



A social history of
Hastoe Housing Association

'It's all
about
people'



Foreword

One of the phrases most often used to describe Hastoe is that it “punches above its weight;” an oddly pugilistic phrase for an organisation that has forged its reputation through an approach based on caring for customers, staff, communities and the environment.

Yet in many ways it is a highly accurate description, for the impact that Hastoe has made on the social housing landscape is far deeper than that warranted by its size, as measured by stock numbers or turnover.

This is in part because Hastoe is an organisation which has been shaped and steered by people of influence and skill since its earliest days. Its ambition is intense; but unlike many housing associations this ambition is not tied simply to numeric growth. Instead, it is

focused on provoking intellectual rigour and driving changes in policy, funding, delivery and attitude to achieve its aim of affordable and sustainable homes in supportive and sustainable rural and urban communities.

To understand fully how this all came about, it is necessary to go back to the days before Hastoe was ‘Hastoe’; to trawl through the dusty minute books and correspondence files and to prod the memories of those involved in the early days. Since the beginning, one of its overriding goals was to be different. Perhaps this stems from its unusual geographic spread, the combination of urban and rural stock or the fact that it has often been at the forefront of lobbying for change almost since its inception. But perhaps it is much simpler than that. Throughout the research for this history, there has been one common

thread, vocalised most succinctly by former Hastoe Chief Executive, Andrew Williamson OBE: “in the end, it’s all about people”.

This year, 2014, we said goodbye to one of Hastoe's founding fathers, John Coward, a board member and chairman for many of Hastoe's formative years. This history is, I hope, a fitting tribute to his work and to the efforts of all those who have worked and led Hastoe over the years and helped make it what it is.

Margaret Clark
Chair, Hastoe Group

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*‘What life have you if you
have not life together?
There is no life that is not
in community...’*

T S Eliot, ‘The Rock’



Part One

Philanthropic beginnings

On 20 May 1900 William Sutton, a wealthy London businessman, died having made his fortune from his business dealings, including his main concern, Sutton and Co Carriers.

Early in his entrepreneurial career Sutton had spotted a gap in the market for carrying bulk parcels from one town or city to another, using local inns as dropping off and picking up points. Within a few years his business was so successful and so dominant within its market that, fearful of his commercial strength, the Great Western Railway attempted to weaken his control by charging him higher rates than anyone else in the sector. Not to be deterred, Sutton took his business off the railways and invested in engine driven lorries as a means of supplementing the more traditional horse and carts. He also invested in the brewing and distillery sector, eventually diversifying into hotels, mining companies and the construction of commercial buildings.

On his death, Sutton left a massive bequest to house the poor of London, an action that left his family aghast. He had shown little philanthropic intent during his life, unlike other wealthy contemporaries such as Lord Rowton (the originator of the Rowton Houses – large, good quality, hostels for working men) and George Peabody (founder of the Peabody Donation Fund, which continues to this day as the Peabody Trust, to provide good quality housing "for the deserving poor" in London).

The bequest of £1.25 million – the equivalent of over £80 million in today's money – remained for some years in the Chancery as arguments raged as to Sutton's true intentions. The appellants were not limited to those family members mortified at having been left out of his will; other landlords, including London County Council were keen stokers of the rows.

The County Council's concerns stemmed from the fact that the new homes proposed as a result of the bequest would expand significantly the supply of rented housing, thereby

lowering rent levels and a concomitant reduction in the Council's income.

After years of wrangling the bequest finally went ahead and was used to found the Sutton Dwellings Trust. In its early years, the Trust built a number of estates for the poor in Bethnal Green, Chelsea, Islington, Rotherhithe, Plymouth and Birmingham.

The first to be built was in Bethnal Green, a development that was completed in the spring of 1909. Designed by architect ECP Monson, the rooms in the flats were ten per cent larger than the average tenement of the day. Unusually for the time, most also had in-built baths. The scheme was a huge success and provided a way out of the East End slums for some 400 people.

The Sutton Dwellings Trust of course went on to become a major housing association in its own right, recently becoming part of the Affinity Sutton group. But what does this all have to do with Hastoe?



Admittedly, it is a rather convoluted path from the death-bed conversion to philanthropy of William Sutton to the Hastoe Housing Association of the early twenty-first century, but it is a path littered with significant heavyweight figures from the political and social housing arenas and fascinating – if at times somewhat surprising – moments of decision-making that challenged conventional wisdom and shaped the organisation we know today.

The impact of two World Wars on social housing

Five years after the completion of the development of the estate in Bethnal Green, the First World War began and all thoughts of building new homes were put on hold.

Four year later and an acute housing shortage – and a knock on impact on people's health - was to prove one of the most significant domestic ramifications of the First World War. Starting with Lloyd George's 'Homes fit for Heroes', of the four million new homes constructed, nearly a third were

built by councils or with public sector subsidy. Many of these homes created the new suburbia and the 1930s saw a focus on slum clearance. While some residents were re-housed in the new city blocks, many families moved into the hinterlands of the older urban areas.

The arrival of the 1930's depression – much like the downturns of the eighties and noughties - signalled another dramatic slowdown in house building. The destruction wreaked by the Second World War compounded the problem with half a million homes destroyed and millions more damaged by the Luftwaffe bombing raids.

In the decade following the Second World War there was cross-party consensus on the need for house building shaped by the New Towns Act of 1946 and the Town and Country Planning Act of 1947. More substantial homes – typically three bedroom semi-detached or terraced homes - were built following the design specification and room size guidance arising from the Dudley Committee report. In all two and a half million homes were built, with

council housing accounting for about three-quarters of it thanks to the increased subsidy available.

There is no doubt that the drive behind these developments was well-intentioned and credit is due for the quality of most of the housing. Yet, a vital element was often forgotten – community. The moving of great swathes of people from close-knit tenement communities to the open landscapes of windswept estates, without easy access to transport, work or social amenities created a less than perfect environment for new communities to thrive. Fortunately, however, most of Hastoe's original estates were built in established towns and cities and avoided the worst of these problems.

Necessity, the mother of invention

By the late 1950's and early 1960's, Harold Macmillan's government was presiding over a period of increasing prosperity, and the patrician approach to domestic matters – embodied by the Prime Minister – was alive and well.

Macmillan, himself a Minister of Housing between 1951 and 1954, had an ambition to fill the gap in housing provision between the charitable housing for the poor – exemplified by the Sutton Dwellings Trust – and those homes built for private sale. His intention was to create a social rented sector for those on a middle income by applying a principle of charging cost rents.

To achieve this end £25 million was made available via the Public Loans Works Board (PWLB) through the Housing Act 1961. The PLWB in turn handed it on to the then National Federation of Housing Societies (NFHS). In the same year, the Parker Morris report set minimum space and heating

requirements for council housing. The delivery of the programme was the responsibility of a legendary figure in Whitehall – Dame Evelyn Sharp – Permanent Secretary to the Ministry of Housing and Local Government. Self-named “the Dame”, Sharp was adept at politicking and outfoxed most of her ministers, making her a significant player for anyone keen to access public funding for housing projects.

Sharp approached the Sutton Dwellings Trust for assistance in promoting Macmillan's new project for cost-rent housing in return for 100% loans, borrowed from the PWLB.

At this time the Trust was under the chairmanship of one Major General G N Russell, a formidable character with a wide range of contacts and fingers in a number of pies.

Russell was keen on being involved in the project but there was a significant obstacle in his way. Under the prevailing legislation, only Industrial and Provident Societies were able to borrow from this fund, a fact that prevented the Sutton

Housing Trust from taking advantage of the facility.

Not one to let such an appealing opportunity pass him by, Russell came up with an obvious solution – to create a new Industrial and Provident Society that would be eligible. Thus, an independent organisation, Hastoe Housing Society Limited, was formed in 1962, taking its name from the hamlet that nestles on the Hertfordshire/Buckinghamshire border where Russell lived.

In those early days, the members of the Society were the trustees and the general manager at the time, Charles Baker. Despite access to the PWLB funds, money was tight and the recently-appointed development officer, Ian Butcher, also acted as part-time secretary to the Society and submitted the original papers to register Hastoe in November 1961. Over the next forty years he would become Hastoe's longest serving supporter, taking a keen personal interest in the Association, first as an officer of the Trust, then as a member of Hastoe's board and



Honorary Treasurer, and finally as Deputy Chairman.

In his day job as development officer, Butcher was given the princely sum of £30 per completed dwelling (allowable as part of the capital cost borrowing) to spend on promoting the Society and securing new sites.

The first of the sites Hastoe looked to develop under the scheme was in Kingsbury in West London. Hastoe bought the one acre site and Victorian house – Ferndene – at an auction for £39,600. At the time it had outline planning permission for some twenty four flats but the architects appointed by Hastoe, Clifford Wearden & Associates, responded to the brief with a scheme for thirty three flats, four houses and thirty six garages.

The planned scheme's estimated building costs were calculated at around £6 per square foot – almost double the Ministry of Housing's cost limits – and the scheme was turned down. General Russell, accompanied by Ian Butcher, went to visit the civil

servant in charge of allocating funds for cost rent housing and told him in no uncertain terms that unless a loan was forthcoming for the Kingsbury scheme, Hastoe would take no further part in helping deliver the government's cost-rent project.

A loan at the asked for rate was duly approved.

This is perhaps the first of many occasions in which Hastoe has used the force of personality of those at the helm, rather than might of size, to get its way. The PWLB loan comprised £194,000 at 6% interest over 60 years. On completion, the homes were let at rents ranging from £260 per annum for a studio flat to £495 per annum for a three bedroom house; approximately double the prevailing council rent equivalent and equating to about twenty five percent of people's income.

