

JMB

Asset Management

Strategy

2010/11 to 2015/16

1. INTRODUCTION

This Asset Management Strategy (AMS) is written in very challenging financial times. The purpose of the AMS is to:

- Prioritise expenditure, this includes being explicit where the JMB will not be able to invest in its stock and the consequences
- Identify how extra money can be generated to help protect the stock that the JMB manages.

Leathermarket JMB (the JMB) is a tenant managed organisation. It was established as the result of joint working by five Tenant and Resident Associations (TRA's) and staff at what used to be the Leathermarket Gardens Neighbourhood Office. The JMB started to operate in April 1996 and signed a Management Agreement with Southwark Council on 9th October 1996.

The Agreement requires Leathermarket JMB to manage the Council's housing stock, including the management of repairs, maintenance and major works. The council remains the landlord and the JMB are managing agents. The JMB has 1051 tenants and 401 leaseholders, managing 1452 properties in total. It operates in the Bermondsey area of South London.

The Board of Directors are responsible for governance and strategic decision making. The Board is composed of two Directors elected by residents from each of the five TRA's, together with three independent co-optees, with specialist knowledge, nominated by the elected Board members. Day to day services are delivered by forty paid staff.

Within the constraints of the funding available provided by the landlord, Southwark Council, the JMB strives to:

- Bring all tenanted properties up to the decent homes standard
- Organise cyclical maintenance
- Identify potential health and safety problems, and take reasonable measures to eradicate or control these risks, especially with regard to fire safety
- Ensure that its estates are places people want to live and where they feel safe. Also that the estates look attractive and distinctive.

This AMS covers the range of activities that ensure the JMB's stock meets the needs and standards required now and in the future. This means ensuring that properties are in good condition and are of a design that is appropriate to modern living.

This AMS is written in the context of a significant decrease in public sector finance. This AMS has to detail how the JMB:

- Will decide what not to do
- Increase independent income
- Seek to maintain the condition and appearance of the estates

In 1999 the Southwark Estates initiative paid for Chapman Hendy Associates and PRP architects to carry out a feasibility study on the options for redevelopment/ refurbishment in the JMB area. Where recommendations are still relevant they are included in this AMS.

2. THE PURPOSE AND OBJECTIVES OF THE AMS

The properties that the JMB manage are regarded as an asset. Investment is required to ensure that the asset is 'fit-for-purpose' for as many years as possible. For the JMB 'fit-for-purpose' means physically sound, safe and somewhere they people want to live. This AMS sets out the JMB's approach with regard to asset protection, health and safety and the quality of life for residents, in the context of the resources that the JMB predicts will be available.

The challenges for the JMB are to:

- Keep dwellings in good condition, comparable with that of other well managed social landlords
- Update properties to meet current and future expectations and demands
- Ensure works comply with current regulations
- Provide a balance between responsive and planned/cyclical repairs and capital investment
- Meet the Decent Homes standard
- Improve standards of energy efficiency
- Contribute to neighbourhood regeneration.

COMPONENTS OF THE AMS

These are:

- Refurbishment of dwellings and communal areas to ensure they remain attractive, meet modern requirements and resident expectations.
- Address newly emerging needs
- A planned maintenance programme, which achieves economies by replacing components before they would otherwise require extensive responsive repairs and anticipate changes in minimum acceptable standards.
- A responsive maintenance service that ensures residents remain satisfied with their accommodation and prevents deterioration in its condition.
- Cyclical maintenance to prevent deterioration in the physical condition of the stock
- Address health and safety issues
- An efficient and effective voids repair service, helping to speed up the re-letting process and maximising revenue.
-

RESOURCES

Currently the resources available to the JMB are:

- Major works allowance- £1.2m per annum
- Maintenance allowance- £1m per annum
- Staff resource
- Resident resource
- External funding- Section 106 (planning gain) and Cleaner, Greener and Safer (C,G&S).

The JMB makes a significant contribution each year to Southwark's Housing Revenue Account, with the income raised from tenants and leaseholders far exceeding the amount spent on works, services and debt repayments. Unless there is a significant change the future for the JMB is Southwark Council passing on cuts from central government to the JMB. Further work is being done to model the impact of a 10 and 20% cut in budgets and the impact this will have on the asset that the JMB manages

The requirement for the JMB to increase its income has become critical. The options are for the JMB to

- Agree with Southwark Council that it will become financially independent, this will include paying off the outstanding debt on the properties that the JMB manages
- Agree new build that brings in extra money and for which the JMB gets a management and maintenance allowance
- Provide services to other TMOs
- Market the JMB management to private and social tenants in the area.

Another imperative for the JMB is to make the most of the money it gets. Even if the JMB financially restructures it will take time to achieve and bring in extra income. If the JMB cannot restructure the decrease in funding will certainly be for five year and may become an on-going reality. With the money for big projects significantly reduced the JMB will need to identify relatively small scale schemes that make a big difference to peoples' lives. This will call for excellent micro-consultation of management of the works.

TIME-SCALE

The JMB's aspiration is to write a thirty year AMS. The difficulty is that the JMB does not have a self-contained rental stream and is wholly dependent on external public sector funding. Funding to Southwark Council will reduce significantly for the next year years, but at the moment it is not known by how much. Therefore it will only be possible to offer scenarios. Beyond the next five years, predicting the budget that Southwark will give the JMB, if the existing financial arrangement remains unchanged is impossible. A ring fenced housing revenue account for the JMB would allow the JMB to plan over the next 30 years with certainty.

The scope of this version is limited to collating information about the current physical condition of the stock and residents' aspirations.

The JMB is a local tenant managed organisation so the information is more detailed and specific than contained within other social landlords AMSs. This AMS is intended to be detailed enough to guide operational decision making.

3. ASSET PROFILE

The (TRAs) that form the Leathermarket JMB are:

Lawson Estate	455 properties
Bermondsey Street	194 properties
Decima Street	377 properties
Kipling Estate	270 properties
Crosby, Hamilton & Lockyer	156 properties

Leasehold properties included in the above figures are as follows;

Lawson	128
Bermondsey	68
Decima	76
Kipling	74
CHL	<u>55</u>
Total	<u>401</u>

PROPERTY SIZES

The tenanted property portfolio is as shown below;

TRA	Bedsit	1 Bed	2 Bed	3 Bed	4 Bed	Total
Lawson	14	34	173	94	12	327
Bermondsey	1	45	43	30	7	126
Decima	9	88	135	59	10	301
Kipling	21	53	89	34	0	197
CHL	4	27	32	26	12	101
Total	49	247	472	243	41	1051

The 3 most common tenanted property types are therefore:

- 1 bedroom units (23% of stock)
- 2 bedroom units (45% of stock) 3 bedroom units (23% of stock)

- Only 41 properties have 4 bedrooms (3.8% of stock)
- Only 23 houses remain tenanted (2.2% of stock).

