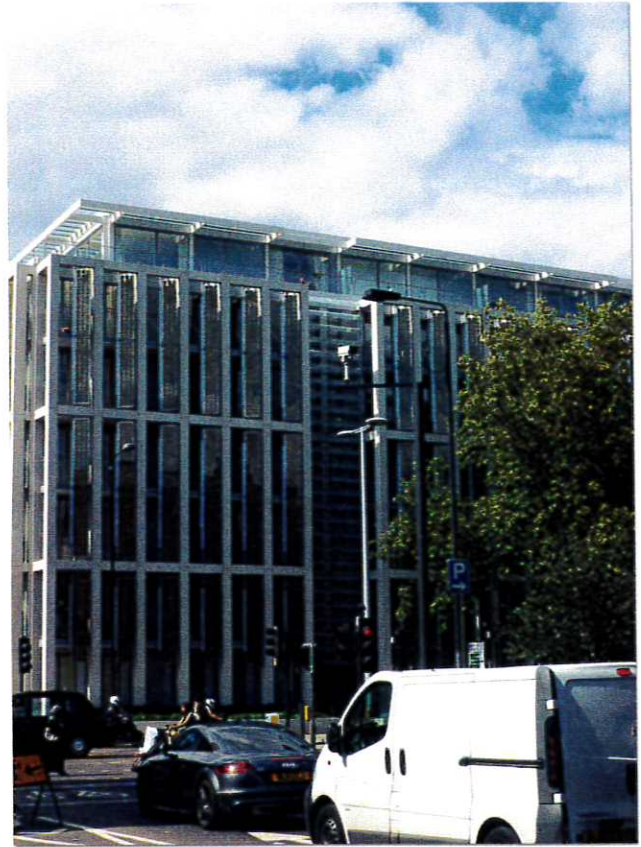


FROM HOVEL TO PENTHOUSE



CAMERA SQUARE CHELSEA 1910



KINGSGATE HOUSE CHELSEA 2014

A HISTORY of SOCIAL HOUSING in CHELSEA

A Report, commissioned by the
CHELSEA SOCIETY,
tracing the evolution of Social Housing
in Chelsea,
from the Victorian Slums
of the Industrial Revolution
to the state-of-the-art homes
of the 21st Century

ACKNOWLEDGEMENTS

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Gillian Best

FROM HOVEL TO PENTHOUSE

A History of Social Housing in Chelsea

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INTRODUCTION

Baroness Hanham CBE is a Conservative member of the House of Lords.

She was Minister for Local Government in the House of Lords from 2010-2013.



Joan Hanham has lived in the borough for over forty years. She was a Councillor for Holland Ward until she resigned on being appointed Under Secretary of State. During her time on the Council she had senior roles in housing, social services and planning. She was Leader of the Council from 1989-2000, and honoured with a CBE in 1997.

Her wealth of experience and insight puts her in a unique position to offer this foreward about the history and future of social housing in the Borough.

FOREWARD

Baroness Hanham CBE

Leader of the Council 1989-2000

It is hard to believe, now, as we sit in one of the most beautiful and highly developed Boroughs in London, that a century and a half ago, Chelsea had some of the most appalling slums in the country.

Situated in the outskirts of an expanding City, and with a rapidly increasing industrial base, it attracted the poor workers from the countryside, seeking employment. Good housing was non-existent and slums developed rapidly.

Gillian Best, in this history of Social Housing in Chelsea paints a dramatic picture of that time, and the efforts it took to gradually turn the tide.

Initially, it was not the Government that brought about change, it was the horror felt by a number of Philanthropists, at the dire, overcrowded, insanitary conditions, in which people were living, that led them to give money and land to support the provision of decent housing for the poor at 'reasonable rate'.

Guinness, Sutton, Lewis and Peabody are names, which are familiar to we who live here now, and they mark out still the estates which were set up, in their names and at their behest, which survive to this day. Added to that was the land which was given by Lord Cadogan, owner of swathes of Chelsea, to enable housing to be built.

Gillian Best's engaging history weaves it way from these early days, through to the somewhat belated recognition by Governments of the late 19th and early 20th Centuries, that Local Government would have to have access to money to develop even more properties. A decision which meant that now the Council owns over 8,000. in Chelsea alone. For all of these large land owners, one of the continuing responsibilities is to ensure that their houses and flats are maintained at a standard which is commensurate with current expectations, so there is a continuing call on finance to do this.

Chelsea's small, largely riverside, land base has meant that this public housing has rested side by side with the development of properties for more affluent residents – many now so eye-wateringly expensive, that they are financially out of reach of those with even relatively large incomes.

This juxtaposition, however, remains one of the charms of Chelsea. A truly mixed community where people who come there to live, want to stay.

It is telling how strong this affinity with Chelsea is, as the interviews which Gillian Best has had with residents, and the stories they have to tell, of the long association they, and their families, have with this part of the world, show.

The Council, too, has its place in this story, moving from Chelsea Borough Council to become the Royal Borough of Kensington and Chelsea, the Local Authority has always aimed to work with its residents, and manage its own estates to give the same degree of belonging.

Its confidence in the tenants, was particularly borne out, when in 1996, the Tenant Management Organisation was formed, to take over the management and supervision of all the Council's estates. The only Tenant Management Organisation in the country, it thrives now as an Arms Length Management Organisation, largely independent of the Council.

Much of this brings back strong memories for me – a realisation when I first became a Councillor, that housing was much more than the condition of property, it was mostly about the people who live within it. My first experience of many, of seeing the newly constructed Worlds End from the top floor of one of the tower blocks, having been transported up on builders lift which stuck out far over the Thames, and made me feel very queasy (!), and a long and abiding interest and concern to ensure that this Borough did not, and does not, become only second home land, with expensive properties, empty for much of the year.

This is a history which needed telling, and I am glad that the Chelsea Society has seen that it is written. Gillian Best has provided a compelling view of the past and present – truly a job needed, and well done!

Joan Hanham

March 2015

1) HISTORY:

“Wretched houses with broken windows patched with rags and paper ... every room let out to a different family ... three families on the second ... starvation in the attic ... a charwoman and five hungry children in the back kitchen ... filth everywhere ... a gutter before the houses, and a drain behind ... clothes drying ... slops emptying from the windows ... men and women, in every variety of scanty and dirty apparel, lounging, scolding, drinking, smoking, squabbling, fighting, and swearing.”

A graphic and vivid description of the slums near his home in Holborn, by a cub reporter hired by George Hogarth of the *Evening Chronicle* in 1835.

That account could be applied to all the slums in London brought about by the industrial revolution which had triggered the mass migration from country to town.

The cub reporter became not only one of our greatest novelists but a chronicler and social campaigner, Charles Dickens. He hated slums and the inadequacy of government which allowed them to exist, and campaigned widely to get the problem recognised and ameliorated. To this end he published pamphlets including: *Health by Act of Parliament*, *A Home Question* and *Commission and Omission*, and in his books from *Bleak House* to *Sketches by Boz* were passages reflecting the plight of the poor. As he said in 1839 in a new preface to *Martin Chuzzlewit*: “In all my writings I hope I have taken every available opportunity to show the want of sanitary improvements in the neglected dwellings of the poor”.

His knowledge of Chelsea was limited. When he was courting Catherine, (the daughter of his *Evening Chronicle* editor, George Hogarth) he took rooms in Selwood Terrace just across the road from the Hogarths, whose home was in Fulham Road next door to the Royal Marsden Hospital where the Institute of Cancer Research now is. He and Catherine were married in St. Luke's and occasionally they would visit his friend, Thomas Carlyle. What caused him to refer to: “The barbarity of Chelsea” is unknown.

Perhaps it was because when he lived in Chelsea the smells from the Chelsea Common slum, just a few hundred yards away, wafted west along Fulham Road. It was a wretched place with a grid of narrow and squalid streets, populated by poor families. The authorities finally cleared away the entire area and a community estimated to number 20,000 people was driven out to make way for Sloane and Draycott Avenue.

The Booth's maps of 1889 graphically illustrate the social topography in London at the time. They show Chelsea with a broad range of residents ranging from the well-to-do middle class including foremen, shopkeepers, and small employers, to half a dozen black spots of slum housing where street sellers, labourers and even criminals lived.

In Chelsea, workers were needed to service the local burgeoning industries like the Lots Road Power Station built in 1904, a massive flour mill, and a sprinkling of small factories, as well as Charrington's Brewery on Chelsea Creek, and, where the Furniture Cave is today, the Watney's bottling plant.

Like the rest of London, this increasing influx of residents meant essential sanitary installations were unable to cope.

Bazalgette's sewage system of 1858 helped alleviate the 'Big Stink', but in the process destroyed the bucolic backwater of Chelsea Embankment between Battersea Bridge and Albert Bridge, so favoured by the resident artistic community including Whistler, the Greaves Brothers, and Thomas Carlyle.



The population in Chelsea was 11,604 in 1801. Fifty years later it had increased five-fold to over 56,000 and it finally peaked, when the Metropolitan Borough of Chelsea took over in 1901, there were 74,000 residents.

By 1911, 79% of the population lived in towns. Councils at that time owned only 0.25% of cheap, rented housing. And houses by private builders did not meet the increasing needs of those moving into towns.

*The Common Seal of the
Vestry of Chelsea
Ed. Toke
& Vestry Ch*



The Chelsea Vestry, like other local (and national) authorities at the time, was largely indifferent to the living conditions of its ever-increasing population. The prevailing attitude was one of *laissez-faire*, the belief that events should be allowed to work themselves out.

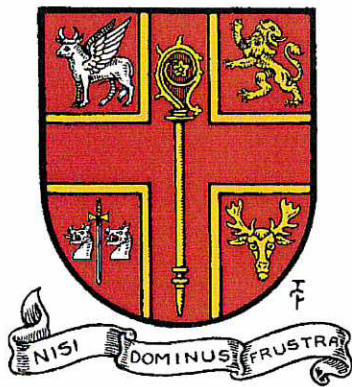
There were exceptions. On a national level, at the beginning of Queen Victoria's reign, Edward Chadwick was an early advocate of improving the health of the new inner town populations by improving the sanitary standards, and in 1851 Viscount Ingestre led the formation of the General Society for Improving the Dwellings of the Labouring Classes which sought to improve existing dwellings in densely populated areas and relieve the other iniquities. It actually started to build a tenement for 64 families, but before it was completed there were financial problems and it was left to the Metropolitan Association to buy the property and complete the building.

In 1885 the Royal Commission on the Housing of the Working Classes revealed the extent of overcrowding in inner city areas, and subsequent legislation allowed London's local councils

to build houses as well as clearing away slums. One of the conditions was that councils had to re-house at least half the people displaced by slum clearance.

The Metropolitan Borough of Chelsea in 1900 was created by the London Government Act of 1899, and comprised most of the ancient parish of Chelsea. Its establishment coincided with these several acts of parliament in the last decade of the 19th century introduced to deal with the problem, notably the Housing of the Working Classes Act of 1890 following the 1885 Royal Commission, and also the Public Health Amendment Act in the same year. Local authorities were able to purchase land for improvement, and the Public Health Amendment Act ensured that local authorities could make by-laws concerning all aspects of basic sanitation – like the supply of water to toilets, and the paving of yards. Also sub-standard areas that were unfit for human habitation could be drawn to the attention of the local authority, whether it was because of the density of the buildings, the narrowness, configuration or bad condition of the streets.

The borough was granted a coat of arms in February 1903.



The description is:

"Gules within a cross voided or a crozier in pale of the last in the first quarter a winged bull statant in the second a lion rampant regardant both argent in the third a sword point downwards proper pommel and hilt gold between two boars' heads couped at the neck of the third and in the fourth a stag's head caboshed of the second."

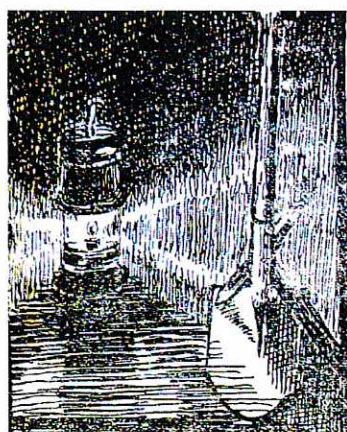
- a) The winged bull is the symbol of St. Luke, the patron saint of Chelsea (St. Luke's Church is in Sydney Street opposite the Brompton Hospital.)
- b) The crozier records the various holders of the manor – the crozier for Westminster Abbey
- c) The boars' heads and sword for the Sloane Family
- d) The stag's head for the Stanley family
- e) The lion for Earl Cadogan who was the first mayor of the borough.

The motto was "*Nisi dominus frustra*"- "It is vain without the Lord". This is taken from Psalm 127 of the King James version of the Bible: "Except the Lord build the house, they labour in vain that build it."

The motto was adopted by the Carlyle Grammar School Chelsea (1908-1971) and generations of girls proudly sported a version of this coat of arms on berets and blazers. They also still remember with varying degrees of horror, the fiendishly difficult and complicated school anthem that went on forever and was based on Psalm 127.

That coat of arms is chiselled in the portico above the main front door of 250 King's Road on the corner of Sydney Street, opposite the old Chelsea Town Hall, which was originally occupied by the Board of Guardians, created by the Poor Law Amendment Act 1834 to administer workhouses. A slight change of use accurately reflecting the evolving social scene, because now it houses amongst other things a massage and reflexology clinic!

One local strident and critical voice at the turn of the century was the publication *Chelsea Pick and Shovel*.



Guaranteed Circulation 2,000 Copies.

THE CHELSEA PICK AND SHOVEL.

No. 1.

JANUARY, 1900.

GRATIS.

Contrary to the banner, it wasn't free and cost ½d. a month – available from all good newsagents!

It also consistently snapped at the heels of authority.



Guaranteed Circulation 2,000 Copies.

THE CHELSEA PICK AND SHOVEL.

The estimate of eight to a house in Chelsea is *enormously* below the number; five and six to a room is no uncommon figure, and it is doubtful if any of the *bona fide* working-class EVER have less than three to a room. In Seaton Street, Luna, Blantyre, Dartry Road, any one of these, it will be found the basements are occupied two rooms to a family, more often than not; which, in these streets alone, would bring the occupants to a house up to fifteen and twenty, and this is a quite usual figure. Large numbers of families live in one room.

I have been told that the Housing Question is unpopular in Chelsea. Small wonder, considering how working people, especially very poor ones, have been treated under cover of the Act. *Now* there is *no* excuse, *no* reason why the Council should not buy land and build houses for working people.

MOVE ON.

UVERDALE ROAD.
HERE, on a late occasion, were found 11 persons occupying 2 rooms and a minute scullery. Grown up boys and girls were crowded together. They were notified to quit. But no one enquired whether on quitting Uverdale Road they went into smaller or larger home. It is probable that as a house is a luxury denied to the poor and one room serves for the home in a large number of cases, that these poor people were taken by some other landlord where they will remain under the same conditions till they are notified to "Move on" again.

In November 1900 the campaign culminated in this editorial, an excoriating condemnation of the LCC.

THE CHELSEA PICK & SHOVEL.

*(Published by the Chelsea Branch of the
I.L.P.)*

THE HOUSE FAMINE AND THE L.C.C.

LONDON is in the grip of a house famine. That fact, widely appreciated and incontestably established, we need not labour. Unfortunately it is not so well known that the remedy exists—although entirely neglected. It is neglected because, as we shall show, the L.C.C. have criminally evaded using their powers; it is forgotten because they have cleverly contrived to obscure the real issue by raising secondary considerations, and manufactured difficulties.

What is the remedy? Under the Housing of the Working Classes Act, 1890, the Council have power to buy unoccupied land, and build working class dwellings upon it. This, we see at once, goes to the very root of the evil. Where a deficiency of housing accommodation is felt Part III. can make it good. It is Part III. of the Act that the L.C.C. have systematically neglected.

For this, it may be thought, there is a reason. We can best find that reason by considering the action the Council have taken. Under Parts I and II of the Act over a million pounds has been spent by them in demolishing slum areas, and erecting dwellings thereon. With what result? That 15,000 persons have been un-housed; 12,000 re-housed! The L.C.C. have actually created more overcrowding and insanitation than they have relieved. They have continued the process for nine years apparently in the belief that they were benefitting London. We can see now that the reason of the Council's neglect of Part III., as of their failure to deal with the housing question, lies in their own incapacity....(etc. etc.)

The end of the First World War saw the 'Homes fit for Heroes' national housing programme, which aimed to provide not only more, but better quality housing, and the Local Government Board issued a Housing Manual based on the standards required. (It is interesting to note that over the next 100 years, these standards were progressively watered down by successive governments, in an attempt to get housing numbers increased.)

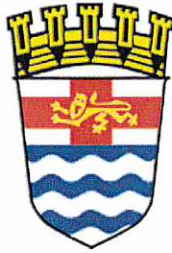
The Housing & Town Planning Act of 1919 was really the start of the state taking responsibility for provision of working-class housing. This state-owned housing eventually became the council estates we know today.

The act required all local authorities to survey housing needs and make and carry out plans for provision of new council housing, to be approved by the Ministry of Health.

Funding came from the Treasury who funded the costs not covered by the locally-raised penny rate. The aim was the construction of 500,000 houses within three years.

However, not all the funding was forthcoming, resulting in less than half that number of homes being built under the scheme.

In 1927, following the usual pattern, yet another housing manual was issued with lower building standards.



**London
County Council
1899-1965**

It was at this time that the London County Council started building low rise flats with a maximum of five floors.

By 1934, 31% of the total housing built since 1919 was council housing, but it was still not enough to meet 1919 targets. It was around this time, incidentally, that many working-class people moved out of town centres to suburban estates, heralding the start of commuting.

Throughout the 30s – large scale slum clearance continued, and more houses and flats were built.

Unlike earlier times though, now typical council house tenants were better off working families, rather than the poorest people.

Perhaps for this reason, although 40% of properties in London were flats, a survey of this time showed that people would prefer to live in a small house with a garden.

The Second World War saw nearly half a million homes destroyed, and the post-war labour government recognised the need to build houses.

In 1946 there was a ten year plan for mostly councils to build new houses for all, with heed being paid to both location and the appearance.

This was the age when architects and planners regarded themselves as social engineers and their mission was based on the Le Corbusier vision of high density, multi-storey buildings. The first of these was built in Harlow New Town.

Following the precedent, lower building standards were introduced by the next conservative government and a subsidy was given to councils for high-rise blocks. By 1957, 2.5 million houses and flats had been built, three-quarters of them by local authorities. About a tenth were tower blocks i.e. over five floors. By 1966, 26% of the housing built by local authorities was tall tower blocks (i.e. over 5 floors).

In the four-year period between 1965 and 1969, 1.8 million homes were built – half by local authorities. And some 55% of the housing built by local authorities was flats.

In the same year the housing corporation was established to set up housing associations (these bodies built social housing often for specific groups e.g. elderly people or people with disabilities). Also a major slum clearance scheme was started

By the end of 1960s a policy of refurbishing old houses was introduced in addition to building new housing.

Throughout the 1970s – investment in public housing fell. This co-incided with the right to buy scheme which encouraged people to become home owners.

By 1975 council housing was one third of all housing stock and at the end of that decade 40% of the population lived in council housing.

A decade later the private sector was responsible for building 72% of houses.

Bringing the history up to date the Town and Country Planning Act of 1990 enshrines planning obligations for the developer including the Section 106 agreement which requires any developer to undertake works, to make financial or in-kind contributions or to provide affordable housing. The most recent example of this is a major development in High Street Kensington. The council agreed that its contribution to social housing would be to build homes on the site of what had been the old Penguin Building on King's Road.

The quotas for social housing are laid down by the Greater London Authority, consisting of the Mayor of London and the London Assembly, with its headquarters in City Hall. It has been responsible for strategic local government since 2000.

The council is very conscious that it is not meeting the targets from the Mayor of London. This is impossible because there is virtually no spare land available in the borough and other factors intervened. For example during the recent recession there was an inevitable lull when only four properties were built in one year. This is countered by the current Warwick Road development on the site of the old Homebase store which will hopefully yield several hundred affordable homes.

The overview is that the council are hopeful of keeping up the 25% ratio of social housing throughout the borough.

The Cadogan Estate

The Cadogan Estate came about following the death of Sir Hans Sloane in 1753. In his will he left all of the manor of Chelsea to his daughter Elizabeth Cadogan. Sarah, his other daughter, having married into the Stanley family (which was probably considered a more solid financial union at the time) inherited half of the interest/earnings of the manor of Chelsea. This reverted back to the Cadogan family in the early 19th century thus giving the Cadogan Estate direct control of some 270 acres – a very valuable property, and ideally placed for westward development in the ever expanding London.

