



CEO Nigel Howlett
Cambridge Housing Society
Endurance House
Chivers Way
Cambridge CB24 9ZR

Marti King, (Chair, MSRA)
Montreal Square Residents
Association
6 Montreal Square,
Romsey Town
Cambridge
CB1 3NR

Tuesday, 29 October 2019

Mr Howlett,

CHS RE-ASSESSMENT: REDEVELOPMENT OF MONTREAL SQUARE

Further to our letters dated 17th October, and 19th October 2019, we now set out our more complete response to your **7th October** and 17th October letters, having just received your 25th Oct letter.

1. PARTIAL REDEVELOPMENT

- 1.1. Your suggestion that tenants of the MSRA put in a request for a partial redevelopment is incorrect. You must have a record (minutes), from which you are making this claim. Please forward to the residents' committee the binding decision made at the said meeting.
- 1.2. You sent the residents a "Summary" of our last meeting with you on 10th of June 2019. We wish to clarify that, at that meeting residents made a request for a refurbishment with a possible infill option but **NO** demolition of existing homes.

2. RE-ASSESSMENT OF THE FEASIBILITY OF OPTIONS

- 2.1. It seems that you are now making a re-assessment of the feasibility of more than one option. We would like to emphasise two essential points in your re-assessment.
 - 2.1.1. First, the majority of residents insist that one of these options is for refurbishment with possible infill option but **NO** demolition of our existing homes.
 - 2.1.2. Second, the financial viability assessment of all options and plans must be made available to the residents.
- 2.2. The financial viability information of the proposed redevelopment is vital to residents. We have repeatedly requested, but have never received this information. This information, is vital, not only because of your V2 regrading in January 2018 (https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/677432/)

[Cambridge Housing Society Limited The RJ_31012018.pdf](#) which was not restored to V1 in November 2018, but also now that you have recently published (Sept 2019) your March 2019 Financial statement. Critical parts of this statement demonstrate that CHS has reached a new crisis point, with no comment from the Regulator for Social Housing.

- 2.3. This year, 2019, just a few months ago in July, The Regulator for Social Housing noted the ‘basis’ for a change in a Housing Association’s viability grade, as it, *“faces pressure from its exposure to sales, and its pursuit of a number of significant long-term regeneration projects...”* The way to ‘improve’ its, *“interest cover from its core housing lettings,”* is by, *“‘scaling back’ its development plans to take account of market conditions...”* (<https://www.socialhousing.co.uk/news/news/three-has-found-non-compliant-over-accounts-submission-failures-62540>)
- 2.4. Here quite clearly the regulator is recommending a solution for those having difficulty with their V2 grading (ie cannot get back to V1) in the present dire circumstances of the housing crisis, that all redevelopments plans should be ‘scaled back.’ We can assist the Regulator further by suggesting that CHS is more likely to survive as a RSL and continue as a going concern, by terminating the redevelopment of Montreal Square.
- 2.5. We are puzzled, in the light of the July 2019 statement by the Regulator, how Regulator and grant funder having backed CHS redevelopment proposals, now seem oblivious to the Regulator’s stated position of July, and have failed to check on CHS’ present governance and financial viability status as a Registered Social Landlord. We note with alarm that CHS’ Surplus for the year after all outgoings is down 141% (p7 of your 2019 financial statement), made worse by your rising costs. CHS needs to prove its financial viability as a whole ie as a RSL providing a social housing service and managing its debts, before it tries to prove, in secret, the financial viability of the demolition of Montreal Square.
- 2.6. We note a recent case in which a warning was given to Marc Blanchette, the trustee of Housing Association, ‘Expectations (UK)’, the charity who was required by the Charity Commission, *“...to publish a business plan proving Expectations’ financial viability to provide its service and manage debts.... The official warning is intended to make the charity aware that a breach, misconduct or mismanagement has taken place and provide advice on resolving the issue.”* <https://www.insidehousing.co.uk/news/news/charity-regulator-issues-official-warning-to-social-housing-charity-60116>

- 2.7. So until the tenants preferred option is taken seriously, AND, all financial viability options are put on the table for an open, transparent and democratic discussion we are refusing access to our homes and gardens.

