

BUILDING SUCCESS: PROPERTY INVESTMENT AND DEVELOPMENT IN LUDLOW¹

Rachael Harkes

On the eve of the Reformation the Palmers' Guild of Ludlow, Shropshire, was one of the largest (both geographically and numerically) such organisations in England and Wales, with membership across most counties in England and Wales, in addition to members from Ireland and the Continent.² From its origins in the mid-thirteenth century, the guild had developed into a major organisation: its brothers and sisters represented a broad swathe of society – both lay and ecclesiastical – from royalty and nobility to paupers and labourers. For an admission fee of 6s. 8d. (which could be paid in instalments over decades), members were expected to pray for the souls of their fellow brethren and participate in social activities of the guild, which usually took the form of annual feasts at Ludlow and smaller gatherings over potations in locations across England.³ In return, members could expect financial assistance from the guild in times of hardship and prayers for their soul (performed by the guild's priests *and* fellow brethren) in perpetuity. While the size and range of the brethren, and the steps taken by the guild to encourage the faithful to enrol themselves and their family, have been subject to academic scrutiny, one facet of the guild's activities that contributed towards its proliferation of membership has thus far been overlooked: its strategy in relation to property acquisition.⁴

- ¹ Some of the research for this work, along with funding for Open Access, has been supported by the project 'Mapping the March: Medieval Wales and England, c. 1282–1500' (selected for funding by the European Research Council no. 101054383, funded by the UKRI Horizon Guarantee scheme no. EP/X027880/1).
- ² R. Harkes, 'Joining a Fraternity in Late Medieval England: The Case of the Palmers' Guild of Ludlow' (unpublished PhD dissertation, Durham University, 2021); D. Crouch, *Piety, Fraternity and Power: Religious Gilds in Late Medieval Yorkshire, 1389–1547* (York, 2000), pp. 170–5.
- ³ Guild feasts played an important role in networking, which was an additional advantage of joining a guild: G. Rosser, 'Going to the Fraternity Feast: Commensality and Social Relations in Late Medieval England', *Journal of British Studies*, 33, 4 (1994), 430–46; G. Rosser, 'Party List: Making Friends in Medieval English Guilds', in *London and the Kingdom: Essays in Honour of Caroline N. Barron*, ed. M. Davies and A. Prescott (Donington, 2008), 118–34.
- ⁴ R. N. Swanson, *Passports to Paradise: Indulgences in Late Medieval England* (Oxford, 2012), pp. 75, 374; R. N. Swanson, *Church and Society in Late Medieval England* (Oxford, 1989), pp. 282–3; M. Faraday, *Ludlow 1085–1660: A Social, Economic and Political History* (Chichester, 1991); J. Bailey, 'Fleeing the Pious: the Palmers' Guild of Ludlow in the Central and North Welsh Marches, 1400–1530' (unpublished PhD dissertation, University of Adelaide, 2020); Harkes, 'Joining a Fraternity'.

This discussion examines the relationship between Ludlow's townscape and the guild in the fourteenth century. Although the reach of the Palmers extended well beyond Ludlow and the surrounding countryside in the fifteenth and sixteenth centuries, it will be argued that their later success was – literally – built on their activities closer to home. The acceleration of the guild's property acquisition in the middle of the fourteenth century made it one of the most significant landlords in the town and, in conjunction with other strategies to encourage recruitment, provided a firm financial base from which to expand membership. More specifically, the security provided by owning and managing an extensive rental portfolio protected the guild against financial instabilities and cultivated conditions in which it could prosper. Given the costly activities of the guild in the fifteenth and sixteenth centuries (for example, in building a guildhall, maintaining a college of priests, the annual progresses by guild officers around Wales and England, and travelling to Rome to obtain a papal indulgence), understanding the tactics employed in the fourteenth century sheds new light on the operation and function of religious fraternities, and in a way that strikingly reminds us that these institutions were not exclusively sacred, but were also in and of the more secular side of society.

Through the example of the Palmers' Guild, it becomes clear that, if religious guilds wished to exist in perpetuity, they had to establish themselves on the property market. Many in late medieval England had a limited existence, and guilds were aware that their existence might not last beyond the lifespan of their existing members.⁵ In Cambridgeshire, where documentation survives to demonstrate the duration of guilds, the majority existed for under fifty years, while only eleven survived between 100 and 200 years.⁶ If longevity was a demonstration of 'success' in a guild then the cultivation of a reliable and recurrent source of income was crucial; and, for the Palmers, it was one that materialised in national (and international) membership in the fifteenth and sixteenth centuries.⁷

What follows looks first at the steps taken by the Palmers in the expansion of their property portfolio and the resultant change in its revenue base from procuring rent-charges to owning property, before demonstrating the importance of the Black Death's disruption to Ludlow's property market. It will then outline the guild's policies in terms of expenditure on properties in the form of repair work, safeguarding rights to construct new buildings, and investing money in properties for the guild's own use or renting for further profit. The

⁵ The guild of St Wendreda made provisions for their possessions should they fail: V. Bainbridge, *Gilds in the Medieval Countryside: Social and Religious Change in Cambridgeshire, 1350–1558* (Woodbridge, 1996), p. 37. See also R. Swanson, 'Books of Brotherhood: Registering Fraternity and Confraternity in Late Medieval England', in *Durham Liber Vitae and its Context*, ed. D. Rollason, A. Piper, M. Harvey, and L. Rollason (Woodbridge, 2004), pp. 233–46 (p. 236).

⁶ Bainbridge, *Gilds in the Medieval Countryside*, p. 37.

⁷ That contemporaries were aware of the short-lived nature of fraternities can be found articulated in the last will and testament of Robert Claygate of Kent: E. Duffy, *The Stripping of the Altars: Traditional Religion in England, 1400–1580* (New Haven and London, 2005), p. 149.

emergent picture is of a guild that underwent a significant change in character in the fourteenth century, becoming a key contender in the local property market and, thereby, building strong foundations for the guild to continue – and thrive – for centuries following.

Early activity in the property market

Over the course of its lifetime, the Palmers' Guild became a substantial land-owning institution in Ludlow, a fact that can be briefly sketched out. In the late thirteenth century, the guild was collecting roughly £10 per annum in rent, and this appears to have been its sole source of income, although surviving accounts are fragmentary.⁸ By 1345, the guild was earning £24 from its rental properties, increasing to £38 twenty years later, and £40 in 1377/8. This gradual increase in rental income, fostered through the equal accrual of more properties, continued into the fifteenth century, with rental income thereafter ranging from between £37 and £84 per annum.⁹ Over the course of the fourteenth century, then, the guild quadrupled the income it derived from the property market, and this conscious policy dovetailed with changes in how the Palmers recruited their membership.