And so it proved, and today following landmark developments over the years, Chelsea residents can enjoy the facilities of Peter Jones, Harvey Nichols, and the Jumeirah Carlton Tower built in 1961 and, of course, most recently Cadogan Hall and the Duke of York Square, as well as admire the striking Danish Embassy of Arne Jacobsen on Sloane Street built in 1971.

As well as these commercial developments, the Cadogan Estate did not neglect its social responsibility in helping facilitate community amenities in Chelsea.



5th Earl Cadogan 1840-1915

For the most part this was due to the initiative and generosity of the 5th Earl Cadogan who gifted significant land for the good of the local community – like the Chelsea Town Hall, the Chelsea Fire Station, Holy Trinity Church as well as various schools and hospitals.

In 1900 he became the first Mayor of Chelsea, and the estate donated some very glittering and impressive regalia featuring the borough coat of arms, which is donned to the present day by the mayors of RBKC when officiating at specific Chelsea events.



Apart from these generous donations was the acknowledgement of needing to help the poor of the borough. So in 1889 Lord Cadogan's agent contacted Guinness with the offer of nearly an acre of land in what had been the garden of Blacklands House in Marlborough Road. Three months after the initial suggestion Cadogan proposed to Guinness that it would be "...A free gift for the purpose of providing dwellings for the poorer classes of that district". It was not free for Cadogan and it's estimated to have cost the estate about £40,000 to buy out a sitting tenant. Guinness Court continues to be a thriving and valuable estate in the heart of Chelsea.

Just a few years later in 1902 the Cadogan Estate sold the Chelsea Metropolitan Borough 1.6 acres of land on the east side of Beaufort Street, south of the King's Road, for £12,500 - a price well below market value. A condition of the sale was that the site would be used for artisan dwellings for those who could pay rent of up to 35 shillings a week.

Today the Sir Thomas More Estate flourishes on Beaufort Street under the control of the RBKC and its management organisation, the TMO.

2) The Philanthropic Organisations

“I just grow’d” said Popsy in Uncle Tom’s Cabin, and this is precisely what happened to the population of towns in England which, in the 19th century grew and grew unchecked and with very little regulation from complacent government, either national and local, or society generally.

But people moving from country to town to work in the factories following the Industrial Revolution had to live somewhere, and as there was no provision for them they just crammed into what existed. This led to the creation of inevitable slums that were not only overcrowded, but unsanitary too, with major outbreaks of cholera and typhoid resulting.

Into this untenable void came those far-sighted entrepreneurs, George Peabody, Edward Guinness, William Sutton and Samuel Lewis, each of whom decided to set up trusts to accommodate the working poor of the cities at reasonable rates.

All four trusts chose early on to build in Chelsea and over a 45 year period from 1870-1915, estates were built which gave a significant and much needed presence in the borough. Today those original estates continue to provide homes at social rates and help ensure an ongoing and vibrant mixed community in a borough which has some of the most expensive private housing stock anywhere in the UK.



Peabody in Chelsea
1870



Guinness in Chelsea
1891



Sutton in Chelsea
1912



Lewis in Chelsea
1915

3) The Peabody Trust



Born in 1795, George Peabody was an American merchant banker and philanthropist.

A bachelor, he'd travelled to and fro across the Atlantic since 1827, eventually settling in London from 1837 until his death in 1869. He had a keen social conscience and was particularly concerned about the plight of London's poor.

He founded his Peabody Trust in 1862 and these were the fundamental principles he outlined to his trustees in the administration of the trust:

"First and foremost amongst them is the limitation of its uses, absolutely and exclusively, to such purposes as may be calculated directly to ameliorate the condition and augment the comforts of the poor, who, either by birth or established residence, form a recognised portion of the population of London.

Secondly it is my intention that now and for all time there shall be a rigid exclusion from the management of this fund, of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics.

Thirdly, it is my wish that the sole qualifications for participation in the benefits of the fund, shall be an ascertained and continued condition of life such as brings the individual within the description (in the ordinary sense of the word) of 'the poor' of London, combined with moral character and good conduct as a member of society."

Peabody did not dictate the purpose for which the money was to be used, but this suggestion was taken up by the trustees:

“Without in the remotest degree desiring to limit your discretion in the selection of the most suitable means of giving effect to these objects, I may be permitted to throw out for your consideration, amongst the other projects which will necessarily occupy your attention, whether it may not be found conducive to the conditions specified above for their ultimate realisation, and least likely to present difficulties on the grounds I have pointed out for avoidance, to apply the fund, or a portion of it, in the construction of such improved dwellings for the poor as may combine in the utmost possible degree the essentials of healthfulness, comfort, social enjoyment and economy.”

The trustees were his friends and colleagues, and they reflected Peabody's business reputation for integrity and honesty.

He entrusted a total of £500,000 to the fund, and they chose to spend the money by building affordable housing for working-class Londoners. When he sent his third gift in December 1868 his satisfaction with their decision and conduct of the affairs of the trust is reflected in the accompanying letter: “I trust you will see manifested in this further donation an expression of my entire satisfaction with the manner in which you have conducted the affairs of the trust.”

Peabody tenants were protected on their estates with iron railings and gates which could be locked at night (rather like the gated estates that proliferate today). As Peabody had opined, they were expected to be working men and women who could live quiet lives, and where their children could play in safety protected from traffic and any undesirable influence of people in the neighbouring slums. This expectation of Peabody for tenants who could live improving lives, sober and clean, thrifty and honest was for the most part fulfilled. By definition those excluded were the very poor. The profile at the time showed that tenants of Peabody comprised policemen, needlewomen, messengers, letter carriers and pensioners.

The trust's work was originally confined to a radius of eight miles from the Royal Exchange in the City of London, but this has now been extended to a radius of 30 miles.

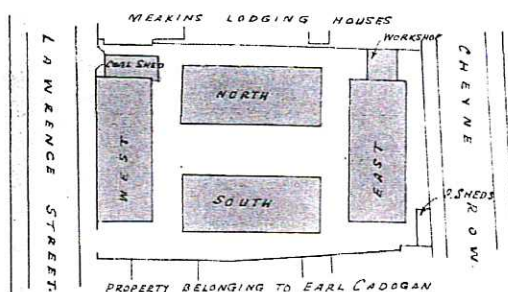
Since the 1950s the trust has constructed many new properties, and has also acquired older properties originally built by other housing bodies including the Improved Industrial Dwellings Company and the London estates of the Society for Improving the Condition of the Labouring Classes.

Peabody remains active today, still faithful to its original framework, and controlled by governors who follow in the footsteps of the original trustees. Reflecting the nationality of George Peabody, the American Ambassador was one of those trustees until 2007. Since then the ambassador has been styled 'Honorary President' and no longer has a position on the Peabody Board. It is still London's largest charitable housing association, owning or managing 27,000 dwellings.

The original Victorian estates were known as associated dwellings, meaning that several apartments ranging in size from one to four rooms shared a W.C. and sink on the landing. However, since the end of the Second World War they were modernised to make them self-contained. This means that there are now fewer apartments in each block. The original estates had a resident superintendent and several porters. However the superintendents have been replaced by non-resident estate managers, working out of head office in SE1, and the porters by caretakers.

a)Peabody Trust in Chelsea.

C H E L S E A E S T A T E (L A W R E N C E S T R E E T)



No. of blocks:	4
No. of tenements:	67
No. of rooms:	132
Cost of buildings:	£10,129
Area in square feet:	3,980

The Lawrence Street estate (known originally as Chelsea) was the fifth estate to be constructed in 1870. The name change was to distinguish it from the Chelsea Manor Street estate constructed by Peabody in the 1930s.

The first trust architect was Henry Astley Darbishire who designed all Peabody Trust's buildings until the late 1880s, working with his usual contractor William Cubitt. His objective was "To arrange the maximum number of standard blocks, whose price was predictable to provide the required accommodation." Uniformly he incorporated drainage and ventilation, with the instant removal of dust and refuse by means of shafts which descend from every corridor to cellars in the basement from where it was carted away. The passages were all kept clean and were gas lit, at no cost to the tenants. Although in the 19th century water was piped as far as the communal W.C.s and sinks on the landings, tenants had to carry every drop into their flats in buckets or jugs.

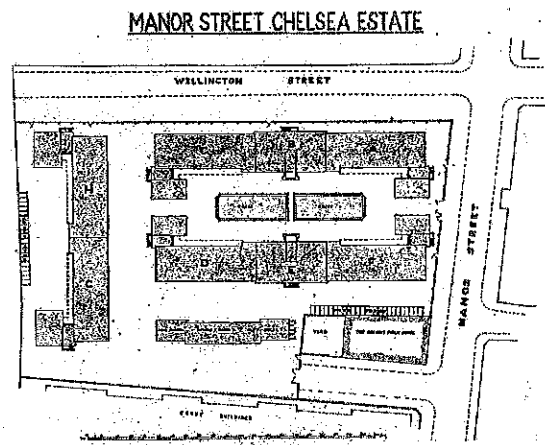
There were laundries, with wringers and drying lofts available to every tenant. Every living room or kitchen had cupboards, shelving and other conveniences.

For the Lawrence Street site this meant four blocks tightly packed onto the very small site, (just a third of an acre) with the space between them limited from courtyard to passageways. The internal planning of the blocks themselves had a staircase access system.

Although the design concept of Henry Astley Darbishire had the positive advantages of well-built, properly-drained homes, with an adequate water supply and plenty of fresh air, aesthetic criticism of the buildings he designed was that they resembled barracks, rather than dwellings. One strident comment about the Wild Street estate in Drury Lane (built in 1882) observed: "Why do the trustees persist in adding to the ugliness of London? They can well afford to give the dwellings better windows, and to spend something if not on ornament, at least in getting designs which should make their buildings pleasant to the eye as well as good for health and comfort."

It wasn't until the early 1960s that this suggestion was heeded on the Lawrence Street estate when the blocks were converted to provide self-contained units. The south block was demolished entirely to reduce the density, and later in 1998 the original coal store that had been converted to a garage was sold to a private purchaser.

No of blocks:	8
No. of Tenements:	111
No. of Rooms:	311
Cost of Buildings:	£66,806 15s. 4d.
Area in sq. feet:	48,066



The Manor Street estate was built in the early 1930s. Victor Wilkins was the architect and he worked with Peabody for nearly 40 years, starting in 1910. The site was one and a tenth acres, and into that space Wilkins designed eight blocks of four-storey dwellings, comprised 8 one-room tenements, 32 two-room tenements, 46 three-room tenements, and 24 four-room tenements.

In addition there were the superintendent's quarters and an office. The tenants were also able to use a drying chamber and there were 45 lettable pram sheds. Construction cost was £66,806 15s. 4d. - £203 per room.

Each tenement was entirely self-contained with its own W.C. and scullery, and a bath provided in each of the sculleries. (So there was no need to use the neighbouring Chelsea Baths, now the Chelsea Sports Centre, just across the road).

This was the rent scale for the original tenants:

	Rent	General and water rates	Total (a week)
One-room -	5s. 0d.	1s. 2d.	6s. 2d.
Two- room –	8s. 6d.	2s. 0d.	10s. 6d.
Three-room –	11s. 0d.	2s. 9d.	13s.9d.
Four- room -	13s. 6d.	3s. 3d.	16s. 9d.

The rates fixed by the trustees had two intentions, first that the building should make a modest profit and secondly to provide dwellings to the labouring poor which were healthy, cheerful and attractive.



As to the future, Peabody believes that creating 21st century communities is key to housing in London. Peabody's mission is to ensure that every resident gets the home they deserve as well as the services and facilities they need to live in London and make it a city of opportunity for all.

To facilitate this means departing from traditional housing association practice as the new Peabody strategy will include building private homes for sale (like the site of the former Plaistow Hospital in Newham). The Peabody Executive Director of Development and Regeneration, Jeremy Stibbe justifies this as "Investing private sector profit into social purpose."

b) Dorothy Holland



Dorothy Holland and her husband Stan have lived on the Peabody estate in Lawrence Street for nearly fifty years.

When they married, they lived first in the Grove Buildings on Chelsea Manor Street and then moved to council property in Elm Park Gardens.



The problem with both properties was that the water supply was outside, which was not really practical for growing children.



So when the opportunity came they moved to the Peabody Estate in Lawrence Street and brought up their three children, Stephen and the twins Donald and Dawn, in the top-floor, light and airy three-bedroom flat in the east block which they still share with their son Donald.

The Hollands pay Peabody social rent for their flat. The sum also includes rent for a large storage shed on the ground floor for things like Christmas decorations, as well as service charges for the upkeep of the estate – like the cleaning of stairs and the refuse bin area.



This is in the hands of Peter, the porter - described by Dorothy as "a marvellous bloke, a lovely man" - who keeps the estate well tended on behalf of Peabody.

The Hollands also pay some £4 a week for permission to park on the estate. This saves them having to pay residents' parking fees, and means a few less vehicles cluttering up the overcrowded streets of the borough's streets.

Having been tenants for nearly 50 years their tenancy is secure. Although Donald, who still lives at home, wouldn't inherit his parents' three-bed flat, Dorothy understands Peabody would accommodate him because of his job as a site manager in the Servite School on Fulham Road. This is because as a keyholder he is on call twenty four hours' a day and if he lived on the other side of London it would be impractical for him to respond to any

emergency call, if for instance the police had to call him in the middle of the night to say the alarms had gone off. Donald is also a great contributor to the local community. He and his brother both joined the Sea Cadets when they were children and Donald is now the Commanding Officer of the local branch of the Sea Cadets.

When Stan first left the Navy he went back to his old job at Peter Jones, (where he and Dorothy first met) but found it claustrophobic after the Navy so he joined the North Thames Gas Board, initially delivering coke to households in the neighbourhood before he moved into management where he stayed until he retired.

When the children went to school Dorothy was able to supplement the family income by working as a part time home help for various households in the area for 2s. 6d. an hour. She is incredulous when comparing the going rate of about £12 an hour now. After she'd raised the family, Dorothy went back to work in Peter Jones initially in the Clearings Department in Draycott Avenue and then in the shop at Sloane Square where she stayed until she too retired.

When the Hollands celebrated their golden wedding, their children and extended family sent them on a 14-day Mediterranean cruise, and for their diamond wedding the children hired a river bus for a surprise party of 90 friends. They embarked from nearby Cadogan Pier and went all the way to Greenwich and back.

An additional surprise that made the day so memorable was a message of congratulations from the Queen, which is proudly displayed on the living room wall.



Dorothy remembers when they first moved into Peabody there was no carpeting, just lino and they had a boiler in a cupboard in the hall for hot water for the kitchen and bathroom. There was no central heating.

“They look after you” says Dorothy remembering when Peabody installed the central heating with radiators in every room, and an annual check to make sure everything is safe and working properly. And when modifications were needed to the bathroom because of Stan’s mobility problems as he got older, Peabody put in a walk-in shower, and some five years ago completely renovated the kitchen. It even has a state-of-the-art pull-out, floor-to-ceiling larder that Dorothy particularly likes.

Although she knows fewer people on the estate than she used to, Dorothy is very pleased to have as her immediate neighbours an Ethiopian family who moved in 13 years ago with whom she’s become friendly, sending birthday cards to the children every year.

Dorothy sums up her family’s life as Peabody tenants by saying: “I can’t imagine living anywhere else because it’s such a lovely area to live in, it really is. Peabody have always been very good landlords to us.”

Postscript. Sadly, Stanley Holland passed away at the end of June 2014. Dorothy is being supported and sustained by her loving children and grandchildren in coming to terms with her loss.

4) The Guinness Trust

SIR EDWARD GUINNESS 1847-1927 had inherited the Dublin based family brewing business with his brother, Arthur. When the partnership was dissolved Arthur received 50% of the business.



Ten years' after this Edward turned the business into a public company and the sale of shares made Edward Guinness one of the richest men of the time. For Edward, a protestant Tory Unionist from Dublin, this meant the disposal of his wealth rather than further acquisition of monies.

In 1889 Edward Guinness gave £250,000 to set up the Guinness Trust for "The amelioration of the conditions of the poorer of the working classes" of London (£200,000) and Dublin (£50,000). Although his main intent was altruistic, nevertheless he was elevated to the peerage less than a year later. Sir Edward had handed over the cash to three trustees, but nevertheless was actively involved for the rest of his life, and actually became a trustee himself in 1892.

The gift initially received a mixed reception. *The Times* on 20th November 1889 said "We have the greatest pleasure in announcing this morning the most splendid act of private munificence that has been contemplated and carried out in our time by any Englishman (sic)." However, some people objected to the use of profits from alcohol being used to create houses with low rents for the poor.

In terms of establishing their first estates the trustees followed the precedent set by Peabody and other model dwellings providers. Their advantage of having the funds available made it possible for them to start acquiring sites from the very beginning.

Their second site came about in 1889 when Lord Cadogan's agent contacted them about the possibility of providing a site on very favourable terms. This approach initially received a lukewarm response from the Guinness trustees, but three months later Cadogan returned with an offer of a site of 0.91 acres "As a free gift for the purpose of providing dwellings for the poorer classes of that district."

The gesture was not entirely altruistic on Lord Cadogan's part. One of his considerations was to ensure that the more lucrative parts of his estate were protected from the spread of slums. In addition he'd also come in for some significant criticism in the press and in particular an article in *The Echo* which condemned Lord Cadogan as one of the worst and greediest landlords in London. This was because he had provoked considerable ire amongst locals because he'd given leases to wealthy people to build houses which necessitated clearing away many of the dwellings of the poor inhabitants of Chelsea.

The plot itself had previously been the garden of Blacklands House in Marlborough Road, and was valued at £50,000 including the cost of buying out the lease. The gift was widely reported in the press at the time.



The site became known as Draycott Avenue – Guinness Court. The estate was built in 1891 with 303 units in four blocks numbering 1-93.

With no land cost to pay, the contract price was £34,447.

The Guinness priority was clear – to provide accommodation for as many people as possible within the space available.

Tenement blocks in red brick were erected because of the economies of scale, needed to keep the rents low. The layouts were large blocks arranged in parallel and separated by courtyards. The budget did not allow for much embellishment and the resultant buildings were starkly utilitarian, although with more ornament than ordinary buildings of the Peabody type.

The rents were below those charged by the proprietors of other tenement buildings in London. All the trust buildings had a large club or common room, large enough to seat 200-300 people with books, newspapers and games supplied. In winter the clubroom was heated by fires and hot water coils. In addition there were baths with attendants with cold water at any time, but exclusively to Guinness Trust tenants, hot water was available in the early morning and from 5 p.m. to 9 p.m. each evening, and on Saturdays from 2 p.m. to 9 p.m., which on Sundays was extended to noon. Hot water, heated in urns was supplied to tenants who applied for it at meal times – to save the trouble and expense of lighting fires in summer. It was a facility used by most tenants. The arrangements were well received by the press. The windows in all the rooms were fitted with Venetian blinds.

As a result of the Post-War Plan of 1942, the trust was able to obtain vacant possession of a row of old cottages in Cadogan Street (next door to the Draycott Avenue Estate) it had been bought originally in 1919 when Lord Cadogan died.



After a protracted legal battle to obtain possession, in 1956 a new block named Biddesden House provided 33 modern flats was ready for occupation. A loan from Chelsea Borough Council of £65,000 provided the funding.

Improvement to Draycott Avenue was the last to be finished by Guinness in the 60s, and in 1965 these were the changes:

Existing Dwellings	Existing No. People housed	No. Dwellings after improvements	No. of People after improvements	Permitted population
231	311	138	240	136

In 1961 the trustees decided to take advantage of the Housing Act and became the Guinness Housing Association, enabling them to develop anywhere in England and Wales.

In 1970 James Macnabb (who was a former Secretary of the Peabody Donation Fund) was appointed to produce a strategy for the future by assessing the speeding up of demolition and the rebuilding of the associated tenement estates, rather than the redevelopment and conservation that had hitherto been undertaken.

His recommendation was that the trustees should consider modernising four remaining tenements, one of which was Draycott. Macnabb's main recommendations were accepted without amendment.

However, it was not until 1975 that the final decision to modernise that estate was taken and the work was finally completed in 1984. One of the main blocks had been demolished and the remaining blocks modernised. The old bathhouse and club were turned into a day

centre. It was funded with £200,000 raised by Help the Aged. The centre, called the Alan-Lennox Boyd Centre, was opened by the Princess of Wales in 1985.