3. SURVEY

- 3.1. Your request, and now postponement of a survey, which for the first time (25th Oct) you describe as ‘topological’/ ‘ecological,’ does not alter the fact that the original decision to go ahead with the redevelopment was made some 10 months ago, after the investment decision condemned our homes to demolition. Your lender, may or may not, have already agreed to loan CHS over £4,000,000. This request and agreement for a loan must have been conditional on a survey, commissioned by CHS or the lender, and possibly also made available to CHS.
- 3.2. And yet no tenants can recall ever seeing a site visit by surveyors, and certainly no such survey has ever been mentioned to us, still less made available to residents.
- 3.3. Surveyors, whoever they are commissioned by, will know that Ordnance Map or Google surveys are not acceptable.
- 3.4. Now you ‘request’ a survey, that requires a visit to Montreal Square under changed circumstances. But not changed for Montreal Square residents: our option for refurbishment with possible infill option but NO demolition of our existing homes, still stands. For this option to be tabled for discussion we would also need a commissioned survey. If the loan company or bank completed a survey without giving you a copy, please forward the correct contact details so we may request a copy from the lender.
- 3.5. Therefore, before we grant consent for any CHS official visit from surveyors, we strongly demand to see the most detailed existing survey held by you or the proposed lender. If the latter do not agree to release it to you, we ask you to forward their contact details so that the residents can make the same request to them.
- 3.6. The reason we would like to see the ‘investment’ survey is because it is the most decisive survey. It was the one that officially ended consultation, sealed the fate of residents, resulting in 10 months of extreme housing insecurity, totalling 22months in all. Any existing survey for the Redevelopment of Montreal Square by CHS, or its agents, or commissioned bodies, lenders or financial investors, must be viewed by the residents before we may grant any further surveys.
- 3.7. How credible or sustainable is a loan to redevelop residential properties, for millions, without a commissioned survey. We demand that this be made available to residents. No tenants have any recollection of visits from

surveyors during the official consultation (Jan 2018 to Jan 2019). Neither were there any visits from surveyors in the lead up to your final decision from November 2018 when drawings were submitted by your consultants Ingleton Wood, right up to your final decision to proceed with the ‘investment’ at the meetings of 17th and 25th Jan 2019. Since you must have knowledge of, or possess, such a survey, tenants need to see a copy for inspection. If there is no such thing, the very basis of your decision to demolish is undermined, and therefore your preferred option must now be cancelled.

- 3.8. For our purposes, until the option for refurbishment with possible infill but NO demolition of existing homes, is tabled for a meeting with guarantees, we refuse access to our homes which includes the gardens.

4. DO BOTH DEVELOPMENT PLANS EXCLUDE MARKET SALES?

- 4.1. On page 2 of your 7th October letter to residents you state, *“we are now also reviewing options for a viable partial redevelopment which **could include:***
- 4.1.1. *houses at social rent for existing tenants*
 - 4.1.2. *further houses and flats at affordable rent (around 60% of open market rent. This figure is also cited in your website document cited as Final-FAQs-7Oct2019-4.pdf*
 - 4.1.3. *a few new affordable homes for shared ownership sale.”*
- 4.2. If both your redevelopment and partial redevelopment plans ‘could include’ ‘social rent for existing tenants,’ ‘affordable rent’ and ‘shared ownership,’ does that exclude properties for market sale?
- 4.3. If it does exclude market sales the urgent question we put to you - How are you planning to cover the costs of demolition and redevelopment under this re-assessment? Especially now you propose “ a few new affordable homes,” in addition to the number proposed in your first preferred option for full redevelopment.
- 4.4. You are obviously aware of Lord Best’s position as chair of the Affordable Housing Commission who said, *“... the concept of selling properties on the open market to pay for social housing was a ‘pretty hopeless model’. He said: ‘The cross-subsidy model will collapse if the market collapses. If you can’t sell properties we’re all in big trouble.’ ”* [<https://www.insidehousing.co.uk/news/news/cross-subsidy-model-is-absolutely-bust-says-lqs-development-director-63621>]
- 4.5. So we repeat the question, if you are planning to exclude market sales from your plans: How are you planning to cover the costs of demolition and redevelopment at Montreal Square?