The early years (that is, until the early fourteenth century) of the guild's activity in Ludlow's property market was relatively passive in nature. It collected rent from properties that were owned by individuals within the town who had gifted the right to collect those rents to the Palmers, and it is possible that such gifts are indications of membership. A document (stated to have been written in 1284) containing the ordinances of the Palmers' Guild committed members to granting rents from their property to the guild.¹⁰ This has been interpreted as the way in which membership was gained in the thirteenth century although, in the absence of surviving accounts and membership lists for the period, the possibility remains that membership may have occurred

⁸ *Deeds of the Palmers Guild of Ludlow*, ed. M. Faraday (2012), p. xxi.

⁹ *Deeds of the Palmers' Guild*, p. xxi. Guilds in other towns had variable annual income derived from rent: St George (Norwich) brought in around £10; Holy Trinity (Lynn) at £50; St Mary in Holy Trinity (Hull) and Corpus Christi (Hull) each brought in between £4 and £5; Lichfield brought in £60 p.a.; Westminster's guild brought in £40; and Luton's Holy Trinity guild brought in between £24 and £26 p.a. B. McRee, 'Charity and Guild Solidarity in Late Medieval England', *JBS* 32, 3 (1993), 195–225 (pp. 216, 219). Crouch, *Piety, Fraternity and Power*, p. 206. G. Rosser, 'The Town and Guild of Lichfield in the late Middle Ages', *Transactions of the South Staffordshire Archaeological and Historical Society* 27 (1987 for 1985–6), 39–47 (p. 40); *The Accounts of the Guild of the Holy Trinity, Luton, 1526/7–1546/7*, ed. B. Tearle (Woodbridge, 2012), pp. xxxi, lxiv (Table 3). For rental income more generally see C. Casson and M. Casson, 'Location, location, location? Analysing property rents in medieval Gloucester', *The Economic History Review* 69 (2016), 575–99.

¹⁰ There are a number of reasons to doubt whether this document was indeed written in 1284. See *Deeds of the Palmers' Guild*, p. iii. Regardless of when it was written, it demonstrates the exchange of rents to the guild by its members.

through a cash fee as well.¹¹ A list of these rent-charges was drawn up in the 1270s and included 113 properties, with slightly later additions bringing it to a total of 160, and, coupled with the twenty properties owned by the guild, resulted in an annual income of around £10.¹²

As a revenue stream, the usefulness of rent-charges was limited, particularly as the guild did not have control over the properties. The rent was fixed, rather than fluctuating at market value. Moreover, some gifts were set for limited periods of time or for the ‘life’ of the grantor (an average of seven years), meaning that eventually the guild lost this income.¹³ One benefit of rent-charges was, however, that the guild remained free from the financial burden of repairing property, as they did not own it, and nor were they tenants – the two parties who were responsible for maintenance, as will be discussed below. They were, rather, simple recipients of monetary donations derived from the property, without any incumbent responsibilities.

The second way in which the guild was involved in the property market in the early fourteenth century was similarly passive. While the guild appeared in the property deeds relating to Ludlow and its hinterlands in the late thirteenth and early fourteenth century, this was not in the expected manner as either the beneficiary of a gift of land or the purchaser of property. Rather, those selling tenements and land stipulated that the new owners were required to gift a small amount of money to the guild on an annual basis, alongside other (non-guild related) recipients. For example, in 1305, Edith, daughter of William le Gardiner, granted (for a sum of money) a half burgage to William de Hyntes, with the stipulation that he pay yearly 4d. to the guild at Michaelmas and Lady Day.¹⁴ There are five of this type of transaction (wherein money given to the guild was written into the contracts of new owners) and all appear between 1270 and 1326.¹⁵

What happened beyond the transaction, and the relationship between the grantor or grantee with the guild, is difficult but not impossible to discern. In

¹¹ This interpretation can be found in: M. J. Angold et al., ‘Religious Guild: Ludlow, Palmers’ Guild’, in *A History of the County of Shropshire: Volume 2*, ed. A. T. Gaydon and R. B. Pugh (London, 1973), pp. 134–40; *Deeds of the Palmers’ Guild*, p. iii. There may well have been additional charges, either for entrance or annual fees, in the manner of most guilds, but no evidence survives.

¹² The list is preserved in Shropshire Archives (hereafter SA): LB/5/2/1443. Calculations of the rental income can be found in: Angold et al., ‘Religious Guild: Ludlow, Palmers’ Guild’, pp. 134–40.

¹³ Faraday, who has drawn up abstracts for the deeds, noted the disjuncture between the original list of rent-charges and the list of properties the guild was collecting rent from: *Deeds of the Palmers’ Guild*, p. ix. For the suggestion that the term of a life was seven years, see D. Keene, ‘Landlords, the Property Market and Urban Development in Medieval England’, in *Power, Profit and Urban Land: Landownership in Medieval and Early Modern Northern European Towns*, ed. F. Eliassen and G. Atte Ernsland (Aldershot, 1996), pp. 93–119 (pp. 95–6). Confirmation that this applies to Coventry can be found in R. Goddard, *Lordship and Medieval Urbanisation: Coventry, 1043–1355* (Woodbridge, 2004), p. 241.

¹⁴ SA: LB/5/2/467.

¹⁵ SA: LB/5/2/342, 467, 503, 504, 505.

1272, Walter fitz Phillip granted property to Reginald Didon, by which the latter was bound to give 2d. per annum to the guild. Fitz Phillip had already gifted a rent-charge of 22d. to the Palmers' Guild.¹⁶ It is likely that it was this association that prompted the gift to the guild being included as a stipulation in the property transaction. Other sellers have a murkier relationship to the guild, if discernible at all. In the case of the sales of land by both William le Grinder and Robert le Muneter in 1271 and 1326, it is possible that they were members, although those members listed in the thirteenth century with the same name could have been their fathers.¹⁷ In the example given above, there is no surviving evidence to suggest that Edith le Gardiner was a member of the guild. Her father had given 4d. annual rent, likely ensuring his membership to the guild.¹⁸ It is possible that, when Edith sold her half burgage with the stipulation that the new owner give 4d. to the guild annually, this counted as a form of membership payment. The final case, a sale of messuage in Narrow Lane in 1272, does not seem connected to the guild through the seller at all.¹⁹ It is clear that association with the guild may go some way in explaining the appearance of these stipulations of small gifts of money to the guild on an annual basis in the late thirteenth and early fourteenth centuries. But it more forcefully underscores that the guild was not yet a significant force on the property market. This was soon to change.

