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HOUSING ASSOCIATIONS IN GLASGOW

A Study of the Role of Housing Associations and Societies
in the Housing Tenure Structure of Glasgow.

Submitted as part of the requirements for the
Degree of Master of Philosophy.

Department of Town and Regional Planning
University of Glasgow.

April 1976.

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Acknowledgments

I would like to thank all those people connected with housing associations and societies who gave so freely of their time to answer my questions and provide me with valuable sources of information. Also, my thanks to Doug McCallum, my supervisor, for managing to get through the first draft and offering many helpful criticisms and comments. Finally, thanks are due to my wife Marie, not only for helping to put the whole thing together, but for being just as interested as I was in the subject.

CONTENTS

	Page
Introduction	i
 PART I	
The Development of the Housing Association Movement.	1
 PART II	
Glasgow's Housing Tenure Structure.	
Section 2.1	Change in tenure over time. 24
Section 2.2	Characteristics of tenure groups within Glasgow. 33
Section 2.3	The sub-regional context. 39
Section 2.4	Trends of the 1970's. 43
Section 2.5	Movement of households between tenures. 48
Section 2.6	Access to tenure groups. 53
Section 2.7	Conclusions. 62
 PART III	
Housing Associations and Housing Societies in Glasgow.	
Section 3.1	Introduction. 64
Section 3.2	Traditional charitable housing associations. 67
Section 3.3	Co-ownership housing societies. 85
Section 3.4	Community-based housing associations. 101
Section 3.5	Conclusions on H.A's and H.S's in Glasgow. 110
 PART IV	
Conclusions.	114
 Appendix 1	
Households in tenure groups - Glasgow Wards 1961 and 1971.	128
Appendix 2	Definitions of terms used in Part II. 132
Appendix 3	Specimen table - Basic Payment and Valuation Amount. 133
Appendix 4	House Condition categories. 136

LIST OF TABLES

Page

PART I

Table 1.1	Cost Rent and Co-ownership schemes 1965-1974.	12
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PART II

Table 2.1	Tenure structure of selected regions.	24
Table 2.2	Tenure structure of Glasgow households 1921-1976.	25
Table 2.3	Dwelling and Household characteristics by tenure, Glasgow and the rest of the Conurbation - 1970.	34-35
Table 2.4	Characteristics of Furnished accomodation and tenants.	373
Table 2.5	Recent movers - Glasgow 1970.	38
Table 2.6	Moving households - Present tenure by previous tenure - Glasgow 1965 and Clydeside Conurbation 1970.	48
Table 2.7	Reasons for moving by Previous tenure - Clydeside Conurbation 1970.	50
Table 2.8	Tenure preferences of intending movers.	57

PART III

Table 3.1	Traditional charitable housing associations in Glasgow.	68
Table 3.2	Households housed by Christian Action H.A.	71
Table 3.3	Destinations if tenants leaving Christian Action property.	73
Table 3.4	Glasgow co-ownership schemes-size of accomodation.	89
Table 3.5	Glasgow co-ownership schemes-previous and future addresses.	90
Table 3.6	Former tenure of co-owners-Glasgow and Midlands.	91

LIST OF TABLES (continued)

		Page
Table 3.7	New dwellings built for Owner- occupation and Co-ownership.	92
Table 3.8	Co-owners by Age of Head of Household and Origin.	95
Table 3.9	Households moving into Co-ownership schemes, by distance moved.	97
Table 3.10	House condition by tenure group.	107

LIST OF MAPS AND DIAGRAMS

Page

PART I

- Figure 1.1 Membership of the N.F.H.S.
1935-1974. 6

PART II

- Figure 2.1 C.D.A. boundaries, and Households
in the Private rented sector -
%age by wards. 29

- Figure 2.2 Houses closed or demolished
Glasgow 1960 and 1975. 28

- Figure 2.3 Dominant tenure by City Wards-
Glasgow 1961 and 1971. 31

- Figure 2.4 Glasgow and surrounding local
authorities - %age of households
in owner-occupation. 40

- Figure 2.5 Major flows between tenures. 52

Fi

PART III

- Figure 3.1 Elder Park H.A. - Phasing of
Improvement Programme. 104a

- Figure 3.2 Glasgow - Housing Association
Movement in the Housing System. 110a

INTRODUCTION.

The Housing Association movement in Britain is something of an enigma. On the one hand, it has often been spoken of as the " third arm " in housing, an agency which would be capable of matching both local authorities and the private sector in the provision of houses if given adequate governmental support. On the other hand, although housing associations have been in existence for over one hundred years, very few people, even those involved in housing either on a practical level or academically, know much about the real nature of the movement, about its potentialities and its weaknesses. The occasional calls for an expanded Housing Association movement to increase choice in housing are rarely based on an objective review of the situation, and have, in the past, met with little governmental action. The movement has, in fact, contributed less than 2% of the nation's housing stock, although as a provider of housing it predates the local authorities.

This poor performance is in many ways a function of the fragmentary and disparate nature of the movement. The first official attempt to assess it as a whole was in 1968, when a sub-committee of the Central Housing Advisory Committee was appointed, under the chairmanship of Sir Karl Cohen, to,

".....consider the role of housing associations and societies in the light of the developing housing situation and needs, and to make recommendations about their functions and finance, and about co-ordination of their activities."
(D. o. E. 1971 p. 1).

The Cohen Committee indicated this diversity and fragmentation, and it is quoted here at length as it conveys the immense complexity of the situation as it was in the late 1960's;

"There are those set up under or receiving public financial aid under different Housing Acts, those of 1957, 1961 and 1964. Some are registered with the Register of Friendly Societies, some are registered charities, some are incorporated companies. Some look to the N.F.H.S. for guidance; others to the Housing Corporation, others again to the National Association of Almshouses. Some have borrowed capital from local authorities, some from the Housing Corporation and Building Societies, some have received charitable bequests, and some get their money from other sources still. Some associations are large, some national in their operations, and some local, some have professional staff, while others rely on voluntary work. Perhaps more important than these differences is that of the purpose for which the association exists; housing the needy of all types, not necessarily the poor; housing to let for those who cannot or do not wish to buy, yet cannot expect or do not wish to have a council house; co-operative efforts towards co-ownership of houses provided. These categories overlap and perhaps three-quarters of the 3,000 or so associations are more remarkable for their differences than for their similarities." (D. o. E. 1971 p. 70).

In the face of this complexity, it would appear that the so-called movement is merely a taxonomic convenience, a classification group into which is placed any housing development which is not related to the private builder, the private landlord, or the public authorities. This has some truth in it, but the movement does have two unifying features. The first, a traditional characteristic, is that it is non-profit making, and this distinguishes it from other private sector agencies providing housing for sale or rent. The second, and more recent feature, is that there now exists a central body to co-ordinate, finance and generally control the activities of the various elements of the movement.

This controlling body is the Housing Corporation, set up by the Housing Act of 1964, but acquiring this omnipotent role from the 1974 Housing Act. Since 1974, therefore, there has existed the means to plan the activities of the Housing Association movement.

This study is an attempt to identify the roles played by these various elements of the Housing Association movement as they exist in Glasgow. Emphasis is placed on the roles that they play in the tenure structure of the city, and this emphasis is justified on two grounds. Firstly, it is argued in Part II of the study that the tenure structure of the city greatly affects the housing chances of many households in the city, and that because of this, tenure is an extremely significant variable in the housing system. Secondly, the Housing Association movement offers a variety of tenures, some very similar to the private rented sector with the association playing the role of a benevolent private landlord, some being fairly radical changes to this, with the tenants themselves managing the property, and some lying between the two basic tenure groups of ownership and rental, such as the co-ownership schemes. These alternative tenures have alternative access rules, and this study attempts to analyse whether the presence of such alternatives in Glasgow has materially altered the chances of households, and if so, to identify the groups affected.

The study has been structured in the following way. Firstly, a historical review of the Housing Association movement in Britain is given. This is done not only to clarify the complexity already commented upon, but also to identify the historical roles of the various elements of the movement as they grew and developed, and to provide a "national" background for the Glasgow experience with housing associations and societies.

Secondly, the housing tenure structure in Glasgow and the Central Clydeside Conurbation is analysed. This is to provide a simplified framework into which can be fitted the case studies of associations and societies, and also to identify the possible roles that the movement could play in the city.

Thirdly, the results of the survey of housing associations and societies in Glasgow are presented, their roles in the tenure structure are analysed, and their future under the Housing Corporation is discussed.

Fourthly, conclusions on the real effects of housing associations and housing societies, present and future, on the tenure structure and housing opportunities within the city are given.

Reasons for the study.

The contribution of the Housing Association movement to Glasgow's attempt to house its population has been extremely small, although not unimportant, in the past, and it only has a short history, dating from the mid-1960's. There are several reasons for this small scale of activity in Glasgow, local factors which accentuate the poor national performance of the movement. A study of the housing associations in Glasgow might therefore be expected to dwell on these reasons.

However, the 1974 Housing Act, reorganising as it did the organisational and financial bases of housing association activity, has meant that the movement, nationally, is at the beginning of a new era (the Act came into force , for the most part, in April 1975, and hence 1975 was the year of transition).

Furthermore, the Housing Corporation established an office in Glasgow in 1973 with the provisions of the Act in mind, and from this a new form of housing association the " Community-based Housing Association " was instituted as part of the local authority house improvement programme. It is in many ways an experimental period and a transitional one both for the Housing Association movement and Glasgow's housing effort, a period of " changing gear " for the established associations and of infancy for the newly-formed community-based associations.

It is therefore, a significant time at which to assess the role of existing associations in the past, and to discuss possible future roles in their re-organised institutional framework, and to examine the nature and role of the newer associations and their likely contribution to Glasgow's housing situation in the future.

PART I

THE DEVELOPMENT OF THE HOUSING ASSOCIATION
MOVEMENT

PART I. THE DEVELOPMENT OF THE HOUSING ASSOCIATION
MOVEMENT.

The earliest development in Britain's housing history which can be directly related to the Housing Association movement as it developed in the Twentieth Century was the establishment and growth from the 1840's onwards of low-dividend property companies and the philanthropic Trusts. The Royal Commission on the Health of Towns in 1844, and the 1845 Health Act, were the first official recognition of the abject squalor endured by the vast majority of town dwellers, and out of this recognition grew the Victorian concern, albeit on a very limited scale, for the housing conditions of the " working classes. "

The tangible outcome of this concern was a housing movement which had two main streams. The first stream consisted of the low-dividend property company, which worked within the private enterprise system of attracting private investors with dividend pay-offs. They had the

" central idea that what was required was responsible organisations who would build well and refrain from the malpractices of normal cheap speculation. "

(Tarn 1973 p. 44).

The earliest of these companies, the Society for Improving the Conditions of the Labouring Classes (S.I.C.L.C.) was founded in 1844, and was restricted to a 4% dividend. This society was an outgrowth of the rurally-based Labourer's Friend Society, and was more

concerned with proving that good working class housing could be provided cheaply than with providing a steady dividend to investors. However, it was of a similar nature to the several companies that followed in the latter part of the Nineteenth Century. The Metropolitan Association for improving the Dwellings of the Industrial Classes, and the General Society for Improving the Dwellings of the Labouring Classes were both formed before 1851, and a further six were formed throughout London in the 1850's. Outside London, societies were being formed in many towns, mostly in the South of England, but also in Liverpool, Newcastle and Glasgow. The necessary ingredients for the formation of such companies were individuals of means who had enough concern for the housing conditions of the poor to invest their money in a relatively unremunerative undertaking (industry would have been much more profitable) and a steady if low, rate of return which would attract other, less philanthropic investors.

These companies built mostly new schemes, although a small number of conversions took place, and they were typically of the four or five storey tenement-block type, either in courtyard plan, or in straight ranks. Those which remain to-day are most striking for their oppressive, barrack-like appearance, which attracted criticism even at the time. They catered mostly for single males (lodging houses) in the beginning, but family accommodation became increasingly popular in later years.

The second stream, responsible for very similar developments but financed in a fundamentally different way was the philanthropic Trust. The earliest was founded by the wealthy American banker George Peabody in 1862, with a fund of £150,000. In the 1860's, five schemes were completed in Central London, the largest of which contained about 1,200 flats. In 1899, the Guinness Trust was formed, and in 1900, W.R. Sutton donated funds to start the Sutton Dwellings Trust.

Both the low-dividend companies and the Trusts were heavily concentrated in London, as this had both the greatest concentration of wealth and poverty in the country. In London, although tenement flats dominated, there were also some terrace cottage developments. Elsewhere, schemes were small in number and tended to be restricted to lodging houses, usually for men and boys only. The "Housing movement" also found itself housing the artisan classes, rather than the poorest labourers, and the general attitude of both companies and Trusts was summed up by a spokesman for the Improved Industrial Dwellings Company to the Royal Commission on the Housing of the Working Classes in 1885;

"We must take the class of various degrees; the upper, middle and lower of the labouring classes; it would not have been right to build down to the lowest class, because you must have built a class of tenement which I hope none of them would be satisfied with at the end of fifty years; we have rather tried to build for the best classes, and by lifting them up to leave more room for the second and third who are below them."

(Tarn 1973 p. 53).

Although the philanthropic Trusts might appear to have been more " voluntary " in nature than the low-dividend commercial companies, in practice they both produced the same types of dwellings, for the same types of people, at the same types of rents (the Trusts themselves aimed at a 5% return on capital in order to be self-perpetuating). They did abide by the principle, however, that the provision of housing should not be related solely to the profit-motive and that housing should not be treated as an industrial commodity produced for the least cost and of the lowest possible quality. They were, in effect, the forerunners of local authority housing.

The Trusts and Companies had concentrated mostly in the inner areas of towns and cities, often building on redeveloped sites. The speculative private builder had moved further out to the suburbs, where land was available and cheap, and his work was made even more profitable when cheaper rail travel became available in the late Nineteenth Century. After 1900, land prices in the inner city areas rose quickly, and the Trusts and Companies found themselves financially unable to expand their activities to any great extent. Local authorities were the only agencies which could effectively operate in the inner areas, and since the beginning of the century their activity in this field has increased dramatically (London County Council actually built its first council houses in 1893). The 1909 Housing and Town Planning Act stressed the role of the local authority in the provision of housing for the working

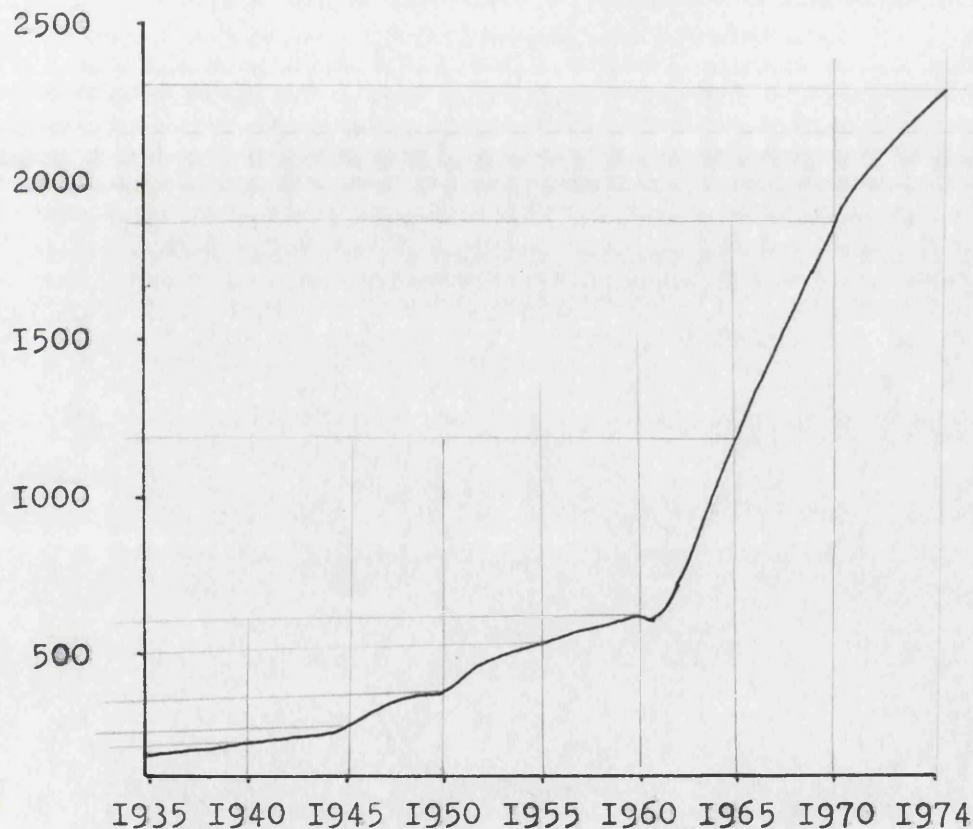
classes, and gave it the power to do so; the 1919 Housing and Town Planning Act extended this and allied the power to house the less well-off with a duty to house them. The public sector therefore took over from private enterprise in housing the poor, and central government gave the local authorities housing subsidies to enable them to carry out this function. The contribution of the Nineteenth Century Trusts and Societies was acknowledged, however, by the extension of these loan facilities and subsidies (1919 Act) to those charitable organisations still active. The Companies which had flourished in the 1860's to 1890's had mostly become dormant by this time, as any chance of making profits had been removed by the rent restrictions introduced in 1915. The activity of the charitable housing associations did continue into the inter-war period, and several of the larger ones are still active in London today. For example, the Peabody Trust, now called the Peabody Donation Fund, recently completed a new-build development in London. However, having surrendered the major responsibility for the provision of good housing at low rents to the local authorities, the work of the Trusts proceeded at a much slower rate than it had done in the Nineteenth Century.

The financial help given to these charitable organisations involved in housing allowed their numbers to grow during the 1920's and 1930's, although little is known about this period in the development of the Housing Association movement. In 1935 however, a National Federation of

Housing Societies was formed as a co-ordinating and promoting body for the various voluntary organisations at that time active in housing, and it is estimated that there were about 226 such bodies throughout the country, 100 of which registered with the N.F.H.S. in 1935 (at this time, society and association were synonomous terms).

Membership of the N.F.H.S. is a fairly accurate guide to the real number of housing associations that existed at any one time, and Figure I-1 shows the growth in numbers that has taken place since 1935.

MEMBERSHIP OF THE N.F.H.S.



SOURCE: D.O.E. "HOUSING ASSOCIATION" P.71.

FIG. I-1

The increase in membership shortly after the Second World War reflects the growth of industrial and self-build associations that took place; industrial associations were promoted by industries who wished to house their workers in areas where local authority and private provision was not adequate (especially in the coal-mining industry), and self-build associations were formed by small groups of people wishing to pool their resources and skills to build their own homes. Both are special types of associations, the former involving " tied " housing in many cases, and the latter being short-lived.

There was also a rise in the number of associations housing people who had special needs which were not being adequately catered for by the public or private sectors, such as the elderly and the disabled. Altogether, the number of affiliated associations rose to 679 in 1961.

1961 was a major turning point for the Housing Association movement, as perhaps Figure I suggests. The Second World War and the great housing effort required in the following decade had placed the housing spotlight firmly on the local authorities. They alone had the resources to deal with the housing problem and other agencies were eclipsed. However, in the late 1950's, when it was possible for the nation to sit back and assess the situation, the Conservative government saw the accumulated effects of 45 years of rent control, the war damage to housing and the massive public

housing programme that ensued. The private rented sector was shrinking rapidly, with the public sector and the owner-occupied sector making substantial gains. The government felt that the narrowing of choice in house tenure should be attacked, and as a vehicle for this policy it chose the Housing Association movement.

The aim of the government was to encourage private investment in housing to rent, and to this end it provided for loans of up to £25million in England (£3million in Scotland) for approved associations to carry out schemes involving the provision of housing to let; there was to be no element of subsidy involved, and the rents were to be such as to cover the costs involved. The legislation which covered this development was the 1961 Housing Act, and by the end of 1963, 39 societies had built 5,540 houses for cost-renting. The Act also allowed for co-ownership schemes, in which each " tenant " is a shareholder in the society and the " tenants " or co-owners, collectively own the scheme; only a handful of co-ownership schemes were undertaken in the early years after the 1961 Act.

Although the N.F.H.S. was used as the co-ordinating and promoting agency for these new-style cost-rent and co-ownership associations, they had little in common with the other types of housing associations that had developed since 1918. Indeed, they had more in common with the Nineteenth Century low-dividend property companies,

especially those, like the S.I.C.L.C., which were attempting to show the economic viability of good quality housing to let at low profit rents. Also, because of the need for economic viability and the absence of subsidy, both types of development excluded those with low incomes, the Nineteenth Century schemes housing the artisan, and the Twentieth Century cost-rent schemes attracting the " younger salaried people and higher wage-earners " (H.M.S.O. 1963).

This analogy can be taken further when it is considered that, in most cases, cost-rent and co-ownership societies were established by small groups of professional people, such as architects, chartered surveyors and lawyers, who could earn professional fees for work done on behalf of the housing society. The propagation of such schemes was therefore a matter of self-interest on the part of these professionals;

" From the inception of the (pilot) scheme it was expected that people from the professions would take part in this way, and recognised that many of them would apply their skills in return for the fees they would receive. "

(D.O.E. 1971 p. 40).

Central government had in fact taken the place of the wealthy industrialists who had founded the low-dividend companies, but the principle motive amongst those involved was still self-interest.

The 1961 Act therefore recreated the dichotomy that had existed in the " voluntary housing movement " in the

Nineteenth Century, between the philanthropic or charitable stream, and the non-charitable stream. This dichotomy was formalised in the 1964 Housing Act, which named these new-style cost-rent and co-ownership schemes as " housing societies. " The terms " association " and " society " which had been formerly synonymous, now referred to two distinct strands of non-profit making housing.

The 1964 Housing Act was the Act which acknowledged the success of the pilot scheme started in 1961. It allowed for the formation of a Housing Corporation^I which would act for housing societies in much the same way as the N.F.H.S. did for housing associations, as a co-ordinating and advisory body, but which would also have financial resources which it could lend to housing societies for approved schemes (at the time of the Act, the Building Societies Association had agreed that building societies would lend two-thirds of the cost of a scheme, the Housing Corporation forwarding the remaining one-third.)

I. The Housing Corporation (H.C.) is a Central Government agency which receives funds from the Exchequer to distribute as loan finance to housing societies and, since 1972, to housing associations. The 1964 Housing Act allowed the H.C. to provide loan finance only to housing societies, and not to housing associations which had to apply to the local authority in whose area they were active, for loan finance (housing associations could also use charitable funds if they were registered as charities). The 1972 Housing Finance Act allowed the H.C. to extend its loan facilities to housing associations.

Cost-rent schemes increased during 1965 and 1966, but from 1967 onwards they in fact dropped in number, while co-ownership schemes have increased greatly (see Table I.1). Many cost-rent schemes actually changed to a co-ownership basis, and by the end of 1970, only 1,575 dwellings remained in cost-rent projects.

