

sustainable placemaking forum

A seminar series organised by HTA Architects

Report of seminar on neighbourhood management and sustainability held on 24 November 2000 in London

Main conclusions

- Not enough thought is given to future management of housing schemes. This needs to be done at the start to ensure new communities have a long term future
 - Opportunities for employment of tenants can be provided by adopting wider neighbourhood management, and generic job descriptions
 - There are real problems in providing the same services for tenants and owner occupiers, as social housing tenants are restricted in how much they can contribute
 - Tenants have little choice, but buyers can choose whether to live on a mixed tenure development. But many owners choose to live on council estates when they purchase homes for people who have exercised right-to-buy
 - Policies such as voucher schemes which would give tenants choice have been ducked by government
 - In many schemes, developers are being expected to pass on the costs of maintaining public facilities (such as parks and walkways) to owners in perpetuity: this may encourage legal challenges and affect sustainability in the long term
 - Developers may be able to contribute more through contributions from single tenure schemes. But mixed schemes overcome land availability for social housing
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...Coming up

23 March

London

Pam Alexander, Chief Executive English Heritage

Introduction by Ben Derbyshire, HTA Architects

Our bid for Greenwich Millennium bid included proposals for the long term management of the project. One reason it won was that the range of initiatives around management were seen as meeting the Government agenda.

Although we are no longer involved, we still refer back to the aspirations to keep them alive.

One of the big rows was about mixed tenure. HTA's proposals set out a design with no distinction between the different tenures in terms of appearance and location, so that it would be impossible to determine tenure from outside. Another objective was fully flexible tenure so that it would be possible to switch from any form of tenure to another without moving home.

We also proposed an integrated smart security and concierge service available to all members of the community. There would be a village trust in which all tenures would be represented and have a stakeholding. There would be a village intranet which would contribute to the governance of that trust as well as providing other benefits.

Further than that we devised a 'new vernacular' kit to meet construction and innovation targets but also to enable flexibility of choice for residents in the future. The aim was for it to be produced in a factory, similar to Amphion.

But again it would be part of the facilities management operation where residents would have a stake and control and be able to make changes and adaptations to their homes using this company: the aim was hassle-free adaptation using new high quality fit out industries.

It was a very ambitious agenda.

The management of the site has now been contracted to JSS Pinnacle.

Neighbourhood management and sustainability

Owen Inskip founded Pinnacle in 1988 on the back of the then fashionable BES schemes. It has moved from private sector management to social housing. It is now a large organisation having merged with property managers JSS and manages 26 000 homes. Throughout his career Owen has shown a persistent determination to challenge traditional management methods and deliver an enhanced service for clients.

We at JSS Pinnacle have been involved in social housing management for five years, following the introduction of CCT. In 1996 the antagonism towards the private sector was quite extraordinary.

What I believe we have managed to achieve since then is a degree of service delivery on the ground in Westminster, Hackney, Lewisham and Wandsworth. We have been able to achieve added value and so enhanced our credibility.

We have based it on three core beliefs - these are not rocket science, they are commonsense:

- We believe in neighbourhood management not just housing management
- Residents should have diversity and choice - I am personally opposed to traditional LSVT because it simply transfers everything and I believe results in less diversity and choice, and less accountability than before. I find the Birmingham transfer proposals very interesting, with 10 neighbourhoods of about 8-9,000 homes each. It should provide more diversity and choice for residents.
- We believe ownership should be separated from management. Housing associations and local authorities are stuck with the belief that if they own homes they should manage them. In my ideal local authority there might be several different approaches, involving management by the local authority, private companies and housing associations, and maybe property owned by a housing association but managed by the local authority or a private company. But in each neighbourhood the residents would have a real part in monitoring the performance of the managers - and changing them. Why can't we change the managers without the need to change ownership? Today housing associations are spreading their wings so we have perhaps three or more associations represented in one street, there should be more commonsense - and the third should delegate its management to the others.

Neighbourhood management.

Depending on size and area, I believe most services should be delivered at one point of contact. Those services should be packaged up in the most appropriate way according to the social make-up and shape of the community.

We should go in and ask on any estate or neighbourhood what are the issues and what will make a difference to people's lives. Is it security, cleanliness, the lifts, the state of the roads or pavements? Or is it less tangible and visible matters maybe related to crime, health, education and schools, housing benefit or access to social services?

So we need to find the basket of the most relevant services and see if we can't join them up and deliver them in a rather more holistic way.