Clifford Wearden, who had worked for Sir Basil Spence (famous for his design of the rebuilding of Coventry Cathedral), was a respected architect and the development at Kingsbury won many

plaudits. Ironically, one of the main admirers was from the Ministry of Housing, whose own architect used it as a tour site for visiting overseas housing experts.

Subsequent to the success at Kingsbury, Hastoe applied for, and was awarded, a significant amount of funding from the PWLB, with which it developed further projects. In all, some £1.2 million of funding was sourced via this route before the total allocation of £25 million all but dried up in 1964.

The funding was put to good use with a nineteen storey block of 73 flats on the Hoe in Plymouth, three schemes (98 homes) in Oxford and 108 houses and flats in Aylesbury being built.

The emergence of the Housing Corporation

The Housing Act 1964 established the Housing Corporation to “to assist housing societies to provide housing accommodation”. However, those cost-rent societies set up prior to 1964, such as Hastoe, were ineligible for Housing Corporation funding for co-ownership projects so the Trust promoted Swanston Housing Society Limited to take on those schemes which were already in the pipeline.

The following year saw the end of Housing Corporation approvals for new cost-rent schemes and all Hastoe’s pipeline schemes were converted into co-ownership projects, a precursor to the modern day shared ownership but with significant differences.

In all, the Trust established five co-ownership societies under the Swanston name to develop estates in Elstree, Harrogate, Luton, Oxford and Maidenhead.

By 1968, the growth of Hastoe started to cause concern as its non-charitable activities could no longer be described as de minimus for the Sutton Dwellings Trust. After some debate it was agreed that the Trust would discontinue the management and promotion of housing societies and hand over the management of the Hastoe stock to another organisation.

It is at this point that General Russell reappeared as a main player. Russell was Chairman of a second cost-rent society, Haymarket Housing Society. Like Hastoe, Haymarket had been established to take advantage of the 1961 Housing Act and the funds that followed.

Haymarket had been successful in building 730 homes in the south east including Beulah Hill in Croydon (175 homes), East Grinstead (68), Hornchurch (218 including a 12 storey point block), Reading (59), Tunbridge Wells (82), Upper Norwood (4) and Walton-on-Thames (124). However, its management systems left something to be desired and financial difficulties loomed. Russell’s

solution was, like Sutton Dwellings Trust’s, to transfer the management to a third party.

The obvious candidate for both Hastoe (together with the Swanston co-ownership societies) and Haymarket was Strand Management Housing Association Limited, an umbrella organisation which had been promoted by the National Federation of Housing Societies. The Federation’s offices were at that time in the Strand and, somewhat unimaginatively, the adopted the name for the new organisation.

Two further societies – the New Haymarket Housing Society (which had built a 10 storey slab block of 63 flats over a new shopping precinct in Hoddesdon) and the grandly titled Eastern Counties Regional Housing Society which had a portfolio of 224 properties – also transferred management responsibilities to Strand Management Housing Association.



Creative solutions

In many ways, Eastern Counties Regional Housing Society provides the prototype for the sort of organisation that Hastoe was to become: innovative and forward thinking.

Formed in May 1951, the Society's aim was to address a pressing problem in the east of the country; namely that there were insufficient homes for the workers needed to support the new post-war industries that were thriving in the region. The Society's committee included some 'big hitters', including three members of the National Federation and the Earl of Verulam, Conservative Member of Parliament for St Albans.

The Society was extremely active and by the October following formation negotiations had begun with Percival Aircraft of Luton to provide forty six houses for its employees. Within a few years the General Electric Company (GEC) was also on board and a second scheme of six flats was developed nearby. In 1956, following a long, bureaucratic induced delay, a third

combined scheme of nine houses for GEC and L M Furniture came to fruition in Wallingford.

During the next seven years Eastern Counties built six flats in South Ruislip for an aluminium company called Duramin, 28 flats in Stevenage for GEC, 16 houses at Saffron Walden for Acrow Engineering (who manufactured the steel props many housing associations used to shore up the dilapidated buildings they were refurbishing at that time in inner city areas) and 113 houses at Buntingford for Sainsburys. There is little on record to explain how these development deals were put together, but the principal concept was to obtain subsidised loans from the companies concerned in order to fund the development of good quality affordable housing for their staff.

A clever concept, particularly as it is unclear as to whether the loans were ever fully repaid or whether over time they became 'grants'. Whatever, it was a creative, practical and workable solution to a particular and acute problem.

In 1964, the Secretary of the Society, a Mr Craddock died. As a result it was agreed that the affairs of the Society should be passed over to a management organisation and in 1968 the Strand Management Housing Association took over the management function along with that of Hastoe et al.

The Strand Management era

The Strand Management Group was formed in December 1967, initially under the chairmanship of Herbert Ashworth. Ashworth, a Lancastrian businessman, had been general manager of the Co-operative Permanent Building Society and subsequently Chairman when it became the Nationwide Building Society. He was also Deputy Chairman of the Housing Corporation between 1964 and 1968, whereupon he became Chairman until he stepped down in 1973. The other members of Strand Management's committee made for a powerful collection of individuals, including W N Bolt, a partner at Chestertons; Henry Brown, Treasurer of the City of Rochester; Geoffrey Hall, Director of the National Federation of

Housing Societies; James Macnabb , Treasurer of the Peabody Donation Fund; Lewis Waddilove OBE, Deputy Chairman of the Housing Corporation and Director of the Joseph Rowntree Memorial Trust (now the Rowntree Foundation); and our old friend, General G.N. Russell, former member of the British Railways Board and Chairman of the British Railways Board Property Committee.

In December 1969 Russell became Chairman of Strand Management and the committee meetings became more intensive than had been the case under Ashworth. It soon became apparent that there were serious issues to be addressed. A proposed development at the Oval collapsed and there was growing concern that the income from the block in Plymouth was insufficient to meet costs.

By the turn of the year, new concerns arose. Lettings at properties in Tunbridge Wells, Upper Norwood and Beulah Hill were proving slow and a highly critical letter about management costs was received from the Housing Corporation.

However, some people had moved into Beulah Hill, among them a young family who were to become Hastoe's longest residing tenants.

One of Hastoe Housing Association's longest tenancies: 1969 to the present day

One of the homes Strand Management did let was to a young couple from Dulwich, keen to find a home of their own. In 1969, Phase 2 of Haymarket Housing Association's development in Beulah Hill was nearing completion. The new block had a wonderful view looking out over Crystal Palace and the surrounding area, including what used to be Beulah Spa.

Local mythology has it that the manor owner took pity on an old horse destined for the knackers' yard in early Victorian times. He put the horse into a meadow which had a small pool of water in it. Within a short space of time the horse became fit and healthy, which the manor owner put down to the qualities of the water. Tests by Professor Michael Faraday showed the water to be "equal

to, if not superior to, the waters of Bath or Wells." And so the dream of a spa in Norwood was born. Decimus Burton – responsible for the layout of Hyde Park and much of Kew - was employed to landscape the land around the spring.

One hundred and thirty years later Douglas and Margaret Elliot were taking a regular bus ride from Dulwich to Croydon to visit Douglas's mother. The spa was gone but their attention was grabbed by the smart new block being completed in Menlo Gardens. Knowing that they would soon have to move out of their existing home, Douglas and Margaret broke their journey and approached the foreman overseeing the construction of the block and asked for a tour of the shell. They were suitably impressed with both the building and the view to apply to Haymarket for the only three-bedroom flat in the block.

On November 5 1969 Douglas, proprietor of a cigar shop and Margaret, who worked for a group doctors' practice, moved in with their two young children just in time to take advantage of the free fireworks display the view afforded.



The late sixties and seventies were a happy time, with lots of young families occupying the block. Hot summer days meant paddling pools and sun loungers on the communal terrace. Margaret recalls that on one occasion someone called the police to complain about the noise the families were making. An hour later, two constables could be seen sitting with the residents enjoying the sunshine.

The cost to the Elliots of their new home was a deposit of £70 and a monthly rent of £44.19.2 plus £2.16.4 for their car parking space and a store room in the basement. Some forty years later and the rent is now £437 per month – still great value according to Margaret and Douglas, neither of whom would countenance a move to anywhere else. “We have always had a caretaker living on site which is such a bonus. Not only do they keep things neat and tidy inside and out but they look out for everyone,” explains Margaret. “It has been a great place to bring up the children and we have loved it. I look out of the window every day and see that marvellous view – I wouldn't swap it for anything. In April

Hastoe installed a new kitchen and we are absolutely thrilled with it.”

“Some of us have grown older together here while others have come and gone. We were the first people to move in and in those early days it was mostly young families. Now there is a greater mix of people but we all get on with each other. It is our little community.”

By mid 1970 G N Russell had left as Chairman – he was to die a year later – to be replaced by his right hand man, W N Bolt of Chestertons. There was a general feeling that things improved under Bolt's supervision but there were inherent problems within the organisation, not least the inability to produce accurate or prompt arrears information. Surprisingly, despite the financial problems, the committee was seriously considering expansion plans and new developments.

In 1971 the group moved to York Street in Twickenham. While the country was muddling through attempting to convert pounds, shillings and pence into the new

decimal currency, a young woman celebrated her twenty first birthday, got married and joined Strand Management. Her name was Rini Reid and she was to remain with Hastoe for nearly forty years.

Reid takes up the story: “On my first day I was presented with a room full of piles of paper, waiting for a filing system!” Rini's memories recall a slightly unstructured set up and the levels of service delivered by some parts of Strand Management clearly reflected that disorganisation.