As with the King's Road Estate, in 2009 to 2010 replacement kitchens, bathrooms and upgraded electric work was undertaken on the Draycott and Biddesden Estates which cost £1.2m. In addition landscaping of the grounds cost some £150,000.

Guinness also gifted land on the site to an organisation that has built a café on the estate called New Horizons.

The records show that to limit the spread of infectious diseases in the blocks, (brought about by the high numbers of occupants in a restricted space) glazed tiles were used extensively on the stairs and passageway. The rules and conditions, printed in the rent books included the obligation of tenants to keep the common parts scrubbed and clean. Wallpaper was not allowed. In addition as a final precaution all residents had to be vaccinated.

Every estate was treated as a separate unit with a male superintendent in charge. The superintendent's wife was regarded as a role model, with the tenants basing their standards of conduct, appearance and cleanliness on hers. The superintendent was responsible for collecting rents, interviewing potential tenants, and also responsible for the order, discipline and cleanliness of his buildings. They were required to be good disciplinarians and the men possessed of plenty of tact. Not unsurprisingly, ex-Army warrant officers met that criteria.

Each superintendent, in addition to his wife, had the assistance of two or more porters who carried out repairs, boiler stoking and so on.

The resident estate managers continued right up until 1996 and the recruitment of ex-Army personnel to fill that role survived to the 1980s.

In his autobiography "*World's End*" Donald Wheal, who was brought up in the 30s on the Guinness King's Road Estate, has a graphic account of life on that estate.

The Guinness Trust, of course, could not single-handedly solve the chronic crisis of housing and degradation and was one of 30 or so other charitable trusts and model dwellings companies already trying to tackle the problem of providing decent accommodation for the poor at a price they could afford.



The second Guinness Estate in Chelsea was built on the King's Road in 1929. Initially it comprised three houses – Winch, O'Gorman, Caple and later Iveagh.

The Borough Council gave the trust a 999 year lease at 1s. (5p.) per annum.

During the Second World War there were 42 major air raid incidents.



The worst in February 1944 was when 80 of the 160 dwellings on the King's Road Estate were completely destroyed and the rest damaged.

There was also a heavy loss of life – 59 people were killed in Caple House, including the superintendent and his wife. The memorial plaque is incorporated into the new Caple House building which was reconstructed using the original architects' plans.



Iveagh House was the latest addition to the estate. It has 43 single units, studio flats, with very small kitchens. It was built on the corner of King's Road and Ashburnham Road, on the site of the old playground and a memorial garden to the people who died when Caple House was bombed in February 1944.



Between 2008 and 2009 major work was undertaken to replace kitchens, bathrooms and upgrade the electrics, at a cost of £1.3m.

The latest updates are currently in hand. Until recently on the King's Road Estate there was an interconnecting door in one of the bedrooms of each flat which provided a fire escape. The door had a key held by the neighbour. These were installed in 1982. However, the changing pattern of society means that most people don't necessarily know their neighbours as well and understandably feel a bit uncomfortable that there is access to their properties by the person living next door. So Guinness are installing a sprinkler system in each lounge, kitchen and hallway of the flats in the Winch, O'Gorman and Caple blocks. The sprinkler system will be the last line of defence. Smoke and heat alarms have also been upgraded and they would go off first.

All the roofs, apart from Iveagh, are flat. New insulation will be fitted in the flat roofs mostly for the benefit of those who live on the top floor. There is a 20 year guarantee on the work.



Finally as part of the 2014 upgrade are very smart new front doors for every flat. It was decided that the uniform colour would be french navy blue throughout, all with the same modern door furniture.

The 1972 Housing Finance Act meant that government subsidies were gradually phased out and two years' later came the 1974 Housing Act which was acknowledged as the beginning of a new era for housing associations.

This introduced a new subsidy the Housing Association Grant – which gave the government greater ability to steer the activities of housing associations.

With the loss of government grants Guinness has to raise the funding elsewhere for upgrading. Guinness are now building flats at Suttons Wharf for outright sale and the money from that will enable them to build other types of affordable accommodation.

The Guinness Partnership

In terms of the future Guinness say:

"Our future is different from our past but what we care about is the same; we're here to improve people's lives by providing as many high-quality affordable homes as possible and by providing the housing and care services that our customers most need. With the significant decrease in government grants we will continue to maintain and improve our existing homes and deliver new homes by increasing our surpluses to create additional capacity. We will do this by being more efficient and by diversifying into profit-making activities, like homes for market rent or private sale, that make good business sense and will in turn support the funding of new affordable homes."

"Great service, great homes and a great place to work.

The Guinness Partnership - together really making a difference."

b)David Mansfield



David Mansfield has lived on the Guinness Estate at World's End, King's Road all his life. His father and grandfather lived there before him with their children, one of whom was David's mother.

Their first flat was 45 O'Gorman House and then after a few years when David's aunt was born they got a three-bed flat at No. 10.

When his mother got married the couple's first home was on the Guinness Estate in Draycott Avenue, but following the Guinness tradition of housing successive generations of families on the same estate, when the opportunity came, David's parents moved to the King's Road Estate, into the original Caple House which was bombed in 1944.

Although she was initially evacuated, David's mum had returned to London, and was actually in Caple House when the bomb hit. Her friend who was on the other landing was killed. It was as random as that.

There were no gardens when David was growing up, and although no ball games were permitted the kids used to play cricket and rounders around the estate. As he says: *"It was a question of seeing how fast you could run away and not get caught."*

He recalled too an old phrase the caretaker used to call out at seven o'clock in the winter and eight o'clock in the summer: *"All Up"*. It meant all the kids had to go back inside for the night and there was no argument.

In the past there would be generations of the same family living in the same block, but that has changed. David says it's more of a business now. In his mum's day, you would have your turn to clean the stairs, and neighbours used to make sure you did it.

Like other estates, in the beginning there were resident superintendents who were recruited from the military and were usually ex-guardsmen who ruled with a rod of iron. For example, they used to walk around the yard and bark at the women residents talking to each other: "Idle Gossip!" and send them back inside.

The practice of residential superintendents stopped some 10 years' ago. There's now a housing officer and they look after five or six estates. There's a customer service desk which people phone, and then the task manager allocates jobs to the relevant person.

When the Mansfield family first moved in, their bath and gas boiler were both in the kitchen, then in 1981-82 all the flats were converted with the very large kitchen divided in two to become a separate bathroom and kitchen. The family lived there throughout the conversion time which took about 16 weeks to complete. Guinness put a small kitchen in the lounge whilst the work was being done.

David is now the Resident Liaison officer on the King's Road Estate, and his first assignment was some seven years' ago when Guinness upgraded all the kitchens. Again the work was undertaken whilst the tenants continued to live there.

In any major project there is a complete specification, and always a choice of four different colours. With the kitchens there was a design choice – for example some tenants had hobs and single oven units, whilst others opted for traditional cookers.

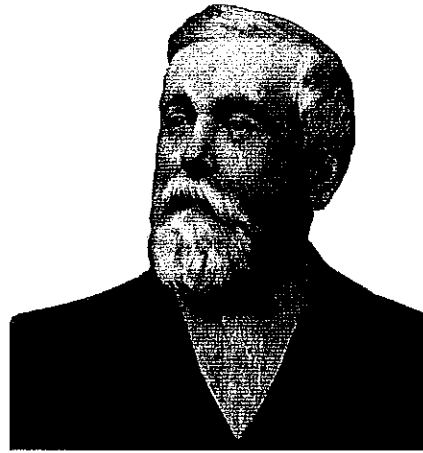
David's role means that although it's a very mixed community he does get to know the neighbours. People talk to each other. In the summer they'll sit in the yard and the kids play. It's not like other estates where people don't see anybody.

Another visible change is the number of Chelsea Football Club supporters on the estate. David remembers that before Stamford Bridge ticket prices became prohibitive many of his neighbours garlanded their flats with their local team's paraphernalia. Now there is only one lady who keeps up the tradition. She lives in the O'Gorman Block and every season graphically proclaims her allegiance by festooning her flat windows with the banners and flags of the team she supports, leaving passers-by on King's Road in no doubt that for her "Blue is the Colour".

All in all David says the Guinness King's Road Estate has been a very nice place to live.

5) SUTTON ESTATE

William Sutton was born in 1836 or 1837, the youngest son in a family of three sons and a daughter. He was educated at City of London School.



At the time, small business carriers were not able to afford premises and arranged for owners or licensees to receive goods for them. A fee of 2d. was charged for each package. (What goes around comes around. Now there's a suggestion that internet deliveries could be sent to the nearest tube station utilising obsolete ticket offices, that's if TfL are able to get through their proposals to eliminate them).



William saw a market opportunity with this situation, and in 1857 set up his own carrier, called Sutton and Co. What he did was distribute individual parcels in bulk, first through the railway network and then by road.

It was very successful, and he made very wise investments. When he died on 20th May 1900 his executors were faced with the enormous task of realising his estate which comprised hundreds of freeholds and leasehold properties – shops, flats, houses, factories, hotels and licensed premises, scattered mostly around London and Brighton (where he lived), as well

as stocks and shares in all kinds of companies. Not surprisingly it took more than 25 years to finalise. The trustees agreed on the title of "The Estate of the late W.R. Sutton".

William Sutton was a strict man, lacking a sense of humour, but with a reputation for being scrupulously honest in business. Having been left a widower, his vision was for the bulk of his enormous fortune to be used to provide homes for the poor and those on low incomes. His trustees were tasked with founding a charitable trust for the provision of model, low-rent dwellings for the poor of London and other towns and populous places in England.

He's buried in West Norwood Cemetery in South London, with a memorial maintained by the trust to the present day.

The Sutton Dwellings Trust first estate of five storey tenement blocks were opened in Bethnal Green and City Road, London in 1909. Six years' later, the Rotherhithe Estate, also of tenement blocks was completed.

Its activities were not confined to London and in the 1920s and 1930s the trust extended its operations to other big cities such as Manchester, Newcastle upon Tyne, Sheffield, Birmingham, Hull, Plymouth, Bristol and Stoke on Trent. The trust registered with the Housing Corporation in 1975 and from then onwards developed many new properties.

In 2005 the William Sutton Group and Affinity entered merger discussions and in 2006 created the Affinity Sutton Group and the link with William Sutton's London roots were recreated with a new head office in Southwark.

In the 40 year period up to the start of the Second World War, the trust was housing over 30,000 people, and by the end of the 20th Century the trust had built or bought some 14,500 houses and flats in 33 towns across the country.

The emphasis of the trust was to foster community interaction on their estates. One of the quirky features which existed until 1950 was a service to tenants providing coal to tenants at cost price.

In 1906 it was suggested that Chelsea in the South West of London would be a suitable site on which to build a Sutton Estate. The area itself bordered Chelsea Common, originally grazing ground for cattle and watered by a pond (hence Pond Place) which was created by digging for gravel for the Turnpike Road. By 1890 it had become a labyrinth of streets, mainly narrow and squalid, but with a community of families, trading as good neighbours and old friends. It was cleared by the authorities and in 1909 the *Daily Chronicle* reported that 20,000 people had been driven out to make way for Sloane and Draycott Avenue. A year later in 1910 at a cost of £85,000, a four and a half acre site at the junction of Elystan and Cale Street was purchased by Sutton. As for the City Road Estate, Mr. E. C. P. Monson was appointed architect and he followed the template of the City Road site, designing a scheme of 674 self-contained flats featuring the same basic features. The breakdown was 115 one room flats, 331 two rooms and 228 three rooms. Very few had bathrooms and there was shared water and lavatory facilities, like Guinness Buildings. Public baths were available in nearby Chelsea Manor Street.

Drying rooms, sheds and 34 lock up shops also featured. The estate was built between 1912 and 1914 and was the last estate completed before the outbreak of the First World War. The total cost was £279,000.

Initially the scheme was criticised by the LCC who objected to the 'back to back' system of construction on the basis of insufficient ventilation. However they passed the buck to the Medical Officer of Health for Chelsea and would defer to his judgement, if he decided that there was adequate ventilation. The assurances from the Sutton Trust that there would be free circulation of air with plenty of cubic space was enough to persuade the Medical Officer to award the necessary certificate. It's interesting that density was an issue then and is now a hundred years' later, because it is one of the key features in the design of the proposed new estate.

Among the provisions directed to the trustees by the High Court was that 'The tenants shall be selected from the poor of good character, preference being given to married men with families for the larger dwellings and dwellings being allotted according to the number in family, full use being made of the accommodation provided.'

The rents (including rates) ranged from two shillings and sixpence (12p.) a week for a bed sit flat to eight shillings (40p.) for a three-room flat. Tenants continued to be eligible for retaining their flats even if they became prosperous.

The trustees laid down that every tenant should be able to pay their rent at a point within walking distance of their home. This meant it was normal to have an estate office and estate manager. The role of the on-site estate manager was important and reflected the Sutton philosophy because he was not just the landlord's representative but also acted as a neighbour who could give advice and assistance for completing forms and so on. The siting of the office was useful because the maintenance department was also there.

Also provided was the maintenance of open spaces and communal areas, as well as the external painting. Although standards of hygiene were not as high as now and there were inevitable infestations like bed bugs. That led to the flats having to be evacuated and fumigated. Nevertheless the estates were said to provide 'a good example of cleanliness and decent behaviour and stood as 'small plots of civilisation cultivated in the midst of the wide waste of barbarism'.

Courtyards were used for playing games (there were very few private cars then) and also washing lines. They were also a great training ground according to E.M. Phillips, a tenant of many years standing who wrote a book expressing her thanks to the Estate called: *Growing Old Gratefully*. As she said: "The gangs taught us the art of getting on with people of a myriad of different natures, learnt loyalty and how to accept decisions of others. We also learned the art of not getting caught (i.e. from the authority of the estate staff)."

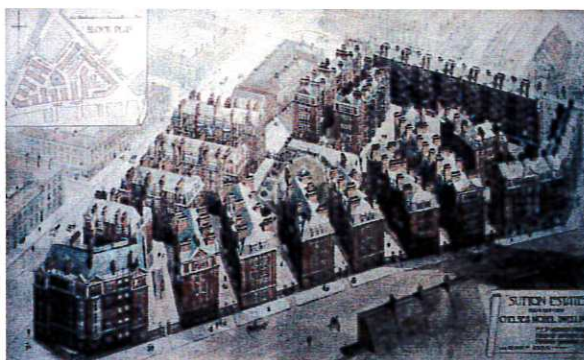


The courtyards were also used for parties, like this one to celebrate the estate's centenary, as well as for public holidays and special events, like the coronation.

In 1920, the control of rents became a significant factor for all the charitable trusts, including the Sutton which was faced with frozen rents, well below market levels.

Nevertheless the trustees proceeded with installing improvements in their dwellings before the Second World War. Specifically this was the provision of open fireplaces with back boilers, in place of kitchen ranges, and the replacement of gas lighting with electric lights which was eventually completed in 1953.

By the end of the Second World War, the rent restrictions meant that the income from rent no longer covered the outgoings. The Housing Repairs and Rents Act of 1954 finally removed rent restriction from the trust.



One of the striking features of the estate was the quality of its buildings. The architects were influenced by the fine constructions of Dutch-style houses behind Sloane Square, and the buildings themselves are very sturdy and well built.

So much so that when one bomb exploded in the site during the Second World War – the building itself withstood the blast.

THE AFFINITY SUTTON PERSPECTIVE



HELPING PEOPLE PUT DOWN ROOTS

In October 2011, three operating companies merged to form Affinity Sutton which now owns 57,000 properties throughout the UK, including Sutton Dwellings in Chelsea.

Three members of Affinity Sutton contributed to this section - Rachel Underwood – Project Director, Natalie Dawn – Resident Liaison and Lisa Louis – Head of External Communications. The project's lead architect from the architectural practice HLM, David Cafferty also contributed.

David Cafferty said that when the original estate was planned, the emphasis was on squeezing in more people than you would in a normal street. Although advocated by William Sutton, it wasn't part of the architectural urban design to create communities. However, with their new proposals, a key aim of Affinity Sutton design will be to encourage community spirit. It is two-fold:

- a) Externally the master plan that is proposed will be to create spaces where residents can enjoy the amenities. The concept goes back to the idea of recreating original streets – the heart of the site used to be Marlborough Square, and the design harks back to recreating a public space in the middle of the site. Residents will have both their own private and shared community spaces. There will be four times the external space than currently exists.
- b) The flats will be bigger and better facilitated. The current planning process will not allow too much density on the site and planning legislation is much tighter than it originally was.

Also the design incorporates the concept of 'lifetime homes', which means that people can live in them throughout their lives. The design allows them to be adaptable to changes over time. For example - the bath in the flat could be adapted to a walk-in shower. There will be a range of one, two, three and four bed accommodation for these lifetime homes. A percentage are designed for wheelchair users as well. Currently there are five families on the estate who need wheelchair accommodation, but the new design allows for more than that.

For wheelchair users, corridors will be wider than they were before. And all the new buildings will have lifts.

Rachel Underwood added that Affinity Sutton wouldn't be matching numbers of flats on a like-for-like basis. The reason for losing a small percentage of properties is because the modern planning space standard is significantly larger now for family accommodation. For example, the footprint of a two bed, four-person flat on the Estate as it is, is about 42 square metres. Affinity Sutton will be building them to 75 sq. metres.

Lisa Louis continued that once everybody on the estate has been housed whatever is left over will go to the council to nominate from their waiting list. In future, as properties become vacant, Affinity Sutton will again seek nominations from the council.

Like other housing associations, Affinity Sutton has a contract with the council to provide a percentage of their properties to the council. The relationship works well and is mutually beneficial in that the Council nominations contribute to the community and help the Affinity Sutton Estate to thrive.

However, like other housing associations Affinity Sutton is now renegotiating those arrangements with the local councils and retaining nomination rights to some of their properties to enable them to assist existing tenants with a good tenancy history to move. For example, when families have more children and need more room, they have to go back to the council and are then put back on the waiting list to get a bigger property. But where

nomination rights are retained and a three-bed tenancy becomes available, it may be possible for them to apply directly for a transfer. This is Affinity Sutton's approach and is really helpful as tenants' needs change as their families grow or reduce.

Currently there are a significant number of studio flats on the estate. Affinity Sutton won't provide those any more. It will be providing one, two, three and four bed flats. This has largely been determined by current housing needs.

Affinity Sutton will also be providing a comprehensive community facility that will be available for use by all the estate's tenants.

Lisa Louis said there are currently some 500 individuals who are living on the estate at the moment, including the people in the low dependency sheltered scheme on the estate. Affinity Sutton will be providing new accommodation for all of them, retaining the link line facility that is currently in place. (This dovetails with the local authority thinking which advocates independent living to allow people to live in their homes with care packages providing support for people who need extra support.)

The size of the new home offered will reflect the need of the tenant. So for example, a widow, whose children are no longer living at home will be offered a one-bed flat, rather than say, her old accommodation, which had three bedrooms. It works the other way too. Take the case of one of the Affinity Sutton families with two children, a boy and a girl, who are currently living in a two-bed flat. When they come to move into the new accommodation and the children are over 10, they will have a three-bed flat.

Anyone currently living on the estate will maintain their existing secure or assured tenancy agreement. It can't be changed.

The precise number of units in the rebuilt Sutton Estate will not be available until the final stages of the consultation procedure, and will be determined just prior to the formal planning application.

Affinity Sutton recognises that this estate is unique in terms of family composition and the generations. People have stayed on in their parents' homes. However, because of the recent 'bedroom tax' some tenants now want to downsize.

Because Affinity Sutton is classed as a housing association that develops affordable housing and coupled with the history of this estate, no one has the right to buy under the legislation brought in by the Thatcher government.

Although Affinity Sutton's policy is not to ring fence monies and channel all the funds back back into the estate where the monies were raised, it nevertheless expects that almost all the funds raised from the proposed private development will be ploughed back into the Cale Street estate. Also, any residual funds would be applied to the other one hundred or so properties Affinity Sutton have in development in the rest of the Borough.

David Cafferty went back to the basic fundamental, that a housing association doesn't make profits. Whatever value is created from the private element of the scheme, and anything that is simply a surplus, is re-invested in social housing, and Rachel Underwood observed that although the structures may have changed, this remains faithful to the ethos outlined by William Sutton.

