London

11 Social Housing and Neighbourhood Renewal Approaches in London

In some ways London is a special case. Property prices are very high compared with cities in other regions, where one problem is often low property values in inner city housing, even after rehabilitation. In London the social housing sector is in stiff competition with a gentrifying private sector, and high land and property values present a challenge for housing associations and cooperatives attempting inner city renewal. But in spite of the obvious wealth and high property values in inner London, the English House Condition Survey reports substantial levels of unfitness in public and private sectors, and that one-quarter of all dwellings in inner London are in ‘poor environments’, a term defined in Chapter 2.

East London probably contains the greatest concentration of poverty and homelessness in London, but it is also unusual because of the influence of the London Docklands Development Corporation, and the dramatic juxtaposition of expensive new docklands housing with the obvious poverty of the surrounding docklands boroughs. The three boroughs of Tower Hamlets, Newham and Southwark, which border Docklands, are areas of high housing stress, with nearly twice the London average for overcrowded households, 60 per cent more homeless households, and a council sector in need of major investment. Because of poverty, and the serious housing need in the East End, it is not surprising to find a number of social housing initiatives in that area. Three case studies in East End boroughs, in Tower Hamlets, Newham and Southwark illustrate this. A case study in Tower Hamlets looks at the renewal of a council estate transferred to a housing association within the context of Tower Hamlets’ decentralised neighbourhood government. Two other case studies, in Newham and Southwark, involve major mixed tenure, social housing, and community facility development within the context of agreements between local authorities and the London Docklands Development Corporation. Both are developments by some of the biggest consortia of housing associations and cooperatives in the country.

Before turning to those East London cases, a different situation is reported from the Royal Borough of Kensington and Chelsea (RBKC) in well-off West London. For more than two decades RBKC has entered into partnerships with housing associations for the provision of social housing as a means of neighbourhood renewal. The focus of this case study is on long-term housing association activity in North Kensington, the poorest (and possibly liveliest) area of the borough, and a neighbourhood with a substantial number of ethnic minority residents.

Kensington and Chelsea

In some ways the Royal Borough of Kensington and Chelsea does not exactly correspond to its expected stereotype of a mainly wealthy, owner occupied local authority. As estimated 55 per cent of houses are rented, compared with 44 per cent in the rest of London. Of the renters in the borough, 29 per cent are private renters, compared to 10 per cent in London, and half rent furnished accommodation. Local authority tenants account for only 21 per cent of all renters compared with 67 per cent in London as a whole, but housing associations and charitable trust tenancies account for 27 per cent of all renting compared with 11 per cent in London as a whole. The estimated number of households in each tenure group is given in Figure 11.1.

Figure 11.1 Tenure groups in Kensington and Chelsea

	No of households	%
owner occupier	28,149	44.7
private rented	18,225	28.9
local authority	7,361	11.7
housing association	9,249	14.7
	62,984	100.0

Source: Housing Department, Royal Borough of Kensington and Chelsea.

In economic and social terms, the stereotype does not quite hold either. The 1988 *Housing Strategy Statement* notes that Department of Environment analysis of the 1981 Census placed the Borough, on the basis of indicators of deprivation, among the 50 most deprived authorities nationally. Population decline, households lacking and sharing amenities, and over-crowded households were factors on which the borough was ranked in the top five deprived authorities.

Unemployment and low income are major causes of deprivation. At the start of 1988, the borough's unemployment rate was 10.9 per cent compared to the Greater London average of 9.2 per cent. Forty three per cent of unemployment claimants had been unemployed for more than one year, with nearly 60 per cent of those in the 45-54 age group out of work for more than a year, and 28 per cent for more than two years. Just over 25 per cent of all claimants were under the age of 25. The problem of unemployment is particularly acute in the five wards which make up North Kensington, all of which have male unemployment rates of over 20 per cent.

The large number of low income households in the borough is reflected in a high percentage of renters receiving housing benefit – 69 per cent of local authority tenants, which is higher than the average for Greater London as a whole of 58 per cent. In terms of income, 51 per cent of local authority tenants and 48 per cent of housing association tenants said their household income was less than £3,900. Government recognition of the borough's social and economic problems is indicated by a Task Force Area in North Kensington (designated 1986) and the borough's Urban Programme status (1987).

There has been some decline in the size of the private rented sector in the borough. Since 1981 this sector has declined from around 38 per cent of all households to 29 per cent, due to the conversion of previously rented accommodation for owner occupation, and to the continued acquisition and rehabilitation of properties by housing associations. Many of the chief causes of housing stress in the borough have been concentrated in the private rented sector, in houses in multiple occupation. Housing associations have made a substantial contribution to lessening this problem, and there has been a long term policy of cooperation between the borough and local housing associations. For example, the 1977 *Housing Strategy Statement* noted:

> The council's record for assisting housing associations of all types is second to none, as evidenced by the sums advanced. There is every intention that this should continue, provided adequate financial quotas are made available through the housing investment programme.

The council's policy in 1978 was put in terms of the desirability of mixed tenure neighbourhoods:

> It is council housing policy to establish a mixed community of tenures. Housing association activity has been promoted on a large scale to provide a real measure of variety and flexibility in the public sector of the housing market

> and associations have been encouraged to play an active part in improving housing conditions. The result of this policy is that in 1978 the stock of dwellings in housing association ownership is greater than that held by the local authority (Royal Borough of Kensington and Chelsea, 1978, p.11).

The commitment to this policy in the decade preceding 1978 is evidenced by the £57 m which had already been advanced by the council to housing associations. This provided both for new building and for the purchase, repair and conversion of a substantial number of the older properties in the borough. The growth in financial assistance between the mid 1960s to the mid 1970s can be measured from the £217,000 advanced during 1965/66 compared to the £19 m during 1978/79. During the next decade the policy continued. The 1989-90 strategy statements reiterates:

> The Royal Borough has for many years viewed its role as more than a direct provider of housing. A long standing commitment to working with Housing Associations and the co-ordination of voluntary sector initiatives demonstrate the Borough's involvement in the strategic assessment of need and the development of an enabling approach to problems.

However, cut-backs in HIP to the borough mean that grants to housing associations are down to £13 m for 1988-89, a substantial reduction in real terms over 1978-79, but still 55 per cent of the boroughs total capital programme. Despite a gradually reducing grant, the record of housing association activity in North Kensington is impressive. The tenure structure of North Kensington is given in Figure 11.2.

