

GROVE END

HOUSING LTD

The Early Years

St John's Wood was once a part of the 'Great Forest of Middlesex, a dense oak forest that extended north-west beyond London. The whole area lay within the ancient Manor of Lilestone (now Lisson) and in 1323 it was bestowed on the Knights of the Order of St John of Jerusalem - hence the present name of St John's Wood.

The land around St John's Wood remained forested throughout the medieval period. However, after the dissolution of monastic order in 1539, the land reverted to the Crown. Henry VIII established hunting grounds nearby at Marylebone Park (now Regent's Park) and the trees of St John's Wood were felled to meet the demand for timber to build ships and royal palaces.

St John's Wood remained in Crown ownership until the late 17th century. By the mid 17th century most of the remaining trees had been felled, leaving acres of meadow and grassland to provide hay for the capital's thousands of horses. Figure 1 below illustrates how the land of St John's Wood remained, as open fields dotted with a few mature trees, well into the 19th century.



Figure 1: View of St John's Wood from Hampstead Church Yard c1822

Sale of land in St John's Wood by the Crown began in the early 18th century. Henry Samuel Eyre acquired the largest portion (500 acres) in 1732. Despite being subdivided into three estates in the early 1700s (The Duke of Portland and the Harrow School Estate acquiring the other two areas) the land of St John's Wood remained primarily as agricultural holdings until the end of the 18th century. It was not until the 19th century that the development of St John's Wood as we know it today began, e.g. the Lord's Cricket Ground was established in 1814.

The 19th Century

The site on which the block of flats known as Grove End Gardens was erected during the mid-1930s had previously contained many detached and semi-detached properties that had been built on the Eyre Estate in the 19th century. Abbey Road and Grove End Road lie in the centre of the Eyre Estate, which was developed speculatively during the early-to-mid 19th century with detached and semi-detached cottages or villas standing in large gardens. At the time the Eyre Estate issued leases stating that the houses must have large gardens and be surrounded by walls at least six feet high. The Eyre Estate was the earliest part of London to abandon the terraced house for the semi-detached villa and it has been described as the first garden suburb that set the green suburb agenda for future middle-class developments all around the world.



Figure 2: Greenwood's Map of NW8 London from 1828, showing the early detached and semi-detached villas on the Eyre Estate and the site of Grove End Gardens to the north.

As early as 1833, the antiquarian Thomas Smith wrote of St John's Wood that the 'prevailing character of the buildings is that of detached villa residences, situated in large gardens, erected in every variety of architectural elegance, and occupied by persons of the first respectability. Throughout the 19th century the reasonably priced villas with large gardens, attracted those who wanted rural life close to the city and many artists, writers and scientists made their homes in St John's Wood.

Stamford's Map of London from 1862 shows the area (figure 3). In particular it shows the site of Grove End Road (Nos. 33 and 35) and a detached villa at No. 18 Abbey Road.



Figure 3: OS Map of 1896

An elevation of No.33 Grove End Road shows that it was one of a pair of semi-detached villas with side extensions that contained horse stalls and a coach house, which probably had been converted to garage use by that date (figure 4). Within a decade the pair of villas were demolished, and replaced by the block of flats that covered almost 2 acres.