She added that government thinking was to take the difference between social rent and affordable rent and use it as replacement for the former government funds. Lisa Louis explained that what the government proposed was to charge higher rents and so be able to borrow more. But in areas like Chelsea, if Sutton Affinity wanted to charge 80% of market value, none of the residents would be able to afford to live there. Also of course, the housing benefit is capped, so it wouldn't cover the cost.

This is why Affinity Sutton decided on a different approach to self fund and enable its existing, as well as future tenants, to remain on the estate.

Their solution is to incorporate a 25% element of private development on the site. Affinity Sutton will be the developer and the flats will be offered with leases, with Affinity Sutton retaining the freehold.

They have been doing a lot of work about affordability on this estate. Residents are probably paying about 15% of market rent. Those rent levels are even below current RBKC rent levels.

It's a demonstrable commitment by Affinity Sutton to the estate that, rather than 'sweating the assets' that is selling the whole estate in this high value area and spending the money on affordable housing elsewhere which is what the government are promoting, they are committed to retaining and rebuilding Sutton.

Tenants pay their own council tax and utility bills direct. In addition to their rent, tenants also pay service charges for the dedicated caretakers on this site, who clean inside the blocks. There is also a separate ground maintenance team for gardening, and also lift maintenance, and a housing officer – as well as free repairs to the structure. The Affinity Sutton service charges currently are under £10 a week - £5 - £10 depending on the lift.

In future, for new tenants, Affinity Sutton will follow the lead of other organisations in the borough, like the TMO, and offer a fixed-term tenancy.

This will give it the flexibility to review the tenancy at the end of, say a five-year period, and take into consideration, not just any changed financial situation of the occupants, but also for example, anti-social behaviour problems, or failure to pay rent. At the moment, if there's a dispute it's up to a judge to decide whether tenants can be evicted. Sutton has no say. With an assured short-term lease, although the judge may be able to extend the notice period of the time to move out, he can't actually overturn a notice to evict.

Affinity Sutton believe their scheme fundamentally meets the future housing needs of its tenants. It's a scheme that's been conceived to deliver a long-term sustainable solution for the residents of the Affinity Sutton community.

SUMMARY:

- 1) Planning Application will be submitted to the RBKC early in 2015, following a further round of public and tenant consultation.
- 2) The proposed redevelopment will involve a five to six year programme from the start of the work.
- 3) The work will be done in phases: Blocks A-D first.
- 4) All Affinity Sutton tenants in Blocks A-D have been offered the choice of staying in alternative accommodation on the estate, or moving temporarily from the estate to facilitate the development. This will limit the majority of moves for Affinity Sutton. Affinity Sutton will meet removal costs, and pay a home loss disturbance allowance.
- 5) All existing Affinity Sutton tenants will be offered the option of being rehoused on the new estate.
- 6) The existing tenancy agreements will still be in place for all existing Affinity Sutton tenants.

5b) Profile of a Resident of the Sutton Estate

Jean Keal has lived on the Sutton Estate in Cale Street since 1971, moving in just a month or so before her son Ross was born.

Jean recalls he was still a bump at the time. She had, and still has, a secure tenancy lease.



Jean had always lived in private houses, and it was the first time she had ever lived on an estate. Her first impression was uncertain.

The flat had a bath in the kitchen. Over the bath was a wooden cover that acted as a worktop when the bath wasn't in use. Alongside it was a beautiful Belfast sink. Opposite the bath was the cooker. Jean remembers that you could have a nice bath, and every now and then stand up to see how the dinner was cooking.

There had originally been an open balcony with a large cupboard – for crockery in the top, and coal in the bottom. On the other side was the lavatory. When Jean moved in, the whole balcony had been enclosed. And although the cupboard was still there it was not used for coal anymore.

The estate itself had an office open all week. The estate could call on on-site tradesmen specifically trained as carpenters, plumbers and gas fitters. There was a porter on duty 24 hours' a day, regularly patrolling the estate, which was very reassuring for a single mother with a baby.

There was a real sense of community on Sutton then, with children playing outside. There were pantomimes in the winter, seaside trips in the summer, *fêtes* and so on. All this, together with the tradition of generations of families living on the estate, contributed to

what Jean felt was a continuation of family. As with other estates there is a right of succession, with children still living at home continuing as tenants after their parent's (parents') death, but not in their former home, rather moved into a single bedroom flat.

For the first seven years she and Ross had a one-bed flat in the Elbourn block. When they started renovating that block Jean was offered a two-bed flat in Delmerend. Jean is convinced that this was a haunted flat – she had the sensation that when she was in bed someone would get into bed with her. At first she thought it was Ross. But then she realised it wasn't. Even her cat refused to go into that room by itself. And Jean was not alone with these experiences because another occupier of that flat shared similar experiences. While they were renovating Delmerend, Jean and her son temporarily moved into Flamstead, before moving back to Delmerend – at Jean's insistence, not to the haunted flat but another one, understandable in the circumstances.

When the Affinity Sutton Group took over Jean and most of her fellow residents on the Sutton Estate Dwellings SW3 felt everything changed. As early as 2007 Affinity Sutton were indicating they had plans for most of the estate to be demolished and rebuilt. The project would be funded by developing part of the site for private housing.

For all the residents, including Jean, the past seven years have been a time of severe uncertainty and major disruption to their lives as Affinity Sutton have sought to decant them in preparation for the major work proposed.

The changes are being strenuously opposed by the residents' group, 'CATS' – the Chelsea Association of Tenants, of which Jean is Treasurer. CATS aims to represent and further the welfare of all residents on the Sutton Estate Dwellings.



Ian Henderson is a particularly effective Chairman (he and two others stood as independent candidates in the May 2014 council elections to fight the proposals and although they didn't

win, they achieved very creditable support). As well as dealing with Affinity Sutton direct, he and his committee are fighting on a second front by attempting to bring back some of the old community spirit that used to exist on the estate, and the strategy is succeeding. The community is increasingly coming together and realising that it's in all their interests to work together for the sake of the estate as a whole.

Ian's first initiative in this respect was to negotiate for the restoration of the old sunken garden, which was much appreciated especially by elder residents, several of whom told Jean: "Do you know it was lovely, we spoke to several neighbours we hadn't seen for some time."

And the children were included too, because at Easter 2014, eggs were hidden all over the sunken garden for the children to hunt down. Most recently, in June 2014 a very successful and well-attended barbeque was organised for the estate residents and their supporters.

Jean's experience of the decanting process is worth recounting. "At my age I was really distressed when Affinity Sutton offered me a series of totally unsuitable alternatives to seriously consider – for example, flats several floors up, in blocks with no lifts. Then they suggested a damp, ground floor flat that was so dark you needed the light on all day, and anyway I wouldn't have felt safe as a single woman living on the ground floor". For their part, Affinity insisted that they had to offer everything available but Jean was worried that they would say that her rejections constituted refusal which Affinity could use against her, which is precisely what happened, because she received a letter from them saying: *"....This may involve looking again at a property that you have already been offered and declined. Alternatively I will have to start looking at possibilities in other locations, potentially outside of the estate and the Royal Borough of Kensington and Chelsea."*

Needless to say, Jean has persisted against what she has increasingly considered unreasonable pressure by her landlord. Because of his mother's increasing distress with the situation, Ross, her son, insisted that the whole issue should be handled through a solicitor.

This has resulted in a compromise that Jean is having to come to terms with. She has recently accepted an Affinity Sutton offer to move her from her two-bed flat in Delmerend into a one bed flat in Flamstead, on the second floor, but with a lift. She's a little concerned about the increased rent that will be charged, but this is still the subject of negotiation between her solicitor and Affinity Sutton.

It will be her fifth home on the estate, but as far as Jean is concerned, the essential thing is retaining her status as a secure tenant.

6) The Samuel Lewis Housing Trust



Samuel Lewis was born in Birmingham in 1837 – an exact contemporary of William Sutton – of poor parents. He was 13 when his father died, and he went to work to support his mother.

His first job was as a travelling salesman of steel pens and watch parts, but he later became a jeweller and established his business in central London - Cork Street - where it remained for 30 years. He married Ada Davies.

His main activity was as a moneylender (today he'd be described as a financier or merchant banker) and he established himself as a leading member of that profession with a large number of distinguished clients. His success made him a very rich man, but he was known for his directness and uprightness in business dealings and was always generous to any of his clients who had fallen on hard times.

In his will there were various bequests that totalled over a million pounds to hospitals, charities and other organisations, but the will stated that £400,000 should be used by his trustees to establish dwellings for the poor at one or more places in England, by the erection of suitable buildings. These were then to be let to persons at low rents. Interestingly the Guinness Trust was the management model for the Samuel Lewis Trust. Any balance was to be invested for maintenance and insurance for the building. Samuel Lewis was the sole benefactor of the trust.

In addition, the will also stated that after all the commitments had been met the building fund was to receive one half of the residuary estate which eventually amounted to £270,000. Further, a bequest of £15,000 was made to buy land and the erection of suitable buildings for the establishment of 'Homes for Working Girls in London'. It was named after his wife The Ada Lewis Trust, and was built in Draycott Avenue in Chelsea. When she

died Ada Lewis bequeathed money to erect similar hostels, then called The Ada Lewis Lodging Houses, but now called Ada Lewis Women's Hostels.

The original organisation called the building fund became known as the Samuel Lewis Trust for Dwellings for the Poor. Under a Charity Commission scheme in 1958 the name was changed to the Samuel Lewis Dwellings Trust, and under a further scheme in 1974 it was changed to the Samuel Lewis Housing Trust.

In 1912 the trustees purchased two freehold sites, one in Leader Street, Chelsea (now Ixworth Place). In part because of the war, the Chelsea estate was completed in stages from 1915 and was fully let by 1917.



The template was the same as the original Islington estate. Each flat was self-contained, with a solid copper fuel boiler for heating water for the bath and laundry, and a bath was under a wooden table top in the kitchen, which also had an enamel sink. The integral balcony housed a larder, coal bunker and toilet. A solid fuel range in the kitchen also supplied hot water, and when cooking was finished, the entire grate and fire could, when a panel was raised, be pushed through to the adjacent living room to warm the family and maximise the use of the heat. There was a drying room for clothes, pram sheds – like the

Peabody Estate in Lawrence Street – and communal dustbins in the courtyards. Each tenant was also allocated a dust pail. All lighting was by gas.

The flats ranged from three rooms at a rent of between 7s. 0d. and 8s. 0d. two rooms at 5s. 6d – 6s. 6d. - and single rooms at 2s. 6d.- 3s. 0d. a week. Rents included chimney sweeping and Venetian blinds and also general and water rates. This compounding allowance was awarded by the council and the benefit of this was passed on to the tenants.

The Chelsea estate cost £154,000 and the trust had to borrow money from the Union of London and Smiths Bank Ltd. to finance the building. The loan was settled in October 1915 on receipt of investment money from the capital fund. This arrangement persisted until 1946 when the Chelsea council offered the trust a revised and much less favourable rate. So the agreement was terminated and tenants then paid the general and water rates directly to the council.

Although the increase of Rent and Mortgage Interest (Restrictions) Act, 1920 permitted a total rent increase of 40% ,the trustees only increased their rents by 25%. Those increased rents came into operation on 20th September 1920 and remained in force until 1952.

At around this time the Charity Commission suggested that the Samuel Lewis Housing Trust should amalgamate with the Guinness Trust. But the idea was rejected as not representing Samuel Lewis' intention or wishes.

In 1941 the estate suffered some damage from enemy action, but in the circumstances only superficial repairs were carried out, and full restoration had to wait until the end of the war.

The Clean Air Act of 1959 necessitated the conversion of fireplaces in the living rooms of all estates. New types of fire grates were installed with gas ignition for use with smokeless fuels. A government grant covered 70% of these conversion costs, with the remainder treated as routine maintenance so that no charges were passed on to tenants.

In 1963 the trust became a member of the National Federation of Housing Societies.

Major modernisation came about following the publication in 1962 of the Parker Morris report *Homes for Today and Tomorrow*. Improvements to the Chelsea estate were identified and consents were obtained. Grants were applied for under the various housing acts.

The work itself was considerable with the necessary internal structural alterations demanded by the Parker Morris report and also fire safety measures, like internal hallways, with all the doors opening onto it. Also room sizes had to conform to what the Parker Morris report had determined with the extra space achieved because the chimney breasts and flues were removed. Not surprisingly tenants had to be temporarily re-housed while the work was in progress.

The end result was that each flat was provided with an electric water-heating system, night storage heaters, a bathroom which also contained a hand basin, a re-wired lighting circuit and adequate ring main power outlets. In addition each kitchen was fitted with a stainless steel sink and several storage cupboards, created by incorporating the original open balcony. An indoor toilet was also provided. The flats were then re-let at rents which reflected the improvement work (less government grants) plus the cost of routine maintenance work.

The Sutton Lewis Trust
became Southern Housing
Group in 2001.

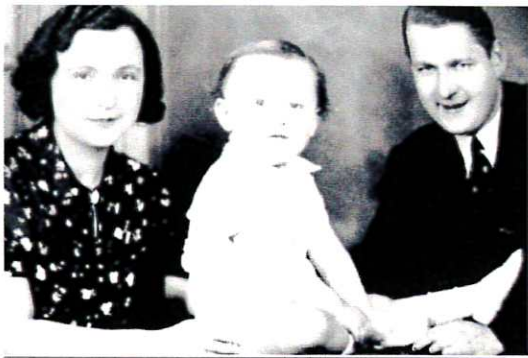


As to the future, the core value remains fundamental: to build on Samuel Lewis' vision of housing those in need, especially the working poor (in today's terms 'working households.')

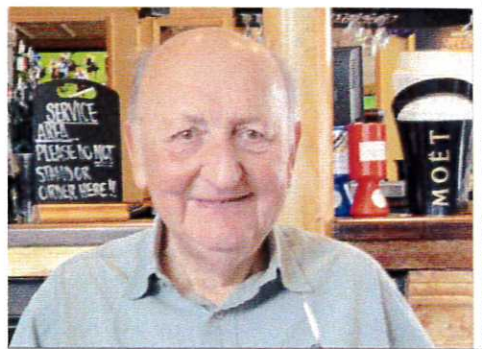
The Southern Housing Group has an eye on the past while looking towards the future. It will continue to develop the brand beyond social housing, and build on their reputation of strength, reliability and stability.

b) Frank Busby

Frank Busby and his parents moved to a one-bed flat on the Samuel Lewis Estate in 1937 when he was just six months old and, apart from two years doing his National Service, he's lived there ever since.



Frank Busby Jnr. circa 1937



Frank Busby Jnr. 2014

His Father, also a Frank, worked in Harrods, as a floor walker in the grocery department. His son likens his job to that of Captain Peacock in the BBC comedy *Are you Being Served?* Frank Senior had previously rented half a house in Fulham for his family at 18s. 0d. a week. Moving to the Samuel Lewis Trust Buildings in Ixworth Place meant that not only was he closer to his work but he also had a grandmother who was useful for babysitting living nearby. More importantly was the rent – including general rates – was less than half what he'd been paying at only 8s. 5½d. a week.

THE SAMUEL LEWIS TRUST BUILDINGS,
IXWORTH PLACE, CHELSEA.

Received of the Tenant, Block A No. 22

One Week's Rent 6 8½ as Rent, etc.

1 9 as Rates.

Total 8 5½

up to Monday 11th October 1937

D. G. Niles Superintendent.

First rent receipt of F. Busby Snr.
11 October 1937

Southern Housing Group

Mr FA Busby
FLAT Samuel Lewis Trust Dwellings
Ixworth Place
Chelsea
London SW3 3QA

008555610200036
93150377

Statement of Account Number:

Main Account

Period Number	Period Start Date	Rent & Charges
2	14/04/2014	106.83

Recent rent receipt of F. Busby
14 April, 2014

Seventy seven years later, and Frank's current social rent (for a two-bed flat), and excluding rates (or Council Tax as it now is) is £106.83 a week.

The entire estate was occupied by working class families. And Frank remembers that everyone seemed to work. Unofficially, the key to getting a flat was to have a relative already living on the estate. A formal condition was that a couple had to have children. In those days there were only one and two bedroom flats available.

There was also a block of what was called widows' flats – Block B – for ladies left on their own. One lady (unmarried) had two sons and when the mother died, the children were kicked out.

The original superintendent was Mr. Wilcox who ruled with a rod of iron. By five o'clock on a Monday the rent had to be paid to the superintendent.

The tenants also had to clean the stairs on a rota system. Frank's mother forgot to clean them one week and two neighbours knocked on her door and said "You haven't done the stairs!" In those days the estate even boasted its own plumber.

There was no bathroom as such. The bath was in the kitchen under the kitchen table. There was a boiler, but it was so old that the water came out rusty and Frank's mother had a Baby Burco instead. One Christmas in the 1940s Lewis Estate decided to move the old coal fire ranges, which went through from the kitchen to the living room, so the Busby family spent Christmas that year with a hole in the wall. His mother used to black lead the grate.

Frank recalls that the external toilets situated on the ground floor balcony facing Pond Place weren't lit and had wooden seats, and when you stood up the toilet flushed – there were no chains.

Next to it was a coal hole where deliveries of coal, in one hundredweight sacks were delivered periodically by a local contractor A.J. Bull.

Frank recalls that when they first moved in, the Lewis Estate had only just fitted electricity, a significant modernisation, because many of the properties all around were still lit by gas,

including the neighbouring Sutton Estate which didn't get electricity until after the Second World War.

When Frank returned after his National Service the family applied for a two-bed flat, but were turned down. However, there was an elderly couple who lived in the third floor two-bed flat who were finding the stairs too much, so Frank's family swapped their ground floor, one-bed flat with them. The only disadvantage was a leaky roof – the blocks have flat roofs.

They stayed there for seven or eight years until 1968 when they modernised the old blocks and the Busby family, unlike many others, weren't decanted, and were lucky to be moved from the old flat straight into a brand new flat, which he describes as a different world with off-peak electric heating. Previously they had had to wash in the kitchen, now they had a bathroom. Frank says it was really great. The rent went up to 50s. 0d. a week. One thing that didn't change was the floor boards, which remained the original 1915 installation. A perk at working at Harrods incidentally meant that the Busby's living room was carpeted by that store, and the carpet is still in service in Frank's living room today.

Frank's job with the Midland Bank came in useful, because there were problems about permission to install a telephone. As Frank was a key holder for the bank branch, he was allowed to put one in.

In addition to the modernisation, the configuration of the flats also changed – and now there are one, two and three-bed flats in the nine blocks, all of which are different sizes. They have all been upgraded, and recently the site has been landscaped with attractive gardens.

When Frank's parents died he was concerned that he would be moved into a one-bed flat but they never did move him.

Since then there have been further major upgrades. Frank resisted the change to gas fired heating, because his mother had had problems with the North Thames Gas Board –so he retained his Economy 7 electric heating. To that end he had the gas meter taken out, although there are still periodic checks because he has a gas supply still in his flat. In addition there is now double glazing.

Now the estate has two resident caretakers. They do the cleaning and small jobs. The maintenance work on the estate has now been sub-contracted out.

Frank's final thoughts on his life on the estate are: "The character of the Estate has changed from what was originally a totally Anglo-Saxon, working class family community to a multi-national one now. Everyone knew each other, and there might even have been a whip around for a wreath when someone died. That doesn't happen anymore. Growing up on the Estate, we played cricket in the yard until the Superintendent came along and confiscated the bat. Also there was a great tradition of the Lewis gang fighting with the neighbouring Sutton Gang, and when they got bored with that they joined forces to go and fight the policemen's children who lived in the nearby Chelsea Police married quarters on Elystan Street which have now been turned into the upmarket, Crown Lodge, with the police section house opposite the Estate on Ixworth Place now converted to an exclusive four star boutique hotel, My Hotel.