PROPERTY AGES

The greatest proportion of the JMB stock was built in the 1930's with 534 (37%) properties of 1453 built by the Metropolitan Borough of Bermondsey.

The newest properties are at the Great Dover Street complex, built in 1980, by the Greater London Council (3%).

The oldest properties are Trinity Street, Bartholomew Street and Brockham Street, estimated to have been built in 1830 (2%).

Lawson Estate was built in the mid to late 1950's, with the exception of Nashe House, which was built in 1961 by London County Council (27%).

The Kipling Estate was built in the mid 1960's, at the same time as Cluny Estate, by London City Council (23%). Peveril House and Rephidim Street were built at the same time, by the London County Council (3%).

Hamilton Square is the block built in the 1970's (3%).

Lockyer Estate has the largest age difference between its component blocks (1933 to 1958).

4. STANDARDS

MINIMUM STANDARDS

The JMB are legally obliged to maintain its property to the minimum standards covered by the following legislation:

- The Landlord & Tenant Act 1985, section 11
- The Housing Act 1985, section 604(1) and (2)
- The Environmental Protection Act 1990, section 79 (1)
- The Defective Premises Act 1972, section 4 (1) & (2)
- The Housing Act 2004, part (1).

To ensure that these standards are attained and maintained, the JMB will need to meet the following criteria, relating to repairs, long term maintenance and improvement of stock:

- An effective and efficient repair service, with published targets for the standard of performance to be achieved
- The provision of access to a 24 hour emergency service, with residents informed about the procedure to be followed
- Monitor, and at least annually, report performance to residents and review against service standards

- Ensure that housing is in a reasonable and lettable condition, including a set standard for this condition
- Reasonable methods for knowing the condition of the stock, and up-to-date information on the condition, including energy efficiency
- Have costed plans for future maintenance and improvement
- Through planned work, help Southwark to, meet its obligations under the Home Energy Conservation Act 1995
- Be able to demonstrate that there is adequate financial provision for planned maintenance and improvement works
- Ensure value for money and probity in the commissioning and execution of its repair, maintenance and improvement works
- Ensure safety standards, with special regard to fire safety

5. DECENT HOMES

The Decent Homes Standard was introduced by the Government in July 2001. The essence of the standard was to create a minimum standard of housing across all Local Authorities and Registered Social Landlords (RSLs). The target for making homes decent and prevented from becoming non-decent was 2010. In view of the lack of funding provided by the Government to reach the Decent Homes Standard Southwark has moved its target date to beyond 2010 and has restricted replacement to kitchens- rather than kitchens and bathrooms. It is not known whether the standard will survive the public sector cuts. However it is felt by tenants and housing staff to be fair and offers objective criteria for making spending decisions.

The standard is broken down into four main criterions. A Decent Home is defined as one that meets all four of the following:

Criterion A – Fitness for habitation standard. Replaced in 2006 by the Health Housing and Safety Systems Rating- free from serious health and safety hazards. Failures for the JMB under this section mainly relate to dampness (the property not being water tight).

Criterion B – It is in a reasonable state of repair. Dwellings failing on this will be those where; one or more key building components are old and need replacing, or, two or more other building components are old and need replacing. Failures for the JMB under this section mainly relate to central heating boilers and roofing.

Criterion C – It has reasonably modern facilities and services.

For properties to fail on this, they must fail more than two of the following:

- A reasonably modern kitchen (20 years old or less)
- A kitchen with adequate space and layout
- A reasonably modern bathroom (30 years old or less)
- An appropriately located bathroom & w.c.
- Adequate noise insulation (where external neighbourhood noise is a problem)
- Adequate size and layout of the common areas for blocks of flats

The most common single reason for failure at the JMB is for kitchens being older than 20 years and in poor condition.

Criterion D – Provides a reasonable degree of thermal comfort. Dwellings failing on this are those without effective insulation and heating.

PROPERTIES THAT DO NOT MEET MODERN STANDARDS

The JMB has properties built in the 1920's/1930's that do not meet current standards; however the flats were built to low space standards, which makes conversion difficult. These flats are:

- Crosby: No wash hand basin (whb) - 5 properties
- Elim: No whb - 10 properties
- Large Lockyer: No whb 5 properties
- Snowsfield: bathroom leads off kitchens- 2 properties.

PROPERTIES MADE DECENT

2006 to 2010

YEAR	ESTATES	WORKS	NUMBER OF PROPERTIES	COST
2006/07	Mendham House	Rewires & kitchens	23	52510
	Tyers Estate	Heating & kitchens	<u>58</u>	<u>158809</u>
				<u>81</u>
2007/08	Falmouth Road, Great Dover St. complex	Boilers & kitchens	50	399836
		Boilers, kitchens & rewires	46	285000
	Peveril House, Weston Street & Bermondsey St.		96	684836
2008/09	Rephidim Street	Boilers, kitchens & rewires	4	252069
	Snowsfields	Boilers, kitchens & rewires & roof	5	303518
	Symington House	Boilers, kitchens, rewires	<u>80</u>	<u>3155855</u>
& windows		<u>89</u>	<u>3711442</u>	
2009/10	Elim, Meakin & Whites Grounds Estates, Decima St. & Crosby Row	Boilers & kitchens	227	2152240
	Total since 2006		<u>493</u>	6759837

DECENT HOMES PROGRAMME

The estates still requiring works are Lawson, Lockyer, Kipling and Hamilton. Unfortunately whilst this work is happening further disrepair will occur. The programme to carry out Decent Homes and other essential work is set out on in Appendix 2. The consequences of a cut to £1m and £0.8m will be modelled.