Figure 11.2 Tenure structure in North Kensington (1988)

Tenure	number	%
owner occupiers	4,503	28
private renters	2,011	13
local authority	4,309	27
housing association	5,157	32
		100

Source: Housing Department, Royal Borough of Kensington and Chelsea.

At that time (1988) 34 per cent of housing association tenants reported that their previous tenure had been as a private renter.

The council's method of working has been to zone North Kensington for preferred but not exclusive operation by three housing associations. The Kensington Housing Trust became the major agent for new-build schemes in the Golborne area, the Notting Hill Housing Trust mainly for rehabilitation work but also an element of redevelopment in the Colville and Tavistock area, and the Octavia Hill and Rowe Housing Trust in the Lancaster Road area. It was also indicated that no financial assistance would be given by the council to any other housing association to undertake work within the defined zones, unless the nominated association had indicated their lack of interest in the properties concerned.

The three trusts were allowed to borrow at the lower average interest rate available to the council, and also to capitalise interest arising during the contract period and to include professional fees within the amount borrowed. Expedited council procedures enabled the trusts to obtain properties quickly and to commence rehabilitation programmes with a minimum of delay.

The council also felt it benefited from housing association activity in terms of reduced staffing:

> In expanding their activities and taking on housing improvement which would otherwise have to be carried out by the council, Housing Trusts were compelled to increase their own staff, but in so doing they relieved the council of the necessity to engage staff who might not be required in the future. However, the extent of these activities called for a substantial commitment by existing administrative and professional Council Officers (Royal Borough of Kensington and Chelsea, 1978, p.5).

The zoning arrangement has ensured a substantial degree of neighbourhood commitment by the preferred housing associations, but because densities were necessarily reduced during the rehabilitation process they were allowed to expand their activities well beyond their original neighbourhoods and into neighbouring boroughs, again with the encouragement of the council. The council identified some of the advantages and disadvantages of zoning.

Advantages

1. Provides the opportunity to plan ahead over a longer period.
2. Eliminates competition in property purchase.
3. Helps to establish major objectives.
4. After dwellings have been provided, zoned associations are able to develop management styles and concentrate resources.

Disadvantages

1. Too large a holding can be acquired in a small area.
2. The improvement objective may militate against the council's wish to provide a mixture of tenures throughout the borough.
3. Because of the large overspill of residents from the worst stress areas it has been necessary for the council to assist in the purchase of housing association property outside the borough.

The zoning arrangement have been far from exclusive and as of 1985, no fewer than 35 housing associations provided housing and hostel bed spaces in the borough.

The following are the major benefits to Kensington and Chelsea of encouraging housing associations as a vehicle to social housing provision:

- Extensive preservation of the traditional physical fabric of the borough at a time of relatively low property values in HMOs, and when most councils opted for wholesale demolition.
- The continuation of a substantial social rented sector in architecturally significant houses into the current period of rapid house price uses and extensive gentrification in North Kensington.
- The maintenance of lively mixed tenure neighbourhoods, in which housing in the housing association sector is generally indistinguishable from that in the owner occupied sector.
- High quality housing association new build on small, appropriate sites in North Kensington.
- The maintenance of ethnic diversity in North Kensington, generally in spite of the pressure of gentrification (for example, 56 per cent of Notting Hill Housing Trusts' tenants are from ethnic minorities).

The neighbourhood focus induced by the zoning arrangements has caused housing associations to look beyond the strictly housing aspects of their endeavour. For example, Notting Hill Housing Trust (NHHT), which manages 2,800 dwellings in the borough, has established Notting Hill Commercial Properties Ltd which acquires, improves or develops redundant commercial space which it then lets to local businesses to stimulate economic regeneration and improve employment opportunities. The company was originally established to help NHHT acquire additional housing by unlocking access to housing associated with commercial property, for example over shops. During the 1970s, NHHT had acquired several mixed use properties purely to gain possession of residential space. Some of these were bought with loans from the local authority and the Housing Corporation, and some were funded by the Trust's own money. In 1981, in order to manage the commercial elements and to segregate these from the housing portfolio, the subsidiary company was formed. Since 1981, the company has widened its horizons to include some wholly commercial developments. It currently manages over 70 retail units and has developed workshops for small, starter businesses. Its intention is to make a contribution to the social and economic health of the wider community. Improvements in the street environment, enhanced economic activity and opportunities for local employment all have their effect on local morale.

The company now has several sources of finance for both mixed and wholly commercial developments. Lenders recognise the strength of the parent trust and the rental growth in the portfolio is such that the company soon hopes to be generating significant surpluses to reinvest in the community. Two developments in North Kensington are noteworthy. In Blenheim Crescent, the Trust has developed a mixed residential/retail development in which the Housing Trust manages the upper floors providing fair rented family maisonettes, funded by the Housing Corporation and Housing Association Grant. The ground floor commercial element was bought by Notting Hill Commercial Properties with finance from Barclays Bank.

In All Saints Road, the hub of the annual Notting Hill Carnival and in many ways the centre of the neighbourhood's West Indian community, Inner Area Programme funding (75 per cent central government, 25 per cent Royal Borough of Kensington and Chelsea) was obtained to improve 21 shop fronts owned by Notting Hill Group. This improved the overall environment for the street which is predominantly mixed use and is home for a number of local small businesses. In other areas of North Kensington derelict industrial sites and premises are being refurbished by the Notting Hill Group to provide 65 units for local small or starter businesses, funded by grants from the local authority, Urban Development Grant, Inner Area Programme Grant and bank loans.

The North Kensington area has also benefited from the activities of the North Kensington Amenity Trust which has developed 23 acres of formerly derelict land under the elevated Westway motorway providing sports and leisure facilities, offices, shops, landscaping and community facilities. The Trust is run as a charity,with a committee made up of half locally elected community representatives and half council nominees. As early as the 1970s the Trust branched out into commercial workspace development to provide financial stability and local employment. By 1987 the Trust had created space for about 650 jobs and an annual rental income of £575,000. This has been achieved by using 19 per cent of its overall land holding for commercial development.

By creating about 120 commercial tenancies the Trust has significantly encouraged other developers – both private and statutory – to regard North Kensington as an area where investment in workshops and industrial units makes economic sense (Matland, 1988, p.12).