Things went from bad to worse under Strand Management, despite its board of movers and shakers and at their meeting on 21 January 1975 there was a complete lack of information presented but it was clear to all that the cash flow position was, at best, precarious. By the March of that year the decision had been made to ask Sutton Housing Trust (as it had become) to take over the management of Strand less the co-ownership properties who would go their own way. By the summer the deal was done. This change ran in parallel with the Housing Corporation's new

responsibility for registering housing associations – hence Hastoe’s low registration number of LH018.

The Sutton Trustees agreed that the Trust would provide management services for Strand and the four associations as long as all their members resigned to be replaced by the Sutton Trustees or their nominees, with Harold Campbell as Chairman. Other trustees joining him included Baroness Evelyn Denington, John Coward and Richard, now Lord, Best. There was also a clause that when the associations became self-supporting their properties would be acquired by the Trust. In 1980, to simplify management arrangements, the five organisations merged under one name – and The Sutton (Hastoe) Housing Association Limited was born. And in 1994, the name was further simplified – to Hastoe Housing Association Limited.

The housing landscape changes

Hastoe’s Chairman Harold Campbell dominated the cooperative movement from the 1940s to the 1970s and served as National Secretary of the

Cooperative Party from 1964. His contribution was later focused on cooperative housing and from 1967 to 1973 Campbell was deputy chairman of the Housing Corporation.

In 1974, Antony Crosland, then Secretary of State for the Environment, invited Campbell to chair the Housing Associations Registration Advisory Committee. It was in this role that he contributed to a set of rules laid down as a pre-requisite for registration with the Corporation. The most controversial of these was that which excluded anyone with a financial interest in the association’s activity from being a board member. In one fell swoop hundreds of housing professionals had to stand down from their roles on housing association boards. In time their misfortune proved to be one of the movement’s greatest governance strengths.

‘The party’s over’

In a parallel universe, a number of people were heeding Anthony Crosland’s warning in 1975 that ‘the party’s over’ and that public

expenditure on housing would have to be constrained. Housing associations could no longer rely on 100% funding from the public purse and government began to look for new solutions. Richard Best and Rosie Boughton at the National Federation and John Coward and Andrew Williamson at Notting Hill Housing Trust set out to build a model to attract private finance.

Working with Notting Hill’s solicitor Nick Lear, later to become Hastoe’s Deputy Chairman, and with Patrick Jackson, Assistant Secretary at the Department for the Environment, the team devised ‘Community Leasehold’. This approach was designed to create a middle market, protected from the rigours of the mainstream housing market, for those whose middle incomes disqualified them from council housing. Earlier, Nick had been asked by a client to draft a shared ownership lease but was told – by the building societies – that it could not be done. When pressed, the building societies simply quoted sections 85 to 120 of the Law of Property Act 1925 which covers the whole of the law of mortgages. In the face of such



implacable opposition the client gave up.

Within months though the government became interested in the concept and Coward and Williamson asked Nick Lear to have another go. Ultimately Nick drafted a lease which allowed for residents to buy their homes at fifty percent of current market value. The remainder was funded by public loans and grants and ensured that the home would always change hands at fifty percent of market value in future. There was no option for the tenant to increase his or her share, an important feature in an area of intense housing pressure like Notting Hill where lower cost housing was extremely hard to replace if it went 'up-market'.

In February 1979, after three years gestation, Notting Hill invited the Labour Housing Minister, Reg Freeson, to open the country's first scheme at 88 Ladbroke Grove in West London. But an election intervened in May, Margaret Thatcher won and the new Housing minister, John Stanley, now Sir John, duly opened the project.

The right to buy: one door closes and another opens

Although local authorities had always been able to sell their homes to tenants, it was not until Horace Cutler, leader of the Greater London Council (GLC), promoted a broader scheme that it began to become commonplace. One of Cutler's closest friends and political allies was Margaret Thatcher, and it is no coincidence that her government passed the legislation needed to bring in the Right to Buy as part of the Housing Act 1980.

While there was an overt political motivation behind the introduction of the Right to Buy, the ideological backdrop – to encourage social housing renters to aspire to home ownership – was equally strong. It is unlikely however that either Cutler or Thatcher had an inkling that the Government was about to suffer a significant defeat. Richard Best and Board members of the National Federation of Housing Associations mounted one of the Federation's most successful lobbying campaigns. With a majority of 93, the Lords voted that

charitable housing associations would be exempt from the Right to Buy. The new legislation did, however, apply to Hastoe and presented Sutton Housing Trust with an ideological choice of its own. It could bring Sutton (Hastoe)'s stock under its charitable arm thereby ensuring the homes remained in the rental sector, but disenfranchising its tenants of the Right to Buy.

Alternatively, it could allow Hastoe to sell its homes to tenants wishing to buy. They would benefit from a discount of 50% but Hastoe, with an average of only £4,400 of loans outstanding per home, would still accumulate a significant cash reserve that could be used creatively. In the end the board members took the view that they would be better off supporting – and indeed encouraging – the Right to Buy at Hastoe and using the income generated to create new social housing solutions. And so it came about that over half of the stock was eventually sold to existing tenants through the Right to Buy scheme, and Hastoe's board members turned their minds to innovation.

‘Here is Edward Bear, coming downstairs now, bump, bump, bump, on the back of his head behind Christopher Robin. It is, as far as he knows, the only way of coming downstairs, but somewhere he feels there is another way, if only he could stop for a moment and think of it.’

A A Milne



Part Two

Hastoe in the 1980s

In 1981, as Margaret Thatcher began to feel comfortable at her desk in Downing Street, Andrew Williamson arrived to head up Sutton (Hastoe) Housing Association. In many ways Hastoe the organisation reflected Williamson the person: the energy and enthusiasm, the keen interest in innovation and the passion for free-thinking to create solutions.

Andrew recalls his first day; entering the Hastoe 'office' – in reality a single room dominated by a large table on which many files were stacked. The priority was to recruit his own staff to run Hastoe – one of the first of whom was Rini Reid, transferring across from Strand Management along with, significantly, a dozen full-time caretakers. It was this focus on maintaining a local hands-on service that was to dominate Hastoe thinking on housing management into the future.

By the end of the year, most of the staff were in place and Hastoe 'went live' on

1 January 1982. The transfer went without hitch.

Sutton Housing Trust had improved Hastoe's estates immeasurably, but there was still plenty to do. Due to rent control, Hastoe – like many others – received Revenue Deficit Grant to cover large annual losses and there was no other funding to pay for repairs. Hastoe's portfolio of over 1,300 homes was largely a product of 1960s design and was a maintenance manager's nightmare; flat roofs leaked and 1960s picture windows, made of untreated timber, rotted. 'Patch repairs' were the order of the day and it was not until the mid-1980s that the money was available to tackle major repairs effectively.

On the other hand, the ever-professional Linda Charlton and her team ensured that arrears hovered at only 1.5% for the next five years, and took on the complexities of leasehold service charges. Caretakers provided good standards of service on their estates, and over 30% of the Association's stock was sold in the early 80s under Julia

Greenwood's watchful eye. Richard Watts moved from his role as boss of Battersea Churches Housing Trust to join as Development Manager, meanwhile, Barrie Johnston and his staff developed the accounting systems for leasehold service charges.

The quest for private finance

As Margaret Thatcher's government got to grips with reducing public spending, funding from government sources soon turned into a trickle. Williamson had agreed with Hastoe's board at his interview that his main task – beyond sorting out the customer service issues left over from the Strand Management era – was to develop 'model schemes' to get private institutions to invest capital in social housing. They had never done so before. These model schemes would also aim to create new forms of 'subsidy' by reducing the cost of building new homes. They would be designed for use by other associations as well as Hastoe.



One of Williamson's advantages in this respect was the strength of Hastoe's board of management. Harold Campbell was his chairman for the next four years at Hastoe. In many ways Campbell was an archetypal Hastoe board member in that his background and expertise at a national level might suggest that he was hugely over-qualified for what was, at this stage, a pretty small organisation.

Other board members in 1982 were similarly over-qualified, but all were ambitious to pioneer new solutions for housing associations. The board proved to be a loyal bunch, with members serving Hastoe for an average of 17 years each. And Williamson borrows board member Debby Ounsted's phrase to describe them all as 'net contributors in life' – people who put in more than they take out. He traces much of Hastoe's success to the many hours of quality work they gave over many years.

The first schemes: financial innovation

The core question was how to get private institutions to put up capital for social housing.

Hastoe came up with three answers. The first was to align loan repayments with the profile of rental incomes. Hastoe focussed on developing deferred interest and index linked mortgages, paying less than market rates in the early years but increasing above them as time went on.

The second was to pursue projects that combined high rent yields with valuable social outcomes. Hostels filled this bill. The combined rent payments of several residents living in a single building gave greater rent yields than those paid by a single household. Frankie Merz joined the staff at this time and energetically linked up with a series of charities to launch this programme. Hastoe provided the hostels and financed them, and the charities took a lease and ran them.

The third was to reduce the capital cost of providing a home, most often by suppressing the price of land. From this, Hastoe's rural programme began to emerge.

Not all initiatives were successful and progress was painfully slow at times, especially as Government gave precious little support and steadfastly refused to allow public money to subsidise private investment.