The reason for this decline in cost-renting, and the increase in co-ownership which would appear to counter the original intention of the 1961 Act, are complex. The two major ingredients were, however, the rise in interest rates and the application of the option-mortgage subsidy to co-ownership. Cost-renters were therefore, faced with economic rents which were extremely high, and increasing, due to the rise in interest rates (between 1964 and 1969 building society interest rates rose from 6% to $8\frac{1}{2}\%$). Co-owners, on the other hand, were allowed the option-mortgage subsidy from January 1968, which meant that although they received no tax-relief on interest repayments like owner-occupiers, they collectively repaid their loan at 2% less than the building society interest rate. Cost-renting therefore became the only form of housing in Britain that was not subsidised by the Exchequer; the Cohen Committee concluded that,

"..... in a situation where every sector of the market except private renting is subsidised in one way or another there is no future for cost-rent societies which are not subsidised in any way. "

(D.O.E. 1971 p.51).

Year	Cost-rent schemes approved	Still cost-rent at 3-12-70		Co-ownership schemes approved	Dwellings
		Schemes	Dwellings		
1965	70	II	398	34	1719
1966	117	II	734	82	2997
1967	76	II	372	201	7891
1968	7	II	16	141	5323
1969	I	I	46	50	1791
1970	--	--	---	102	2698
Year ending 31st of March 1974	^I 227	^I 262	^I 11381	139	5587

I
Fair-rent schemes.

Sources: 1974 figures - Housing Corporation 1974.

1965 - 1970 figures - D.O.E. 1971, Tables 5,6,7,9.

TABLE I.1

This situation was, however, reversed by the 1972 Housing Finance Act. Interest rates continued to rise until, in 1973, they reached 13% - 14%. This meant that, even with the option mortgage subsidy, co-ownership rentals were reaching £60 to £80 per week (Housing Corporation 1974 p.1); co-ownership was becoming as redundant as cost renting. The 1972 Act gave the Housing Corporation the power to finance " fair rent ", as opposed to cost-rent schemes,

2. " Fair rents " are rents which are assessed by a local Rent Officer or Rents Tribunal, the level of rent being related to the size, type and quality of the accomodation as well as the costs involved in providing it.

and in the year ending 31st of March 1974, 227 " fair rent " schemes were approved, providing a total of 9,729 dwellings. The Act allowed for a " new building subsidy " to be paid to housing associations building houses to rent. The amount of the subsidy was a percentage of the initial deficit incurred by the scheme (the initial deficit being the difference between reckonable expenditure (loan charges plus maintenance and management allowance) and income (based on fair rents) for the first year after completion. For the first three years of the scheme, this percentage is 100%, reducing to 60% for the 4th, 5th and 6th years, 30% for the 7th, 8th and 9th years, and 10% in the 10th and final year. (D.O.E. 1972 p.13.)

This very substantial subsidisation of loan charges corroborates the statement by the Cohen Committee concerning the impossibility of providing unsubsidised housing to rent in a period of high and rising interest rates, except at the luxury end of the rental market.

By the 31st of March 1974, 11,381 dwellings had been provided in the " fair rent " schemes (this includes some formerly in cost-rent schemes) and 48,119 dwellings had been provided in co-ownership schemes. Scotland's share in these developments has been relatively small, with only 2% of " fair rent " and 5% of co-ownership dwellings (these figures compare with 26% and 35% for the South East of England).

These new-style societies contributed to the massive increase in N.F.H.S. membership from the early 1960's, but although many societies registered with the N.F.H.S., many more registered only with the Housing Corporation; the increase in N.F.H.S. membership from 679 in 1961 to 2300 in 1974 cannot, therefore, be accounted for solely by the new societies, and indeed between 1961 and 1974 " general family " and " special need " ³ associations more than trebled in number to reach the figure of 1,565. The charitable stream of the Housing Association movement was therefore increasing in strength without the aid of central government.

This great increase is difficult to explain, and there is certainly no single reason for it. Most of the increase was in housing for the elderly, and in general family housing for those in difficulties in the housing system. The shortage of accommodation suitable for elderly people was one of the unfortunate outcomes of the overhaul which the nation's housing stock experienced in the 1950's and 1960's. Local authorities tended to concentrate on

3. " General family " associations are the direct descendants of the Nineteenth Century Trusts, and this group includes those old-style Trusts which are still active. They provide accommodation suitable for families, in a similar way to local authorities, although each individual association has its own policy as to the circumstances of the families that it houses; some concentrate on homeless families, others on families not considered by the local authority, while others ~~cater~~ cater for families that could also be housed by the local authority.

" Special needs " associations concentrate on providing housing for the elderly or the physically disabled, and the accommodation that they provide tends to be purpose-built.

building family accomodation, with flats for elderly people consequently underprovided. However, there were also problems for old people who neither qualified for council housing nor who particularly wanted it. A typical case would be the elderly widow or widower (less typically a couple), owner-occupiers in a house which had become too large both physically and financially for them to manage. Traditionally, the solution would be to sell the house and move to a smaller one in the country or at the seaside, but many old people neither wanted nor were able for this. These problems were increasingly regognised in the 1960's, especially, as the elderly population in the country was growing, and it was out of this recognition that housing association activity in this field grew. The schemes that have been undertaken have been mostly sheltered housing schemes, in which the residents live in self-contained flats but in which certain common facilities are available, and a warden is continually " on-call " should anything untoward happen. The proliferation of such shemes since the early 1960's is due partly to the fact that there is a great need for them, but also to the fact that local authorities in general welcome them as meeting a need which they themselves cannot meet, due to their commitments to general family housing and their housing waiting list. This political acceptance allowed them to increase in number from less than 300 in 1960 to 660 in 1974.

The general family associations did not gain the same political acceptance. Although, they did increase in number in the 1960's, many local authorities considered that general needs housing should be the realm of the local authority, and that housing associations were both ineffectual and slightly inappropriate (due to their paternalistic image) in this field. A survey of local authority attitudes towards housing associations carried out by the Centre for Urban and Regional Studies for the Cohen Committee (Page 1971) found that of the 86 local authorities sampled, 55% felt that housing association activity should be oriented to the provision for special groups (complementary to the work of local authorities), whereas only 27% felt that it should cater for general needs (supplementary to local authorities). Only 10% felt that the Housing Association movement should act as a " third arm in housing," providing a choice in tenure, and 13% could see no role whatsoever for housing associations. Of those authorities which considered that housing association work should supplement local authority provision for general needs, just under 50% were London Boroughs, which have traditionally had more dealings with housing associations, ever since the Nineteenth Century Trusts were formed.

This lack of acceptance of housing associations in general needs housing can perhaps be explained by three factors. Firstly, many local authorities, especially the smaller ones, have had very little experience of housing

associations, and as local authorities were the main lending agencies for associations until recently, many were wary of committing funds to unknown quantities. Secondly, many local authorities were of the opinion that they and they alone could and should cope with the provision of general needs housing, and Labour-controlled councils especially felt that their political virility would be undermined by the enlistment of an alternative agency. Thirdly, the only history of the Housing Association movement had given housing associations an air of paternalism, an image of do-gooders helping those who could not or would not help themselves. This image was true for some Twentieth Century associations, and untrue for others, but nevertheless it was an anathema to many Labour councils, which consequently were unsympathetic to the movement as a whole. These three factors explain, to some extent, the failure of general needs housing associations to gain more acceptance and make more progress than they did.

Nevertheless, they did make significant progress in the 1960's, and between 1969 and 1974 they increased in number from 668 to 905. This increase can be seen in the light of an increasing awareness of the problem of homelessness, and the identification of groups which were unable to compete, through no fault of their own, in the housing market. The formation of Shelter, the National Campaign for the homeless, in 1966, gave a boost to general needs associations. Shelter's initial function was as a fund

raising body (as well as a spokesman for the homeless), providing charitable finance for housing associations which were attempting to house the homeless and those badly housed. Not only did it manage to raise large sums of money for these associations, but it also brought publicity to the Housing Association movement, and encouraged the formation of associations to help house the homeless.

These, therefore, are some of the main reasons for the growth in the number of " charitable " associations throughout the 1960's and the early 1970's. In 1972, these associations were affected by the Housing Finance Act, as were the housing societies. The Act allowed the Housing Corporation to lend to housing associations involved in the fields of improvement and conversion work as well as to new-build housing societies. (to ~~which~~ it had previously been confined). This gave associations an extra source of finance, but it also required them to charge " fair rents " as assessed by a rent officer or tribunal, and in many cases this meant that associations had to reduce their rents to a loss making level. In cases where the rent was increased, the tenants could apply for rent rebates, paid for by the local authority.

Before this system of financial arrangements was fully operational, however, the organisational and financial framework of the Housing Association movement was completely and radically altered by the 1974 Housing Act. This Act was the legislative culmination of various strands of thought in the housing field. From the standpoint of central

government, it represented a desire to widen the housing effort on two fronts. Firstly, it wanted to encourage the improvement of older housing, both for social and financial reasons. Various white papers⁴ show the development of governmental thought on this. Secondly, it wanted to encourage local authorities to take a comprehensive view of the housing problems in their areas, rather than simply concerning themselves with council house provision and maintenance, as many had been doing. (Scottish Housing Advisory Committee 1972). There was also the view that all the agencies involved in housing should be involved in such a comprehensive approach, and the central government view of the role of housing associations, as stated in an S.D.D. circular of October 1975 (S.D.D. 1975 a), was as follows;

" The government beleives that well-run housing associations can play a most important part in meeting housing needs, particulary in supplementing the provision by local authorities of houses for letting. Housing associations can offer special experience in catering for particular categories of housing need - for example the elderly or the handicapped; they should be particularly effective in helping local authorities to achieve the improvement of privately rented accomodation in housing action areas for improvement declared in terms of the Housing (Scotland) Act 1974; and their flexibility in

4. Old Houses into New Homes, Cmnd. 3602 1968.
Towards Better Homes: proposals for dealing with Scotland's Older Housing 1973.
Homes for people: Scottish Housing policy in the 1970's Cmnd. 5272 1973.
Widening the choice: the next steps in housing, Cmnd 5280 1973.

the choice of tenants can often be helpfully complementary to provision by local authorities. They can also create varieties of tenure and can experiment with methods of enabling the tenants to participate in the management of their homes. They can encourage arrangements for shared ownership through tenants' co-operatives which it is hoped will be increasingly promoted in both housing associations and local authority estates. The Government look to housing associations to develop in these directions and to draw into their work representatives of local authorities, community councils, and of such bodies as trades unions and councils of social service. " (S.D.D. 1975 a p.2).

This document has been quoted at length because, it is, in effect, a policy statement for the future of housing associations, due to the ~~much~~ stricter control that central government now has over housing associations' activity. The Act contains provisions which give housing associations a much firmer financial base, but in return it requires associations to be more answerable to the government. Control is to be exercised through the Housing Corporation, which was given extended powers by the Act. The most important is that the new system of grants is only available to Housing Associations which are registered with the Housing Corporation. The new grants system is composed of a Housing Association Grant (H.A.G.), which replaces all former subsidies and which is designed to cover the difference between costs and expected rent revenue over the loan period, and also a Revenue Deficit Grant, designed to offset annual deficits in revenues from rent. Both these grants are discretionary on the part of the Secretary of State, and both the Housing Corporation and the Scottish Development Department must approve of a scheme before it will attract these grants. Any housing association wishing to expand, or

indeed, to start, must conform to the priorities laid down by central government.

The general tone of this new government policy towards housing associations is that, because a substantial subsidy from the taxpayer is now involved, housing association projects should be planned and co-ordinated to bring about the greatest benefit to the " community " as a whole.

The priorities stated by central government are;

- 1) housing projects in housing action areas
- 2) special needs housing projects
- 3) housing projects to meet local priority needs e.g. single people
- 4) housing projects in areas with severe shortage of rented accommodation
- 5) housing projects to prevent structural or environmental decay. (S.D.D. 1975 a p.7).

The 1974 Housing Act has therefore given the Housing Association movement the financial and organisational rationality that it has long needed in order to make a meaningful contribution to the British housing situation, but the price for this has been virtual " nationalisation " of the movement, in that it must conform to central government priorities. Supporters of the voluntary spirit of the movement in the past might see this loss of independence as regrettable, but the overall performance

5

of the movement in absolute numbers of houses provided suggests that without some form of radical change, and faced with the growing inflation of the last decade, the movement would now be in its dying stages, rather than, as it is, at the beginning of a new era.

The history of the Housing Association movement shows that it has experienced three main stages in its growth, and that it has now entered a fourth. The first, prior to the First World War, was when the movement took the form of Trusts and low-dividend companies, and attempted to adopt the " human face of private enterprise " at a time when exploitation was rife in the speculative provision of working-class housing. The second stage was in the inter-war and post-war periods up until the early 1960's. A period of relative inactivity, the movement was forced out of the limelight by the local authorities, and it moved away its roots in the housing of the " working-classes " towards provision of housing for those with special needs. The third stage was between the early 1960's and the 1974 Housing Act, and it was a period characterised by a growth in the movement, but a growth that was unco-ordinated and unplanned, and which was extremely vulnerable to inflationary strains on its finances. Nevertheless, the charitable stream, which grew rapidly in this period, exhibited a

5. By the end of 1974, the charitable stream had provided about 220,000 dwellings, about 1.4% of the nations housing stock. (N.F.H.A. 1975 b.).

somewhat "crusading" attitude, not this time against the excesses of private enterprise, but against the other housing agencies in general for neglecting certain groups in society. The non-charitable stream of the cost (fair) rent and co-ownership societies had the role of increasing choice in housing tenure. The fourth stage, which dates from the 1974 Housing Act, is one in which housing associations will have the opportunity to be incorporated into comprehensive housing policies on a large scale, but within an organisational and financial framework which effectively makes them tools of central government.

Glasgow had little experience of housing associations in the first two stages, and only minor involvement in the third. It has, however, become deeply involved in the fourth and present stage, to such an extent that it is possibly the city in Britain which has incorporated housing associations most intimately into its overall housing policies. The detailed aspects of Glasgow's experience with housing associations and societies are discussed in Part III, but before this the housing tenure structure in and around Glasgow is analysed.

PART II

GLASGOW'S HOUSING TENURE STRUCTURE

PART II. GLASGOW'S HOUSING TENURE STRUCTURE.

2.1 Change in tenure over time.

The tenure structure of Britain's housing has changed dramatically in the course of the present century. The Nineteenth Century pattern of tenure in which renting from a private individual or company was the norm, has been gradually replaced by a tenure structure in which three basic tenure groups predominate; owner-occupation, renting from public authorities, and renting privately. In 1970, 95% of Britain's dwellings were in these three groups; 50% were in owner-occupation, 30% were in the public sector, and 15% were rented from private owners.

Thus, the national picture indicates that the prime mover in the change in tenure structure has been the rise of owner-occupation. There is, however, great regional variation in this trend. Table 2.1 indicates that Scotland, and especially

Region	Owner-Occupation %	Rented from public authority %	Rented privately & "others" %
Great Britain	50	31	19
South-West	58	24	18
Northern	42	38	20
Scotland	30	52	18
Glasgow	22	54	24

TENURE STRUCTURE OF SELECTED REGIONS - 1971

TABLE 2.1

Source: Murie 1974b p.13.

Glasgow, have developed a much smaller owner-occupied sector

than the rest of the country, and a much larger public sector. In England and Wales, the South-West and the Northern regions were at either ends of the tenure spectrum, but even the Northern region differed greatly from the Scottish situation. Although the decline of the private rented sector has been fairly uniform throughout the country, the rates of growth of its successors have differed greatly between Scotland and the rest of Britain.

Within Scotland, Glasgow and the Clydeside Conurbation in general have seen the greatest rise in the public rented sector. Table 2.2 shows the changes that have taken place since 1921 in Glasgow's tenure structure.

Year	Total Households	Owner-Occupied	Rented Public	Rented Private	
				Unfurnished	Furnished
1976 ¹ %	283,856	67,965 24	167820 59	48,071 17	
1971 %	290,295	64,080 22	156480 54	59,885 20	9,560 3
1965 ²		19%	43%	36%	2%
1961 %	319,217	51,882 16	121557 38	131,739 41	8,168 3
1951 %	306,725	N/A	76965 ³ 25	N/A	N/A
1931 %	265,784	N/A	29980 ³ 11	N/A	N/A
1921 %	236,997	N/A	2800 ³ 1	N/A	N/A
TENURE STRUCTURE OF GLASGOW HOUSEHOLDS 1921 - 1976 TABLE 2.2					

Sources: ¹ City Assessor's figures.
² Sample figures from Cullingworth 1968
³ Figures are for dwellings, from Glasgow Corporation 1966a
Rest of figures from the relevant census.

As in the rest of the country, the tenure structure before 1914 was dominated by the private rented sector. The agencies most involved in forming Nineteenth Century Glasgow were the speculative private builder and the private landlord, who bought the speculatively built houses and rented them out. Glasgow Corporation did become involved in slum clearance in the last century (under the local Glasgow Improvement Acts of 1866 and 1897), but house building by the Corporation, also allowed for under these Acts, was very limited. Under the 1866 Act, 1,648 houses were built, and under the 1897 Act, only 866 houses were erected. By 1919, some of these early Corporation houses had either changed to private ownership or had been demolished, and by this date 2,199 families were living in Corporation-owned housing. As Table 2.2 shows, only about 1% of Glasgow's households were housed by the local authority in 1921.

Between 1921 and 1931, the number of households living in the City rose by 28,787, and this was in fact slightly more than the number of council houses that were built. The demand for housing in this inter-war period was therefore due mostly to the increase in the number of households, although slum clearance was also adding to the demand. The inter-war period was also one of great activity on the part of the speculative builders, this time building houses for owner-occupation; much of this private building took the form of bungalow estates on the outskirts of the City. However, it was in the areas immediately outside the City boundary that most of the private building took place, where sites were more available and rates lower than within the boundary. Due to

the rise in the total number of households in the inter-war period, however, the increase in size of the public rented and owner-occupied sectors did not greatly reduce the size of the private rented sector, although it had been continually losing ground since the introduction of rent control during the First World War.

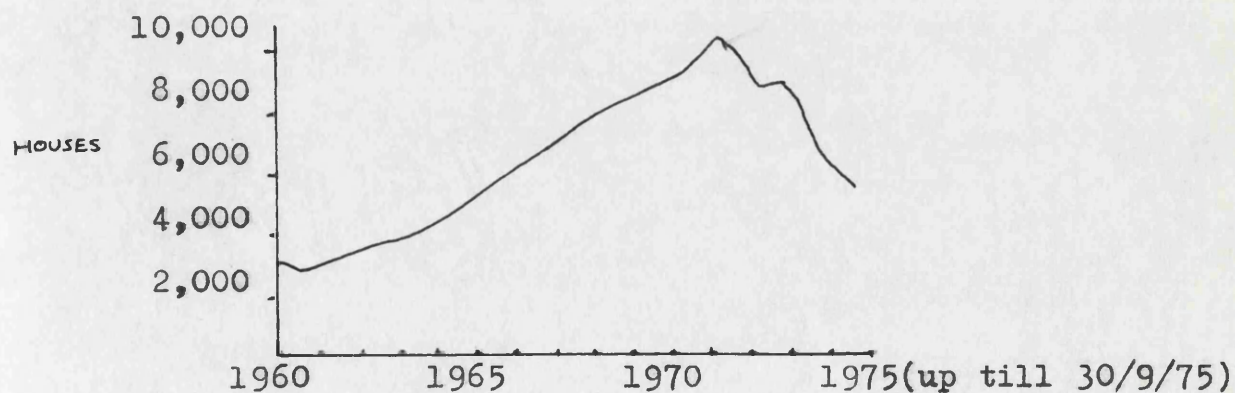
The 1939-45 War caused great damage to the housing stock in Glasgow, both because of bomb damage, although this was on a much smaller scale than in other British cities, and more importantly because of the lack of maintainance and repairs. A further large increase in the number of households needing to be housed aggravated the situation, and local authority house-building activity greatly increased in an attempt to meet the demand. By 1951, about one quarter of Glasgow's households were housed by the Corporation, but the great post-war housing drive was still constrained at this time by the building restrictions imposed by the government.

The decade 1951-1961 was, however, one of great activity in the housing field. The huge outlying estates of Drum-chapel, Easterhouse and Castlemilk were constructed, as well as many other smaller estates, and altogether the Corporation built 45,484 houses, which was about 60% of all Corporation houses built before 1961. The 1950's also saw the start of the City's redevelopment programme, and it has been this programme, more than any other influence on the City's housing stock, which has changed the tenure structure so dramatically.

In the late 1950's, the City designated 29 Comprehensive

Redevelopment Areas. These areas were confined almost entirely to the inner areas of the City, and contained an extremely large part of the privately rented stock, as Figure 2.1 shows. The choice of comprehensive redevelopment as a policy, rather than a combination of renewal and rehabilitation (there were large numbers of houses within the C.D.A's in good, or repairable condition) was a political one. The ruling group on the Council saw the redevelopment programme as a way of not only rehousing the City's population adequately, but also of ridding the City of private landlordism, an activity which was, and still is, abhorrent to the basic political and social ideals of the Labour party. At the same time the pressure on housing from those displaced by redevelopment and from those on the waiting list was so great that the Corporation was unfavourably disposed to the use of any land within the City for private house-building.