Changing dynamics

The limitations of the guild's primary source of income in the late thirteenth and early fourteenth century are evident. With no alternative revenue streams, there was little room for growth, and the guild instead relied on gifts from people within Ludlow. Given the purpose of the guild was, according to its statutes, to give aid to its members who had fallen on difficult times, and its unspoken – but clearly understood in the moral and ethical Christian community of late medieval England – requirement to contribute to community projects such as church-building, cash flow was needed.²⁰ Coupled with concerns for the longevity of the guild, noted above, it is perhaps unsurprising that the Palmers' Guild's revenues experienced changes in the century after its foundation. By the middle of the fourteenth century, the gift of rent for a property

¹⁶ SA: LB/5/2/1443 .

¹⁷ The land transactions are SA: LB/5/2/342 and 505. The list of rent-charges and members can be found in SA: LB/5/2/1443. William the Grindere is referred to as 'the elder' in the list of rent-charges.

¹⁸ SA: LB/5/2/1443.

¹⁹ SA: LB/5/2/504.

²⁰ For the role of guilds in society and the argument for their key role in fostering ethical and moral practices, see G. Rosser, *The Art of Solidarity in the Middle Ages: Guilds in England, 1250–1550* (Oxford, 2015), chapters 2, 6; C. Casson, M. Casson, J. Lee, and K. Phillips, *Compassionate Capitalism: Business and Community in Medieval England* (Bristol, 2020). For church-building and guilds see G. Byng, *Church Building and Society in the Later Middle Ages* (Cambridge, 2017), pp. 24–6, 200–3.

fell out of fashion (although did not completely disappear). At this point, set membership fees (usually in cash) became the usual manner through which membership was gained. The resulting effect was that the guild had access to two avenues of revenue and therefore exhibited similar patterns to other fraternities in market towns that used both rental and membership fees to fund their activities.²¹

Alongside the move to set membership fees, the existing rent-charges were superseded by the more lucrative acquisition of property itself, particularly in the period between c.1330 and c.1380. Specifically, a small collective of local men began to acquire properties in Ludlow, with the effect of expanding the guild's portfolio. During this time, sixty-four properties within the town and its hinterland were procured.²² The expansion of the guild in this respect transformed the availability and flow of property in the town, created new ties of obligations between individuals and the guild, and set the foundations for the guild's financial success and its ultimate longevity.

Throughout this expansion, the guild was superficially – and legally – absent from the transactions. Within the deeds, the sale of property (tenements, messuages, shops, meadows, and mills) was ostensibly presented as being privately undertaken between a group of men and one (or two) individuals. In each case, the men acquired the property from an individual and then, shortly after (ranging from three days to three months),²³ granted the land back to the individual until their death, when the property then reverted to the group of men, from which point they could lease out the property for profit. These men worked on behalf of the guild – to which they belonged, both as members and as governing officials – in order to minimise the expense of acquiring property. The introduction of the Statute of Mortmain in 1279 by Edward I, who was keen to prevent property falling into the 'dead hand' of the Church – or at least wanted to divert some of this revenue to the royal coffers – theoretically prevented religious institutions like the Palmers from acquiring property without paying for a royal licence to do so. As such, a complex system of enfeoffment was frequently employed, whereby any properties destined for the Church were instead ostensibly held by groups of feoffees until such a time as one licence could be obtained for several proper-

21 R. Hilton, 'Some Problems of Urban Real Property in the Middle Ages', in *Socialism, Capitalism and Economic Growth: Essays presented to Maurice Dobb*, ed. C. H. Feinstein (Cambridge, 1969), pp. 326–38 (p. 336); C. Dyer, *A Country Merchant, 1495–1520: Trading and Farming at the End of the Middle Ages* (Oxford, 2012), p. 82; Rosser, *The Art of Solidarity*, pp. 197–8; Crouch, *Piety, Fraternity and Power*, pp. 188–9, 206–11; C. Kennan, 'On the threshold?: The Role of Women in Lincolnshire's Late Medieval Parish Guilds', in *Gender in Medieval Places, Spaces and Thresholds*, ed. V. Blud, D. Heath, and E. Klawfter (London, 2019), pp. 61–74 (pp. 69–70); *Records of the Jesus Guild in St Paul's Cathedral, c. 1450–1550: An Edition of Oxford, Bodleian MS Tanner 221, and Associated Material*, ed. E. A. New (Woodbridge, 2022), p. 24.

22 The overwhelming majority of these were granted between the 1330s and 1370s, but a few were granted in the 1390s. This evidence, it should be noted, is from the surviving deeds only.

23 For example, see: LB/5/2/355, 356, 481, 482.

ties at once, thereby reducing the financial outlay significantly.²⁴ The guild's practice in using agents in this way can be found across urban settlements of all sizes, such as Coventry, Westminster, and Wisbech.²⁵

For instance, in 1342, Isold, widow of Richard de Crofte, granted a tenement (with buildings and curtilages) to Richard de Orleton, William de Orleton, William Ace, Nicholas Eylrich, Robert Milys, and John de Buterley.²⁶ Three months later, those six men returned the tenement to Isold for the duration of her life.²⁷ The only reference to the guild in this entire transaction can be found in the endorsement to the deed (which may reflect the guild's later archival practices), wherein Isold's grant of land is stated to be a gift for the work of the guild.²⁸ The property itself had been given to Isold in her husband's last will and testament (undated, but before 1342) with the stipulation that, if the land was not held by herself or his children, then it should be used for the health of Richard's soul.²⁹ It was evidently with this in mind that Isold granted her tenement to the guild and the endorsement might suggest that the gift meant that the guild was obliged to help the soul of the original grantor of land, Richard de Croft.

The make-up of the group acting on behalf of the guild in these instances changed from transaction to transaction, and only cases where at least three men were identifiable as guild officers have been included in the following analysis. William Ace, the brothers William Orleton and Richard Orleton, John Umfray, John Bitterley, John Westhope, Hugh Cheney, and Robert Milys were the most frequent guild officers (warden, stewards, and elders) who participate in the gathering of property. William Ace was involved in thirty transactions, followed by William Orleton in twenty-seven, and twenty-two by Richard Orleton and John Umfray.³⁰ Bitterley, Westhope, Cheney, and Milys were agents in fifteen, fourteen, thirteen, and eleven cases respectively.³¹

Small details throughout the guild's muniments point to this group of men as acting on behalf of the guild. The endorsements on deeds often contain

²⁴ Goddard, *Lordship and Medieval Urbanisation*, p. 121.

²⁵ *Ibid.*, p. 121; G. Rosser, *Medieval Westminster, 1200–1450* (Oxford, 1989), p. 59; Bainbridge, *Gilds in the Medieval Countryside*, p. 145.

²⁶ SA: LB/5/2/355.

²⁷ SA: LB/5/2/356.

²⁸ SA: LB/5/2/355.

²⁹ SA: LB/15/3/23. Isold is described as the executrix of Richard's will in LB/5/2/355.