Some successes

By 1986 Hastoe was rightfully being seen as one of the prime movers in developing new forms of finance for social housing schemes. It published 'Private Finance and Social Housing', a report that was mainly aimed at City institutions and government. It featured:

- The first deferred interest scheme in the country. Nationwide financed 'Hastoe's half' of a shared ownership project at Saffron Walden in 1984 with a loan that met 80% of the association's costs

- A small rental scheme of fair rent housing, also in Saffron Walden, in which nearly 50% of costs were financed by a Halifax deferred interest loan
- A residential home for nine elderly people in Tunbridge Wells, funded by a 4% indexed loan from Nationwide that met 60% of costs
- A hostel for five people with learning difficulties in Bognor Regis in which Hastoe had applied for a Woolwich deferred interest loan to meet 80% of costs

The report also included schemes in the pipeline that were completed a year or two later: a rehabilitation centre for drug addicts in Hove, rural housing projects at Abbotsbury and Cerne Abbas in Dorset, a hostel with Save the Children for Vietnamese teenagers in Twickenham, a purpose designed project for people with learning difficulties at Rickmansworth and schemes for industrial employees at Stevenage, Slough and Hammersmith.

With increasing activity, Hastoe soon outgrew its office in Twickenham and moved to Harlequin House in the centre of Teddington in 1984. The Association also bought its first computer at the same time, an IBM 36.

The staff grew too. Marilyn Hobbs took on the development baton from Richard Watts and David Tannahill joined Hastoe to develop special initiatives. Hastoe was also fortunate to employ two Finance Directors in the 80s and 90s who both combined great professionalism with lively minds and pronounced senses of humour; Alfons Dankis succeeded Barrie Johnston in 1984 and, when Al left to run the Guinness Trust's finance department in 1988, Charlie Thorne succeeded him.

1987: a year of change

Two important changes occurred in 1987, one national and the other domestic.

Nationally, Treasury thinking changed. Grants of 30% were introduced in 1986 to subsidise schemes for the homeless

and for job movers, and 'Mixed Funding' arrived for all associations in 1987. Private finance became mainstream and Hastoe's days of pioneering private funding came to a close. From then on private money was used in all its schemes, covering a wide variety of tenure types from fair rent housing to assured tenancies, hostels and shared ownership.

Domestically, serendipity was due to play a part. The Association completed its first two rural housing schemes within a month of each other in December 1987. They were only 15 miles apart in West Dorset – at Abbotsbury and Cerne Abbas. Opening ceremonies were held in both villages, and the Dorset establishment realised that these were not one-offs; the model was replicable. Equally important for Hastoe, Derek Smith sidled up to Williamson at the opening ceremony at Cerne Abbas and quietly asked whether he could help the Association to find more sites in Wessex. He could, and Hastoe's rural programme was launched.



Within a few months, Hastoe's first West Country office moved from Derek's kitchen table to a loft of an outbuilding in his farmyard in Halstock. Anne Harries soon joined him, unaware that she would be the mainstay of Association's rural programme in the West Country for the next 23 years. Richard Hilken, erstwhile boss of the Housing Corporation's south west regional office, joined the team in spring 1990 and his kitchen table in Exeter came in handy as he promoted schemes in Devon over the next three years.

Two rural schemes

Abbotsbury, Dorset: here Hastoe built six houses - three for sale under fixed-equity, shared-ownership and three for letting under assured tenancies. The combination of a generous offer by the Strangways Estate to lease the site very cheaply and an offer from the Nationwide of indexed finance of 4% over 40 years on the Association's part of the scheme made the finances stack up.

In this scheme the 'staircasing' clause of the shared ownership lease was deleted as it seemed unlikely that further affordable homes could be made available in the village. This meant that the leases would always change hands at 50% of current values thereby making them available to the same type of families in perpetuity. Appropriately enough, the cost to residents fell half-way between the cost of outright ownership and renting under a social tenancy.

Cerne Abbas: West Dorset District Council sold Hastoe this site cheaply and the Association built five houses on the same formula. In the event, four houses were let and one sold on shared ownership.

Establishing Hastoe's rural programme

The late and much-admired Moira Constable, Chief Executive of the Rural Housing Trust, who had cut her rural housing teeth on the abolition of tied accommodation while at Shelter, also had a keen interest in affordable rural

housing. It was Moira who first explored the possibilities of what we have come to know as rural exception sites, with the Government endorsing the concept within the Rural Housing Initiative (1988).

The essence of these sites is to find land, just outside the 'planning envelope' of a village, where planners are prepared to give an exceptional consent if an association agrees to provide affordable rural homes that are preserved for local people in perpetuity. This approach, coupled with the need to develop affordable rural housing without significant input from the public purse, chimed with Williamson's thoughts on squeezing costs and still forms the basis of a good deal of Hastoe's work today.

Hastoe's first 'exceptions' scheme was started in 1988 with six houses at Barcombe in Sussex following a generous sale of land at nominal cost. Another example of how exceptions sites worked in practice was reported in the Sunday Times of 3 June 1990 which carried a feature article entitled 'Plot to provide low-price homes'.

The journalist, Andrew Yates, had visited Whitelackington, near Ilminster in Somerset. He described Whitelackington as an “idyllic village, except that its population is growing old.” Judith Huish, the chair of the Parish Council explained: “There is a great need for young people and property which is sufficiently cheap for them to afford”.

Salvation came in two guises from local landowner, Ewen Cameron, now Lord Cameron. First, he made available a site at nominal cost for six affordable homes to be built by Hastoe. He was prompted by the state of the local property market; even starter homes were beyond the reach of 80% of local wage earners. Fortunately, Cameron’s philanthropy has been matched by many others in the years since.

Second, a particular focus for Hastoe was generating relationships with local landowners, in particular through links with the Country Landowners Association. The network of alliances grew, often in unexpected directions. Ewen Cameron had arranged a CLA symposium on rural housing at

Whitelackington village hall in 1989, and Bruce Hinton, an East Anglian farmer and chartered surveyor came to the event. Like Derek Smith, he sidled up to Andrew and asked if he could help. Hastoe’s operation in East Anglia was launched, again starting on Bruce’s kitchen table and then migrating, via his farm office, to an outbuilding all of 30 metres away on his farm at Earl Soham in Suffolk.

Early rural schemes were not plain sailing and Hastoe often had to lobby government to iron out wrinkles. Nick Lear recalls: “I well remember attending a meeting at the Building Societies Association when we had solved or dodged a series of legal problems but one remained that deterred landowners, imputed values for Capital Gains and Inheritance Taxes. Someone at the meeting looked at his watch and said ‘we just have time to get a clause into the Finance Bill’ and lo and behold, that is just what happened.”

Nurturing rural communities and good design

Finding the land is one thing, but garnering the political and social will needed to create affordable housing in rural areas is quite another. The keys to the success of Hastoe’s approach appear to have been trust and a significant commitment to community engagement and consultation. This is made possible through local development teams operating regionally; aware of the local issues and in touch with the local people, staff attended many local meetings, on dark nights in draughty village halls.

Another reason for success is the sensitivity with which Hastoe and its partner architects, often local firms, build. Housing associations may not get regular mentions in ‘Country Life’, but in 1992 the following, written by Giles Worsley appeared:



“There is a profound paradox in the fact that some of the best, most sympathetic new housing erected in villages over the past five years has been low-cost housing.

It is not chance that most of the (illustrated) schemes are those of Sutton (Hastoe) Housing Association...Andrew Williamson has shown a real commitment to good design, and has sought out local architects with the skills to design houses of which they can be proud.

What distinguishes Sutton (Hastoe) from many housing associations is that it is interested in housing, not just numbers. It has shown that architecture and social housing are compatible but they do need an intense amount of care...”

Good design

Hastoe's focus on good design was propelled by various people. While board members and staff were always keen on good design, Evelyn Denington was decidedly clear. Houses had to provide homes for the long term and

she insisted on a simple but effective rule; designs for all schemes had to be approved by Hastoe's Board and drawings had to show a full complement of furniture, sensibly placed in each room. Following several unceremonious rejections, everyone soon cottoned on. Long term, Evelyn's exacting requirements established a tradition that Hastoe would maximise space standards, even though every financial pressure was to do the opposite.

Second, Hastoe focused carefully on its first few rural schemes. Good design was a prerequisite for the Strangways Estate at Abbotsbury. The estate's manager, Edward Green, introduced William Bertram who set a permanent standard with his subtle design.

At the same time, Graham Saunders produced a design for Cerne Abbas. This became one of Hastoe's models in Wessex and was replicated many times, and in many guises. In this case, Hastoe discovered a ruined field-barn nearby and arranged for Eddie Fry, a local builder, to buy the flint and chalk. Its

knapped flint was re-used to face the scheme, interspersed with brick string courses.

Hastoe's third rural scheme at Barcombe was built in brick and tile-hanging characteristic of Sussex, and its fourth, at West Newton on the Sandringham estate in Norfolk, was built in brick selected to fit in with the local material, Carrstone.

Last, a small but important nudge came from a relatively innocuous board decision at that time. Members were wondering whether Hastoe should set up an annual PR budget but, after very brief discussion, readily agreed the staff's recommendation that the Association should spend the money instead on building in natural materials when possible. Over the years, that small annual budget became a very cost-effective advert.

‘Investment in equipment depreciates, whilst investment in people appreciates’

Sir Brian Wolfson, first Chairman of Investors in People UK



Part Three

The 1990s

Hastoe started the 90's with the honour of HM The Queen paying an informal visit to meet residents at Hastoe's scheme on the Sandringham Estate. She also opened the project and planted a Maple tree.

As in the 1980s, Hastoe continued to attract 'over-qualified' people, both to its board and its staff.

