been destroyed in the fire include most of the buildings in Castle Street (Silvester, 1829, Vol 1, 101), including the two buildings that stood on the site where Trolley Hall was built (BRO DX 2/21). The Crown in Castle Street was never rebuilt, and stood as an empty space in 1829 (Silvester, 1829, Vol 1, 99) and was probably located on the empty building plot (see Fig 5). The buildings between the Unicorn and the Three Cups were destroyed as well as seventeen houses in Castle Hill (Willis, MS22, 69v). None of the houses on School Lane, opposite the National School, except Markams were rebuilt (Silvester, 1829, Vol 1, 96).

BUILDINGS SURVIVED

The register of listed buildings (DoE, 1994) and the Royal Commission volume (RCHM 1913) were used to identify fifty eight buildings in Buckingham dated to the 17th century or earlier, which therefore must have largely survived the fire of 1725 (Fig 6). Some buildings that survived the fire and were subsequently demolished have been added to this map¹². Speed's map (Fig 5) was used to corroborate the location of these buildings, which largely tallied. There appear to be several groups of these pre-1725 buildings that survived the fire, one group north east of the Market Square, one group north of the High Street towards North End Square, and another group is located at the far south of the town near the old Church and along Church Street. This latter group includes Barton's hospital (Elliott, 1975, 163), the Manor House, and the Vicarage. Another group of buildings on the

¹² Fortunately Silvester (1820–1850), Elliott (1975) and Pevsner (1960) noted the dates and locations of many of these lost buildings.



FIGURE 6 Extent of the 1725 fire on Ordnance Survey Map (2002). © Crown copyright and/or database right. All rights reserved. Licence no 100045439.

south side of Well Street seemed to have survived the fire, including the Workhouse, the Bull, the Woolpack and Tudor House. The encroachments in the Market Square such as the dilapidated Wool Hall (Elliott, 1975, 161) and the timber-framed buildings that stood there were unaffected (Harrison, 1909, 32 & 116).

Certain buildings survived the fire due to their construction. A notable example was the old Town Hall (1685–1783) opposite White Hart. Its proximity to the White Hart can be seen on Jefferys map (Fig 5), and must be less than ten yards. Aris's advertisement indicated that the Town Hall was a "safe place" to store belongings during the fire (NM, 12th April 1725); and together with evidence from the Buckingham engraving (Fig 3), suggests that the town hall was of brick construction, with open arches on the ground floor. Other examples include the stone-built Bull Inn on Well Street and the brick fronted Castle House (1708) on West Street. Certain buildings probably survived due to their isolation from other houses, such as the 16th century building in St Rumbold's Lane and Tudor House in Well Street. In the middle of any major town fire, there are often some surprising survivals, and some may be seen on W.Hollar's 1666 map of London (Lloyd, 1998, 132). Castle Street enjoyed two such survivals, The Swan & Castle was a 16th to 17th century building (Harrison, 1909, 30), and the building now called Stoneleigh House which dates from the 17th century (DoE, 1994).

The pre-1725 buildings that survived the fire and the rebuilt buildings that date from 1725 to 1770 were plotted on the same modern Ordnance Survey map (Fig 6) to arrive at the proposed extent of the fire. In general terms, this map appears to show that the buildings that survived the fire are on the outer fringes of the town, and that a high concentration of buildings in the centre of the town have been replaced. In summary all the evidence seems to agree that fire affected the buildings on the south side of the Market Square, and the two blocks of buildings bound by West Street, School Lane and Castle Street, and Well Street, Elm Street and Castle Street. The fire appears to have burned houses on both sides of Nelson Street near Bristle Hill, and stopped prior to reaching the block of buildings to the south of the Castle mound.

THE UNICORN

The fire broke out close to the Unicorn (NM, 22nd March, 1725). Roundell stated that the Unicorn was in Castle Street (1857, 26–29), an assertion repeated by others (Vernon et al, 1984, 84). The borough archivist was more circumspect as he was unable to identify its location (Elliott, 1975, 205). In fact the Unicorn was 'fronting the Market Place' (NM, 31st Aug 1724).