The demolition programme increased throughout the 1960's to reach a peak in 1971 (Figure 2.2). Between 1961 and 1965

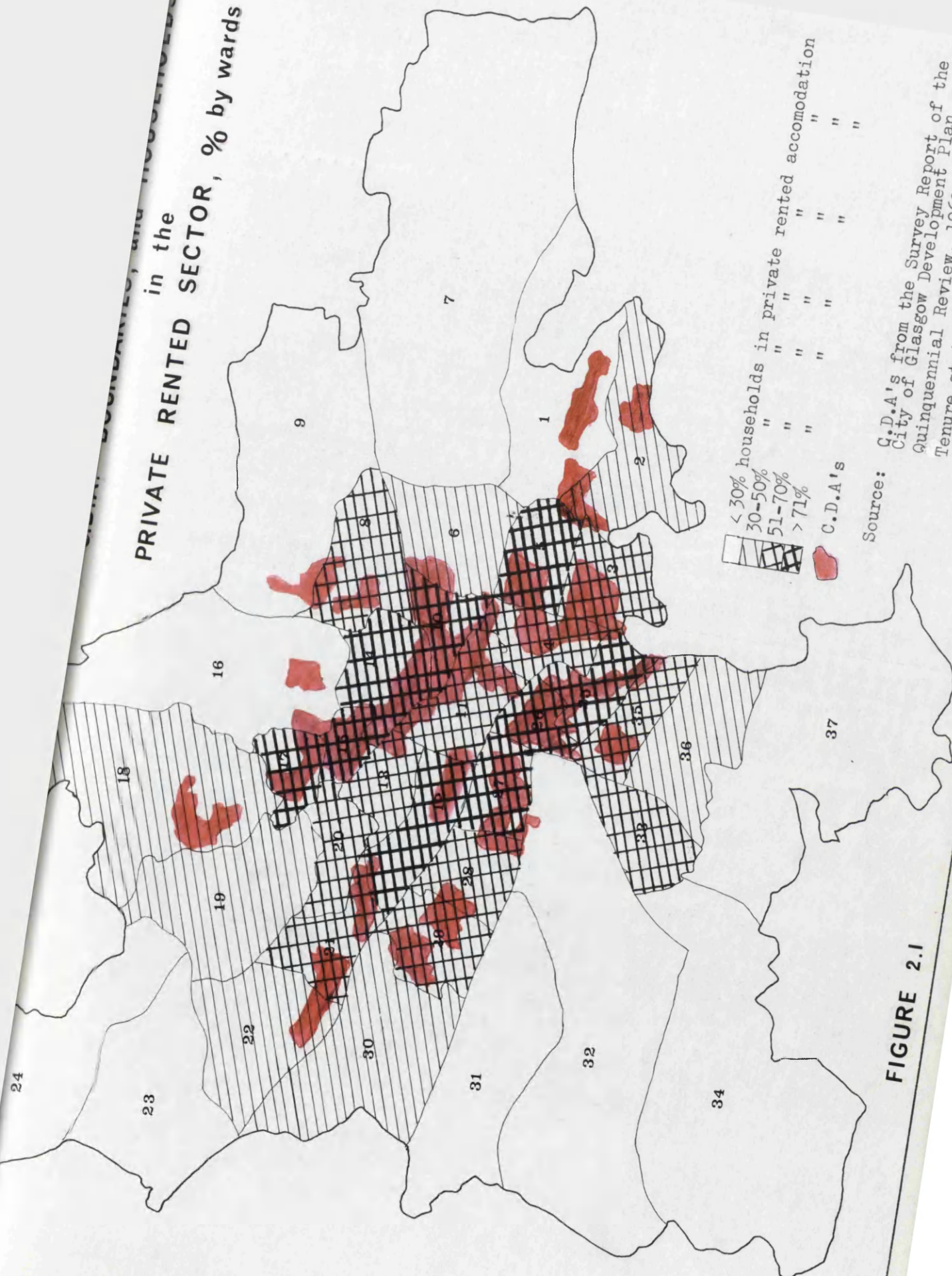


HOUSES CLOSED OR DEMOLISHED - GLASGOW 1960-1975

FIGURE 2.2

Source: S.D.D., Housing Return for Scotland.

PRIVATE RENTED SECTOR, % by wards



Source: C.D.A.'s from the Survey Report of the City of Glasgow Development Plan Quinquennial Review, 1960, Diagram 13. in full in Appendix 1.

FIGURE 2.1

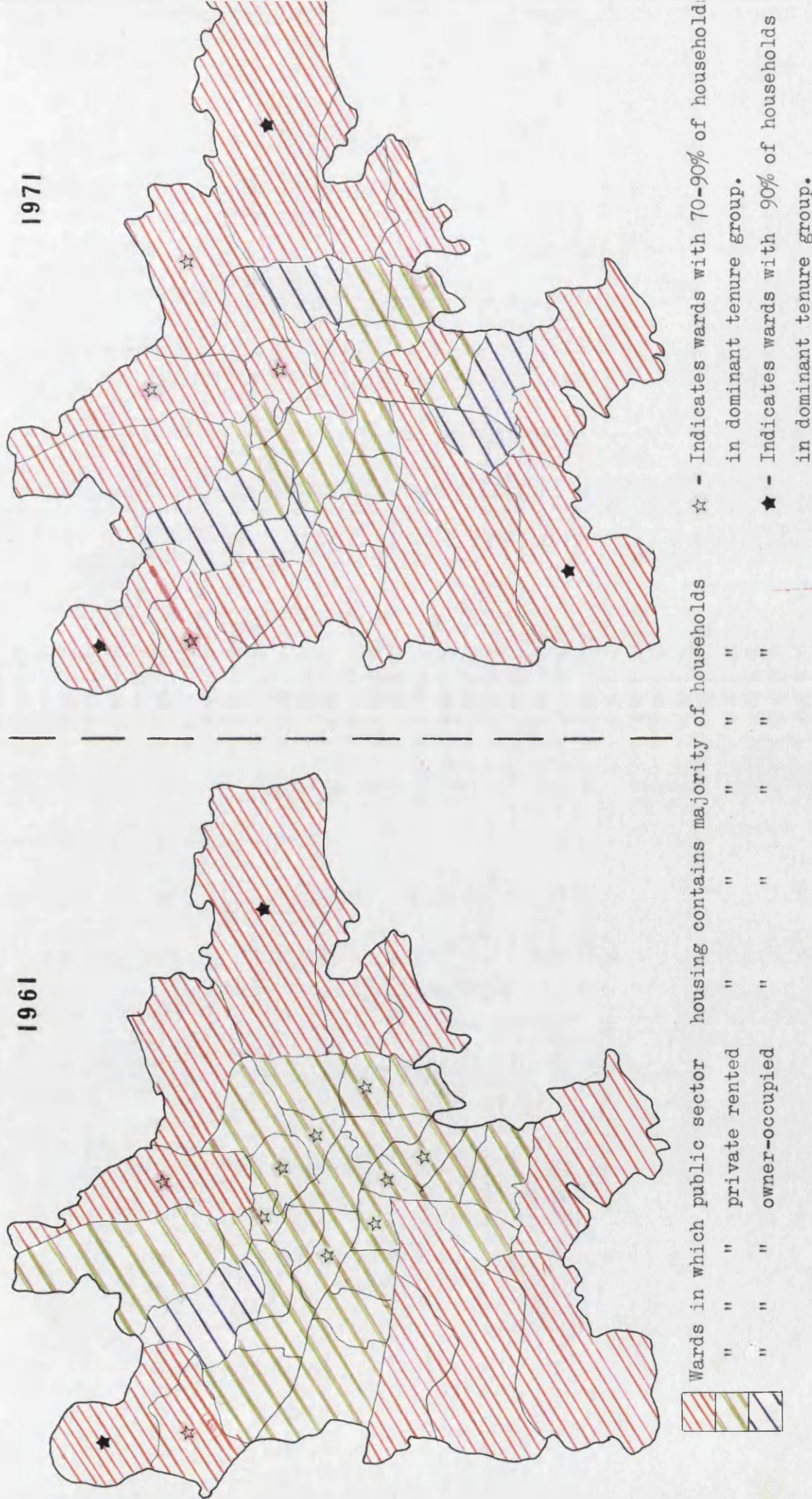
15,700 dwellings were demolished, most of which were privately rented (and also some owner-occupied) ; 17,000 new dwellings were built, most of which were Corporation houses. Between 1965 and 1970, of the 25,000 new dwellings built in Glasgow, 24,400 were built by the Corporation.

These developments are reflected in Table 2.2, which shows that it was in the latter part of the 1960's that the greatest dissection of the private rented sector took place, when its share of the total number of households fell by 16% in the period 1965 - 1971. It was mostly the older tenement that was affected, and in this period the proportion of dwellings built before 1901 decreased from 43% to 23% of the housing stock in Glasgow (S.D.D., 1971 p.34).

Throughout the 1960's, however, despite the changing fortunes of the two rental sectors, the owner-occupied sector managed to increase its share of households. In fact, about 12,000 more households owned their own homes in 1971 than in 1961; as it is doubtful that new building of owner-occupied housing accounted for even one tenth of this figure, it is likely that many privately rented houses were sold for owner-occupation.

The spatial aspects of these tenure changes can be seen in Figure 2.3. The inner city concentration of households renting privately in 1961 was dissected over the succeeding decade. Analysis of the figures in Appendix 1 shows that in those wards that changed from private rented to public rented dominance, the process was characterised by a great decline in the private rented sector (and to a lesser extent the owner-

DOMINANT TENURE by CITY WARDS - GLASGOW 1961 & 1971



Source: 1961 and 1971 Censuses (tenure statistics on which maps are based are given in Appendix 1).

FIGURE 2.3

occupied sector), and a great increase in the public sector; that is, redevelopment. In those wards that maintained private rented dominance, the numbers of households living in them dropped very considerably, indicating the earlier stages of the redevelopment process. In the wards that changed from private rented to owner-occupied dominance, there was very little reduction in the number of households, and in the two southerly wards, there was in fact an increase; this indicates a substantial number of dwellings changing from the rental to the owner-occupied sector.

As Glasgow's housing stock entered the 1970's, therefore, it exhibited a tenure structure which had been radically changed over the previous twenty years, change brought about mostly by the activities of the local authority in the housing system.

2.2 Characteristics of tenure groups within Glasgow.

These changes have produced three basic tenure groups, as in the national housing system, each with its own characteristics. Analysis of Table 2.3 indicates that within Glasgow a major division can be made between the public sector and the private sector (both rental and owner-occupied) in terms of age. 59% of the public sector was built after 1945, whereas 78% of the owner-occupied sector and 94% of the private unfurnished sector was built before 1918. The private rented sector emerges, however, as containing the low quality end of Glasgow's older housing. Compared with the owner-occupied sector, it has more low-valued property, more one and two roomed houses, more were built before 1900 and almost all (96%) are in tenement buildings. It also contains far more small households, and in terms of the social class of the households it caters for, it is almost a mirror-image of the owner-occupied sector, housing predominantly those in the lower social classes. The owner-occupied sector is less consistent than the private rented unfurnished sector, and contains a far greater spread of both dwelling types and conditions, and households types. There is therefore a range in this sector from poor quality to higher quality accommodation, whereas the private rented unfurnished sector is far more concentrated in the poorer end of the accommodation market.

The furnished private rented sector is so small in Glasgow that it was not distinguished as a separate class in the 1970 Clydeside Housing Survey (S.D.D. 1971), but the 1965 Glasgow Housing Survey (Cullingworth 1968) did present a table showing the characteristics of the sample

Sample No.	All Dwellings		Owns/is buying		Public rented		Private rented unfurnished		Other	
	Gl.	Con.	Gl.	Con.	Gl.	Con.	Gl.	Con.	Gl.	Con.
	1485	1353	300	336	840	887	295	73	50	27
	%	%	%	%	%	%	%	%	%	%
Gross value (£)										
30 or less	20	7	28	13	4	1	55	60	42	11
31 - 50	30	24	17	8	38	29	22	29	20	15
51 - 70	39	48	25	17	51	65	22	9	24	38
71 - 90	7	13	14	33	7	4	-	1	10	22
Over 90	4	8	16	28	-	-	-	-	4	15
Year built										
Pre-1901	23	10	39	19	4	1	56	64	62	32
1901 - 1918	17	7	39	18	1	1	38	33	20	4
1919 - 1944	24	29	16	30	35	31	6	1	2	32
1945 or later	35	53	5	32	59	67	-	1	14	32
Dwelling type										
Detached house	1	8	4	26	-	-	-	1	-	19
Semi-detached house	7	20	12	40	7	13	-	4	6	33
Terraced house	6	25	9	12	7	32	1	3	6	30
Flat with lift	6	3	-	-	10	4	-	1	-	-
Walk-up tenement/flat	77	44	71	21	74	50	96	90	58	11
Other types	3	1	3	1	1	1	3	-	30	7
Number of rooms										
1	4	1	3	1	2	-	8	4	12	-
2	20	7	31	10	6	2	49	48	28	7
3	19	14	19	8	18	15	24	27	18	7
4	34	37	17	17	48	48	12	12	20	22
5	18	29	13	26	23	32	5	5	20	30
6 or more	5	13	18	38	3	3	1	3	2	33

DWELLING AND HOUSEHOLD CHARACTERISTICS by TENURE - 1970

GLASGOW and the rest of the CLYDESIDE CONURBATION

TABLE 2.3

	All Dwellings		Owns/is buying		Public rented		Private rented unfurnished		Others	
	Gl.	Con.	Gl.	Con.	Gl.	Con.	Gl.	Con.	Gl.	Con.
<u>House condition:</u>										
I	56	80	48	77	75	87	16	17	44	76
II	2	2	5	2	-	1	6	3	-	-
III	30	12	33	13	23	11	46	24	24	12
IV	12	6	14	8	2	1	32	56	32	12
<u>Age of head of household</u>										
15 - 29	10	11	23	16	4	8	12	22	30	15
30 - 44	23	28	31	33	22	26	16	23	34	37
45 - pensionable age	37	37	29	32	42	40	32	25	28	37
Over pensionable age	30	24	17	19	32	26	41	30	8	11
<u>Number of persons</u>										
1	20	14	13	9	18	16	31	21	16	7
2	28	25	30	32	25	22	37	37	26	15
3	19	20	24	22	17	20	15	21	32	16
4	16	20	21	25	18	17	7	12	16	41
5	8	10	6	8	9	10	7	4	8	19
6	5	6	4	3	7	7	1	4	2	4
7 or more	4	5	2	1	6	8	2	1	-	-
<u>Social class</u>										
I and II	12	20	30	47	6	9	8	11	30	41
III non-manual	8	9	12	14	7	7	9	10	8	11
III manual	37	39	31	25	40	44	37	40	34	33
IV and V	30	22	18	6	35	29	30	26	18	7
Other	12	10	9	9	13	11	16	14	10	7

TABLE 2.3 continued.

Source : Selected from Tables 63, 64, 68, 69, and 91 of "Housing in Clydeside 1970," S.D.D. 1971.

obtained in this sector. Table 2.4 shows extracts from this, and it draws a picture of a sector very different from the others. The proportion of shared accommodation ("rooms") is very high, as is the proportion of shared amenities, when they are present. The sector caters mostly for the young single person, whose most significant characteristic is mobility (73% had taken up residence in this sector during the two years prior to the survey). Although only accounting for 3% of the total housing stock, this sector actually increased in size slightly between 1961 and 1971. It is likely that most of this increase (see Table 2.2) was at the expense of the unfurnished sector, with landlords realising that a much higher rent, and a greater control over tenancy, could be gained by furnishing their accommodation. The importance of this sector is greater than its size, however, as Cullingworth suggested;

"... because of the higher rate of mobility in the furnished sector its significance in the available supply at any one point of time is far greater than its significance in the total stock." (Cullingworth 1968, p. 71)

Greater mobility is allowed in this sector because of the lack of institutional barriers to households moving in and moving out.

The public sector caters less for the younger household than do the other sectors, and the accommodation it provides is generally larger; only 8% of public sector houses have less than three rooms, compared with 34% in the owner-occupied sector and 57% in the private rented unfurnished sector. In terms of household size and structure, it shows similarities to the owner-occupied sector, but in terms of the Social Class of the households it caters for, it is far

TABLE 2.4

Source : Cullingworth 1968, Tables 62 and 63, pp. 72 and 73.

more like the private rented sector.

The public sector's concentration on older households is confirmed when the tenure destination of new households is analysed (definitions of terms such as "new" and "continuing" households are given in Appendix 2). Table 2.5 shows that the public sector received only 17% of new households in the sample, whereas for continuing households, the situation is almost reversed. This will be discussed more fully in a later section.

	All households	New households	Continuing households
Sample number	478	103	375
Present tenure	%	%	%
Owner-occupation	28	48	23
Public rented	48	17	56
Private rented (unfurnished)	18	26	15
Others	6	10	6
RECENT MOVERS - GLASGOW 1970			
TABLE 2.5			

Source: S.D.D. 1971 p.29, Table 42.

The changes in Glasgow's tenure structure which have produced this situation are related to developments outside the City boundary, and it is this wider context which is now studied.

2.3 The sub-regional context.

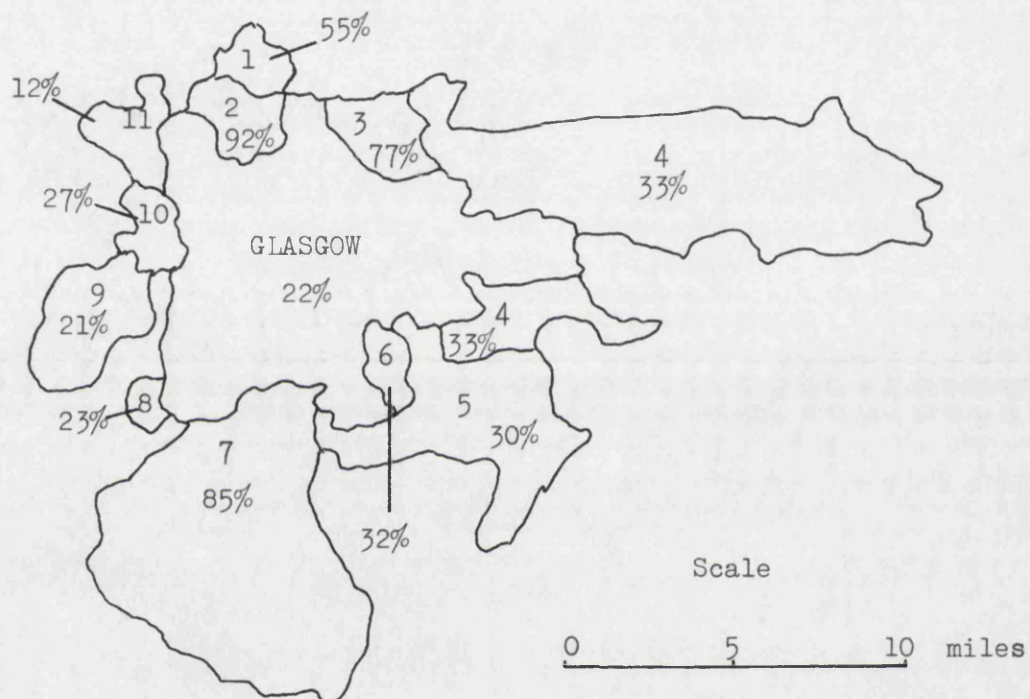
Since the Clyde Valley Plan in 1947, Glasgow has been affected by regional strategies for its population and industries, and the City has looked to areas outside its boundary for help in solving its problems, especially in housing. Support for such policies from within Glasgow has varied over time, but "overspill" policies in particular have allowed many people to leave the City altogether; by 1972, 29,500 families had been rehoused outwith Glasgow under these overspill schemes. There has also been a "natural" or unplanned loss of population from the City. Between 1951 and 1971, Glasgow's population fell from 1,089,767 to 873,235. Much of this natural exodus has been to the areas immediately outside the City boundary. Thus, the sub-regional tenure pattern in and around Glasgow is of interest.

Further analysis of Table 2.2 suggests that Glasgow's tenure structure differs from that of the rest of the Central Clydeside Conurbation, and that within each tenure group there are significant differences between Glasgow and the rest of the Conurbation.

Firstly, Glasgow has a much larger private rented sector than the rest of the Conurbation (in 1970, 20% compared with 5%), and a smaller owner-occupied sector. This difference in tenure is even more marked if only those local authorities which are physically attached to Glasgow's built-up area are taken into account. Figure 2.4 shows that many of these areas have high proportions of owner-occupied

GLASGOW & SURROUNDING LOCAL AUTHORITIES

PERCENTAGE of HOUSEHOLDS in OWNER-OCCUPATION - 1971



1 - Milngavie

2 - Bearsden

3 - Bishopbriggs

4 - Ninth D.C. of Lanark

5 - Eighth D.C. of Lanark

6 - Rutherglen

7 - First D.C. of Renfrew

8 - Barrhead

9 - Paisley

10 - Renfrew

11 - Clydebank

Source: Figures from 1971 Census.

FIGURE 2.4

housing; the Eighth and Ninth Districts of Lanark had low overall proportions of owner-occupied, but they do contain large areas of owner-occupied housing which are contiguous to the built-up area of the City.

Comparison of various aspects of the owner-occupied sector in Glasgow and the rest of the Conurbation suggests that in Glasgow it contains a far greater proportion of small, tenement flats, which are not only older but are also in poorer condition than in the rest of the Conurbation. The households which inhabit this sector show similarities in age and size, although in Glasgow they tend to be slightly smaller and younger, but there is a difference in the Social Class of the households, Glasgow's owner-occupied sector housing significantly more households in Social Classes III to V ; this would be expected from the data on the characteristics of the dwellings available.

Glasgow's public sector is characterised by more tenemental flats than outside Glasgow, and it also tends to house more older households (the presence of East Kilbride in the Conurbation figures will accentuate this), but otherwise they have more similarities than differences.

The general tenure pattern of the Glasgow area therefore emerges as a concentric one. The inner core contains most of the private rented sector, mixed with low-standard owner-occupied property and now, because of the redevelopment programme, a substantial amount of public sector housing.

The intermediate ring is characterised by public sector

housing, interspersed with very small pockets of owner-occupied housing ; the outer limit of this corresponds roughly to the old Glasgow City boundary. The outer ring is characterised by fairly high quality owner-occupied property, situated for the most part just outside the City boundary. This ring is used by many Glasgow households who wish to reside in the owner-occupied sector, but for whom this sector within the City cannot cater ; for example, the concentration of owner-occupied housing in tenements in Glasgow (71%) leaves the households which value space (both internal and external, although there are many large flats in the City) with little choice but to move further from the City centre to obtain it.

The housing policies which produced this pattern of tenure have been discussed, and redevelopment, municipilisation and overspill have been identified as major contributors. However, in the early 1970's, these policies began to be re-examined, and a change of direction in housing policies emerged.

2.4 Trends of the 1970's.

In 1958, there were 147,300 houses below the "acceptable sanitary standard" ; this was just under half the total housing stock. By 1973, a new and higher standard had been introduced, but still the figure for "sub-tolerable" houses had fallen to 69,500 (figures from Glasgow Corporation 1974). The worst of the City's had been removed, therefore, by the early 1970's, and of those sub-tolerable houses that remained a substantial number were in a condition that allowed for their improvement. These sub-tolerable houses were also becoming increasingly inter-mixed with the tolerable stock, and comprehensive redevelopment as a policies was becoming increasingly untenable. The Planning Policy Report on Housing in 1974 (Glasgow Corporation 1974) suggested an overall housing programme, from 1973 to 1981, of :

21,800 new houses in the public sector

3,900 new houses in the private sector

17,200 rehabilitated dwellings.¹

Rehabilitation of older dwellings was therefore becoming a major policy, part of an overall housing programme which included new building in both the public and private sectors, and rehabilitation, in order to meet the projected housing needs of 1981. Rehabilitation had previously been left to private

1. The actual programme adopted for 1976 to 1981 is:
3,000 improved houses per annum
2,500 new houses in the public sector per annum.

initiative, although official encouragement by the Corporation had not been very great, and the total number of improvement grants that had been issued between 1960 and 1972 was only 2,900. Clearly, a rehabilitation programme of 17,200 needed some other and more productive method of execution in order to match redevelopment in output.

Glasgow Corporation had already attempted tenement improvement under the 1974 Housing (Scotland) Act, but they had run into difficulties. Both the "Old Swan" and the "Oatlands" Treatment Areas for Improvement experienced excessive delays and became notorious as Corporation "white elephants." The real problem lay in the fact that Glasgow Corporation had built up an impressive redevelopment machine whose field of operation was the large clearance area, and which found it difficult to approach the infinitely more sensitive business of improving a tenement block.