The local residents need to be involved in designing that basket of services. They could also be involved in delivery. All too often in some of our local authority contracts, this is not the case.

Let me give an example. Imagine an unemployed man looking out of the window of his council flat at three pieces of litter, one on the grass, one on the pavement one on the road. At the end of the street there is a small terrace of shops where there are overflowing litterbins.

There are weeds in the flowerbeds and the grass has not been cut for two weeks. There is graffiti on the wall of the community hall. Our tenant is waiting for a broken hinge to be fixed, and he is not satisfied with the cleaning of the common parts. He is having difficulty persuading the housing benefit office to take account of his circumstances.

An extreme example maybe, but when that resident tries to do something about it, he finds that the housing manager - on that estate, us - has no control over the vast majority

of these things. There are eight separate contracts responsible for those works; there are four separate local authority departments to whom the people who deliver those services report.

There is not a single person on the estate employed in delivering any of those services. Thus it is not surprising when this man sees his neighbour's child kick a football through the flowerbed, spray graffiti on the wall and drop litter, he doesn't really care.

But imagine the situation if he were employed in a multi-task gang to deliver those local services on the estate where he lives with no demarcation lines as to where the litter was or whose wall was graffiti-covered.

If you had such a multi-task team imagine the effect it would have on his life and the different reaction he would then have when he saw that child spoil the work he had done. He would take the child home and remonstrate with the parents. You start to get a sense of ownership and pride.

Trying to deliver that is very hard. A lot of people's jobs are affected: departmental heads, tradition, attitude - 'this is the way we have always done it and we know best'. But if we can start to break down some of those barriers - and with some of the local authorities we work with we are beginning to expand the range of services we provide - you then have far greater scope to build a sense of pride and ownership.

If that holds good for a council estate, it certainly holds good for a new village or community developed through regeneration of an inner city or a greenfield site. If we are trying to create a new mixed tenure community, for goodness sake let's not recreate the mistakes we know about.

Sustainable management

The debate about design has been already been won, but I don't think a great deal of thought has been given to how you make these places sustainable thereafter.

We have done quite a lot of work recently to try and create a sustainable management structure - and I have to say we haven't yet succeeded, we are still working on it.

Ben Derbyshire's idea of a truly mixed community is an idealistic view - I worry that he is a few years ahead of his time! I think it would be wonderful if we could get there and we probably will one day, but there are many schemes that are now in planning or even starting to be developed, where that dream has yet to be thought about, yet alone realised.

We need to try and find a middle road that creates that idealistic mix but is manageable today. There are difficulties with many schemes that have been built in the recent past with perhaps a 25% social housing content. Smart, very expensive flats are built overlooking the river with a very high brick wall separating them from the social housing which also acts as a barrier against the noise of the nearby railway line.

Now we are trying to mix it all up so you can't tell what is what. That is right and admirable and the way it should be. But then you hit problems: some people are very rich and will buy for up to £1 million. They have a very high expectation of service, and the ability to pay. Next door you have someone on housing benefit living in a flat belonging to a housing association. While they might like service, they can't afford it.

Thus you have an almost unmanageable mix. Is the answer to have some form of separation but designed in such a way that isn't terribly obvious? You can't tell the difference between one and the other but actually they are separate.

One area where you can't really overcome the difficulties is the entrance hall. Social housing managers say they can only afford to have the entrance hall cleaned once a week and don't want a lift or any concierge or porter because of the affordability issue. Yet the private sector wants 24 hour security, concierge, portering, smoked glass in the lifts and carpets of the floor which need cleaning daily.

There is only one solution. You must have separate entrance halls, otherwise you have one half paying for the other half - this is against the law in the current leasehold legislation. Both this government and the previous government have - quite rightly - given more and more powers to leaseholders and they are not required to pay for anything other than their own services.

So is this intention of mixing social housing and Ken Livingstone's wish to increase to 50% social housing effectively a development land tax - is it a land tax on landowners and developers or is it a tax in perpetuity on the private sector occupiers? Are they going to be required to maintain the common areas and the parks that surround these blocks for the benefit of the rest of the community who are not contributing anything?

Developers are now getting demands within the S106 agreement that the public open space will be maintained by the private occupiers only. And that has been extended even further. There are examples where the local authority says that the social housing will make no contribution to the estate charges.

I suspect that if this sort of thing goes ahead it won't be too long before we get a leaseholder challenging in the court. It may be three or four years ahead, but what sort of mess are we going to be in, and are these communities going to be sustainable?