³⁰ William Ace: SA: LB/5/2/61, 68, 69, 70, 73, 74, 76, 183, 194, 201, 291, 303, 317, 355, 358, 361, 363, 371, 481, 517, 518, 645, 647, 714, 1143, 1144, 1238, 1240, 1243, 1346. William Orleton: SA: LB/5/2/61, 68, 69, 70, 76, 183, 194, 207, 208, 291, 317, 355, 361, 363, 371, 374, 375, 517, 518, 678, 714, 1143, 1144, 1162, 1240, 1243, 1346. Richard Orleton: SA: LB/5/2/61, 68, 69, 70, 76, 183, 192, 201, 317, 355, 358, 361, 363, 371, 517, 678, 714, 1143, 1144, 1238, 1240, 1243. John Umfray: SA: LB/5/2/68, 69, 70, 73, 74, 76, 193, 194, 289, 303, 318, 361, 363, 481, 517, 518, 645, 647, 678, 714, 1143, 1144.

³¹ John Bitterley: SA: LB/5/2/61, 68, 69, 70, 73, 74, 303, 318, 355, 138, 361, 481, 645, 647, 714. John Westhope: SA: LB/5/2/74, 76, 192, 193, 194, 201, 289, 291, 318, 481, 518, 645, 647, 1346. Hugh Cheney: SA: LB/5/2/68, 69, 70, 73, 74, 303, 318, 481, 517, 518, 647, 1143, 1346. Robert Milys: SA: LB/5/2/61, 68, 69, 70, 355, 358, 361, 714, 1238, 1240, 1243.

explicit information regarding the purpose of the property. The gift of a tenement by Richard de Hopton in 1347 to the guild's agents, as with Isold de Crofte's, contained an endorsement that the tenement was for the work of the guild,³² and the return of Hopton's property for the duration of his lifetime was endorsed as an indenture between the community of the guild and Hopton.³³ The guild seal was regularly used on deeds that gave the land or rent-charge back to the grantor for the duration of their lifetime.³⁴ The fact that Richard Orleton, William Orleton and John Bitterley had been working on behalf of the guild throughout the 1330s and 1340s to acquire property is made explicit by examining letters patent granted to them by Edward III in 1345, which permitted them to give 'divers lands and tenements and rent which they did not hold in chief' to the guild in order to sustain 'singers' in Ludlow's parish church.³⁵ The properties outlined in the letters patent correspond with some of the ones identified above, including Isold de Crofte's tenement.³⁶ Edward's confirmation to the Orleton brothers and Bitterley corroborate what was implicit elsewhere: that these men were collecting property and acting, in essence, as feoffees for the guild. The absence of surviving documents detailing financial exchange between the guild and the agents obscures the practical side of obtaining property, or how significant the monetary outlay was to the acquisition of property.

The Black Death and Ludlow's property market

The accumulation of property over the fourteenth century was not simply a steady stream of gifts and purchases by agents working for the guild. It was set against (and inextricable from) the backdrop of larger societal forces. The Black Death – unsurprisingly – left the most visible mark on the transition of the guild's property portfolio. More pertinently for our purposes, the resulting dearth of both tenants and landlords in Ludlow provided the opportunity for the guild to further consolidate its ever-tightening hold on the town's property market.

The guild's deeds demonstrate that there was a notable influx of land gifted to the Palmers in the spring of 1349, supporting the suggestion that the Black Death arrived in Shropshire at this time.³⁷ In April 1349, five properties were gifted to the guild men followed by a further five in May – the most concentrat-

³² SA: LB/5/2/69.

³³ SA: LB/5/2/71.

³⁴ For example, SA: LB/5/2/75.

³⁵ *CPR 1343–1345*, p. 309; SA: LB/5/2/770.

³⁶ The gifts of all but two of the properties can be found in SA: LB/5/2/52, 183, 192, 355, 358. LB/5/2/26 records the return of a gift of tenement to the grantor (Nicholas Stoke), rather than the gift itself, which does not survive. One property remains unidentified.

³⁷ For the suggestion that the Black Death arrived in Shropshire in spring, see Angold et al., 'Religious Guild: Ludlow, Palmers' Guild', pp. 134–40.

ed period of gift-giving to the guild since its inception.³⁸ Six further properties were acquired across the remainder of the calendar year;³⁹ by comparison, the guild received only seventeen properties in the following thirty years.⁴⁰

The reality of the speed with which death spread through Ludlow is played out in the written record. Margaret Poteyse gifted a meadow to the guild's feoffees on 16 April. Two days later, when a deed was drawn up to return the land to her for the duration of her lifetime (following the established practice discussed above), the clerk was compelled to endorse the deed with the note that it was unsigned as Margaret had since died.⁴¹ In the case of the gift of a part of a tenement in the High Street of Ludlow in May 1349, the right of the grantor, John de Blithelowe, to gift the property was emphasised, as he had the property in 'right of inheritance after the death of Isold my mother and after the death of Richard Euwe, father of the said Isold'.⁴² It is possible that this specificity derived from a desire to record the familial ownership of a property or that perhaps it was an indication of the sudden nature of the deaths of Isold and Richard; the two could well be intertwined. William de Gloucestre, the executor of William Broun, his wife Edith, and their daughter, Joan (the combined nature of this executorship again suggesting that all three had recently died), sold a tenement to Robert Wynchecombe and William le Deyare on 26 May 1349, as the testaments of Edith and William stipulated the property should be sold for the good of their souls.⁴³ What form of pious intervention William de Gloucestre undertook with the profits of the sale is unknown. Yet the impact of the sale had a further effect on the piety of the town – and indeed the property ownership of the town. For, Wynchecombe and le Deyare, just a few days after purchasing the property, then gifted it to the Palmers' Guild.⁴⁴ Of course, death did bring more straightforward bequests of land to the Palmers, with executors gifting property in November 1349 and March 1350 in fulfilment of last wills and testaments.⁴⁵ The gift of these properties was a transaction wherein the guild was expected to pray for the souls of the said deceased.

The result of transactions during 1349 and 1350 was thus three-fold: first, that the onslaught of the Black Death in Ludlow meant that much of the town's

³⁸ April 1349: SA: LB/5/2/74, 193, 481, 645, 647; May 1349: SA: LB/5/2/289, 318, 363, 516, 678.

³⁹ SA: LB/5/2/73, 76, 303, 518, 1143, 1346. There is a suggestion in Faraday, *Ludlow*, p. 160 that twenty-seven properties were acquired as a result of the Black Death, but there is no direct evidence to link nine of those properties to the guild's acquisition in 1349. The guild kept runs of deeds relating to property that they eventually acquired, and there are many records of land transfers in the guild's muniments that outline a property's history well before the Palmers owned it.