The Corporation therefore had little previous experience to apply to its rehabilitation policy, and neither did it have the manpower with which to implement it (the Corporation had been advised by the S.D.D. that, due to the prevailing economic conditions, it could not employ more staff for this purpose). In view of these factors it was decided to utilise an outside agency, the Housing Corporation (H.C.), to carry out the City's improvement programme. The H.C. had in fact offered its services to Glasgow when, in 1973, Lord Goodman the chairman visited for a first hand view of the problems. The City accepted his offer and in 1973 a Glasgow

office of the H.C. was set up.

For the second time in its history, therefore, Glasgow was making use of a central government housing agency to help tackle its housing problems. The Scottish Special Housing Association (S.S.H.A.) had, since 1945, been used extensively throughout the City, providing 11,185 houses for households on the local authority waiting list. Although the houses are managed by the S.S.H.A., they are effectively part of the local authority housing stock (this is not always so in other parts of Scotland). The S.S.H.A. was used simply because Glasgow Corporation alone could not provide new houses quickly enough to meet the demand. It is interesting to note that this first intervention by central government had no effect on housing tenure in the City, as both S.S.H.A. and Glasgow Corporation houses are "rented from a public authority."

The H.C. has similarly been called in to help Glasgow meet its present housing aims. Unlike the S.S.H.A. however, this intervention will have a substantial effect on the tenure pattern of the City, and this topic will be discussed further in Part III. The strategy involved is that the H.C., in close liason with the District Council, promotes the formation of housing associations in those areas of the City shown by the 1973 Tenement Survey (carried out by the City Planning Department) to contain improvable property. The large map in the pocket of the back cover shows those areas which are eligible for declaration as Housing Action Areas under the 1974 Housing (Scotland) Act, and housing associations will

work mostly in these Action Areas. Unlike previous local authority attempts at improvement, this will not result in the municipilisation of the improved housing, and the acceptance of this fact by the City's politicians has been a major factor in its adoption as policy.

The tradition of "municipal socialism" which has been very strong in Glasgow since the latter part of the Nineteenth Century began to be questioned, at least in the housing field, in the early 1970's. Reaction against tenement property as being equated with slum conditions meant that any policies which retained the tenement were considered undesirable. However, as the City's Housing Management Department became overburdened by and inadequate to deal with the redevelopment and rehousing of the 1960's, and as the social implications of wholesale clearance and dispersed rehousing became increasingly obvious, the political will, which previously had been concentrated on new housing, began to accept the retention and improvement of tenements as an alternative policy.

One of the major reasons for this shift in political attitudes was the rise in the early 1970's of "resident associations" in redevelopment areas. These associations were well aware of the inability of the District Council to satisfy the housing aspirations of their members, and the retention of as many houses as possible was normally high on their lists of priorities. This was a pressure from below that local politicians could not ignore. Hence the intro-

-duction into the council chamber of a political acceptance of rehabilitation.

A further outcome of this "community activity" has been the move towards greater tenant participation in housing management. The housing associations promoted by the H.C. and the District Council each have a management committee composed entirely of residents of the area, who have responsibility for the management of the houses owned by the association. In the public sector, the District Council is carrying out an experiment in tenant management at the new scheme of Summerston, in the north-east of the City. It appears that the old prejudices are being broken down, and that Glasgow's are gradually becoming more receptive to new ideas in housing.

The trends of the 1970's are therefore towards more improvement, more tenant participation in housing management and a reduction in the municipilisation of the City's housing stock that had been growing throughout the 1950's and 1960's. The role of housing associations with respect to these trends is discussed in Part III, but before this the relationships existing between the present tenure groups within the City are studied.

2.5 Movement of households between tenures.

The most recent figures showing movement between tenures within Glasgow are from the 1965 Glasgow Housing Survey (Cullingworth 1968) ; the 1970 Survey (S.D.D. 1971) gives figures for the Conurbation only. These are drawn together in Table 2.6, and although the figures are not comparable and cannot be used as time-sequence data, they are useful in showing the general picture of movements between tenures.

Previous tenure	Present tenure					
	Owns/is buying		Public rented		Private rented & others	
Sample No.	Gl. 131 %	Con. 191 %	Gl. 353 %	Con. 438 %	Gl. 210 %	Con. 113 %
Owned	42	50	6	13	5	11
Public rented	8	18	45	46	6	18
Private rented unfurnished	31	13	46	33	57	43
Private rented furnished	14	8	2	3	29	13
Others	5	7	1	4	4	11
Gl.- Glasgow			Con.- Clydeside Conurbation			

MOVING HOUSEHOLDS - PRESENT TENURE by PREVIOUS TENURE

GLASGOW 1965 and CLYDESIDE CONURBATION 1970

TABLE 2.6

Source: Glasgow figures - Cullingworth 1968, Table 35 p.45.
Conurbation figures - S.D.D. 1971, Table 41 p.28.

Firstly, although movement within the same tenure group tended to predominate, there was a substantial amount of movement between tenures. This was especially so in Glasgow (1965), where fractionally more public sector tenants came from the private rented sector than from the public sector itself, but it was also the case in the Conurbation as a whole. Again within Glasgow (1965), the movement from the private rented sector into owner-occupied housing was significant, with 45% of owner-occupiers coming from this sector, compared with 42% who had previously been owner-occupiers. As would be expected from the data already presented on the demise of the private rented sector, this sector was the principal "exporting" sector, especially in Glasgow in the mid-1960's. There was little movement into the private rented sector from other sectors, a feature again especially true of Glasgow. This suggests that the private rented sector was one in which households moved about until they were able, or were forced, to leave it. Movement between the public and owner-occupied sectors was small, although for the Conurbation as a whole it was greater than for Glasgow.

Such general figures on movement between tenures can be better understood when the reasons for moving are analysed. The proportions of forced and voluntary movements in the Conurbation can perhaps be seen from Table 2.7. Although demolition was an important factor in moves from the private rented sector, voluntary moves in fact accounted for the majority. In the public sector, the 15% of households who

Most important reason for moving	Previous Tenure			
	Owns/is buying	Public rented	Private rented Unf.	Furn.
Previous house condemned or demolished	10	15	33	6
Previous house required by owner	-	-	-	4
Wanted cheaper house	2	-	2	1
Wanted smaller house	4	10	-	-
Wanted larger house	43	14	26	12
Wanted better house, neighbourhood etc.	4	8	10	2
Wanted unfurnished, or wanted to buy	1	5	2	17
Marriage	2	2	2	6
Change of job	12	7	5	18
Personal reasons	8	24	8	10

REASONS FOR MOVING BY PREVIOUS TENURE

CLYDESIDE CONURBATION - 1970

TABLE 2.7

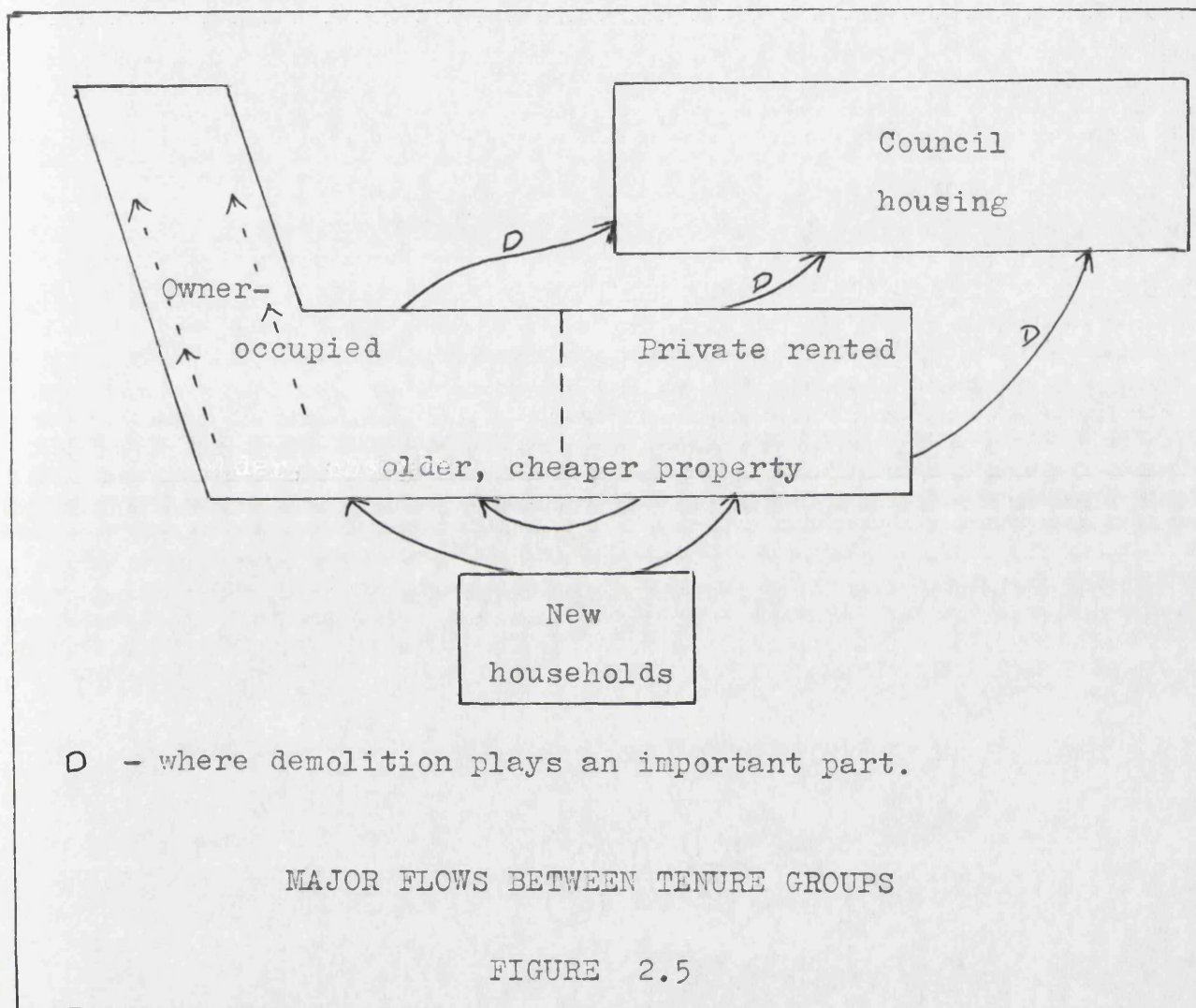
Source : Housing in Clydeside 1970, S.D.D. 1971, Table 71, p.48.

moved from council-owned houses because of demolition are likely to have been private tenants whose houses were bought by the local authority prior to demolition ; this effectively raises the importance of demolition as a reason for moving in the private rented sector to account for about one half of the moves. In the owner-occupied sector, forced moves are less important, while moves involving size and type of house account for about 50% of moves. Forced moves due to demolition are very significant in the context of tenure change, as for the Conurbation as a whole (1970), 92% of households which moved because of demolition moved into the public sector. (S.D.D. 1971 Table 45, p.30).

When looking at the tenure groups into which moving households go, it is helpful to distinguish between new and continuing households. As was mentioned in Section 2.2, newly formed households in Glasgow are catered for more by the private than the public sector. In 1970, only 17% of new households found a home in the public sector, whereas 56% of continuing households were housed here ; the owner-occupied sector, characteristically the older and cheaper end, catered for 48% of new households (S.D.D. 1971, Table 42, p.29). In the remainder of the Conurbation, the public sector housed more new households, but still not as many as the owner-occupied sector.

Thus, in the move from the private rented to the public sector, the demolition of the previous house plays an important part, and in the movement within and into the private rented sector and the poorer end of the owner-occupied sector, new households feature predominantly.

These movements and characteristics are presented diagrammatically in Figure 2.5. This is a simple model of the type of movements between tenures which were occurring in the 1960's and early 1970's, and although the relative strengths of each movement change over time, the basic pattern is still the same at the present time.



In order to explain the differing use made of the various routes between tenures, it is necessary to analyse the conditions of access to the different sectors.

2.6 Access to tenure groups.

a). Public sector housing.

Access to any local authority housing is governed by rules laid down by the local authority itself. In a study of local authority housing policies in the West Midlands, Niner (1975) found that although allocation policies differed in detail there were certain groups that were consistently excluded or given low priority. These were :

- a) those living outside the local authority area, or recent arrivals in the area.
 - b) owner-occupiers and private tenants in adequate accomodation
 - c) young single people without dependants.
 - d) households living in future, but not immediate, redevelopement areas (they have to wait for the Closing Orders to be served).
 - e) applicants with rent arrears outstanding to the Council.
- When public action was involved, that is redevelopment, those groups not rehoused were :
- f) households that moved into the property after the Order had been served.
 - g) lodgers and sub-tenants, especially young single people.

Allocation rules in Glasgow have been relaxed somewhat over the past five years, but up till 1971 they were in fact much stricter than the general situation as suggested by Niner. In the first instance, applications were accepted only from people actually residing within the City, and only if those people were "married couples, and widows or widowers with

children, or persons over 30 years of age." Young single people under the age of 30, or unmarried mothers, were therefore excluded.

In the list of priorities given, homeless² or overcrowded families, and single people over 30 and couples with no children, came last. The regulations, which are printed every year in the Annual Report of the Housing Management Department, stated that until 1971,

"Single persons (and households of two persons) with long-standing applications not in satisfactory housing circumstances or where under-occupancy is creating hardship will be eligible for consideration." (p.4, 1969 Report)

Furthermore, in cases of homeless and overcrowding, either the husband or the wife had to have lived within the City for at least eight years before the application was considered.

Where public action was involved, the regulations stated that the household must have resided in the house for at least one year in order to be rehoused, although in practice such a household was rehoused but with a very limited choice of accommodation open to it. One further point, although it was not stated in the regulations, is that the shortage of accommodation for single people meant that the elderly applicant on the waiting list generally had an extremely long wait before he or she was allocated a house.

The relaxations that have taken place have been in the age

2. "Homeless" is defined as "living in lodgings or farmed-out accommodation, and not having the use of separate cooking and toilet facilities."

limit of single people at which applications will be considered and in the residency qualifications of households either overcrowded or homeless. The former was reduced from 30 years to 18 years in 1971, and to 16 years in 1974 ; the latter was reduced from 8 to 4 years in 1971, and to 1 year in 1974. The priorities have not been changed, however, and those now considered by the public sector who were formerly excluded are still given low priority, and hence face long periods on the waiting list and the likelihood of a rather unattractive offer at the end of their wait.

Thus, unless a household lives in a clearance area, there is little chance of obtaining a Council house without a very long wait, even if the housing conditions are bad. The District Council operates a "points" system which takes into account factors such as overcrowding, house conditions and the "suitability" of the household as a tenant, but the pressure on existing local authority house vacancies from the redevelopment programme has meant that waiting list applicants have had relatively few vacancies open to them.

Those households in Table 2.7 whose previous address was in the private rented sector and who moved for reasons other than demolition would generally not be eligible for council housing (or at least satisfactory council housing). They would have to locate either within the same sector or, and as happened increasingly in the late 1960's, move into the lower end of the owner-occupied market. Similarly, owner-occupiers wishing to move from poor to better accommodation would have little choice but to stay in the owner-occupied sector.

b). Owner-occupied housing.

The major barrier to entering the owner-occupied market is financial. Certainly at the upper end of the market the deposits and annual income necessary to obtain a house and mortgage are prohibitively for many households, especially the young who have not had time to save, and older people who find it difficult to obtain a mortgage. Existing owner-occupiers with property in good condition and in the right area to sell are in the best position.

At the lower end of the market, where building societies and even the District Council Home Loans Section fail to finance home-buying, the private finance and loan companies step in, providing homes on deposit and installment terms. Popularly known as "rental purchase" this form of house purchase is prevalent in areas of poor quality accommodation, and it is the route into owner-occupation taken by many households moving from the private rented sector, or by new households. It is a very dangerous route for the rental purchaser, as the loan company retains the title deeds until the last repayment has been made, and repossession is always a threat. To make this more critical, interest rates are very high and repayment periods short, so that reduction of household income because of unemployment or sickness can have severe implications for the household. Unfortunately, many of the property and finance companies involved in this practice are disreputable, and repossession is not an uncommon occurrence.

It is not altogether clear why households use this

method of home purchase, but it is likely that in many cases there is little choice in the matter. The desire to "own ones own home" is not as important a reason as might have been expected. Table 2.7 suggested that of those moving from the private rented unfurnished sector, only 2% did so because they wanted to buy a house. In both the 1965 and 1970 surveys (see Table 2.8), the tenure preferences of intending movers showed that the vast majority of those renting wished to continue renting, and that about one half of owner-occupiers wished to rent rather than buy on their next move.

Tenure desired at next move	Present tenure					
	Owns/is buying		Public rented		Private rented	
Sample No.	Gl. 75 %	Con. 62 %	Gl. 119 %	Con. 244 %	Gl. 234 %	Con. 90 %
Buy	44	37	3	4	9	8
Rent	40	53	95	94	86	87
Either	16	9	2	2	5	5

Gl. - Glasgow	Con. - Clydeside Conurbation
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TENURE PREFERENCES OF INTENDING MOVERS

TABLE 2.8

Sources : Glasgow figures - Cullingworth 1968, Table 51, p.62
Conurbation figures - S.D.D. 1971, Table 48, p.32.

This desire to rent ,for whatever reasons, is nevertheless met by a private rented sector which offers less and less choice, and hence those not eligible for public housing are forced onto the owner-occupied market to obtain adequate unfurnished accomodation.

c). Privately rented housing.

Although a declining sector, it is the one which traditionally has had fewest barriers to access, and especially so in the furnished sector. The real barrier at the present time is scarcity, and it is progressively getting higher as the sector declines.

Thus, conditions of access are important. Murie (1974b) has suggested that ,

"Survey evidence indicates that the operation of agencies, which influence entry to tenure groups, is of primary importance in explaining the present distribution of households between dwellings and the flows of movement of households between sectors of the housing system." (p.4)

This statement was a general one, based on various housing surveys, but it seems to be particularly true in the Glasgow situation. The operation of these agencies is more beneficial to some groups than to others. The groups which tend to fare worst are the young (especially single people), the new household, the single parent family and the elderly. Low income in many of these groups compounds the difficulties that such households face in the housing market.

It was suggested earlier (section 2.2) that the private unfurnished rented sector tends to cater more for elderly households (41% of heads of households in this sector were over pensionable age), and that the furnished sector caters more for the young single person. The demise of the private rented sector therefore presents great problems for these groups, as there is little sign of the other two sectors relaxing their access rules to any great extent (such devices as low-start mortgages are being considered, but building societies are not noted for their

noted for their adventurous nature in such matters and any change is not likely to be very significant).

For these groups, choice in the housing market is minimal. Indeed, in the movements modelled in Figure 2.5, it is likely that choice plays a minor part. Although there is no empirical evidence to support such a statement, the conditions of access to the different tenure groups and the characteristics of these groups themselves suggest that the scarcity of private rented accommodation forces people into the lower end of the owner-occupied market, that demolition forces people into the public sector, and that new households are forced into the lower end of the owner-occupied sector or, less likely, the private rented sector. It is perhaps only in the movement from the lower to the upper ends of the owner-occupied market that any real element of choice exists.

This lack of choice increases as the private rented sector decreases in size. It is not simply a lack of choice in tenure ; tenure may well be irrelevant to many households competing in the housing market. It is more fundamentally a lack of choice of adequate housing, "adequate" here meaning not only in condition but also in size, type and location.

Although tenure is a household characteristic, in that property rights are vested in the agreements or contracts between households or individuals rather than in the dwelling, the evidence of Sections 2.2 and 2.3 suggests that each tenure group has its own dwelling as well as household characteristics.

Access to a tenure group therefore implies, among other things, access to the probability of certain types of dwelling ; for example, a household in the private rented sector which gains access to the owner-occupied sector by means of a local authority or building society mortgage finds that a greater range and choice of sizes, ages and values is open to it than had been the case in the private rented sector. Similarly, the public sector contains almost all of the houses to rent that are not flats, and hence a household wishing such a house but not able to buy must gain access to the public sector³. Conversely, a household not able to move out of the private rented sector finds a declining number of typically old, small flats in poor condition from which to choose.

This relationship between tenure and dwelling characteristics is found by Murie (1974b) in his survey of evidence to be relatively consistent (p.90). In Glasgow it is made more meaningful by the large scale of public involvement and the very rapid decline of the private rented sector. In the Glasgow context the following examples can be given.

A household on the waiting list or in a clearance area

3. In practice, Watson (1973) has suggested that a filtering process occurs within the public sector which allocates the most desirable houses to transfer applicants ; that is, first time entrants to the public sector tend to be offered the least attractive houses. "Attractiveness" is institutionalised in the District Council's rent grading of schemes and "tenant suitability" of applicants, the most highly graded schemes being the inter-war low density garden suburb schemes such as Knightswood and Mossbank.

will normally be offered a choice of up to three houses when its "time" comes. Thus, out of 167,820 houses (1976 figure) each household has an effective choice of, at most, three houses. For households not eligible, however, it means that about 60% of the City's housing stock is unavailable. In the private sector, the lack of private houses with gardens means that households wanting this type of accommodation are forced to compete on the urban fringe, where property tends to be expensive and costs of travel high. Those in rented property who want or need a larger house find that they are extremely scarce in that sector, and that unless they satisfy the local authority eligibility rules, they must compete in the owner-occupied market for the type of accommodation they want. The cheaper end of the private market has been declining with redevelopment, and scarcity has meant not only an increase in house prices, but has also encouraged suspect loan companies to buy up cheaper property and sell it by high interest "deposit and installment" to people who have no other alternative. Access to tenure groups is therefore a very important factor in the housing chances of households in Glasgow.

2.7 Conclusion.

This Part of the study has analysed how and why Glasgow's tenure structure has been changing, the characteristics of present day tenure groups, movement and barriers between them, and the real implications that these changes and characteristics have for the housing chances of different groups. Certain groups have been identified, notably the poor, the young single person or young couple, single parent families and the elderly, for whom the present situation provides the poorest housing chances.

It has been suggested that access rules to the public and owner-occupied sectors are very important in the ability of households to satisfy their housing needs and desires, but that even within these sectors, and particularly in the public sector, the choice of housing within Glasgow is very limited. To this can be added the fact that much of the local authority housing stock is generally unpopular (in the schemes of Drumchapel, Pollok, Castlemilk and Easterhouse the Housing Managers Annual Report normally shows that over one quarter of the households are seeking transfers). In the private sector there is little alternative to the tenement (and intense competition for those alternatives that do exist). Thus, even if access rules are relaxed, real choice of adequate housing will not be greatly increased.

The other alternatives are to revive private investment in the private rented sector, or to introduce new forms of tenure with new access rules. The former is a favourite housing theme of the Conservative Party, and was one of the

objects of the 1961 Housing Act and the encouragement of cost-rent societies. It has not, however, proved successful.