I don't have any answers but these questions are becoming very relevant. We are trying to find management solutions for some of these schemes that are now being built. Developers haven't thought about these things yet. They've sold a lot of them off plans and are now building them. They are beginning to say to managing agents: please knock up a service charge budget and when people start moving in you can have the management.

Well, thanks very much, but how is one going to manage such schemes with these complexities?

Let me give you an example. The other day a developer showed us his grand plan for 700-800 homes with 25% social housing, shops, restaurants, and park all mixed together. Once we started asking some of these awkward questions, he glazed over and just didn't want to hear. It was too much to handle and he didn't want to know. He is talking about management in the middle of next year - he said he would come back and talk. But by then, the damage will have been done, because the scheme will have gone that much further down the line and a deal will have been tied up with an RSL that won't have thought through the consequences.

I think these problems are soluble but I think the people involved - local authorities, RSLs and developers - need to devote a great deal more time and effort to them.

Greenwich Millennium Village

Clearly Greenwich Millennium Village is not turning out like the vision that Ben had of totally mixed tenure. But there is a degree of geographic mix and there has been quite a clever compromise. While a lot of the social housing is to one side of the site, in a number of the blocks you have social housing on the lower two floors accessed from one side, while private sector housing is accessed from a different level and side with a different degree of landscaping.

In terms of trying to demonstrate to government a mix on a map, it works. Of course it doesn't start to do what Ben wanted to achieve but at least it attempted to get a mix.

But the future management presents real issues and a wonderful demonstration of the problems we have in trying to deliver the vision I have portrayed of holistic, joined-up management.

In the middle of the village is a park of about 15 acres. The gift of the management of the park is in the hands of English Partnerships. They want to let its management as part of a facilities management contract for the whole Greenwich peninsular covering the walkways, hard areas for boats, roads and lampposts and other green spaces.

We've been arguing since we got involved that the park is the core to the joined-up service that we wish to provide for the Village. If we can take over responsibility for managing that park we can provide three or four local jobs to people who will be living within the social housing on the site. They would be part of our multi-task scheme. So if you are a local resident you might find one of these people sweeping the corridor and polishing the glass in the lift in your private sector block, sweeping the school playground later and picking up litter in the park in the afternoon. So you would get this community feel, like you would have with an odd-job man in an English village.

But English Partnerships in its wisdom says that this is completely wrong - there is a conflict of interests. The park is public and must be managed by a separate body. It does not belong to the Village and mustn't be hijacked by the Village.

I can't believe that this attitude exists. The whole of our management theory is completely thrown out of the window.

By June-July we will have taken over a few social homes and 50-100 private sector homes. We won't have enough in that to employ anyone locally and we will have to let the contract to a cleaning company and simply go back to all the things we are trying to avoid. There is no way we will have enough bulk of jobs to do because the park will be looked after by a keeper.

Thus we find all the time is that we have these brave ideas - which are commonsense and not wildly innovative - and everyone you come across within developers, housing associations, government agencies - make it almost impossible to deliver.

Discussion

The idea of setting up a future management structure is important to us. Service charges are always complicated. I don't think communal entrances will ever work financially.

It all links back to how social housing is funded - it doesn't allow for affordable service charges.

In some cases a dowry will work. But on one scheme we have a large and costly river wharf which will require a dowry of £200,000. However, what happens in a couple of years if it costs £10m to put right? How will that be apportioned?

We want to transfer such things as the Wharf, river wall and public parks to a management trust. But commercial developers looking at it from an institutional investors' point of view can't sign up to such a liability.

Developer/housebuilder

To expect private buyers on an estate with a substantial element of social housing, to be responsible in perpetuity for a public park and river wharf is setting it up to go wrong at some time in the future.

Owen Inskip

Who pays must be decided at the start of a project - it determines the shape of the community. It is about social engineering. You must look in a broad way to see how inequalities are dealt with. You must look at grant funding to ensure the cost is met.

Housing association

The comments divide into two groups: mixing service providers and mixing users. These are different.

I have a friend who runs a community development project in the United States. He says that if you really look at what will change the quality of life for residents in an area, it extends way beyond housing.

For him one of the biggest issues is health: he is thinking of merging housing with the local health centre. In other words, cross-sectoral mergers.

Another issue for his association is the campaigning role. His organisation grew up from the neighbourhood and is not hesitant to take on whichever bit of the establishment is proving difficult. We are extremely hesitant to do the same, because we are so tied in with having to stay on the good side of the local authority.

The area we are most concerned with is Lambeth where the schools are a huge issue. One reason people won't live there is concerns over safety and the education for their children.