5. CHS DUTY AS A CHARITY TO PROVIDE ‘AFFORDABLE HOUSING’

- 5.1. On page 2 of your 7th October letter to residents you state, *“As a charity, CHS has a duty and desire to provide as much affordable housing in Cambridge as we can.”*
- 5.2. In order to assist tenants to consider this duty in an intelligent and rational manner, we would appreciate if you could forward to the committee, and residents, the source documents from which you feel obliged and authorised to execute your charitable duty to provide affordable housing.
- 5.3. We can find no ‘duty’ that compels any Housing Association to provide ‘affordable housing.’
- 5.4. What we have found is a Charity Commission document, published on a government website, stating the following, *“Trustees have a duty to act in the best interests of their charity and are responsible for deciding how best to use its resources to meet its objectives and so help beneficiaries. Historically, charitable RSLs have mainly provided rented housing to beneficiaries but now you can consider **a range of ways** to assist beneficiaries and, **where purposes allow, affordable home ownership may be an option.**”* [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/355526/Affordable_home_ownership_charitable_status_and_tax.pdf]
- 5.5. If anyone knows the duty of Housing Associations it must be the Government. It appears that the Government in partnership with the Charity Commission places no such duty on Housing Associations. The provision of affordable housing is quite clearly stated as an ‘option.’ How would it even be possible to comply with your ‘duty’ by considering **‘a range of ways,’ ‘where purposes allow,’** that **‘may be an option.’**
- 5.6. The Charity Commission advises Housing Association trustees to follow their ‘charitable objectives,’ *“in doing so, the trustees have a duty to take into account, in so far as is reasonable, the Local Authority’s statutory duties regarding the homeless and people in priority housing need.”* This is a clearly stated duty, concerning allocations policy, and not the provision of affordable housing. Neither Council’s nor Housing Associations have any duty (legal obligation) to provide Affordable housing.
- 5.7. Of the 113 citations of ‘duty’ in the Localism Act 2011 and 82 occurrences of ‘duty’ in the Housing and Regeneration Act 2008, none of these duties concern the provision of affordable housing, either by a Housing Association or a Local Council. Local Councils and Housing Associations

do not employ Compliance Officers whose job is to go round serving Enforcement penalties on those that fail to provide 'Affordable Housing'. We can find no laws that compels anyone to provide and build Affordable Housing. Insofar as there are internal procedures and guidance advice, these exist merely as suggestions and not legal obligations.

- 5.8. The only legal obligation that is headlined, is a section 106 requirement for developers. This involves persuading private companies (developers and builders) to contribute to public services such as affordable housing which is not part of the business of private profit making. Where private companies fail to supply affordable housing, they do so on grounds that such housing is not financially viable. Their plea for the minimum 20% profits is so that they are able to continue in business, continue expanding, and to deal with the 'coercive' laws of competition. The fact that this is done at the expense of the community for securing the maximum possible output at the lowest cost to the community, is neither here nor there to the law makers, 'regulators' and the whole army of tribute-takers that follow in their wake.
- 5.9. Such developers have a duty to their Directors and shareholders. CHS may have no shareholders, but exactly what public duty, or contractual legal obligation, in the interest of Social Housing, does its unregistered commercial property subsidiary (CandCD) have to comply?
- 5.10. Please provide us with the legal and professionally sourced basis, (evidence) you used to lead you to your conclusion that as a charity you have a duty, "... to provide as much affordable housing in Cambridge..." as you can.

