

**HOW DO WE PLAN COMMUNITY?:
PLANNING, HOUSING AND
CO-OPERATIVE DEVELOPMENT.**

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Contents

Acknowledgements.....	ii
Abstract	iii
Critical Review	1
Introduction	1
Background to the Research.....	3
Part 1 – How community has been planned and used.....	6
Community commodified.....	6
Community Utilised & Engaged	7
Community Planned	10
Community Lost?	15
Part 2 – How we plan with community.....	18
Conclusions	26
Areas for Future Research	27
Impact of the research.....	29
References.....	31
Co-author statements	41
Appendix 1: Papers Submitted for Consideration	45
Output 1.....	47
Output 2.....	69
Output 3.....	95
Output 4.....	185
Output 5.....	203
Output 6.....	235
Output 7.....	335
Output 8.....	339

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Abstract

The focus of this PhD is on the way in which policy makers and practitioners ‘plan’ ‘community’ in the realisation of urban policies, particularly in housing and regeneration. The research underpinning this PhD took place against a policy backdrop of measures to increase the supply of (affordable) housing, to reduce social exclusion and to promote urban renaissance and sustainable communities. The common theme through all of the outputs has been focussed on ‘community’ both as a entity which exists but which is difficult to define, and as an instrument of policy. The critical review presented here is in two distinct halves. The first half considers how community has been defined by policy makers and used as a tool in delivering better urban environments. As such it outlines how community has been commodified within policy, how through this commodification it is utilised through its active engagement in decision making, how it is physically planned via new housing developments and ultimately engages with questions as to whether community is lost through these moves. The second half of the review engages with discussions around mutualism. Drawing on research focussed around co-operative and mutual housing it outlines how community exists organically and how this might be better understood if community is to be more successfully harnessed in urban and social policy. The review concludes by outlining areas for further research in taking this agenda forward.

Word Count: 231

This PhD is submitted in accordance with the Code of Practice Assessment and Award of PhD by Published Work 2012-13. In accordance with section 5.2 it contains the following elements:

- (i) a synopsis of not more than 200 words in length of the work presented containing all of the main concepts and conclusions of the work.
- (ii) a critical review of 5,000 to 10,000 words stating the aims and nature of the research, the inter-relationship between the material published and the main contribution and/or addition to learning of the work;
- (iii) a summary sheet numbering the submitted papers, chapters, monographs and books (all of which must have been published) and a copy of each publication numbered as per the summary sheet;
- (iv) a statement, in the case of multi-authored, joint or collaborative work, of the extent of the candidate's own contribution, substantiated by the co-author(s) or collaborator(s)

Critical Review

Introduction

The research presented in this PhD (Outputs 1 to 8) considers one central question: how do we plan community. This is not focussed on the way in which community planning¹ is undertaken but rather how various mechanisms combine to plan and delivery what might be considered community in ‘policy-speak’. For example, in developing new housing estates how do planners and other urban professionals ensure that one of the outcomes is a new community. In so doing the outputs presented here address the way in which community is conceptualised, defined and, as a result, "created" both by top-down approaches adopted by government as well as understanding the way in which community forms and develops its own activities from the bottom up.

This critical review takes a journey through the author’s work of the last 10 years. It outlines how this has focussed throughout on the way in which community is envisioned through housing, planning and regeneration policy. For the duration of time this body of work has been compiled, government policy in these areas was focussed on the creation and empowerment of local community both as a desirable entity and as a means to societal improvement, as described by then Prime Minister Tony Blair in 1997:

“The 1980s were a time of "who cares?" The next decade will be defined by a simple idea: "we are all in this together." It will be about how to recreate the bonds of civic society and community in a way compatible with the far more individualistic nature of modern economic, social and cultural life.” (Blair, 1997)

This body of work has impacted primarily with a policy focussed audience and as such many of the links made are with debates in the development of policy and practice. However, there are also a number of academic debates to which this research continues to make an important contribution including:

¹ Community planning is a term referring to the focus on public participation in planning and regeneration activities. It is a significant characteristic of the so-called qualitative turn in urban policy from the mid-1990s. It focussed on public consultation and small-scale engagement rather than an approach based on bottom-up plan development and control.

- The way in which community is defined in urban policy approaches to regeneration and renewal (Taylor, 2003; O'Hare, 2010),
- The importance of community engagement, empowerment and responsabilisation in policies for the regeneration of urban areas (Foucault, 1991; Putnam, 2000; Rose, 2001; Flint, 2003; Raco, 2007)
- The understanding of how collective self-help and co-operation can contribute to urban and social policy objectives for urban development and renewal (Birchall, 1991; Clapham & Kintrea, 1992, 2000; Taylor & Burns, 1998; Leadbeatter & Christie, 1999; Mayo & Moore, 2001)

These contributions are illustrated in relation to each output and drawn together in the concluding part of this critical review.

The narrative of the combined publications presented here is a story of two interconnected halves.

The first half is based largely on the output generated by a series of reactive, largely consultancy driven and commissioned research projects. Though having different primary foci, each of these pieces considered the planning and delivery of community from the top down and analyses the motivations and tools used by government to create and harness local community.

The second half, based largely on responsive research, considers the way in which 'community' evolves from the bottom-up and the processes and dynamics within this that need to be considered and understood by policy makers if community is to play an effective role in meeting the qualitative outcomes desired for successful place making.

These outputs comprise a range of commissioned research reports for government (ODPM, CLG and European Union) and large charitable organisations (Joseph Rowntree Foundation) as well as peer-reviewed academic publications (Environment and Planning C, Journal of Housing and the Built Environment, Journal of Co-operative Studies and Journal of Urban Regeneration and Renewal) and book chapters in leading academic collections.

Background to the Research

The research in the period covered by this thesis was driven by a series of urban housing problems which the Government was seeking to tackle. The period was also marked by two contrasting economic climates and whilst the drivers and desired outcomes for Government policy have remained similar the means and abilities of achieving these have been markedly changed.

Promoting urban renaissance (Urban Task Force, 1999), reducing social exclusion (SEU, 1998; SEU, 2001) and latterly addressing inefficiencies in the housing market (ODPM, 2003a; HM Treasury, 2004) have combined to leave a lasting mark on urban research questions over the last 15 years, coalescing in the 2000s under the umbrella of ‘sustainable communities’ (ODPM, 2003a; Raco, 2007; Colomb, 2007) and latterly localism and the ‘Big Society’ (Conservative Party, 2009; Cameron, 2010; Lawless, 2011; Coote, 2011). This can be encapsulated in three main thematic concerns.

First, the need to provide more housing has been prioritised and as part of this increasing the availability of affordable housing (HM Treasury/ODPM, 2005; CLG, 2007). Attached to this was the focus on improving social housing through new private investment (DETR and DSS, 2000; ODPM, 2003b; ODPM, 2005).

Second, there has been an ongoing focus to address social exclusion led by the Social Exclusion Unit and its *Bringing Britain Together* report (SEU, 1998). This has been developed through policies which were designed to promote inclusion and provide opportunities for all. Under this thematic priority, the way in which new neighbourhoods are planned and then managed was seen as important. The notion of ‘mixed income communities’ are seen as an opportunity to break the “ghettos” which characterise these cycles of poverty through the economic, cultural and economic influence of higher income households (ODPM, 2003a; Housing Corporation, 2006).

Third, both the previous New Labour government (1997-2010) and the existing Coalition Government have been committed to creating successful, sustainable communities (ODPM, 2003; CLG, 2012) made up of active citizens (Raco, 2007). Key urban policies of this era such as the Social Exclusion Unit (1998), the Urban Task Force (1999), the Sustainable Communities Plan (ODPM, 2003) and the Housing Market Renewal

Programme² have all acknowledged the multi-faceted nature of sustainable communities and the need to deliver more than just housing. Yet housing has remained critical in these policies – we all live in houses which form the foundation for neighbourhoods and communities. Despite a change of government in 2010 and with it different policy labels, it is clear that these components have remained as important, notably under the umbrella of the Big Society:

“creating a country which feels like a community, where our relationships are better and the glue that binds people together is stronger.” (Cameron, 2010).

These three core themes of policy and practice – delivering and improving housing; managing neighbourhoods; and engaging and empowering citizens – have combined variously through the course of the research presented here. Throughout there has been a common central focus on the role of community as will be demonstrated below.

Throughout this research period (2002-2011) the role of the state and its relationship with citizens has continued to change. The rolling back of the state which began in the 1980s has continued in housing and regeneration activity through the 1990s and into the 2000s. As the financial constraints on government in particular have tightened so its role as direct provider has continued to reduce and their approaches have sought to engage with, facilitate and coerce a varied and deeper range of stakeholders as delivery agents for their aspirations³. Therefore, critical in underpinning these policies is a commitment by government to provide ‘more for less’ – initially by Labour’s commitment to the notion of ‘bending the spend’⁴ and latterly in the Coalition Government’s commitment to both the Big Society and public sector austerity measures. And although the financing and delivery of these aims has been increasingly privatised into the hands of the private and third sectors, Government has sought to retain sufficient control so as to ensure that the primary

² The Housing Market Renewal Programme was launched in April 2002. It emerged from extensive work by CURS which considered low and changing demand for housing in the Midlands and North of England (Nevin et al, 2001) and was designed to give a holistic sub-regional approach to planning, economic development and housing market restructuring.

³ For a general discussion of the development of public-private partnerships in the delivery of public services, see Bovaird (2004). The impact within housing is outlined in a chapter by Peter Malpass with reference to the rise of housing associations (2010).