FIVE YEAR MAJOR WORKS

Whilst the planned works are taking place further deterioration of the fabric of the buildings will occur. Two problems potentially requiring attention are:

- Hamilton Square roof £200,000
- Falmouth Road rendering £50,000

STOCK CONDITION SURVEY

Southwark accept that their current stock condition survey contains inaccuracies and have commissioned a further survey for which the results are awaited. The current report (*Appendix 1*) is useful as an indicator of the overall condition of the stock, rather than an accurate description of the condition of particular properties or blocks. The report indicates that 514 properties pass and 537 properties fail the Decent Homes standard. The principal reason for failure is thermal comfort (heating systems and insulation), which accounts for 419 properties.

6. ESSENTIAL SERVICES

In addition to the Decent Homes criteria the services that need to be safe and reliable are:

Water Supply

- Tyers: water supply pipes within the block run through corroding concrete. The cost of re-running these pipes is £100,000. There has been pipe bursts on the main supply running underneath the courtyard. The replacement cost is £50,000. At the moment the JMB are able to manage the couple of incidents that occur each year
- Water tanks no significant problems notified by Southwark.

Drainage/ Rain water goods

- Drainage on the 1920/30's blocks, large Lockyer, Crosby, Whites and Elim is a general problem.
- Some residents pour cooking oil down the sink, which solidifies in the drain pipe.
- Meakin balcony rain water pipes are small and easily blocked, causing flooding during heavy rain.

Electrical supply

- Nashe lateral mains needs renewing: approximate cost £30,000
- Symington lateral mains needs renewing: approximate cost £60,000
- Elim, Whites, Meakin, Beeston and Munday lateral mains need checking.
- Peveril lighting improvements, Inc. emergency, £5,200

DISTRICT HEATING

The blocks with district heating are:

- Meakin-123 properties
- Kipling low rise
- Great Dover Street complex

The systems are managed by Southwark. Only incidental and repairable breakdowns are occurring. Some residents would like to have more control over costs, but in the current climate spending money to move from district to individual systems cannot be a priority.

INDIVIDUAL HEATING

100% of tenants' properties receive a gas check each year. The council offer the same service to leaseholders, but take up is low. Leaseholders should provide the council's with a gas safety check, but across the borough less than a handful of leaseholders had done this by January 2010.

LIFTS

Reliable lifts are essential to people with limited mobility. In recent years lifts have been particularly problematic. The age of the lifts means that finding replacement parts can be difficult. The JMB buys a lift maintenance service from Southwark. Southwark have recently prematurely ended their lift maintenance contract. There was a planned maintenance element in this contract, but Southwark are challenging whether the contractor has fulfilled this requirement of the contract. Southwark have also been in a long-term process of re-organising the section that provides technical support.

The JMB undertook a lift condition survey in 2008, the problematic lifts were

- Burwash- scheduled for replacement (estimated start date Jan 2011)
- Mendham- scheduled for replacement (estimated start date Jan 2011)
- Simla – scheduled for refurbishment (to be announced)
- Symington -JMB replaced lift cars
- Lyly, Jonson and Greene- JMB paid for door mechanism up-grade
- Archdale-the lift is old & sourcing replacement parts is difficult.

The JMB have requested copies of Southwark's lift insurance report, so that this information can be checked against the JMB's condition survey. The JMB has joined the Council's remote monitoring system, during the 1.1.10 to 21.7.10 Archdale lift was out of action for the greatest amount of time.

7. CYCLICAL MAINTENANCE

Cyclical maintenance is more cost effective than responsive maintenance. Also it is better to prevent a problem than deal with the consequences. Planned maintenance arrangements are:

- Gas checks for tenants-annual
- Playgrounds- quarterly health and safety check
- Communal water tanks- checked annually for water quality and absence of Legionella virus annually
- Dry risers- wet and dry test-annual
- Simla/ Burwash smoke dispersal system- twice a year
- District heating plant rooms- monthly
- Lightening conductors-annual
- TRA/ office fire equipment-annual.

7.2 EXTERNAL DECORATION

The biggest cyclical maintenance issue is external decoration, which should be done every seven years. In the early 1990's most blocks had wooden windows, which were in poor condition, so for twenty years the JMB has had to concentrate its resources on window replacement, at the expense of external redecoration. The dates that blocks were decorated are as follows:

- 1994/5 Simla & Burwash
- 1995/6 Elim, Meakin, Decima Street & Kipling low rise
- 1996/7 Crosby Row, Lockyer Estates & Great Dover Street complex
- 1997/8 Jonson, Lyly, Greene & Nashe
- 1998/9 Falmouth and Peveril
- 1999/00 Hamilton and Snowsfields
- 2000/01 Archdale and Mendham,
- 2001/02 Kempe, Alleyn, Beeston, Munday & Middleton
- 2002/03
- 2003/04 Trinity Street, 1-19 Bartholomew St, Brockham St.
- 2004/05 Whites Grounds and Tyers
- 2005/06
- 2006/08 Symington
- 2008/09 Snowsfields, Rephidim Street
- 2010/11 Archdale and Mendham

The JMB have tried to mitigate the effect by painting communal areas that are accessible without scaffolding.

OTHER CYCLICAL MAINTENANCE WORKS

The other desirable cyclical maintenance works, if the JMB can identify the resources, are:

- Asbestos Register annual up-date
- Intake cupboards annual check
- Main electrical supply annual check
- Estate lighting, check every 12 weeks, currently ad hoc
- Tree lopping, very limited budget
- Drainage, regular clearance of problematic areas
- Communal window cleaning programme.

The JMB also encourages leaseholders to pay for an annual gas safety check.

INSPECTION

The JMB's inspection regime is:

- Estate inspections every 6 weeks: currently problematic
- Fire safety check annually
- Directors walk around annually
- Cleaning and combustible rubbish check weekly

COMPONENT LIFE CYCLE

It is more cost effective and less disruptive to replace components in large quantities before they fail. The recommended life cycle is:

- Windows –30 years.
- Kitchens –20 years
- Bathroom-30 years
- Gas boilers-15 years
- Internal electrics-30 years
- Pitched roof 100 years
- Flat roof- 70 years
- Block electrical supply-30 years
- Lifts-60 years
- Rainwater goods-30 years
- Drainage system-70 years
- Front doors-20 years
- upvc windows -40 years

Further work is required to quantify the implications for the JMB.