The property deeds relating to the White Hart and the Unicorn Inn on what is now the Market Square were examined. The White Hart has operated continuously from the early 18th century to date (2006) as a licensed house and so its current and historical location is established. In 1725, the property to the south of the White Hart was the Three Cups, which similarly is still operating (2006). Thus the historical locations of both the White Hart and Three Cups are established as fixed points, and can be used to determine the location of other properties. Many deeds of the 18th century specify the boundaries of a property by noting the owners or occupiers on either side, or if it was a licensed house allude to its "sign". The sequence of properties from the Three Cups to the Unicorn has been elucidated (Fig 7). During the late 17th to early 18th century these five properties had been inns: the Three Cups, the White Hart, the Angel¹³, the Cock and the Unicorn (Fig 8), although they may not have been operating at the same time.

In 1725 the Three Cups was in the tenure of Joseph Gurney, the White Hart was owned by Robert Stutchbury and was in the tenure of Thomas Gibbs, and the property to the north of the White Hart was once known as the Angel, and owned by John Aris, the surgeon (BRO DX 1281/2). John Butterfield lived in the next property, which was once the Cock Inn (BRO D/X 1281/2/1). All four properties were damaged by fire, and Gurney, Stutchbury, Gibbs, Aris and Butterfield are listed as sufferers (Appendix 1).

The property to the north side of Butterfield was the Unicorn Inn, which was owned by William Egerton, a cheesemonger in Covent Garden. A year after the fire he sold it to Francis Baxter for the sum of £300 (BRO D 180/1/1/2). Baxter's insurance policy for the same value, £300, covered the nine thatched back buildings of the Unicorn Inn (a

¹³ The building 'formerly known as the Angel' was called the Surgeons Arms (NM, 22nd March 1725).



Plot No.	Description in 1725	Owner or Occupier	Occupier today
1	Three Cups Inn	Joseph Gurney	Corner House
2	White Hart	Thomas Gibbs	White Hart
3	Formerly the Angel	John Ans	White Hart
4	Formerly the Cock Inn	John Butterfield	White Hart
6	Unicorn Inn	William Egerton	Stuart & James
7	Unicorn Inn	William Egerton	Oxfarn
8	Unicorn Inn	William Egerton	Cheltenham & Gloucester
9	Sword Culter	John Holton	The Artists Studio
10			Lords Estate Agents
11	Formerly Fowler		National Westminster

FIGURE 7 Building plots near the site of the outbreak of the fire. © Crown copyright and/or database right. All rights reserved. Licence no 100045439.

hovel, kitchen, stables, gatehouse and brewhouse) and does not list any building that could be the main inn (SFO 31/346). The possibilities are that either the main building of the Unicorn was destroyed in the fire, or that the front and back of the property were owned by different people, or simply that the main building was not insured. The nine documents relating to the Unicorn between 1725 and 1761 (BRO D 180/1/1/2) are silent about any destruction to any property. John Holton, a sword cutler (SFO 15/410) occupied the property on the north side of the Unicorn and is listed as a sufferer; thus the buildings on either side of the Unicorn were damaged. Another indication that the main building of the Unicorn was destroyed is that an Elizabeth Eggerton, widow, is listed as a sufferer – a possible relation to the owner William Egerton. By 1761 the Unicorn was no longer an inn (BRO D 180/1/1/2), and the property standing on that plot had been divided into three messuages or tenements (Fig 7).

In terms of the urban landscape today (2006) it would appear that the Unicorn stood on Nos 7 & 8 Market Square, the site currently inhabited by Oxfam and the Cheltenham & Gloucester Building Society (Fig 7). As the fire started near to the Unicorn, and as most of the destroyed buildings were in Castle Street it appears that on March 15th 1725 the wind was blowing strongly from the north-east and drove the fire south and west. The two properties upwind of the Unicorn are Nos 9 & 10 Market Square, both of which are post-1725 buildings. The next building upwind was a 15th century timber-framed building (Elvey, 1977, 301), and the National Westminster Bank currently occupies the plot. Therefore it seems likely that the fire started at Nos 9 or 10 Market Square, whose current occupiers (2006) are the Artists Studio and Lords Estate Agents.