⁴ Bend the Spend was a notion coined in relation to Neighbourhood Renewal by the then Director of the Neighbourhood Renewal Unit, Joe Montgomery. It was a phrase then used by Labour ministers and civil servants to encapsulate public sector leverage through area based regeneration projects (see for example Goff, 2011).

objectives of urban policy have been met. As such, the lessons learnt through the research presented here are of importance in continuing to deliver high quality neighbourhoods which function to their best and meet the needs and expectations of their residents. These continue to make an important contribution to ongoing debates about contemporary community-focussed policies such as the 'Big Society' (Smith, 2010; Kisby, 2010; Lawless, 2011; Alcock, 2010; Coote, 2011)

This trajectory of urban policy over the last ten years has raised questions about what is being 'created' by way of 'community'. This is in part related to the quality of the physical environment being created and questions over whether the drive to produce the right quantity of housing was being put before those of creating quality neighbourhoods. There has been a concern about the use of community – how policies aim to create and then utilise communities in realising the objectives of government. Community is a notion which in everyday life is taken for granted, but has been used to describe social aspirations of politicians, and employed by policy makers when referring to collective group of citizens – defined both by geography and common features or interests (Taylor, 2003; Dekker & Rowlands, 2005). However, community is a term which is problematic for despite its wide spread use its definitions are wide ranging. Increasingly through policy it is associated with quantifiable outcomes, such as the number of meetings held and the number of people who attend them, rather than the softer, less measureable aspects of community (Walker et al, 2000). As Pahl (1970) has suggested community has become an unhelpful phrase in academic analysis, and Farrar (2001) further suggested that it 'serves more to confuse than to illuminate'. This body of work illustrates how this focus on community, though well intentioned, has failed to deliver the anticipated outcomes because community has been misunderstood as a concept and taken for granted as an entity. This critical review concludes by utilising more recent work to look forward and understand how a nuanced refocusing of 'community' might deliver the qualitative changes which have been aimed for during recent years.

This review first considers the way in which community has been envisaged and planned from the top-down (**Outputs 1-5**) before considering the more organic development of community and how it this might help better deliver on continuing concerns about community and neighbourhood through an examination of co-operative and mutual housing (**Outputs 6-10**).

Part 1 – How community has been planned and used

Community commodified

The starting point for this critical review is **Output 1**. This paper emerged from a discussion between the authors related to two different strands of work: Flint's work on anti-social behaviour and housing neighbourhoods (2002, 2003) and the author's early work which considered the role that housing tenure had as a marker of citizenship (Rowlands & Gurney, 2000). In combining these two elements the paper outlines how housing is commodified by Government as a basis for directing tenants' behaviours.

The paper drew on the theoretical work of Bourdieu (1984, 1986, 2002) and Foucault (1977, 1991) to identify how the habitus of housing consumption - i.e. the social perceptions of different housing tenures - are used by government and society to shape acts of governance including the classification of residents, the normalisation of preferred housing tenures and targeted intervention towards those who fail to meet this normalised, legitimised habitus. Furthermore it argued that dominant governance discourses relate problems arising within social housing to assumed distinctions in the cultural, social and symbolic capital ascribed to commodified and 'branded' housing tenures. In so doing it demonstrated how the importance of differential access to economic capital has been marginalised in the conceptualisation of UK housing policy. As explained by Bauman,

"if 'being poor' once derived its meaning from the condition of being unemployed, today it draws its meaning primarily from the plight of the flawed consumer."
(Bauman, 1998:1)

And furthermore,

"the poor of a consumer society are socially defined, and self-defined first and foremost as blemished, defective, faulty and deficient – in other words – inadequate consumers." (ibid p37– 38).

The paper concluded that housing policy had focussed on the symbolic capital of housing tenures and sought to 'rebrand' social housing to reduce the distinctions between it and owner-occupation. It argued the problems facing social housing tenants were constructed around "distinctions between the moral and aesthetic conduct of tenants and normalised

owner-occupiers” (**Output 1**, p229). Therefore efforts to rebrand the social rented sector were focused upon changing tenants’ perceived behaviours – their social, cultural and symbolic capital - than on addressing the structural weaknesses of the sector based on the differences in their economic capital and freedom.

The subsequent work in this thesis draws implicitly on this understanding of the way in which community is utilised in the discourse of planning and housing policy. The creation of community is presented by Government as a positive objective, one which enhances people’s lives and one which few would argue against. However, implicit within this policy discourse is the expectation that individuals will be responsiblised (Rose, 2001; Raco, 2007) and as a result will foster a positive community effect whereby citizens influence each other to ensure they each make the most appropriate decisions to ensure that neighbourhoods continue to improve (Rowlands, 2010a). The evolution of this thinking is illustrated through Outputs 2, 3, 4 and 5.

Community Utilised & Engaged

The first illustration of such responsibilisation comes through work looking at local authority housing stock investment options and the engagement of communities in this decision making process. **Output 2** utilised data and observations collated during a research project undertaken for the Office of the then Deputy Prime Minister (see also Mullins et al, 2004). The focus of the research was how to engage black and minority ethnic communities (BME), in housing stock investment option appraisals for local authority housing. Housing improvements have typically been combined with wider regeneration aims in which community empowerment has been a crucial component and for local authority housing stock improvements have included a duty to consult with and involve tenants in decision making. In looking at these groups it became apparent that the processes which were uncovered related to a wider group of ‘hard to reach’ tenants and that ultimately this encompassed a large proportion of the tenant base. It therefore raised questions not only about how to engage tenants in decision making about the future of the housing stock but importantly why it was so important for government to be seen to be including all marginalised groups.

Ensuring the engagement and involvement of tenants in housing policy was part of the Labour government’s ideology of New Localism (Corry and Stoker, 2002; Balls, 2002;

Brown, 2003; Milburn, 2003): a government strategy which aimed to devolve power to local communities within a nationally set framework of objectives and targets. The emphasis of this modernisation agenda was on democratic renewal and public participation (Newman 2001), the requirements of 'Best Value' for meaningful tenant involvement and the pro-active approach to involvement in transfers stimulated by the Community Housing Task Force, set up in May 2001 to support local authorities working on decent homes options. Within this context the need for 'good practice' on widening involvement became clear and the research underpinning **Output 2** was commissioned to contribute to these aims.

An important element of this output was in defining what 'community' is. As highlighted earlier the ambiguity in the use of the term has made it problematic in itself. Therefore the chapter employed Taylor's threefold typology of community (2003) to provide a context in which to define its use in this policy. Taylor has suggested that community can take three forms:

- descriptive (a network of people sharing or interacting);
- normative (a place where solidarity, participation and coherence are found); and
- instrumental (both an agent for change and the location for interventions).

Output 2 illustrated how the definition of community was blurred by policy makers. The identification of community employed was initially descriptive, here based both on ethnicity and shared housing tenure. This community was assumed to be normative: these groups (ethnic group or council tenants) were somehow coherent based on these descriptions and as a result sharing common values. Yet it is the last of Taylor's definitions – the instrumental - which was central to the use of community in policy and practice. 'Communities' were homogenised into groups which can be addressed by practitioners and ultimately separated into those which were easy to reach and those which were hard to reach. In particular, our examination of the motives by government illustrated how, in housing stock transfer, community involvement was considered a catalyst for change through the exercise of choice but which has ultimately become a means of rubber stamping decisions made by politicians and policy makers elsewhere - a *fait accompli* for the 'community' to adhere to. In this respect **Output 2** illustrates how

such policies initially empower communities but subsequently regress and move back down Arnstein's ladder of participation⁵. The motives of communities were somewhat obscured and they become slaves to the policy makers and politicians professional predilections.

Output 2 illustrated in particular the contradiction between the policy discourse which promoted community empowerment and the implementation of those policies which can be increasingly disempowering for some, or all, residents. The basis for this conclusion is two-fold: firstly differentiation in the capacity of individuals within these communities to engage, and secondly the disproportionate distribution and control of power within local communities.

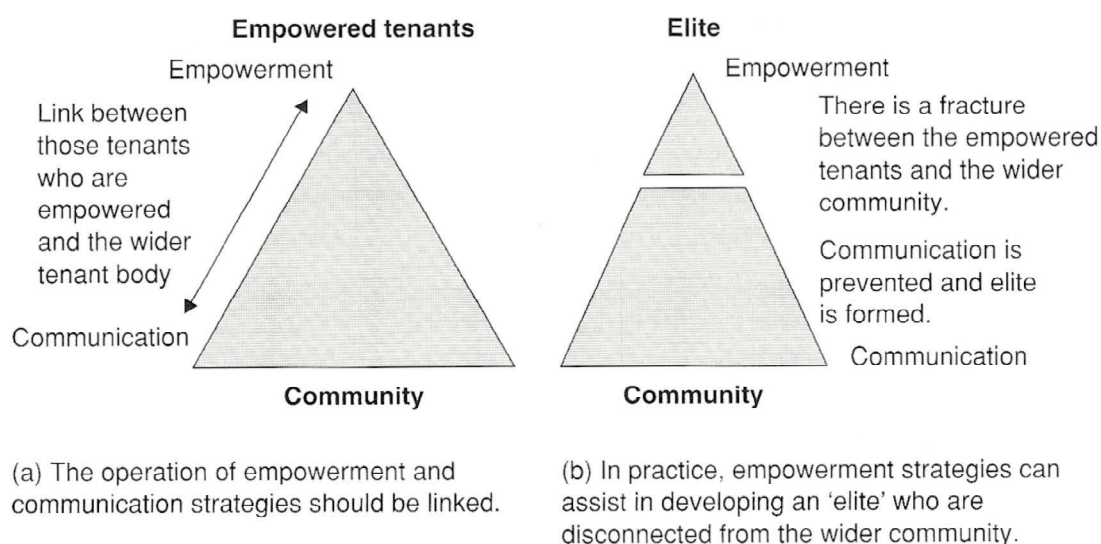


Fig 2.1- Pyramid of Power in Community Consultation. Taken from **Output 2**, p309