The latter approach has traditionally been the province of the Housing Association movement. In Glasgow, since the mid-1960's, traditional housing associations, co-ownership societies and more recently community-based housing associations have been active, and schemes for co-operative housing are in their initial stages. These developments are the only attempt to intervene in the Glasgow housing system, apart from the sale of council houses which has been minimal. The question now asked is whether these intervening agencies have in fact improved the housing chances of those groups "ignored" by the two major sectors, and whether the 1974 Housing Act affects this ability. The next Part therefore deals with the roles that these agencies have been playing, their positions in the tenure structure of the City, the groups which they have been serving, and their future prospects.

PART III

HOUSING ASSOCIATIONS AND HOUSING SOCIETIES
IN
GLASGOW

PART III. HOUSING ASSOCIATIONS AND HOUSING SOCIETIES
IN GLASGOW.

3.I Introduction.

In Part I, four stages in the development of the Housing Association movement were recognised, and it was suggested that Glasgow had very limited involvement with the first three of these stages.

As was suggested in Part I, the Nineteenth Century stage was characterised in Glasgow by the construction of "lodging houses" rather than permanent homes, for the poor. In 1847, the "Glasgow Association for Establishing Lodging Houses for the Working Classes" was formed, and it quickly opened four lodging houses in and around the city centre; they catered for single people as well as for families. In the 1870's and 1880's, Glasgow Corporation itself built a number of lodging houses and two experimental blocks of minimum standard tenements, but apart from this there was no other provision of non-profit housing for the poor; indeed, the Corporation were actively engaged in slum-clearance in the City centre at this time, and were in fact greatly reducing the number of working class houses in the inner city, and causing overcrowding in the next ring of tenements out from the centre. In 1891, a society called the "Glasgow Workmens' Dwellings Company Limited" was formed, and was active in carrying out some improvements in slum tenements. Apart from this, there were no other

representatives of the early stage of Housing Association development active in Glasgow.

Stage two developments were totally absent in Glasgow,^I and it was not until the mid-1960's that the City experienced its first housing association. From 1965 onwards, 14 traditional charitable associations came into existence, 2 of them being " branch " associations of national housing associations, 1 being established by a national organisation, the Y.W.C.A., and the rest being indigenous.

Also in stage three were the co-ownership societies and schemes which again date from 1965. "New-build " cost-rent schemes never appeared in Glasgow, and indeed very little was done in Scotland generally in cost-renting. At the present time, there are 10 co-ownership schemes in Glasgow, 7 of which are completed and fully tenanted, 1 of which is partly tenanted and 2 which are in the process of

I. In Renfrew, two schemes were constructed, one in the 1920's and the other shortly after World War Two. They were both organised in a similar way, the prospective tenants (or at least some of them) forming a company and borrowing money from local businesses. As each tenant was a shareholder in the company, they were similar in " spirit " to the more recent co-ownership schemes, but they were not directly related to the latter development which was more an " imported " idea from the Continent, especially Scandinavia. They are both, however, still in existence, and, with the debts paid off long ago, the tenants are now paying rent only to cover communal repairs and maintenance.

construction (to be tenanted by mid- 1976). These schemes are sponsored by 3 societies, 2 of which, Link and Strathclyde, account for almost all of the co-ownership dwellings that have been produced. Link Housing Society is more national in its scope than Strathclyde Housing Society which concentrates on West Central Scotland, but both were formed by professional people, such as, chartered surveyors, architects and lawyers, shortly after the 1964 Housing Act had established the Housing Corporation.

The fourth stage, born of the 1974 Housing Act, is represented in Glasgow by the Community-Based Housing Associations (C.B.H.A.'s). At the time of writing, there are 6 of these throughout the City, and several more in the process of formation.

There have developed therefore three elements of the Housing Association movement in Glasgow since the mid-1960's; traditional charitable associations, co-ownership societies and C.B.H.A.'s. Each group will be examined to assess its origins and development, the group in society that it caters for, its position and role in the City's tenure structure, and its future prospects.

3.2 Traditional Charitable Housing Associations.

Survey work on this group was hampered by the lack of available records concerning tenants, and information was gained mostly through interviews with representatives of the various associations. Consequently, there is a dearth of statistical information, and perhaps more unsupported generalisations than is desirable; but nevertheless, they are the generalisations of people very closely connected to the associations and can be treated with respect.

As Table 3.I shows, there are representatives of most of the types of traditional associations active in Glasgow. In terms of size, most are very small, and only two own more than 100 units in the City. This is related to the fact that most are in their early stages, and only 5 (including Glasgow Family Housing Association which is no longer in existence) have had lives of more than five years.

a). General family associations.

2

The largest associations in Glasgow are of this type. The major one is Christian Action Housing Association, and it is discussed here in greater detail than the rest because it has dominated this field for the past ten years.

2. Until recently, Glasgow Family H.A., existed as a separate H.A., but in 1974 it found itself in financial difficulties and was taken over by the Housing Corporation. It had, however, very similar characteristics to Christian Action H.A..

Housing Association	Type	Number of houses owned in Glasgow District	Date of formation
Christian Action	General family	300	1965
Glasgow Jewish	" (Jewish)	75	1967
Glasgow Family	"	70	?
W.P.H.T. Scottish	"	160	1975
Glasgow Old People's Flat's	Elderly people	1 sheltered scheme- 19 units	1965
St. John Glasgow	"	1 " 25 units	1971
Polokshields	"	1 scheme 18 units	1975
Kelvin	Conservation-based	40	1967
Burnbank Gardens	"	?	?
Philemon	"	12	1970
First Glasgow	"	16	1972
Charing Cross and Kelvingrove	"	0	1974
Inskip St. Giles	Disabled people	12	1974
Blue Triangle	Hostel accomodation for young single women	10	1975

TRADITIONAL CHARITABLE HOUSING ASSOCIATIONS IN GLASGOW

TABLE 3.1

Christian Action originated from a rent strike protest against housing conditions in the Gorbals area of the City. in 1975. A local minister organised a group of influential people to set up the association with the aim of housing homeless families from the Gorbals, and families who could not afford to pay Council house rents after their own houses were demolished.

In the first two years of its life, it acquired about 20 houses, mostly in the adjacent Govanhill district. Glasgow Corporation were helpful, in that they gave the Association 100% loans on the cost of acquisition and improvement works (if any), but funds for furnishing the flats and administrative costs were obtained by way of appeals to the public and private donations. In 1967, however, Shelter, the National Campaign for the Homeless, offered to sponsor Christian Action, and from 1967 till 1973 £25,000 per annum was received from this source. During this period houses were being acquired at the rate of about one per week, and by the end of 1973 Christian Action owned about over 300 houses. Most of the tenants of the Association at this time had previously been homeless, and were referred by Shelter to the Association. Houses were generally bought individually in response to individual cases, and attempts were made whenever possible to meet the needs of the applicant household.

At the end of 1973, however, Shelter removed its sponsorship. This occurred because Shelter decided to make its contribution conditional, the conditions being that no-one should be evicted for non-payment of rent whatever the circumstances, and that only Shelter-sponsored families should be housed. Christian Action found itself unable to comply with these conditions, and so the money was withdrawn.

Glasgow Corporation intervened, however, with an annual grant of £24,000. This replaced Shelter's contribution, and allowed management and maintenance to continue, but the whole episode meant that expansion was retarded. Towards the end of 1974, however, the Association was offered a new field of activity. It was approached by Glasgow Corporation with a proposal that Christian Action might act as improvement agents in a proposed Housing Action Area in Ruchill. The scheme involves 88 flats, which will eventually be improved to 68 units. Work on this scheme started in January 1976.

At the present time, Christian Action still owns and manages only 300 houses, spread throughout the inner city. Since Shelter withdrew its sponsorship, there have been no further "one-off" acquisitions, and the only development work that is taking place is in the Ruchill scheme. In this scheme, 30 of the existing tenants wish to move back into their houses after improvement, and of the remaining tenancies, Glasgow District have 50% nomination rights,

which will probably be used. Christian Action will therefore gain only about 20 tenancies from this scheme.

The groups housed by the Association today are mainly homeless families, and in this it has been consistent for several years. Most tenants are now referred to the Association by the Social Work Department of the local authority, but as in the Shelter period, most are either homeless or about to be made homeless, and as Table 3.2 shows most are families. Since August 1971, a total of 353 households have been housed; of these 160 (45%) were single-parent families, and 136 (39%) were two-parent families. This emphasis on single-parent families is not the result of specific policies; it is rather a reflection of the fact that this is a group which experiences very great difficulty in competing in the various sectors of the housing market.

Household type	August 1971 - December 1971	1972	1973	1974	1975
Single-parent family	17	57	39	22	25
Two-parent family	12	43	44	23	14
O.A.P.'s	3	6	8	7	16
Single persons	2	4	6	1	4
Total	34	110	97	53	59
HOUSEHOLDS HOUSED BY CHRISTIAN ACTION H.A. 1971-1975.					
TABLE 3.2					

Source: Christian Action H.A.

As was mentioned, most families were homeless, and the most common cause of homelessness is eviction from a council house for non-payment of rent. The reasons for this are legion, and normally highly personal, but often they are connected with another major cause of homelessness, which is the break-up of families (hence the high proportion of single-parent families).

When the position and role of Christian Action in the City's tenure structure is analysed, it is seen that the majority of tenants come from the public-sector, while a few come from the private rented sector. The average length of stay in Christian Action properties is fairly short, although a sizeable proportion of tenants are long term (normally the older tenants who moved in in the late 1960's and who do not want to move on again at their time in life). Households characteristically leave to a variety of housing solutions. Christian Action itself keeps no records of the future addresses of its former tenants, but an exercise was carried out for the period June till September 1975, in which the seven households that terminated their tenancies were followed up. Table 3.3 shows the results of this exercise.

This very small sample reflects the diversity of the overall picture, but in general most households go on to the public sector, whether Glasgow District or a new town, and very few move back into the private rented sector.

Destination	Number of households involved
Glasgow District house	2
Friends house, prior to new town house	I
Friend's house	I
Fire service house	I
Family home	I
Unknown	I
DESTINATIONS OF TENANTS LEAVING CHRISTIAN ACTION PROPERTY BETWEEN JUNE AND SEPTEMBER 1975. TABLE 3.3	

Source: Christian Action Housing Association.

Christian Action is essentially an " emergency " type of organisation, fulfilling a small, but much needed and heavily taxed function as a " stop-gap " for those caught between a declining private rented sector, and a public sector which either rejects them or does not accept them because of its eligibility rules. For those households evicted from the public sector for rent arrears it provides an opportunity to save and repay while keeping the family together, and hence allows it to be eligible again for public housing.³ For families that have broken-up, it provides a period for adjustment without the added worry of being homeless. In most cases, the alternatives would be temporary lodgings paid for by the Social Work Department, or some poor quality accomodation in the private rented sector, if it could be found.

3. It could be noted here that evictions from Council houses have increased dramatically in recent years, from 195 in 1967 to 844 in 1974 (figures from the Annual reports of the Housing Management Department). The pressure on Christian

In practical terms Christian Action could perhaps be described as the " Housing Section of the Social Work Department." The contact between the Association's Housing Manager and this department is intensive, with anything from 20 to 40 telephone calls between them in a busy week.

In the future, this " social work " role of the Association may well face difficulties. The type of " one-off " acquisition of property that characterised this role in the past is being discouraged by the H.C. at the present time while development in the field of area improvement is being actively encouraged. The next development by Christian Action is likely to be another small action area scheme, this time in Pollokshields, where the Association owns about 60% of the houses in the particular tenement block under consideration.

At the same time, the Association is losing some of its present stock of houses. 60 houses are at present under C.P.O.'s or demolition orders, and the only imminent acquisitions of tenancies are the 20 houses in the Ruchill scheme. Of the 60 households in these threatened houses, about 40% have rent arrears with Glasgow District, and hence will not be rehoused by them. Also, about 170 of Christian Action houses lie within the areas of C.B.H.A.'s or areas that are eligible to be declared Housing Action Areas and so the Association may lose some of its property to C.B.H.A.'s.

3. (continued) Christian Action from this source has been correspondingly on the increase.

These developments will tend to concentrate Christian Action property into a few small areas, rather than continuing the spread that now exists, and this will impose severe limitations on the work of the association. It will limit the choice of areas that can be offered to applicants, and hence reduce the ability to satisfy the households' housing needs and desires. There may also be a danger of over-concentration of families with similar problems; for example, a concentration of families with young children may not be welcomed by the surrounding residents in the high density tenemental situation. The fact that many Christian Action houses are in Housing Action Areas, and are to be improved to a high standard either by C.B.H.A.'s or Christian Action itself will also affect the Association's ability to continue its social work role. Christian Action property has in the past been of fairly good quality but in areas of poor external environment, a situation necessitated by the fact that the Association had to buy cheap houses to provide accomodation at fairly cheap rents. This has been in keeping with the temporary nature of its role. However, with more attractive property Christian Action tenancy may well become long-term for many households, and the number of houses it has available for " emergency housing " will therefore be reduced.

The Association does not want to discard its traditional which it feels will be as essential in the future as it has been in the past, and it hopes to retain its present lettings

policy and social work function in its future context of area improvement. It has little choice but to accept these developments, as the H.C. is the only source of finance and at the present time it wants H.A. activity to fit in with the overall improvement scheme on a reasonably large scale. (The H.C. prefers to lend on schemes of over 80 units). It is likely, however, that as the cheaper and less desirable housing is removed or improved, Christian Action H.A. will find it more difficult to continue its role as an emergency housing agent.

The other general family housing associations still active in Glasgow are of slightly different natures to Christian Action. Glasgow Jewish H.A. was formed in 1967 to rehouse families of the Jewish faith who were displaced from the Gorbals, but could not afford to pay the higher rents of the Council houses offered to them. The origins of this association are therefore, very similar to Christian Action, but it was much slower in its later development. When formed in 1967, the association inherited 50 flats, most of which were in the Govanhill area of City, from the Jewish Board of Guardians. By the present time, only 30 more houses have been added, and these 80 houses are still heavily concentrated in Govanhill.

Unlike Christian Action experience, the tenants tend to stay for long periods, and Glasgow Jewish accomodation is seen less as emergency housing than is Christian Action's.

Applicants generally apply to the Jewish Welfare Board, and the association has a policy of helping those most in need, again especially those homeless or threatened with homelessness. There are links with the Social Work Department, but most tenants come from the private sector directly through the Welfare Board. The association has not acquired any property recently, as it finds house prices too high, and there are no concrete plans for expansion in the future, although the association is in the process of registering with the H.C..

World of Property Housing Trust (W.P.H.T.) is one of the two nationwide housing associations operating in the City. The aim of W.P.H.T. is to provide cheap rehabilitated housing for rent using charitable funds donated by property developers. A Scottish Board was formed in 1970, but funds were not readily forthcoming, and it was not until the 1974 Housing Act provided the new system of grants that any developments were started. As the new grants allow an association to exist without any charitable funds whatever, it could be said that W.P.H.T. never existed as a charitable organisation in Glasgow at all.

The first development of W.P.H.T. was a block of 7 tenement closes in Rutherglen, and by May 1976 when it is completed, it will have produced 77 improved houses. Other schemes in Glasgow are a small Action Area of 5 closes in Paisley Road West, and 2 closes in Dennistoun. Outside Glasgow the association has a large scheme of 306 houses in

4 . Housing Associations are limited to the District Valuers valuation of a house in the amount that they can offer for it; hence in a situation of high demand, they find it impossible to compete for reasonable properties.

Dalmuir (Clydebank), and there is the possibility of a small Action Area in Clydebank.

Developments are therefore large, in line with H.C. policy. For any future development, W.P.H.T. will rely on directions from the H.C., and it is likely to continue its work in small Action Areas. Although the association has had little time to establish a lettings policy (there exists a " fluid " arrangement with the District Council on nomination rights) it has indicated that each application will be taken on its merits, but that priority will be given to those who fail to qualify for Council housing, especially single-parent families elderly people, and young couples looking for a first time home.

The two established general family associations, therefore, have been active in the cheaper end of the private market, attempting to provide cheap but reasonably good quality rented accomodation for households not accepted by the public sector. The future for such associations was discussed in relation to the Christian Action H.A., and in general their future role is likely to be that of small area improvement agents, with a consequent decline in the relative importance of their traditional " social " role of providing housing for those rejected by, or unable to compete in, the other sectors. All three Associations have indicated that they wish to continue to perform such a role, and an increasing programme of acquisition would perhaps allow them a more flexible stock with which to deal with housing emergencies that arise, even if a larger proportion of tenants become long-term residents. Certainly, houses owned by such

associations will not be subject to the same type of local control over allocations as the C.B.H.A.'s, and there will therefore be some scope for continuing present policies in the future.

The most effective solution, given that most Christian Action cases were the result of Council evictions would have to be found within the local authority structure itself. Much greater co-ordination is needed between the (District) Housing officials and the (Regional) Social Work officials to avoid the type of situation where households are evicted by the former department and subsequently supported by the latter department until the former department sees fit to rehouse them. The problem of rent arrears is a difficult and often complex one. It arises from many reasons, mostly personal, but it is not helped by the large scale and often impersonal nature of housing management in the public sector. This results in the problem being seen as a large scale one, costing the City large amounts of money, rather than as a personal problem, and the reaction often is that there must be a deterrent, eviction, to stop tenants " taking advantage " of the local authority.

If such co-ordination can be fruitfully obtained, then perhaps the decline of Christian Action as the " Housing Section of the Social Work Department " might not be very critical, and the general family associations might find themselves with more vacancies with which to help other groups in difficulty in the housing system. However, the rising eviction rate suggests that this may be a long term solution

and that in the short term it is likely that the general family associations will have to continue their " social work " policies alone and in increasingly difficult conditions.

b). Housing Associations for the Elderly.

There are 3 such associations in Glasgow at the present time, each having completed only one scheme. The 3 schemes contain 62 units altogether and they are all of the type known as " sheltered " accomodation. The main features of this type of accomodation are that each resident has a private self-contained flat to allow for maximum individual freedom, that there are certain common facilities to allow for easy social intercourse, and that there is a full-time warden who can be easily reached by an alarm system. In this way, such schemes combine independence with security.

The demand for such accomodation is high; old people left alone when a spouse dies who are still independent but feel the need for company; old people whose house has become too difficult for them to manage; old people whose house is being demolished but who do not wish to move into a Council flat. In the schemes that have been built, the rents charged vary quite considerably, from £4 - £5 to £12 per week, but they do tend to cater for people who have more than the government pension for income, often owner-occupiers who can sell their house, and who might not be eligible for a Council flat even if one were available.

The efforts of these charitable associations have been eclipsed however, by the very large local authority programme for sheltered housing for the elderly which was approved in February 1973. This programme envisaged the provision of 6,000 units of sheltered accomodation, a target which is based on a standard of 50 units per 1,000 persons of pensionable age, twice as high as the S.D.D. recommendation (Circular No. 30/ 1972) of 25 units per 1,000 persons of pensionable age. This high standard of provision should meet the need which prior to 1973 was being met only by the charitable housing associations, and it is likely that it will have the effect of concentrating their effort on catering for those people who do not wish or qualify for Council accomodation, probably the more affluent.

c). Conservation - based Housing Associations.

These are housing associations established primarily in order to halt the environmental decline of a specific area. There are 5 in Glasgow, all situated in the West end of the City, and each was set up initially for a very specific purpose, either the improvement or demolition of a particular building that was, in the opinion of the residents of the area, detracting from the appearance of the locality. Normally formed by interested residents and professional people (architects, surveyors, lawyers) of the area. Associations such as these had similarities to co-ownership societies, in that by acquiring and improving property they could earn fees from the association for their professional services. The past tense is used because the 1974 Housing Act stipulated that members of a H.A. management committee

could not accept fees from the association for their professional services. However, prior to this legislation, both the Kelvin and Burnbank Gardens housing associations improved several properties in and around the immediate areas of their concern. The First Glasgow H.A. was formed in 1972 to attempt to halt the deterioration of St. Vincent Crescent, and its first development was the renovation of an old hospital, forming 16 flats. It has since been unable to purchase any more property. Charing Cross and Kelvingrove H.A. is only recently formed, and has carried out no development work as yet although it hopes to improve run-down properties and build new flats on gap sites in the South Woodside area of the West end.

The rents charged for accomodation provided in such associations were ~~cost~~-rents, and were consequently very high. They cater mainly for single professional people, who value both the mobility afforded and their location in the West end. Such activity is peripheral to the main concerns of the H.C., and it is extremely unlikely that H.C. finance will be forthcoming for any future developments of this type.

The other conservation-based housing association, Philemon H.A., has had a slightly different history. Although formed by a group of local professional people to improve a derelict building in a block of houses between Sauchiehall Street and Kelvingrove Park, it had to turn to the H.C. for help in 1975 in order to acquire the building by compulsory purchase powers. The H.C. used this approach to its own

advantage, however, and suggested to Philemon that it should extend its activities to the aquisition and improvement of houses throughout the West End ; this was in order to provide decant houses for the improvement programme. The H.C. had in its possession 11 flats with vacant possession in Park Ward, and Philemon agreed to take these houses and improve them. In this way, Philemon H.A. has been kept "alive", but only by completely changing its role in order to fit in with the major policies of the H.C. - a similar story to that of the General Family associations.

To complete the picture, there are two remaining associations, both very young and very small. Inskip St. Giles is a national H.A. providing housing for the physically disabled. At the present time, it is buying houses at the cheaper end of the private market, which are allocated to people with minor disabilities. Once it has registered with the H.C., however, it intends to build several new, purpose-built schemes throughout the City ; there is in fact a scheme in the pipeline to be built in Netherlee in the south of the City.

The other association is Blue Triangle H.A., which is part of the Y.W.C.A. organisation. It was set up in 1975 with the aim of providing hostel-type accomodation for single women, in order to replace some of the accomodation of this type that had been lost with the demolition of five such hostels in recent years. It has completed conversions in one scheme in the West End of the City which houses ten people. They are self-catering hostels, and the typical tenant is between 20 and 35

years of age, often referred to the association by a local Y.W.C.A. The association hopes to increase the number of places in such hostels to about 100 over the next five years.

In conclusion, therefore, Glasgow has a variety of types of traditional housing associations, although they have been late in coming to the City and are hence small in size. On the whole, they operate in gaps in the present housing system, and they tend to help those with personal problems rather than those in bad housing conditions (although this was often the reason for which they were established). They have helped, however, in a very small way indeed.

Those that will expand in the future will be those that can fit into the plans of the H.C. and the District Council, at least in the short term when finance is limited to the priority areas in housing.

3.3. Co-ownership Housing Societies.

In the field of co-ownership, there are two basic elements, the sponsoring or parent society, and the co-ownership housing society. The former is normally composed of professional people, as with the " conservation " H.A.'s mentioned in the previous section, with professional skills in the designing and building (developing) functions. Once a scheme has been completed, the role of the sponsoring society changes from " property developer toproperty manager for the resident co-owners. " (D.O.E. 1971 p. 59) As the scheme becomes tenanted, the initial management committee, composed of sponsoring society personnel, stands down and is replaced by a management committee of co-owners resident in that scheme. The degree of involvement of the sponsoring society in the management and maintenance of the scheme thereafter is essentially a matter for the co-owners management committee to decide.