Figure 4: No 33 GER demolished in 1927

The 1930s - to date

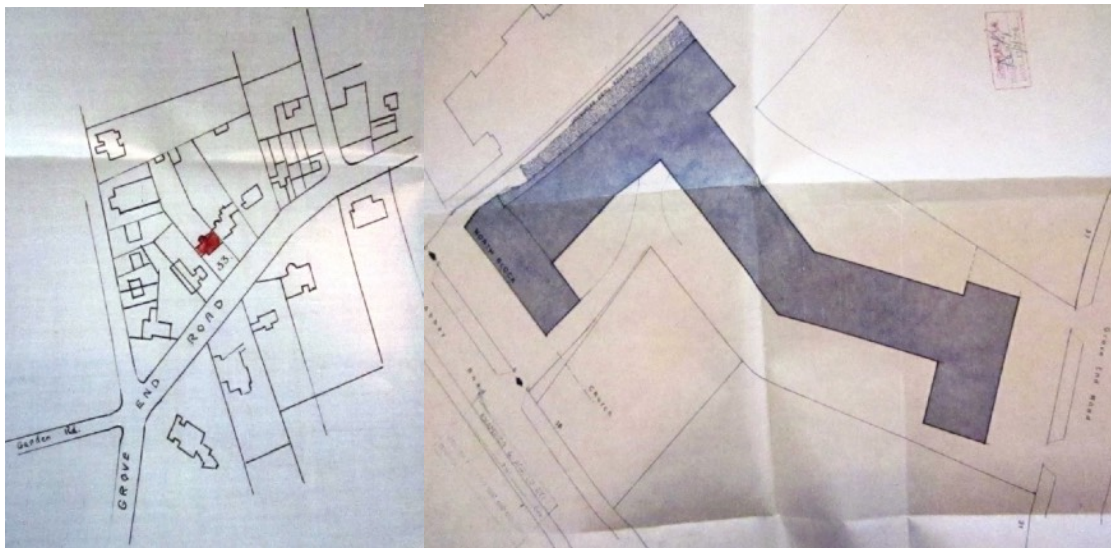
By the early 1930s the freehold of two semi-detached properties - Nos. 33 and 35 Grove End Road were purchased by lady members of the building dynasties of Mactaggart and Mickel of Glasgow, the largest private house builders in Scotland. According to the London Gazette, Betty Mactaggart (nee Betsy Thomson), Agnes Frances Mickel, Jeanie Anderson and Isa Mactaggart Campbell purchased the properties in 1931. All were member of "The Ladies Syndicate", an arrangement by which Sir John Mactaggart, husband of Betty, supported the financial independence of the women in his extended family. At the same time the property, No 18 Abbey Road was obtained, which had a particularly extensive garden to the rear.

Soon after flats were built on the site by Sir John, a housing pioneer, innovator and public benefactor whose investments today underpin the source of funds that carry forward his vision to deliver affordable housing through a number of commercial and charitable organisations, including several registered charities.

For Sir John's biography [click here](#).

Grove End Gardens NW8

In the early 1930s, Mactaggart turned his attention away from Glasgow to the London property market. He formed a new company, the London Heritable Investment Company Ltd, which developed luxury flats on a site in Park Lane, next to the Dorchester Hotel, between 1935 and 1938. In 1931 he obtained the site at Grove End Road on which 'the large block of residential flats', Grove End Gardens was built (figures 5 & 6). In a letter written to Westminster Borough Council in 1934, it was said to cover almost 2 acres (86,079 sq ft), whilst the area to be covered by building was just 34% of the site (29,244 sq ft). The flats were erected between 1934 and 1935.



Figures 5 & 6: The site before and after the construction of Grove End Gardens

The building was constructed in Ferro-concrete, rising over seven-storeys above a basement. The basement was planned to contain two large garages, boiler house, kitchen, restaurant and porters' accommodation.

The flats were to contain 2, 2½, 3 and 4 rooms, together with a kitchen and bathroom. There were waste disposal systems with a vertical chute in each flat, and the whole of the drainage system was via the 'one pipe system of plumbing'. In 1933, the housing was said of being planned to facilitate that method, 'that is, in the one-half bathrooms and kitchens side by side'. Altogether there were 250 separate flats of different sizes. There were also communal facilities, including a reception room on the ground floor and squash courts on two upper floors. The gardens were extensive and planned to be enjoyed communally by the residents. The gardens were located at the back of the flats away from the traffic and planted with trees of all varieties, some of which are protected.

The architect of the block of flats was Joseph Wilson, ARIBA of Glasgow. Wilson was an independent practice of Cockburn Buildings, 141 Bath Street, Glasgow by 1926, and in 1927 he was appointed consultant architect to Mactaggart & Mickel, but resigned in mid-1929, because of workload and fees. He continued as architect to the Associated Western Heritable Company

and its subsidiaries, London Heritable Investments and Grove End Gardens Ltd. His works in Scotland included house designs for Mactaggart & Mickel at Kelvinside, Netherlee, Queen's Park and Cardonald, plus many schools from the 1960s. The flats at Grove End Gardens are his only known work in London.

In one of the original designs pre-dating what was built, it appears that the centre of the site was planned before the two wings added - as they had the land in Grove End Gardens before the site on the Abbey Road was acquired (figure 7).