Firstly, the capacity to participate was discussed through the notion of social capital, illustrating that the practicalities of participating are often overlooked. It was also argued that as part of this the power to make decisions is not distributed perfectly nor is it devolved entirely to local communities from decision makers. Ultimately this raised a set of linked, but ordered, questions: how are communities involved, in what decisions (level of decision making), at what stage in the process, in what numbers and the level of

⁵ Arnstein (1969) outlined 8 stages of participation in decision making from non-participation to citizen power, illustrating this through the idea of a ladder on which each rung represents a movement towards greater citizen control.

influence that they have? **Output 2** illustrated this with a pyramid diagram (Fig. 2.1) which highlighted how there is a difference between communication - aimed at the masses but with limited opportunity for influence - at the base of the pyramid and engagement - the process of detailed, active involvement in decision making.

Secondly, **Output 2** illustrated how this distinction between extensive communication and intensive engagement created the conditions through which a disproportionate distribution and control of power within local communities could be fostered. In addressing the question of 'who holds power', it clearly identified that this divided between an elite within the community and the wider tenant body. It was argued that those who are engaged through these formal processes can become divorced from their peers as illustrated by the second pyramid in Fig. 2.1. This occurs through a combination of processes: of self interest on the part of some of those engaged (e.g. self appointed 'community leaders'), the influence of policy makers in their recruitment processes (e.g. so called 'godfather/godmother' residents approved by the local authorities (Mayo, 1997)), and through a lack of effective communication between this 'elite' and the wider tenant community. The output suggested that the resulting separation undermines claims by politicians and policy makers that the process was community-led. It suggested that if community-led strategies are to move forward to ensure their outcomes match the prevailing policy discourse there needed to be more attention to the processes which devolve power to ensure communities have a more reflective voice.

Furthermore, this output also reflected upon an unchallenged assumption within Government that tenants and communities would want to be involved in these decision making processes. As Cole et al (2000) had previously identified, this is not always the case and presented with a severely constrained choice of stock investment options the reasons why tenants may be reluctant to engage became clearer. However, in returning to **Output 1**, if tenants and communities chose either not to engage or to chose the "right" option they are flawed consumers and by definition irresponsible.

Community Planned

Whilst **Output 2** considered the way in which community is organised and mobilised through a process of responsabilisation in regeneration activity, **Outputs 3 and 4**

considered the role of the planning system in delivering new communities through housing developments.

Social polarisation resulting from previous developments in housing policy, notably the growing residualisation of the council/social rented sector had been examined over a long period of time (Cole and Furbey, 1994; Harloe, 1995; Forrest and Murie, 1983; Murie, 1997; Page, 1993; Page, 1994). Therefore, building housing was not enough and the challenge was to combine the quantitative expectations of the Barker Review⁶ with the qualitative challenges of developing better and more inclusive urban neighbourhoods. Focus on mixing tenure within developments was seen as a means to reversing this trend and in so doing re-establish community in new neighbourhoods. Mixed communities were seen as an opportunity for providing this opportunity as well as breaking the ‘ghettos’ which characterise these cycles of poverty⁷ by injecting opportunity and, importantly for the Government’s communitarian policy, providing new role models for poorer households (Raco, 2007; Rowlands, 2010a). Planning policies and guidance were changed accordingly so that local authorities were encouraged to promote mix within developments rather than ‘off-site’ (ODPM, 2002). The policies encouraging mix were based on two assumptions: firstly, driven by the work of scholars such as Putnam (1993, 2000), Fukuyama (1999) and Coleman (1988), that proximity leads to interaction; secondly that there will be economic trickle down from affluent to less affluent households. However, there was limited evidence that mixing would improve the cohesion of ‘communities’ or enhance the inclusion of its members in social or economic activity and the evidence base relied on to support the benefits of mixed communities was regarded by some as being at best contested (Ostendorf et al, 2001; Uitermark, 2003; Atkinson 2005). Questions were raised about the success of the outcomes of this policy in the UK (House of Commons, 2003; Martin & Watkinson, 2005). It is within this context and as part of a suite of projects looking at Mixed Income New Communities (MINCs) that the research underpinning

⁶ The Barker Review of Housing Supply was commissioned by the New Labour Government in 2003 in response to concerns about the macroeconomic impact of a housing supply which does not respond to government was to commission a review of housing supply by the economist Kate Barker. The subsequent “Barker Review” recommended a significant increase in housing building, particularly in the South-East of England together with policy instruments, funding and new bodies to facilitate this (HM Treasury, 2004).

⁷ For example, Martin & Watkinson (2003) cite Richard Best (the Director of Joseph Rowntree Foundation) who suggested: ‘It is the stigmatising effect of having a tenure that identifies its occupants with failure and poverty that has contributed to the decline in the value of social housing, difficulties in filling the homes and loss of morale on the part of the residents.’ (p21)

Outputs 3 and 4 was conceived. The research was commissioned by the Joseph Rowntree Foundation (JRF) and its focus was on the concerns raised about the ability of planners and developers to deliver mixed tenure.

Output 3, was the report of the research project led by the author. The primary driver of the research was a concern that developers were opposed to such policies of mix and would employ tactics to reduce or eliminate the tactics such as the negotiating down of, or allocating off-site, affordable housing provision requested by planners. Simply put, this research asked if developers were willing to participate in mixed tenure developments and under what circumstances. The analysis indicated that this was determined largely by how successful and attractive these developments were to potential purchasers. Ultimately it was argued that developers were willing to build if buyers were willing to purchase properties in the neighbourhoods they create. However, in doing so it was argued that they make trade-offs in order to protect their profit margins. This subsequently results in a particular mix of property size, design and tenure being realised on site which usually had profound consequences for the dynamics of these neighbourhoods and the qualitative outcomes of the mix achieved. This output documented some extreme cases where larger family sized affordable housing had been a requirement of planning permission the developer would trade off by constructing smaller, often apartment-type units for sale on the open market. The mix of residents that then inhabit these estates was then the result of a combination of both planning policy and prevailing market conditions. The consequence of this was the mix envisaged by policy makers was limited both quantitatively in respect of the breadth of income spread and more qualitatively through how residents interactions. The report concludes that:

- The social mix that emerges is not directly attributable to the tenure mix, but rather to a combination of factors that determine the role and position of the estate in the local and sub regional housing market (p71).
- Tenure mix is a poor proxy for social mix being based on assumptions about the social position of buyers vis-à-vis affordable housing residents and that market housing will be bought and lived in by the purchasers rather than being bought to let. The unforeseen inclusion of private renting in some cases replicates the social profile of affordable/social housing (p74).

In terms of community the research clearly outlined that using crude planning tools *is not* sufficient to develop the desired ‘mix’ outcomes. Research undertaken in the same suite of projects by Allen et al (2005) illustrated the way in which planned mixed communities gradually take on the desired characteristics of community overtime through organic processes and as a series of studies about community in general have illustrated these focus on the local, everyday life, rooted in the familiar yet mundane and everyday interactions taking place at focal points within the community which facilitate everyday life – the post office, the shops, the school gates (BMG, 2008; Robertson et al, 2008). At this time these elements were largely absent in the discussions carried out by planners and developers about new housing estates assuming that they might already exist elsewhere.

Building on the work of **Output 3**, **Output 4** addressed the way in which policy tools have been used to address the undersupply of housing in the absence of increased subsidy and investment. The use of the planning system to coerce developers into delivering more affordable housing, but without corresponding levels of subsidy, is central to this approach. As with **Output 2**, this policy is set within a context of new localism: national government set the framework of targets and policies for both affordable housing and sustainable communities but the way in which these are met is to be determined locally through negotiation between local authorities, developers, housing managers and local communities. And again this move is underpinned by private finance. **Output 4** illustrated how the provision of affordable housing was increasingly outsourced to non-governmental agents and private developers resulting in particular patterns of mix as part of new set of agreements and trade-offs for their delivery.

Therefore, **Output 4** presented evidence to illustrate that such an approach is reliant on co-operation and compromise in order that professional actors achieve mutually beneficial outcomes. Private developers need to co-operate with planning authorities in order to secure planning permission and develop. The state needs to co-operate to ensure that developers are not discouraged from developing elsewhere. Trade-offs are to be made and in some cases these can be played out through negotiations.

This output likened this approach to the technological short-cuts which Dunleavy (1981) described in the period of mass public housing in the UK in the 1960s and 1970s⁸. In the case Output 4 presented, the mixed tenure approach to delivering new affordable housing policy is presented as a new form of ‘short-cut’:

“The physical form that has emerged represents a new ‘technological shortcut’ which satisfies the ambitions of government to achieve urban renaissance and meet housing need, but also minimises pressure on public expenditure. Developers are happy with this solution because it provides a sufficient profit margin.” (Output 4, p654)

The approach illustrated is one which is reliant on partnership between plan makers in the public sector and delivery agents in the private sector, a move underpinned by a pressure to lever in private finance (Burgess et al, 2007; Craine & Mason, 2007). Thus **Output 4** illustrates how the provision of affordable housing was increasingly outsourced to non-governmental and private developers. In adopting this method, it was argued there was a dependence on both co-operation and coercion to deliver desired outputs.