THE CRITICISMS BY BROWNE WILLIS

After the Buckingham fire, the antiquarian Browne Willis (1730, 98–99) condemned the authorities for their:

'Neglect of obtaining an Act of Parliament as at Northampton, Warwick etc, and for want of consulting proper Measures at first ... tended greatly towards impoverishing the Town, and sunk its Trade and Markets, which 'tis to be feared will decay more and more'

Willis explained that the priority for getting the town back onto its feet was the rapid reinstatement of shops and offices for trade. The opportunity should be taken to allow better access for traffic and it would also enhance the reputation of the town and attract trade, if there were uniform, handsome and convenient dwellings.

Willis was a student of history, a member of the gentry, intelligent, an activist and strategist. He made particular reference to the Northampton fire of 1675 and the Warwick fire of 1694, where the boroughs had successfully applied to Parliament for a local rebuilding act, which had allowed the authorities to reconstruct the town on a new street plan. Both borrowed heavily from the London Rebuilding Acts. Before the fire, Buckingham had a mix of medieval, Tudor, Stuart and a few Georgian houses, crammed together on a "higgledy-piggledy" medieval street plan. Willis wanted to build an elegant Buckingham with neo-classical and architectural order, symmetry, uniformity and balance. He recognized the opportunities that the fire offered for the evolution of the town, by replacing medieval haphazard and narrow town streets with wider and straighter roads with squares and vistas, which would attract more traffic and trade. He understood that supporting local business was more important for the financial future of a market town and its inhabitants, than domestic housing.

TABLE 9 House and Population distribution in 1725, (Willis, MS 22, 69v)

Buckingham	Population	Houses	People/House
Borough	924	229	4.0
Bourton Hold	301	81	3.7
Prebend End	300	77	3.9
Total	1525	387	4.0

In terms of Willis's comparisons, both Warwick and Northampton quickly recovered, and were reconstructed with wider streets and with 'beauty ... and regularity' (Borsay, 1991, 19). Northampton was 'finely rebuilt with brick & stone, and the streets made spacious and wide', so that 'as at Warwick, the beauty of it is owing to its own disasters' (Defoe, 1928, Vol II, 86).

In 1730 Willis (98–99) predicted that the slow replacement of offices and shops after the fire meant that trade would move elsewhere. The town of Buckingham comprises the borough, Bourton Hold (Hunt, 1994) and Prebend End (Fig 5), and in 1725 sustained a population of 1525 who lived in 387 houses (Table 9). It is not now possible to reconstruct their exact locations, but they are likely to be located in the areas highlighted by Speed (1611) and Jeffery (1770).

The parish of Buckingham includes the town and the outlying villages of Bourton, Gawcott and Lenborough. In 1790 the parish contained 540 families (Stalker, 1790) and in 1808, there were 531 houses and 2605 inhabitants (Harrison, 1909, 89). These figures indicate that the growth in the number of houses was relatively modest in the century following the fire, although the fact that the average inhabitants per house had grown to five suggests that the population was growing.

It took thirty years (1725 to 1755) to rebuild ninety percent of Buckingham's destroyed housing stock, and during this period the population appeared to be static. In England and Wales the population rose by about 8 percent from 5.35 million to 5.77 million (Gardiner et al, 1995, 610). If the population of Buckingham had grown at a similar rate, then a population of about 1,650 would be expected in 1755. Assuming the same size of family unit, that would have required 412 houses. The number of houses, about 372 in 1755, was about 40 less than might have been expected. The fire destroyed a significant proportion of the personal wealth and profitable businesses that were the principal economic drivers of the community, and the lack of available capital inhibited new building and constrained recovery. The years 1715–1730 were years of expansion in England (Clark, 2000, 616), and Buckingham was struggling to survive. The town had few gentry to help, and Lord Cobham was far too busy with his gardens and buildings at Stowe (Clarke, 1984, 111). Willis did his best to win back the status of county town from Aylesbury

(Hunt, 1994, xiii) by building a gaol, and in 1748 Lord Cobham obtained an Act of Parliament forcing the Summer Assizes to remain in Buckingham. However the fire appeared to be still fresh in the public perception and the Act contained a get-out clause:

unless [Buckingham] should be wholly unfit for the holding [of the Assizes there] by Accident of Fire (BRO B/Buc 4/25/3).

