

# **WOODBERRY DOWN COMMUNITY ORGANISATION Board Meeting**

## **MINUTES**

**Thursday 15<sup>th</sup> February 2024  
7.15 pm Redmond Community Centre**

### **Attendance**

Andrea Anderson, Geoff Bell, Phil Cooke, Adrian Essex, Oonagh Gormley, Jackie Myers, Tina Parrott, William Sheehy, Leonora Williams, Dulce Laluces, Mina Faragalla, Jacquie Knowles, Barbara Panuzzo, Donna Fakes, Elaine Gosnell, Omar Villalba

### **Guests Included**

Hermione Brightwell, Carol Boye, Tom Anthony, Jaime Powell, Mark Bowden, Anthony Green, Cllr Sarah Young, Cllr Caroline Selman

### **Section 0 - Introduction**

#### **1. Welcome / Apologies for absence**

Kalu Amogu, Euphemia Chukwu, Doreen Cox, Gloria Obiliana, Maggie Lewis, Hilary Britton, Isobel Pierce

#### **2. Acceptance of minutes:**

- 2.1. The February minutes were agreed with one correction: in paragraph 5.10, it should state that "Oonagh noted that the current method of counting units does not consider the number of bedrooms and total size of the property."

#### **3. Matters Arising / Action Tracker:**

- 3.1. TV Aerial: NHG have provided William with a free sat box to trial for a period. Once it has been trialled, they will give feedback.
- 3.2. DHN: The Council is still reviewing the draft feasibility study prepared by Arup. An update will be brought to the DHN Working Group as soon as possible. The Chair asked for Hackney to provide a timeline.
- 3.3. Windows report: Berkeley confirmed that the update on the windows report remains unchanged, with Berkeley not yet in a position to share the report.
- 3.4. Rodents/Pest Control Strategy: Hackney reported that it is in progress - a meeting will be arranged with the Vermin Group.
- 3.5. Service charge: NHG updated that James Glass (Director of Places & Estates) has spoken to Omar on the phone twice in recent weeks to discuss the service charge progress and other subjects.
- 3.6. Berkeley has provided the buyer demographic information which Roda circulated on 6th February.
- 3.7. Carol has reported that a response from the Deputy Mayor to the Chair will be provided w/c 19th February.

- 3.8. Roda emailed the Board on 23rd January and advised that Phase 4 application is currently scheduled for the March Planning Sub-Committee, which is scheduled for Wednesday 6th March.

## **Section 1 - Introduction**

### **4. Intermediate Housing presentation**

- 4.1 Mark Bowden and Philip Wellard from NHG presented the Intermediate Housing presentation. Mark explained that the PDA definition of "Intermediate Housing Units" means Affordable Shared Ownership Units and Affordable Shared Equity Units. The PDA sets out the NHG purchase prices for Social Rent, Shared Ownership & Shared Equity homes. NHG entered into the PDA based on these products. Mark noted that NHG incurs losses on social rent homes, requiring them to cross-subsidise these homes from a combination of shared ownership properties in Woodberry Down and from their broader projects across London. They have market rent products that contribute to a central fund, allowing them to ensure the viability of Woodberry Down.
- 4.2 Mark also explained the availability of other intermediate products in the market. He mentioned that the GLA recognises London Living Rent, which offers an initial three-year fixed-term tenancy for households earning under £60k, with reduced rent aimed at enabling residents to save towards buying their home via shared ownership. However, Mark noted that this product has not been successful for NHG, with no conversions to home ownership since 2018. As a result, NHG discontinued this product for new projects starting in 2023.
- 4.3 The Hackney Living Rent is a novel form of affordable housing designed for individuals with middle incomes who typically wouldn't qualify for social housing. Rents are calculated based on a third of average ward-level incomes. However, funding Hackney Living Rent necessitates the provision of 4 market rent homes to subsidise 1 living rent home. It's important to note that this product is not available on Woodberry Down.
- 4.4 Another product mentioned by Mark is the Intermediate Market Rent, which imposes a £60k household income cap, and the rent is calculated at 80% of market rent.
- 4.5 Shared equity is a product offered on the Woodberry Down estate, providing an opportunity for leaseholder residents to continue residing there. Existing Woodberry Down leaseholders have the option to purchase a share of one of the new homes from NHG. Any unsold equity gap is retained by NHG, with no rent charged. This initiative is funded by the London Borough of Hackney, Berkeley Homes, and NHG.
- 4.6 Philip introduced the shared ownership product and highlighted its benefits. Shared ownership is a regulated affordable product delivered under local planning policy. It is open to most people with a household income of under £90,000. Shared ownership allows buyers to purchase a percentage (minimum 25% on Phase 3) of a property to assist them in getting on the property ladder. Rent is paid on the unsold equity, and the leaseholder can increase their share in increments until they own their home outright. The rent is charged on the unsold equity, typically capped at a maximum of 2.75%.
- 4.7 During the presentation, Philip also conducted a comparison of the costs associated with shared ownership against those of open market rent and private sale. For instance, the cheapest 1-bedroom unit is priced at around £480,000, a 25% share would cost £120,000. The deposit required would be £6,000, with a monthly mortgage payment of £665, monthly rent (2.75%) of £825, and monthly service charge of £188, resulting in a total monthly cost of £1,679. The minimum income