Conclusion

Rising property prices and cut-backs in HIP allocations make the future uncertain for housing association activity in traditionally Tory Kensington and Chelsea. In spite of continuing problems of homelessness, and of poor housing in private rented accommodation, particularly for immigrant workers, the councils' contribution to housing associations development programmes declines as their grant declines. The latest Housing Strategy Statement notes:

> For many years, the Borough's strategy for tackling housing needs has emphasised diversity, utilising and where necessary funding, other agencies. An approach that is wholly consistent with the government's public housing and objectives. The Borough's ability to sustain this strategy is under threat. Our HIP allocation has fallen by 55 per cent in seven years, resulting in a broadening gap between the Borough's allocation and the actual size of its capital programme.

In particular, the council is concerned that:

> The Borough may not have the capacity to provide rehousing to meet all of its Statutory Commitments – a shortage of larger family units may mean longer stays in temporary accommodation for homeless families. Only 6 new Housing Association schemes will be funded this year – over 95 per cent of loans to Housing Associations are already committed – many other schemes, including innovative community care projects will not go ahead.

Housing association activity is being squeezed between HIP cuts and high property prices, although there are still 6,625 unfit houses in the borough and 2,484 households living at more than 1.5 persons per room. It is now very difficult for associations to find land or individual houses which they can afford to develop. Consequently, the cost in terms of staff time spent on acquisition is now substantial when expressed as cost per house bought.

In spite of nearly two decades of successful partnership, rehabilitation programmes in RBKC have declined to a level of less than 10 per cent of their historic high points. The effect is that children of existing housing association residents are not able to stay in the neighbourhood, but rather required to take accommodation in the outer London boroughs. This has a negative effect on community life, particularly since public transport links between inner and outer London are both poor and expensive. One positive option being pursued is infilling on under-utilised land on council estates. However all land dealing arrangements between councils and housing associations are now circumscribed by the requirements for Secretary of State's consent of land disposal at less than market value.

Tower Hamlets

The London Borough of Tower Hamlets is described in its HIP statement as being the third most deprived local authority in England and Wales. Eighty three per cent of households are local authority tenants. Nearly 22,000 of Tower Hamlets' 48,000 council dwellings are listed as being in need of renovation. The council is reported to have historically spent less than other boroughs on its stock, and regularly underspent its HIP allocation (Power, 1987, p.11).

The borough probably faces a more severe homelessness problem than any other local authority in Britain. Some 1,000 households are in temporary accommodation, costing £18 million last year. Most of the homeless households in temporary accommodation are waiting for three, four or five bedroomed accommodation. Tower Hamlets also suffers from more severe overcrowding than any other local authority in England and Wales. According to the 1981 Census, 3,942 households are recorded as living in densities greater than 1.5 persons per room. The Samuel Lewis Housing Trust reports that, when it took over the GLC's Fieldgate Mansions Estate in 1982, overcrowding at up to 10 persons per room was common.

Bethnal Green

The Borough of Tower Hamlets, under Liberals after many years of Labour rule, has radically decentralised most of its local government functions into seven autonomous neighbourhoods, each with its own ward counsellors (Figure 11.3). Bethnal Green is one of those neighbourhoods. Within the decentralisation programme, control over 8,000 dwellings has passed to the Bethnal Green neighbourhood. Bethnal Green has overcrowding problems on a par with the wider borough. 4,779 households are recorded on the waiting list. Amongst these households are 180 households who are short of three bedrooms (for example, ten people living in a two bedroomed flat). A further

Figure 11.3 Neighbourhoods in Tower Hamlets

20 households are short of four or more bedrooms (e.g. twelve people living in a two bedroomed flat).

In face of declining HIP allocations, and the need for massive repairs to existing council estates, Bethnal Green along with other neighbourhoods, has adopted a pragmatic approach which includes attracting new sources of finance through barter deals, partnership schemes, and disposal of estates to several developers and housing associations. In particular disposals to the private sector have been controversial, and in 1987 *Roof* magazine launched a sustained campaign against so-called 'asset-stripping' in Bethnal Green and elsewhere in the borough. Dramatic prices rises in new owner-occupied properties in Docklands have provided a sharp contrast to the continuing problems of poverty, overcrowding, and homelessness in Tower Hamlets.

Against this highly politicised background, and where local authority cooperation with housing associations was the exception rather than the rule, a proposal in 1987 by the Samuel Lewis Housing Trust to take over the partially vacant, deteriorated 1930s Hadrian estate was unusual. Whatever their merits, previous disposals straight to the private sector for refreshment for sale had engendered local criticism even when sales were to council tenants or those on the waiting list. Certainly with a salary requirement of £9,000-15,000 per annum for a one bedroom flat on a private development, home ownership was well out of the reach of most people in a borough where 85 per cent of households had gross annual incomes of less than £10,400.

The Hadrian Estate

The Hadrian Estate comprised a total of 81 one, two and three bed flats in two blocks of five storeys, and two cottages. The estate was built in the early 1930s by the former Metropolitan Borough of Bethnal Green. By 1985 one of the blocks was empty and the estate was in need of considerable repair and improvement works. In 1986 the council decided to carry out major rehabilitation works to the estate and drew up a comprehensive scheme of repair and improvement. However it became apparent that the very limited capital resources available to the council made it impossible to consider anything other than a restricted programme of repair works which were inadequate to bring the estate back into reasonable condition.

In 1987 the Bethnal Green Neighbourhood Committee decided to explore other options. After inviting competitive submissions, the Committee agreed in December 1987 to open negotiations with the Samuel Lewis Housing Trust in order to produce a scheme for the rehabilitation of the block which would involve a combination of public and private funding and produce homes for both fair rent and sale. A comprehensive plan was drawn up by the Trust, and agreed by the Committee, which was designed to achieve the council's twin objectives of housing the homeless and creating a mixed tenure development within the neighbourhood.

The original scheme developed between the Neighbourhood Committee and Samuel Lewis provided for an overall reduction in the number of units in the estate to 73 in order to create a number of large family dwellings as follows:

- 35 flats and maisonettes on assured tenancies for letting to households accepted as homeless by the London Borough of Tower Hamlets;
- 37 flats and maisonettes for sale after improvement at a price to be dictated by the cost of the project to nominees from Tower Hamlets waiting list.

The overall mix of the unit sizes and tenure types was intended to reflect the distribution of housing needs per family size in the borough, and the opportunity to diversify tenures in the neighbourhood. The remaining tenants at Hadrian agreed to move out, on the assumption that this was the only way in which the estate could be renovated and re-occupied quickly.