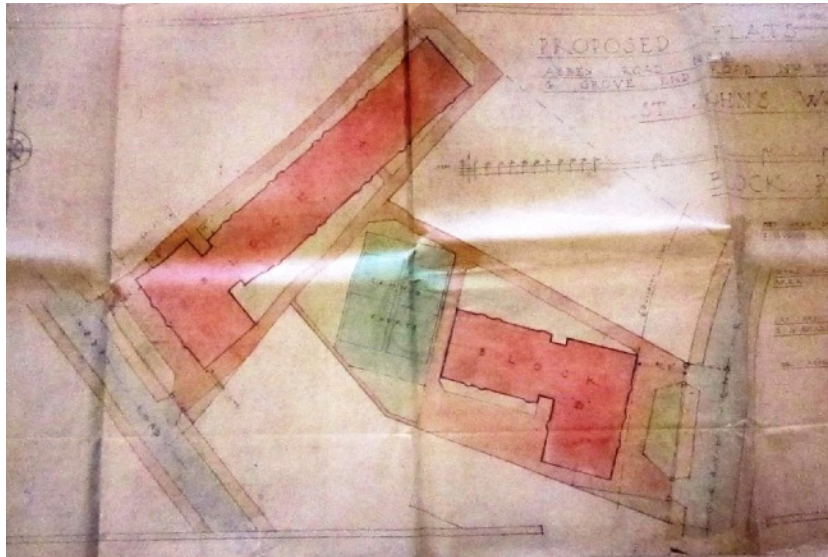


Figure 7: One of the original designs by Wilson predating what was built showing a tennis court between two separate blocks

In another drawing it shows plans of flats with proposed swimming pool in the rear garden (not built) and restaurant extension into the garden and the lower ground floor (figure 8).

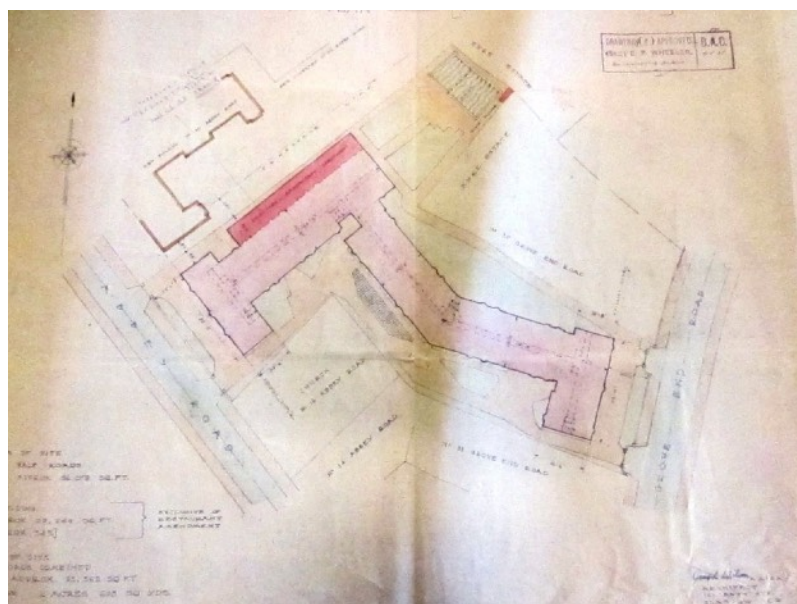


Figure 8: Plans of flats with a swimming pool



Figure 9: Another drawing with the top floor as a “mansard roof”

There are a series of concrete columns around the roof perimeter and protruding from the central raised passageway. It is not known what the purpose of these is - or was - although it is possible that they were to provide basic strength to some form of roof structure.

It has been suggested that Grove End Gardens were built as affordable units for working people, having very small kitchens with a club, restaurant and bar, on the ground floor. There were also a number of shops including a hairdresser in the block, at first accessed by entering the building, but from the 1970s, accessed externally from an arcade close to the Abbey Road entrance. Being of small size, the flats were not ideal for large families. From the start the residents were predominantly well-educated lower to middle-class background some of them refugees.

During World War Two it was said that as the shell of the block was solid concrete, people used to sleep in the corridors to avoid the air raids. During the War, the building received one direct hit, but was largely undamaged.

After Sir John died in 1958, Sir Ian Mactaggart continued the family ethos of provision of affordable housing and in 1967 with the help of Mr Ian Davenport and the support of Midland Bank and Westminster Council (who acted as guarantor) set up Grove End Housing Association as an Industrial and Provident Society (now Grove End Housing) for the purposes of acquiring the long leasehold interest in Grove End Gardens.