In the 1750s, the town probably recovered to the position it had enjoyed thirty years earlier, by which time Northampton, Aylesbury, Banbury and Bicester had established their competitive advantages in trade and communications. In 1808, Buckingham was described as having:

... very little trade or manufacturing here (Harrison, 1909, 89)

Some authorities have argued that the effect of a town fire is likely to be of serious but not massive economic significance; although trade might be lost following a fire, towns that fell into decay were in trouble before the fire (Jones et al, 1984, 60). There is some evidence to suggest that Buckingham was indeed in difficulty. In 1698 a gale destroyed the church steeple and caused £1000 damage to its supporting tower. The town could not raise sufficient money for restoration and the tower was temporarily patched up – for fifty-five years (Elliott, 1975, 126).

The fire evidently had a long-term effect; in 1788, the topographer Stebbing Shaw visited Buckingham (Shaw, 1789, 66) and wrote:

A fire in 1725 destroyed a great part of the town; but this misfortune was not the cause of another Phoenix rising from its ashes; the streets are still irregular and bad.

In 1808, a description of Buckingham stated that it had one long street, the houses being 'meanly built and many of them thatched' (Harrison, 1909, 89). The poor probably had no option but to rebuild their cottages in cheap traditional and flammable materials, the more wealthy were able to rebuild in brick and tiles. In 1830:

... the houses are chiefly of brick, and many are well built; but the town can lay but small claim to regularity

or uniformity in its streets or habitations, the dwellings being scattered over a large extent of ground (Pigot, 1830, 49).

The static population, slow rebuilding rates, poor quality housing, the lack of trade and general prosperity show that Willis' predictions came true; Buckingham became an insular backwater as its trade was moved to competing market towns.

CONCLUSION

The fire at Buckingham was unusual for three reasons. First, unlike Warwick, it was not a sequentially progressive fire, where its progress could be anticipated, but one in which several fires unpredictably broke out in different locations. This made fire fighting difficult, and eventually futile. Secondly, the fire adversely affected the economic ability of the town community to support itself and effect recovery, particularly as many of the well-to-do were made paupers overnight. Thirdly, neither parish churches nor any public buildings were affected, which lessened the financial burden on the community.

The administrative processes and the damages suffered by the towns of Buckingham and Warwick after their respective fires have been compared. The Act of Parliament and the leadership of its local magnate were instrumental in Warwick's rapid recovery. Buckingham did not enjoy either of these benefits, but its losses were slightly mitigated by the early adopters of insurance. Buckingham's failure to recover quickly led to stagnation, and the loss of trade and status to competing market towns.

The outbreak of a fire in an urban situation is an event that usually occurs in a very brief span of time. Any crisis event usually generates paperwork, and despite the lack of records it has been possible to reconstruct many of the events that took place during and after the fire using less obvious sources. The fire at Buckingham took place at the height of such outbreaks in England, and at a time when the concept of risk from fire was changing, from a community risk (prevention, fire fighting and briefs) to a personal choice (insurance). Insurance policies as an information source in an urban fire situation provide valuable data about the materials, design and values of property, as well as sociological information about the types of employment, ownership and occupation. The ability to identify

the sufferers and named policyholders and their tenants allowed tentative reconstruction of the insurance cover, and the actual financial losses of the town. With more time, it might be possible to reconstruct the greater part of the town and identify the house locations of the majority of sufferers.

The use of digital Ordnance Survey maps in conjunction with contemporary maps has allowed the reconstruction of the built-up areas of Buckingham both before and after the fire. Plotting the buildings by estimated date of construction on a map, together with contemporary descriptions, has highlighted the probable areas damaged by the fire. The town centre shows evidence of a high proportion of post-fire 18th century buildings, and a scattering of older buildings on the edges of the town. All descriptions of the fire to date have defined the damaged areas by streets, whereas the map evidence indicates that two entire blocks, densely covered with buildings, were largely destroyed. The failure to obtain a Rebuilding Act means that the street and spatial patterns at Buckingham are still essentially medieval, despite the high attrition rate caused by the fire of 1725.

The combined use of Sun Fire Office policies together with court records, property deeds, maps and a survey of the surviving buildings of a town appears to be a novel approach to ascertaining the area of damage incurred by a town fire; and could be used as an investigative approach in other towns. Much of the source information as well as the conclusions in this work will be new to historians of Buckingham and will contribute to the general debate about the development of the town, and why it was ultimately overshadowed by Aylesbury.