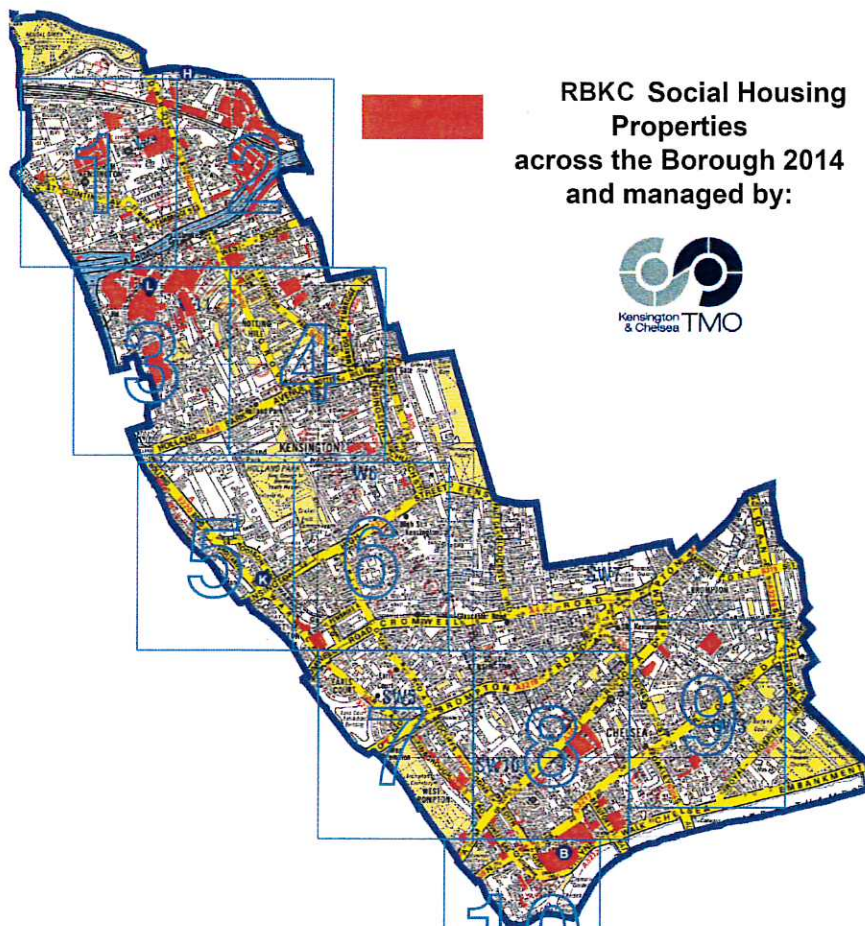
He ends on a wistful note: "Nobody calls me Frankie anymore."

7) THE ROYAL BOROUGH OF KENSINGTON & CHELSEA

Preamble:

The RBKC is by far the biggest social housing property owner in the borough.

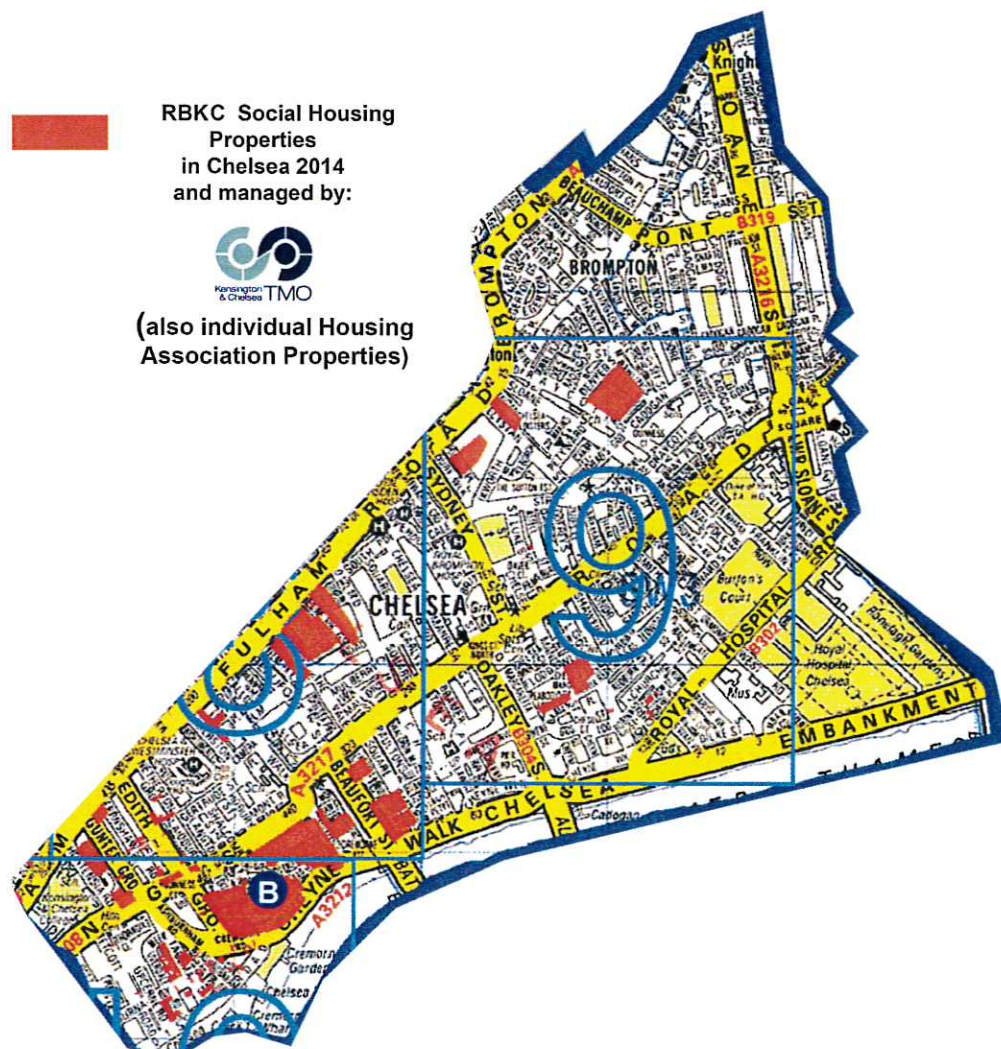
Of the 23,000 social homes in the borough, some 13,000 are in the hands of the 28 housing associations operating in the borough and the remaining 10,000 are managed on behalf of the RBKC, by the Tenants Management Organisation. (TMO).



About 23.5% - nearly a quarter of all housing is social housing of one sort or another. For comparison, Southwark has way over 50%, and Hammersmith and Fulham has about 35%. Social housing is spread right across the borough, with most wards having some social housing, but with a heavier concentration in the two or three northern wards, and a slightly bigger concentration in the Chelsea Riverside Ward – formerly the Cremorne Ward. These nestle side by side with some of the most expensive properties in Britain.

The properties range in size from the huge estates of World's End and Cremorne, through smaller estates sited in fashionable areas of the borough, like Lucan, to street properties for example, the clusters of individual houses converted into several flats, like those in Uperne and Uverdale Road SW10, some of which are operated by Housing Associations. (For list see next page).

Of the 10,000 RBKC properties managed by the TMO the split is roughly 6,000 in Kensington and 4,000 in Chelsea.



The Right to Buy legislation has been taken up by some 2,500 of those properties.

The 28 housing associations operating in the borough are:

- i) Anchor Trust
- ii) Riverside (formerly English Churches)
- iii) Housing for Women
- iv) Southern Housing Group
- v) Notting Hill Housing Group
- vi) Women's Pioneer Housing Ltd.
- vii) Catalyst Housing (KHT)
- viii) Shepherds Bush Housing Association
- ix) Guinness South
- x) Inkerman Housing Association
- xi) Viridian
- xii) St. Mungo's Broadway
- xiii) London & Quadrant
- xiv) Octavia Housing and Care
- xv) Peabody Trust
- xvi) Affinity Sutton
- xvii) A2Dominion Housing Group
- xviii) Family Mosaic Housing
- xix) Westway Housing Association
- xx) Harrison Housing Group
- xxi) Sanctuary Housing
- xxii) Look Ahead Housing and Care Limited
- xxiii) Orbit Housing Association
- xxiv) Genesis Housing Association
- xxv) Network Stadium Housing Association
- xxvi) Places for People
- xxvii) Habinteg
- xxviii) Inquilab

7a) The Political Perspective – Cllr. Tim Coleridge



Tim Coleridge is a Londoner. He first became a councillor in 1986. He brought recycling to the borough when they decided to go green. After a period in the City, he re-joined the council because he has a fascination for local government and has been re-elected seven times. He has been the cabinet member for housing twice, the second time for both Housing and Property. He is now cabinet member for planning policy and also transport and highways and the arts.

“For elected members in Kensington and Chelsea in our minds this has never been a Mayfair. We’ve never looked on it as somewhere where the very rich want to live. The history of Chelsea is quite the reverse. It was a poor place probably until 1950-60. And the better off have now come here because it’s attractive, full of cottages, particularly south of the King’s Road. It’s a very beautiful place full of history and the mixed community here has just evolved together over the last century.

“I think as a council we feel it’s important to keep a mixed community, particularly now because the better off are richer than they’ve ever been. We are very conscious of people buying second properties in our borough and then not really using them very much. We don’t want to have a ghost town. We don’t want a dormitory here either, where there are no small bistros, quirky shops, nothing of any real value. People have always chosen Chelsea because of that slight edginess which has perhaps diminished a little. But recently Lots Road has a certain vibrancy about it now which is lacking in say Sloane Square. The RBKC is by far the biggest property owner in the borough, far bigger than Cadogan.

"Of the some 10,000 homes the Council owned before the Right to Buy legislation, less than 2,500 homes have been removed from their books under that legislation.

"If you look at the population of the borough 23.5% - approximately nearly a quarter of all housing is social housing of one sort or another. They nestle in with some of the most expensive properties in Britain, and on the whole it works very well.

"The council would hope to maintain this percentage, rising proportionately with the increase of homes in the borough. It is anticipated they would like to take on an extra 5,000-10,000 homes in the next 10 to 15 years, particularly if the Kensal Gas Works development goes ahead, which could provide up to 3,500 homes. A rough estimate would be up to 1,500 more social homes over that period of time.

"When the council is dealing with Section 106, (including any provision about production of social housing as an element of planning permission) one of the key considerations is that it's viable. Until recently, if it was offered an off-site site which provided more social housing than an on-site site, it was favourably considered. An example of this is the decision taken in the case of a large development in High Street Kensington. The deal was it was preferable to maximise the amount of social housing that could be provided by completely rebuilding the old Penguin Building Site on King's Road rather than the alternative of what would have been available on-site.

"However, in future the council policy is to insist on on-site affordable housing. If it's too small, then the council will take the cash instead, and that cash might be used to do in-fill on existing estates – the so called hidden homes alternative. It might also use 106 cash in future for refurbishment, because the council is anxious to ensure that the quality of social housing is of a high standard. The intention is to make sure those 10,000 or so existing homes are maintained to a high standard into the next century.

"The council is very conscious that it is not meeting the targets from the Mayor of London, because it is impossible. There is virtually no spare land available in the borough. The

council is very heavily dependent on the amount of development coupled with the booming economy. So, for instance, the current Warwick Road development on the site of the old Homebase store will yield maybe 200-300 affordable homes, contrasted with a lull when one year only about four were built.

"The thrust going forward is not going to be for totally socially rented homes of a hundred per cent. A good balance is necessary with shared ownership but this is increasingly expensive. The council is particularly worried about the middle section of society.

Accepting that the RBKC is only a small part of London, politically as a borough it would be very undesirable if only the very, very rich could live here, or those that are on very small incomes and have been fortunate enough to be allocated a nice flat in Chelsea on a heavily controlled social rent, which is only a fifth of the market rent.

"This would mean squeezing out anybody in-between who has any aspiration to try and purchase a home here on a modest income. This is why the council would like to see more shared ownerships with individuals buying a quarter or a third of a home, plus some modest rent on the balance of the home until they can afford to buy the rest.

"The provision of key worker homes, as opposed to social housing, was tried by the Council about ten years ago, but proved incredibly difficult to achieve in practice. Although the council wrote to all the main players, hospitals, schools, police etc. there was very little interest and the take-up was very low which was surprising. It's also difficult to administer, because if you offer a flat in say Elm Park Gardens to somebody who is a nurse in Chelsea and Westminster Hospital, what happens when they move onto another hospital? Anecdotally, the council has had very little complaint that the borough's hospitals can't be staffed properly.

"The borough is implementing a policy taken a couple of years ago of giving some extra priority to people who have been working in the borough for six months. With this assistance it also helps the individual to maintain the job.

"The council has always adhered to the principle that if you are a tenant in social housing you are a tenant for life; you are a secure tenant. Even before the bedroom tax came in, which RBKC agrees with, the borough had always been conscious of the anomalies of changed circumstances, for example, sometimes families had three-bed flats, and when the children left home, the tenant either took in lodgers or used it as additional space. So although the council can't force them, it has been encouraging people to downsize - perhaps move to an area they might like better, with say a one-bed flat instead of three. The premise is that tenant saves money and has more spending money. To encourage this the council is offering incentives – not cash sums, but perhaps paying for the decoration of the flat they were moving into, or underwriting moving costs and so on. This is regarded as a socially friendly thing to do because it frees up spare accommodation for a family needing more space. It has proved a successful exercise.

"The council are very keen to keep in the borough families of all social and economic backgrounds. One of the long term problems is the large proportion of one and two-bed flats, with a very low proportion, (compared to other boroughs), of three and four- bed flats. There's only one five-bed property in the whole borough. The borough is prioritising this need, for instance with the new Silchester development that Peabody are implementing for them.

"Concerning the Sutton Estate in Cale Street, the borough will expect that every penny raised in the private housing to go into the estate itself, and no surplus is being made by building more private housing than is required, which would mean huge amounts of cash being taken out of the borough.

"One side effect of having to compensate for the loss of government funding, means the council are looking very carefully at what the six largest housing associations in the borough are going to do with their very valuable street properties assets. The primary duty of most housing associations is to provide housing, and the council is conscious that some of them might be considering selling those valuable assets and taking that capital out of the borough

to build social housing in other parts of the UK. But the effect of that action means that stock would be irreplaceable and the council are keen that this should not happen.

“The government solution of charging affordable rents (i.e. up to 80% of market rents) to make up the deficit is unfeasible in this borough, because the gap between social and affordable would be some four or five times the amount. It would also be way above the housing allowance which is capped.

“The added danger of going down this route would mean that potentially the market would be opened up to people who could afford those rents (say three young people all in jobs and sharing). The tenancy across the borough would change enormously and very quickly.

“To avoid this happening the borough have got a gentleman’s agreement with most housing associations that they would set the affordable rent at around about the level of housing allowance. It couldn’t be enforced, but if the council found that they couldn’t house people on their housing list in those properties they would make a big fuss.

“Much of the allocation right is passed to the council for use with their housing list and is fairly evenly priced. But a proportion is retained internally, for example, to do internal swaps, which represents an efficient management of the stock.

“The borough’s partial solution to the loss of government funding is in part to give new tenants who are in need of priority consideration a five-year AST (an assured short hold tenancy), as opposed to a secure tenancy agreement. At the end of the term there would be a review of the tenant’s circumstances. If they had changed dramatically – say their income had increased to £50,000 or more, or they had inherited or won a lot of money – then there would be an option to remove the tenancy. A further option, if the circumstances had changed substantially, would be for the council to charge more of a market rent. An AST would also mean there is no absolute right of succession, but individual circumstances would be considered.

"This policy would not affect any tenant who currently holds a secure tenancy and will only apply to new tenants.

"Because of the market costs of flats in Kensington and Chelsea, shared ownership, even 25% of the market value is a problem, and requires potential owners to have an income of up to £80,000 p.a. As an alternative, the borough is looking to intermediate rent-type homes where people on slightly higher incomes, say £50,000 p.a. can pay more.

"It's a fact of life that the demand for social housing in central London is never going to be satisfied as it was in the halcyon days between say 1900 and 1980. The idea of moving out of mum and dad's home on an estate and moving into one of your own doesn't happen anymore.

"The future of financing the regeneration of council-owned homes in future will be met partly out of shared ownership or outright sale, to bring in the necessary capital.

"In the immediate future, social housing will go through a really good phase. Most of the council estates administered by the TMO work well. They have been greened up, most have had new windows put in, and tenants are very proud of them. The TMO has got a lot of very good residents' associations, some of them are even putting in kitchen gardens.

"In the longer term the best solution will be in mixed estates where there are some leaseholders, some freeholders, tenants in shared ownership, tenants who are on perhaps higher affordable rents, as well as just straightforward social rent".

7b) The Executive Perspective - Contribution from Laura Johnson, Director of Housing



Laura Johnson is 41 and has been Director of Housing at the RBK C for nearly five years. Her Department has one hundred and twenty staff who work for her. Ninety staff do the front line homelessness housing advice that is the biggest part of the job. Thirty staff do the finance regeneration policy, essential in making sure things work smoothly.

She has worked in social housing for nearly 20 years and relishes her job. Within the borough she is involved with everything from building new extra care schemes, to how the RBKC might improve the quality of housing for older people, to talking about the waiting list and how to help the homeless and those who are most vulnerable. Then there is the longer term policy in looking at wider estate generation.

As part of her job she has a London-wide role as well and is Chair of the Housing Directors so that she gets involved with housing on a broader scale and dips her toe into things that aren't just part of this borough.

Laura deals head-on with the urban myth about social housing availability.

"People don't have the access to housing that people think they do. It's a popular media myth that people come over from somewhere other than the UK and walk into a local authority housing department for us to find them somewhere to live. That is absolutely not true. People come to see us and one of our first questions is "Do you have a legal right to remain in this country?" And if they have the legal right to remain and they are homeless, then we will find them temporary accommodation pending investigation into their homeless application. And only after we have investigated fully their claim to be homeless

and need or require housing we will then accept a duty towards them. I mean the borough will then offer them temporary accommodation until such time as we are able to find them permanent social housing, or using legalistic jargon, discharge our duty towards them. It can lead to accommodation in the private rental sector.

“But once an individual has made a homeless application and we’ve accepted a duty, it does not automatically mean that person will then progress on and get council housing or housing association property. To give an example, if you came from say Eastern Europe, you would have to be in employment, you have to fit certain criteria which are part of the EU rules and regulations about what people have to do when they come to this country. You would have had to have lived here for three out of the past five years or six out of the last 12 months in the borough. And these are nationally set criteria: they’re not just the criteria for Kensington and Chelsea, as set out in a statutory guidance. The applicant does have to prove some kind of local connection with the borough.

“To use some further jargon – anyone making a homeless application would have to have a priority need for example, pregnancy or having children under the age of 18 or an enduring health problem for example mental health problems, people who’ve been in long term care, some sort of hospitalised treatment. These are the normal categories.

“It’s not like if you’re a bit drunk and the Council give you B & B. Far from it. We reject far more than we accept.

“As important, most people in temporary accommodation don’t actually live in Kensington and Chelsea. If they come to us and want to live here they’re placed all over London while we assess their cases. We just don’t have enough accommodation here.

“So, to give a final example, if a single person comes to us and says ‘I’m homeless and I’d like somewhere to live’, the response would be ‘Let’s look at your housing options. We’re here to help you find somewhere for yourself to live. You can put your name on the waiting list if you qualify.

Turning to the overall attitude of the borough to social housing Laura says:



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

“I don’t think Kensington and Chelsea does anything because it feels it has to. I think it does it because it wants to and at its core it has a social conscience about how it should respectfully help and deliver services to the people of this borough. It feels that it has a responsibility to offer housing assistance and help those in the greatest need.

“And I think that is why Kensington and Chelsea is so good in managing its own council estates, because although we have very little land to develop more social housing, we have always said very clearly, and the politicians have said very clearly, that RBKC does not wish to dispose of them. It clearly sees this as part of its responsibility. It’s very proud of its council housing and it wants to maintain it and sees this as a core purpose of the authority – i.e. that it helps people who are on low incomes and in any other circumstances wouldn’t be able to live in this borough.

“The Kensington and Chelsea Tenant Management Organisation have managed the council stock for 18 years now. We monitor their performance and we work very closely with them. And they’re a partnership in the truest sense of the word.

“The TMO have had their dark days and they’re a very much better organisation now under Robert Black’s stewardship. I think he does an excellent job. In the private sector you would charge far more for the accommodation. Naturally people want more than we can provide. The difference between social housing and private rented is that people tend to live in it for life. It’s their home for life but at the same time it’s rented, and they don’t own it. Of course they would like to have new kitchens, bathrooms and double glazing just like anybody else would, but as they pay far less than the market rate, there isn’t enough margin to invest and make their home look as nice as a private property.

"We have a very large range of properties, from the World's End Estate which is very high, very dense, very unusual selection to individual listed buildings where, for example, we can't replace the windows without it costing a fortune to put in timber sashes that are in line with planning requirements.

"The great thing about London in general is that there can be a council house next door to a multi-million pound house with someone working in a care home living cheek by jowl with a Russian oligarch. My fundamental philosophy is that it's fantastic that all strata of society have a chance of living in Chelsea.