6. THE DESPERATE NEED FOR AFFORDABLE HOUSING

- 6.1. You make numerous references to affordable housing in your 7th October letter to residents. In particular, you claim, "*There is a desperate need for more affordable homes in Cambridge...*"
- 6.2. We note that CHS commissioned the University of Cambridge's Land Department, to carry out research on CHS rents (September 2018). On page two and repeated on page 4 of this report the University states, "*CHS Group has a historically strong ethos of proving (sic) affordable quality housing.*" However, laudable its historically strong ethos to 'prove' affordable housing may be, CHS has neither a legally binding obligation to provide affordable housing, nor any empirical evidence to show exactly how much 'affordable housing' CHS has actually 'provided.' The only reference the 50 page document makes to 'provision,' is not to affordable housing, but to "*an opportunity to influence sector thinking and relevant government policy.*" on rent setting policy.

- 6.3. Whilst we appreciate that the object of this research was “Developing income linked rents for CHS” there is absolutely no background or reference to CHS’ duty to provide affordable housing. Neither is there any reference to any, “*desperate need for affordable housing.*” The result is that this study cannot provide us with any clues, background, facts or information of exactly what tenure of affordable housing CHS is so desperate to meet.
- 6.4. The rational basis for CHS’s current redevelopment policy must have a factual or empirical foundation. Please provide us with studies or research into housing need in Cambridge, that concludes, there is a ‘*desperate need for more affordable housing in Cambridge.*’ In particular, for such ‘affordable’ tenures as shared ownership, affordable rent, help to buy, rent to buy etc.

7. IMPOSSIBLE TO BUILD AFFORDABLE HOUSING?

- 7.1. CHS has moved from its claimed “*duty*” to provide affordable housing, to “*a desperate need for more affordable housing,*” and has finally arrived at its current position where it is, “*...almost impossible for CHS to build affordable housing in Cambridge.*”
- 7.2. On page two item 4 of your 7th Oct letter, residents are genuinely perplexed at the fourth reason provided for redevelopment, beyond the standard justification of land shortage not given in this letter.
- 7.3. Why would it be impossible to build affordable housing, two years after the Prime Minister announced that the “*government will invest an additional £2bn into affordable housing.*”
- 7.4. If by “*impossibility*” CHS is referring to a ‘financial impossibility’ then this in turn must mean that the redevelopment of Montreal Square must also be impossible, ie NOT financially viable. In other words, the ‘Affordability’ problem needs to be fully uncovered and explained, in order to make any rational and intelligent sense of any, and every, CHS redevelopment scheme in general, but more particularly to make sense of the current proposals for the redevelopment of Montreal Square.
- 7.5. James Prestwich, of the National Housing Federation (NHF) stated in July 2019 that the impossibility lies with ‘*Social Rent.*’ That in some places it is, “*impossible to get grant funding to deliver at social rent.*” [<https://www.socialhousing.co.uk/insight/insight/special-report-analysis-shows-10-fall-in-affordable-lettings-62025>]
- 7.6. If the National body for all Housing Associations (NHF) has uncovered the truth for us all to see, ie the impossibility lies with getting grant funding for Social Rent, then we need to look at this more closely (see section 10 below).

7.7. We therefore, ask you to explain why it is 'almost impossible' to build affordable housing in Cambridge, and how this justifies demolishing homes for social rent, the lowest rental tenure of affordable housing, the least likely to be replaced?

8. 'NEW HOMES,' DEMOLITION OF EXISTING HOMES AND 'PARTIAL REDEVELOPMENT.'

8.1. In your latest 7th October reassessment, you are offering residents 'new homes'. This implies demolition of our existing homes. How is this compatible with your stated plans for 'partial redevelopment.' ?