Output 4 concludes that “high density development has [again] provided a new way of achieving social change” (p646). But in relation to the planning and development of community, the outcomes of this strategy are dictated more by the market than through carefully considered plans. The government and its agencies created the environment in which the private sector would deliver both quality and quantity, and could do so whilst making a profit. It goes on to suggest that “these developments have emerged because of a particular coincidence of political and producer interests, rather than as a response to resident or wider consumer demand” (p658). **Output 4** is as much about the development of a community of actors willing to deliver government aims and objectives as it is about the development of communities of residents. In so doing, the ‘new politics’ present is concerned with which of these aims and objectives are more disposable. The way in which the evolution of communities of residents are ‘left to chance’ through market processes indicates that the balance between the quantitative and qualitative objectives of housing policy were out of equilibrium.

⁸ Past shortcuts were termed “technological shortcuts” by Dunleavy, epitomised by the use of new technologies, such as system built housing, to develop quickly and cheaply. Dunleavy illustrates that over time these approaches have failed largely through the ignorance of the need to take account of longer-term management and maintenance costs.

Further analysis of the data from the JRF research project (Rowlands, 2008) failed to support the hypotheses that mixing tenure increased inclusion and interaction. The extent of social mix was seen to be related to the form and type of tenure mix which is developed on new housing estates. Households were asked the degree to which they thought the estates were mixed. Significantly it was those residents living on estates with a narrower measured income mix who suggested that there was a greater degree of perceived social mix in that neighbourhood. Whilst not necessarily supporting the idea that comfort is in being surrounded by ‘people like us’, it indicated that ‘others’ were accommodated more when there were fewer actual differences, at least in socio-economic status.

Community Lost?

The previous four outputs paint a largely critical picture of attempts to plan, develop and orchestrate community through housing, planning and regeneration policy. The tendency at this point may be to write-off such interventions as flawed or impossible. If some academic debates about gentrification, and in particular revanchist gentrification, were correct, community was being destroyed rather than planned (Smith, 1996, Uitermark, 2003; Aalbers, 2006; Lees, 2008). Therefore, **Output 5** sought to redress the balance between the requirements for private sector involvement in regeneration and the needs of local communities which are the focus of these activities.

This output explored the way in which the private sector was engaged in the delivery of new housing and/or housing improvements as part of regeneration programmes for large housing estates. **Output 5** was based on results collated during the RESTATE⁹ project and took an overview of the different processes ongoing on different housing estates under widely differing socio-economic and political contexts. It engaged further with the debates about the role of the private sector by considering market-led regeneration which has become the norm across Europe and North America for the last two decades. In particular it addressed the issues emerging from a recent body of literature on gentrification, notably

⁹ The RESTATE (Restructuring Large Housing Estates in European Cities: Good Practices and New Visions for Sustainable Neighbourhoods and Cities) project was funded under the European Union’s Fifth Framework Programme (FP5) and ran from 2002-2005. It involved empirical research which considered the present position and regeneration of 29 large post-war European housing estates in 15 cities in 10 European countries. Further details are available at <http://www.restate.geog.uu.nl/>.

the work of Neil Smith (1996), which suggests such private-sector led approaches are somehow “revanchist”¹⁰.

In contrasting ‘old gentrification’ of the 1960s with ‘new regeneration’ of the 1990s and onwards, **Output 5** identified similarities but also notable differences. Rather than accept the dichotomous conclusion of ‘regeneration good, gentrification bad’ adopted by this revanchist school of discourse, the output outlined a more detailed reflection of the role of both the state and the market in the regeneration programmes. ‘New regeneration’ was seen as state organised and the influence of the private sector was co-ordinated through developers and other for-profit organisations. The impact of these approaches varied according to the purpose and extent to which the state managed the process of private sector engagement. As with the mixed tenure approach discussed in **Outputs 3** and **4**, private sector led regeneration of public housing estates was seen as dependent on favourable market conditions from which private actors would be able to generate a profit. Furthermore, it was shown how market conditions were likely to dictate the extent to which estates were chosen for intervention in the first place via the attractiveness of areas for delivering a return on private investment, as well as the health of the wider economy and housing market. Analysis of the different approaches to integrating the private sector into estate regeneration across four of these estates¹¹ indicated that neither the process nor the approach was the same in all cases. A typology of regeneration types was created which outlined the way in which the private sector was engaged in the regeneration, the role that the state played in promoting and controlling this activity and the overall aim of each strategy. This is illustrated in table 2.1.

¹⁰ Revanchism derives from the French for revenge. In debates about urban policy and gentrification it has been used to describe a process of urban change which has overtly favored market forces and in so doing undermines local communities leading to their containment and displacement.

¹¹ The four estates used in this output were: the Central Estates (Birmingham, UK), Les Minguettes (Lyon, France), the Havanna Estate (Budapest, Hungary) and the Josavaros Estate (Nyíregyháza, Hungary).

Regeneration Type	Characteristics
Revanchist Regeneration	Private sector initiated Supported by the state Designed to displace existing residents/Create new exclusive residential areas (e.g. Gated Communities).
Market Regeneration	State co-ordinated. Increase private involvement in regeneration. Either unregulated pump-primed intervention (e.g. London Docklands) or a conscious decision to change ownership of property (e.g. the Right-to-Buy)
Socially-managed Regeneration	Public sector acts as initiator, part funder and regulator Regulation important to ensuring a balance between private/individual gain and collective benefits.
Rhetorical Renewal	Solely public sector initiated and (un)delivered programmes Express aim of arresting decline Often lacks involvement of wider stakeholders At best stabilises the existing situation or at worst manages its decline.

Table 2.1: A typology of regeneration affecting large public sector estates. Taken from Output 5 p255

Critical in this typology is the role of the state as a regulator of these processes and the activities of the private sector and the degree to which this is exercised. Therefore, if regeneration was to be a success it required the input of a variety of actors. As with those trends illustrated in **Outputs 3** and **4**, the approach is reliant on an outsourcing of financing and delivery to actors other than the state with a tendency by some to see this as threat to local communities. This assumes that a local community exists in these locations and that the change will always be detrimental. **Output 5** differentiates between the erosion of past gains that these estates once represented for the working classes and the further erosion of the quality of life for residents on these estates today through inaction. Therefore it is not private sector involvement in regeneration per se which is problematic or indeed revanchist, but rather it is the way in which the process and the inputs of various actors are managed which creates different outcomes for residents and communities:

“It is not some idealised legacy from past political action that is involved but real places that may, in some cases, be improved for existing residents through regeneration and, again, it is the process as much as the outcome of these programmes and projects which is important to note.” (p244)

Output 5 highlighted in these circumstances for residents living in areas unattractive to the private sector and therefore reliant on stuttering or stagnant state programmes the situation would appear bleaker than for those on estates where private investment has brought about an improved neighbourhood.

Reflecting on **Outputs 1 to 5** from a contemporary perspective, in a period of economic uncertainty and state-led austerity, the uneasy coalitions which have been used to deliver these ‘gains’ for community look at best uneasy and at worst unsustainable. It is clear from the evidence presented in these five pieces that the dominant approach to delivering new housing and improving old is reliant on co-operation and compromise in order that actors achieve mutually beneficial outcomes. The processes have largely been financially rather than socially driven. Until the ‘credit crunch’, the delivery and regeneration of community had been to varying degrees dependant on the involvement and leadership of the private sector. Yet private developers need to co-operate with planning authorities in order to secure planning permission and develop but at the same time the state is compelled to co-operate to ensure that developers are not discouraged from developing elsewhere. Trade-offs are to be made and in some cases these can be played out through negotiations. Within this scenario community has been taken for granted as something which can be relied upon to develop (**Outputs 3 and 4**), agree to self improvement out of common sense (**Output 2**) and share in the benefits delivered by such actions (**Output 5**). For this to occur, the nuanced processes and dynamics of communities and neighbourhoods need to be understood. This context of critical value is the concept of co-operation. It is to the world of co-operation, rather than co-option, that this critical review now turns.

Part 2 – How we plan with community

Outputs 1 to 5 took a critical view of how housing and regeneration policy in the early 2000s focussed on and used community as a means to an end and an end in itself. This critical examination together with research for Government about low-cost home ownership (Rowlands & Murie, 2008) was the catalyst for further reflection and provided the opportunity to explore further the ideas of co-operation and mutualism: ideas arguably tied to the construction of sustainable communities (Leadbeatter & Christie, 1999). This

period of reflection coincided with a change in the economic climate in the UK with the emergence of what began as the banking crisis and credit crunch (Turner, 2009) growing steadily into recession and public sector austerity (Osborne, 2010). Despite - or in many ways accentuated by - these factors many of the drivers of housing-focussed urban policy remained: further reviews of the way in which housing is provided through the state (Hills, 2007; Cave, 2007,); continued integration of the production and management of new affordable housing with private market housing, sustaining the challenges in creating and sustaining communities and neighbourhoods (Calcutt, 2007; CLG, 2011); a recognition by social landlords that investment in a wide range of products and services is needed to address non-housing issues faced by the residents (Brandsen et al, 2006); and an increasing recognition that new network forms of organisation and of inter-organisational behaviour may be required to respond to these pressures (Mullins and Rhodes, 2007).