⁴⁰ LB/5/2/194, 1144; 1357: LB/5/2/291, 450; 1359: LB/5/2/649; 1361: LB/5/2/201, 357, 371; 1362: LB/5/2/943; 1369: LB/5/2/374, 375; 1372: LB/5/2/207, 208, 1162; 1377: LB/5/2/525; 1379: LB/5/2/212.

⁴¹ SA: LB/5/2/645, 646.

⁴² My translation. SA: LB/5/2/318.

⁴³ SA: LB/5/2/516.

⁴⁴ SA: LB/5/2/517.

⁴⁵ SA: LB/5/2/76, 194.

real estate was made available with little or no warning; second, that the souls of the dead (and it should be remembered that the dangers of the pestilence may have led to many dying unshriven) were provided with suitable care, with the guild undertaking its primary responsibility; and, third, that the guild itself stood to benefit from the rapid acquisition of property during the first year of the plague.

The gifts of land and rent-charges acquired by the guild in the aftermath of the Black Death in Ludlow is striking, if not surprising. While the notion that the existence of many guilds was primarily a knee-jerk reaction to widespread concern with death after the plague holds significantly less traction now, gifts to guilds and confraternities were a common expression of piety, and the Black Death appears to have encouraged an entrenchment in this respect.⁴⁶ Equivalent phenomena have been noted elsewhere: in Florence, over 250,000 florins were donated to the Or San Michele confraternity in 1349; while in the year of the plague in Dubrovnik, 19 per cent of the testaments left donations to confraternities.⁴⁷ Coventry's leading fraternity, dedicated to the Holy Trinity, also acquired significant holdings in the city as a result of the Black Death.⁴⁸ Yet it is the civic institution of the borough community in Wells that exhibited the most strikingly similar pattern to the guild at Ludlow. The community experienced its most concentrated accumulation of houses and land (through both gift and purchase) between the 1340s and the end of the fourteenth century. In particular, the plague accelerated its accumulation of land, changing the standing of the borough community to one of a major landlord.⁴⁹ Both institutions, in different urban centres, began to acquire property before the plague, experienced a surge of donations in the immediate aftermath, and then continued to receive – in significantly smaller and spread-out bequests – land.⁵⁰

The relatively swift accumulation of property through donations and acquisition, spurred by the Black Death, contributed to a shift in Ludlow's property market, and aided the expansion of property that had begun in the 1330s. The result was two-fold. First, for the population of Ludlow (recorded as 1,172 taxpayers in 1377), the pool of opportunity to purchase property narrowed as the guild acquired (and retained) a high proportion of the town's real estate. Accumulation of property naturally resulted in fewer properties for individuals and families to purchase. The guild had even more properties by their dis-

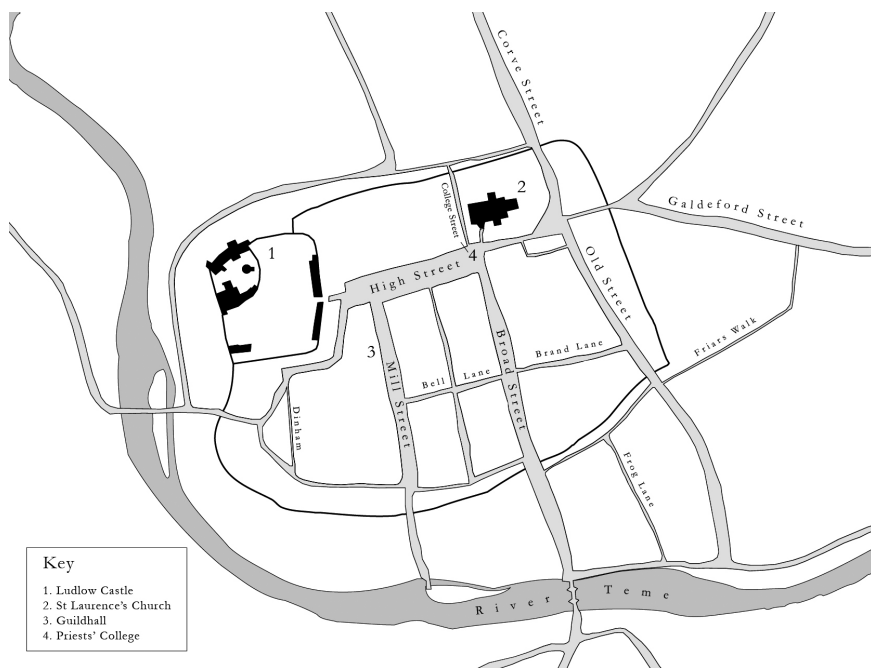
⁴⁶ For a clear and persuasive discussion see Bainbridge, *Gilds in the Medieval Countryside*, pp. 34–41.

⁴⁷ Z. Vardić, 'Property and Ownership in Dubrovnik's Confraternity of St Anthony in the Late Medieval and Early Modern Ages', in *Towns and Cities of the Croatian Middle Ages: Authority and Property*, ed. I. Latina and Z. Vardić (Zagreb, 2014), pp. 327–47 (pp. 337–8).

⁴⁸ Goddard, *Lordship and Medieval Urbanisation*, p. 249.

⁴⁹ D. Shaw, *The Creation of a Community: The City of Wells in the Middle Ages* (Oxford, 1993), p. 125.

⁵⁰ Shaw, *Creation of a Community*, p. 127.



Map 1. Map of Ludlow in the Fourteenth Century. Map by Richard Asquith.

solution in 1551: 152 tenements, fourteen shops and seventy-five additional properties of various descriptions within Ludlow and its surrounding areas. The accumulation of property naturally limited the potential for individual investments on the property market. This lack of opportunity may not have generated discontent among the populace: across the country, attempts by townspeople to build property portfolios with the intention to rent them out were limited and, in any case, commerce and manufacturing were more lucrative than building an extensive rental portfolio.⁵¹ Second, for the Palmers the acquisition of property led to increased income and increased control over its revenue, since owning property presented opportunities to adjust rental prices through the issuing of new leases.

The implications of a changing property market

This shift in the nature of the guild's involvement in Ludlow's property market – from passive to active – and the accumulation of property under the responsibility of one institution had significant consequences for renters,

⁵¹ Keene, 'Landlords, the Property Market and Urban Development', pp. 104–5.

the guild, and the built environment of fourteenth-century Ludlow. It is the purpose of this section to discuss the transmutation of three areas – the obligation to maintain properties, the building of new properties, and the membership of the guild – in the wake of the Palmers' burgeoning role as the dominant local landlord.