8. RECURRENT REPAIR PROBLEMS

CONDENSATION

There was an increase in condensation problems during cold winter of 2009/10. This problem is different to dampness, which is caused by water penetrating from outside. The problem is occurring across most of estates, except Kipling and Symington. The reasons can be:

- More than the ideal number of people living in the flat
- The pre-war flats are small, residents can only just get their furniture in, which means there is no room for air to circulate
- Insufficient heat, often caused by fuel poverty
- Insufficient ventilation
- Drying clothes inside the flat, often caused by residents not being able to afford dryers
- Not shutting kitchen door when cooking
- Not ventilating the bathroom during and after bathing
- Large area of external glazing (Falmouth Road)
- Concrete lintels (Hamilton Square)
- Corner and upper floor flats, with cold external walls or ceilings.

When residents report condensation problems the JMB sends them out advice and asks the resident to actively manage the problem by:

- Wiping off mould growth with diluted detergent or mould retardant
- Using mechanical ventilation provided
- Not drying clothes in the flat
- Opening the bathroom window after bathing
- Bathing reasonably & using a shower curtain
- Shutting the kitchen door when cooking.

The JMB needs to build up a register of properties affected by condensation and if possible identify the staffing resource to arrange follow up visits to see if the advice given is being followed and whether the problem is receding.

UPVC WINDOWS

There is a failure of the first generation of uPVC windows on Tyers, which will cost about £15,000 to repair. These repairs are being carried out in a staged way, funded from the day to day repair budget. Generally, because there are a number of window manufacturers and the design is regularly up-dated, sourcing replacement parts is difficult.

9. HEALTH AND SAFETY

No social housing organisation can eliminate all risks associated with managing estates. The JMB's responsibility is to identify risks and eliminate risks that are unacceptable and control (manage) other risks.

TRIP HAZARDS

In each of the last couple of years the JMB has spent about £35,000 dealing with trip hazards. Also, Lawson TRA has also been successful in bidding for

C, G&S money to eliminate trip hazards. It is anticipated that this level of expenditure will reduce in future years.

FIRE SAFETY ASSESSMENT

The JMB's Programme Manager undertook fire risk assessments of all blocks in July 2009. Subsequently, Southwark have taken responsibility for the inspection of all blocks, with more than four floors. The JMB will publish a Fire Risk Strategy in 2010.

The width of beading on the fire doors and staircase glazing met the standards when the blocks were built, but does not meet current standards. The JMB will seek guidance from Southwark Council about whether this is a problem it needs to address.

FIRE SAFETY INSPECTION REGIME

The six weekly repair inspections should include:

- Checking communal fire doors are not damaged
- Checking dry riser heads have not been stolen
- Smoke dispersal system Simla and Burwash
- Check signage
- Visual check of lightening conductors
- Rubbish trapped in the pigeon netting

ASBESTOS

The JMB takes a managed risk approach, leaving materials containing asbestos in situ where it is undamaged and poses no immediate threat to health and safety. The JMB maintain an asbestos register. The challenges are:

- To ensure that residents or contractors do not disturb the asbestos

- For the JMB to be aware of any deterioration that may occur.

There is asbestos in the Simla and Burwash ventilation system, which is inaccessible to residents and cannot be damaged. Some of the Nashe House bath panels contain asbestos. If a repair is required the panel can be taken off, but will need to be carted off site under controlled conditions.

ROOF EDGE PROTECTORS

Whilst it is not mandatory the current guidance is that flat roofs above four floors should have fencing around the perimeter. Currently only Symington has. The requirement will be written into the Archdale/ Mendham re-roofing contract.

In recent years the JMB has invested in making roof spaces and flat roofs safer to access. The design of Falmouth Road means that someone needing to access the roof has to climb the height of a maisonette at 90 degrees to the ceiling. Whilst this is far from ideal there is no reasonably priced design solution to this problem.

10. RE-DEVELOPMENT OPTIONS

With the housing crisis deepening and cuts of 15-30% being discussed, the council will be looking for new build sites. If the new build is for sale land values are highest in this part of the borough. This represents both an opportunity and a threat.

Opportunities

- More properties for the JMB to manage, helping to spread office, management and governance costs
- More social housing, promoting settled communities
- Money from the site disposal and section 106 (planning gain) can be spent on repairing existing buildings.

Threats

- The JMB has no control/ influence over the new build process. Building tells place on sites residents find unacceptable, valuable green space and parking provision is lost. The buildings are too high.
- The specification of design and materials is low. Buildings quickly degenerate detracting from the appearance of the area.
- The pepper potting of social and private management

The example to date is the disposal and redevelopment of the Harper road site. The JMB were excluded from the decision to dispose of the land and the redevelopment plan. As a consequence the disbenefit to JMB residents far exceed the benefit. This is not a situation the JMB should allow to happen again.

The following principles are evolving:

- The benefit of the development for residents must outweigh the disbenefit
- Moving residents out of their home and
- Build high quality, low rise, large bedroomed accommodation
- Preferred sites are on the edges of estates, where there are already buildings, such as garages. Green space in the heart of estates is not an option for redevelopment.
- Dispersed development, making use of underused areas is better than high rise, high density
- Where parking provision, or any other social provision is lost, it needs to be replaced

11. RESIDENT ASPIRATION SCHEMES

CHANGING EXPECTATIONS

Residents want their homes and communal areas to be modernised to meet changing living patterns and aspirations. For instance there are now more:

- Electrical goods- so residents want more sockets and bedrooms have become more of a fire risk
- Stereos and TVs- so noise is more of a problem
- Cars- so residents want more parking spaces.

Climate change is now an important issue

GENERAL ISSUES- ESTATES DESIGN

Fencing, playgrounds, pathways and signage are the result of history, rather than planning. For each estate the questions that need to be answered are:

- Should residents be encouraged to congregate and socialise in communal areas, or should the limit the JMB's ambition be to provide a pleasant environment for people to pass through?
- Should there be dog areas, or should the JMB encourage people to exercise their dogs off our estates?
- The JMB has given permission for high private fencing, which now gives a shantytown feel. Should the JMB compensate residents and take it down?
- Should the JMB support vulnerable residents who are having problems maintaining their gardens, for the wider benefit of other residents?

ESTATE SPECIFIC ISSUES

JMB directors are visiting each block to collate a list of works that will improve its appearance or liveability (*Appendix 3*). JMB directors are being asked to consider:

- Whether they would like to live on the estate
- The general appearance
- Standard of cleaning
- State of repair
- Standard of gardening.

Information is contained in Appendix 4 about views of residents. The JMB also maintains a list of the painting of communal areas to be undertaken (*Appendix 5*).