Within this context the scope for organisations and forms of delivery which are founded on mutual principles appeared to be significant. Simply defined, mutualism is ‘the doctrine that individual and collective well-being is obtainable only by mutual dependence’¹². In practice, Kellner (1999) has described a ‘New Mutualism’ which runs counter to the assumed individualism of society and ‘asserts that we have both rights and responsibilities, and that institutions work best when all of their members respect each other’ (p 6). There has been a growing literature from differing perspectives which has highlighted the benefits of co-operation and collaboration over competition. From a scientific perspective altruistic co-operation has long been debated. For example Dawkins’ highlights in *The Selfish Gene* (1976) that we are born selfish and have to teach altruism. Others, notably Kropotkin (1909), illustrated how mutual aid enables species and communities to develop and survive. From this perspective reciprocity is a critical driver in individuals behaving co-operatively: the need for co-operation stems from the idea that the sum is greater than the individual parts. Communities take on characteristics which are a development of those of the people within it. Whilst much has been written about the privatisation of society (see for example Brittan 1978 and latterly Kingsnorth, 2008), there remain elements of life where mutuality is necessary. Recent research highlights that neighbourliness is valued by individuals and contributes to a better neighbourhood (Buonfino & Hilder, 2007), and that community is locality based around interaction arenas (Robertson et al, 2008; Rowlands,

¹² As defined by the Oxford English Dictionary

2010a), where there is a positive proximity to others and where there is increased social support available (Scase & Scales, 2003; BMG, 2008).

The principles of mutuality also provide the basis for a business advantage (Co-operative Commission, 2001). Collaboration is an integral component of innovation (Leadbeatter, 2009). User participation can provide the opportunity for co-production of goods and services in a way that can deliver effective and efficient delivery through effective feedback loops and inclusive product development (Cahn, 2004; Mayo & Moore, 2001; Boyle et al, 2010). Co-production is at the core of these principles delivering value added for households and communities alike in a way which the Government have already encapsulated in their desired processes within and outcomes from sustainable communities (Raco, 2007). Organisations which embody the co-operative principles are arguably in a strong position to benefit from this approach¹³.

The re-emergence of urban policy models based around mutual principles and focussed on co-operative advantage offer scope for new opportunities to be developed. The Coalition Government has provided further support in principle for co-operative forms of organisation in its sketching by the Prime Minister of the ‘Big Society’ agenda, seen to be embracing three main strands: ‘first social action, second public service reform and third community empowerment’¹⁴. The Prime Minister further noted:

“the Big Society demands mass engagement: a broad culture of responsibility, mutuality and obligation” (Cameron, 2009, emphasis added)

Against this backdrop of a return to mutual principles in urban policy **Output 6** was commissioned by the Commission on Co-operative & Mutual Housing¹⁵ to outline the

¹³The economic challenges of the last 5 years have created a set of conditions which are conducive to the development of a mutual or co-operative approach to both housing provision and the management of neighbourhoods. The wider mutual sector has demonstrated its resilience: Building Societies have largely weathered the storm and are seen by customers as a safe place in which to put savings; Welsh Water, now a mutual, announced a dividend in 2009 for all customers worth £21.

¹⁴ Independent July 20th 2010 p.5 extract from speech by Prime Minister July 19th 2010. and <http://www.guardian.co.uk/society/2010/jul/18/four-authorities-experiment-big-society>;

¹⁵ The Commission on Co-operative and Mutual Housing was formed in mid-2008 to explore the historic role of housing co-operatives and chart potential mutual futures for this diverse sector. It reported in November 2009 and the official report can be found at http://www.ccmh.coop/sites/default/files/Commission_Report.pdf

current state of co-operative housing in England and the potential role it could play in meeting future housing and neighbourhood needs. It specifically examined:

- The forms of co-operative, mutual and community based housing that have been tried in the UK and how successful have these forms been;
- The critical success factors of co-operative and co-ownership housing models;
- The factors which have contributed to the limited sustainability of co-operative and co-ownership housing in the UK; and
- The scope for the development of existing and new forms of co-operative and mutual housing for the delivery of affordable, sustainable housing in the UK

In reviewing the history of co-operative housing three main phases of development were identified (Birchall, 1991, 1992; Clapham & Kintrea, 1987, 1992, 2000; Taylor, 2004). It is noticeable that each phase has focussed its developed around a particular context and created a model which met the needs of a specifically group of housing consumers. Each phase saw a different mode of development and delivery and resulted in differing outcomes. However, **Output 6** highlighted how similar stories of development and sustainability emerged throughout this history. Each model proved adept at meeting a specific housing need at a particular point in time yet they have largely lacked the flexibility to adapt to changing circumstances and new markets which would enable them to grow and in some cases survive (Clapham & Kintrea, 1992). **Output 6** highlighted that today the co-operative housing sector remains small, with much of it regarded as a sub-sector of the larger social-rented sector and operated within the frameworks of other registered social landlords. Though there are less formal co-operative housing schemes through organisations such as Radical Routes and there have more recently been two innovative co-operative housing models developed in Community Gateway and Mutual Home Ownership, growth in the sector has been small and innovation at best limited.

Yet **Output 6** also highlighted the successes that this small sector has had. The research surveyed housing co-ops in an attempt to update the last significant study of co-operative housing (Price Waterhouse, 1995). The pattern of observed performance was similar to that reported by two previous studies (Satsangi & Clapham, 1990; Price Waterhouse,

1995). It was shown that co-ops perform favourably in relation to national mean for all housing associations and respond strongly in relation to rent arrears, vacancies and re-lets. Comments received from co-operators and others involved in the co-op sector in the course of the research suggested that this is a result of ‘experiential management’- tenants being actively involved in the management of their homes. They suggested that this co-production provides managers with high quality intelligence about the service delivery, its quality and the needs of consumers in a way that other housing organisations find increasingly difficult to capture.

Output 6 argued that the size of organisation and focus of its activity was critical in delivering these positive performance outcomes. This was a similar outcome to prior work in the area as Satsangi & Clapham had previously suggested these organisations tend to be smaller:

“It is not clear whether the major differences between co-operatives and other landlords...were caused by the small size of co-operatives or by their co-operative form. Previous work does indicate that tenants regard small housing associations more favourably than larger organisation.” (p. viii)

The co-operative and mutual organisations tend to be small and locally based, and therefore fit into this model of responsive, community focussed organisation very well. Size and scale therefore are important factors in engaging communities. Yet the research was also a demonstration of how communities can take positive action for themselves and how effective support can facilitate further the benefits which derive from this.

Output 7 further considered the lack of development in the co-operative housing sector. Whilst recognising the external barriers faced by the sector, it outlined how a change in thinking by those within the sector could be the catalyst for new housing development and innovation. **Output 7** drew on experiences gathered during the research for **Output 6** together with further fieldwork (Rowlands, 2010b) and meetings attended in a consultancy capacity¹⁶. By revisiting the co-operative history the paper provides as a basis for

¹⁶ Following my involvement with the Commission on Co-operative & Mutual Housing I was asked by a Co-operative Development Agency to be involved in discussions around the establishment of a co-operative housing scheme in Oxford and asked for advice by a series of smaller organisations across England and Wales.

development the guiding principle of collective self-help. It argued that if mutualism is to play a role in developing new solutions to housing problems there is a need to develop new community-centred models in partnership with unlikely bedfellows. **Output 7** directly addressed a concern emerging from the report of the CCMH (2009). The Commission's conclusions were that the co-operative tradition was a lesson for co-operative housing,

"If the Rochdale Pioneers were alive today they'd be building housing co-ops."
(CCMH, p7)

Although it recognised the role of community self-help in the history of co-operatives, the Commission's report placed a significant emphasis on the State to deliver these objectives, notably in the financing of such schemes. Therefore **Output 7** critically addressed this position and, based on the evidence collated in this research, asserted that the mutual sector and the co-operative movement in particular need to do more for themselves. It also suggested that the way in which membership is constituted needs to change so that the organisation is governed fairly by *all* stakeholders rather than being beholden to any one. Governance is therefore postulated as critical:

"what is important is not where money comes from nor about whether any return is paid to those "investors" but rather who controls the overall enterprise. And this comes back to the governance of co-operatives by their members." (**Output 7**, p48)

Indeed, **Output 7** argued that state support comes with greater constraints than private finance, drawing on the recent past of co-operative housing to illustrate this point. It suggested that in developing new co-operative housing ventures co-operators will need to build relationships with 'unlikely bedfellows' in relationships which challenge contemporary interpretations of the Co-operative Principles. The challenge outlined is not one of securing these partnerships but ensuring that any partnerships established are both dynamic and enterprising whilst remaining fair and equitable in their inputs, processes and, critically, the outcomes secured by all partners.

With this challenge in mind, **Output 8** took this research agenda forward through trying to understand how these approaches can be applied to the neighbourhood and beyond through a consideration of how housing fits with other development and regeneration needs. The paper drew again on the work outlined above and was further developed through

discussions with the Deputy Mayor for Housing at the Greater London Authority (Rowlands & Trickett, 2009). In addition to reaffirming the conclusions of **Outputs 6 and 7**, **Output 8** identified three critical components in its argumentation.