The scheme also reflected Samuel Lewis's priorities. First, to make homelessness the overriding criteria for all lettings and to place the maximum amount of resources at the disposal of the government and local authorities in combatting the problem of homelessness in inner London. The lettings at the Hadrian Estate were therefore to be used to alleviate homelessness. Second, Samuel Lewis considered Hadrian as a pilot project for a series of mixed finance, multi-tenure estates in East London with cross-subsidy from sales to rental units. For both the local authority and Samuel Lewis, Hadrian was a test case of the opportunities for cooperation in estate renewal.

Funding

Funding for each of the different tenure types in the scheme were to be provided by a different source.

- Units for fair rent tenancy – Funded by a Housing Corporation Mainstream Grant allocation of £1m. The Trust had Block 3 allocation for 1987/88 of £700,000 from the Homeless Families' reserve and a guarantee from the Housing Corporation for an increase in order to allow the scheme to proceed. The total costs of this part of the scheme were estimated at a little over £1m.
- Units for assured tenancy – funded by a combination of 'flexible' Housing Association Grant from the Housing Corporation, cross subsidy from the sale of the leasehold units and an index linked or stepped interest loan secured on the rental income of the properties for the balance. The costs of this part of the scheme was estimated at £1.5m.
- Units for leasehold sale – funded from an expected sales income of £2.9m as against estimated development costs of £1.8m. The anticipated surplus of a little over £1m was to be used to pay the interest on the development finance and reduce the outstanding loan debt on the assured tenancy units. The anticipated selling price of the units was to be £65,000 for a one bed and £80,000 for a two bed unit.

It was proposed that the units for fair rent would be developed by the Samuel Lewis Housing Trust itself, whilst both the units for assured tenancy letting and those for sale would be developed by its non-charitable subsidiary, the St Georges Housing Association.

As in many inner city social housing developments, the key to the whole financial package was to be the transfer of land from the local authority to a housing association at nil cost in return for various social benefits. The Hadrian estate was originally built with finance provided by a 40 year loan which has been repaid so there was no outstanding loan debt. It was therefore proposed that the estate be sold on a long lease of 125 years to the Samuel Lewis Housing Trust for nil consideration. In return the council would receive 100 per cent nomination rights to all the fair rent and assured tenancy units, and the initial offers of the dwellings for sale will be made to existing council tenants. The current market value of the block was set at £2.88m. This land disposal required three separate consents from the Secretary of State:

- Under S32 of the Housing Act 1985, as disposal to an organisation rather than an individual.
- Also under S32 of the Housing Act 1985, at a disposal which does not give the council the best financial return.
- Under S24 of the Local Government Bill 1987, as disposal giving financial assistance to an housing association.

Tower Hamlets applied for the consents in February 1988 but the need to acquire the consents resulted in substantial delay to the development. A synopsis of the situation as of March 1989 is provided by a piece in *The Independent*, (3 March 1989):

> A pioneering scheme to revamp an inner city council estate using a mixture of private and public funding is foundering because the Department of Environment has taken more than a year to give the go-ahead.
>
> Plans to revive the Hadrian Estate in Bethnal Green, east London, were described as helping to fulfil 'Mrs Thatcher's dream' for the inner cities, and were seen as a model for similar projects eighteen months ago when Tower Hamlets council agreed to transfer the estate to the Samuel Lewis Housing Trust.
>
> Under the deal, the trust was to use a mixture of public and private money to provide 35 rented flats and maisonettes for homeless families, and 37 low-cost flats for sale to local people. Tenants backed the plan, and all were moved out by February last year as the council applied to the DoE for consent for the scheme. A year later, the estate is empty and 'literally rotting', Dale Meredith, development controller for Samuel Lewis said yesterday.

In addition to dismaying the council, Samuel Lewis, and the tenants who had agreed to move out, the delay caused substantial cost escalation. The nature of the problem was set out by the scheme's architect, David Levitt, writing to *Housing Association Weekly* on 31 March 1989:

> A year ago, the proposal to put new life into this council estate would have cost £4.4 million. Today, because of the deterioration of the buildings, which have been empty for at least a year, and because of a dramatic rise in construction costs, it will cost over £1.4 million (or 30 per cent) more.
>
> For a year, the council could have used the 80 or so existing flats on a short life basis for some of the hundreds of Tower Hamlets families who have, in fact, had to spend the last year in 'bed and breakfast' hotels. The council could have saved over £2 million in hotel bills and the buildings would have been in much better shape today.
>
> Government ministers have been concerned about 'good housekeeping' in deciding how much public assistance such innovative schemes should receive. The amount of public assistance at issue? £250,00 – less than one twelfth of the bill that Tower Hamlets rent and ratepayers will now have to meet.
>
> As the architect involved in the project, I see a tragic waste of a valuable asset and a unique opportunity to bring new life to a rundown estate.

Why the delay? It was not simply inertia on the government's part, although the DoE's first reply to Tower Hamlets' letter of February 1988 requesting consent was in July, and requested further information – a delay of more than 4 months. In a subsequent letter the nature of DoE's concerns were set out more clearly:

> Whatever the HAG rate, we have to be satisfied that the total public sector assistance (the free building [ie the part used for the assured tenancy units]; the cross-subsidy from the leasehold sale element in so far as it derives from the free building used for that element; and HAG) will not exceed 75 per cent of the costs of the assured tenancy element (market value of existing building plus conversion cost).

There then followed a series of letters between the local authority and the DoE to try to ascertain exactly the level of cross-subsidy, and the likely extent of 'public sector profits' as opposed to private sector profits. None of the amounts which were of concern, and therefore causing the lengthening delay, ever exceeded £812,000 on various estimates.

Various news items record growing exasperation at the delay, and the partners therefore attempt to go straight to various Ministers for some action. Lord Caithness actually visited the now derelict estate in late 1988, but the delay continued. In February 1989, Minister Trippier reiterated the cause of the logjam:

> Tower Hamlets London Borough Council's proposed disposal of the Hadrian Estate free of charge would, as far as the proposed rental elements of the scheme are concerned, constitute a gratuitous benefit requiring the Secretary of State's consent. The element of the scheme aimed at providing units for letting at the equivalent of 'fair' rents satisfies the relevant criteria and is, therefore, acceptable. However, the proposed public sector assistance to the non-'fair' rent element has been calculated as over 94 per cent of the total estimated cost – considerably in excess of the limit mentioned above.