Housing association

I believe there is a connection between affordability and adoption of services.

What flummoxes me with the private sector is that there isn't more determination to go for maximum adoption of the public elements. If you privatise it, you give up on local government services and you are taxing everybody with higher estate charges.

I would like to see maximum adoption to try to drive down the costs. There are lots of examples of places where the local authority have been persuaded to increase their provision. The RSL sector really needs the private sector to be standing alongside to help argue the case at the outset. The impression I get is that they give up a bit too easily.

Housing association

In terms of delivery of neighbourhood services I am quite optimistic: I get impatient that we can't move any faster. But we are working very positively with two or three local authorities and a similar number of housing associations to breakdown boundaries to provide more neighbourhood related services which provide local employment opportunities. I think that will increasingly happen and lots of other people are going in the same way. I am encouraged by that.

I am frustrated by this park in Greenwich, because it seems so sad that one can't build this thing into a new community from day one rather than having to fight for it later.

I touched on the less tangible issues such as crime, health and education. What we are trying to do is supply directly any services that are unskilled or do not require enormous capital investment. We would expect to work with partner organisations in health and education and try and provide a joined-up solution that way.

The separate issue of affordability of service provision of rich and poor neighbours living side by side is a really difficult one. I'd be interested to hear from housing associations on affordability because we have recent examples of associations saying they simply can't afford more than £X a week. But that is not really predicated on an individual estate, it is simply what they pay across their portfolio across London. I would like to see a greater degree of flexibility, and pay different amounts in different places - in other words lateral thinking.

Owen Inskip

One thing that hasn't featured yet is quality. What often makes a community sustainable are things like the local school. If you achieve a good mix, people will want to stay there. It isn't just services, it is the quality.

Even if you employ tenants, if they do not provide a quality service you will see a gradual deterioration of the estate and the area. The long term objective must be to create a place where people really want to stay. If people are not committed you have lost.

Driving for local ownership and management means you can end up paying for it, when it should be part of the council tax. And residents don't get a discount.

Housing association

I take it as read that the service must provide quality. I believe these multi-task, locally employed gangs should be answerable through monitoring by the local residents. Clearly they will be working for a company like us, or a local authority or RSL, but I

believe the local trust or residents organisation should have the power to monitor and, in the last resort, replace a management organisation.

But I believe that if you have more well managed locally employed people they will want to make it a better place to live and work. The result is they will pick up the litter efficiently, and other residents will stop dropping it instead of expecting it to be picked up by someone else: you will get this sense of ownership.

I think there is a confused issue of adoption of parks, roads and walkways. That is one thing - provision of services is another. It is an ownership and management issue, and the responsibility of paying for them. I rather agree that while a village community can probably handle, in perpetuity, the ownership and management of a public open space, I don't think a small community can have the ownership and responsibility of the banks of the River Thames.

I think it is right that certain things should be planted back on the local authority. But then I would like to see the council outsource the management back to a body that is locally employed and monitored.

Owen Inskip

On affordability, I believe that lateral thinking is needed, but I'm not sure how lateral we can be. If you look at the way in which we fund services, either on a scheme basis or a portfolio basis, you have a very simple equation: cost, balanced by grant and whatever borrowing you can raise from your rental stream. In the RSL sector we are, effectively, in an era of rent control where income is going to be held at a level which is significantly below our costs. So as a business we are hugely constrained by the environment in which we are operating.

Housing association

I think developers like shared ownership as the social housing element of their schemes because there is a belief they will get a 'better' grade of occupant. But there is a bigger conundrum. Key worker residents will pay as much as possible towards a bigger share of their homes, and can't afford high service charges.

It still comes back to how you design and build and separate one tenure from another, but in many cases these are being built without any agreement on the charges.

I think you can design so that it looks like an integrated scheme, but in terms of provision of services it should be totally separated. That is the only answer I can come up with. Those who can afford to pay will have flowers and such like. Those who can't, will still live in a very nice environment. But where they enter will have hard landscaping which is not so expensive to achieve. I think that is possible to achieve in an acceptable way for all. But unless you have some degree of separation, I can't think how you can get over this.

Owen Inskip

The contrast is between the customer who can afford to pay for the brass plaques and door furniture which needs polishing every day, and the tenant on benefit who can't.

We are talking about choice and the absence of it. The hopeful signs appear for example in the 'urban pioneers' who choose to buy into council estates through second hand right

to buy. These are choices about place in the round and the qualities of that place such as schools, safety and so on.