SECURITY/ ANTI-SOCIAL BEHAVIOUR

Well-planned physical works can reduce crime and the fear of crime. Also well-maintained public areas are much less likely to attract anti-social behaviour than poorly maintained areas. Possible works are:

CCTV

Simla and Burwash. Problems with rough sleepers and intermittently drug dealers and users on the top floors. The approximate cost is £22,000.

Entry phones

- Bermondsey Street £10,000
- Elim & Meakin - should be S106 funded.
- Crosby £30,000
- 51-63 & 64-75 Lockyer Estate £33,000
- Whites Grounds & Tyers- to be costed
- 76-121 Lockyer- to be costed
- Snowsfields- no action until resolution of redevelopment issue.

Specific anti-social behaviour issues are:

- Hamilton, basement area design means that people can loiter unobserved
- Upper floors in tower blocks are more prone to anti-social behaviour. 105 Symington, 41 and 42 Nashe have single staircase access, which means people can loiter unobserved
- The JMB have invested in securing roof access doors in the tower blocks. As the roof area attracts pirate radio operators and drug users this is a problem that requires constant attention.
- Symington, the large lift lobbies are being used for ball games, to the annoyance of residents.

JOINT SECURITY INITIATIVE PROJECT

An initiative funded by Southwark Council, was partnership working with the London Communication College. Graphic design graduates were challenged to transform an under-used grass area on Kipling Estate into an area where younger children want to play and residents sit out.

CAR PARKING

None of the JMB's estates were designed with today's level of car ownership in mind. Re-design has increased the number of car parking spaces on Kipling. Lawson and Whites Grounds would benefit for the same approach, at a cost of £5,000 per estate. Southwark now take a very restrictive view of car parking provision in this area.

REFUSE ARRANGEMENTS

The chute and refuse chambers on JMB estates were designed before people started using large plastic bags for their rubbish. Chute and refuse chamber hopper heads are too small for the size of rubbish bags that people use nowadays. Re-cycling does not seem to have affected this. Specific issues are:

- Symington. The large skip is unsightly. Some residents throw their rubbish over the side of the block, rather than take it downstairs
- Elim, Whites & Tyers. Large bin chambers take up space residents would rather be used for parking. Paladin bins left outside the chambers look unsightly
- Simla and Burwash. The chutes are regularly blocked.
- The paladin bins are unsightly. Fencing off the paladin bin areas has worked well on other estates
- The bin chambers could have an alternative use as cycle stores.

GARDENING

Some of the JMB estates such as Tyers, large Lockyer and Bermondsey Street are primarily concrete and need as much greenery as possible. An improvement budget for the JMB gardeners and C,G&S funding has meant that a dramatic improvement have been achieved. Some areas have proved resistant to improvement:

- Meakin- poor soil condition
- Falmouth Road –too many trees
- Elim - too many trees
- Tyers- limited greenery and trees overgrown
- Bartholomew Street/ Great Dover Street shrubs
- Large Lockyer Kipling Street side- on-going drainage problems

Another difficulty is that the C, G&S gardening improvements have been designed to have a high impact, but until recently consideration has not been given to how the plants can be kept watered during dry spells.

TREES

Since 1970's the money available for tree lopping has been insufficient. This means overgrown trees are a big problem. The JMB allocates £6,000 per year, whilst £20,000 per year is needed to make an impact. Of particular concern is:

- Elim- which includes three large trees in a private garden
- Tyers- where the trees dominate the estate.

A provisional programme, which the JMB hope that Southwark will fund, is:

- Lawson- Sept 2010
- Elim and Meakin- Sept 2010
- Kipling- Nov 2010.

PLAYGROUNDS

Residents with children like their children to play close to home, other residents dislike the noise. Arrangements for closing the playgrounds at night tend to be problematic. The situation with regard to playgrounds is:

- Beeston- needs a physical barrier to prevent Nashe House becoming an extension of the playground
- Whites Grounds ball court. Very close to residents' homes.
- Great Dover Street ball court. Since refurbishment is popular. Only complaint is when it is used by the students from the hall of residence opposite
- Bartholomew Street toddlers' area. Inappropriate location. CGS is paying for removal
- Elim kick about area. Well used
- Whites Grounds toddlers' area. Not well used, but does not generate complaints
- Globe multi use games area. Symington residents say it is sited too close to their homes.

LOBBY AREAS

Lobby areas are important because every caller to the block walks through them. The blocks that would benefit from brightening up are:

- Nashe- replace the old tiling, & repaint ceiling. £7,500
- Peveril- replace the main doors and floor covering. To be costed
- Greene, Lyly, Jonson- replace gates and renew floor covering. £24,000
- Munday £20,000- renew security doors and paint the lobby.

SIGNAGE

Currently there is a mismatch of signage across JMB estates. For estates, with several blocks, such as Elim, Meakin, Whites, maps at the entrance to estates are important. Bermondsey Street does not have a sign at all. The cost of a comprehensive sign replacement programme is £30,000.

BOUNDARIES

The JMB and Council need to agree every estate boundary and responsibility for party walls. As finances get tighter this will increasingly become an issue.

PIGEONS

Residents want protection from pigeons, whilst this may be a health and safety issue it is not a management agreement responsibility. Residents have damaged the pigeon netting on Symington and Nashe. Also, arguably deterrence measures just moves the pigeons to a neighbouring block.

SPECIAL CLEANS

The JMB mobile team is undertaking a special clean programme, which is popular with residents. The immediate programme is:

- Meakin – July 2010
- Bermondsey Street- Aug 2010
- Kipling Estate-Aug 2010
- Nashe- Sept 2010
- Burwash and Simla- Sept 2010

ENERGY EFFICIENCY

Fuel poverty is an issue for some JMB residents. UPVC windows have improved insulation. The blocks with cavity walls, Kipling low rise, Nashe and Hamilton are benefitting from cavity wall insulation.

Top floor residents would benefit from improved roof insulation on Jonson, Greene, Lyly, Nashe, Bermondsey Street, Rephidim, Peveril, Hamilton and Lockyer.

NOISE INSULATION

The 1930-1950 estates were built before most people had amplified music and TV's. Noise transmission is a particular problem on the Elim Estate. Incorrectly installed laminate flooring causes problems, particularly if the family has young children.