As a form of house tenure, co-ownership incorporates aspects of both home ownership and renting. Each co-owner is a shareholder in the society (that is, the co-ownership housing society which owns the scheme not the sponsoring society) and collectively the co-owners own the houses they occupy individually under a tenancy agreement granted by the co-ownership society. On entering a co-ownership scheme, a co-owner pays a deposit to the society which is normally six times the monthly rental charge. There are no legal costs involved, and the income requirements are less rigorous than

are needed for a conventional building society mortgage. The initial cash outlay required is therefore considerably less than would be needed if a similar house were being bought for owner-occupation.

The monthly rental charges are based on the full costs of providing the house, and costs of management and maintenance. Although tax-relief on interest repayments is not available for individual co-owners, the society as a whole can and normally does take advantage of the option mortgage scheme, which means that the society pays back its loan at a reduced interest rate. In effect, the reduction in the monthly rental charges which is made possible by this is equivalent to the amount that would be gained through tax-relief.

If a co-owner leaves the scheme before he has completed at least five years of occupancy, he will receive only the deposit that he paid initially (although the society has the right to retain all or part of the deposit if it feels that internal repairs are necessary to the house before it can be re-let). Residence of more than five years qualifies the co-owner for a " Premium Payment " on leaving. This has two elements; the " Basic Payment," which represents the proportion of repayment that has gone to paying off the capital debt; and the " Valuation Amount " which is a percentage of the appreciation or depreciation of the value of the house over the period of residency. Both increase with residence duration, and a specimen table showing how they vary is given in Appendix 3. Thus, although a co-owner **never** actually owns

his house, a long period of residence in a time of rising property values would provide a fairly substantial premium payment if he decided to leave. After 40 years (the normal loan period) the monthly charges are reduced to cover only management and maintenance costs, which is similar to an owner-occupier who has paid off his mortgage.

Co-ownership therefore, combines some of the financial attractions of owner-occupation with the reduced level of responsibility for external maintenance associated with renting.

In Glasgow there are 10 co-ownership schemes and there are 5 more in the surrounding areas of Paisley, Newton Mearns and Milngavie. This study, however, restricts itself to the Glasgow societies.

Co-ownership Housing Societies in Glasgow.

The IO schemes in Glasgow have been sponsored by three parent societies, Link H.S., Strathclyde H.S. and the very small Tweedsmuir H.S.. Link H.S. has sponsored 4 co-ownership schemes, containing 162 units. Strathclyde has sponsored 5 schemes containing 698 units. Tweedsmuir has sponsored only 1 scheme containing only 16 units. Apart from slight differences in design and general appearance, however, all the schemes are essentially the same, regardless of the sponsoring society, and in the following survey they will be treated together.

The locations of the schemes are shown on the map in the back cover, and it can be seen from this that there is a great concentration in the West end of the City, and especially around the fashionable Hyndland area. There are no schemes in the eastern end of the City. These locations are such for two basic reasons. Firstly, the most appropriate sites for co-ownership schemes tend to be those of large houses in their own grounds. The sponsoring society has only one owner to deal with in such cases, and it is unlikely that any other type of development would be allowed or would be feasible on such a site, so that owners of such sites would be willing to sell to the societies. It is in the West end and the South side of the City that such sites are available. Secondly, in order to be able to let the schemes easily and quickly, the societies were looking for quiet residential areas with high "amenity" value. Again, they found these attributes in the West End and South Side of the City. The choice of

location was more to do with these facts, therefore, than to do with a known demand.

By the end of 1976, all the schemes under construction at present, will be completed. This will produce a total of 876 units in co-ownership schemes, with individual schemes varying in size from 16 units to 502 units. The size of accomodation provided tends to be concentrated in the smaller range. As table 3.4 shows, 43% of the units provided by the end of 1976 will be either bedsits or 1-bedroom flats, while 86% will be 2-bedroom flats or smaller. Almost all the schemes consist of blocks of flats, the larger ones containing a few 2-storey houses. In its size, therefore, the accomodation offered by the co-ownership schemes is geared to single people and small families, and in this the Glasgow schemes are similar to those in the Midlands and elsewhere in Britain.

(Page 197I).

	Flats		Houses/Maisonettes	
	No.	%	No.	%
Bedsit	15	1.7	-	-
1-bedroom	356	40.6	-	-
2-bedroom	367	41.8	12	1.4
3-bedroom	83	9.4	39	4.5
4-bedroom	-	-	4	0.5
GLASGOW CO-OWNERSHIP SCHEMES - SIZE OF ACCOMODATION.				
TABLE 3.4.				

Source: Housing Corporation.

The cost of accomodation (reflected in the monthly rentals charged) has been rising at about 20% per annum over the last 5 years. For example, the monthly payments for a I-bedroom flat and a 3-bedroom flat in I970 were £35 to £40 and £50 to £60 respectively. By I976, these figures had risen to £80 to £90 and £I00 to £I20.⁵ The two basic factors of size and cost therefore restrict co-ownership to the small household with a fairly large income.

In an attempt to place these co-ownership schemes in their correct position in the City's housing market and the role they play within, the former tenure of households moving into the schemes, and the future tenure of those moving out, was studied. As many addresses as possible were taken, and in total 424 former addresses, and I24 future addresses were traced and the results are shown in Table 3.5..

	Previous address		Future address	
	No.	%	No.	%
Within Glasgow	232	55	4I	33
Owner-occupation	82	35	I5	37
Private rented	69	30	4	IO
Public rented	23	IO	3	7
Lodging ^a	37	I6	5	I2
Housing Society	5	2	II	27
Other	I6	7	3	7
Rest of Conurbation	90	2I	27	22
Outside Conurbation	I02	24	56	45

GLASGOW CO-OWNERSHIP SCHEMES - PREVIOUS AND FUTURE ADDRESSES².

TABLE 3.5.

a.Lodging - mostly new households previously staying with parents

Source: Actual addresses from H.S. records.

Tenure information from Valuation Rolls.

5. The monthly payments do not change in the course of an individual co-owner's residency, unless interest rates and maintenance costs change. The payments are, however,

The two main features that emerge from Table 3.2 are that a large proportion (24%) of households come from outside the Glasgow area, and that of those who come from within Glasgow, most (35%) were previously owner-occupiers, although a large number came from the private rented sector.

Former tenure	I Glasgow	Midlands
	%	%
Owner-occupation	42	28
Private renting	35	58
Public renting	12	7

FORMER TENURE OF CO-OWNERS - GLASGOW AND MIDLANDS.

TABLE 3.6.

I.Note: Glasgow figures are corrected for continuing households - i.e. " new " households are excluded.

Source: Midlands figures - Page 197I p. 82.

The second feature of previous addresses in Glasgow shows important differences from the Midland's study. As Table 3.6 shows, Glasgow's co-owners come less from the private rented sector and more from the owner-occupied sector than was the case in the Midlands. In the latter study, approximately half of the ex-private renters came from the furnished sector, and it is likely that in Glasgow the proportion is the same. Although only a small proportion came from the public sector in both cases, the higher proportion in Glasgow reflects the much higher proportion of public housing in the total housing system. The same cannot be said, however, for the figures

5. (Continued) however revised when a flat changes hands, to keep them in proportion to the " co-ownership value " of the property.

for owner-occupation. Glasgow has a much lower rate of owner-occupation than the Midlands (See section 2.I), and yet this sector provides⁸ a far greater proportion of co-owners than in the Midlands. Equally, although the private rented sectors in both are of roughly similar importance numerically in the housing stock, Glasgow's private rented sector provides fewer co-owners than is the case in the Midlands.

One of the main reasons for the owner-occupied sector in Glasgow providing such a high proportion of co-owners is hidden in the fact that the City's owner-occupied stock provides a very small amount of new accomodation, whether in flats or houses (78% of this sector was built before 1918). In recent years, co-ownership schemes have provided a large proportion of new privately built dwellings. (See Table 3.7).

Year	Total No.	New privately built dwelling provided for			
		Owner-occupation		Co-ownership	
		No.	%	No.	%
1967	99	93	94	6	6
1968	160	77	48	83	52
1969	210	203	97	7	3
1970	206	182	88	24	12
1971	164	57	35	107	65
1972	446	291	65	155	35
1973	100	91	91	9	9
1974	119	119	100	0	0
till Aug. 1975	268	52	19	216	81
TOTAL	1772	1165	66	607	34

NEW DWELLINGS BUILT FOR OWNER-OCCUPATION AND CO-OWNERSHIP -
GLASGOW 1967 - 1975.

TABLE 3.7

Source: Housing Return for Scotland.

Most of the new building for owner-occupation has been on sites

in the outer parts of the City, and new-build private flats in the inner and intermediate parts of the City have become increasingly prohibitive in price in recent years. On the other hand, the co-ownership schemes are concentrated within easy travelling distance of the centre of the City so that households wishing new accommodation which is fairly close and accessible to the city centre find co-ownership schemes their only option. The importance of the house itself, rather than tenure or financial aspects, was suggested in the Midlands study, which found that;

" More than twice as many respondents said that the house was the main consideration (33%) compared with the number who said form of tenure was the main consideration (15%) (Page 1971 p.87).

This conforms to the suggestion advanced in Section 2.6 that the real importance of gaining access to a certain tenure group is the opportunity to enter a certain housing type associated with that group.

When the future addresses of households leaving co-ownership schemes are studied (Table 3.5), the importance of moves outwith the Glasgow region emerges (45% of households leaving schemes). Of those whose tenure could be traced (that is, those who moved but stayed within the City of Glasgow), most moved into the owner-occupied sector (37%), whilst a significant number moved on to other H.S. schemes (27%). It is likely that a large proportion of households which moved out of Glasgow entered the owner-occupied sector, and hence the real movement of households from co-ownership

schemes into owner-occupation is probably much greater than this.⁶ Significantly, the proportion of households moving into private rented property was low.

Thus, the information collected about the movements of households suggests that to some extent co-ownership offers a bridge between renting and owner-occupation. This was in fact found to be a major function of co-ownership in the Midlands (Page 1971, p.93), but in Glasgow it assumed relatively minor importance, the greatest use of co-ownership being made by existing owner-occupiers who see it as a housing solution to their desire for modern accommodation in a non-suburban setting, rather than as a means to the end of owner-occupation.

Information about the households catered for was itself not systematically collected ; a lengthy questionnaire survey of co-owners, as was used in the Midlands study, would have been needed for this. However, certain facts did emerge from the sources consulted.

Firstly, a high proportion of co-owners are women living on their own (either single, divorced or widowed) ; of the 424 households sampled, 142 (33%) were in this category. Single women have in the past found it difficult to compete in the owner-occupied market because of building society discrimination against them; they have been forced to compete

6. In the Midlands study, the tenure preferences of respondents on their next move were heavily weighted towards owner-occupation (68%).

in the private rented furnished sector. The mortgage situation is gradually changing, the recent Sex Discrimination Act helping in this, and more "single" women are competing successfully in the owner-occupied sector. Until recently, however, co-ownership was the only alternative to private rented accommodation, as it discriminated only on the ability to pay the rentals.

Secondly, the age structure of a group of 88 co-owners was obtained⁷, and this is shown in Table 3.8. The most

Previous address	No. of households by age of head of household			
	30	30-44	45-65	65
Glasgow-Owner occupation	2	4	7	3
Private rented	4	8	7	2
Public rented	-	-	7	1
Lodging	1	3	2	1
Housing Society	1	-	-	-
Other	-	2	3	-
Rest of Conurbation	4	2	5	-
Outside Conurbation	3	4	11	1
Total	15	23	42	8

CO-OWNERS by AGE of HEAD OF HOUSEHOLD and ORIGIN

TABLE 3.8

Source : Housing Society records.

7. There was nothing to suggest that these 88 co-owners were in any way biased as a group as regards age, and indeed general comment on the overall age characteristics of the remaining co-owners in the City tended to substantiate the pattern shown in Table 3.8

striking feature of this age structure is the high proportion of household heads in the 45-65 year category. The Midlands study (Page 1971, p.76) found that 59% of household heads in co-ownership were under 30 years of age ; in Glasgow, the small sample revealed only 17% under the age of 30. Those coming from the private rented sector in Glasgow were generally younger than average, and those from the public sector older, but the emphasis on middle age groups was consistent for all origins, whether inside or outside Glasgow. This feature may well be related to the rising cost of co-ownership in recent years, which has pushed it out of the financial reach of many young people. The Glasgow schemes were late starters, the earliest being in 1968 and the rest since 1970, and hence Glasgow co-ownership tends to be more expensive than in areas where more schemes were built when costs and property values were lower.

Thirdly, in relation to the mobility of co-owners, the Midlands study found that the greater mobility offered by co-ownership, basically because of the absence of the time-consuming "buying and selling" processes involved in owner-occupied housing, was a feature which attracted many co-owners. Indeed, 45% of continuing households gave their main reason for moving as "Change of job" (only 13% gave "Better housing" as a reason). For new households "Marriage" and "Change of job" were the main reasons for 74% of co-owners. Hence, the picture is one of a mobile group of people who find co-ownership useful in relation to the mobility necessary for their life style, and who have owner-occupation as their final housing goal.

In Glasgow, however, the high proportion of co-owners who come from within the City (55%)⁸ suggests that perhaps mobility in the Glasgow context is less relevant than is the attraction of the actual house and its location. When the picture is examined more closely, it can be seen that of those households that have moved into co-ownership schemes from previous addresses within Glasgow, the great majority have stayed within the same area of the City (over 75% in most cases), and have either moved from one ward to an adjacent ward or have stayed within the same ward (see Table 3.9). When the schemes in the

Co-ownership society	% of co-owners from same or adjacent ward	% from Kelvinside Ward
Strathclyde (Hyndland)	79	54
Partickhill (Woodend)	81	53
Link (Whittinghame)	92	33
Link (Cleveden)	74	52
Link (Newlands)	75	
Strathclyde (Langside)	74	
2nd Anglo-Scottish (Bellahouston)	40	

GLASGOW HOUSEHOLDS MOVING INTO CO-OWNERSHIP SCHEMES, by DISTANCE MOVED		
TABLE 3.9		

West End are studied (only 4 out of the 5 tenanted schemes are included), a very high proportion of moves within the Kelvinside Ward itself (in which the schemes are situated) emerges.

8. In the Midlands study, only 39% of the sample came from the same town as their chosen co-ownership scheme. (Page 1971, p.83)

This high incidence of very short distance moves, especially in the West End, suggests that location is an important factor in the decision to try co-ownership. Certainly, those living near a scheme during construction will be more aware of its existence than those who do not, and this may encourage greater local interest. However, allied to the fact revealed earlier that a large proportion of co-owners come from the owner-occupied sector, it is likely that many of these households are moving into co-ownership because they wish to stay in their present area, and that their housing desires cannot be met by the existing housing market in that area. They choose co-ownership because it satisfies their housing preferences in the area of their choice.

Co-ownership has therefore been used in Glasgow for a variety of reasons and by a variety of groups. In general, it has catered for households of middle to upper income levels, but within this overall picture no one reason and no one group appears to be pre-eminent. Certainly, co-ownership in Glasgow seems to have played a different role to that which it has played elsewhere. Whereas in the Midlands it was found that co-ownership was used as a bridge between private renting and owner-occupation by predominantly young and mobile households who could not quite afford, or whose life-style did not permit, the latter, in Glasgow it appears to have been used more as an alternative to owner-occupation by middle-aged owner-occupiers as a response to the lack of choice of housing in this sector within the City.

Looking into the future, it is likely that no more co-ownership schemes will be started in Glasgow, at least in

the next decade or so. None of the sponsoring societies have plans for further schemes, and the H.C. would be unlikely to finance any that were suggested ; at the present time, all available finance is being channelled into the improvement of tenement areas. Even if finance were forthcoming, it is likely that rising costs and consequently very high monthly rental charges would cause the demand for co-ownership to decline until only the very affluent could afford it.⁹

The national decline in co-ownership mentioned in Part I has therefore come to Glasgow. The later emergence of it in Glasgow has perhaps delayed this decline, but it has nevertheless occurred. New -build "fair" rent schemes have not appeared as yet, but the Link Housing Group, the largest sponsoring society in Scotland, has indicated that its next development in the City will be in the rehabilitation of older property to let at "fair" rents.

New building of dwellings either to let or for co-ownership is in decline at the present time, due principally to the escalating costs. The improvement of older property is likely to be the area of primary activity for housing associations and societies in the next few years (with the

9. Monthly charges of £100 and £120 for a three-bedroomed flat have been mentioned, and by mid-1976, when the newest schemes will be tenanted, these will have risen substantially. Mortgage repayments of this amount would secure prestigious, if somewhat older accommodation in the same areas as the schemes (and tax relief would reduce the repayments). Hence, co-ownership has effectively priced itself out of the market.

possible exception of new-build sheltered schemes for the elderly). This is a political decision, influenced by an economic situation which severely restricts the amount of available resources, and as such it could be superceded in the future by a decision to expand co-ownership developments. However, as long as co-ownership remains a more expensive form of housing than owner-occupation, it is likely that the demand for it will be small.

In Glasgow, co-ownership schemes have housed people who are, on the whole, capable of competing successfully in the housing market. The main effort of the Housing Association movement is now being turned to influence the housing chances of those less able to compete in the housing system ; one of the main instruments in this effort is the community-based housing association.

3.4 Community-based housing associations.

a). Background.

Mention has already been made in the Introduction and in Section 2.4 of the involvement of the Housing Corporation in Glasgow. In this section it will be examined more closely.

The Glasgow office of the H.C. was set up in 1973 when the H.C. was being "swept clean" by the new broom of Lord Goodman. His appointment as Chairman was a political one, and it marked a change in policy for the H.C. Previously, it had been confined to promoting housing for the better-off, mostly young professional people at the start of their housing careers. The appointment of Lord Goodman marked a move away from this role, towards a greater involvement in helping those in housing difficulties, especially in housing stress areas. The collusion between the H.C. and Glasgow District Council in implementing the latter's improvement programme is therefore in line with this new H.C. policy.

The District Council had already identified certain areas as being "improvable" from the 1973 Tenement Survey, and one of the first steps of the H.C. was to set up a buying device which could start acquiring properties in these areas immediately. This buying device took the form of the Glasgow Fair Housing Association, which had a managing committee composed of 50% H.C. representatives and 50% District Council representatives, including councillors and officials.

The policy which has been evolved by the H.C. and the

District Council is that in the areas of main concentration of improvable property the H.C. promotes the establishment of housing associations. These associations are managed by a committee of elected residents of the area (normally 7 in number), which is given funds by the H.C. to appoint a Development Officer¹⁰. The Development Officer is responsible primarily for the improvement programme in his area, but his actions are subject to the approval of his management committee, and also to the H.C. and Glasgow District Council's approval on major matters.

From its inception, Glasgow Fair H.A. was acquiring suitable properties in the proposed Housing Action Areas, properties which would be transferred to the C.B.H.A's whenever they were established. It also took over properties which had formerly been owned by Glasgow Family H.A., again with a view to distributing these to the various C.B.H.A's on their establishment. The reason for this "acquisition in advance" was to give the C.B.H.A's a stock of housing which could be used for decanting purposes in the initial stages of the improvement works.

At the time of writing there are 6 C.B.H.A's employing Development Officers in the City, and it is likely that a further 7 will have been set up by the end of 1976.

10. In some cases, a Development Officer has been appointed before a housing association has been formed- it is then his job to form a housing association.

b). Scale and areas of operation.

The large map contained in the pocket of the back cover shows the areas of Glasgow which are eligible for declaration as Housing Action Areas for Improvement, and also the areas where rehabilitation is thought to be appropriate but which do not yet meet the requirements of a Housing Action Area ; it can be seen that a large number of houses are included in these areas. The condition of property varies greatly within these areas, and it is in the worst areas, those with a majority of houses below the Tolerable Standard and hence eligible as Housing Action Areas, that the C.B.H.A's have been established.

The first year in the life of a C.B.H.A. is largely taken up with organisational matters, in the formation of a committee of management and the appointment of a Development Officer, and with the area survey carried out by him. The acquisition of houses within the proposed Action Areas, and also in other areas where houses with vacant possession can be bought and used for decant purposes, is also proceeding in this initial period.

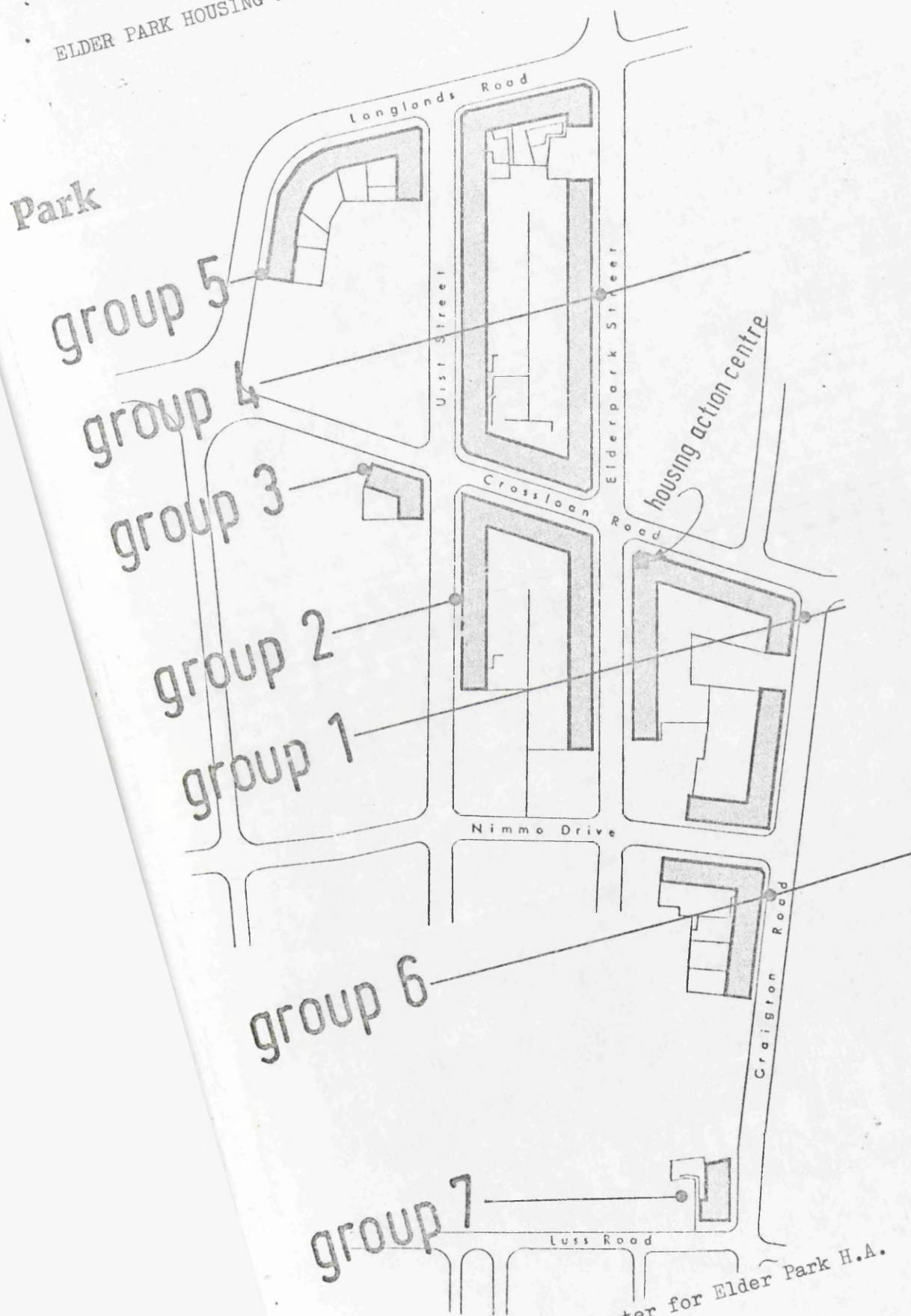
As the C.B.H.A. is establishing itself, the District Council is producing and submitting its Housing Action Area proposals to the Secretary of State. This process generally takes several months from the submission of the Draft Resolution to the final acceptance or rejection by the Secretary of State. These two processes run concurrently, so that when the first Action Area is finally approved, the C.B.H.A. is in a position to start decanting and improvement works immediately.