APPENDIX I

Sufferers of the Great Fire of Buckingham.
(BRO Q/SO/11).

	Surname	First	Description		Surname	First	Description
1	Butterfield	John		63	Boughton	Thomas	
2	Fall	John		64	Massey	Thomas	
3	Gurney	Joseph		65	Baker	John	
4	Stutchbury	Robert		66	Nash	John	
5	Arriis	Thomas		67	Russell	Anne	senior
6	Jones	William		68	Russell	Anne	junior
7	Eggerton	Elizabeth	widow	69	Townshend	John	
8	Battams	William		70	Good	John	
9	Guy	Joane		71	Herbert	Henry	
10	Clark	Mary		72	Webster	Henry	
11	Saunders	Mary		73	Gurnett	Edward	
12	Nelson	William		74	Gurnett	John	
13	Syrett	Joseph		75	Watts	William	
14	Mills	Elizabeth	widow	76	Holt	John	
15	Markham	Sarah		77	Little	Thomas	
16	Turvey	Susannah		78	Graw	Nicholas	
17	Mew	John		79	Holbird	John	junior
18	Webster	Phillip		80	West	Robert	junior
19	White	Susannah		81	Robinson	Thomas	
20	Warr	Elizabeth	widow	82	Clayton	Hester	spinster
21	Alibone	John		83	Reeve	Anne	
22	Turnham	John		84	Wales	Elizabeth	wife of Richard
23	Gaspin	Elizabeth		85	Jefkins	John	
24	Hannah	George		86	Turpyn	Richard	
25	Gibbs	Thomas		87	Cooper	Thomas	
26	Hicks	Elizabeth		88	Kelley	Eleanor	
27	Hawkins	Joseph		89	Bradley	Anne	
28	Jenkinson	Edward		90	Hawkins	Sarah	widow
29	Tims	Nathaniel		91	Jeffs	Thomas	
30	Mills	Elizabeth	spinster	92	Cleydon	John	
31	Hunt	John		93	Reade	Walter	
32	Oakley	Thomas		94	Collett	Sarah	widow
33	Jones	John		95	Bell	Anne	widow
34	Cox	William		96	Ingram	Margery	
35	Glave	Ralph		97	Bull	Anne	
36	Goodinch	John		98	North	Margery	wife of Henry
37	Harris	Anthony		99	Hawkins	Thomas	
38	Jolly	Ralph		100	Whitaker	John	
39	Fennimore	Richard		101	Holloway	Rebecca	
40	Pursell	William		102	Holbird	Elizabeth	
41	Burnard	William		103	Biggins	Anne	
42	Carter	John		104	Dolphin	Thomas	
43	Orme	Mary	widow	105	Higgins	Benjamin	
44	Syrett	John		106	White	Robert	
45	Goodwyn	Frances	spinster	107	Huggins	Joan	widow
46	Wilkyns	Edward		108	Arnett	Susannah	
47	Pursell	John		109	Owen	Frances	widow
48	Cowley	Beatrice	widow	110	Sheene	Samuel	
49	Ethersey	Ursula	widow	111	Baker	John	senior
50	Clark	Richard		112	Webster	Mary	wife of Thomas
51	Jolly	Elizabeth	widow	113	Cox	William	
52	Richmond	Elizabeth	widow	114	Proofe	Samuel	
53	Williams	John		115	Warr	John	
54	Bradford	Thomas		116	Atkinson	Roger	
55	Thornton	Katherine	widow	117	Hawkins	Martha	wife of Thomas
56	Pursell	Anne	spinster	118	Burton	Margery	spinster
57	Halbird	William		119	Cooper	William	
58	Arriis	John		120	Bishop	Lawrence	
59	Fennimore	Joseph		121	Bourne	Thomas	
60	Odecock	Martha		122	Bilby	Susannah	
61	Coley	William		123	Holton	John	
62	White	Edmond		124	Collins	John	
				125	Warr	Thomas	

APPENDIX 2

The Insured sufferers of the Great Fire of Buckingham.