The Garden Flats

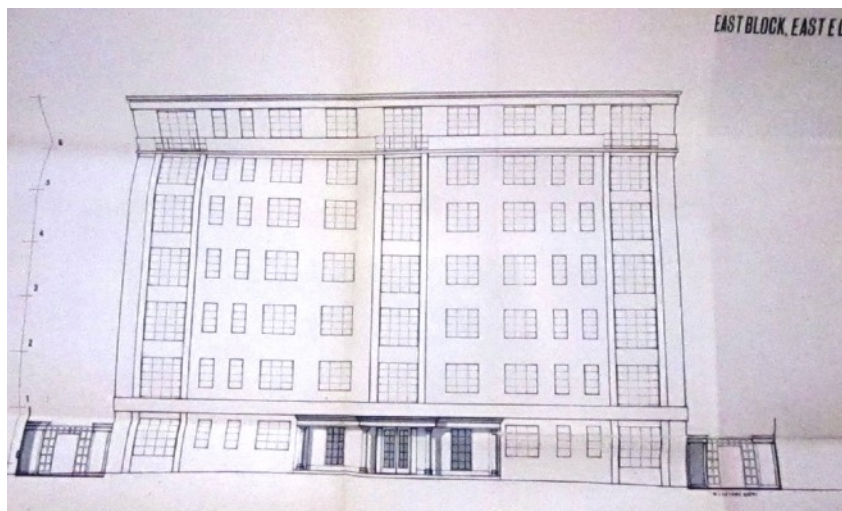
During the mid-1970s works were undertaken to the Garden flats Nos. 1-20. These alterations were to the flats on the lower ground floor, each of which received an external service corridor to be used as a service duct for taking heating and other services (figures 10 & 11).

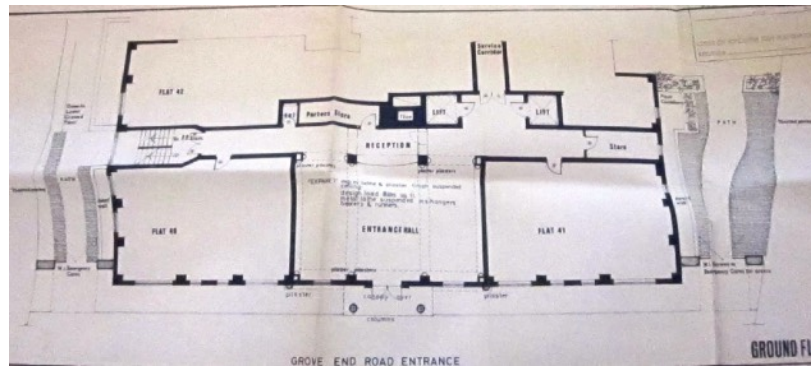


Figures 10 & 11: Alterations undertaken to the North-West Elevation in 1975

Grove End Road Entrance

In 1975, there were major alterations to the layout of the Grove End Road entrance (figures 12 & 13).





Figures 12 & 13: East Block (Grove End Road) Entrance changes in 1975

The Arcade

There have been changes to the small shops close to the Abbey Road, particularly since 1970s. The commercial premises were originally designed for the residents of Grove End Gardens, with non-residents given a privilege to use them as they had to be accessed by entering the building from the Abbey Road entrance. In 1978, structural changes to the block lead to the creation of “The Arcade” with external access to the small shops (figure 14).

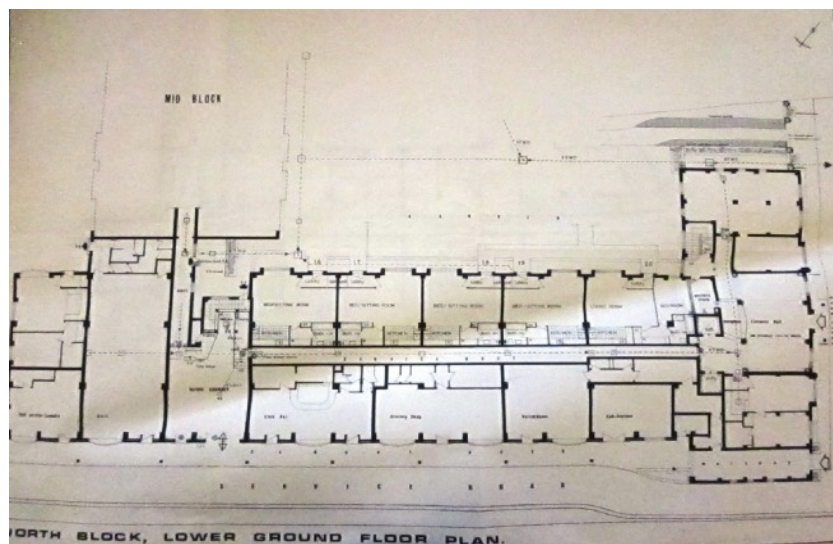


Figure 14: Plans of The Arcade, created in 1978

The Squash Courts

In 1988, the 3 squash courts were converted into individual maisonettes at a cost of around £750K. At that time 2 were in use, but the one on the first floor was in use for storage, as the squash club did not have many members (40). The other courts were on the third and fifth floors. Work was done by Investment & Project Development Corporation Ltd of Knightsbridge.