The Minister also noted, now more than a year on from the original application, that the rules of the game were changing:

> The average grant rate in England for mixed-funded schemes next year is to be 75 per cent, with the rates available to particular schemes varying according to the type of accommodation and the geographical location. The Housing Corporation are still finalising the details, but it seems likely that a mixed-funded scheme of the type you envisage at the Hadrian Estate would, in principle, be eligible for a grant significantly in excess of the national average.

The consents were therefore forthcoming, but in the event, by the time approvals were received the bottom had dropped out of the London property market and the likelihood of cross-subsidy from the flats for sale to the rental units had now altered the financial proposal again. SLHT, in consultation with the Neighbourhood Committee, decided to revamp the development proposal down to 42 rental units, do away with the flats for sale component, and to increase the number of larger family houses for rent. The new plans are for 20 one and two bedroom flats, and 22 three to five bedroom houses. This change accords with the local authority's needs for housing large, ethnic minority, families.

Conclusion

The delay experienced over the Hadrian Estate is not an isolated example, as there are others in Tower Hamlets and elsewhere. In this case the delay resulted in 30 fewer housing units in a lower density development, but might have been fortuitous in that the flats for sale would have been difficult to move in the current depressed property market. But there are more general conclusions which can be drawn. The main one has nothing to do with the merits of this particular case, and everything to do with an approach which insists on making local decisions at a centralised level. By all standards, Hadrian is a small if interesting development. Its contribution to the immense and expensive problems of homelessness in London are important, but only a small part of what should be a concerted attack on the problem, encouraged by the kind of enabling policy espoused in this report. There seems little point in squabbling for more than one year over less than £1m, while the opportunity costs grow to around £3.4m. If the answer is that the delay was on a point of principle, how then can the principle be changed on an almost annual basis?

The truth is that the situation described here demonstrates not only the vacuum of housing/renewal policy, as argued earlier, but that the current policy approach is basically incremental, that is mainly muddling through. For the real opportunity cost is not the £3.4m, but the amount of human resources which have been wasted over this small development, and the other projects which might have been on stream already had this one proceeded smoothly. It represents therefore an inkling of the cumulative drag on the overall renewal process, as people are discouraged time and again from taking new initiatives and building constructively on past experience.

Housing associations, having been encouraged to enter into these kinds of partnership arrangements, then find that their credibility with local authorities is undermined by their seeming inability to devise a financial scheme acceptable to DoE, whose decision rules appear almost arbitrary, particularly as to distinguishing public from private funding and as to the acceptable ratio of public to private. Because the relevant legislation is in itself non-specific, there is a dearth of guidance on the rules for preparing acceptable proposals.

The government might do better to establish a set of simple, consistent for housing renewal based on agreed, longer term objectives, and then leave local partnerships to get on with the task of neighbourhood renewal.

Newham – the Winsor Park Development

This case study is of partnership development near the Royal Docks, between the London Borough of Newham, the London Docklands Development Corporation (LDDC) and a consortium of eight housing associations and cooperatives linked together in a non-corporate body called the Newham Docklands Social Housing Trust (NDSHT). The members of the trust all form a mix of general family housing associations and special interest associations assisting single people, ethnic minorities and elderly people. The associations represented include: East London Housing Association (ELHA), London & Quadrant Housing Trust, ASRA Housing Association, Family Housing

Association, Ujima Housing Association, Solon Housing Cooperative, Rodinglea Housing Association.

At the decision of the trust, ELHA is designated as lead agency, assisted by the Solon Cooperative. The other partnership members are the Newham District Health Authority, plus – on a funding or consent basis – the Housing Corporation and the Department of the Environment. The original plan was for a development of 709 homes, of which 477 wold be for tenanted occupation at affordable rents a further 39 units designated for low cost home ownership, and the remainder for sale. Also planned were major retail developments by a private developer, Rosehaugh Stanhope Developments.

The property slump in London has caused the retail development plus an element of cross-subsidy to be delayed or cancelled, but the plan as of January 1990 is still for more than 400 units of social rented housing, plus the shared ownership component, 26 self-build co-op units, another co-op in an existing terrace, a Care in the Community scheme, plus a community hall and a new primary school.

As in the Southwark Downtown development described in the next section, the impetus for the Winsor Park scheme stemmed from an agreement between the local authority and the LDDC which paved the way for a mixed tenure partnership development in a docklands area. Unlike Downtown, with its many council estates, there is little on the old gas works site, now ‘Winsor Park’, except for one ex-Gas Board employees’ terrace called Winsor Terrace. This is Nova co-op, which provided the nucleus for the overall development.

Affordable housing in Docklands

In addition to the effect of serious cuts in HIPs, the opportunities for affordable housing developments in East London are constrained by a dramatic growth in property values in docklands, from £.5m per acre in 1981 to £5m per acre 8 years later. This growth has been funded by the coincident general boom in London property during the 1980s, the work of the LDDC in reinvigorating an economy in docklands, and the ‘bidding-up’ of residential prices in docklands by well-off employees of nearby City firms. The underlying residential land values are now such that even maximum reductions in quality and size of housing are no longer capable of lowering prices to match the capacity to pay of many households.

A recent study for DoE by Coopers and Lybrand (1988) explored the question of ‘affordability’ for East London by comparing the ‘minimum market entry price’, that is, what it costs to buy a property, with household ability to pay. The results were dramatic, with the minimum price for a new build, one bedroom flat about £60,000 compared with ability-to-pay house prices of, for example, lower quartile earning single teachers (£40,640), single nurses (£21,560), or a refuse collector (£26,120) (Coopers and Lybrand, 1988, Table 8.5). None of these ability-to-pay prices even reach the rock bottom price for a one bed flat of £46,750 in 'older properties in poorer condition'. Coopers and Lybrand's conclusion reinforces the tremendous need for affordable rental housing for those unable to purchase in East London:

> This part of London has traditionally provided a pool of low and medium cost housing. However, the recent upturn in the economy and in the housing market itself, especially in south-east England, have put the minimum entry price of private housing for owner-occupation in the study area beyond the pockets of the vast majority of low (and to some extent middle) income households. The gap between the minimum entry price and 'affordability' is significant rather than marginal (para 8.73).