The following are the nineteen persons who were both sufferers of the fire and who are named on Sun Fire Office policies that were issued prior to the fire. There are 125 sufferers that are listed by name in the court records.

Surname	First name	Description
Butterfield	John	
Gurney	Joseph	
Stutchbury	Robert	
Jones	William	
Guy	Joane	
Warr	Elizabeth	Widow
Alibone	John	
Turvey	Susannah	
Oakley	Thomas	
Jolly	Ralph	
Burnard	William	
Orme	Mary	Widow
Arris	John	
Cooper	Thomas	
Bell	Ann	Widow
Whitaker	John	
Cooper	William	
Bourne	Thomas	
Holton	John	

APPENDIX 3

The policies of the nineteen sufferers who had insurance cover.

Name	Occupation	Property	Tenant	Location	Insurance Value	Insurance payout?	Buildings	Contents
Sm Fire Insurance								
John Alibone	Bread Baker	Dwelling house & Bakehouse		Town	500	500	500	
John Aris	Surgeon	Dwelling House		Town	100	100	100	
		Barns stables outhouses		Town	100	100	100	
		Goods merchandize		Town	100	100		100
Charles Blunt	Ironmonger	House – part of	Aldin Fuller	Town	200			
		Outhouses		Town	50			
		House – other part	Henry Harbett Mary Orme, widow Ann Bell, widow	Town	200	200	200	
John Butterfield	Grocer	House			?	500	500	
		Goods			500	500		500
Thomas Bourne	Mercer	Dwelling house		Town	250	250	250	
		Goods		Town	400	400		400
		House	Charles Blunt	Town	130			
			Samuel Holsworth	North end	20			
William Cooper	Cordwainer	Own house		Town	80	80	80	
		Goods & merchandize		Town	50	50		50
		House & Barn		Town	30	30	30	
			Thomas Cooper	Town	30	30	30	
			Jean Guy, widow	Town	30	30		
			Martha Adcock	Town	22			
			Frances Cross	Town	32			
	Elizabeth Webster	Town	33					
Joseph Gurney	Brazier	Dwelling house		Town	150	150	150	
		Goods & merchandize		Town	150	150		150
Joseph Gurney	Brazier	Three Cups & Brewhouse	Robert Mills	Town	250	250	250	
		Barn & stables		Town	50	50	50	
John Watis		House	Mr Jones	Town	80	80	80	
		Barn & stable		Town	20	20	20	
		House	Mr Baldwin	Town	80			
		Barn & woodhouse		Town	20			
Thomas Oakley	Woolcomber	Dwelling house		Town	200	200	200	
		Outhouses		Town	100	100	100	
John Hartley	Mercer	Dwelling house		Town	280			
		Goods & merchandize		Town	400			
		Dwelling house	Esther Carpenter	Town	100			
		Corner shop	William Barnard	Town				
		One shop	James Lewis	Town	20	20	20	
	One shop	Ralph Jolly	Town					
Robert Stutchbury		Dwelling House		Town	?	500	500	
John Whitaker	Innkeeper	Swan Inn		Town	300	300	300	
Samuel Ward	Gent	Dwelling house		Town	120			
		Goods in the same		Town	100			
		Dwelling house	Susannah Turvey	Town	80	80	80	
Shein Baxter	Inn holder	Dwelling house	William Clarke	Town	150			
		Outhouse, barns, stables		Town	100			
		Dwelling house	Elizabeth Warr	Town	50	50	50	
John Holton	Cutler	Dwelling house		Town	150	150	150	
		Outhouse & stables		Town	50	50	50	
		Shop goods		Town	50	50		50
		House goods		Town	50	50		50
Totals						5090	3790	1300

APPENDIX 4

The Sun Fire Insurance Policies.