Windows

At various times between 1980s and 90s applications and permissions have been made relating to the windows in the bloc. In 1988, consent was given for new recessed windows on the first, third and fifth floors. In 1991 an application was made to alter details to the consent, but was refused. Further application for the replacement of timber windows with double-glazed white UPVC units was allowed in 1999 but the alterations were not carried out. In 2004 the

replacement of the existing timber windows with double-glazed white powder coated aluminium windows was carried out at a total cost of £1.5m.

Penthouses

In 2012 permission was granted for a scheme to develop six penthouse flats on the roof of the building reaching from the Abbey Road entrance to the middle of North West elevation facing the synagogue. In addition, a new car park was added under the main garden with an access road beside the arcade, and a new elevator from the car park straight to the new 7th floor - in addition the goods lift and the lift in the Abbey Road were both being extended to the new 7th floor.



Figures 15: Grove End Gardens today

Grove End Housing Limited

Grove End Housing Limited (formerly Grove End Housing Association) (“GEHL”) was formed as an Industrial and Provident Society on 4th April 1967, and its affairs are regulated by the Financial Conduct Authority. It is not registered with the Homes & Communities Agency and does not receive any public money from the HCA, from any Local Authority or elsewhere.

GEHA was formed to acquire the leasehold interest in Grove End Gardens from Grove End Gardens Limited and subsequently acquired the freehold interest in what was then a block of 268 flats exclusively subject to controlled (Rent Act) tenancies. The bulk of the purchase price was obtained on first mortgage from the Abbey National Building Society with the obligations under that mortgage guaranteed by the City of Westminster. The remainder of the purchase consideration was covered by an issue of Second Mortgage Secured Loan Stock in favour of the original vendors and shareholders of Grove End Gardens Ltd.

Although its rules do not specifically prevent it from operating with a view to profit, GEHL is not permitted to distribute any profits made, which are in consequence to be applied solely towards the object of the company. These are “the provision of housing and any associated amenities for persons who are in need of accommodation in London and elsewhere”. This includes dedicating any surpluses, firstly to ensure its financial robustness for the security of its tenants and leaseholders and secondly to contribute towards the provision of housing accommodation. As a consequence, it does not suffer many of the pressures which affect commercial landlords.

The Committee of Management of GEHL formally confirmed to the then Minister of Housing and the Westminster Council that the company would not raise rents in respect of the flats occupied by the Rent Act tenants for a period of 10 years. In March 1967, Sir Ian Mactaggart as Chairman, wrote to all the affected tenants in the block explaining the sale of the property to GEHL and set tenants’ minds at rest.

Middleton Park Development

In February 1973 the company, through the medium of a subsidiary association acquired a substantial country estate at Middleton Park (near Banbury) to house some of the residents in Grove End Gardens who preferred to live in the countryside. A number of outlying properties on the estate were sold off. The mansion house and three immediately adjacent lodges which were to a Lutyens design for the 9th Earl of Jersey, were refurbished and as to the mansion converted into sixteen flats, thereafter disposed of on long leases. Such leases contained special rights of pre-emption operable on any application to assign, designed to secure the preservation in its then form of the mansion house in particular.



Figures 16: Middleton Park designed by Sir Edwin Lutyens in 1938

The “Dark Days” of the 1970s

By the end of the 1970s, GEHL under its then management was in serious financial difficulties, owing some significant sums to secured and unsecured creditors, principally the Midland Bank, Abbey National and others. The executive management effectively passed into the hands of the company’s solicitors and accountants to manage its business affairs. Mr Bamford (who was the Finance Officer at Western Heritable) resigned towards the end of the 1970s and Mr Sandford OBE DFM, a Westminster Councillor was asked to replace him on the Committee.

The company was threatened with foreclosure by the appointment of a Receiver. Mr Sandford accompanied by Ian Davenport and Sir Ian approached Midland Bank Head Office pleading for a year’s grace and managed to get the bank to suspend the foreclosure. As it was important to have a clear understanding of the financial position, KPMG as independent accountants were called in to review the finances. Two main reasons for the financial crisis were as a result of:

- (a) rents were not high enough to cover the operating costs and service charges following the sudden change of government who brought about a rent-freeze policy, and
- (b) the acquisition and conversion of Middleton Park into 16 flats proved expensive due to the general economic climate - high interest rates, hike in oil price etc.