Until the general election in 1987, Newham Council was in complete opposition to the activities of the LDDC, and had objected to various development schemes, necessitating a number of public inquiries (Lakey, 1989). However after the election, the council took a more pragmatic view in light of the fact that Conservatives would be in power in central government until perhaps 1992, while docklands development continued apace. Newham Council decided that a range of gains could be got by cooperation with LDDC. This resulted in a 'Memorandum of Agreement' signed in August 1987 which covered the following:

- a target of 1,500 social housing units;
- training facilities in the form of an annexe to Newham Community College;
- a £60 million social development programme providing social infrastructure and benefits over ten years;
- an equity share by Newham in the development;
- 25 per cent of employment for local residents;
- protection of East Ham's shopping centre and the riverside industrial belt, plus public transport commitments;
- the council to withdraw objections to road compulsory purchase orders, not to proceed with the South Docklands Local Plan and to fully cooperate in the exercise of its statutory transport, planning and other powers; and
- consultation with the community (Brownill, 1989).

In terms of consultation, the outcome of the agreement has been the replacement of information meetings between LDDC, council and community groups with a formal consultation structure. The new system, which came into operation in late 1989, consists of four area teams and a Royal Docks Consultative Group. At area team level, only community groups will have voting rights. Community groups and the voluntary sector will together have a majority of seats on the Consultative Group.

The Newham Agreement set the stage for the immediate pursuit of the Winsor Park scheme, and particularly for LDDC to alter its stance over direct support of social housing in docklands. This represented a shift in policy by LDDC, which has no statutory housing role, but which until 1987 saw the provision of social housing as a low priority compared with the task of creating market values in property, and particularly in encouraging private sector development. Having accomplished this task to a considerable degree, LDDC has now turned its attention, a little tardily perhaps, to the need to encourage a more balanced community in docklands. Although now constrained in terms of cash flow by the need to make up for inefficient levels of infrastructural investment, for example in transport, the ace up LDDC's sleeve is its vast land banks. These now have substantial value, which gives the corporation great scope in negotiation and to manipulate land sales and values to fund gain by land transfer agreements (Brownill, 1989). In this way the surplus generated by the higher value uses it has encouraged can be made available to cross-subsidise affordable housing.

The Newham Social Housing Development Trust

Even prior to the Newham-LDDC agreement, a number of housing associations, led by East London Housing Association, had decided to form a Social Housing Trust to push for the provision of rented and other social housing in Docklands. ELHA in particular had already dealt with private builders on a design and build basis and suffered no ideological constraint in dealing with either LDDC or the private sector.

The membership of the Trust is open to all housing associations to nominate members to in the London Borough of Newham that are interested in the Docklands area, and are prepared to attend meetings on a regular basis. The Trust was set up by individuals that were drawn from the pool of housing associations, rather than by associations themselves, and the Trust is defined as being independent from the associations and to act in the best interest of the aims and objectives of the Trust. The normal functions of the housing associations are therefore kept quite separate from the functions of the Trust.

Involvement and development of the Trust through the support of the housing associations is fundamental, but no undertake in or responsibility is born by the Trust in the allocation of funds to individual housing associations.

The aims and objectives of the Trust are:

- to campaign for and maximise provision of a range of rented housing in the area;
- the provision of other social housing within the area;
- to provide housing that meets the overall levels of rent, standards of provision and equal opportunities available on each project, and the implementation agreed with the associations involved in the provision, the London Borough of Newham, the Housing Corporation and, where applicable, the LDDC; and
- the provision of other social and environmental facilities that inter-relate with the provision of housing in the area.

In terms of the Newham Agreement, the framework under which the Docklands Social Housing Trust works is one that enables the Borough of Newham to act in relation to the Memorandum of Agreement between the LDDC and Docklands, in particular to provide 1,500 rented units in the Newham Docklands area. LDDC recognise the London Borough of Newham through the Memorandum of Agreement as the body to co-ordinate and liaise with for providing the aims and objectives in the Memorandum of Agreement. In turn, the London Borough of Newham recognise the Dockland Social Housing Trust as the focus for provision of housing associated rented properties and other social housing. In this way, all initiatives that form part of the Memorandum of Agreement and involve the Newham Docklands area are discussed and appraised between the Docklands Social Housing Trust and the Borough of Newham, and the London Borough of Newham leads on the negotiations for implementation with the LDDC.

Project finance

The original Royal Docks scheme was for a massive redevelopment, second only to Canary Wharf in scale, and including offices, light industry, mixed tenure housing at all prices and rents, and a regional shopping centre. The Winsor Park scheme was in turn the social housing component of this larger scheme, much of which is now ‘on hold’ pending a revival in the fortunes of the London property market. However, thanks to the ingenuity and drive of the NDSHT and funding from the Housing Corporation, the social housing components appear set to receive DoE approval in January 1990.

The original £44m social housing scheme was dependent on a £5m contribution from Rosehaugh Stanhope Developments (RSD), developers of the retail scheme. RSD's contribution would be largely recouped back from the LCCD through lower land values on other parts of the site. Twice this link between property developer and NDSHT nearly led to the entire scheme being scrapped. The original financing plan looked like this:

LDDC grant	£20.0 m
HAG	13.5
Loans against rent from private sector	5.0
RSD contribution	5.0
	£43.5 m

This resulted in affordable rents at or near fair rent levels of between £26 and £50 per week for a small flat to a big house.

However the DoE argued that the land value foregone by the LDDC in its sale of land to both the housing associations and RSD to subsidise their input was public expenditure. This would have put the level of public to private money over the 75-25 per cent limits set by the government. In the end the DoE relented, but within months RSD had cancelled its retail development and had pulled out entirely, making the whole debate rather academic. Without the RSD contribution or a public substitute, Newham Council argued, rent would then have to rise well beyond the affordable range agreed in the LDDC-Newham Memorandum, and the spirit of the Newham Agreement would be violated. However DoE had a problem with any alternative funding arrangements. As DoE minister David Hunt argued, the public subsidy could not be allowed to exceed the maximum level of housing association grant payable for such a scheme. The impasse resulted in a number of 'docklands project in jeopardy' headlines, and the results of two years worth of negotiation and planning were about to founder. Then, with inspiration, ELHA and the NDSHT pointed out that the loss of RSD's grant could be equated with the fall in land values that had recently occurred, and which was of course related to the same property market decline which had caused RSD to rethink its development programme. At the new public subsidy level of 82 per cent for East London, there is now expectation that DoE will accept this logic and the scheme will go ahead at a price of £39m (LDDC £21m, HAG £13m, loans against £5m). This will give much the same scale of rent development: 403 units at affordable rents, 39 shared ownership houses, 26 self-build units, and a Care in the Community scheme of one large house and eight self-contained flats plus community and retail facilities.