"Local people who work locally are the people you need in the community and they are the ones that need subsidised housing. If you have a low wage economy you have to have a subsidised housing offer. The two can't run without each other. So, if you want people to work in your local care homes and look after your mother with Alzheimer's, then you have to accept that somewhere else the state is paying for that individual to live in a flat near their work, which is well maintained and looked after, so they don't have to suffer some kind of Rachman-esque landlord, and live in appalling conditions. I believe the taxpayer has to subsidise affordable housing to make the local community work. Not all of the streets in Chelsea are fully occupied. World's End is. People genuinely live there, they genuinely go to work for local employers, they genuinely send their kids to local schools and they feel they are part of Chelsea, and they are as much a part of Chelsea as someone who has just spent £40m on their house.

"If we don't help, we could take people back to those pre-First World War days when there were disgusting slum conditions. That's why councils and housing associations have been filling that void for the last 120 years and making a good job of it.

"The Housing Revenue Account in this borough is fairly healthy, so we have enough money to repair and maintain our stock but not enough to undertake full-scale, wholesale, major regeneration. We've got a cycle of kitchen and bathroom replacement. It's the big money

we don't have, like if you wanted to replace all the roofs or all the lifts. But we're spending £65m over the next five years on the 10,000 properties we manage (2,500 owned by leaseholders who will pay their proportion) which means a fair amount of investment going in – on electrics, roofs, lifts – not necessarily what people would like to see in their own flat, beautiful tiles and fabulous bathroom fixtures and fittings – it goes on just keeping the building going because it is an ageing stock.

"The Housing Department is working closely with the TMO reviewing whether it's economic to spend any more money on a particular building when maybe the best solution is to knock it down, which will mean the residents will have to be relocated.

"Or perhaps in the future when we're looking at doing a larger estate regeneration where we increase the density on the estate or we have a major repairs programme that we cannot fund, then we will look at selling, disposing of some of our more high-value properties when they become vacant.

"We own Elm Park Gardens, which already has some 80% leaseholders now. We will always sell reluctantly. We don't want to give the impression that the borough wants to sell off its social housing, or get rid of the people that live there. That's not the intention at all. If we wish to sell something in a high-value area, we would have to be transparent. We would have to illustrate that one property sale might be enough to build two flats in say north Kensington where it is a little cheaper to build, plus a new lift for one of the borough's blocks. Then we can clearly demonstrate it wasn't about cleansing the borough but it was about re-investing money back into social housing in the borough.

"The way to get a flat is to put your name on the waiting list. Then depending on how many points you get depends how far up the waiting list you rise, and that will determine whether or not you get a flat. Currently in RBKC there are about 3,000 people waiting. We advertise the properties on what we call 'choice based lettings' so people can bid for them, then have a viewing and then choose whether they want to take it or not.

"Turning now to the housing associations working in the borough, there are presently nearly 30. They range from Inkerman, which runs a small, sheltered scheme, to the Notting Hill Housing Trust which is the biggest association in the borough with nearly 3,000 properties.

"As far as those housing associations are concerned, for a new-build property, the borough gets 100% of the nominations on first lettings. For subsequent re-lets it gets 50% of one-bed and 75% of two, three and four-bed. So the nominations on any housing association development come to the local authority. On existing schemes we have longer running agreements with housing associations, and we monitor them, we keep a careful eye on what they're letting and who they're letting to, and if they don't release a sufficient number to us according to our agreement then we seek to reconcile and get further lettings for the following year.

"People with a tenancy agreement pre February 2014 have a tenancy for life. Now we've got a fixed-term tenancy – so people get a tenancy for five years. That home for life is changing but it will take years for it to completely change. In RBKC there is only a 2% vacancy rate in council stock – that's about 220 lettings per annum. There's an assumption to renew, but at the end of the five years the council would have a look at people's circumstances. What's their present income and housing need? Are they under occupied or over occupied? Say that the tenant was still on minimum wage and had two children; on that basis we would probably renew their tenancy. But if we had someone with a history of antisocial behaviour, or was now earning £150,000 a year, we would now have the power to say we are not renewing.

"This recognises that in council housing what people don't see is that there is a subsidy from the state so you're receiving a considerable subsidy to live in local authority housing association owned property and it has to be allocated fairly.

"In terms of succession with fixed tenancy, it would still apply, but be limited to whatever remains of the tenancy and then would be reviewed again at the end of that five-year cycle. It hasn't ended the right of succession, but succession has got tighter and tighter, so there's

now normally only one succession. You have to have lived in the property a year before the situation arose. Most successions are between husband and wife, or between partners where the property has been in just one of their names. When they die the other person succeeds to their tenancy.

"Kingsgate is one of the newest builds and came about as a result of the Section 106 on a major development in High Street Kensington. It's one of the few brand new builds in Chelsea, and when you walk up to it you think 'this isn't social housing!' But three quarters of Kingsgate House is social rent – good old-fashioned, cheap housing. All the tenants moved in at the end of May 2014.

"They were given very specific talks in advance about how the property has got to look and how it's got to be kept, what they're allowed to do and what they're not allowed to do. But they've moved into a super, super block.

"The flats are absolutely fantastic. The top floor with two four-bed flats is set back, with glass all the way round, and a balcony; a social rent for a fantastic 4-bed penthouse on King's Road. It's bloody brilliant.

"RBKC did all the allocation. They all went to people on the waiting list that all had a connection with Kensington and Chelsea. The borough needs all sorts of housing. We need intermediate housing for those people who earn a reasonable salary but can't afford to live in our borough. We need good quality housing for older people. And we need private sale housing. And as a housing department we've said we would still like to see a proportion of social housing in all our developments.

"Looking to the future, we're a typical and an incredibly expensive borough to live in. That situation will expand outwards from us into Westminster, and the rest of central London. I think it will become increasingly hard to maintain my passion for keeping social housing in expensive parts of London. Somehow we need to start building for all those who work and live in London.

7c. The Management Perspective – The Kensington and Chelsea Tenant Management Organisation (TMO)

TMO contributions from: Janet Seward, Policy & Improvement Manager , Daniel Wood, Assistant Director of Home Ownership, Wendy Stevenson, Estate Services Team Leader, South, Jane Clifton, Executive Office Manager and:



Robert Black is the Chief Executive of the Kensington and Chelsea Tenant Management Association (TMO), which is unique in that it is the only borough-wide tenant management organisation in the UK.

It administers some 10,000 of the 23,000 social housing properties in RBKC – 4,000 of which are in Chelsea.

The setting up of the TMO was the natural culmination of a long period of resident involvement and empowerment in the borough dating back to the 1970s.

There were two borough-wide elections to agree to the formation of a TMO and a shadow board made up of residents and councillors was set up.

The outcome of the consultation was satisfactory, and the TMO was set up in 1996. It is a not-for-profit private, limited company with its own constitution. The key provision is that the TMO doesn't own the stock. The borough is still the landlord. The TMO manage it on their behalf.

The TMO receives some £10.5m from the borough's Housing Revenue Account (HRA) to manage the service. They have to deliver that service defined in the Modular Management

Agreement (MMA), designed by national government, which is their legal agreement with the council.

Another important distinction is that the TMO manage the housing, but the council manages the Housing List (known as the Housing Register).

In 2002 the TMO gained ALMO powers. (arm's-length management organisation). Through the ALMO programme, the Government offered additional resources towards the cost of achieving the 'Decent Homes Standard'. The Secretary of State had to approve this. As a result they received £42m for decent homes' investment – to bring properties up to standard with kitchens and bathrooms.

Although the TMO always did day-to-day repairs, the TMO didn't undertake any capital investment – the capital investment was with the council but transferred in 2004.

The portfolio the TMO manages in Chelsea covers the large estates notably, World's End, Cremorne, Sir Thomas More, Elm Park Gardens, and Wiltshire Close. In addition are the smaller estates, and street properties.

The TMO now has some 200 properties within their estates owned by other housing associations.

At the time of the World's End development, and in anticipation that there would be a second World's End development, there were in addition many compulsory purchases in the terraced streets behind the existing World's End Estate (formerly known as Lots Road triangle) some of which have been sold off to other registered providers (housing associations) like the Notting Hill Housing Trust, with a block on the west side of Tadema Road.

The Right to Buy scheme came in under the Thatcher government in the Housing Act 1980. It allowed tenants of council properties to buy their flats.

As of 2nd April, 2012, the Right to Buy discount was increased, and in March 2013 the maximum discount in London was increased to £100,000.

Most of RBKC's Right to Buy is in the north of the borough because properties are cheaper. Home owners can sublet their property.

Many of these leaseholds (under the mortgageable requirement of some 70 years) are now coming up for renegotiation and renewal by the council. This revenue stream does not come to the TMO, but the leasehold management is still run by the TMO.

Leaseholders are liable for two charges. The service charge (day-to-day expenditure like gas, electricity, lighting on the estates and caretaking), and any capital works, which is when there's investment on the estates. Section 20 notices are sent to the leaseholder with a percentage of that work charged to them.

Currently there is government pressure to charge affordable rent which is up to 80% of market value. This clearly isn't feasible in Kensington and Chelsea with property prices amongst the highest in the country.

The Housing and Revenue Account – the HRA – was, until April 2013, a national account for all the housing stock in England. All the money would go into that and the government would give grants to local authorities, which allowed for a subsidy system. Then it was broken up, so now the RBKC gets all its rents directly and can then make its own investments. However, to do that, it had to take a proportion of the national debt for the Housing and Revenue Account of some £240m which will cast a long shadow for many years to come.

Robert Black described the formula for rents. There is a rent regime agreed – the basis of which was the market in social housing – local authorities and housing associations, the private market – by which the government sought to bring the rents in both the public and

private sectors to the same level. So, basically, for years, rents have gone up by inflation plus £2 and is based on a valuation in the late 1990s. The TMO has been trying since then to bring the rents up to the target rents. So when a flat becomes vacant it immediately goes to the target rent.

The rent is set by the local authority. They consult the TMO board and consult residents, and then make the decision.

This is F. J. Rymill's rent card for 1956. His weekly rent was just 14s. 6d. a week, plus rates (now council tax) of 11s. 6d.

Below are the average weekly rent figures for council house properties for 2014/15:

Property Size	Average basic rent 2014/15
0 Beds/Studio	£89.62
One-bed	£105.59
Two-bed	£124.61
Three-bed	£137.56
Four-bed	£155.19
Five-bed	£168.04
ALL	£118.62

In 2014 there was some wriggle room, and based on the business plan of their HRA the rents went up by 6.5% rather than 5%. This will give the revenue account some £7m extra over the next five years. This money will be invested into bringing homes up to scratch.

Historically if you take out sound homes, the council has only ever been able to afford to spend roughly £7m a year on improving stock. Five years ago the estimate on the spend was £17m a year, so year-on-year of spending £10m less than the estimated requirement.

Effectively this means that investment is limited to making the properties wind and water tight, complying with requirements.

In the last five years the TMO has been developing an asset management plan with the council. This has set some standards for the first time, such as where investment will represent value for money.

Very few new builds have happened in the borough since the 1980s for two reasons – the cost and the lack of suitable sites.

However the TMO has managed to deliver what are called hidden social homes. Three are on the World's End estate— where redundant offices were turned into three two-bed flats. There are also another seven new hidden homes to be built on the World's End Estate. The space has come about by closing a children's home and relocating it to the north of the borough. The funding for this small-scale development will come from the Housing and Revenue Account which the TMO will manage.

The age profile of council social housing tenants is currently older – (and bucking the national trend, men live longer than women in RBKC). Many people who moved into council properties after the war are still there.

In future, the TMO estimate that the changing social scene will result in a higher demand for three-bed and four-bed accommodation, and less single accommodation will be needed (i.e. one-bed/bedsit).

The government Localism Act of 2011 has allowed the borough, through the TMO, to issue fixed-term tenancies, which means that a tenancy is no longer for life, but renewable after a period of five or two years, depending on circumstances. Fixed-term tenancies began for new tenants in January, 2014. All new tenants also have an introductory tenancy for a year which has fewer legal rights than a secure tenancy. For example, eviction is quicker and easier if the tenant doesn't pay the rent, behaves anti-socially or fails to look after the home.

The fixed-term tenancy is meant to create movement and mobility. It's a slow burner, but the underlying motivation for the TMO is the principle of social housing for the most needy.

What the TMO have tried to do in the last five years is re-engage its membership. The basis of a tenant management organisation is that its members are asked annually if they still want the TMO to manage the stock. If they say no TMO are in a bit of difficulty. So the TMO have been working to review the membership list. In the last two years the TMO have added 1,000 new members and what they have found is new members vote at elections at the AGM and they're happier by about 5-15% more than non-members. The current TMO board has eight residents on it, who get elected each year. (There are also four council nominees and two independents). Recently the voting has increased to about 40% of the membership, facilitated by the ability to vote online.

Tenants can have influence by electing a resident onto the board. That individual then becomes a company director and has to think about the direction of the whole organisation. Residents associations are not part of the governance structure. They are separate but can register with the TMO although it's not obligatory. They have to submit their constitution and have one AGM and audited accounts. This entitles them to a sum of money from the TMO.

The policy of the TMO of more resident involvement through the resident engagement team has resulted, for example, in a young people's forum.

There's the 'Get on Board' campaign, with road shows on the estates. In 2014 these have been about employment and training education – trying to get people into work.



Since September 2013 one of the biggest strategic decisions was made unanimously by the TMO board to set up a TMO company called Repairs Direct which does repairs for all tenanted properties.

This is because investment in repairs is seen as a key priority. It is controlled by another company with a small commercial board to deliver the service to the TMO. The effect of this is to gain control of the service and be able to ensure quality of the work being done. The company works exclusively for the TMO. At present it has 28 vans with 45 staff.

Robert Black is proud that the TMO got the biggest turnout of the test of opinion in its history in 2013. 1,800 took part in the previous one in 2006. This year 3,420 people took part, 30% of the whole of the resident base. 2,700 non-members voted. 86% said they wanted the TMO to continue managing. And the TMO got the highest ever satisfaction percentage of 76%.

He believes that recruiting new members, keeping the membership going, and keeping people involved is effective. If the TMO just pay lip service to involvement, the membership will just say no. Things will still go wrong – that's the reality of any job – but how you respond to it tells if you're a good company. The TMO staff all understand they're there to provide a service.

He observes that in this borough the councillors are very active and very close to the electorate in their wards. His acid test is how he's greeted by councillors when they all occasionally meet up at a gathering in the Mayor's Parlour. If they don't just button-hole him to and raise tenants' issues, he takes it as a sign that the TMO are not the burning issues in their mail bag.

The board has changed the business plan title from "Your community – a great place to be" to "Our community". Only one letter change, but a significant one. The board wants its tenants to be involved, wants to set the vision, wants it to be their community.

The challenge for the future will come from the radical Welfare Reform Act 2012 - one current aspect of which known as the bedroom tax (formerly called the Social Sector Size Criterion) came into operation in 2013. The act also provides for the introduction of a universal credit to replace a range of existing means-tested benefits and tax credits for people of working age, starting from 2013 and extending through to 2017 for new claimants.

In the long run the TMO are going to assess how best to support the residents it has by not only paying the rent but also maintaining the tenancy. It will also have to look at the fixed-term introductory tenancies where five years may well become the norm for both council and housing associations.

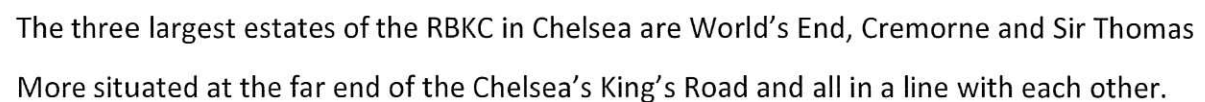
Taking an overview, in the south particularly, there is quite a lot of population movement, coupled with evolving family structures and size which will change accommodation requirements in the future.

Finally Robert and his team are driven by their TMO chair's hope:

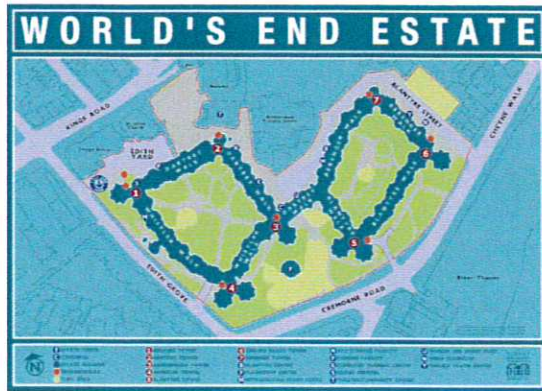
**FAY EDWARDS: "IN FIVE YEARS
TIME I WANT PEOPLE TO SAY
'AREN'T I LUCKY THE TMO
MANAGE MY PROPERTY' ".**



In addition to their 'street homes' and smaller estates in Chelsea, these are the layouts of the seven largest RBKC estates in Chelsea:



7)d (i) THE WORLD'S END ESTATE



The Metropolitan Borough of Chelsea commissioned the design of architect Eric Lyons in 1963 and announced that it would be “village style living in the heart of London”. The high-rise estate was to replace the 11 acres of run-down Victorian terrace houses. In 1965, the project was taken over by RBKC.

The final complex has homes for over 750 living in seven high-rise tower blocks of between 18 and 21 storeys joined by nine, four-storey walkway blocks in a figure of eight.

The seven high-rise blocks have about half the estate’s flats with mostly two-bed and three-bedroom duplex units located at the top of each. The remaining flats – comprising bedsits, one-bed, three-bed and four-bed units – are clustered along the low-rise walkways.

The distinctive complex is visible from both the King’s Road and the river and its brown-brick cladding is a nod in the direction of the terraced housing it replaced.

Initially there were problems with the LCC who rejected the plan. This was because their housing density limit of 136 people per acre was greatly exceeded by Eric Lyon who projected some 250 people per acre.

RBKC argued that they would not be able to re-house all the people displaced by the demolition of the warren of Victorian houses to make way for the new estate, and the matter went to arbitration. A public enquiry, influenced by the high quality of the scheme, found in favour of the council and ensured that ministerial approval for a 750 unit

development was granted in 1966. A £5.6m tender was accepted in 1969 and construction began the same year.

As with the LCC there were problems, this time with the contractors. Cubitts withdrew and Bovis took over after the work began. Not surprisingly, prices escalated and the cost of the finished scheme was almost three times the original estimate and cost some £15m.

The first residents moved in in 1975 and the scheme as a whole was completed in 1977. The World's End Estate is regarded as one of the most successful high-rise, high density council housing schemes of its era.

Miscellaneous:

1) Three new, two-bed 'hidden' homes were recently built on the Estate in former offices, and the re-locating of a children's home to the north of the borough means that the council will be able to build a further seven new homes on the estate.

2) A major project of refitting kitchens is underway. Here is the reaction of one resident:

My name is Paula Evangelides and I live on the World's End Estate in Chelsea. A few months ago a group of surveyors came round to my flat to have a look. I was told that I may be getting a fitted kitchen and to my amazement I was sent a letter a month later saying that I was on the list for a re-fit.

I was told the re-fit would take approximately 15 working days and to be prepared for mess, noise and disruption. Anyway I prepared myself for this, with the hope that at the end of it I would have my dream kitchen.

I was extremely surprised when a kitchen designer with his computer came to my house and explained that I would have a say in the actual layout of the kitchen. We sat together for 30 minutes and actually went through my ideas for how I wanted my kitchen to look.

Well, I was astonished when the first group of workmen (electricians) turned up on time, bang on 8 o'clock, to start working. They were so polite and professional and whipped through their job with precision and expertise.

Before I knew it, the kitchen fitter had arrived, the tiles were being put up, and the kitchen was being decorated. What a professional outfit, no fuss, no mess, no mistakes, and extremely informative. The workforce did an excellent job, with little disruption to me, and worked so hard - even taking the time to tidy up really thoroughly after themselves each night.

The design of the kitchen is having a fantastic impact on my life, as I can really utilise my utensils appropriately and move around the area as if it were a massive space. It is now an absolute pleasure hanging around my kitchen. I actually spend a lot of my time now in there enjoying a relaxing coffee and reading the paper.

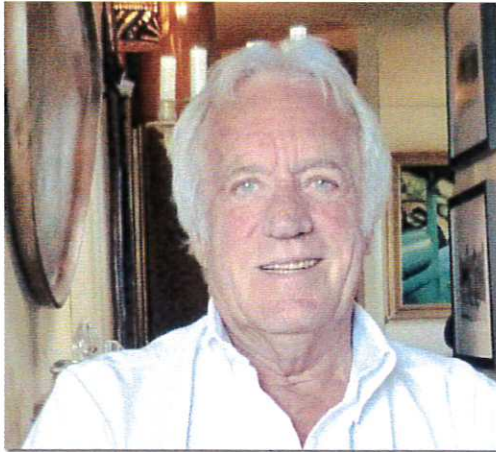
Thanks a million to Apollo - keep up the superb work.