9. ENERGY EFFICIENCY

9.1. On page 1 of your 7th October letter you mention 'more energy efficient' homes three times.

9.2. Since this is your major justification for demolition the residents require that you produce an impact assessment, of the carbon emissions and energy costs of demolishing, clearing, removing, disposing of and replacing the existing homes at Montreal Square, plus the cost of the additional properties. What Montreal Square residents need in this assessment is an exact measurement of the embedded energy in our existing homes.

10. 'AFFORDABLE RENT' OR 'SOCIAL RENT'?

10.1. As quoted in Section 4 (4.1) above there is an ambiguity about Social Rent.

10.2. If your redevelopment plans '**could include**' '**social rent** for existing tenants,' how does that tally with your one page website Support-package-Updated-7Oct2019-1 document which states, "*If residents choose to return to Montreal Square, they **will pay a social rent** in line with their current rent for the same size of home.*" Again you repeat the conflicting terms 'could' and 'will,' complicated by your two proposals for full and partial redevelopment. This fails to reassure tenants.

10.3. Also on page 2 of your 7th October letter to residents twice you refer to 'affordable rent.' The first reference to 'affordable rent' you make is that of 'could,' which as a modal or auxiliary verb, indicates a possibility. So under this first use of the term, your re-assessed model '**could**' include the building of houses and flats at 'affordable rent.' Only a few lines down on the same page, your second use of the term, states, "*The additional new homes '**will**' be at affordable rents (around 60% of open market rent).*" Which is it 'could' or 'will'?

10.4. On page 15 of CHS commissioned report from Cambridge University, the researchers define Affordable Rent as a rent which, "*enables housing associations to build more homes with less grant by charging higher rents (up to*

80% of market rents) on the new homes, plus converting enough relets to Affordable Rents ..."

- 10.5. From Table 9, page 17 of this same piece of CHS commissioned research, we find that, 50% of 'Affordable Rent' Full Time working Tenant households, have a gross weekly income of £415, (ie average weekly income is £415). From Table 8 (page 16) we find that 50% of 'Social Rent' Full Time working tenant households, have a gross weekly income of £340, (ie average weekly income is £340.)
- 10.6. Our observation, not echoed by the researchers, is that this is a very large difference. Applied to the tenants of Montreal Square this would mean Social Rent tenants average weekly income would have to increase by more than a fifth (22% £75) to match the average 'Affordable Rent' tenant. If we assume that the average Affordable Rent tenant can just about reasonably 'afford' their rent, the average Social Rent Tenant would have to pay a very unaffordable proportion of their income to rent an Affordable dwelling. This would clearly not help to solve the housing crisis for existing tenants, but rather deepen it. This observation is confirmed by noting that the Social Rent Tenant income of £340 is only just over the bottom quarter of Affordable Rent Tenancies.
- 10.7. On the question of *"converting enough relets to Affordable Rents,"* could you confirm that for every Social Tenancy which ends for whatever reason, the present 'Social Rent' status of a Montreal Square home WILL NOT be converted to 'Affordable Rent'. That is, any reletting of a Social Rent tenancy at Montreal Square WILL always BE at a 'Social Rent.'
- 10.8. 102,000 social rent homes have been lost through these conversion in the last five years. <https://www.insidehousing.co.uk/comment/comment/lets-stop-converting-social-rented-homes-to-affordable-rent-54922>, confirmed by the Chartered Institute of Housing, <https://www.insidehousing.co.uk/news/news/government-statistics-show-37-drop-in-social-rent-conversions-59305>. If providing Social Housing is a CHS core mission objective, protecting existing 'Social Rent' housing must be at the heart of this mission. Is Cambridge Housing Society intending to follow the lead of other Housing Associations and cease this malpractice?
- 10.9. Since CHS is planning to create new properties [*"further houses or flats"* ie more than the number proposed at the end of consultation] for Affordable Rent, we ask you to produce empirical facts from primary source research, to demonstrate how the previous number with this additional number of Affordable rent homes could meet housing need in Cambridge. In particular, 1) how many households on the housing waiting list of Cambridge City council could afford 60-80 per cent of market rent? and 2) how many would have to claim housing benefit to do so. It is now

commonly known that the latter is a direct landlord method of pocketing government funds. We trust that this is not CHS' motivation for doing this.