The whole process of Action Area designation and improvement is planned in stages, a typical Action Area being one tenement block, or part of a block, containing anything from 10 to 300 houses. Figure 3.1 provides an example of this type of "phased" development. The numbering of the groups indicates the priorities, but as the improvement programme proceeds it may become possible to improve two or more groups simultaneously. Once the first such block or group has been approved, the C.B.H.A. starts its improvements on a close-by-close basis, the number of houses improved in each batch being largely dependent on the number of decant houses available. Again referring to Figure 3.1, a C.B.H.A. has a territory within which it is based. The area is not statutorily or officially defined, but it is generally large enough to allow the association a pool of at least 600 houses, thought to be the minimum size for efficient and effective operation.

The gap sites left by the demolition of un-improvable property will generally be used for new housing, but it is not yet resolved whether they will be built by the C.B.H.A.'s or by the District Council. When a complete tenement block within the area of a C.B.H.A. is removed, it seems likely that the District Council may themselves take the initiative and build Council houses for waiting list and redevelopment applicants. Where gap sites are concerned, new building by the C.B.H.A. may be allowed. Although housing associations have been accepted politically as improvement agents, their political acceptance as providers of new housing to rent does not seem to be as forthcoming, although it is only a matter of time for this acceptance to be gained.

In total numbers, the improvement programme as a whole

FIGURE 2.1
ELDER PARK HOUSING ASSOCIATION - PHASING OF IMPROVEMENT PROGRAMME



Source : Publicity poster for Elder Park H.A.

will increase in output as the C.B.H.A's acquire more empty property for decanting purposes, but the City-wide target of 3,000 improved houses per year, the annual target for the next 5 years, will take several years to be reached.

c). C.B.H.A. activity and Glasgow's housing tenure structure.

The most recent estimate of sub-tolerable but improvable houses in Glasgow is 22,000, which will yield approximately 18,000 units after improvement ; the suggested programme of the Planning Policy Report team on housing in 1974 was very similar to this, with 17,200 rehabilitated dwellings given as the target for 1981 (see Section 2.4). Of the estimated 22,000 sub-tolerable houses, about 50% are in the private rented sector at present, and in the remaining owner-occupied houses about 25% of households are buying their houses by means of rental purchase. This is the overall tenure context within which the C.B.H.A's will be active ; to understand the effect that this activity will have on the tenure pattern, it is necessary to study the detailed mechanics of the improvement programme.

When a Housing Action Area for Improvement is declared, the owner-occupiers and landlords of that area have three basic options open to them. Firstly, they can carry out the improvement works themselves (or more likely pay for their share of the costs, the work being organised by the housing association on their behalf) ; government improvement grants are available for this. Secondly, they can sell their property to the C.B.H.A. ; the owner-occupier then becomes

a tenant of the association, and the private tenants become C.B.H.A. tenants. Thirdly, they can sell to the C.B.H.A. and leave the area altogether, with the possibility of being rehoused by the District Council.

The first option is generally unattractive to the owner-occupier or landlord, as it normally entails a large amount of expenditure¹¹. The second option is the one that most owner-occupiers and landlords seem to be taking, especially those in poorer property. It is attractive to the owner-occupier as the standard of improvement in C.B.H.A. houses is higher than most owner-occupiers could privately afford (£6,000 is spent on each house, on average), and he also receives the market value of the house. It is attractive to the landlord, who is often only too willing to sell off a property which he cannot afford to profitably maintain it properly, but which

11. The Government gives 75% grants for improvement works to individuals in Housing Action Areas, up to a total approved cost of £3,750 (the grant can be as high as 90%, however, in cases of financial hardship). The total costs of improvement include the costs of internal improvements to bring the house up to a standard set by the District Council, and a part of the costs of the common external repairs to the individual close (such as roof repairs, structural repairs and the eradication of damp). Even if the cost of such improvements were only £3,750 to the individual, he would still have to pay over £900 himself. If the costs are above £3,750, he must pay all of the balance as well as the £900. Local authority loans are available to cover these costs, but for an owner-occupier already committed to mortgage or local authority loan repayments (and worse still to rental purchase repayments) this is not an attractive, or even feasible, proposition. Owner-occupiers in poorer quality property stand to pay most if they decide to stay on as owner-occupiers, as their property is likely to require more improvements both internally and externally, and hence they have little choice but to sell their houses to the C.B.H.A. Those in more substantial property tend to be more interested in retaining their ownership; indeed, the working of the discretionary grant level is favouring this, as it appears that the income level needed to obtain a 90% grant is around £50 per week.

he could not readily get rid of otherwise. The result is that in most areas in which they are active, the C.B.H.A.'s will become landlords for almost all of the property.

The improvement programme over the next 5 - 10 years will therefore result in at least 11,000 privately rented houses, and about the same number of owner-occupied houses, being transferred to the C.B.H.A.'s. At the same time, the demolition programme will continue to operate, albeit at a lesser rate than in the early 1970's. This two-pronged attack on the cheaper end of the Glasgow private sector rented market will over the next decade, remove almost all such housing from the city, either by improving (on average the rent of a house doubles after improvement) or demolishing it. The section of Table 3.10 showing Housing Conditions in Glasgow (1970) is reprinted here to indicate that this means, in effect, the eradication of almost all of the private rented sector, and a large proportion (about half) of the owner-occupied sector.

House condition	Owner-occupied %	Private rented unfurnished %
I	48	16
II	5	6
III	33	46
IV	14	32

HOUSE CONDITION BY TENURE GROUP

TABLE 3.10.

The meaning of categories I to IV is given in Appendix 4, but for present purposes it is sufficient to know that Category IV means " below the Tolerable Standard, " and that Category III contains a very large number of sub-tolerable

houses. In 1970, therefore, about 78% of private rented unfurnished households lived in housing below or nearly below the Tolerable Standard, as did just under 50% of owner-occupiers. The poorest of this accommodation will be demolished and involve most households in a transfer to the public sector. Most of the rest of the private rented sector (even some in Category I), and a significant part of the owner-occupied households in the intermediate category, will be transferred to the C.B.H.A.'s.^{I2} The C.B.H.A.'s will therefore become major managers of property in the areas of older tenement stock, and increasingly so as more and more areas become eligible for treatment as Housing Action Areas.

d.) Implications of C.B.H.A. activity.

Unlike the earlier charitable associations, the C.B.H.A.'s are locationally specific, and their basic social aim is to allow as many households as possible to continue living in their present area, but in improved housing conditions. In this sense, they increase the housing chances of some of the households in their areas who would, under a policy of redevelopment, have been channelled into the public sector. With

I2. The foregoing discussion is not meant to suggest a static situation in which the housing outwith C.B.H.A. areas will not deteriorate over the next decade. The areas shown in orange on the large map are areas where improvement is thought to be necessary in the near future to prevent their deterioration from accelerating greatly, but which do not qualify as Housing Action Areas for improvement under the present legislation (1974 Housing (Scotland) Act). Without new legislation to allow these areas to be tackled, they will have to be allowed to decay until they do in fact " fit in " to the legislation, a situation which does not help forward planning in the City's housing system. On the other hand, if new legislation allowing area improvement in such areas is forthcoming, then it is likely that C.B.H.A.'s will be used in the same role as they are at present.

the C.B.H.A., they have a choice between staying in their area or moving into a Council house elsewhere. However, each C.B.H.A. covers an undefined but generally agreed area which normally includes non-improvable houses, as was seen in the case of Elder Park C.B.H.A. (Figure 3.I). These houses will be demolished, and the households offered council houses as the C.B.H.A., during its development phase, will have few vacancies to offer to households other than those whose houses are being improved. Those in the worst housing conditions will not, therefore, benefit from C.B.H.A. activity.

Also in the short term, the improved C.B.H.A. houses will not be offered to families on the local authority waiting list. There will nevertheless be fewer households needing to be rehoused by the local authority, and hence the pressure from rehousing candidates from redevelopment areas on the vacancies that do arise in the public sector will be reduced thus increasing the vacancies open to waiting list candidates.

In the longer term, once the development phase is over (a period of between 5 - 10 years), the C.B.H.A.'s will be in a position to offer houses from households not necessarily from their specific area or connected with the improvement programme. Any policies concerning this will be a matter for the individual management committees, but it is likely that there will be links between different housing associations, both community-based and traditional, and also links between these and the District Council. Links between C.B.H.A.'s and general family associations will be particularly important if the latter are to be able to continue their " social work " role; if for

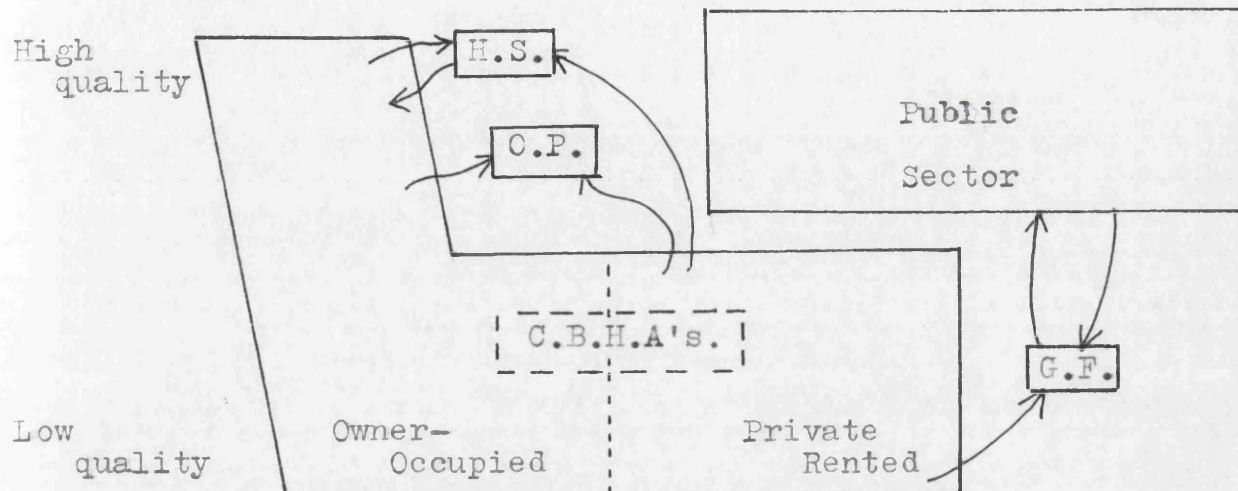
example, C.B.H.A.'s accept refferals from Christian Action H.A. then it will be possible for the latter to continue to use some of its property as " temporary " accomodation for families with problems which need time to sort themselves out. Links have already been forged between one C.B.H.A. (Govanhill) and " Help the Aged ", an organisation which has sponsored several sheltered schemes for the elderly in the past. The general idea is that the C.B.H.A. will use its resources to build a sheltered scheme, using the expertise of the specialist organisation in the detailed design of it.

The benefits of C.B.H.A. activity to those not particularly well served by the housing system in the past will therefore be mostly found in the long term, and will depend very much on goodwill and positive links between various elements of the housing scene.

3.5. Conclusions on Housing Associations and Societies, and the role of the Housing Corporation.

The Housing Association movement came late to Glasgow, and in its first ten years managed to build up, on a very minor scale, a system of alternatives to the rigid housing tenure structure of the City. The positions that the various elements of the movement adopted in the housing system are shown diagrammatically in Figure 3.2.

Although they originated as escape routes for households in poor housing conditions, the general family associations



C.B.H.A. - Community-based housing association.
 O.P. - Old People's " "
 G.F. - General Family " "
 H.S. - Co-ownership housing societies.

HOUSING ASSOCIATION MOVEMENT in the HOUSING SYSTEM - GLASGOW

FIGURE 3.2

evolved into agencies whose main role was to " catch " that fell out of the public sector. Schemes for the elderly allowed people to move out of unsatisfactory accommodation at various levels of the private sector (unsatisfactory is used here to include unsuitable conditions both personal and in relation to the building). Co-ownership housing societies provided alternative " in - city " accommodation for households generally at the higher end of the private sector, and especially owner-occupiers.

By 1974 - 1975, however, two forces had effectively altered this development of alternatives in the housing system. Co-ownership had become an uncompetitive form of tenure due to inflation in costs and rising interest rates; and the 1974 Housing Act and the new policies of the H.C. brought the diverse charitable elements under a central control and made them sensitive to priorities set by both local and central government. The result is that, at least in the present period of restricted public expenditure, that all "non-essential" projects have little chance of receiving financial support. Thus, only those elements of the Housing Association movement that can " fit in " with the overall plan, in Glasgow's case the improvement programme, will continue to thrive. The General Family and Old People's associations fall into the same category as the improvement schemes but co-ownership societies and the smaller associations do not and, therefore, will receive no financial support from the H.C..

The existing elements of the movement were not, however, a strong enough force to carry out the desired policies, even with their total strength marshalled under one " flag." It was found necessary to create new purpose built elements, the C.B.H.A.'s, to take the main burden, while utilising parts of the existing movement, sometimes remodelled, wherever possible. In other cities in Britain, where the Housing Association movement is stronger, local authorities can incorporate the existing associations into their housing programmes on a large scale, but in Glasgow this was not possible.

The reformed and redirected Housing Association movement in Glasgow has been brought into the mainstream of housing policy. From developing a minor system of alternatives to the existing housing system from outwith that system, it has been given a major long term role within the system in an attempt to avoid the need for alternatives. Its identity has been completely changed, and it has become, under the management of the H.C., a tool of central government. The relationship between the H.C. and Glasgow District Council is very close, and the former is in effect, the " Housing Association Section" of the latter. It can also be seen as the private sector agency in the District Council's attempt at a comprehensive approach to housing provision. Although improvement in the private sector is its main consideration at the present time, it is also involved in the problems of furnished multi-let accomodation, and of " twilight " areas not eligible for housing action under existing legislation.

The fact that both Glasgow District Council and central government have similar ideas on the priorities and direction that housing policy should take means that such an alliance at the present time can be fruitful. Political changes at either level could result in conflict, and it is not clear as yet whether the H.C. would be allowed the freedom to change sides. As finance comes from central government, however, it is likely that the H.C. would be more responsive to the wishes of the centre. The emergence of any such conflict is hypothetical, but nevertheless, it must be recognised that the present role of the H.C. in Glasgow is not necessarily a permanent one, and rests entirely on political agreement between local and central government.

PART IV

CONCLUSIONS

PART IV CONCLUSIONS

In the introduction , it was stated that this dissertation was an attempt

"...to analyse whether the presence of (Housing Associations and Societies) in Glasgow has materially altered the housing chances of households, and if so, to identify the groups affected."

In Part II, the housing tenure structure was examined and it was concluded that this structure played a very important part in determining the type of housing available to various groups. In particular, certain groups were identified, notably the poor, the young single person and young couple, the single parent family and the elderly, for whom the present structure held the poorest housing chances because of their inability to meet the requirements of the access rules of the two major and growing tenure groups, the public sector and the owner-occupied sector. This was considered to be especially important in Glasgow because of the very large size of the public sector and the rapid decline of the third major tenure group, the private rented sector. It was suggested that ~~that~~ the Housing Association movement could offer alternatives to the rigid structure, and by doing so increase the housing chances of the groups not served by the existing structure.

From the examination of the housing associations and societies in Glasgow given in Part III, it emerged that the Housing Association movement, in its pre-1974 form, did in fact offer some alternatives, but on a very minimal scale.

The General Family Associations operated a loose system of access rules based on housing need, and they concentrated on those with the most acute need, the homeless. Although the local authority also allocated by need, the numbers they deal with are such that "need" has to be institutionalised into a points system which by its very nature cannot cope with the emergency situation. Because of their inability to expand, however, the General Family associations were able only to cater for a very small number of the emergencies that arose. The housing associations for the elderly again operated only a loose system of access rules, the principle one being that tenants had to be independent and reasonably active. However, the societies tended to be relatively expensive, and the ability to pay fairly high rents was obviously a major constraint on access. The small "conservation" associations were found to be primarily interested in environmental matters, and had no real social function; the accommodation that they produced was simply placed on the open market to let at fair rents (before the 1972 Housing Finance Act, cost rents), and hence they were providing no real alternatives. The Co-ownership societies again had no formal access rules apart from the ability to pay the deposit and the rentals. Unlike the "conservation" associations which were operating within the private rented sector and had adopted the access rules (or lack of them) of that sector, the co-ownership societies were operating somewhere between the private rented and owner-occupied sectors, and did in fact provide an alternative for those considered ineligible by the latter on age and sex criteria, but who

could have competed financially in this sector. Their main function was however, in the fulfillment of housing desires rather than the meeting of housing needs, and in this sense they did not affect the housing chances of those groups unable to compete in the other sectors. The fact that they provided accommodation suitable for single people and young couples, groups which the other elements of the Housing Association movement did not cater for, was negated by the high costs involved, which allowed only a small minority to take advantage of it.

The Housing Association Movement did therefore provide alternative agencies with alternative access rules, but only one element of it, the General Family association type, increased the housing chances of what is probably the most vulnerable group in the present tenure structure, the low-income, homeless, often single-parent family. None of the elements significantly helped the single person or the young couple.

The changes in the organisational and financial basis of the "movement" brought about by the 1974 Housing Act were seen to effectively reduce the ability of these various groups to continue their previous policies. However, in the light of what has been said above about the small contribution that these policies made to the housing chances of those badly served by the housing system as a whole, and also in the light of the extremely small scale of their contribution in general, it is suggested that this is of no great consequence. This

Statement is made with the reservation that the loss of the contribution of the General Family associations, however small it has been, would be an important loss, and this is discussed later. However, it is considered to be a valid statement in the context of the new housing policies that have been emerging since the early 1970's.

These emergent policies and trends can be seen as a part of the move towards a comprehensive approach in tackling the City's housing problems. They include policy changes in the local authority housing sector, changes in the local authorities attitude towards housing in general, and also new policies being carried out by the other major body involved in the planning of housing, the Housing Corporation. In the local authority sector, the access rules are being loosened. Whereas ten years ago the young single person and the young couple without children were excluded from even applying, these restrictions have now been lifted, and residency qualifications in overcrowding and homeless cases have also been reduced. This does not mean, of course, that the housing chances of these groups formerly excluded will be significantly increased, as they will receive low priority in the allocation procedures and hence face very long periods on the waiting list, but it nevertheless indicates the direction in which change is taking place. It is made more significant by the fact that the local authority is faced with the embarrassment of a large number of empty houses in the public sector ; these "hard-to-let" houses, as they are known, are a growing I breed, and their existence is likely to force even greater relaxation in

See footnote I overleaf

the access rules in order to fill them. One feasible alternative to their lying empty would be to use them for emergency cases, such as homeless families, a development that would utilise the greater co-ordination between the Housing and Social Work functions called for in the Morris report, and would also help to reduce the pressure on associations like Christian Action.

The local authority is also committed to the large scale provision of sheltered accommodation for the elderly (6,000). The rents for such council accommodation are likely to be considerably lower than the rents charged by the sheltered housing association schemes, and hence this development will allow access to sheltered housing for old people on low incomes. The fact that the public sector is eclipsing the housing association's efforts in housing the elderly does not mean that the latter do not have a role to play in the future. On the contrary, these 6,000 units will be inaccessible for many old people who are not eligible for council housing, and hence there will be a continuing demand from them for housing associations sheltered housing.

I. The 1974 Annual Report of the Housing Management Department shows that the number of unlet houses (over a long period of time) rose from 122,000 in the year ending 31/5/65 to 151,000 in the year ending 31/5/74, and that various rent increases meant that the annual loss of rent and rates had increased from £34,000 to just under £500,000 in this period

Although development of such H.A. schemes is at present very slow because of the re-organisation and registration period, projects like these could continue fairly much as before under H.C. guidance, as this is considered a priority area by central government.

In relation to the lack of choice in the City's owner-occupied sector which was seen to be a major factor in the use made of co-ownership, Glasgow District Council has recently been amending its formerly unfavourable attitude towards private house building within the City. In February of this year (1976), the Council approved the construction of 641 houses for owner-occupation in Thornliebank (near the southern boundary of the City). This is the first large scale development of its type since the War, but it has been a direction that both the City's Planning Department and the Scottish Development Department have been urging the Council to take for several years in order to decrease the tenure polarisation that has been occurring. It is likely that this will be followed by more schemes for owner-occupied dwellings. These developments will provide an alternative to tenement housing for those who can afford to enter the owner-occupied sector, but will be more attractive to families with children than to single people or childless couples. For these groups, "fair rent" schemes sponsored by societies like Link and Strathclyde will probably offer the best solution, providing as they will have smaller accommodation in more central areas.

Local authority attitudes have also changed towards the improvement of older tenements, a trend that was discussed in section 2.4. Although committed to carrying out a large scale improvement programme, the District Council decided against further municipilisation of the housing stock, and appointed an outside body as its "Improvement agent". It is within this overall improvement policy that the Housing Association is being mobilised. The H.C is also considering another area that is seen as top priority by central government, the housing needs of single people. This is the first attempt at helping this group, which has traditionally been left to the mercy of the private rented furnished sector. The H.C. has encountered difficulty with the local authority multi-occupancy bye-laws, which make it illegal for two or more unrelated persons to share basic cooking and toilet facilities. If applied rigourously these bye-laws would have a devastating effect on the furnished rented sector, and would create a severe accommodation shortage for young people, especially students who use this sector primarily because of the short term and flexible housing needs. The development of co-operative housing associations with shared facilities (and hence lower costs) is seen as a major way of retaining the furnished rented housing that exists (as with the unfurnished sector, investment by landlords in furnished property is often sadly lacking, either through choice or necessity). Negotiations are at present taking place between the H.C. and the District Council, and it is likely that these bye-laws may be changed for H.C sponsored projects.