Paula Evangelides

3) Statistics in 2014:

AREA	NUMBER of PROPERTIES in TOTAL	NUMBER of HOME OWNERS	% HOME OWNERS
World's End	764	174	23%

PROFILE OF A RESIDENT OF THE WORLD'S END ESTATE



John Rendall bought his flat on the World's End Estate 14 years' ago.

He knows the area well, having lived in Gertrude Street in the 60s, and run the shop Sophisticat on the King's Road before the Estate was built (it was located where the dry cleaners is, next door but one to the where the Co-op convenience store now is).

Perhaps his main claim to fame in those heady flamboyant days of the 60s was the spectacular gesture he and a flatmate made when they bought Christian, a lion cub, from the Harrods' Pet Shop, and took it for walks along the King's Road on a lead.



When Christian got too big and expensive to keep as a household pet, through Bill Travers and Virginia McKenna (of 'Born Free' fame), John was introduced to the notable wildlife conservationists, Joy and George Adamson. They were instrumental in ensuring that Christian was successfully released into the wild. There is still an amazing clip on YouTube, which went viral, of the two flatmates going back to Kenya and meeting up with Christian about 15 months' later. Now a fully grown wild animal with his own pride, and confronted by the two men just a few metres away, he sussed them out for a few seconds, then bounded over, got up onto his hind legs and wrapped himself around the two, deliriously greeting them as the old friends they would always be.

That experience influenced John's future career path. When George Adamson was killed he helped found the George Adamson Trust which now runs two national parks in Kenya and Tanzania. One of their supporters is HRH Prince William, the Duke of Cambridge, who is the patron of Tusk. John's time is now spent in Africa and also going around schools and literary festivals talking about conservation.

John bought his flat on the estate from a tenant who had exercised the Right to Buy option. He ignored the advice that a council estate would be a dangerous place to live and went ahead, in part because it was close to his family who lived nearby.

His property, on one of the top storeys, has spectacular views east and west along the river. There are some 750 units on the estate, including some sheltered housing. The population is estimated to be around 3,000. There are some 32 nationalities and it's a very cosmopolitan community which manages to live in harmony. One of the local police recently told John there had never been any racist graffiti – just good old smut!

There are around 174 leaseholders on the World's End Estate and only two Right to Buy went through in 2013. The properties are so sought after that when a flat does become available it's immediately snapped up.

When he moved onto the estate John joined WERA, (the World's End Residents' Association), which represents every resident on the World's End Estate whether they are a member or not. The association is principally concerned with maintenance, security and cleanliness. Addressing these issues was not being well handled by the TMO at that time, but John found himself working with a strong committee with several areas of relevant expertise, which meant they were able jointly to get to grips with the problems. The effectiveness of WERA is reflected in the TMO's Gold Standard Award which they received.

In addition to the routine matters at that time, there was also a capital works plan involving new windows, new walkways and new lifts. WERA had reservations about some aspects of the work, but were overruled. This led WERA to mount a serious attempt to self-manage the estate, through an organisation they formed called World's End Management Organisation (WEMO). It was unsuccessful because the council strenuously opposed the move wanting to retain the revenue from service charges, not all of which is spent on the

estate. The final cost of capital improvement was between £15,000 and £20,000 per flat depending on the size. Although most of the work, like the windows, was done to a very high quality the reservations WERA originally voiced have come to pass. For instance, the replacement doors to the flats were mock-Georgian, and completely out of place with the style of the building. Most important however, WERA objected to the contractors' proposals for replacement surfaces of the walkways, but these were accepted by the TMO and implemented. As WERA predicted they have proved difficult to clean and have lifted and cracked and now 12 years' later need replacing. It goes without saying that WERA will object to having to foot the bill for those floors to be done again.

Since those problem times WERA have formed a very good working relationship with the TMO, brought about since the appointment of Robert Black. John particularly appreciates that Robert Black accepts the buck stops with him and is available on the phone, or by e-mail.

The cooperation is facilitated by having the TMO office on the estate, built into the undercroft of one of the buildings. The staff is permanent, and these two elements mean immediate access if there are problems on the estate.

The sense of cooperation is demonstrated by consultation with WERA about capital investments which now happen at an early stage rather than at the last moment. For example, nine flats have been taken back from what was previously a children's home and both WERA and the TMO are in total agreement about the development.

The problems that affect every large organisation – the quality of workmanship, and the reliability of people are being addressed. Apollo, the large contractor which is undertaking major work on the kitchens and bathrooms of the estate, is doing a good job. Every week a member of WERA who is a qualified architect meets up with Apollo to deal with problems or questions that have been raised by residents.

The World's End Estate has a sense of community. The people who live there are very aware that everyone knows them, and they look after each other – for example, through the very strong over 50's club as well as individually. People are in and out of each other's flats all the time. Neighbours feed cats and dogs and water plants if someone is on holiday.

There is no clash between the council tenants and the people who own their flats, because, as John points out, why should there be? This sense of community means that residents feel safe on the Estate.

John believes the World's End Estate is a wonderful machine for living and gives much of the credit to Eric Lyon, the original architect who was, in his opinion, an absolute genius. The design with the odd shapes of the flats ensuring privacy, and most with a balcony, with the only exceptions being a few studios. On the annual open day architectural students are impressed with what is sometimes called the brutalist modernism of the design.

In World's End Place, there's a recently opened Arabic store, and a much appreciated newsagent. There's also a popular dental practice. The theatre's function as a community centre works very well. However, some improvements are needed to bring the theatre up to the professional standard of the nearby Finborough Theatre. This would help it attract some mainstream productions. The landmark pub on the corner of World's End Place has reopened as *The World's End Market*.

Eric Lyon's vision was for a comprehensive space, with a church, a well-run school, and everything in easy reach, for example shops like the Co-op convenience store and a chemists. There is a playgroup, a basketball court and also a youth club which is currently a victim of cuts by the council which means there is a real shortage of staff. John believes that it is a great mistake because the facilities used up the testosterone of the estate's youths, and as he pointed out recently to the leader of the council, Nick Paget-Brown, 'you can't play ping pong if you're stoned.'

Living on the World's End Estate is summed up by John as follows: "The World's End Estate works because it is a community and because it was designed to work as a community, with all the leisure and service facilities integral to the actual estate and within its boundaries. You could live here and never leave. You can be fed, exercised, worship, entertained, get a drink at the pub, you wouldn't ever have to leave if you didn't want to."

His impression is endorsed by HRH Princess Anne who came to the estate in the Diamond Jubilee Year to plant the six millionth tree and observed "You've just got everything here. I can't believe this is what a council estate can be like."

7)(ii) CREMORNE ESTATE



The Cremorne Estate was built in the late 40s. It is situated just beyond the kink in the King's Road, after the junction with Beaufort Street.

The TMO are bringing up all the properties up to a much improved standard, to keep pace with current legislation. So, as on the World's End Estate, new kitchens are being installed on Cremorne.

The population profile is of older residents, who've lived there 30 to 40 years. The residents have loved it so much they have stayed for generations. Because of the ageing community, a community alarm system which supports 2,000 people is available. The lounges in the sheltered blocks are also available to older people in the area. In addition to the two cottages which were originally intended for sheltered housing, there are four blocks of flats on Cremorne referred to as towers - although they're not tower blocks as such, being only 12-storeys high. They have 32 two and three bed flats per block, all serviced by lifts.

STATISTICS IN 2014

AREA	NUMBER of PROPERTIES in TOTAL	NUMBER of HOME OWNERS	% HOME OWNERS
Cremorne	294	74	25%

PROFILE OF A RESIDENT OF CREMORNE ESTATE



Hilda Keane was born in Austria in 1928. She moved to England with her mother in 1948, and married the young, Chelsea born, Corporal Ernie Keane whom she had first met when he was stationed in Vienna. Hilda and Ernie had two children, Robert and Margaret. They always had council flats in Chelsea and today Hilda still lives on the Cremorne Estate.

Before the war Hilda's mother, Anna, was a housekeeper in Streatham, and her daughter Hilda was brought up by her grandmother in Austria. But like all foreign nationals Anna was repatriated back to Austria just before the hostilities began.

The war and the occupation of Austria proved a nightmare for Anna and Hilda. They had nothing – just their identity papers and coats - and initially lived in an underground cellar with other mothers and children. There was no light and no food, but it was the safest place they could find, until a Russian Mongolian soldier found his way in. He surveyed the group menacingly with his finger on the trigger of his gun, and walked slowly around to each person. Anna told her daughter to get underneath the bed and hide which she did. He finally stopped by Anna and said: "I want to do to you what the Nazis have done to my wife". Anna was terrified and thought he was going to kill her, but as Hilda recounts very matter of factly: "That wasn't the case, what he did was rape her instead." Anna told Hilda to go and fetch a Russian officer. He quizzed the soldier but it was obvious what had happened. Anna said she didn't want him punished because she was glad she was still alive, but nevertheless the officer gave the soldier a really bad hiding. Hilda and her mother decided to leave and head for Vienna, skirting around the advancing German front. After a hazardous journey on foot, and little or no food, they finally arrived. Destitute, they

knocked on a door in Mariahilferstrasse and by some miracle they were taken in by the occupant and given a furnished flat upstairs which had been a Nazi flat.

They lived there for three years. Hilda loved music and dancing and she and a friend used to go to a dance hall every Saturday night. Her mother's advice to her 18-year-old daughter was, if you ever see an American or English soldier always say: 'Please', 'Thank you' and 'Goodnight'.

One Saturday night they were approached by an English soldier who came in and walked straight to their table and asked to sit down. The two girls agreed. The soldier asked Hilda if she'd like a cigarette. She refused, but accepted a beer. Then he asked her if she liked dancing. Hilda said enthusiastically "Yes please" and they danced the night away.

From then on the soldier, Corporal Ernie Keane, visited her whenever he had a day off. Hilda used to watch his arrival from the window. Anna told Ernie their story and said they would like to go back to England. So Ernie wrote to the lady Anna had worked for in Streatham and she replied that she would love to have Anna back as a housekeeper and added that she could bring Hilda too because she could work for her friend's family in the same street. That's how they came to be in London.

Ernie continued to serve with the British Army in Austria, but on his leave back to England he visited Hilda. He was very honourable and wrote to his English girlfriend in Chelsea asking "Do you still want me? Because if you don't I've met an Austrian lady who would like to have me." Fortunately for Hilda she didn't!



Born in Milmans Street, Ernie was a Chelsea boy. His brother lived (and still lives) on the Cremorne Estate. So, when Ernie was demobbed and came back to England he celebrated his 21st birthday and his engagement to Hilda at a party there. They were married in St. Andrew's Church in Park Walk in 1949.

In civvy life Ernie was a postman in Chelsea for 38 years. He didn't want his wife to work while she was bringing up the children so worked overtime to make ends meet. Money was tight, but every week when he brought his wages home, he and Hilda would set aside money for the rent, insurance, food, electric and then save 2s.6d. for presents for the children for their birthdays and Christmas. Hilda remembers that they managed to buy Margaret a pram and a doll, and a bike for Robert which they bought at Lafferty's on the King's Road. She remembers too a trip which she and her four-year old son made to Sloane Square one hot afternoon. She offered him an ice cream, but he said: "Mummy only if you can afford it." She's very proud that her children weren't spoilt.

When the children went to primary school, Hilda was able to work for a couple of hours a week as a housekeeper, cleaning, washing and ironing for several grateful families in the borough.

Their first married home was a Chelsea council flat in Dovehouse Street. Hilda wanted two children, a boy and a girl, with the boy first. After three months Hilda got pregnant and her wish was granted when their son was born. Needing more space, the council moved them to a one-bed flat in Glebe Place off the King's Road. Five years' later Margaret was born and they moved to Draycott Place off Sloane Avenue. Then, when the children got bigger they moved to the Hortensia Estate and lived there for 16 years. The children both attended primary and secondary school at Marlborough.

After a bad experience when their home was robbed, her son insisted Ernie and Hilda should move and they went to a council flat in Edith Grove where they lived for three years. Then someone mentioned a ground flat in Apollo House on the Cremorne Estate and Ernie and Hilda were lucky enough to move in. It was here that Ernie and Hilda celebrated their golden wedding anniversary.

Although Ernie died 14 years ago, Hilda continues to be ably supported by her two children, five grandchildren and three great-grandchildren.

She continues to live in Apollo House and particularly loves the well-tended lawn and colourful flower bed just outside her living room window.



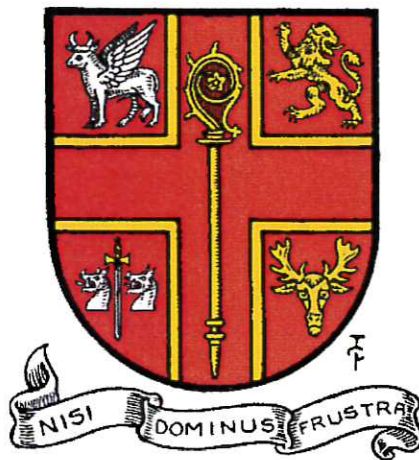
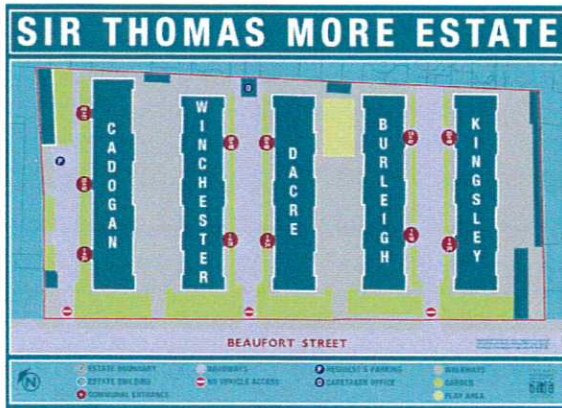
She has nothing but praise for the care she's received from both the council and local councillors and picks out for special thanks, Councillor Daniel Moylan and Councillor Maighread Condon-Simmonds, who she regards as friends. Maighread made the birthday cakes for both Hilda's 80th and 85th birthdays.

Hilda is still active in the Cremorne Estate community and most recently arranged a childrens' tea party on the estate as well as a barbeque in the playground to celebrate the Queen's Diamond Jubilee, raising funds from amongst others, the wealthy musician neighbour whose multi-million pound home overlooks the Cremorne Estate. She also runs the weekly bingo sessions in the club room where she is the secretary.

Her life in England has come full circle, and she has told her children: "When I die I want my ashes scattered in my garden here."

Hilda's final thoughts on the part played by social housing in her very happy and fulfilled life are: "We've had council flats all the way. They are my friends."

7)d (iii) SIR THOMAS MORE ESTATE



The Chelsea Metropolitan Borough was one of the most prolific builders of working class dwellings between 1900 and 1913.

In 1902 the Cadogan Estate sold the Chelsea Metropolitan Borough 1.6 acres of land on the east side of Beaufort Street, south of the King's Road, for £12,500, a price well below market value.



It was on the understanding that the site would be used for artisan dwellings for those who could pay rent of up to 35 shillings a week."

The flats were designed by Joseph and Smithem.

The five blocks consisted of five, six-storey red-brick blocks with 262 self-contained flats from studio to family homes. There are some four dozen properties in each block, and there are no lifts. The space dimensions are tight and this creates some problems, which are manifested in the type of issues encountered by residents, like a pushchair being left outside a flat to obstruct the stairway, and lack of anywhere to put large items of rubbish.

The estate opened in 1904, and HRH the Prince of Wales, later King George V visited residents during the formal 1905 opening at which he officiated.



STATISTICS 2014

AREA	NUMBER of PROPERTIES in TOTAL	NUMBER of HOME OWNERS	% HOME OWNERS
Sir Thomas Moore	242	77	32%

PROFILE OF A RESIDENT OF THE SIR THOMAS MOORE ESTATE



Peter Kosta is an actor and director. He was born in Cyprus and his parents moved to Bristol when he was a child. At 18 he headed east and signed up to be a student at the Rose Bruford College of Speech and Drama.

His first home in London was in Earls Court Square, before moving to Brook Green where he became a sitting tenant. When his landlord wanted to sell the property there was a stand off. Peter was advised to put his name on the council housing list - which in the 70s was a London-wide list covering all the boroughs under the auspices of the GLC. After several years of acrimonious attrition he finally agreed to leave. He called the GLC and was put in touch with a Mr. Moon. Peter was sent to view a property on the Heman's Estate on Wandsworth Road beside the big Sainsbury's at Vauxhall. It was horrendous, but he knocked on a neighbour's door and was told that the whole estate was about to be regenerated with new bathrooms and kitchens. On that basis he moved in, but was burgled five times in 15 months! Understandably he put himself on the exchange register, which put tenants in touch with each other to agree to swap properties. Peter had listed RBKC as a preferred choice of borough.

Just before he left for a two month theatrical tour with Derek Nimmo's company around the Far East, he received a phone call from a tenant living in RBKC who wanted to do a swap with him. Because of the contract, he had to put the proposition on hold but when he returned to London he found the tenant still wanted to exchange. He visited her in her flat in Beaufort Street, and although he couldn't understand why she wanted to move, arranged for her to see his flat.

When she didn't show at the agreed time Peter was convinced that she'd been put off by the sight of the Heman's Estate and had changed her mind, but she and her boyfriend finally knocked on his door, had a cup of tea, and saw around the flat, promising to let him know in

due course. They left and he was just clearing away the tea things when there was a knock on the door and they were back wanting to exchange as soon as possible.

The formalities were finally all completed on 8th March 1988, and Peter found himself in his new home in Cadogan House on the Sir Thomas More Estate with the very desirable SW3 postcode. Peter moved in on a Monday, and the following day registered his Right to Buy option - which he could afford to fund out of a lucrative contract he'd landed, playing Roland Rat.

The RBKC which administered the estate at the time did everything possible to thwart his request, and the procedure dragged on and on. The silver lining to this frustrating delay for Peter was that the longer it went on the more advantageous it became for him financially. This was because as a long-time council tenant the discount on the purchase price went up and up from £25,000 to the maximum of £50,000.

He chose to buy because he felt he would be in more control of his destiny. He believes that rent to any landlord is dead money. The length of the lease was 125 years and still has 95 years left.

Having the experience of setting up the resident's association on the Heman's Estate, within weeks of moving in, he and a fellow tenant re-established the Sir Thomas More residents' association which had ceased to exist several years previously.

When the TMO took over administration, they introduced a new schedule of service charge allocation, which Peter disputed for several years. In addition, through the Sir Thomas More residents' association, and based on professional plans commissioned by the association, a decision was taken to install new front doors on each of the blocks, which were in keeping with the integrity of the handsome Joseph and Smithem buildings. The TMO ignored the recommendations of the association and installed what Peter describes as "bog standard, horrid doors". For both these reasons Peter withheld a portion of his service charge for seven years. During this time there was some anti-borough publicity with a two-page spread in the *Evening Standard* of 'Who guards the Guardians?' The response was to try and get Peter evicted for non-payment of the costs of the doors and the retention of an amount of his service charge. But he took professional advice and was told his case was

watertight, especially as the council had continued to accept his ground rent throughout the disputed period. Nevertheless the matter went to the County Court, where the two parties were advised by the court to come to a compromise agreement. The session was adjourned and a compromise agreement was agreed between both parties, and peace was restored.

There is currently a split on the future of the estate between the residents. One faction wants to keep the estate exactly as it is with minimum expenditure, and this opinion has been perpetuated over the past ten years. Now, the other side of the residents' association, with Peter as the secretary, has been voted in and things are happening and as Peter says "it's becoming more of a community" – for example, the garden that was confined for the exclusive use of key-holders over the age of 55 has become a communal garden for all residents. In early August 2014 the garden was re-opened by the mayor and a garden party celebrating the 110th anniversary of the completion of the estate by the then Prince of Wales, later King George V. Also, there are plans to make the clubroom a better used communal space.