DIGITAL SWITCH-OVER

This is being organised by Southwark Council. The JMB have not been notified that this will have any resource implications.

12. VOIDS

The number of voids in recent years is as follows:

- 2009/2010 = 33
- 2008/2009 = 46
- 2007/2008 = 36
- 2006/2007 = 52
- 2005/2006 = 38
- 2004/2005 = 72
- 2003/2004 = 70

Despite the long term trend of a declining number of empty properties, over the last 2 years nearly 40% of staff time is spent on void works. During 2007/9 roughly the same percentage of the JMB's budget for contracted, non-mechanical and electrical works, was spent on void works. In many cases Southwark funding was available to bring the properties up to the decent homes standard. The level of resources allocated to voids is the principal reason why the JMB has not met the good practice recommendation of spending 30% of its revenue repairs budget on planned works.

More severe financial pressure will force the JMB to consider:

- Applying the health and safety standard applied by other social landlords
- Participating in Southwark's disposal programme.

13. NON-RESIDENTIAL ASSETS

TRA HALLS.

There are three within the JMB area:

- Roundhouse- which is in poor decorative condition. Charge £6 per week.
- Decima Street- where security and sound proofing are issues. No charge
- Simla -no charge
- Great Dover Street meeting room-no charge

Annual checks are undertaken of:

- Water tanks for Legionella, which is a particular concern due to infrequent use of the water supply
- Gas supply
- Fire safety equipment.

Southwark Council have conducted a long and seemingly inconclusive review of TRA halls. This means there is continuing uncertainty about whether the JMB or individual TRA's have repairing responsibility. The guidance given to the JMB is to undertake tenancy agreement repairs.

Sustaining TRA halls in the medium term will require the allocation of a proportion of the income from bookings being spent on up-keep and the mobilisation of volunteers.

GARAGES & SHEDS

The weekly charge for a garage is £12.24 per week, with 98% paid back to the council. In contrast repair expenditure is high; the cost of an 'up and over door' is £400. The charge for a shed is 89p per week. The economics of maintaining garages and sheds does not work. However, if garages and sheds were not to be maintained this would make estates look run down and reduce residents' perception of the JMB.

The concrete garages that are built into Simla and Burwash will need either demolition or substantial expenditure in the next 5-10 years.

Tighter finances will force a decision about whether garages and sheds should continue to be a service to certain residents, cross subsidised from rents of all tenants or whether garages and sheds should become self-funding assets. This will mean creating a ring fenced account, in which the higher income from garages and sheds is used to pay for their maintenance.

BIKE STORES

Decima Street and Lawson TRA's have made successful CGS bids for standalone metal bike stores. As many flats are small and bikes chained up in communal areas may impede residents escape in the case of fire the new stores will be a useful facility.

The fire brigade take people leaving motor bikes in the lobby very seriously. Lawson TRA has CGS funding for motorcycle locking posts, to discourage this practice.

JMB OFFICE

Arguably the condition of the office affects residents' perception of the JMB's ability to maintain their homes. The cyclical maintenance argument also applies, it is more expensive not to do certain repairs. Specific issues are:

- The high level upstairs lighting makes routine bulb replacement difficult.
- The office was built in 1996. The public area has been repainted, but not externally or the internal area. The provisional cost is £15,000-£20,000
- The shuttering system breaks down frequently and is expensive to maintain.

14. UNAFFORDABLE

Some housing organisations seek to reward long standing tenants, with a good payment record. Decorating a room for old age pensioners was popular but is no longer affordable.

Some residents with restricted movement do not meet Southwark's criteria for aids and adaptations or wait a considerable length of time. Whilst it is tempting for the JMB to try to help this is not affordable.

Many residents do not take out household insurance, in many cases because they cannot afford it. For many years it has been the expectation of residents that when their decorations have been damaged through no fault of their own the JMB would step in and help out. The JMB has had to issue a secondary repair policy that restricts its repairing obligations to cases where it has been negligent.

All blocks would benefit from having windows that JMB cleaners cannot reach cleaned on a regular basis. Again this is not affordable.

Improved sound insulation is desirable, but currently unaffordable.

15. RESOURCES

The biggest issue is how the JMB funds these works.

MAJOR WORKS ALLOWANCE

In 2010/11 the JMB will get an allowance of £1.2m, which down from the high water point of £1.8m in 2007/8. At the time of writing the government is formulating its cuts package, which will inevitably have a negative impact on Southwark and consequently the JMB. The only way that the Council can combat the impact is with significant land sales, which generates money for housing works.

The JMB's Decent Homes programme plan is based on the probably optimistic assumption that the level of funding remains the same.

The JMB's major work allowance is made up of two elements, a capital element of £672,931 and the planned preventative maintenance (ppm) element of £455,451. The JMB is the only Southwark TMO that manages major works. Southwark schedule and undertake major works for the other TMOs. Other TMOs receive the ppm element as part of their management and maintenance allowance and use the money for entry phones, external redecoration or other special projects.

MAINTENANCE ALLOWANCE

The JMB receives a maintenance allowance of £1m for revenue funded repairs, including lifts. In addition £300,000 of heating repairs is paid for directly by Southwark Council.

The JMB has had a strategy of controlled release of members fund money to pay for estates improvement work. This year the strategy is to protect the residual amount of £230,000 in the members fund and live within the budget allocated. As a consequence the budget for contracted responsive repairs has been reduced by £100,000. £40,000 has been allowed for remedying trip hazards. Directors have ring fenced £63,000 for emergencies that may occur within the year.

The IT project cannot spend above the allocated budget. If less is spent this money will be available for AMS priorities.

STAFFING RESOURCES

In reality most AMS works will need to be delivered by JMB staff. This has two implications:

- Priorities will be determined by what work the JMB's own staff can do
- At present most repair team time is spent on responsive or void repairs. To release staff to undertake AMS work the JMB needs to restrict responsive and void repairs and increase efficiency.

The JMB has defined its responsibility for secondary repairs, where another resident is responsible for the disrepair and reduced the void standard from decent homes to tenancy agreement; in an effort to free up staff to undertake estate works. A detailed repair process review has been undertaken to see where productivity gains can be made. Also the value of works completed by the JMB is kept under constant review, with the results being feed back to the team.

RESIDENT RESOURCES

The discussion within the JMB to date has been about how it would be good to involve more residents. If the JMB suffers cuts as deep as 15-25% the JMB will need residents to undertake physical works, if it is to continue to maintain and improve the asset it manages. Contribution to the up-keep of the property is a fundamental principle for some co-operatives; the JMB is considering how it can more effectively facilitate this.