required for eligibility is £60,492. All buyers undergo affordability assessments conducted by external financial advisors.

- 4.8 Shared owners have the flexibility to staircase at any time, either partially or to achieve full 100% ownership. When a resident decides to sell, the only restriction is that NHG attempts to sell their share of the home for 8 weeks, rather than selling 100% of the property, in order to retain the affordable housing status in the long term. NHG Sales facilitated 302 Resales transactions in 21/22 and 386 staircasing transactions in the same period.
- 4.9 Philip also provided insights into the occupancy of buyers in Phase 2, along with specific buyer data pertaining to Woodberry Down.
- 4.10 Mark clarified that the Hackney Council only considers 4 tenures in its own schemes: outright sale, shared ownership, social rent and Hackney Living Rent. The Council doesn't run any key worker schemes, as this is too difficult to accurately define, instead choosing to define by income bandings as key workers often fall into these. Hackney is working on the new Housing Strategy to address the issues raised in recently commissioned research and will deliver this in 2024.
- 4.11 Philip highlighted some of the upcoming changes in shared ownership:
- Minimum stake reduced – Under the new model lease, buyers need only buy 10% of the full market value of the property.
  - Greater flexibility in staircasing – The new scheme has been amended to reduce the minimum initial percentage share to 10% (down from 25%), as well as gradual staircasing in 1% increments.
  - Lengthening of lease term – The length of the new model lease is 990 years – substantially lower than the 125-year lease term under the earlier model.
  - New period for repairing obligations - Shared owners under the new model lease will have the benefit of a new 10-year repair warranty under which the landlords/housing associations are required to pay for essential repairs, up to an annual limit of £500 (any unused element can be carried over to the next year).
- 4.12 NHG have concluded that there will be no changes to the intermediate offer for Phases 3 & 4. However, Hackney is in the process of setting up an Intermediate Housing Panel. This panel will investigate and map the need for intermediate housing in the borough and is to be jointly commissioned across Hackney, Islington and Camden.
- 4.13 Following the presentation there were a number of questions raised, concerning how someone qualifies for shared equity and what the process involved. Hermione explained that shared equity is offered to leaseholders residing in the Hackney blocks within Woodberry Down, with compensation considerations factored in over the duration. As Hackney initiates the buyback process in each phase, the shared equity offer allows existing Woodberry Down leaseholders to purchase a share of one of the new homes from NHG, as the properties being bought back have a lower market value. There are also eligibility criteria, such as residency duration.
- 4.15 Another question inquired into the property duration given the eventual transition to private ownership due to staircasing. Philip noted that he does not think that happens in its entirety. He shared that eight staircasing purchases have occurred since the project. Shared equity properties remain unchanged unless fully bought out. Most staircasing activity was in Phase 1, decreasing as prices rose, lessening its efficacy as an ownership stepping stone.
- 4.16 The next question asked about whether there is a specific number of properties in each Phase reserved for shared equity? Mark stated that there are 13 properties reserved for shared equity in Phase 3 and 10 in Phase 4.