Repairs

As the guild's income grew with the acquisition of substantial property, its responsibilities likewise increased. The question is, what financial cost (if any) did the acquisition of properties in the mid-fourteenth century incur? The most obvious expenditure after the initial acquisition of properties was that of repairs. The surviving accounts for the fourteenth century, patchy as they are, preserve only one year of concrete expenditure for repairs on buildings, when in 1377/8 the guild spent 10 per cent of its rental income on building costs, including repairs.⁵² The deeds of guild property, however, offer some further, and important, insights into the outgoing costs resulting from the expansion of the guild's property portfolio. While many of the surviving fourteenth-century deeds do not allocate the responsibility for repairs, when they do the tenant bore sole responsibility in 68 per cent of cases.⁵³ In 18 per cent of cases both the tenant(s) and the guild were held responsible, while the remaining 14 per cent (three cases) held the Palmers' Guild as the sole party responsible to maintain and repair the property at their own cost.⁵⁴

One case where the guild was responsible can be explained by the location of the property on Millstreet. Despite the lease being for the duration of the tenants' lives, the deed explicitly stipulates that the guild could repossess the substantial garden attached to the property.⁵⁵ The overt emphasis on the guild's rights in this clause is unusual among the surviving corpus of Ludlow deeds, as the subject of such reservations tended to be restricted to the right to repossess a property if the rent was in arrears or if the property was alienated without licence. The specificity was necessary, however, as the property was in the vicinity of the then rented guildhall, and was ultimately the site on which the guild would build a new guildhall at the beginning of the fifteenth century.⁵⁶ By assuming responsibility for repairs and maintenance, the guild had some control regarding the quality and level of financial investment into a property that they could have chosen to subsume into the guildhall. The importance of this acquisition and construction of the guildhall will be discussed further below.

⁵² £4 14s. 5 ½d. was spent on building and repairs, while the guild collected £40 19s. 2d. SA: LB/5/3/23.

⁵³ Of the twenty-two deeds that mention repairs, fifteen assign responsibility to the tenants: SA: LB/5/71, 84, 210, 359, 482, 287, 521, 523, 526, 584, 587, 657, 658, 717, 955.

⁵⁴ Joint responsibility can be found in SA: LB/5/2/220, 304, 323, 451. Sole responsibility can be found in SA: LB/5/2/72, 334, 506.

⁵⁵ SA: LB/5/2/334.

⁵⁶ M. Moran, *The Guildhall, Ludlow* (Ludlow, 2011), p. 4.

The guild also assumed responsibility for the cost of repairs and maintenance on the property rented out to Thomas Chabbenore, chaplain, in November 1347.⁵⁷ Thomas had initially given this property to the guild the month before, and his rent was a customary one in the form of a red rose, rather than a monetary rent at market value. The fiscal responsibility assumed by the guild in this case may have been in recognition that Chabbenore had gifted this property to the guild in perpetuity, which would produce long-term financial benefits after Chabbenore vacated the property. The final property that the guild claimed responsibility to repair and maintain was one rented out to a steward – a potential benefit of holding office in the guild.⁵⁸

Responsibility occasionally lay on both the guild and tenant to undertake repairs. In two cases (one in 1388 and one in 1389), the guild agreed to repair the property but stipulated that the tenants had to repair the walls and partitions if they were damaged during the lease.⁵⁹ The tenant of a property on Ludlow's High Street had a more substantial financial burden when it came to the building on the tenement that he was leasing in 1393. The grant outlined that the guild would repair as necessary but that the tenant was required to pay the wages of the tilers when they arrived to put on a new roof.⁶⁰ In the second half of the fourteenth century, the average price for roof tiles was between 4s. and 5s. 6d. per thousand, whereas wages for tilers were likely to be between 3d. and 6d. per day.⁶¹ Without knowing the amount of tiles needed to reroof the house in question, or the length of employment of tilers, it is not possible to deduce which party shouldered the greater financial burden.

Overall, only seven cases indicate that responsibility for financial outlay – singular or shared – rested with the guild for their rental properties of the fourteenth century. This trend continued in the fifteenth and sixteenth centuries: the tenants shouldered a healthy majority of the responsibility for the repair and maintenance of properties (73 and 77 per cent for each century respectively) while the remainder was either shared between the guild and tenant or rested solely with the guild.⁶² In Luton, the guild of the Holy Trinity likewise claimed responsibility for repairing the minority of their properties (seven of

⁵⁷ SA: LB/5/2/70, 72.

⁵⁸ SA: LB/5/2/506. This document is undated, but the warden's name dates it to the period of 1392–6. Richard Brugge, the tenant, was a guild steward in 1385, and probably until 1389. Documentary evidence does not survive for his stewardship for 1386–9 but stewards' terms usually lasted four years, and there were two new stewards in 1389.

⁵⁹ SA: LB/5/2/220, 304, 451.

⁶⁰ SA: LB/5/2/323.

⁶¹ L. F. Salzman, *Building in England down to 1540: A Documentary History* (Oxford, 1967), pp. 74, 230.

⁶² Division of responsibility among rental cases for the fifteenth century: fourteen of tenants; three of the Palmers' Guild; two of both. For the sixteenth century: seventeen of tenants; one of the Palmers' Guild; four of both. SA: LB/5/2/107, 121, 122, 124, 125, 129, 133, 134, 135, 230, 248, 269, 270, 272, 306, 307, 334, 506, 534, 539, 618, 672, 715, 716, 847, 873–5, 965, 997, 1017, 1043, 1080, 1088, 1091, 1096, 1118, 1184, 1185, 1345, 1426, 1442, 1454.

twenty), and decreased this number in the 1530s when properties were rented out to new tenants, who assumed sole responsibility for repairs.⁶³

The lack of a consistent policy of responsibility for repairs suggests that individuals may have negotiated the terms with their new landlord. Other guilds, such as the Holy Trinity in Coventry, certainly had potential tenants engage in negotiation regarding repairs within the terms of a lease. Richard Kerde wrote to the guild officers of Holy Trinity with an offer to either rent a tenement for ten years for 4 nobles per annum, during which time he was to be responsible for all repairs, or, if they would rather, he would rent it at 5 nobles per annum but the guild would then be responsible to ‘make all sustentacion and reparacion’.⁶⁴ The surviving deed outlines that Kerde would rent the property for twenty years (not ten) and at a rate of 36s. 8d. and that the guild would be responsible for repairs.⁶⁵ There was patently further negotiation beyond Kerde’s letter. Other late medieval landlords responded directly to market fluctuations by undertaking frequent repair work when there was a shortage of tenants, in an effort to attract new ones, while when there was a great demand for properties (such as in the late fourteenth century) landlords like the priory at Durham passed on the burden of repairs to its tenants.⁶⁶ Negotiation was an expected reality of the late medieval rental property market. In both Durham and Wells, tenants obtained lower rents in years that they made repairs on the property or occasionally were given materials towards the repairs in lieu of monetary relief.⁶⁷ The lack of extant rent contracts for Ludlow starkly reveals the limitations of property deeds: these documents were the completion of a property exchange and leave no indication of negotiations evident elsewhere across late medieval England.⁶⁸ Perhaps the mixture of tenant–landlord responsibility for repairs suggests that individual circumstances and arrangements had the potential for a flexible relationship between landlord and tenant. Yet, from the surviving documentation for the guild in the fourteenth century, it is clear that the tenants were the primary shareholders of repairs. Limiting liability for meeting repair costs was evidently the most lucrative policy for the guild – in general – to pursue and, in owning property, the guild was acting in common with many late medieval English guilds.⁶⁹

⁶³ *The Accounts of the Guild of the Holy Trinity, Luton, 1526/7–1546/7*, ed. B. Tearle (Woodbridge, 2012), pp. xxx, xlvi–xlix.