We should be designing schemes with the managers in mind. The problem is with the different corporate objectives of the various parties which create an impossible clash. The designer gets asked: how do we work our way out of that one?

I simply want something that already exists. In the community just round the corner from our office and in the countryside, it happens all the time: people understand that things work because there is a mix of incomes, mix of interests, a mix of expertise and a mix of wealth. Human nature does understand cross-subsidy - people do it all the time, within and between families and in communities.

Ben Derbyshire, HTA Architects

We seem to have got ourselves into an assumption over the past few years that we must socially engineer our way out, by building mixed tenure communities. It comes down to the way in which you subsidise those who can't afford to buy the quality of accommodation that the taxpayer and the nation has decided is appropriate.

My view is that you have got to give the subsidy to the individual through something like a voucher scheme - which was the way it looked as if it might go under Frank Field [when he was Secretary of State for Social Security]. It is the big issue the government has ducked.

If those individuals were to take that money and buying power, then we wouldn't have to build different sorts of houses for different sorts of people. We have drifted into this - we haven't had a proper debate. It's never going to work until we get to the heart of it.

Bernard Hunt, HTA Architects

Ben mentioned mixed communities through right to buy. We manage the best example of that in the country in Churchill Gardens, Westminster. It is 1,800 flats of which half are still socially rented, while the rest belong to leaseholders through right-to-buy.

Some belong to first time leaseholders, quite a lot belong to private purchasers who have bought through estate agents, while many more are let privately. They are scattered throughout: it is a real mixed economy there.

The important factor is that people have bought incredibly cheaply - the price is a fraction of similar square footage 200 yards away.

That is not the situation facing developers such as Berkeley Homes and St George, who would have to sell at half price to meet that. So it doesn't really help the current situation where the developers have to sell for as much as they can get.

Owen Inskip

When houses are sold, people are generally not told about the social housing next door. It requires selling a culture change. It's about selling a whole community. Not just one home. It's not something we do in this country. It is about selling quality.

Housing association

I think developers generally are a bit silent about the social housing content of their schemes.

So if you are selling a situation where the buyer is going to be taxed in perpetuity, you have got to make an advantage of buying into a mixed tenure community rather than try and pretend it is a smart private sector scheme.

Owen Inskip

We have a situation in the Home Counties where there is affordable housing on site. We found that the private purchasers wanted information about it. We produced marketing literature about the association, which explains how the site will be managed so they understand the role of the association. It doesn't go into detail - it doesn't explain, for instance, that the local authority would not adopt the play areas and that the association cannot afford to pay towards the management.

In two to three years, the buyers are going to query the fact that it is the tenants' children are using the areas most, but they are paying for maintenance and repairs - and where is the cost contribution from the association?

Developer/ housebuilder

We are having an ideological conversation, which is very nice, but we need a bit of reality. Take choice. If you live on a local authority estate you are there these days because you don't have any choice.

We are a free market economy pushed by the Labour government. Originally housing associations were set up 30-40 years ago because there was a need.

LSVTs have come on board and they are forming big groups (being a cynic, I see that as creating organisations for people to get bigger salaries and a bigger package). But are they providing anything different, anything better than the local authority?

My company was involved recently in presenting a bid in a consortium with a housing association to transfer an estate of about 1000 homes. The deal was to knock a couple of buildings down, and, with a bit of social engineering, to create 1200 units, of which 400 would be sold, 200 would go to the social ownership market, leaving 600 for renting.

Part of the ideology was that all the homes had to be the same - there could be no differentiation. In addition, they should be pepper-potted.

There is no subsidy from the local authority so it isn't ever going to work - except with a non-compliant bid. This would allow you to increase the subsidy by putting up more of them for sale. It means having a brick wall (architecturally you can design that wall in whatever way you like) but it is the only way that scheme will work. I am not saying it's right, but that is the market economy.

People buy homes because they have a choice: they don't necessarily want to live on these mixed tenure schemes.

I have been involved in mixed tenure schemes in the centre of London. It works very well on a streetscape where you convert an old office block next door to a Georgian house and a council block. It works in very tight areas.

That's the centre of London, but in the outer London areas there are problems. People who can, will exercise choice and move out. Again, I am not saying it is right or wrong, but it is reality.

Government isn't going to increase the money into the social housing sector: it is going to tighten the belt. We can talk all around it, but are you going to be able to do anything about it?

Developer

I have a lot of sympathy with the developers. There must be a limit to integration where people are living in low value flats on housing benefit. I don't think that attempts at pepper-potting where people live cheek-by-jowl on the same staircase will ever work, given the current funding regime.

