

## No. 13 Chapel Street (HSBC Bank)

### General description

The HSBC Bank stands on the corner of Chapel Street and Ely Street. On the south and west it was originally bounded by a dog-legged plot belonging to the Stratford Corporation with a frontage in each of the two streets. We know that buildings on that plot were badly damaged by fire in 1594/95 so the expectation would be that the buildings that then stood on the site of the bank would have been damaged as well. However, unlike the dog-legged plot immediately next door, the site of the bank (and its predecessors) did not belong to the Stratford Corporation. As a result, its history is less well documented and the buildings that stood there at the time of the fires have also long gone.



**Fig. 1: HSBC bank, viewed from the north, 2023**

One of the objectives of the Stratfire project is to investigate the site histories of all those buildings in the High St/Chapel St area where there is good reason to think there might have been fire damage. The early history of this site has therefore been closely researched .

At the time of the 1594/5 fires a house on this site was the home of a mercer, Francis Smith, first in evidence in the area from around 1590. He was well-to-do and served on the borough's Common Council from 1598, rising to be bailiff in 1608/9. However, of evidence of fire-damage to his home there is none. True, for one year only (1594/5) he is found at a house belonging to the Corporation on the site of today's No. 4 Chapel St with the rent being paid by a 'Mr Bradley'. This suggests he might have been found a temporary home there after the fire.

There is also evidence that Francis Smith did not prosper as a mercer. He resigned as a Corporation alderman in August 1621, his place taken by his brother-in-law, Francis

Ainge, promoted at the same meeting from capital burgess to alderman. A month later it was agreed 'that there shall be presently delivered to M<sup>r</sup> Francis Smith junior in regard of his decay 40s by the chamberlains, and afterwards 13s 4d quarterly to be paid to him by the chamberlains the first payment to begin at St Thomas day next; and this gift to continue till it be by the company otherwise altered' (BRU 2/2, p. 409). and the Corporation was still making charitable payments to Francis in 1633. Perhaps these difficulties were caused by the cost of rebuilding work. Ownership of the house itself passed to Francis Ainge, his brother-in-law, and in January 1622 his widowed mother-in-law Alice Ainge took care in her will to include bequests to all nine of her Smith grandchildren - though not to Smith himself (*Stratford-upon-Avon Wills*, i, No. 165).