In the office, Martin Rowbottom had arrived from Sutton Housing Trust and was settling in as Development Director. David Edwards joined Hastoe in 1991 to run the West Country team and Andrew Budden took on the same role in East Anglia from 1994. Both were running, as David Edwards would later say, 'eye-wateringly' large rural housing programmes at a time when exceptions sites were still in their infancy and each one was an education lesson for local planners.

In the next three years, Hastoe also made two other key appointments, both of them champions for housing

management. Suzanne Hackett joined the Teddington team and energetically promoted Hastoe's 'Intensive Management Programme' and 'Housing Plus' schemes, which aimed to improve the quality of life of residents on Hastoe's estates.

Shirley Evans-Jones joined the West Country team and encouraged staff to develop sophisticated solutions to the complexities of rural housing management. She later became Regional Manager in 1997 and Hastoe's Head of Housing in 2012.

Hastoe agonises and changes direction – to focus on the quality of life of residents

It has, though, never been an entirely rural story for Hastoe. While the rural programme was starting, Richard Watts, Marilyn Hobbs and David Tannahill had also been establishing a series of urban and suburban estates, of 20 to 50 homes. Over the next ten years Hastoe built 500 homes – in Richmond, Croydon and Hornchurch in London and in other places in the south east such as

Kempston in Bedford, Eastbourne, Bognor Regis, Milton Keynes and Saffron Walden. By 1990 Hastoe was building 150 homes a year.

By then however, the social and demographic impact of the Right to Buy legislation was beginning to bite as pockets of deprivation worsened and many social housing areas were branded as "sink estates". An inadequate supply of new housing resulted in growing waiting lists.

Allocations policies, prioritising those in greatest housing need, had unintended consequences; they concentrated those who also had other social, economic or health disadvantages cheek by jowl on brand new estates. There was a very real fear that the UK was heading for an era of 'residualised' housing, echoing the American experience of 'welfare housing'.

The effects could already be seen on some of Hastoe's new urban estates and Williamson wrote 'Does Welfare Housing Beckon?' for Hastoe's Board. It questioned the purpose of housing



associations; did they exist only to reduce waiting lists by putting roofs over people's heads, or did they have a further role – to ensure that their residents lived in estates with good reputations that offered them a good quality of life?

John Coward, who had succeeded Harold Campbell as Chairman in 1986, expressed members' concerns about government policy. Lettings policies were critically important to the success of a housing association's work, as were rent levels and design standards. The issue was also on Richard Best's fertile mind and in 1993 the Joseph Rowntree Foundation commissioned David Page to write 'Building for Communities'.

The report was aimed primarily at government. Page argued that policies to create large housing estates in areas isolated from the main community settlements needed revising if stable communities were to be formed. Echoes here of the issues created by the 1930 move to replace urban slums with suburban estates. The position in the 1990s, Page maintained, was

exacerbated by the great shortage of new social housing and the general approach of allocating homes according to the greatest level of need.

Hastoe was interested in the action housing associations could take, and commissioned David Page to produce 'Developing Communities'. Following considerable gestation, but word perfect when it arrived in 1994, Page's report was aimed mainly at housing associations. It was more creative and constructive than critical. Strong propositions and detailed guidance were laid down for associations to take action on a range of issues, from space standards, mixed dwellings, play space, community halls, design for security to affordable warmth, lifetime homes, local labour, allocation for social balance and the maintenance of estates.

His central recommendations emphasised the crucial importance of social integration as a guiding principle, supported by sensitive allocation policies, an appropriate dwelling mix and front-line management, as part of a comprehensive and integrated

approach to new developments. These guidelines became the blueprint for housing staff to follow in the development and on-going management of estate based housing.

The report chimed with themes being developed by Adrian Moran and others at the Housing Corporation who were running its Innovation and Good Practice programme. 'Developing Communities' was the first of many Hastoe projects to be funded in part by the IGP programme, and much of Hastoe's work on improving the life chances of housing association residents, and environmental sustainability, stemmed from the perceptive support of Moran and his colleagues.

Giving staff the resources to tackle exclusion

The Page reports urged that housing management should have as much priority as house building. Williamson also realised that although development staff had about £10m a year to spend on creating solutions, and

maintenance staff had £1m, housing staff did not have a penny of 'spending money' to address human issues among residents. He therefore devised 'Estate Improvement Funds', and later personal budgets of £250 to £500, for each member of staff to apply as they and residents saw fit.

Rini Reid was one of those who grabbed the opportunity with both hands, developing the first community strategy for an estate in Kempston, Bedfordshire. Once known as the largest village in England, this heritage did not avert problems, including drug related crime.

The daughter of one drug addict set her home alight while her mother was in prison. With very real fears about her returning to the estate, Reid took on the property as a base for engaging and consulting with the community. At the same time, Reid also began to promote the Safe Neighbourhood Unit's scheme on Hastoe's estate of 200+ homes at Hornchurch in East London. The SNU scheme still continues nearly twenty years later under the leadership of the Abbs Cross Community Group.

Now standard practice, this approach of listening to what local people wanted for their community was relatively radical in its day and something of which Reid is justly proud.

The success of 'Estate Improvement Funds' led to a wider scheme within Hastoe. Several staff had interests outside their day jobs that could nevertheless benefit Hastoe's work. One example was pursued by Gavin Rendall, who added to his housing role by successfully promoting the Investors in People scheme across the whole Association. The notion of 'Pet Projects' encouraged staff to pursue schemes with the assistance of a small budget and a time allowance, adding to job satisfaction for staff and value to Hastoe's work.

Environmental responsibility

Enabling staff to pursue 'Pet Projects' was the starting point for what was to become one of the organisation's most high profile ventures.

Martin Rowbottom was no ordinary Development Director and, with his huge capacity for hard work, he quickly gave himself a second major role – of developing the Green agenda within Hastoe and more widely among housing associations. His unexpected death in 2001 left his Hastoe colleagues bereft and robbed the environmental movement of a fine champion.

Martin had a passion for preserving the environment at a time when "being green" was not a comfortable mainstream position to take. In essence, the practical outputs in the beginning were focussed on energy efficiency, ensuring that new developments in rural areas incorporated an approach to energy supply and preservation that would bring financial savings to residents and environmental benefits to the planet.

Martin ensured that Hastoe was the first association to appoint an Energy Efficiency Officer, Maria Stubbs (now Gale), in 1993 to communicate the 'Green message'. He launched a series of projects (see appendix 5) and,



perhaps most importantly, worked discreetly on government committees to ensure that Part L of the Building Regulations was amended. This went well outside the housing association sphere; it required all developers, both public and private, to achieve much higher standards of energy efficiency.

Alsa Leys, Elsenham – and the Affordable Water Project

A new pass or fail environmental standard for developments had been introduced in April 1995 to address the fact that so many commercial developers were ignoring the existing BREEAM yardstick for new homes. Among the first three organisations fastest out of the eco blocks was Hastoe, with its development at Alsa Leys in Elsenham, Essex.

The outstanding environmental feature was a series of water-saving measures designed to combat the rising cost of water services. Elements included low flush WCs, mousser spray taps, showers, rainwater butts and groundwater management. The homes were also of

timber frame construction with high levels of wall and roof insulation using recycled paper.

Certain elements of this project found their way into the Affordable Water initiative, launched in 1997. This project aimed to raise awareness and provide background information on water conservation for associations and staff. This was used to promote environmental issues and pass on advice for the benefit of low income families, especially those with metered water. The project included a model guide for good practice which incorporating a model water strategy, a model amendment to design briefs, an appraisal of current water saving measures and a directory.

Sustainable Homes

Sustainable Homes was created as a commercial project (later a fully fledged subsidiary of Hastoe) in 1997 with the assistance of three phases of grant from the Housing Corporation and funding from Hastoe. The company provided training and support to other associations who wanted to know more

about environmental sustainability and produced two influential guides, mentioned below. In 2007 the Hastoe Board decided to invest in Sustainable Homes, to appoint full time staff and to set it up as an actively trading company whose aim was to encourage and promote sustainability in the housing association sector. Andrew Eagles was appointed as Managing Director, having previously worked at the Housing Corporation as Innovation and Development Manager.

Since then Sustainable Homes has established itself as a significant, well trusted expert company for the sector providing a range of services including training and consultancy. Its turnover has increased to £600,000 and the company is reliably profitable. The Hastoe Board discussed how to use the profit and decided that it should fund work that Hastoe wanted to do but that was non-fee earning – such as, unsurprisingly for Hastoe, influencing national policy on environmental sustainability. An Executive Chair was appointed in September 2013 to take the company forward. Competition for

the role was fierce, underlining the position of Sustainable Homes and its potential.

One of Sustainable Homes' most exciting projects is SHIFT, an assessment and benchmarking group with 60 housing association members in 2013. These members are those who are committed to the green agenda and together formed a potentially powerful influencing group. In addition, they provided the government and others with a unique opportunity to access over 2 million people and carry out work to encourage green living. SHIFT was supported by the Homes and Communities Agency, WWF, Bank of Scotland Corporate and the UK Green Building Council.

The success of SHIFT complements other outstanding work Sustainable Homes has completed including a range of publications, the latest of which are 'Dealing Green', a guide to the Green Deal written for the Homes & Communities Agency and 'Your Social Housing in a Changing Climate', published in 2013, which provides

practical advice on how to retrofit homes to account for the water shortages, flooding and overheating that the UK is increasingly experiencing.