⁶⁴ ‘Holy Trinity Letter VI’ in L. Fox, ‘The Administration of Gild Property in Coventry in the Fifteenth Century’, *EHR* 55 (1940), 634–47 (p. 643).

⁶⁵ Fox, ‘Gild Property in Coventry in the Fifteenth Century’, p. 638, especially n. 4.

⁶⁶ M. Bonney, *Lordship and the Urban Community: Durham and its Overlords, 1250–1540* (Cambridge, 1990), pp. 141–2.

⁶⁷ Bonney, *Lordship and the Urban Community*, p. 129, D. Shaw, *The Creation of a Community: The City of Wells in the Middle Ages* (Oxford, 1993), p. 52.

⁶⁸ Coventry’s Holy Trinity Guild also received written requests from its current tenants for repairs to be undertaken or for reimbursement for repairs they had completed themselves. Fox, ‘The Administration of Gild Property’, pp. 636–7.

⁶⁹ See above, n. 19.

A useful source of income, it contributed to their coffers and reinforced their integration with the local community.

Building

Yet the guild in the fourteenth century was not only leasing property; it undertook building projects as well. Some of this property development was not directly for the use of the guild, but rather served as an investment property to rent out. An indenture, dated 25 March 1310, was drawn up between Henry Pygin, warden of the guild, and John le Especer, for ‘all our newly built shops which are situated between the Cross and the tenement of William de Hyntes with all the solar belonging to the said shops’.⁷⁰ It seems that John le Especer was the first tenant of these newly built shops, which had not been a gift of property to the guild, but rather a building project initiated for the express purpose of making profit.

Buildings with a more practical purpose for the guild were, however, their most substantial intervention in Ludlow’s built environment. In 1393/4, the guild commissioned the construction of a college for priests. The entrance doorway to the college, which survives largely intact, has yielded a dendro-chronological date of 1393, confirming written evidence in the guild’s collection of deeds.⁷¹ The land was first acquired on 4 June 1393, from Rowland Piwau, in exchange for another property on Galdeford Street.⁷² As usual, the land for the college of priests was acquired by four men (officers but not noted as such) rather than the guild itself. That the land was then used for the college (without further transfer of ownership) once again demonstrates that the guild outsourced their acquisition of property to its officers and members. By 26 March 1394, the college had been completed, as a property deed refers to a tenement ‘of the New College’.⁷³ Its role as a college was cemented in a 1395 inquisition where it was described as ‘the perpetual residence of the chaplains of the chantry of the Palmers’ Gild’.⁷⁴ The college was on the west side of what is now College Street, facing the churchyard. It was built in a typically collegiate form, with a cloistral courtyard, kitchen, hall, and shared chambers containing two cells, providing accommodation for eight to ten priests.⁷⁵ This project has particular relevance for understanding the mentality of the guild as an institution: previously the guild chaplains resided in a rented house within the town,⁷⁶ but the subsequent shift from a rental property to the building of a permanent home for the clergy expresses the confidence of the guild in its own longevity, and its ability to provide funds for the upkeep of both

⁷⁰ SA: LB/5/2/755.

⁷¹ Moran, *The Guildhall*, p. 4.

⁷² SA: LB/5/2/656.

⁷³ SA: LB/5/2/657.

⁷⁴ SA: LB/5/2/845.

⁷⁵ Faraday, *Ludlow*, p. 85.

⁷⁶ In 1346 the rent collector paid 5s. for expenses on a house near the church for the chaplains. SA: LB/5/3/46.

the complex and its inhabitants. This particular property investment was a declaration that the guild was able to care not only for its priests, but, through the employment of these priests for its religious services, for the souls of its brethren. The capital accumulated through rent-collection on properties was – in this instance – directly reinvested into religious provisions for the guild’s members.⁷⁷

The guild, with its exponential growth as an organisation, was evidently in need of a physical space in which to conduct affairs. By 1283, although probably in use earlier, the guild was leasing a ‘Gildhalle with buildings and appurtenances in Mulnstreet’ from Margaret Bradestone and her heirs for six marks.⁷⁸ This is the first reference to a guildhall and appears to be on the same site as the current hall on Mill Street. Subsequent references are patchy, although in 1377/8 an expense list records a payment of 8d. ‘for an effigy of the lamb for the Little Guild Hall’,⁷⁹ and in the late fourteenth century the guild paid 12d. in rent for the guildhall to Sir Hugh Burnell.⁸⁰ The 1377/8 accounts confirm that the guild was hosting a Pentecostal feast, which almost certainly took place in the guildhall.⁸¹ This was an occasion for an extravagant and outward display, with later accounts recording payments for cloaks and robes for guild officials, and the ceremony was augmented by the bearing of silver-tipped rods of office.⁸² One of the lights in the Palmers’ window in St Laurence’s, which relates the mythical foundation of the guild, shows a meeting of guild officials wearing such robes.

It is likely that a combination of factors prompted the rebuilding of the guildhall at the end of the period in question, and it was no doubt connected to the wide expansion of the guild – in terms of property investment, membership reach, and status – throughout the century. Dendrochronology indicates that timber was felled in 1411, with unspecified building costs that may have been connected with construction of the hall remaining high into the 1420s.⁸³ It could be the case that the ‘little’ guildhall referenced in 1377/8 was proving inadequate for the Pentecostal feasts and that the guild wanted a larger and more impressive building, both for reasons of practicality and to make a statement about their importance within the town. Perhaps, then, the guild made a conscious effort to expand their property – and their control of it in terms of strict leases – to allow for expansion in the area around the rented – and subsequently newly built – guildhall on Millstreet. Certainly the guild had, by the mid-fourteenth century, acquired fifteen properties within the vicinity

⁷⁷ Harkes, ‘Joining a Fraternity’, p. 263.

⁷⁸ SA: LB/5/2/328.

⁷⁹ Moran, *The Guildhall*, p. 4; SA: LB/5/3/23. Rather than a separate building, this could feasibly have been a smaller chamber within the Guildhall itself.

⁸⁰ Moran, *The Guildhall*, p. 4.

⁸¹ SA: LB/5/3/23.