11. FUNDS FROM HOMES ENGLAND

- 11.1. In not building for market sale CHS is dependent on public money (government subsidy) from Homes England. Without market sale, all and every CHS redevelopment proposal is without any financial basis. If there is no financial basis for any of your redevelopment proposals, further communications from CHS to tenants, or demands for interviews with tenants including letters sent to every individual for surveys, talks etc must cease, until these funds have been guaranteed.
- 11.2. To persistently and coercively pressure us, whether by words, actions or physical presence, unreasonably hoping we shall give in, amounts to harassment and vexation.
- 11.3. The longer this presence continues the greater the threat to the insecurity of our homes and the seriousness of the offence of harassment. It is in fact 'an extreme form of interference,' "... *the loss of one's home is the most extreme form of interference with the right to respect for the home. Any person at risk of an interference of this magnitude should in principle be able to have the proportionality of the measure determined by an independent tribunal in light of the relevant principles....*" In *Kay v UK* [2010] ECtHR Application no 37341-06 at [68] the ECtHR.

12. TEMPORARILY RELOCATED?

- 12.1. On page 2 of your 7th October letter you state, "*The residents occupying the current houses will all be temporarily relocated within Cambridge during the redevelopment, and their temporary accommodation will take into account residents' needs and circumstances.*"
- 12.2. We do not understand what you mean by 'temporarily.' What period of time? How long will the proposed 'relocation' last? What is CHS time estimate for: 1) a full demolition, and 2) a (partial) redevelopment? Is it 2 years, 5 years, 10 years or some other time period? Following on from this, the question remains: How many of the current residents do CHS anticipate returning after each period?

13. STATUTORY RIGHT OF RETURN AND CHS FUNDING OF RENT INCREASES

- 13.1. At the bottom of page 2 you take great care to emphasise that CHS will fund, "***Any rent increase for the temporary accommodation.***"
- 13.2. This statement to fund a rent increase for temporary accommodation is not matched alongside a statement or guarantee that CHS will fund any rent

increase for tenants returning to permanent accommodation on the redeveloped site at Montreal Square.

- 13.3. Potential returning tenants are concerned that the likely rent increases outlined in section 10 above will **not** be funded for permanent accommodation at Montreal Square.
- 13.4. You state in item 23 of your 7 page web version, Final-FAQs-7Oct2019-4, *“If you choose to return to live in a new home in Montreal Square, you will not pay a higher rent than your current rent for the same size of home would be.”* So although you seem to be reassuring tenants that they will get ‘like for like’ and pay ‘like for like.’ We can find no reference in your policy statements before the decision to demolish was taken, nor at any time after this, any reference to ‘like for like’ replacement homes. Neither can we find any reference in any of your redevelopment literature to ‘Right of Return.’
- 13.5. There is no mention of ‘Right to Return.’ The only mention of Rights in this 7 page document is **the right to a ‘secure tenancy’ if we move to another address!**
- 13.6. We repeat our demand, made at the demolition decision meeting at St Phillips on 17th Jan 2019. There must be clearly defined numbers, proportions and rent levels that are not subject to, for example, the future viability assessments of developers, or adjusted CHS NPV discount rates, future conditions of the market, or the precarity of Homes England grant subsidy. Our right to return must be set out in non-negotiable terms and conditions, with CHS as a responsible social landlord giving tenants a legally binding and contractual Right to Return to our existing secure Social Rent tenancy.
- 13.7. Since there is no mention in any of your literature of ‘Right to Return’ we repeat the following question: Will residents have a **statutory** Right to Return to the new development, and if they do, will it be dependent upon their ability to afford the increase in rents and service charges?
- 13.8. Will CHS make up the difference between the current and future costs of housing for existing residents, as they are promising to do for the temporary accommodation?