A compromise was secured with the four principal creditors all of whom had varying rights and conflicting interests, under the terms of which a realisation programme was agreed. This included provision for graduated instalment payments according to the respective creditor’s priority. Substantial concessions were otherwise obtained, reducing the burden of accruing interest and part of the principal claimed.

After obtaining all necessary Inland Revenue clearances, and putting the letting and property management of the Block in the hands of Folkard and Haywards, Estate Agents, formal accommodation was reached with such principal creditors in 1977, who in the light of the detailed financial forecasts and other representations made by the Association’s professional advisers, were sufficiently persuaded as to where their best interest lay.

In 1980, the company embarked on a scheme for the sale of individual flats on long leases to sitting tenants who desired to purchase them at a significant discount, sheltering the chargeable gains thereby arising through the medium of the tax losses generated on the Middleton Park Development. At the same time, additions were made to the Committee by adding Councillor du Parc Braham and Councillor Wing Commander Kearney, who was a resident in the Block. Anthony Scott-Tucker, senior partner of Stilgoes and an experienced property lawyer, was appointed Chairman.

The policy of disposing of flats was halted in the 1990s. Where flats were available for acquisition they were acquired, refurbished and let on assured shorthold tenancies.

Grove End House

After being poised on the very edge of the abyss, the sale of flats proved popular to the extent that the company was successfully turned around and repaid its creditors. In 1986 it was able to purchase from its own resources the freehold interest in Grove End House, comprising a further 156 flats mostly sold on a long lease. There were substantial accumulated arrears of maintenance which necessitated the replacement of a considerable proportion of the steel framework of the building. In view of the cost of these works, the company chose to spread the cost to tenants over three years and offered lease extension on favourable terms.



Figures 17: Grove End House

Commonweal Housing



Having secured its first primary objective of financial stability, by 2005, the Board of GEHL decided to take a more inventive approach to addressing London's housing needs and funded the creation of a separate registered charity, Commonweal Housing, with the aim of using some of GEHL's surpluses to further the philanthropic ideals of the organisation's original founder, and to carry out the aims and objectives of the charity. Commonweal is a ground-breaking Action Learning charity seeking to utilise its available resources to enable frontline organisations to develop, establish and pilot new and innovative housing based solutions for those that have experienced different forms of social injustice. It aims to capture the learning from its pilot projects and to disseminate the lessons learned. It encourages and facilitates replication of successful models alongside innovative solutions to social injustice, maximizing the impact and beneficiaries.

The bulk of the funding from GEHL was initially provided in the form of housing at the direction of the charity. Since 2007 GEHL has spent over £5 million in providing housing for three asset-backed projects with a further £5 million provided in the form of gift aid towards the charity's operational and management costs, including the evaluation of projects and the necessary financial and technical support and assistance in the promotion and replication nationwide of Commonweal's projects.

Having amassed experience of creating specialised role model housing projects in London GEHL now has the confidence in increasing its portfolio in NW8 and taking on even bigger projects to enable it to carry on and expand its benefactor's vision.

GEHL Today

GEHL now performs a different role or, at least, carries out its objectives in a different way. In both the blocks under ownership, a substantial proportion of the available flats are let on long leases, normally at a low or ground rent, with standard service charge provisions. A significant

proportion of these leases have already been extended on GEHL's initiative by reference to the terms of the Leasehold Reform, Housing and Urban Development Act 1993.

In 2016, GEHL raised a further £10 million to provide management with a "war chest" to continue to acquire vacant flats in Grove End Gardens. Between 2004 and 2017, it has acquired 37 flats in GEG at a total cost of £18m which are currently valued at close to £30m. Today, GEHL has 150 flats let on assured shorthold tenancies and 9 regulated tenants between the two Blocks producing a gross annual income exceeding £3.4m.

The current Board of GEHL has a strategic aim of upscaling its philanthropic activities and they plan to do so by utilising its assets and its cash generating potential to assist in funding this expansion. Importantly, they will do so without denuding GEHL of its own inheritance. Rather it will be through more proactive management of the hidden wealth in its two mansion blocks.

All this has not been achieved without considerable effort on the part of a small Board and in particular, Sir John Mactaggart who as a current Committee member and Chairman until 2012 set most of the events in train at both strategic level, and in the management and administration of the organisation.