⁸² SA: LB/5/3/27; the stewards’ rods, ‘tipped at the ends with silver’, were still being used in 1517/8: LB/5/3/36, fol. 18r.

⁸³ Moran, *The Guildhall*, pp. xi, 4.

of the guildhall on Mill Street.⁸⁴ Undated rental rolls – but certainly from the fourteenth century – confirm a similar picture.⁸⁵ The slow expansion of the guild in terms of ownership on this street can be found in incidental details, such as how a tenement gifted to the guild's feoffees in 1383 lay in between two properties already owned by the guild.⁸⁶ The leases discussed above, regarding the right to repossess the property should the guild wish to build on it, and the responsibility for maintaining the property being assumed by the guild, may have been a safeguard to ensure room for further expansion (if desired) of the guildhall premises.

The hall's importance extended beyond the guild itself. It played an important role in facilitating the relationship between the guild and Ludlow's town governance: in 1405, the burgesses of the town petitioned Henry IV for certain liberties in recompense of the hardships that they had endured in the Welsh rebellions. Of importance was the request to hear pleas of debt and trespass '*coram dicto ballivo in la Gildehall eiusdem ville*' ('before the said bailiff in the guildhall of the same town').⁸⁷ The bailiff, the lord's representative of administration and justice, was operating in the space that was paid for by the guild – at this point, still rented, before the building of the new hall, but nevertheless a space that the Palmers had claimed as their own for a century. The Palmers' Guild assumed a close relationship with urban governance that was simultaneously being experienced by other market towns: Walsall's guildhall doubled as the town hall.⁸⁸

It is pertinent to note that the construction of a new guildhall essentially came at the conclusion of a century-long period in which the guild had greatly expanded its presence in Ludlow. It was, too, the culmination of construction associated solely with the guild, as further projects were of a joint nature with other institutions or individuals. These collaborations included the erection of almshouses funded by the donation of a single patron and extensive contributions on the part of the guild towards the fabric of the church throughout the fifteenth century. The almshouses were endowed by John Hosier and were managed with the assistance of the Palmers from 1486.⁸⁹ The Palmers took a more active role in repairs and additions to the parish church in the fifteenth century. The guild paid for the supplies and perhaps the craftsmen's wages for new choir stalls in 1446, and the churchwarden's accounts for Ludlow note

⁸⁴ SA: LB/5/2/91, 284, 355, 361, 371, 374, 375, 387, 390, 394, 403, 845. LB/5/2/845 is an inquisition that notes three properties on Mill Street not included in the previous deeds. SA: LB/5/2/358, 363, and 849 are on Mill Street but outside the town walls so not included in this discussion.

⁸⁵ In LB/5/3/63, fifteen properties are listed for Mill Street. Two appear to have been payments by the guild of rent (one regarding the guildhall) and the other thirteen are collections of rent. In the following rental roll, LB/5/3/64, nineteen properties are noted for Mill Street, with rent collected from sixteen properties and three properties without rent collected (or money paid).

⁸⁶ SA: LB/5/2/390.

⁸⁷ SC 8/198/9852.

⁸⁸ A. P. Baggs et al., 'Walsall: Local government', in *A History of the County of Stafford: Volume 17, Offlow Hundred (Part)*, ed. M. W. Greenslade (London, 1976), pp. 208–20.

⁸⁹ SA: LB/7/1161.

that the guild contributed 6s. 8d. towards the carriage of stone to assist in the rebuilding works of the parish church in 1469.⁹⁰ The fifteenth-century stained glass window depicting the legendary beginnings of the Palmers' Guild was certainly commissioned, and paid for, as a means of further integrating the guild within the church fabric.⁹¹

In terms of buildings and building work associated with the Palmers' Guild in Ludlow, the fourteenth century thus emerges as distinct. Once sufficient property had been acquired by the guild to generate the requisite income to fund large building projects, and once suitable sites had been obtained, it was in the final decades of the fourteenth century and the first few decades of the fifteenth century that the guild made a significant and material impact on the built environment of Ludlow. Due to the Palmers' actions, Ludlow's landscape transformed through both large civic-minded projects and small-scale rebuilding of individual properties – a feature that characterised townscapes after the Black Death.⁹²

Conclusion

The Palmers' Guild's expansion in the fourteenth century had a material impact on the built environment of Ludlow while concurrently shifting the dynamics of the property market. Ludlow's experience was not unique, and nor were the actions of the Palmers' Guild significantly different from guilds in other urban centres. Yet the normalcy of the guild's accumulation of property should not detract from the importance of its financial base: it was a crucial aspect of a guild's longevity and ability to serve the purposes of its creation (social and religious services to its community of brethren). By the second half of the fifteenth century, the Palmers' Guild had membership across England and Wales, with guild officers journeying to members each year to collect membership dues. Not confined to the Welsh Marches, the Palmers recruited far and wide across English and Welsh counties (and beyond), and membership was integrated into the social and political processes of rural villages, urban centres, and national government by the early sixteenth century.⁹³ If the widespread nature of membership, and the currency membership held within the socio-political sphere, could be characterised

⁹⁰ SA: LB/5/3/28; L. Jones, 'Churchwardens' Accounts of the Town of Ludlow, 1468–1749', *Transactions of the Shropshire Archaeological and Historical Society*, 1 (1889), 235–84 (p. 235).

⁹¹ For a discussion on the window, see C. Liddy, 'The Palmers' Guild Window, St. Laurence's Church, Ludlow: A Study of the Construction of Guild Identity in Medieval Stained Glass', *Transactions of the Shropshire Archaeological and Historical Society*, 72 (1997), 26–37. Similarly, the *baldacchino* above the window may also have been paid for by the guild, and initial conservation work dates it to the late fifteenth or early sixteenth century: J. Nethercott & Co., 'A Repair Survey and Assessment of the Baldacchino at St. Laurence Ludlow' (2017), unpublished report for the Ludlow Palmers' Guild.

⁹² K. D. Lilley, 'Urban Planning after the Black Death: Townscape Transformation in Later Medieval England (1350–1550)', *Urban History* 42 (2015), 22–42 (p. 40).

⁹³ Harkes, 'Joining a Fraternity', chapter 5.

as making a late medieval guild ‘successful’, then the Palmers had certainly achieved success by the turn of the sixteenth century.

The wide recruitment of the Palmers required a strong financial base, and the fourteenth century was a key period of consolidation in property acquisition. Rents provided funds that supported the guild officers’ rides to its far-flung membership and set the guild on a path of continually acquiring property over the remainder of its lifetime. The switch in the 1330s to predominantly owning property was one that continued throughout the fifteenth and sixteenth centuries. In order to fund religious activities, members and officers engaged in prolonged transactions that resulted in the conflation of the economic and religious in late medieval guilds.