Conclusion

Winsor Park represents a very positive contribution to severe housing problems in the East End of London, and one of a number of projects which are beginning the process of creating more balanced communities in docklands. Winsor Park also represents a productive partnership between LDDC, the local authority and a sophisticated consortium of housing associations and cooperatives representing a broad range of social landlords and tenant organisations. The development is one indication of LDDC's new found commitment to social housing development, which the Cooper and Lybrand study indicates is necessary to balance the serious shortfall between incomes and property prices.

There are two concerns. First, the scheme indicates the risk of making social housing developments dependent on private sector grants, themselves subject to vagaries and 'boom and bust' cycles in the property market. It is unlikely that much need social housing in London's docklands could come from such arrangements. Second, this development, like the development at Hadrian, indicates yet again how dependent affordable housing is on appropriate levels of subsidy, and the arbitrary and case-by-case basis upon which such financial arrangements are arrived at. It seems almost inconceivable that the substantial levels of housing need can be resolved if every 400 units or smaller development requires two years of negotiation and a constant rejiggling of sums to meet criteria which themselves are not well thought out. Until a more systematic approach is developed, it is unlikely such a partnership, mixed funding schemes will come close to realising their potential contribution.

Innovation in Southwark's Downtown neighbourhood

Nothing indicates changing perspectives to inner city housing renewal more than partnership developments between the London Borough of Southwark, local housing associations, and the London Docklands Development Corporation. In spite of an influx of well-heeled newcomers, Southwark's dockland still scores high on many indicators of deprivation, as does the borough itself. Unemployment in the docklands wards stood at over 25 per cent in 1987, and more than 60 per cent of households had incomes of less than £10,400 (Southwark Council, 1988).

In terms of housing tenure, Southwark has more council houses than any other London Borough, having taken over 20,000 houses from the GLC in 1981 to give a total of about 60,000 dwellings. In the borough overall, 68 per cent of households are council tenants, 16 per cent are owner occupiers, and private renters and housing association tenants account for 8 per cent each. In some wards council ownership of housing exceeds 95 per cent of units.

Change in Southwark docklands

Since the advent of the LDDC in 1981, dramatic change has come to the Southwark docklands. On LDDC owned land for example, a total of 4,171 residential units had been planned, under construction or completed by 1988. A breakdown of the types of development show the following:

- 130 units (51%) to be sold on the open market
- 160 units (4%) in shared ownership schemes
- 920 units (22%) social rented (housing association or council)
- 961 units (23%) defined as ‘affordable’, that is properties sold at prices up to £40,000.

In addition there has been substantial housing development on non-LDDC owned land within docklands, with a much lower social rented content. A total of 3,597 residential units have been constructed or are contractually committed on non-LDDC land. A breakdown of the types of development show that 303 units, or approximately 8 per cent, are rented, and 3,294 units, approximately 92 per cent, are residential units that have been, or will be sold, on the open market.

The LDDC has also made some investment in the local authority housing stock. Of the 3,143 council owned dwellings within the Southwark area of the LDDC, a total of 591 have had environmental works or external enveloping funded by the LDDC at a cost of around £3m. The LDDC has not financed any internal refurbishment of council owned property.

Although the 1989 slump in property prices has affected docklands, longer term population changes are likely to reflect the substantial building activity. The 1981 population census indicated that 9055 people were living in the Southwark LDDC area. By January 1988 this had grown to 12,233. The LDDC estimate that the population by the end of the 1990s will be 26,486 (Southwark, 1988, p.227). Although the activities of the LDDC have not been to everyone’s liking, substantial change has been wrought in a neighbourhood which had been characterised by what *Local Government News* (July 1988) calls ‘dereliction of post-holocaust proportions’.

Against this context, two types of developments in the Downtown neighbourhood illustrate the potential for partnership-type developments:

- Partnerships between LDDC, housing associations, and the private sector, particularly with Barretts specialist urban renewal company, Barrett East London Ltd.
- The above partners plus the active involvement of the local authority in the complex Redriff Estate Proposal.

Private sector and housing association renewal

Many of the docklands estates along the Thames, particularly in the Downtown neighbourhood, were in near derelict condition in the early 1980s. Among these, the Downtown Estate is a extensive interwar scheme of mainly 3 storey deck access flats and maisonettes built in the classic municipal style. In the 1930s they were model local authority rented homes for dockers and their families. During the blitz, Downtown bore the brunt of sustained bombardment, and in some ways, never recovered. Later, the disappearance of virtually the entire economic base of docklands destroyed much of what was left of the community, and many of the estates were vandalised squats when transferred from the council to the LDDC, under the terms of a contract called the Downtown agreement. Following this, the remainder of the resident community were consolidated by the council at nearby Redriff Estate, or transferred out of the area at their preference.

For political reasons, the London Borough of Southwark resisted wholehearted cooperation with the LDDC until a reshuffle in the Labour ruling group about 1985. Early initiatives in estate refurbishment were therefore taken mainly by the private sector, following from the Downtown Agreement. In particular in Downtown, Barrett East London Ltd (BEL), established in 1983, has been an active player. The results of BEL’s four year involvement in Downtown is a total of 336 new units, mostly in refurbished local authority flats.

The company has provided more than 13 per cent of all completed housing in the overall LDDC area. Whereas social housing (i.e. rented or shared ownership properties built in partnership with the public sector) accounts for 19 per cent of all housing built throughout Docklands, such housing makes up about 40 per cent of Barrett East London’s business in the area. BEL’s social housing work is split between refurbishment, conversion and new build include homes for rental, shared ownership purchase, sheltered units for the elderly and nominee discounted sales through the local authority. The range of these developments are shown in Figure11.4.

Figure 11.4 Partnership developments in Southwark docklands

Estate	Development	Partner	Type
Trinity Court, Rotherhithe	14 Flats & Maisonettes	South London Family Housing Association	Rent
Acorn Walk, Rotherhithe	33 Flats & Maisonettes	South London Family Housing	Rent
Acorn Walk, Rotherhithe	11 Flats & Maisonettes	Crystal Palace Housing Association	Shared ownership
Bryan House, Rotherhithe	31 Flats & Maisonettes	Crystal Palace Housing Association	Shared ownership
Arnos Estate, Rotherhithe	136 Flats, House, Maisonettes, Bungalows, Shops & Offices	South London Family Housing Association	Rent [special needs]
Lavender House, Rotherhithe	44 Flats & Maisonettes	South London Family Housing Association	Rent [special needs]

Source: Barratt East London Limited.