The first of these components is the neighbourhood. With ongoing concerns about sustainable communities and 'Big Society' together with a future local rescaling driven by peak oil and climate change, the neighbourhood plays a critical role and is implicit in policy concerns. The neighbourhood plays an important yet sometimes overlooked role as the focus of domestic and everyday life and thus as space in which domestic interactions and small scale economic activity takes place. **Output 8** argued that there is a need to better understand and appreciate the dynamics of the neighbourhood if these concerns are to be appropriately and effectively addressed.

The second component focused on the role of ownership and economic participation within this neighbourhood setting. It considered 3 elements:

- The collective ownership of the neighbourhood: the notion that all residents have a stake in the neighbourhoods in which they live and work. This connects with the ideas of the sustainable community, the responsabilisation of citizens and the engagement of communities. Whilst accepting these as important factors needed to make neighbourhoods work it places an emphasis on the state to help provide the correct support and structures to allow this to happen:

“Such communities need to provide opportunities in three areas: social, economic and political. This requires thought as to how economic benefits can be realised for the neighbourhood through localised economic development, the development of interaction arenas which facilitate social relations and the creation of structures which facilitate improved engagement with citizens for the delivery of better services.” (p247).

- The collective ownership of assets: how assets within neighbourhoods can be owned collectively in order to derive improved benefits to the community. This requires a means by which assets may be transferred but which ensures that they are not at risk of privatisation at a later date.

- The collective ownership of transactions: mutual organisations, as with other community and social enterprises, are reliant on non-monetary as well as monetary inputs to be successful. This develops in real terms Bourdieu's ideas of capital established in **Output 1** and suggests a move towards a position which recognises all inputs if community engagement is to be understood by policy makers.

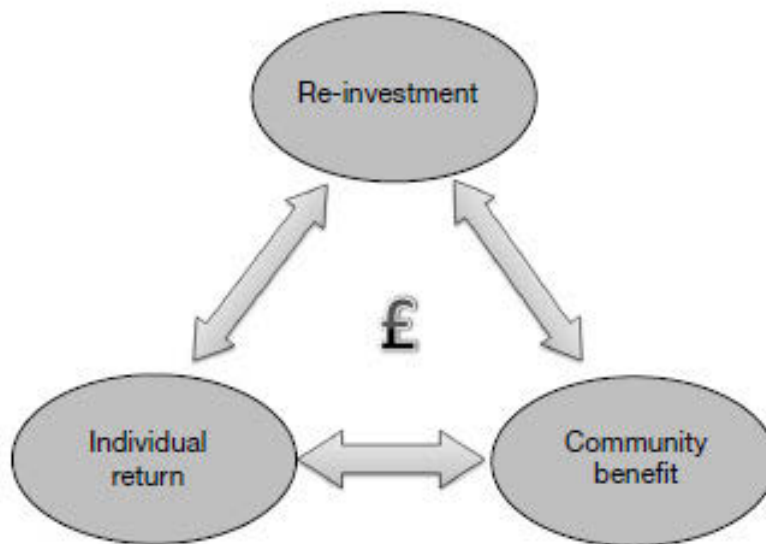


Fig 2.2 Mutual Triangle Taken from Output 8 p242

The final section of **Output 8** considered how these elements may be better linked at the neighbourhood and city level. Drawing on the lessons of mutual enterprise both within and outwith the housing sector, this section presented ‘blue sky thinking’ which considered how cooperative linkages can be developed to offer a mutual advantage to all. It was developed through discussions between the author and the Deputy Mayor (Housing) at the Greater London Authority which fed into the development of the London Housing Strategy. It drew on the ‘mutual triangle’ (Fig. 2.2) outlined by the Co-operative Commission (2001) to illustrate the linkages between inputs and outputs within a mutual organisation to understand how benefits can be derived for individual and collective benefit.

Outputs 6-8 therefore provide an important contribution to extant debates about the role of community in the delivery of urban policy, both at a policy level and within academic discussions. Output 6 illustrates how small, locally based and community-run

organisations can offer an advantage over other delivery models. However, as illustrated by both **Output 7** and **Output 8**, if these approaches are to be successful more widely both policy makers (**Output 8**) and co-operators within local communities (**Output 7**) will need to heed the lessons of the past in addition to developing new ways of working in partnership. It answers in part the critique outlined in Part 1 by illustrating that communities can and do take responsibility for themselves through enterprise, co-operation and compromise. That they do so through their own organic enterprise and organisation is a factor which has been hitherto lacking in the development of such policies. What becomes clear is that a community driven approach will require further development through the recognition of a series of small yet interconnected projects or enterprises. For policy makers the focus of place making within this context needs to work with grass roots resources, in uncovering and encouraging collective enterprise through appropriate support and resources which provide benefits to a wider community¹⁷. At the same time these outputs indicated the need to develop a clearer view of cost-benefits of participation in mutual projects and enterprises, particularly the impact on individual wealth. In looking back to early examples, it is easy to forget that although partly altruistic, the reason people joined a workers co-op or a building society was equally driven by self-interest. Modern models of mutual enterprise and their promotion by policy makers often neglect this self-interest, and it is this which perhaps explains a lot in terms of lack of growth in sector. These outputs have suggested that to effectively utilise these approaches there is a necessity to combine both collective and individual gains especially in our most deprived communities.

Conclusions

This body of work (**Outputs 1-8**) demonstrates that whilst community does offer benefits when included in urban policy initiatives, it cannot be taken for granted, it cannot be readily built from scratch, nor does it necessarily behave and act in the way that policy makers and other might expect. From an starting point which took the concepts of shared meanings (Bourdieu's Habitus), shared responsibilities (Foucault's Governmentality) and the branding of consumers (Bauman), this body of work has taken a journey through a series of applied contexts to illustrate the pitfalls and potential which community can play

¹⁷ For further discussion of this see Goodson et al (2011) and Archer & Rowlands (2011 and 2012).

in place making dependant on how policy makers understand and harness this capability. In so doing it has made a contribution to both academic debates and ongoing policy development. Overall, the body of work highlights that communities are living organisms and understanding the nuanced ways in which they work is a first step towards harnessing their potential. These are lessons that urban policymakers need to take on board if community based initiatives are to be truly local and have a chance of working.

Areas for Future Research

Emerging from this body of work are perhaps five key contributions to ongoing academic debates and which both policy makers and researchers need to consider in moving this approach forward effectively.

The first is about recognising what community is not: community is not all encompassing, homogenous and amorphous, nor can it be applied indiscriminately to everyone living in a particular locality. Community develops around commonalities of interest as much as location or ethnicity. 'Community' has become a problematic term for policy and analysis because of its indiscriminate and wide-spread use¹⁸. Therefore the agenda should turn to better consideration of the ways in which we can understand the elements within 'communities' and their dynamics and characteristics which could offer a beneficial way forward.

Second, instead of an expectation that everyone will participate in all activities at the same time it is important to distinguish between those who want to be involved (and those that do not) and those who will benefit from the project and to connect the two¹⁹. Membership provides a useful lens for considering participation in projects which have community benefit (Birchall & Simmons, 2003). Those who 'opt in' by giving their time to the planning and execution of projects - in however small a way - can be seen as members, a concept central to and demonstrated by the co-operative movement. This is not only a demonstration of active citizenship where recognition can be given to the range of transactions between different types of members but is a means of establishing who in the community wants to be involved. It is a deviation from the representative and all-inclusive

¹⁸ See Pahl (1970), Hobsbawm (1994) and Wallace (2010) for the evolution of this debate over the last 40 years.

¹⁹ For further discussion see <http://www.cles.org.uk/features/urban-collective/>

model of community commonly favoured by policy makers. An important distinction in this new construction of involvement is that it embodies the principle of open, democratic, active membership, and in so doing focuses on enabling those who want to take part to do so.

Third, the size and scale of both ‘community’ and the ‘projects’ that are focussed on delivering services which meet their needs are important in achieving desirable outcomes. The research presented here confirms the findings of previous studies that small, locally focussed projects and organisations are efficient service providers which better meet the needs of the communities they serve (Satsangi & Clapham, 1990; Price Waterhouse, 1995) and which provide a solid foundation for ‘community’ to form around (CCH et al, 2003).

Fourth, the outputs presented here, supported by a growing body of literature (Coaffee & Headlam, 2007; McKee, 2007), indicate that public authorities need to temper their expectations over the amount of control they can expect to have and retain over communities. There is a thin line between support for actions and crowding out or stifling development through top-down measures²⁰. Nor should the State take the benefits of community-led initiatives and enterprises for granted. If enterprising initiatives are to flourish the state needs to understand how it can best support these in fulfilling their potential (see also O’Hare, 2010). The history of housing co-operatives has shown how state support has either been either absent or over bearing and as a consequence the sector has failed to fulfil its promise (Birchall, 1992; Clapham & Kintrea, 1992). Rather than seek to responsibilise, co-opt or coerce such enterprises and their members to fit within a rigid framework of outcomes driven from the top down, this approach explicitly requires the state to loosen its grip on the control it often exercises over such ventures. In so doing the state should recognise the unique contributions and marginal gains that these project can deliver and so refocus its role in providing the most appropriate support to enable projects in local communities to establish and flourish. (Archer & Rowlands, 2011 & 2012).

²⁰ Cabinet Office Minister Frances Maude announced government support for public sector workers to create mutuals to deliver public services in February 2011 (<http://www.cabinetoffice.gov.uk/sites/default/files/resources/MCO-Mutuals-Speech-171110.pdf>). This has led to a wide discussion, with cautious welcome from within the mutual sector (<http://www.uk.coop/press-release/first-wave-pathfinder-mutuals-announced>) and those managing the public sector (<http://www.guardian.co.uk/public-leaders-network/blog/2011/sep/23/planning-for-mutual-success>).