One of the drivers behind Sustainable Homes was the recognition that the energy used in housing currently accounts for around one quarter of UK carbon emissions influencing climate change. While resources used to build, refurbish and maintain homes have a clear impact on the local and global environment it is living in the homes that creates the greatest impact. In response, Sustainable Homes' approach appealed to social landlords to acknowledge that effective environmental performance on their part means their homes can be more affordable to live in and maintain and, ultimately, improve the quality of life of their residents.

Its strength also lies in providing carbon and fuel poverty assessments of existing homes. This helps asset managers work out how to achieve their asset management and fuel poverty reduction goals cost effectively.

Sustainable Homes also organises conferences and training on eco subjects including 'Fuel Poverty – practical steps you can take' and sessions on bringing housing professionals up to speed on energy efficiency and fuel poverty.

Within the context of its own development programme, Hastoe continues to practice what it preaches with of its developments meeting Code Level 4 while others are still mostly building to Code Level 3. In house, the organisation has developed its own Hastoe Green Homes Standard and is building flood resilience into its standard design brief.

Whatever level homes are built to, Hastoe has been acutely aware of the particular problems and challenges faced by rural residents. Many Hastoe developments are in areas off mains gas supply. Hastoe's response was to drive a programme of Passiv Haus homes which cut energy bills dramatically and were a powerful response to the very serious issue of rural fuel poverty.



This programme is ongoing and has required additional investment which the Board was prepared to make in the interests of providing replicable examples for others in the sector and showing that Passiv Haus is practical and possible.

For its existing residents who live off gas, Hastoe has carried out retrofitting programmes of solar pv panes and, latterly, grounds source heat pumps under the government's renewable heat initiative.

Investing in tenancies and communities Hastoe helped to launch People for Action in 1995, a group of 25 like-minded housing associations that came together for the first time to counter disadvantage and social exclusion by supporting residents and propelling 'Housing Plus' activities.

This was followed by Hastoe's equally groundbreaking report 'From Exclusion to Inclusion' which also focused on the concept of community sustainability. Written by Professor David Clapham and Angela Evans in 1998, it was signed by

the Chief Officers of 65 housing associations who endorsed the importance of the 'Housing Plus' approach and recommended that 'Investors in Communities' (IiC) be launched.

In 2001, Williamson and Charlie Legg published 'Investors in Communities'. It came in two booklets, one 'A guide for residents' and the other 'An Introduction and guide for housing associations'. Investors in Communities (IiC) was a recognition scheme for residents, housing associations and local authorities working together to build safe, stable and sustainable communities in cities towns and villages. Published in 2002, 'Foundations for the Future' was written by Debby Ounsted, who had stepped down from Hastoe's Board after a 14 year stint, housing journalist Bill Randall, Sustainable Homes Manager Jenny Wain and Williamson. It was a two-part guide examining sustainability and called for housing associations to provide 'sustainable tenancies, sustainable communities and sustainable buildings'. It asserted that associations had a

responsibility for ensuring that the homes they provided remain in demand, had a useful function in their community and performed well environmentally. The alternative was the high cost of empty homes, hard to let estates, vandalism and anti-social behaviour. The report concluded that while the financial cost of ensuring sustainability can be higher initially, partnership working to promote investment in the community can deliver sustainability within reasonable and affordable budgets.

Investors in Communities

Government support for the national IiC pilot scheme followed a meeting with Housing Minister, Nick Raynsford, who agreed to fund half the £0.5m bill. The balance was met by the Housing Corporation, the Countryside Agency, the Joseph Rowntree Foundation, Hastoe and participating housing associations. Twenty two communities, twelve housing associations and two local authorities joined the project and IiC recognition was decided by an independent committee. Tim Melville-Ross, erstwhile Chairman of investors in

People and Hastoe board member, reappeared on the scene to chair it.

In the liC prospectus, the authors described the scheme: “liC is a catalyst...liC aims to support a change in culture. It will help build local social capital that will be invested by organisations and communities seeking to create good places for people to come home to. liC is a means to an end – and the end is more successful communities and satisfied residents.”

Seven main stages were outlined for organisations using the liC process: engaging with residents; making the commitment; drawing up a capacity building plan; implementing the plan; working with residents on projects; evaluation; and, going for assessment. Similarly for residents' groups there were six stages: committing themselves to achieving improvements; agreeing a plan of action; gaining support, resources and knowledge; implementing the plan of action; reviewing progress; and gaining accreditation.

In its assessment of the scheme pilot, the Joseph Rowntree Foundation concluded that: “liC is not a magic formula for solving all the problems in a local community, but it does provide an incentive for change, a vehicle for change, and a set of external standards against which change and performance can be effectively measured.”

Perhaps more importantly, the process of putting together the Investors in Community scheme captured the changing view among many housing associations that they needed to become more involved in the areas and neighbourhoods in which their properties were situated and that they had to take a wider view than just that of a landlord – they needed to be concerned about the environment, community safety, employment and health, as well as the overall well-being of the community. All views that chime with the Hastoe ethos.

Within the last few years, the development of around 200 community strategies for all its schemes – with

residents setting much of the agenda – has led Hastoe to develop a two strand approach to housing management with one for its rural properties and one for its “original” (more urban) stock. The former is based on published routine estate visits backed by the Hastoe Bus which visits each estate at least once per year. The Bus provides a private space and technology for staff to be able to run local surgeries annually and often, to work in partnership with the Local Authority to provide specific advice, perhaps on money management and benefit take up. The latter is based on locally-based estate caretakers in tandem with a dedicated customer service centre – Hastoe Direct.

Community shops and ViRSA

Derek Smith continued his pioneering work towards the end of his time at Hastoe in 1991 by helping to set up one of the first non-profit community shops in England, in his home village of Halstock in Dorset. Years later, Hastoe used part of its innovative Added Value budget for housing staff (the precursor to the estate improvement funding) to fund a chilled



deli counter for the shop. Derek, Richard Fry and others then went on to found ViRSA (the Village Retail Services Association) to provide national advice and guidance to communities whose shops had closed. The service continues today under the umbrella of the Plunkett Foundation

Supporting communities overseas

It is probably fair to say that, over time, Hastoe's sense of community responsibility has broadened. At its inception, the concern was to provide decent, cost rent housing in London and the South East, thereon to other urban areas and to rural communities. Its social conscience however, extends beyond to an understanding of our global community. In more recent times, those at the helm of Hastoe have shown clear direction in this area.

Responding to the International Year for Shelter for the Homeless in 1987, Hastoe decided to support CERES, a local NGO in Cochabamba, the second city of Bolivia. CERES set up revolving loan funds in 'barrios' (neighbourhoods) for

local people to provide themselves with mains water supplies. For every £1 donated by Hastoe, £2 was given by the Overseas Development Agency and matched funding of another £3 was provided by the EU.

Having originally decided to build local capacity in Cochabamba by funding the project for three years rather than one, the relationship in fact continued for eight. By 1996 over 1,400 families had water supplies, and staff at CERES and Hastoe had exchanged visits.

In 1996, Cochabamba municipality decided to provide mains water throughout the city and Hastoe switched to Homeless International's project to eradicate Chagas Disease in villages in south east Bolivia. The Vinchuca beetle is the vector of this fatal disease but can be eradicated by the simple expedient of spraying homes and streets with insecticide and plastering crevices in walls and ceilings where the beetle lurks.

Later, when Caroline Proverbs, who succeeded Andrew Williamson as Chief

Executive of Hastoe, left the organisation in 2007, she did so to fulfil a lifetime ambition to travel the world and do voluntary work. Her itinerary included a charity climb. Along with Michael Blake, she began the trek to Everest Base Camp on 18 October 2006. They paid for the trip themselves and succeeded in raising a staggering £11,500 for Homeless International. They spent 10 days going up and four days coming down, covered over 120kms and achieved an altitude of 5,545 metres.

Even more recently, Chief Executive Sue Chalkley and Board Vice-chairman Nick Lear sifted through potential overseas charities to work alongside; not merely as an object of financial charity but as a learning partner and sharer of ideas – an overseas community partner.

Fittingly, it is the residents who chose the charity from an agreed shortlist. Their choice was 'Let them help themselves out of poverty' which works with the remote Ugandan community of Ruhanga with whom residents and staff are developing a long term relationship.

This charity was established by a Hastoe leaseholder and Hastoe Wyvern match fund (within an agreed budget) any monies raised by staff and residents. One member of staff visited Ruhanga in 2011, taking information about Hastoe and a picture book showing our work and what our homes looked like inside.

In 2013, Nick Lear, having retired from the Hastoe Board in December 2012 and his wife Harriet embarked on a 900 mile cycle ride around many of Hastoe's schemes across the south of England to raise funds for Ruhanga. In typical Hastoe style, staff, residents and parish councils were all involved - in the organisation, baking of refreshments or joining in for a few miles.

All of this activity is seen as entirely complementary to the organisation's commitment to local communities through ground breaking work on community strategies, the Hastoe Orchard and other community based projects.

Maintaining sovereignty

From a structural perspective, the 1990's and early 2000's was a period of rationalisation for the social housing sector. Suddenly, "small is beautiful" was replaced by "large is lovely" and smaller associations were encouraged to join forces with similar organisations or into the arms of large housing associations.

Not everyone was convinced by the argument that smaller, localised delivery was, by definition, inefficient and costly. Certainly, there is a degree of irony in the fact that many stock transfer generated local housing associations – created in part as an antidote to the monopolistic and monolithic local authority housing structure – should find themselves part of ever larger and centralised housing groups.

This philosophical shift in thinking was potentially a threat to Hastoe's independence, just as it was to many other housing associations of a similar size.