John Butterfield ¹⁴	1 February 1716	11936/6/303/8655
Nathaniel Sayer	3 July 1717	11936/6/304/
Robert Stutchbury	20 February 1718	11936/7/303/10442
Robert Stutchbury	20 February 1718	11936/7/304/10443
John Whitaker	8 April 1719	11936/9/174/13691
Hannah Pursell	25 May 1721	11936/13/167/22920
Hannah Pursell	25 May 1721	11936/13/167/22921
Rev Oliver Pashler	29 December 1721	11936/13/24536
John Watts	22 February 1722	11936/15/142/27814
George Dancer	May 1722	11936/14/25340
John Aris	9 October 1722	11936/15/114/23758
William Cooper	9 October 1722	11936/15/115/23759
Thomas Bourne	16 October 1722	11936/15/115/23760
Robert Norton	17 December 1722	11936/15/34/23752
Alexander Sheen	17 December 1722	11936/15/34/23753
Shem Baxter	17 December 1722	11936/15/34/23754
Francis Smith	17 December 1722	11936/15/34/23755
Thomas Oakley	24 April 1723	11936/15/408/23762
Charles Blunt	4 May 1723	11936/15/408/23763
Ann Hartley	24 June 1723	11936/15/409/23767
Ann Hartley	24 June 1723	11936/15/409/23768
John Holton	30 June 1724	11936/15/410/23769
Andrew Pead	30 June 1724	11936/15/410/23770
Mary Bauldwin	6 July 1724	11936/15/410/23771
Thomas Nelson	27 July 1724	11936/15/410/23773
John Alibone	4 August 1724	11936/15/411/23774
George Dancer	30 December 1724	11936/15/411/23775
Alexander Sheen	25 March 1724	11936/15/412/23781
Joseph Gurney	25 March 1724	11936/15/413/23783
Joseph Gurney	25 March 1724	11936/15/413/23784
Richard Garratt	25 March 1724	11936/15/413/23785
John Hartley	25 March 1724	11936/15/413/23786
Charles Nurse	25 March 1724	11936/15/413/23788
Samuel Ward	25 March 1724	11936/15/414/23789
James Naseby	25 March 1724	11936/15/414/23790
Nathaniel Sayer	25 March 1724	11936/15/415/23799
Andrew Pead	25 March 1724	11936/15/416/23800
Sarah Sibthorp	25 March 1724	11936/15/414/23791
William Dradge	17 March 1725	11936/19/563/35081
John Harrison	17 March 1725	11936/19/563/35082
Martin Bloxham	17 March 1725	11936/19/564/35084
John Barns	17 March 1725	11936/19/565/35085
William Turpin	17 March 1725	11936/19/565/35086
Charles Blunt	17 March 1725	11936/19/566/35087
Thomas Bourne	17 March 1725	11936/19/566/35088
William Halsted	17 March 1725	11936/19/567/35089

¹⁴ The policies in bold identify those which pre-existed the fire *and* cover named sufferers.

Thomas Carter	17 March 1725	11936/19/567/35090
Francis Smith	17 March 1725	11936/19/568/35091
Robert Norton	17 March 1725	11936/19/568/35092
Matthew Rogers	17 March 1725	11936/19/569/35093
Matthew Rogers	17 March 1725	11936/19/569/35094
Matthew Rogers	17 March 1725	11936/19/569/35095
Edmund Law	17 March 1725	11936/19/571/35098
Elizabeth Dancer	17 March 1725	11936/19/572/35099
George Dancer	17 March 1725	11936/19/572/35100
John Butterfield	16 June 1725	11936/21/33/36080
Ralph Purcell	16 April 1725	11936/18/510/35330
Elizabeth Arnett	24 April 1725	11936/18/516/35341
Thomas Turnham	21 April 1725	11936/18/517/35343
Nathaniel Tims	4 October 1725	11936/21/189/36865
John Holton	4 October 1725	11936/21/189/36866
Thomas Armstrong	22 October 1725	11936/20/391/
James Sheen	3 December 1725	11936/21/479/37499
James Hartley	4 May 1727	11936/24/68/41662
John Hunt	16 August 1727	11936/24/312/42363
Thomas Sheen	11 April 1730	11936/30/230/
Alexander Sheen	18 April 1730	11936/30/261/50394
Thomas Sheen	16 May 1730	11936/30/258/50645
Shem Baxter	25 June 1730	11936/31/315/50898
Francis Baxter	3 July 1730	11936/31/346/
Samuel Sheen	7 September 1730	11936/30/479/51468
John Holton	16 October 1730	11936/30/595/51923
William Hulbird	24 December 1730	11936/31/46/19706
Samuel Coles	6 January 1777	11936/253/378211
Mary Lewesley	28 October 1777	11936/261/390645
Richard Seaton	Ladyday 1778	11936/256/382474
Thomas Wright	4 August 1779	11936/276/417336
Benjamin Thomas	21 September 1779	11936/276/418534
Robert Millagan	24 May 1780	11936/282/428993
Alexander Peade	12 June 1781	11936/292/443957
Newman Williatt	12 June 1781	11936/292/443959
Hannah Bennett	12 June 1781	11936/292/443963
Thomas Stutchbury	8 September 1781	11936/294/447865
Richard Seaton	19 September 1781	11936/294/448316
Thomas Goode	6 October 1781	11936/295/448996
Alexander Norton	Christmas 1781	11936/288/436045
Dunny Baxter	27 April 1782	11936/301/459596
Hannah Eagles	13 July 1782	11936/302/461926
Benton Seeley	15 July 1782	11936/302/461931
William Lipscomb	Christmas 1782	11936/298/455296
Edward Bartlett	Christmas 1782	11936/298/454617
John Baxter	Ladyday 1783	11936/300/458094
Francis Goode	5 May 1783	11936/313/477367
James Goode	5 May 1783	11936/313/447369
William Scott	5 May 1783	11936/313/477370
Elizabeth Prentice	5 May 1783	11936/313/477378
Thomas Ayres	5 May 1783	11936/313/477380