Fifth, effective and appropriate governance is vital to facilitate both the development of membership and the assumption of greater control. Whilst co-operation may arguably be instinctive, it is at the same time as much about compromise as it is perfect harmony. The management of participation, expectations and discussion is therefore important to ensure that power is not concentrated and members are not unduly excluded. To achieve this requires a reconsideration and revitalisation of democratic structures in order to ensure mutual benefits can be realised for all.

Developing these themes further will be the focus of a research and policy agenda moving forward working with a wide range of stakeholders to understand and develop better ways of working co-operatively for mutual advantage.

Impact of the research.

As demonstrated above, this body of work has continued to engage with the extant academic debates and moving forward has connected with emerging discourses and discussions. Throughout, this research has been highlight policy relevant and to this end it has and continues to contribute to various policy agendas including:

Mixed income new communities: **Output 3** was an important component of a wider suite of research projects for JRF and the outputs were used in a Good Practice Guide (Bailey et al, 2006), the findings were presented at various housing conferences and the report has been cited by local authorities in reviews of their affordable housing planning policies²¹.

Commission on Co-operative & Mutual Housing: **Output 6** fed directly into the commission on Co-operative and Mutual Housing and is reflected in the Commission's report (CCMH, 2009) which was influential on the emergent housing policies of all three major UK political parties at the time of the election. **Output 6** has been cited in wider discussions on the role of mutuals in the delivery of public services in the UK²² and in Europe²³. The findings have been further presented at housing conferences in Wales

²¹ See for example a committee paper by the Royal Borough of Kensington & Chelsea <http://bit.ly/SLQAak>

²² See for example Lambeth Council's Co-operative Council discussion paper <http://www.lambeth.gov.uk/NR/rdonlyres/72167DA7-6035-4B41-95BF-40919900DA6E/0/HousingCommissionFinal.pdf>

²³ Coöperatieve antwoorden op maatschappelijke uitdagingen (*Cooperative responses to societal challenges*) <https://hiva.kuleuven.be/resources/pdf/publicaties/R1395.pdf>

(2011) and Northern Ireland (2012) and at Co-operatives UK 2011 Autumn Conference and recently featured in *The Guardian* newspaper (Rowlands, 2012).

Mutualising the London Housing Strategy: following the publication of **Output 6**, the Deputy Mayor of London made contact with the author to request a meeting in order to discuss the potential contribution of mutual solutions to the London Housing Strategy. This led to the preparation of a briefing paper (Rowlands & Trickett, 2009) and the attraction of further interest from local government leaders in the Greater London area through the *Leadership of Place* programme (HCA, 2011) which the author was co-leading at this time.

Leadership of Place: The themes of community evolving in this body of work have been further used in other research undertaken with colleagues. Notably this has been through the Leadership of Place programme which CURS undertook in conjunction with the Homes and Communities Agency. This work considered how policy makers and practitioners engage with local people to better understand places. In doing so it embedded theories of mutualism in the grounded reality of regeneration in everyday neighbourhoods (Rowlands & Beazley, 2011). In the development of a new methodology for understanding community experiences – Collective Memory of Place (Coaffee, Rowlands & Trickett 2010) – an innovative approach to developing a shared way forward was established.

Connected Communities - Resilient, mutual self-help in cities of growing diversity: Outputs 6, 7 and 8 provided a basis for further examination of the role that mutualism can play in maintaining resilient communities in the face of diversity and ongoing austerity. The research, funded by the Arts and Humanities Research Council's *Connected Communities* programme, engaged with a range of community-based groups, projects and enterprises, and concluded that mutualism and self-help offer advantages for local communities but that if differences in cultural, social and importantly economic capital are not taken into consideration these can be lost (Goodson, Coaffee & Rowlands, 2011).

Word Count: 10,161

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Summary Table

Output #	Title	Date	Type	Publisher	Word Count
1	Commodification, normalisation and intervention: Cultural, social and symbolic capital in housing consumption and governance	2003	Peer Reviewed Journal Article	Journal of Housing and the Built Environment, Volume 18, Number 3, September 2003 , pp. 213-232(20)	7,788
2	Communities, Networks & Power: Is there a localisation of decision making?	2007	Book Chapter	in H. Beider (Ed.) Housing, Neighbourhood Renewal & Community Engagement Blackwell	8,800
3	More than Tenure Mix	2006	Research Report	Joseph Rowntree Foundation	31,889
4	The New Politics of Urban Housing	2008	Peer Reviewed Journal Article	Environment and Planning C: Government and Policy 26(3) 644–659	9,953
5	Whose Regeneration? The Sceptre of Revanchist Regeneration	2009	Book Chapter	i.n R. Rowlands, R. van Kempen & S Musterd (Eds) Mass Housing in Europe Palgrave	12,175
6	Forging Mutual Futures - Co-operative, Mutual and Community Based Housing in Practice: History & Potential.	2009	Research Report	Commission on Co-operative & Mutual Housing	26,382
7	Co-opted Housing or Housing Co-operative? A role beyond the state for mutual housing solutions	2010	Peer Reviewed Journal Article	Journal of Co-operative Studies, Volume 43(3) 47-48	1,213
8	Recognising Ownership in Regeneration: Developing a Mutual Neighbourhood	2011	Peer Reviewed Journal Article	Journal of Urban Regeneration and Renewal Vol. 4(3) 240–254	7,985

Co-author statements

1. Prof John Flint, Professor of Town and Regional Planning, Department of Town & Regional Planning, University of Sheffield

Subject: Re: "Commodification, normalisation and intervention" - Use in PhD
From: John Flint
To: Rob Rowlands (CURS)
Date Sent: 20/09/2012 14:01:51

Dear Rob

I am happy to confirm that you were the joint author of "Commodification, normalisation and intervention: Cultural, social and symbolic capital in housing consumption and governance" published in the *Journal of Housing and the Built Environment*, Volume 18, Number 3, September 2003 , pp. 213-232(20).

Your contribution to the paper was through your previous work on the perception of housing tenure and together we used this to apply social theory to identify how these perceptions are used by government to develop responsible behaviours amongst citizens in their consumption and lifestyle choices.

We were equal joint authors of this paper and your ideas on commodification of housing and the idea of branding was an important contribution reflected in the final paper and its use by others.

Best wishes

John Flint

--

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**2. Prof Alan Murie, Emeritus Professor Urban & Regional Studies, CURS,
University of Birmingham**

Subject: PhD

From: Alan Murie

To: Rob Rowlands (CURS)

Date Sent: 22/10/2012 15:43:07

Dear Rob

I am happy to provide the following statement of your role in the preparation and writing of the three publications we have co-written and which you are including in your PhD by Publication.

More Than Tenure Mix: Rob was the project manager and lead researcher for this piece of research and played the leading role in writing this report.

The New Politics of Urban Housing: This paper was jointly authored by Rob and I. Whilst I took the lead role in drafting the paper it draws significantly on the research project led by Rob (above) and reflected discussions between us during this period. Rob's input into these discussions was at least as great as mine.

Whose Regeneration? The Sceptre of Revanchist Regeneration: This book chapter was jointly authored. Rob made the key contribution in highlighting and introducing the literature on new gentrification which is reflected in the chapters main themes. Rob took the lead in drafting the chapter following joint discussions.

Alan Murie

3. Dr Pauline Card, Lecturer, School of Geography & Planning, Cardiff University.

Subject: PhD co-author statement

From: Pauline Card

To: Rob Rowlands (CURS)

Date Sent: 12/10/2012 12:48:15

Dear Rob

I can confirm that I agree to the use of our co-authored chapter “Communities, Networks & Power: Is there a localisation of decision making?” in Housing, Neighbourhood Renewal & Community Engagement. I have no issues with the way that you have presented and critiqued the material in the chapter.

Regards

Pauline

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Appendix 1: Papers Submitted for Consideration

Output 1

Flint, J & Rowlands, R (2003) **“Commodification, normalisation and intervention: Cultural, social and symbolic capital in housing consumption and governance”**
Journal of Housing and the Built Environment, Volume 18, Number 3, pp. 213-232



Commodification, normalisation and intervention: Cultural, social and symbolic capital in housing consumption and governance

JOHN FLINT^{1,*} and ROB ROWLANDS²

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Received October 2002; Accepted May 2003

Abstract. This paper relates the governance of anti-social behaviour in the UK to a wider policy conceptualisation of social housing as a flawed and problematic form of housing consumption. Drawing on the theoretical work of Bourdieu and Foucault, the paper identifies how the habitus of housing consumption is shaped by acts of governance including classification, legitimisation, normalisation and targeted intervention. The paper argues that dominant governance discourses relate problems arising within social housing to assumed distinctions in the cultural, social and symbolic capital ascribed to commodified and 'branded' housing tenures, thereby marginalising the importance of differential access to economic capital in the conceptualisation of UK housing policy.

Key words: anti-social behaviour, branding, consumption, cultural capital, governmentality, habitus, housing tenure, social capital, symbolic capital

[Full text not available in the digital version of this thesis]

Output 2

Rowlands, R & Card, P (2007) **“Communities, Networks & Power: Is there a localisation of decision making?”** in H. Beider (Ed.) Housing, Neighbourhood Renewal & Community Engagement Blackwell: Oxford

13

Communities, Networks and Power: Is there a Localization of Decision-Making?