These policies therefore include public sector, private sector and housing associations' efforts in an approach to the City's housing problems that is more comprehensive than has been tried in the past. Their aim is to produce a housing system which has been planned to cater for the needs of all groups competing in the system for accommodation, and hence to avoid the need for alternatives to that system such as the pre-1974 Housing Association movement in the City. They are all essentially long-term policies, and their effect on the pattern of tenure and access within the City will therefore be a gradual, but nevertheless far-reaching one.

The housing tenure pattern in Glasgow by the late 1980's will incorporate an inner area structure composed of housing managed by CBHA's traditional housing associations like Christian Action and W.H.P.T., the local authority, and building societies and estate agents who are the 'managers' of the owner-occupied sector; the outer areas will probably stay much as it is to-day, mostly in the public sector with a few small pockets of owner-occupation, although tenant management schemes, as at Summerston, may increase in number. The management of the inner city housing stock will therefore be in the hands of several agencies, and hence there could be greater potential accessibility to adequate housing for those given low priority by the public sector. For this potential to be realised, there is a need for the CBHA's, as a major element in the future structure

to accept some responsibility to the City's housing system as a whole , so that positive links can be formed between them and the different agencies involved . If they become parochial in outlook, they could have a damaging effect on access, but both the H.C. and the District Council have sanctions which they can apply if they feel that a CBHA is behaving in a socially malevolent way ; the H.C. can take over the management of that CBHA in a form of "direct rule", and the District Council can apply its right to nominate 100% of the tenants. If a more open outlook is maintained, then it may be possible, as was suggested in section 3.4, for the work of associations like Christian Action to continue as in the past, and perhaps for the CBHA's themselves to move into this sphere and adopt some form of social work as well.

In this long term view, which is a projection of policies actually ^{pursued} ~~being preserved~~, the short term plight of the General Family associations is hidden in the long term potential, but while the policies are becoming established and fruitful there will exist a gap in the provision of housing for the homeless family. The decline in the amount of accomodation available for "emergency" cases may not be important in terms of absolute numbers, but in human terms it assumes great importance. Families will continue to be evicted from Council housing, and families will continue to break up and separate, while these new policies are working themselves out, but

they will be faced with a housing system that is even more unable to help them than it has been in the past. It is unfortunate that the H.C. has not allowed the associations that could help these groups to expand both their traditional roles and their new important roles, even if the former were only on a short-term basis. They are not incompatible functions, but the H.C. feels that the single house acquisition by associations would create the old problems of improving one tenement flat in a building containing several owners. This is undoubtedly true, but only because the housing associations are required to improve to a certain standard ; if it were possible for them to acquire and improve to a lower standard, then these problems would not arise. Indeed, this would be more in keeping with the "stop-gap" emergency role that these associations would like to continue to play. The improvement of houses to a low standard is obviously not in the best interests of anyone in the long-term, but if such activity took place in areas to be improved as Action Areas, but not in the immediate future, then this problem could also be solved.

Returning to the long-term view, the real effect of tenure and access within the City of the adopted policies can only be assessed if they are compared to the future situation that would have occurred if another set of policies had been pursued. The City was committed to a large scale improvement programme by the early 1970's, and such a programme was only capable of being carried out by an institution with sufficient resources. In the absence of the profit motive, only local and central government emerged as possible

candidates. The chosen policies are being financed directly by central government, with a central government agency in charge. Had the local authority decided to carry out the programme, or more accurately, to continue the programme it started with the Oatlands and Old Swan Treatment Areas, then it is likely that the pattern of tenure and access by the late 1980's would be a completely different one from that painted earlier. The tenure pattern would be one of almost complete municipilisation, with almost all of the private and rented sector and the cheaper parts of the owner-occupied becoming part of the housing stock encircled by the still fairly rigid eligibility rules of the public sector. The result would be a considerable reduction of access to housing within the City, especially for those groups given low priority by the public sector (it is likely that such an expanded public sector would officially exclude no-one, but in practice the priorities list would perform this exclusion function just as effectively). In particular access to improved inner-area tenement property would be reduced greatly ; in the first completed CBHA Action Area in Tollcross, 350 of the original 400 households of that block wanted to move back into the improved flats that had been produced. Such popularity would put this type of housing high on the District Council's grading table, and hence it would be retained mostly for transfer applicants.

In a situation like this, those groups not readily accepted by the public sector, and especially emergency cases, would be face with a

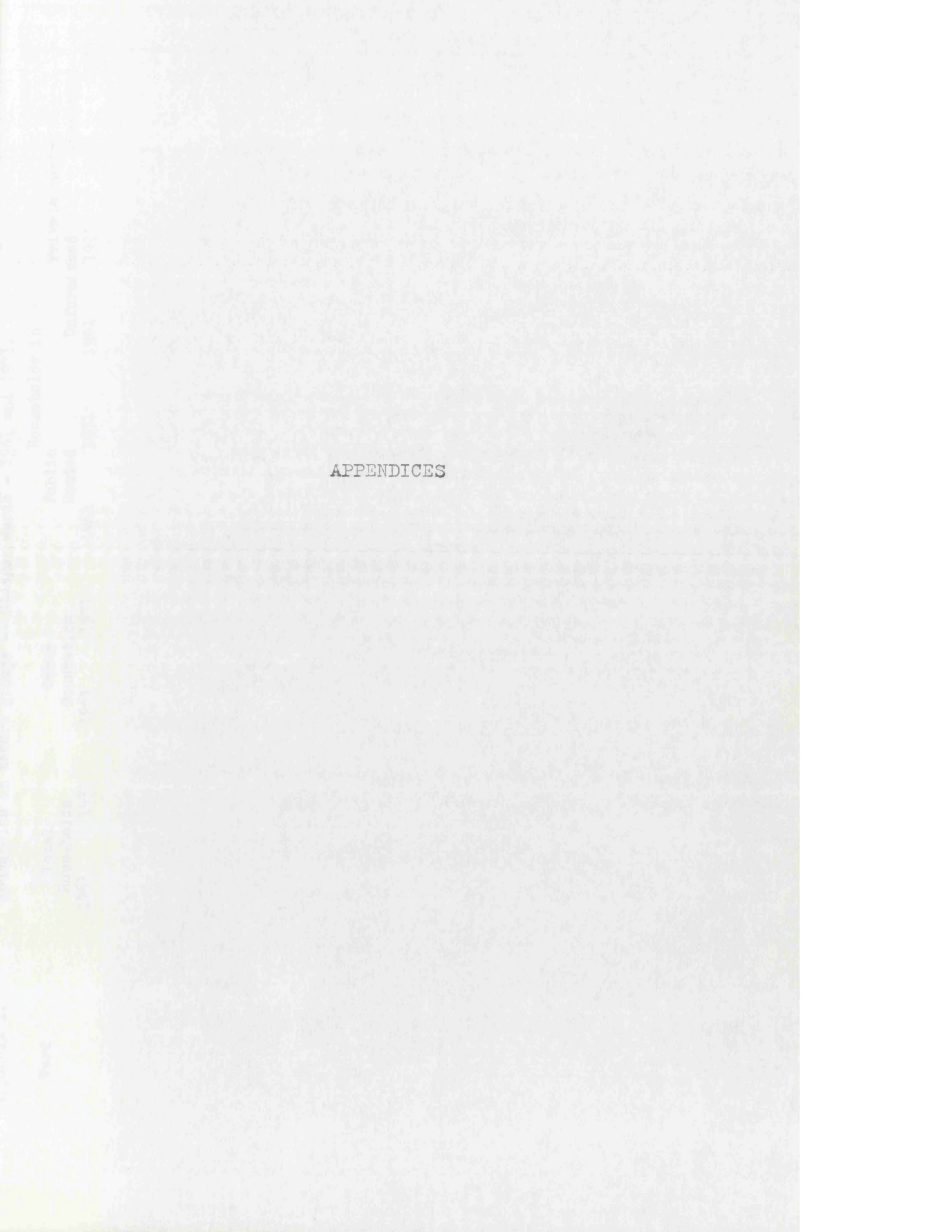
City whose housing stock was almost totally unavailable to them. Assuming that alongside this alternative policy of improvement by the local authority the traditional housing associations had been allowed, by virtue of the 1974 Housing Act, to continue their formal roles but at an expanded level, then the associations like Christian Action would have been allowed perhaps a short-term advantage but at the expense of a long-term decline. The long-term tenure structure would not only increase the demand for alternatives to that structure, but the municipilisation process would gradually reduce the number of houses that the associations had with which to satisfy this demand. The policies that are in reality being pursued would seem to provide the better opportunity, in fact perhaps the only opportunity, for the really valuable work of the traditional housing associations to be continued in the future.

The public ownership of housing, portrayed in the preceding paragraphs as a situation which limits choice in housing, is not seen as such for itself. Rather, it is the scale of the bureaucracy involved and the impersonality in relationships that this engenders that is questioned. The present policies being pursued in Glasgow's housing system will produce a system with a greater part of the housing stock available to a greater number and type of people than if municipilisation were the major policy tool, but not by placing or retaining large parts of the housing stock in private hands. Public ownership of housing will in fact be extended, but ironically this will be initiated by a Central government agency but will result in very local

and democratic control. Over and above considerations of future access patterns, this development of local democratic control over housing (or at least part of the housing system) extends the importance and the implications of the present policies greatly.

This control is not absolute, and mention has already been made of the sanctions that can be applied by the H.C. and the District Council. Mention has also been made for the need for political agreement between local and central government in relation to these policies, and the issue of local control over the CBHA's could become sensitive to changes in this. However, within these constraints, such control over the management of housing within an area can provide the basis for the development of a very real sense of community purpose. From the management of their own houses, the residents of an area could extend their interests to all kinds of social, political and even economic matters. The development in recent of community organisations relating to various social and environmental matters has been dominated by the protest group, whose energy is focussed on one specific issue and which tends to be dissipated after the event and hence lost to more positive and perhaps more long-term ends. With a very real spatial as well as interest component forming the basis of community organisation, it will be much more feasible for this energy to be tapped and used for the benefit of that community.

The potential of the present housing policies involving housing associations therefore extends into the realm of community development. The Housing Association movement in Glasgow has been re-modelled and seemingly directed away from its former social role. In the long-term, however, it will regain an immensely important social role, but a social rôle very much in a central position in the housing system, rather than, as it was in the past, on the periphery. It is intimately involved in an experiment in the social control of housing, an experiment which, if successful, could provide the stimulus for a richer and more satisfying urban life.



APPENDICES

Appendix 1. Households in tenure groups -- Glasgow wards - 1961 and 1971.

Ward		Total Households		Owner Occupation		Public Rented		Households in Unfurnished		Private rented Furnished	
		1961	1971	1961	1971	1961	1971	1961	1971	1961	1971
1. Shettleston & Tollcross	%	12832	12070	1118 9	1715 14	7794 61	7810 65	3467 27	2415 20	287 2	95 1
2. Parkhead	%	5943	6455	991 17	1445 22	2646 45	3860 60	1749 29	1090 17	60 1	60 1
3. Dalmarnock	%	10556	7085	1310 12	1250 19	2049 19	2695 42	6877 65	2970 46	227 2	170 3
4. Calton	%	6177	4015	559 9	690 17	1164 19	1265 32	3953 64	1870 47	353 6	180 4
5. Mile-end	%	9741	6385	1239 13	1555 24	1129 12	1590 25	6967 72	3000 47	276 3	120 2
6. Dennistoun	%	8019	7730	1984 25	2975 38	2290 29	2630 34	3491 44	1935 25	167 2	170 2
7. Provan	%	18250	20790	132 1	135 .6	17403 95	20115 97	154 1	510 2	49 .2	20 .1
8. Cowlairst	%	7127	7680	912 13	1455 19	1489 21	3650 48	4547 64	2400 31	106 1	170 2
9. Springburn	%	9069	9075	754 8	670 7	5808 64	7585 84	2136 24	770 8	88 1	45 .5
10. Townhead	%	8217	3905	900 11	455 12	1195 15	2415 62	5753 70	986 25	299 4	50 1
11. Exchange	%	3274	2070	157 5	145 7	879 27	1180 57	1760 54	615 30	175 5	130 6

Ward		Total Households		Owner Occupation		Public Rented		Unfurnished		Private rented	
		1961	1971	1961	1971	1961	1971	1961	1971	1961	1971
12. Anderston	%	6658	3320	684 10	845 25	530 8	650 20	5079 76	1540 46	272 4	285 9
13. Park	%	6205	4205	1567 25	1555 37	112 2	155 4	3642 59	1440 34	643 10	1050 25
14. Cowcaddens	%	5924	3835	484 8	215 6	479 8	2955 77	4704 79	600 16	152 3	60 2
15. Woodside	%	16672	3925	797 12	795 20	165 2	705 18	5165 77	2975 53	432 6	345 9
16. Ruchill	%	12381	12355	608 5	710 6	9506 77	10785 87	2039 17	800 6	95 1	55 5
17. North Kelvin	%	7909	6670	1726 22	2335 35	192 2	390 6	5490 69	3250 49	393 5	695 10
18. Maryhill	%	7573	9250	1074 14	1520 16	3106 41	5865 63	3189 42	1725 19	89 1	145 2
19. Kelvinside	%	7235	8375	3632 50	4470 53	168 2	720 9	2444 34	1795 21	549 8	1385 17
20. Partick East	%	7049	7165	2085 30	2555 36	131 2	345 5	3828 54	2520 35	777 11	1745 24
21. Partick West	%	7664	6120	2317 31	2790 46	526 7	1395 23	4378 58	1765 29	214 3	150 2
22. Whiteinch	%	6806	6475	2339 34	2565 40	1706 25	2640 41	2538 37	1195 18	70 1	70 1

Appendix 1.(continued)

Ward		Total Households		Owner Occupation		Public Rented		Private rented	
		1961	1971	1961	1971	1961	1971	Unfurnished	Furnished
23. Yoker	%	8075	10680	580 7	815 8	6539 81	9230 86	824 10	824 10
24. Knightswood	%	13413	13700	528 4	580 4	12455 93	12860 94	142 1	142 1
25. Hutchesontown	%	6744	3940	663 10	510 13	1098 16	2320 58	4813 71	120 2
26. Gorbals	%	6967	2285	553 8	220 10	398 6	1060 46	5586 80	299 4
27. Kingston	%	6143	2360	752 12	460 19	149 2	305 13	5004 81	130 2
28. Kinning Park	%	7328	5225	1601 22	1810 35	630 8	1125 22	4834 66	196 3
29. Govan	%	7969	5815	1223 15	1440 25	2028 25=	2475 43	4492 56	149 2
30. Fairfield	%	6531	5805	973 15	1325 23	2388 37	2435 42	3037 47	62 1
31. Craigton	%	10817	12720	1584 15	2825 22	6738 62	8540 66	2298 21	79 1
32. Pollokshields	%	9672	10280	2372 25	3050 30	5552 57	6085 59	1149 12	210 2
33. Camphill	%	7629	7880	2917 38	4130 52	458 6	700 9	3754 49	376 5

Appendix 1.(continued)

Ward	Total Households		Owner Occupation		Public Rented		Private rented Unfurnished		Furnished	
	1961	1971	1961	1971	1961	1971	1961	1971	1961	1971
34. Pollokshaws %	12448	14045	1002 8	1005 7	10073 81	12675 90	1092 9	310 2	97 1	50 .3
35. Govanhill %	8399	8570	1825 22	2955 34	1498 18	2450 29	4808 57	2855 33	205 2	305 4
36. Langside %	8831	9435	3143 36	4210 45	1839 21	2450 26	3513 40	2410 26	225 3	370 4
37. Cathcart %	17600	18590	4797 27	5885 32	9251 53	10465 56	3043 17	2095 11	161 1	145 1

Appendix 2.

DEFINITION OF TERMS USED IN PART II.

Household - a group of people who all live in the same rateable unit, and who are catered for by the same person, i.e. the housewife.

Housewife - each household has one housewife, the person who is responsible for most of the domestic duties.

Head of household - the husband of the person, or the person who owns the household accomodation, or is legally responsible for the rent.

New households - a) where the present housewife was not previously living in a private household.
b) where the present housewife was not a housewife in a previous household.
c) where the present housewife was a housewife in a previous household but now has a different head of household.

Continuing households - where the present housewife and head of household are the same as in the previous household.

Recent movers - where the housewife has moved within 4 years prior to the survey date.

Note : these definitions were common to both the 1965 Glasgow Housing Survey (Cullingworth 1967), and the 1970 Central Clydeside Conurbation Housing Survey (S.D.D. 1971)

Appendix 3.

SPECIMEN TABLE - BASIC PAYMENT AND VALUATION AMOUNT.

Period of completed years of occupation.	Basic Payment-%age of capital amount at date of entry.	Valuation Amount-%age of increase or decrease in Co-ownership value.
Years	%	%
5-9	1-5	50
10-14	6-10	60
15	11	
16	12	
17	13	70
18	14	
19	16	
20	18	
21	20	
22	22	80 (max.)
23	24	
24	26	
25	29	
26	32	
27	35	80 (max.)
28	38	
29	41	
30	45	
31	49	
32	53	80 (max.)
33	57	
34	62	
35	67	
36	73	
37	79	80 (max.)
38	80	
39	80	
40	80	

Source: The Housing Corporation, " Co-ownership Housing, What is it? " 1974.

Appendix 4.

The Classification of Dwellings by House Condition.

Housing Condition Category IV.

Dwellings without a WC inside the dwelling (or, where the dwelling forms part of a building, within that building) for the exclusive use of the occupants of the dwelling.

Housing Condition Category III.

Dwellings with a WC inside the dwelling or building for the exclusive use of the occupants of the dwelling but with one or more of the following defects:

- a. serious internal cracks.
- b. evidence of one or more serious external structural defects:
 - i. visible deformation of window or door openings; string courses or cornices out of level.
 - ii. cracks in sills or lintels visible at more than one floor level. Continuous crack in actual structure.
 - iii. bulging of walls.
- c. serious internal dampness.
- d. no electric lighting.
- e. no fixed sink; or fixed sink not supplied with both hot and cold water; or fixed sink not available for exclusive use of the occupants of the dwelling.
- f. one or more rooms without either a 13 or 15 amp electric power point or a gas supply or a fixed space heating appliance (excluding bathroom and WC).
- g. one or more room of: Kitchen, bathroom, WC, living room or bedrooms not ventilated to the outside air.
- h. no cooker or stove (with oven); or cooker located in cupboard, cupboard space, passageway, landing or hall.

House Condition Category II.

Dwellings without any of the defects of Categories III and IV but lacking one or both of the following amenities:

- a. a fixed bath or shower supplied with hot and cold water for the exclusive use of the occupants of the dwelling.
- b. a fitted wash-hand basin supplied with both hot and cold water for the exclusive use of the occupants of the dwelling.

House Condition Category I.

Dwellings without any of the defects of categories II, III or IV.

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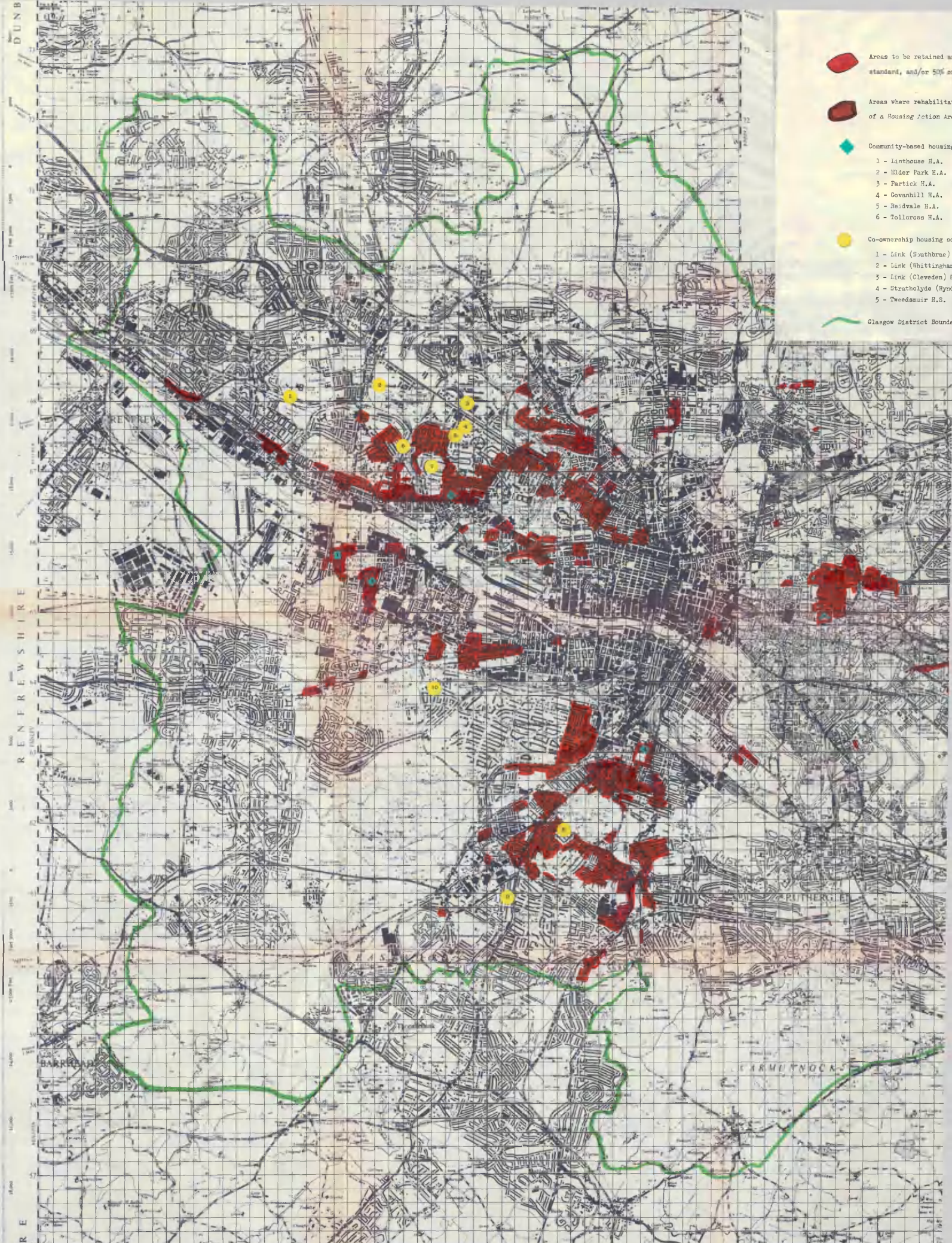
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- Areas to be retained and standard, and/or 50% of
- Areas where rehabilitation of a Housing Action Area
- Community-based housing
 - 1 - Linthouse H.A.
 - 2 - Elder Park H.A.
 - 3 - Partick H.A.
 - 4 - Govanhill H.A.
 - 5 - Reidvale H.A.
 - 6 - Tollcross H.A.
- Co-ownership housing
 - 1 - Link (Southbrae)
 - 2 - Link (Whittingham)
 - 3 - Link (Clevedon) H
 - 4 - Strathclyde (Hynd)
 - 5 - Tweedsmuir H.S.
- Glasgow District Boundary