EXTERNAL RESOURCES

The JMB tenants pay £6m rent and leaseholders pay £400,000 service charges to the Council each year. The JMB gets back a £2.3m management and maintenance allowance and a £1m major works allowance. If the JMB (or TMO's collectively) could ring fence their income, it would be possible to undertake a substantial amount of the AMS works.

The owners of the JMB properties have a major opportunity in that land values are amongst the highest in the country. The re-investment of money from disposal of land could mean that the JMB's AMS is fully achievable.

The JMB can bid for section 106 planning gain and Cleaner, Greener, Safer funding. The plan is to use the AMS to bid more strategically, and less opportunistically.

PROCUREMENT STRATEGY

There is a debate within social housing about whether the best value for money is obtained by competitive tendering or by a long term partnering agreement. The JMB's view to date is that the best price is achieved by competitive tendering; ideally with companies competing who are still small enough for the JMB's business to be important.

For most AMS services the JMB have an option whether to procure independently or ask Southwark Council to procure the service for it. The JMB continues to decide what is the best option on a case by case basis.

VALUE FOR MONEY

The principles that the JMB apply are:

- Board & sub-group oversight
- Post inspection of works
- Application of the JMB's scheme of delegation, which specifies who is entitled to order works and authorise payment
- Fraud awareness
- Employing or commissioning people with good technical skills and knowledge of contract management.

Date: 21/07/2010
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Decent Homes Report 1 Management Summary

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Environment:
AML

Decent Homes Summary for Run ID : 16529 Decent Homes 2009 version B
Run Name: JMB

Group	Test	Criteria	Programmable CH	ASSETS			COSTS		
				% Decent	Total assets in run	Total assets passed	Total assets failed	Current Failure Costs	Future Failure
50THERMCOM	11THERMCOM			82.97	1,051	872	179		
		THERMCOM	Heating Controls Present	82.97	1,051	872	179		



APPENDIX 2: FIVE YEAR WORK PLAN – DECENT HOMES & ESSENTIALS

Works	Cost
Lawson decent homes phase one. Jonson, Lyly, Greene, Alleyn, Middleton & Kempe. Kitchen renewal and heating	£1,400,000
Lawson estate decent homes further phases. Nashe & Beeston, Munday kitchen renewal and heating. Nashe electrics (£30,000).	£2,800,000
Jonson, Lyly, Greene, Alleyn, Middleton and Kempe, Nashe, Munday and Beeston, external redecoration.	£1,800,000
Roofing works Johnson, Lyly, Greene, Kempe, Alleyn, Middleton Beeston and Munday electrics	£37,500
Hamilton decent homes Hamilton Roof repairs £200,000 Hamilton Square replace small bore heating Lockyer decent homes (which block & works)	£925,000 (inc roof renewal)
Simla and Burwash decent homes. Bathrooms & kitchens	£700,000
Simla and Burwash ex decs & roof edge protectors. Low rise Kipling decent homes works, ex decs and roof edge protectors.	£1,200,000
Main electrical supply. Symington lateral mains. £60,000 Elim, Whites and Meakin need checking. £180,000 Peveril emergency lighting £5,200	£245,200
Water supply Tyers. Courtyard mains vulnerable to bursts. In the block supply runs through corroding concrete	£130,000
Fire door replacement. Simla, Burwash, Nashe, Symington, Peveril	£30,000
Front entrance door replacement: when poor condition or type means it is not half an hour fire check , offers reasonable security or rain and water tight Not Tyers, Falmouth	£590,000
Up-grade ventilation system in Simla/ Burwash and Symington to ensure fire breaks and remove asbestos.	£30,000
Refuse arrangements. Symington, Peveril and Nashe, Greene, Lyly and Jonson too close to the blocks.	£140,000

Elim, Whites, Tyers- chambers occupy space that could be used to provide additional parking.	£135,000
Parking re-provision. Potential losing garages at Kipling, Monday, Elim. Parking provision needs to be re-provided. Possible electronic controls to manage parking	£40,000
External redecoration. Rendering at Falmouth failing (£50,000) Peveril: discoloring of façade due to rusting of metal re-enforcement.£97,000 Other blocks not externally redecorated in the last 7 years are: Elim, Meakin & Decima, Crosby, Lockyer, Great Dover Street, Trinity Street, Bartholomew Street, Brockham Street £213,000 Whites and Tyers- completed 2004/5, but concrete may require further attention £60,000	£420,000
Drainage works: problems 1920/1930 estates: Crosby, large Lockyer, Whites	£118,000
Rain water goods. Meakin rain water pipes are small and easily blocked, causing flooding during heavy rain	£45,000
Roof edge protectors: Falmouth	£24,000
Modernise properties: Crosby- no whb -5 properties Elim- no whb 10 properties Large Lockyer-no whb 5 properties	£20,000
Simla and Archdale lift renewal	£354,000
Elim courtyard renewal	£60,000
Bathroom Renewal. All properties failing decent homes	£1,350,000
Lift renewal. Greene, Lyly, Jonson, Beeston, Great Dover Street & winding mechanism at Symington.	£475,000
Security works CCTV Simla and Burwash -£22,000 Entry phones Bermondsey Street £10,000 Crosby-£30,000 51-63 &64-75 Lockyer-£33,000	£135,000

13-50 Lockyer £40,000	
Noise insulation. Can we do anything about Elim and other blocks	£251,000
Trees	£30,000
Signage	£30,000
TRA hall and community room up-grade or create new facility Decima street- sound proofing £24,000 Roundhouse- decorative condition £20,000 Great Dover Street room-decorative condition. £10,000	£54,000
Asbestos removal. Better to leave in -situ	0
External window clean- all blocks	£20,000
District heating. No significant expenditure notified.	0
Trip hazards	£40,000
Energy efficiency measures	£75,000
Gardening improvements Meakin, Falmouth, Elim, Tyers, Bartholomew Street, Large Locker Increase watering points.	£30,000
Lobby area improvements: Nashe-£7,500 Peveril -£7,500 Greene, Jonson, Lyly-£24,000 Munday-£20,000	£59,000
Digital switch over. No costs notified	0
Communal area up-grade and re-planning	£500,000
TOTAL	£14,293,700