Thomas Hearn	12 October 1784	11936/324/497186
Thomas Wright	17 November 1784	11936/317/485730
William Turnham	Christmas 1784	11936/317/485729
Farmer Shillingford	6 May 1785	11936/329/504469
Thomas Wright	6 May 1785	11936/329/504468

Sun Fire Insurance Endorsements

Thomas Bourne	2 April 1729	12160/2/61/35088
Matthias Rogers	27 Nov 1729	12160/2/98/35094
John Barns	15 October 1735	12160/3/227/35085
Robert Norton	28 March 1739	12160/4/205/35092
Martin Bloxham	18 July 1752	12160/7/79/35084
Matthias Rogers	8 January 1753	12160/7/160/35093
Matthias Rogers	8 January 1753	12160/7/160/35095

Notes

The Sun Fire Office policies typically have a twelve to fifteen digit reference in the format: record type / volume / page / policy number. However there are two separate indexing systems. For the index covering the period 1716–1731, the reference in the text has been abbreviated to volume / page numbers. For the index covering the period 1775–1787, the reference has been abbreviated to volume / policy number. The references to policy endorsements are given in full.

LIST OF ABBREVIATIONS

BAS	Buckinghamshire Archaeological Society
BRO	Centre for Buckinghamshire Studies, Buckinghamshire Record Office, Aylesbury
DoE	Department of the Environment
NM	<i>Northampton Mercury</i>
SFO	Sun Fire Office
VP	<i>Verney Papers</i>
VL	<i>Verney Letters</i>

Calendar years: to avoid confusion, it has been assumed that the year begins on 1st January.

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B/Buc 3/3 Buckingham borough records. Minute Book.

B/Buc 4/25/3 '1748 the case of the County of Buckinghamshire: Reasons for and against holding of the Summer Assizes at Buckingham', by Crouch GR (1947).

D 180/1/1/2 Deeds and papers of 8 Market Square and surrounding property, including a message called the Unicorn, Buckingham, 1702–1784, (39 items).

DX 2/21 Deeds and papers relating to Trolley Hall, Castle Street, Buckingham, 1728–1829.

D/X 535/1 Deeds of a message in Castle Street (The Limes), Buckingham, 1636 to 1873. (48 items).

DX 1281/2 Deeds of the White Hart Inn and related property, Buckingham, 1636–1756. (15 items).

L181:90 Miscellaneous collection of papers and newspaper articles, of various dates, relating to the town of Buckingham.

Q/SO/11 Buckinghamshire County Quarter Sessions Order Book, Midsummer 1724 – Epiphany 1729.

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Letter, 28th March 1725 from Mr Coleman to Sir R Verney

Letter, 29th March 1725 from Mr Coleman to Sir R Verney

Letter, 4th April 1725 from Mr Coleman to Sir R Verney

All in box labelled 'Verney Letters, 1723 to 1728'.

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