Perhaps the key issue for many – and certainly for Hastoe – was the need and desire to secure on-going Social Housing Grant. With the (then) Housing Corporation's desire in 2003/04 to cut the number of associations it funded from about 400 to 70 with its 'Partnership Programme', the threat was very real. Andrew Williamson, Caroline Proverbs and Margaret Clark lobbied Ministers, Mavis MacDonald (the Permanent Secretary at the Department) and many others to ensure Hastoe could continue to be funded as the 'rural specialist'. As a result, the Corporation announced 72 'Partners' and Hastoe – and another housing association with a specialist brief – survived the cull. Although the smallest Partner, this single decision was probably the one that changed Hastoe's destiny completely. Without it, Hastoe would not be the sovereign organisation it is today.

The new millennium

Early in the new millennium, the Association was honoured that HRH The Prince of Wales came to Dorset to open a rural scheme in Cerne Abbas. Both



Margaret Clark and Andrew Williamson were founder members of HRH The Prince of Wales's Affordable Rural Housing Initiative (ARHI) steering group. Established in 2003 under the aegis of Business in the Community, the ARHI's purpose was to raise awareness of the lack of affordable homes in rural communities; to increase the involvement of the private sector in its delivery; and, to find practical solutions to encourage more homes to be built and especially to encourage good design.

There was a further Royal visit in 2009 when HRH Princess Royal opened the scheme at Nacton, Essex and stayed for the afternoon to participate in a seminar about innovation in rural housing. This scheme was named after Moira Constable in honour of her lifetime's work to support rural communities and deliver new affordable homes through the Rural Housing Trust.

During the last decade of the millennium and the first decade of the next, Hastoe's influence at board level

was as strong as ever. Bill Hewitt stood down as Chair in 2001 but continued as Deputy Chair. For the next seven years Mike Hillman, a food consultant in the dairy industry and with senior experience of local authorities as a councillor, steered the ship with great adroitness.

Mike was succeeded in July 2008 by Margaret Clark OBE. Margaret shares the organisation's passion for innovation, for rural communities and environmental sustainability. Margaret was Deputy Chief Executive at the Countryside Agency and Director at the Commission for Rural Communities, She was also a Rural Advisor to Business in the Community.

Margaret's impact on Hastoe was very significant. During the time of the Rural Housing Trust's demise, she positioned Hastoe as the main player and one that was sought out by the government and media for a view on rural issues. This book is written during Margaret's period of office but in her first five years Hastoe's turnover grew by 80%. Sustainable Homes has become

established as a market leader and Hastoe has a fine reputation as an association of quality as well as innovation.

Innovation in buildings

The Hastoe extendable home

In 1992 the Western Morning News ran a story that sounded as if it should have been run on 1 April. The story concerned Hastoe's development of an extendable home, ready for the growing family.

“For people who start off with a one-bedroom bungalow, Sutton (Hastoe) Housing Association has devised the extendable home which allows them to build an upper floor, thus converting the property into a three-bedroom house. Four of the homes in a scheme in Budleigh Salterton are extendable and are for sale under shared ownership. Devised by C H Design Partnership, the roof structures, ceilings and services of the extendable home have been designed to allow for subsequent alteration.

When family size dictates, and resources allow, the resident can install stairs, upper floors, partitions and services to convert the property into a two or three-bedroom house. The bathroom is relocated upstairs and the original bedroom on the ground floor can either be used as an extra living space or a third bedroom.

The resident would meet the cost of extension – estimated at £6,000 to £8,000 – and would be entitled to a corresponding increase in share of the equity.”

Passivhaus

Twenty years later Hastoe celebrated the formal accreditation of its Passivhaus scheme at Wimbish in Essex, at the time the largest rural affordable housing scheme of this type in the country. While some might have seen this as a flagship development, Hastoe's commitment to innovation meant that the experience of developing to Passivhaus standards was greeted as a learning opportunity: would the techniques translate to affordable

housing? Could cost differentials with traditional building techniques be eradicated? Would it deliver on the target reduction in energy usage? The fact that Hastoe had begun its second Passivhaus scheme within a year is evidence that the experience and practical results of Wimbish backed up the view that Passivhaus is a technique that works for the environment and social housing providers.

Hastoe sees its adoption of Passivhaus not as an exemplar scheme but as a practical response to climate protection and the very real issues faced by those in fuel poverty. There are a further 140 Passivhaus homes in Hastoe's development programme and it intends to demonstrate through these schemes that others can follow suit.

At the time of writing the Passiv Haus programme includes new affordable homes for rent and shared ownership in Wimbish, Ditchingham, Burnham Overy Staithe, Hatfield Heath, Upwell, Horseheath, Crawley Down, Carhampton, Symene, Mellis, Rattlesden and Burwash.

Straw bales

Meanwhile, in High Ongar, Essex, Hastoe has built four innovative 'Straw Bale' houses - the first development of Straw Bale housing to be built in Britain by a housing association.

While the costs of construction are similar to the costs of conventional techniques, houses made of straw bales need almost no conventional heating due to their exceptionally high insulating properties. The tenants will benefit from fuel costs around 85% cheaper than the average costs for heating similar homes of traditional construction.

Since the straw absorbs carbon dioxide as it is growing, it is widely accepted that buildings of this type of construction have a low, zero or even negative carbon footprint. The high level of energy efficiency will reduce CO₂ emissions by around 60%, compared with conventionally-built homes.



Hastoe's Rural Resource Unit

The RRU was set up in 2005 and was chaired by Nick Lear with Andrew Williamson and Andrew Budden employed to drive it forward. In October 2007 Hastoe published a Housing Corporation funded report on ways to finance land and rural housing schemes with little or no Social Housing Grant

The basis for the report was how to bridge the gap between the volume of rural affordable housing needed and the amount actually generated as a result of government funding of housing associations. Hastoe's Rural Resource Unit (RRU) responded by working on new, and sometimes controversial, vehicles and initiatives with the aim of financing more housing and releasing more land, at little or no cost to government. The report included a range of schemes which could have, together, doubled the Corporation's then programme.

It became apparent that planning gain schemes which combined cross-subsidy

with exception sites, offered the greatest potential. Hastoe had completed a demonstration scheme at Tivetshall in Norfolk in 2005 without using Social Housing Grant. There, four open market houses and two starter homes were sold to subsidise ten affordable homes, four for rent and six for shared ownership. The report also looked at other initiatives that coupled self-funded housing with the provision of wider social and economic outcomes. As part of this approach, Hastoe co-sponsored the rural element of the national demonstration scheme on Community Land Trusts with Community Finance Solutions at the University of Salford.

Subsequently, a number of the recommendations were included in the Matthew Taylor Report and have continued to influence Hastoe's work. For example it worked with Racing Welfare and the Industry on an initiative to provide affordable homes for employees that brought together ideas around a Bond issue, long lease of land and selling of nomination rights. Ultimately this did not go ahead as the economic climate changed

dramatically but the concept remains and will be used in future projects.. Against the backdrop of grant funding all but disappearing, Hastoe's approach has been to seek its own answers. In 2011 it was the first smaller housing association to establish a PLC subsidiary and use this to launch a publically listed bond issue for £100 million. The success of this and the good rate achieved underlined the strength of Hastoe and the ability of the institutional market to understand the importance and resilience of the rural housing market. .

Sustainable growth

As an organisation focussed on developing sustainable homes and supporting sustainable communities, it has been important for Hastoe to "practice what it preaches".

Most of the growth since its creation has been relatively organic and made up of small to medium-sized developments of new homes on S106 or rural exception sites. There are, however, two notable exceptions.

In 1994, Hastoe was invited by Wyvern Rural Housing Association to discuss options for the future management of Wyvern's stock of 118 general needs homes in the West Country. Clearly, there was a natural "fit" between the two parties and in 1995 Wyvern Rural Housing Association became a subsidiary of Hastoe.

In 2009 Wyvern changed its name to Hastoe Wyvern Housing Association. As a charitable arm within the group, Hastoe Wyvern's remit was to operate more closely alongside Hastoe, supporting its charitable activities. In particular, Wyvern has begun to invest in specialist support to assist residents with the management of their household budgets.

2009 also saw the Rural Housing Trust (RHT), a leading rural charitable developer, wind down its development activity as a result of the economic climate. Despite an already active development programme and the challenging market, the Hastoe team worked hard to secure the delivery of the future of six schemes and put 90

new homes on site before March 2010. These were not speculative developments. They were vital to the sustainability of villages across the south of England and Hastoe's development team worked hard to purchase land, tender contracts and secure grant.

Plus ça change: influencing the rural housing agenda

In 2007 the Department of Communities and Local Government requested the formation of a group to consist of people and organisations with an understanding of rural housing issues. The Rural Housing Advisory Group (RHAG) was established as a body reporting into the Board of the Housing Corporation. Caroline Proverbs, and subsequently her successor as Chief Executive, Sue Chalkley, have been standing members of this group.

While the RHAG remit covered providing views to the Minister and monitoring the delivery of rural housing, Margaret Clark felt it was important for rural specialist associations to get together and form their own specialist group. A meeting

of all rural specialists was called in 2009 and the Rural Alliance was established – at the time under the auspices of the National Housing Federation and chaired by Sue Chalkley.

In recent times Hastoe has also used its knowledge – and influence – to advise policy makers and amend legislation. Hastoe briefs have been referred to in Hansard reports on debates in both Houses. Two examples are the issue of the protection of Rural Exception Sites, where legalisation and guidance had inadvertently put them under threat and the restructuring of the process for registering village greens, where genuine applications are still protected but vexatious NIMBY inspired applications are deterred.