Then we have the situation where housing associations aren't even in control of lettings. 75% of the tenants are nominated by local authorities and we have no knowledge about those households at all. How we can create some sort of community where we are not exercising a management role in selecting tenants in the first place seems to me to be an impossible role.

We are in danger of perpetrating a huge fraud on the property buying public - such as the example of the scheme on the banks of the Thames. That looks like putting a huge firecracker to destroy that community in a few years time.

The only way of solving the problems is by making the social housing tenants pay for their share of the service charge for all those shared amenities. We will never achieve that until we get a housing benefit system where tenants make some contribution themselves to their rents, as opposed to the 100% that they are getting at the moment.

In a recent scheme in Kings Cross involving a mixed market and social rented scheme the local authority thought it a great idea to have pepper-potting. It took us no time to think about it and to reject it. In the end we have got a mixed development but designed with separate entrances and all the service charges separated out. It is just not possible any other way.

Housing association

I agree with a lot of that. We are in a funding straitjacket. On the one hand we are hit on the capital side and on the other by what we can charge for services.

My association is 75 years old and estates were developed as mixed tenure - homes for sale and others for social rent. Residents have co-existed very happily in an unregulated situation under Garden City principles. We controlled and maintained the estates in a very equal way. No questions were ever asked and there were never any legal challenges. It worked.

Now we have very heavy regulation on both investment and management. But on these very large new schemes we can no longer afford to do these things we which used to think were very important.

Housing association

What does the government want to achieve with social housing? Is it a tax to invest in local social housing or the community, or do they want to socially engineer the resulting community? They are very different things.

With a big London scheme, do they say the developer can build X hundred private homes on the river and make a contribution of £X million to invest in the council estate on the other side of the road, or socially engineer those homes on the river to try and create a mixed community through planning? I don't know what the right answer is but they are different subjects which are being confused.

Owen Inskip

The answer is that the developer would get £300 a square foot with mixed tenure or £500 a square foot for private tenure so they could afford a far larger contribution to the local community by the politically incorrect way - that is the reality.

Developer

But there is also an issue about land availability. If there isn't a requirement to provide some affordable housing on the site, you won't get any at all.

Otherwise you have to go for zoning. I don't think that is the right way either - you end up with ghettos. Mixed tenure has its problems - there are no easy solutions - but if you don't try, you can exacerbate the problem for the future.

Housing association

The reality is that the RSL tenant has limited choice. The person who is going to buy has all the choice.

People chose to move into Clerkenwell in the past. They have done very well because it is now a vibrant area. It is similar in Spitalfields and in both areas people are moving in and living side by side quite harmoniously. That is the choice of that private individual.

But what you can't do is get private individuals to buy into a scheme if they don't want to.

Developer

There is no joined up thinking. We need mixed tenure but it has got to be supported by investment. At the moment the government is trying to get more and more from the planning process but is not putting in the money.

Developer

Essentially what we are talking about is not the design, or a management solution, but basic economics.

Housing association

What we really need to focus on is narrowing the affordability gap, to ensure that people in social housing have better life chances, more ability to pay service charges and more ability to exercise choice. Perhaps in that way we can create stable communities, empower residents and give them employment opportunities. I realise there is value in opportunities through cutting grass and sweeping up litter but we should setting our sights higher than that.

Housing association

I agree, but one of the problems is that there is such a huge gap in central London with million pound buyers sitting cheek by jowl with people on benefit - the gap does get less in cheaper areas.

But despite everything that has been said, I am absolutely convinced that you can design an acceptable mixed tenure development. By taking account of these issues early enough you can in the main overcome the affordability and service charge issues.

The difficulty is that in the last few months with every estate that I have looked at, it is too late to have that input. Yet we are still expected to come up with a service charge solution that works.

If you do it early enough I think it can work. I think an element of cross-subsidy is acceptable to rich people buying flats if they are told straight what they are paying for, if you don't hide it. Then you are presenting this community in a positive way and avoiding the nasty surprise later.

If you take this approach you can design you common areas - gardens, car parks, roads, pavements and so on - taking the affordability issue into account.

Owen Inskip

This seminar series operates on a 'Chatham House rules' basis. However, many of the participants have expressed their willingness to have their contributions credited to them. In the other cases, speakers have not yet given clearance - no inference should be drawn from this.

Anyone wishing to quote the speakers should speak to them direct for their permission. For further information, contact Chris Bazlinton, Editor on 01279 771468.