The James Cowles Rental House #1 stands on the southside of Railroad Avenue, facing north towards the Farmington River. Mid-nineteenth-century millhousing dominates the neighborhood, although a modern industrial complex lies to the south of the property. The area on the north side of Railroad Avenue devastated in 1955 flood.
Reminiscent of a Colonial-period farmhouse, this five-bay, mid-nineteenth-century vernacular dwelling is capped with a ridge-to-street gable roof. Recently renovated, the first floor twelve-over-twelve sash and second floor eight-over-twelve sash are modern replacements. The central facade door is also new. A small brick chimney rises from the center of the house. The building displays little other architectural detail.

Although the house appears to be much older, research indicates that the house was built around 1855 by wealthy merchant, James Cowles (1795-1858). He also erected five smaller rental dwellings along Battle Row (now Railroad Avenue) about the same time (see #31 Railroad Avenue). Born and raised in Farmington, Cowles and his brother Augustus owned and operated a store and warehouse in Unionville and were involved in a number of early industries in the area. Cowles was largely responsible for the development of water power in Unionville. He was a charter member of the Farmington River Water Power Company, which leased water power to local mills. The factories manufactured wool, cotton, iron, clocks, paper, and knives. Between 1850 and 1856, Cowles erected a dam, reservoir, and feeder canals, which further encouraged manufacturing in Unionville. Cowles presumably built these rental homes to house the growing number of factory employees arriving in Unionville. Upon Cowles' death in 1858, the majority of his estate, including the "six houses and lots west of the Depot in Unionville" was willed to his son, James Lewis Cowles (FPR 11:275 & 209). The younger Cowles (b. 1844) was also involved in the development of Unionville's water power system. In 1869 he enlarged the canals and gates, which provided power to many of the village's growing industries. In 1870 Margaret Quigley purchased the house "now occupied by Michael Cosgrove and Jane Knight" from Cowles for $1100 (FLR 61:285). Sarah Payne acquired the house in 1873 (FLR 62:293). She was the wife of Sidney Payne, a farmer, who resided farther south.

Sources:
up the hill (see #10 Spruce). The house presumably continued to be rented. John Ballard Chamberlin (b. 1881), a papermaker by trade bought the property in 1909 (FLR 77:238). His father Franklin A. Chamberlin owned the small rental properties lying to the east. In 1918 John's heirs sold "the large tenement house" and other parcels to John Clancy (FLR 80:23). The house remained in the Clancy family until 1948.

Although the building has undergone extensive remodeling, it is historically significant for its association with the prominent Cowles family and their contribution to the development of Unionville as a manufacturing community.