Commenting on one of the Downtown developments, BEL's managing director sets out their philosophy:

> Acorn Walk wasn't simply a high-quality speedy refurbishment utilising all the construction lessons we had learned. It also represented a living example of the multi-tenure partnership concept – rented, shared-ownership and owner occupied homes side by side, all to the same quality and indistinguishable from each other. It had become the balanced community we worked hard to achieve when the partnership deals were pains-takingly drawn up (quoted in *House Builder*, 9/88).

The Redriff estate and adjacent sites

Under the terms of the Downtown Agreement, the LDDC committed itself to holding several housing sites until 1992 in anticipation of development for council housing (Norway Yard, Barnards Wharf and Finland Quay). Schemes were designed for these sites by the Borough Architect which would cost the council in excess of £23 million. However, the shortage of capital resources meant that there was no possibility of the council being able to commit itself to fund such schemes within the timescale. In discussions, the LDDC has indicated that it was not prepared to reserve the sites indefinitely.

The housing sites surround the council's Redriff Estate, for which refurbishment proposals have been developed costing some £12m. Phase I of this work got underway in 1987, part funded by the LDDC according to the terms of the Downtown Agreement. However, problems also existed in identifying the capital resources required to complete Phase II refurbishment of Redriff, given the pressing repair needs of other tenanted estates in Southwark.

Members therefore asked officers to initiate discussions about partnership arrangements which would allow the council to achieve as far as possible its objectives of completing the refurbishment work started on Redriff and providing social rented housing on these vacant sites. A package of proposals was developed by the council, the LDDC, and a group of local housing associations which combines development of the LDDC owned housing sites, together with the disposal and completion of refurbishment of the council's Redriff Estate by the housing associations.

The Redriff proposals are for 499 new and improved housing units, of which 393 will be for rent, and 106 for shared ownership.1 The scheme is undertaken at no cost to the council, which will receive a capital receipt from the sale of Redriff Estate. The council will obtain nomination rights to 70 per cent of the rented housing units, and priority purchase arrangements for half the shared ownership units.

On the signing of the Downtown Agreement, the council's Housing Committee set up a Project Team to carry out detailed discussions and consultation on future plans for the Downtown Estates and the new build areas. Acting on recommendations from the Downtown Project Team, the Housing Committee agreed a 'Tenants Charter' in November 1986, which agreed that priority in allocating the refurbished properties on Redriff should be given to tenants housed on a temporary basis in Redriff and tenants in residence in the Downtown Estates prior to January 1985 who were guaranteed a 'right of return'.

The development itself is being engineered by a consortium of housing associations which will buy and renovate Redriff. These are: South London Family HA, Wandle HA, Shackleton HA, Housing for Women, Carr Gomm Society, Peckham & Dulwich HA, andCrystal Palace HA. The first three are larger general needs associations with an established record of partnership with the council. The participation of a number of smaller associations is intended to provide housing to meet particular needs which can otherwise be overlooked in allocations policies. For example, Housing for Women specialises in meeting women's housing needs, Carr Gomm provides supportive housing for isolated single people, and Peckham & Dulwich is a new association set up in 1987 to meet the needs of the black community.

Crystal Palace HA, a non charitable sister association of South London Family, is to undertake the shared ownership element.

The scheme will provide 499 housing units (Figure 11.5).

Figure 11.5 The Redriff Development

Norway Yard:	48 houses, 8 flats
Barnards Wharf:	83 houses, 37 unit sheltered scheme plus 3 wardens flats
Finland Quay:	68 flats and 2 houses
Redriff Estate:	131 flats for rent, 106 shared ownership flats

Source: Housing Department, London Borough of Southwark.

The total cost of the scheme is approximately £55 m. The LDDC and the council have agreed terms for the disposal of the land and the estate at values that enable rented housing to be produced. The council is selling Redriff for £3m and the LDDC is selling the consortium land, worth some £20m on the open market, for about £7m. The LDDC is also contributing grant funding of approximately £5.4m to the Redriff scheme, and other income will come from rents and sales of the minimum number of shared ownership units to render the scheme viable. The main funding element is being provided by the Housing Corporation which has allocated £22 million to this project from surplus capital receipts. This is substantial contribution, compared with the annual Housing corporation allocation for new rented schemes in Southwark of about £9 million per year. The remainder of the funding then comes from rents and the sale of shared ownership houses.

The council's objective in the partnership scheme is to obtain the maximum amount of rented housing possible at rents affordable by local people. The proposed rent levels for the units when completed are:

1 bed	2 bed	3 bed	4 bed	5 bed
£33	£40	£47	£54	£60

The rents are averaged, and will be slightly higher for the new build than for the refurbished units. The council recognises that the rents are higher than existing council rents, but knows that council rents will be at or near this level after ring fencing of housing revenue accounts comes into force.

Shared ownership purchasers will be required to pay £30,000 or £37,000 for a 36 per cent share in a £85,000 1 bed flat or £105,000 2 bed flat respectively. They will pay rents of £21 or £26 per week on the unsold equity plus a management and service charge. It is calculated that purchasers will need individual or joint incomes of £12,000 to £15,000 to purchase.

Conclusion

The following consents were required for the scheme to proceed:

- the need for the Secretary of State's consent for the disposal of vacant council housing (Section 32, Housing Act 1985);
- the need for the Secretary of State's consent for public subsidies for housing association schemes for rent (Sections 24-6, Local Government Act 1988);
- the need for the council to obtain market value on disposal of land or to obtain the Secretary of State's consent to a lesser price (Section 123, Local Government Act 1972); and
- the requirement for housing associations not to exceed specified percentages of public subsidy in undertaking schemes for rent (penalised by withdrawal of the same amount of HAG subsidy).

The council and the other parties therefore agreed and presented an overall package to the DOE for the necessary consents which would allow the scheme to remain viable, and the council to obtain a £3 million receipt for Redriff. As in many cases, meeting the requirements of the consents required substantial investment of legal and financial expertise and continual reworking of the proposals for the purpose of making them acceptable to DoE. This was accomplished in April 1989 and in October 1989 a contract was let by the consortium for Phase II for refurbishment of Redriff. The contractor is Barrett East London Limited.

Note

1. I am grateful to the Policy Research and Development Division of Southwark Council's Housing Department for providing a synopsis of the Redriff proposals.