Hastoe today

The Hastoe story began with a grand philanthropic gesture. Today the story is one of a social business, focused on its core business of providing high quality affordable homes for those in need in rural communities. But there is also a clear understanding of the landscape



within which it operates and its residents live; both literal - developments are sensitive to their locale and vernacular - and metaphorical – individual and collective sustainability is understood and addressed.

Perhaps the outstanding characteristic of the organisation as it celebrates its 30th, 50th or 112th year (depending on your starting point) is one that has been an inherent part of its nature since the beginning.

Unlike Edward Bear, Hastoe somehow encourages its people to find the time and space to think laterally and to consider how things could be done differently, done better. This is not as easy as it sounds. By default, the constraints imposed by regulation and monitoring encourage a “hit the targets” mentality and it is a brave organisation which retains the courage of its convictions.

It is about the people and there is a very real sense that those within the organisation – both officers and board

members – understand that they are caretakers of legacy.

The future

In 2013 many of the issues faced in the preceding hundred or so years still need to be faced.

With the nation facing a massive public debt, the prospects for social housing subsidy are as fragile as they were in the periods following previous recessions. As then, innovative approaches such as those Hastoe has created in the past will be needed to maintain the much needed pipeline of affordable homes if rural communities are to be sustained. We are told we live in a “fractured society”, where the sense of community has been lost. Hastoe has always believed in community and is as passionate as ever about its role in supporting and sustaining communities.

Rural poverty – particularly in relation to fuel and the issues faced by the elderly – is a significant and pressing issue for many. As in the past, Hastoe will

continue to seek to come up with enterprising solutions that bring real benefits to residents in these situations. While many of the challenges have been faced before, some are new.

The co-regulatory framework requires organisations to be more open and transparent than ever before while the potential for residents to have more freedom of choice will mean social housing organisations need to be truly customer inspired with a clear and demonstrable understanding of what it is their customers want and need.

Above all, perhaps, the sector will be facing challenges that will require organisations to be versatile – in much the same way as Hastoe has been in its various guises since its first incarnation in 1900 – ready to accept change, adapting to local circumstance and national economics and responding to the needs of the communities it serves in as professional a manner as possible.

A social history of Hastoe Housing Association



William Sutton



Board members



Beulah Hill



The Queen at Sandringham with Andrew Williamson (left)



Hoddesdon - Tower Heights



John Coward & Alan Brown



Walton on Thames



Lionel Morrison with Nelson Mandela



HRH Prince Charles and Margaret Clark at Pilton



HRH Prince Charles flanked by Margaret Clark and Michael Eavis



Plymouth - Chichester House



Sue Chalkley



Kempston



West Dean



HRH and the Smiths



High Ongar

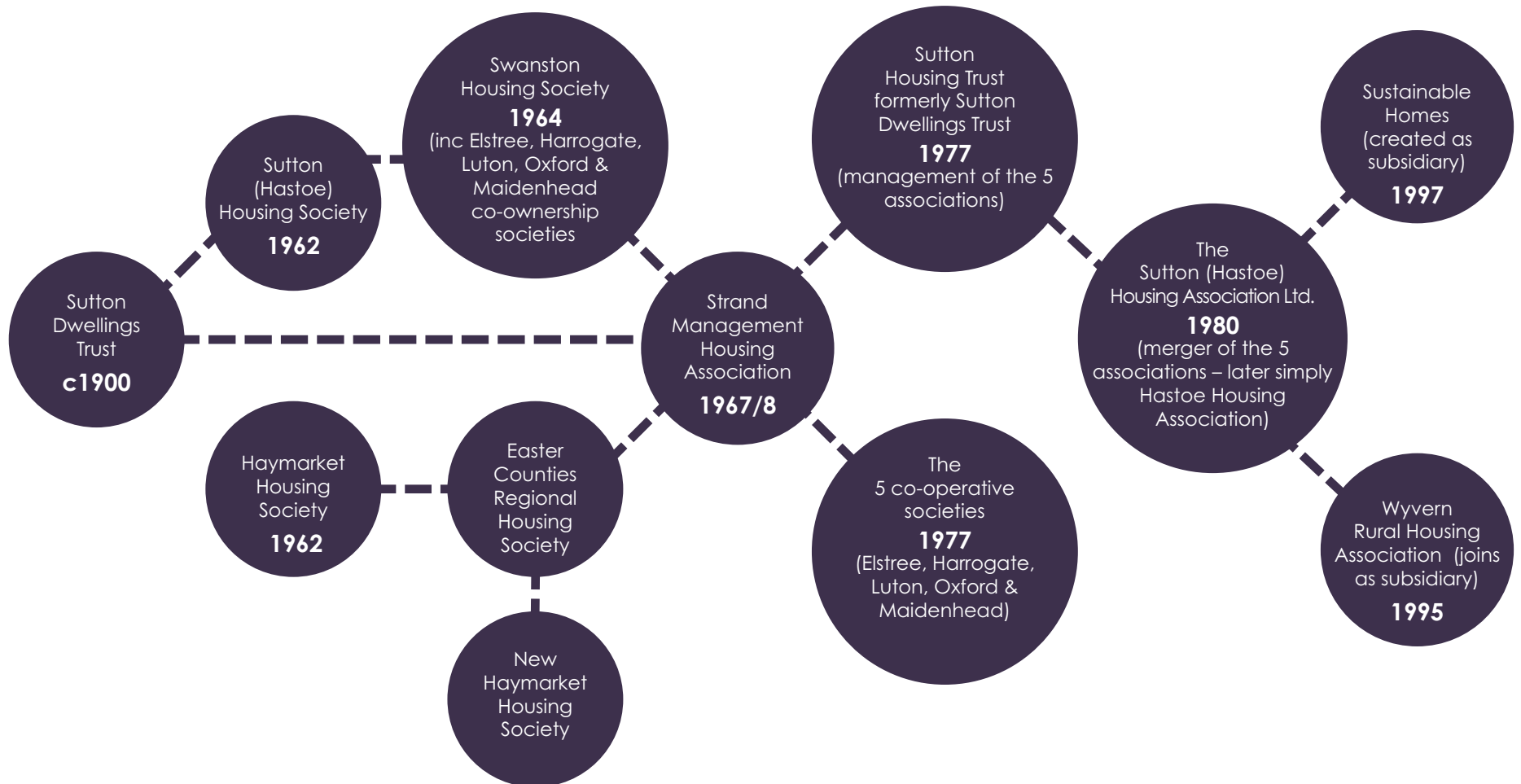


Lord Richard Best



Wimbish

APPENDIX ONE: THE ORIGINS OF HASTOE



APPENDIX THREE: BOARD MEMBERS AND EARLY STAFF

Hastoe's board in the 1980s

Harold Campbell's colleagues in 1982 were:

Philip Mayo
Baroness Evelyn Denington
Richard Best, now Lord Best OBE,
John Coward OBE
Bob Poulter
Ian Butcher
Tim Melville-Ross CBE
David Faull OBE .

And as the decade went on, Hastoe attracted:

Bill Hewitt
John Govett LVO
Debby Ounsted
Lord Ted Graham of Edmonton
Baroness Trixie Gardner of Parkes
John Shinton
Board members joining in the 90s:
Stanley Coggan
Esmé Green
Lionel Morrison OBE
Mike Hillman
Julie Cowans
Daphne Clarke MBE
Margaret Clark OBE

Board members joining in the 00's and beyond

Desmond Begley
Diana Kingdon
Nick Lear
Martin Craddock
Clive Wicks
Richard Fry
Derek Hooper
Ann Bugden
Pratik Shah
Hazel Williams
Elinor Good man
Richard Qualiington
Ed Buscall

Hastoe's first members of staff at Twickenham were:

Linda Charlton – Housing Manager
Rini Reid – Senior Housing Assistant
Terry Neylon – Housing Assistant
Julia Greenwood – Legal and Sales Officer
Richard Watts – Development Manager
Barrie Johnston – Accountant
Ved Soni – Finance Assistant
Trudi Bates – Accounts Assistant
Alec Heard – Maintenance Surveyor
John Caudwell – Maintenance Surveyor
Trudi Playford – Secretary
Moirá Martland – Secretary

Hastoe's current senior management team:

Sue Chalkley – Chief Executive
Kevin Hartnett – Business Development Director
Anne McLoughlin – Operations Director
Will Roberts – Finance Director and Legal Company Secretary



APPENDIX FOUR: ENVIROMENTAL PROJECTS

The European Housing Ecology Network, sharing research and seeking funding for energy efficiency across the EU.

The Thermie Project of 60 houses built in Saffron Walden and Milton Keynes in 1994 under the EU Thermie Programme to demonstrate advanced energy efficiency techniques.

The FutureWorld project at Milton Keynes demonstrated new building techniques, learning from exchanges with colleagues in Denmark and Holland.

The Amphion Project encouraging industrial techniques of building in timber, again learning from visits to Sweden and British Columbia.

The Affordable Water Project, which was run from Hastoe's Dorchester office by Adrian Cridge.

APPENDIX FIVE: SOURCES AND CREDITS

Ian C F Butcher
Andrew Williamson OBE
Frankie Merz
Douglas and Margaret Elliott.
Rini Reid
Danny Birchall – Screen online
East London History
The Norwood Society

The Rural Housing Trust
Margaret Clark OBE
Nick Lear
Shirley Evans-Jones
Andrew Budden
Bob Paterson
Sue Chalkley OBE

I Giles Worsley MA, PhD, FSA (22 March 1961 - 17 January 2006) was an English architectural historian, author, editor, journalist and critic.

A social history of Hastoe Housing Association

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