The new committee also want to upgrade the whole estate, both practically and aesthetically. They are recommending floor coverings in the common parts of the five blocks and seeking a feasibility study to install lifts. Aesthetically, this group wants the courtyards properly landscaped instead of just the black asphalt that was laid down a few years ago, and the surrounding gardens properly tended and trimmed. They also aspire to recreate the railings and beautiful iron gates which enhanced the original architecture. Perhaps too, the railings could be painted the original green and the stone work restored to its original *écru* – creamy coloured – to set off the stunning original red brick architecture. In this respect, Peter's planning to take his committee to St. John's Wood where there's a similar building, maybe even built by Joseph and Smith, which has been restored to great effect with this combination of colours.

As Peter says after twenty five years the Sir Thomas More Estate is his home. People are talking to each other and are being encouraged to be aware of their living environment.

7)d iv – Lucan Estate

Finally demonstrating the traditional pattern in the borough where the absurdly rich live alongside a neighbouring social housing estate, is the Lucan Estate in the north-east corner of Chelsea.

It nestles amongst a particularly desirable and expensive residential area of the borough with its garden squares and exclusive residences in neighbouring Pelham Crescent and around Walton Street.



At the apex is the spectacular Michelin Building where designer stores – Conran, Agnès b, Joseph, Chanel and Stella McCartney - have all set up shop in the increasingly fashionable and exclusive Brompton Cross.

A small estate with just 45 council house tenants and 13 homeowners, the Lucan Estate was built after the war and occupies a block bordered by Lucan Place, Ixworth Place and Elystan Street.

PROFILE OF A RESIDENT OF THE LUCAN ESTATE



Don Oddy has now been a tenant on the Lucan Estate for seven years.

His mother and sister, to whom he is very close, persuaded Don to move to Chelsea around 1991 and he bought a flat on Ashburnham Road.

A college graduate, at the time he had a good career as an executive with a major insurance company in

After several years he faced a life-changing dilemma. A corporate decision was taken to prepare the company for sale. It was up to Don to participate in the dubious strategy the top management had put in place to maximise the price, but this was totally against his principles of openness, honesty, willingness and fair dealing. He protested, and hit a brick wall. Effectively he was told to shut up.

The work situation became untenable and Don became more and more exhausted, found himself in an anxiety state and had a nervous breakdown which lasted for the next two or three years. Without the requisite income Don resorted to self-medication, which meant alcohol. He sold up and went to the Caribbean for a year to escape. When he came back he found himself living on his mother's floor, and doing any work that came along, but drinking all the while. One of the jobs was as a handyman in the cinema on the corner of Drayton Gardens and Fulham Road, and he actually lived there for a while in the abandoned barber's shop at the back.

It became a continuous downslide into oblivion, despite his sister's help over several years financially, costing her many thousands and helping him rent a flat initially. But at this stage he was entirely incapable of facing the world at all. He shut the door, closed the

curtains and cut himself off completely, pretending to be all right. Finally Don made a desperate call for medical help.

A psychiatrist in Hammersmith put him into rehab for a three-month period. When they proposed he should stay on for a further nine months, in the interests of self survival he left.

Unbeknownst to him his mother and sister had contacted AA, who told them not to involve themselves and advocated practising tough love which they did, and Don finished up homeless and sleeping rough in Hyde Park. Because his business life had taken him to the top hotels in London as a proper guest, he knew the routine and the way they worked and would regularly go to the Savoy and Waldorf, take the lift to one of the guest floors, find a room that had been vacated but not serviced, and have a shower. He became immune to life. The catalyst came when he bumped into an old friend on Fulham Road for whom he'd done favours in the past and asked for help. The friend said "I can't help you", and a desperate Don walked into the A & E department of the Chelsea and Westminster Hospital. After six hours being left to sober up, the on-duty psychiatrist introduced him to a social worker, who put him up overnight in an hotel in Kings Cross. It was a surreal experience. The room had red walls, a red carpet a red hand basin, and on his way in, Don had bought a bottle of Smirnoff Red Label Vodka.

He knew if he drank it that would be it. He insists it wasn't courage, but a complete acceptance that he was completely powerless, and desperately needed help. He'd taken one slug but poured the rest away down the red sink. He determined to do whatever it took to get help.

The next day he went back to the social worker who put him up in a B & B in Earls Court, with the mice in all the upstairs rooms and the rats in the basement – they don't mix – and he was there until it was refurbished when he was put into an ex-offenders' hostel on the King's Road because they had a spare room. When it was sold off, he went with the social worker to the council. He explained that he had just been evicted, and was homeless and

he was given keys to a large dilapidated flat in Hogarth Road. In the lines of the song: "The railway ran through the middle of the house", because the District Line ran two feet outside his bedroom window, and the Piccadilly Line ran underneath the foundations, so the house rattled all the time. Don lived with what he had, for example all his plastic cutlery came from Marks & Spencers. Throughout this time Don was going to AA meetings two or three times a day. Oh, and he also developed Type 1 Diabetes three years into recovery and healthy living which was finally diagnosed after a year of medical people telling him there was nothing wrong and it was all in his head.

This was his life for some four years. But on the plus side, he was on the council house waiting list and all the while he was accumulating the required qualifying points. At that time, the council computer list allowed potential tenants to view properties when they became vacant, and if you had enough points you could bid for it. This was the chance of securing it.

One bank holiday Don heard of a property on the Lucan Estate and with other potential tenants went to see it.

The lady from the TMO (on behalf of the council) fielded the somewhat hostile questions and demands from the other potential tenants about the regeneration of this particularly run-down one-bed flat on the first floor. It was "very mucky, with tar on the floor", Don remembers, but he could see the place as it could be no matter how it was currently. He felt this was a space that could become his home. The council lady acted on common sense and offered it to Don. He said "Yes Please." The others all walked off.

That was seven years ago. He had a chance phone call with the council lady again earlier this year and said to her "You saved my life".

His sister had told him that he already had one educational degree, so having survived the worst of the worst he should give himself a break and treat it like achieving another degree, and keep on graduating one day at a time. He replied that he would.

He wrote to the NHS Service in Soho and applied for help. They took him on and recommended he keep a daily diary which he did. Since then he has also started a blog and made a series of short videos for YouTube. Just last month he celebrated 10 years without alcohol.

Don philosophises that having got to the place that is rock bottom, he's learned on a daily basis that expectations will cause resentments. He reckons that if you set your expectations to zero, if it can be done it will be done. He rationalises that the council workers dealing with all aspects of social housing and benefits are not there to punish residents. They're in an impossible situation, trying desperately hard to balance two irreconcilables – the limited resources available and the overwhelming needs of people desperate for their help. His experience is that they're very efficient in saying "No", but when they can change a person's life they will.

Despite that, Don nevertheless has reservations about the quality of service by the TMO. It wasn't until he produced records from the previous tenant they conceded his boiler was not four years old, but 14, and they did something about it. He also cites the recent re-wiring of the estate as patchy. And there is a long term problem with a leak from his wet room into the flat underneath that is still unresolved. Although he is frustrated that his attempts to get in touch with councillors and people in charge of the TMO have proved futile and he is fobbed off by assistants, he is nevertheless serene about this and knows it will eventually be dealt with. As he says, "I'm very grateful to be alive." He is also grateful that the circumstances were in place to grant him a home where he is very settled and happy.

He observes wryly the negative and widespread belief of politicians that all council tenants are necessarily scroungers and cheaters and don't deserve anything.

Finally, he talks about the very rich posh people living in Pelham Crescent who inevitably have to rub shoulders with their very poor neighbours living on the other side of the tracks i.e. just across Fulham Road in Lucan Place. "How do we get on?" he asks. "We all like each other."

8) KINGSGATE HOUSE

a) Lily Tripathi



Lily Tripathi is the Area Manager for Catalyst Housing Ltd, responsible for providing housing services in Kensington and Chelsea, Hammersmith and Fulham and Westminster. Catalyst have approximately 2,300 customers living in this area in accommodation that ranges from bed-sits to four-bedroom houses.

She has a team of four neighbourhood managers, one of whom is Roquel Allen who is responsible for Kingsgate House on the King's Road, and these managers are basically the first port of call for residents for any housing matters, for example if they want a transfer, need to report births or deaths, have income issues etc etc. For repairs they go straight through to the dedicated repairs team. Catalyst also has a support services officer for residents who might be feeling vulnerable or might be living on their own and feeling lonely. Then there are residents who might perhaps have mental health issues.

Catalyst Housing is the second largest of the 30 or so housing associations working in the Royal Borough of Kensington and Chelsea.



**Catalyst
Housing**

It is made up of three former organisations:

- 1) Catalyst Communities Housing Association which operated in West London.
- 2) Kensington Housing Trust which was set up back in the 1920s which really worked only in this borough.
- 3) Fortunegate which functioned primarily in Brent. Catalyst grew out of those three six or seven years ago. Catalyst's head office is in Ealing.

For Catalyst, social housing is their core business. However the drastic reduction in government funding streams means it's becoming harder and harder for housing organisations, like Catalyst, to continue to fund social housing.

Coupled with this is the fact that housing stock is Catalyst's prime asset so it's in their interest to maintain and protect it to a high standard. To this end they have not only planned programmes for upgrading kitchens, bathrooms, roofs, double glazing, and heating installations, but also undertake cyclical repair surveys to assess the state of their stock. Although the government solution to the loss of funds they had previously provided is affordable rents, (i.e. up to 80% of market rents) this is clearly out of the question in an area like Chelsea. Catalyst have identified two other options:

- 1) Shared ownership is one possibility and Catalyst is proud that they can offer this facility, even in RBKC where the market values are so high for property.
- 2) Building for private sale, the proceeds of which can be ploughed back into social housing.

Catalyst already have one large estate in Chelsea, Westfield Close on Lots Road, with some 40 households. Now they have acquired brand new development, Kingsgate House on the King's Road just around the corner from Westfield Close. All the flats in Kingsgate are either shared ownership or social housing, and Catalyst haven't had to sell any properties in the building to make the acquisition viable, which they regard as a great achievement.

Originally this site was Penguin Books headquarters. It came about through a Section 106 agreement negotiated by RBKC and a private developer building elsewhere in the borough. This is a provision in the Town and Country Planning Act 1990 and relates to conditions of granting planning permission between the developers and local planning authorities. For example, monies would be paid by the developer to the local planning authority to offset any extra costs of the external impact of development – like the effects on local schools, roads etc. Particularly in this context, the agreement might also entail provisions about production of social housing.

Following the usual practice, Kingsgate was acquired by Catalyst. As the second largest housing association operating in RBKC, they were approved by the borough.

A factor that might have worked in their favour in winning the Kingsgate House bid is the success of Catalyst's major regeneration in North Kensington, which is one of the largest in the borough at the moment. Wornington Green Estate was built between the 60s and 80s, but is now being completely demolished and rebuilt, phase by phase over a 10 year period. When completed, the estate will provide 380 homes for social tenants, 140 more than the old estate, and an increase that will please the director of housing. The first phase is complete and a mixture of 67 former tenants and new residents have now moved into their brand new homes.

The scale and similarity of this project reflects the one that Affinity Sutton are about to embark on with the Sutton Estate Dwellings on Cale Street, and the procedures are following a similar pattern.

For instance, during the demolition and building phases, both Catalyst and Affinity Sutton are offering existing residents the option of moving permanently into something that meets their needs. Alternatively they can move out short-term and then move back in again.

With Kingsgate, Catalyst have acquired one of the very few purpose built, state-of-the-art, new builds in the borough. It's built on the principle of homes for life, with wider front doors for example, and bathrooms that can in future be adapted to meet the needs of residents as they get older.



The free electricity generated by these solar panels will be sufficient to power the common parts, like the lighting in corridors and stairs, as well as the entryphone system, plants and lifts, and this will benefit the residents with lower service charges. Catalyst's sustainability manager is working with a utility provider to have the photovoltaic fins registered so Catalyst can sell back any spare supply.

The only gas to the property is for the communal boiler which provides the central heating and hot water for the entire building. Costs for this are allocated to individual flats in the service charge.

Utility bills are presented monthly through Catalyst's sub-contractor, Ener-G. They consist of payment of gas consumption for hot water and heating and cold water use.

The residents will of course pay personal bills for their own flats, such as telephone, internet charges, and television subscriptions (access to which is available through the communal aerial).

There are twelve one-bed flats for shared owners. They were all sold offplan, as soon as they became available, with leaseholders able to buy 25% for a 99 year lease to make them affordable in this most pricey of boroughs. Also Catalyst has ensured that the remaining rental element isn't as high as it would normally be for shared ownership.

Of the rest, four flats are specifically designed for wheelchair users and their families (two - one-bed and two - two-bed) on the ground floor. Incidentally both of the Kingsgate main blocks have permanent ramps as well as steps to the main front doors. The remaining 27 flats range from two to three bed, with two four-bed flats on the top floor. They're all social housing, and all pay social rents. All these 31 flats have all been filled by families from RBKC waiting list.

The logistics of moving everyone in with the least disruption was just one of the issues that Lily and her team had to manage. Catalyst ran workshops for the prospective tenants. This was aimed at introducing new neighbours to each other, showing them that they were going to be part of a new community, and what it was going to be like living in Kingsgate House with its unique facilities, for instance, although there are no parking facilities, there is undercover parking for bikes and motorbikes around the back of the building which is available free of charge to residents if Catalyst are informed. At the workshops the team also ran through the house rules, and what to expect, the way the utilities worked, how to move in. The workshops proved very successful.

For Lily, a key benefit was that everyone got to hear about the building first hand, so the possibility of urban myths and other inaccuracies was eliminated. She is also delighted with the mix of residents in the Kingsgate community. Working with the council to select potential residents meant the whole spectrum of society is represented, from the size of households, to children of various ages, people who work and those who can't and so on. As Lily says: "It's a microcosm of the community that is London really. I'm really proud of Kingsgate House".

9b Nick Michaelides



Nick Michaelides was born in London of Cypriot parents. He moved into the Royal Borough of Kensington and Chelsea about eight years ago, and lives with his wife, Lina who originally came from Iraq, and their two young children, Andreas and Annabelle, now aged eight and seven respectively.

Initially all four lived in a cramped bedsit in private, rented property, financed by the council, but then found a two-bed property in Earls Court. But having fulfilled the residential requirements of living in the borough for the required period, he was eligible to add his name to the council waiting list. He and his family have waited more than six years for this opportunity to make this move.

Nick suffers from muscular dystrophy, and is no longer able to work. He heard about the possibility of moving through his occupational therapist who said there were two properties in Kingsgate House on the King's Road his family might be interested in.

They moved into this brand new state-of-the-art building in May 2014. Its photovoltaic fins festoon the building providing great energy savings of benefit to all the tenants.



Nick and his family have a two-bed, unfurnished flat with an open-plan living room and kitchen, looking south over King's Road.

One key consideration for Nick and Lina in choosing Kingsgate was the lack of disruption for the children because they are still able to attend their previous primary school, St Barnabus and St Philip's. As Nick says they're already settled. Of equal importance, both Nick and Lina are delighted that they live in a safe borough and their children are safe.

Already they say it feels like home, with their own custom-laid flooring, a television set hooked up to the communal aerial, and vertical Venetian blinds that were a gift from Catalyst.

Inevitably in a new building there have been a couple of teething problems, the biggest being no hot water which is supplied through a central boiler, but this has now been rectified. They also don't have an internet connection yet, and this is difficult because it means Nick and his wife can't help their son with his homework. For example, they've had to ask friends who speak French to assist with Andreas' French homework. But the connection is promised soon.

One house rule that they understand, but regret, is that they can't put any nails in the walls to hang pictures for a year because of the guarantee between the builders of this brand new building and Catalyst. A compensation is their balcony, "Our oasis" as Nick calls it, which already has thriving potted plants that are carefully tended by Lina. They're not worried by the traffic noise on this busy junction, and confident that they'll eventually even get used to the sirens of the ambulances rushing patients to the nearby Chelsea and Westminster Hospital.

Initially they have a one year probationary tenancy and after a review are hopeful of a five year fixed term lease. They pay £167 social rent a week, and £11 a week service charge which covers common parts electricity and water rates. Nick's chronic disability means that these charges come within government guidelines and are entirely met by social security.

Nick's is delighted that Catalyst gave his family the opportunity for a lovely new home, and finds them very good landlords. He enthusiastically sums up his new home as: "Modern, clean, lots of light, airy, a balcony".

9) Summary

In looking to the future viability of social housing in Chelsea, it is relevant to look at the increasingly ageing housing stock of the properties owned by all parties - RBKC, the various housing associations and the four philanthropic organisations, Sutton, Lewis, Guinness and Peabody.

When they were originally built many of the properties were not subject to the external, comprehensive and demanding controls and legislation of the present day – although it's interesting to remember that the authorities initially objected to the back-to-back nature of the proposed Sutton Estate in 1905 because of the lack of ventilation, and passed the buck to the medical officer of health who approved and certified the dwellings.

Now in the 21st century significant attention is having to be given to the future and how this work will be funded in the light of the significant reduction of government funding from an original 100% to virtually nothing.

Updating and upgrading – either imposed by legislation or the natural deterioration of the structures themselves will become more and more important as the years go by.

The government points to two possible ways of increasing revenue and thus facilitating borrowing for the necessary work – the first via the rents, which are no longer capped, and permit the charging of affordable rents of up to 80% of market value. Clearly in Chelsea, where commercial monthly rents are in the region of £1,600 this is out of the question and would be unaffordable by the current tenants. Their alternative is what is known as sweating the assets. In high value areas, the government is encouraging landlords to sell off those sites and spend the money on affordable housing with more units in less expensive areas.

There is a third way which Affinity Sutton has chosen. Having made a comprehensive feasibility assessment over several years they came to the conclusion that it was neither practical nor financially viable trying to refurbish their Cale Street Estate.

So after consultations with all interested parties, the RBKC, the GLA and local organisations including residents and the Chelsea Society, early in 2015, Affinity Sutton will be putting in

formal planning permission to RBKC to progressively demolish the estate site in Cale Street and rebuild from scratch – both the apartments and the parades of small shops that are such a feature of both Cale Street and Elystan Street.

This is an interesting development for the future of social housing all over London in estates as far apart as Tottenham and Thamesmead, Hendon and the Earls Court and Gibbs Green. The potential significance of refurbishment or demolition has caused the Housing Committee of the London Assembly to consider seriously the matter and see if action needs to be taken.

The fundamental concern underlying the entire proposition is the motive of the developers in choosing demolition rather than refurbishment. Sceptical tenants are concerned that this is a backdoor way of freeing up land for exploitation in the private sector.

LONDON ASSEMBLY

Housing Committee 10 July 2014

**Regeneration of London's
Social Housing Estates**

Welcome to today's meeting

At today's meeting, Assembly Members will hear from invited guests about best practice in involving tenants and leaseholders in the regeneration of London's social housing estates.

There will also be an open discussion from the floor focusing on the perspectives of tenants and leaseholders, seeking their views on the decision-making process and how the issues arising are resolved.

If you wish to participate in this discussion, the Committee kindly requests that you state your name and any organisation you represent. A transcript of the discussion will be produced and published on the Committee's webpage.



Darren Johnson AM
Chair of the Housing Committee

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To date two meetings have been held. The second overflowed the small committee room allocated. Presentations came from the London Tenants Federation and their representative was particularly concerned with lack of transparency.

Individual speakers from housing estates throughout London, which are threatened with their entire estates and communities being demolished then made presentations. There were also expert contributors who spoke of the necessity of assessing environmental issues such as water efficiency and carbon emissions as an essential element in determining the viability of demolition rather than refurbishment.

The principal problem identified was the omission of major items in the overall costs' budget presented by the developer, which could lead the authority assessing an application to come to a decision based on incomplete information. For example, in stressing the environmentally-friendly savings in the new buildings what was omitted was the cost of how this would be achieved (for example, landfill costs). Current legislation does not require developers to include such figures and the consensus of the second meeting was that the mayor should amend the relevant legislation to make sure it is included.

The chair of the housing committee, Damien Johnson AM assured a sceptical and critical second meeting that it was the Committee's role to hold the Mayor to account. As they say in the best circles "Watch this space!"

Finally, the overriding impression is that social housing is safe in the borough at least for now. It was particularly encouraging to hear the genuine and vehement confirmation of both the director of housing and Councillor Tim Coleridge that the council are dedicated to the continuation of the system, at the present level, in our borough. As Laura Johnson, the director of housing says:

"Chelsea is a beautiful, beautiful part of the borough. I think we'll see more redevelopment and regeneration of our estates down there. There'll be more pressure to build over, build under. I hope it maintains its vitality. I hope it maintains its uniqueness. I don't think it will turn into the ghost town that people say it will. I think it will still maintain that unique kind of quirkiness. I think the borough will still be there in thirty years managing council housing in Chelsea".



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