14. MONTREAL SQUARE IS A COMMUNITY NOT A COMMODITY?

- 14.1. How does CHS propose to replace the human ties of mutual support between the long-standing neighbours of Montreal Square that the demolition of our homes and dispersal of the community will break? Will they, for example, provide childcare currently provided by neighbours and

family? Will they provide care and support for the elderly currently provided by neighbours and family? Will they provide comfort for the bereaved by neighbours and family? Will they provide shopping and other duties for elderly or disabled or other residents without mobility that is currently being provided by their neighbours and family? Will they provide physical and mental health assistance, currently provided by residents and neighbours. These support networks have been established and built over decades.

- 14.2. For this reason, residents require CHS to provide an impact assessment of the social, financial and mental and physical health costs of demolishing the homes and dispersing the Montreal Square community.

To conclude, we re-emphasise para 2.5 above. CHS in its 25th January 2019 Board meeting not only decided to demolish the homes of Montreal residents, but also sent out alarm signals about the consequences of rising costs. CHS claim it is these rising costs that will force them to sell the homes of Montreal Square, to increase the number of shared ownerships sales, and to seek more government grant. From page 7 of your Financial Statement year ending 31st March 2019, we can see how operating costs have risen by 11% (£2,000,000). The question hard pressed Montreal Square tenants are asking is - how are CHS to pay for these costs? Increasing its turnover (4%), it would also need to increase its surplus by more than 11%. But it is clear from your 2019 Financial Statement, CHS cannot do this because its surplus has dropped by a staggering 141%! We are disturbed by your words on page 22 of CHS 2019 Financial Statement on “matters related to going concern” that, the Board may have an intention, “... *to liquidate the association or to cease operations, or have no realistic alternative but to do so.*”

The residents of Montreal Square have a solution for CHS: act on the July 2019 advice of the Regulator for Social Housing and confront the “*pressure from (CHS’) exposure to sales, and (CHS’) pursuit of a number of significant long-term regeneration projects,*” which includes dropping the redevelopment of Montreal Square. The way to ‘improve’ CHS, “*interest cover from its core housing lettings,*” is by, “*scaling back’ its development plans to take account of market conditions...*”

For all the reasons provided in this letter the demolition of Montreal Square must be cancelled.

Finally, we trust that you will respond to each of the above 14 points with reason and intelligence, showing respect for the human dignity of Montreal Square residents.

Yours Sincerely,

Residents of Montreal Square

1. Marti King *M King*
2. Mandy Ward-Turner *m-ward-turner*
3. Russell Turner *R Turner*
4. Ann Byerly *A Byerly*
5. Di Holliday *[Signature]*
6. Nicole Ebanks *Nicole Ebanks*
7. Chae Ebanks *Chae*
8. Yvonne Ebanks *Yvonne Ebanks*
9. Lora Ketchin *Lorelda Ketchin*
10. Pat Teversham *Pat Teversham*
11. Jackie Eden *J. Eden*
12. Paul Eden *Paul Eden*
13. Sue Toft *Sue Toft*

Committee Members

- Marti King, Chair MSRA
- Mandy Ward-Turner, Secretary, MSRA
- Russell Turner, Editorial advisor

Associate Committee Members

- Peter Carr, Community member
- Cameron Nicholls, Community member
- Dave Arrowsmith, Unite the Union
- Marshall Patten, Community member
- May Safi, Chair Unite Community
- Lionel Vida, Community member *[Signature]*

copy:

- Nicola Scrivings
- Montreal Square Residents
- Architects for Social Housing