PLANNING ASSUMPTIONS

- Only known issues are noted.
- No allowance for component life-cycle
- Snowfields is demolished
- Southwark will pay for Mendham and Burwash lifts & Elim and Meakin entry phones
- Landscaping on one side of Symington will be funded by S106/ Family Mosaic

APPENDIX 3: SCHEDULE OF POSSIBLE IMPROVEMENT WORK

Desirable Programmes

- Special cleans
- Communal window cleaning
- Painting
- Wiring tidy up
- FED's- significant number untreated or patched after forced entries
- Tree lopping/ removal. 73 Elim has 3 tall trees in garden
- Support to vulnerable residents to maintain their gardens- 24 Elim
- 1930's blocks underside of balcony & staircase concrete repairs
- Notice board up-grade: on-going as get vandalised.
- Watering Cleaner, Greener & Safer gardening improvements

Archdale

- Special clean
- External redecoration/ window clean planned with roof renewal
- Car park courtyard breaking up

Bermondsey Street

- Vehicle access very tight- remove gallows gate
- External and communal decoration
- More greenery
- Block sign
- Plaster courtyard wall

Decima Street

- External and communal decoration work

Elim

- Too cluttered
- Trees need to be reduced
- Ivy maybe affecting brickwork and rain water goods
- Most shrub areas- ground conditions very poor
- Estates furniture needs painting or removing
- Re-surface courtyards
- External and communal redecoration

- Special clean
- Gate needed for dog area
- Play equipment needs painting
- Entry phones- should be section 106 funded
- Some private gardens poorly maintained
- Residents own fencing detracts from appearance

Mendham

- Wiring over rear door unsightly
- External decorations & window clean planned with roof renewal
- Private gardens front 1-10
- Special clean
- Designated bin area/ lids for existing bins

Meakin

- External redecoration: arches are high profile access points to estates and should be prioritised. Arch near 68 is low level and simple to paint
- Estates furniture needs painting or removing
- S106 may fund Rothsay Street gardening works and arch painting
- Special clean
- Entry phones
- Some shrub areas ground conditions are poor
- Access to heating plant room roofs to clear rubbish
- Maybe sitting out/ toddlers area- subject to consultation
- Designated wheelie bin area

Tyers

- Very little green space
- Children's only play space is amongst the parked cars
- Northern end of the estate is used as a cut through and toilet by people leaving the bars on Bermondsey street

Snowsfields

- Remove/ paint white window boxes

Whites

- Bins & bin chambers too visible
- Playground needs new fencing and basketball hoops, astro-turf surface needs replacing on a regular basis, locking arrangements not effective

- Difficult to keep the bushes around the perimeter below window height during the summer
- Large grass area could be more of a feature
- Quality of shrub areas is variable.

Symington (Spaceshaper)

- Stop residents throwing rubbish over the balcony
- Rubbish getting caught in the pigeon netting
- Meeting room in the undercroft
- The lift lobbies are too big- with football being played
- Secure the top floor
- Secure fire exits and dry risers
- Restore the MUGA to a grass
- Make the grass area a pleasant area where residents would want to meet
- Replace the unsightly big refuse skip
- Rationalise estate furniture, fences and pathways
- Exit arrangements that encourage Globe pupils to disperse quickly
- Cycle racks in recess areas
- Better planned and more secure car parking.

Lawson

- Rationalise parking (£5,000)
- Barrier Beeston playground and Nashe
- Improve Beeston gardens
- Replace/ remove fencing
- Knock down Munday store- hides the entrance to Nashe

Falmouth Road

- Rendering repairs
- Ask council to thin out the trees on roadway

Peveril House

- Lighting improvements- £5,000

Simla/ Burwash

- JMB logo on roof tank

Blocks/ Estates still to be assessed

- Kipling
- Crosby, Lockyer & Hamilton
- Peveril
- Rephidim
- Trinity Street

APPENDIX4: CONDITIONS AND APPEARANCE OF ESTATE

I would like to live on this estate	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	# of answers
Archdale House	3	3		1	1	8
Bermondsey street	5	2	1			8
Decima Street	2	0	0	2	2	6
Elim Estate	1	0	1	3	3	8
Meakin Estate	1	3	3	1		8
Mendham House	3	1	1	2		7
Snowfield	2					2
Tyers Estate	1	2		2		5
Whites Ground Estate		2		1		3
The General appearance of the estate is good	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	# of answers
Archdale House	1	5	1		1	8
Bermondsey street	5	3				8
Decima Street	1	1	2	1		5
Elim Estate			2	2	4	8
Meakin Estate		6	1	1		8
Mendham House	3	3	1			7
Snowfield	2					2
Tyers Estate		2	1	2		5
Whites Ground Estate		3				3
The standard of cleaning is good	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	# of answers
Archdale House	1	3			4	8
Bermondsey street	3	5				8
Decima Street	1		3	1		5
Elim Estate			1	4	3	8
Meakin Estate	1	5	1			7
Mendham House	2	2	2	1		7
Snowfield	2					2
Tyers Estate		3		1	1	5
Whites Ground Estate		3				3
The estate is kept in a good state of repair	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	# of answers
Archdale House	2	3	2		1	8
Bermondsey street	3	5				8
Decima Street	1	1	2	1		5
Elim Estate	1			5	2	8
Meakin Estate		2	3	2		7
Mendham House	3	1		1		5
Snowfield	2					2
Tyers Estate		1	1	3		5
Whites Ground Estate		3				3
The standard of gardening is good	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	# of answers
Archdale House	4	3	1			8
Bermondsey street	3	1	1	1		6
Decima Street	1	2	2			5
Elim Estate	1			5	1	7
Meakin Estate	1	2	1	3	1	8
Mendham House	3	3				6
Snowfield	2					2
Tyers Estate			3	1		4
Whites Ground Estate	1	2				3

APPENDIX 5: COMMUNAL AREA PAINTING PRIORITIES

Most estates would benefit from painting. The work will need to be undertaken by the JMB team, priorities are:

- Munday ground floor lobby and gate
- Meakin fencing- paint or remove
- Lawson fencing- paint or remove
- Falmouth external
- Nashe- lobby and under-croft
- Snowsfields paint CGS white flower boxes (residents describe them as children's coffins)
- Low rise Kipling staircases and ceilings
- Crosby ceilings
- 51-63 &64-75 Lockyer

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