## **5. Masterplan Update (Berkeley Homes)**

- 5.1 Tom Anthony introduced the Masterplan update which included the outcome of the last consultation and details of the consultation due to be carried out.
- 5.2 He ran through the methodology of consultation. There were 15,000 flyers distributed, and 106 people attended in person. There were four consultation drop-in sessions held at various locations across the estate on different days and at different times. The venues included the Redmond Centre, Phase 3 portacabin, and Primary School. These sessions were held during two afternoon-evening events and two Saturday morning sessions.
- 5.3 Venues had been chosen for proximity to Phases impacted by the new masterplan. The information had also been on the commonplace website. There had been 1633 visits online, along with 143 feedback forms completed, and 116 people had joined the mailing list. So far, the support of the new master plan is at 27% for unsure or neutral, 35% yes (in support), and 38% no (not in support).
- 5.4 He also introduced changes to the massing from the previous update. These changes were partly made following observations from the Design Review Panel and also were broadly in line with concerns raised by WDCO reps on the Design Committee. Examples of changes included in Phase 5 include the south-east building being reduced from 14 to 8/10 storeys, along with the podium edge being set back, whilst in Phase 7 a block to the north east of the Phase had been taken out following "townscape concerns and the properties redistributed within the phases. Overall, however, the number of properties to be built hadn't changed. WDCO Board members made a number of points reiterating their concerns about the massing and the potential impact on the liveability of the neighbourhood, the usability of the green spaces proposed, and queried how some of the suggested blocks might be serviced.
- 5.5 Tom responded that the number of homes were required to keep the regeneration project moving forward and that the proposed masterplan met computer generated wind and sunlight standards.
- 5.6 Members brought up the fact that the wind studies are going off of an average and therefore don't represent the windy seasons, considering the problems that the estate faced with high wind levels between the two highest towers, that they asked Berkeley Homes to prepare a study for that accounts for just the period of time when the wind is the worst.

**ACTION:** Berkeley to bring back wind information for the masterplan showing the impact of the illustrative masterplan during the windiest season.

- 5.7 Board members also noted that, despite the increase in housing numbers and density, there were still no numbers as to whether the original number of social rented homes would be reprovided.
- 5.8 Tom stated that the Council are looking at this issue and should be preparing a detailed answer but that the housing mix is flexible, as the sizes of the homes can be adjusted.
- 5.9 He recognised that, according to anecdotal evidence on the housing register, more larger homes are needed following the rehousing of the existing estate tenants. He highlighted that the actual mix of each Phase will be decided when each phase prepares a detailed (reserved matters) planning application.
- 5.10 Elaine inquired about the 200 social rented homes that are not being reprovided. Carol clarified that the Council's commitment regarding housing

numbers will be on the Hackney website next week and will be presented to the Board in March.

**ACTION:** Hackney will present the housing number at the March Board.

5.11 Tom also encouraged Board Members to attend the final consultation events to be held in February and March.

5.12 Geoff noted that the approval rate in the second masterplan was notably higher, possibly around 70% to 80%, which was also brought up by the WDCO Design Committee representatives during the Design meeting. He requested that the ITLA provide the exact figures for confirmation.

**ACTION:** The ITLA will provide the figures regarding the approval rate of the second masterplan.

## **6. Partner Updates:**

6.1 Hilary noted that, at the conclusion of the library feasibility study, there is no guarantee of a library being constructed. Hermione clarified that the feasibility study outlines various options for consideration.

6.2 Elaine requested an update on the out-of-phase split and asked for this to be added to the action tracker.

**ACTION:** Hackney will providing an update on the out-of-phase split household in their Board report, which should include a timeframe for when the policy will be implemented.

## **7. Board Discussion without partners**

7.1 Roda reminded the Board members of their earlier pre-meeting where they deliberated on two motions, both of which were presented to the Board for consideration.

7.2 She informed the Board about the upcoming vote on these motions, with the first motion being presented by Adrian, Oonagh, and Hilary. Geoff raised a query regarding the possibility of voting on the motion separately rather than as a resolution. However, Hilary Britton, Adrian, and Oonagh decided to maintain the resolution as a whole. The final vote on the motion resulted in 3 in favour, 6 against, and 6 abstentions, therefore, the motion was not carried.

7.3 The Board then considered Geoff, Phil, Jackie, and William's motion. They were asked if they would be able to amend the motion and add two points:

- The WDCO Board requests Planning to consider servicing arrangements along Woodberry Down. This is a narrow road which currently experiences gridlock on a regular basis. Concentrating all services (deliveries, car park access, bicycle access, refuse collections, etc.) onto this road will increase traffic to unsafe levels. It is crucial to remember that there is a school immediately opposite the site. The junction with Seven Sisters Road near the Manor House tube station will become congested and potentially hazardous. We suggest that Planning insists on further negotiation with TFL to enable parking bays for servicing access on Seven Sisters Road.
- The WDCO Board requests Planning to consider the environment along Seven Sisters Road to ensure properties on that road do not become undesirable, potentially leading to them being bought by investors for short-term rentals.

These two points were discussed and added to the motion for consideration.

7.4The final vote on the motion resulted in 10 in favour, 4 against, and 1 abstention, therefore, the motion was carried.

**ACTION:** Roda will circulate the amended motion, which was passed by the Board, to all members for their reference.

**ACTION:** Roda will send the motion to the Hackney Planning Officer.