Rob Rowlands and Pauline Card

Introduction

Locally based community participation in policy and decision-making processes has become a central tenet of government policy. This has especially been the case since the election of the Labour government at the 1997 general election. The onus on increased participation has been particularly prominent in the areas of housing and regeneration, notably the transfer of council housing stock to not-for-profit bodies and regeneration initiatives such as New Deal for Communities¹, Neighbourhood Renewal Fund² and Local Strategic Partnerships³. However, the extent and nature of the participation has been criticized. Questions have been raised about the definition of community, the representativeness of those consulted or allowed to participate, and indeed the quality of the participation. The importance of community participation at different scales of decision-making can be seen

¹ New Deal for Communities (NDC) is a key programme in the Government's strategy to tackle multiple deprivation in the most deprived neighbourhoods in England. The aim is to bridge the gap between these neighbourhoods and the rest of England. NDC partnerships are tackling five key themes of: poor job prospects; high levels of crime; educational under-achievement; poor health; and problems with housing and the physical environment.

² The Neighbourhood Renewal Fund (NRF) aims to enable England's most deprived local authorities to improve public services, narrowing the gap between deprived areas and the rest of the country.

³ Local Strategic Partnerships (LSPs) are single non-statutory, multi-agency bodies, which match local authority boundaries, and aim to bring together at a local level the different parts of the public, private, community and voluntary sectors.

as a reflection of the move by central government, at least in rhetorical terms, from a centralist approach to policy and decision making to a 'new localism' that devolves power to regional and local levels and enshrines the participation of local stakeholders and communities in the process (Balls, 2002; Corry and Stoker, 2002; Brown, 2003; Milburn, 2003).

This chapter uses an analytical framework of community, power and social networks to explore the role that communities play in newly localized decision-making processes and analyse the extent to which power and decision making are devolved to lower levels of governance. Essentially our concern is whether the participation of communities in decision-making processes is really aimed at empowering local people and local communities or simply a way of legitimizing policy decisions made more centrally.

We begin by exploring the complex nature of 'community', the definitions applied to the term and the forms that a 'community' can take in practice. This is followed by a brief overview of literature on networks, power and influence to give a theoretical framework for understanding the processes that are occurring at a national and local governance level. The following section sets out the policy context within which the process of stock transfer is being undertaken, firstly at a broad, overarching government policy level and secondly, at the more detailed local authority level, the centrality of community participation will be highlighted. We conclude the chapter by applying the previously identified issues to empirical research on the involvement of black and minority ethnic (BME) tenants and communities in the option appraisal phase of the stock transfer process.

[Full text not available in the digital version of this thesis]

Output 3

Rowlands, R., Murie, A. & Tice, A. (2006) **More Than Tenure Mix** Joseph Rowntree Foundation: York



MORE THAN TENURE MIX: DEVELOPER AND PURCHASER ATTITUDES TO NEW HOUSING ESTATES



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More than tenure mix: Developer and purchaser attitudes to new housing estates
Rob Rowlands, Alan Murie and Andrew Tice

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Contents

Acknowledgments		vii
Executive Summary		1
Chapter One	Introduction	5
Chapter Two	Tenure mix and policy perspectives	7
Chapter Three	Developers' attitudes to tenure mix	17
Chapter Four	Case studies of new mixed tenure developments	27
Chapter Five	Purchasers' and residents' views	37
Chapter Six	The impact of mixed tenure on house prices	63
Chapter Seven	Conclusions and policy implications	71
References		81

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Executive Summary

Mixed tenure housing developments

- 1 There has been ongoing interest in the UK about the development of balanced, sustainable communities. This has focused on ensuring mix within communities and the main tool for achieving this in new housing estates has been the mixing of tenure. Underpinning this approach has been increasing concerns about the segregation of low income households and the problems which arise from a concentration of deprived households.
- 2 Despite continuing to use tenure mix as the main tool to address these problems, the elements which contribute to making mixed tenure housing developments successful or which put them at risk are not widely understood. This leads to considerable confusion between key stakeholders. While there is strong support from the policy community for mixed tenure development there are also concerns about the lack of support for tenure mix from some key stakeholders, and about the different types of development and integration that are compatible with the idea of tenure mix.

Income mix, social mix and social interaction

- 3 In this report we take the notion of tenure mix and deconstruct its meaning and interpretation. Tenure mix has been seen as a means of delivering income mix, social mix and social interaction and is sometimes used as a short-hand for any one or all of these. In practice, however the concepts and categories involved are each distinctive although they do overlap to some extent. The research presented explores these distinctions in the context of new housing developments in different parts of England.
- 4 The aim of this study has been to identify the attitudes of house builders and those living in new housing estates towards mixed tenure housing. It sets out their opinions of the housing, its environment and the 'community' which is created and the impact that tenure plays on the sale and values of housing.

Challenging myths

- 5 The conclusions of this study raise important issues which challenge a number of commonly held myths about the delivery of mixed tenure on newly built housing estates. In particular the study finds that:

- High quality, mixed tenure developments can be delivered successfully. Developers regard mixed tenure as the norm in urban areas because of planning policy and in most cases are willing to accommodate it as part of their proposals. In some cases it is the private developers who have the more positive outlook on integrating mix successfully.
- The risk that mixed tenure estates are difficult to sell, or that property values are affected can be eliminated by ensuring the quality of other aspects of the development of the estate and offsetting any anxieties that arise. Factors including location, the design and quality of the houses built, the quality of the wider design of the estate and the environment are critical in decisions to buy properties.

More than tenure mix

- 6 However, the study indicates that tenure mix alone is an insufficient and imprecise tool for delivering social mix and longer term sustainability for newly built neighbourhoods. Tenure mix cannot be accurately managed after construction. Mixed tenure policies are premised on the notion that social rented housing will exist alongside open market housing inhabited by owner occupiers. Furthermore it is assumed that these distinctions will create sufficient conditions for income and social mix to be created and for social interaction to be fostered. This research has identified that this simple assumption is not the case:
 - The high levels of private rented housing emerging in some new developments means that planned tenure mix is not achieved. Some estates have much higher levels of rented accommodation than was envisaged because of investment by private landlords.
 - The income mix and social mix created on the estates is the result of the housing type and size of dwellings and the position of the development within the local housing market. Tenure plays a part in shaping these conditions but does not dictate the mix alone.

Implications for future developments

- 7 In view of this our report has significant implications for the future development and implementation of planning policies for the creation of new sustainable communities:
 - It is important to build high quality housing with a mix of dwelling sizes and types that would work with different tenure mixes and to adopt approaches

that require the management of privately rented property to conform to certain specified standards.

- Sustainable mixed tenure development requires some longer-term value management, ensuring that services and facilities are maintained at a high level by investing in continuing asset management and neighbourhood governance.
- Housing associations, planners and developers working to produce high quality mixed tenure developments need to understand each others' concerns and to balance a number of considerations:
 - Developers will increase density in order to make mixed tenure developments work.
 - High density developments may include few opportunities to house families with children and will fail to create mixed communities in this respect.
 - It may be difficult to achieve high quotas of affordable housing and at the same time to include family housing for sale within developments.
 - In some cases it may be appropriate to adopt more flexible approaches to tenure mix in order to achieve other types of social mix.

8 None of the evidence from this or other studies suggests that tenure mix is undesirable. The implications are, however, that tenure mix is not a sufficient approach by itself to build successful communities which will house lower income households and prevent the segregation of the poor.

9 If the development of new housing estates in the future is to achieve the dual goal of sustainability and balance it is vital that stakeholders start to address these issues to prevent the mistakes of the past being repeated.

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Chapter One

Introduction

There has been a sustained debate in the UK about the development of mixed tenure neighbourhoods. These have been increasingly presented as a key mechanism to reduce social divisions in British cities and produce mixed rather than single income communities. The origins of the debate lie in increasing concerns about the segregation of low-income households and the problems which arise from a concentration of deprived households.

The viability of new mixed tenure housing developments has become a key area for debate in relation to housing, planning and urban policy in the UK in recent years. The elements which contribute to making mixed tenure housing developments successful or which put such developments at risk are not, however, widely understood and this leads to considerable confusion between key stakeholders.

This report presents the outputs from research carried out with the support of the Joseph Rowntree Foundation and designed to add to the evidence base related to new, mixed tenure housing developments. The research provides an assessment of key issues related to new residential development of mixed tenure areas in England and considers the impact of mixed tenure housing on property values and other aspects of their development. It assesses the features of mixed tenure development that present fewest problems in terms of property values and evaluation by developers, planners and residents. It refers to the factors perceived as most problematic and creating the greatest risk and factors that are most associated with successful mixed tenure development.

The research reported has involved the collection and analysis of a range of different data including a review of existing literature, interviews with developers and other stakeholders, case studies of different new developments and survey work involving interviews with purchasers of newly built properties in new developments.

The results of the research are set out in the following six chapters:

- Chapter Two sets out the policy background and current policy debate together with the research questions answered in this report.
- Chapter Three presents the attitudes and experiences of developers who have engaged in mixed tenure developments.

- Chapter Four gives details of the seven case studies undertaken in the research illustrating common themes across them.
- Chapter Five presents the results from interviews with households living in privately owned properties on mixed tenure estates.
- Chapter Six analyses data on property values to add to the assessment of the impact of mixed tenure development on property values.
- Chapter Seven summarises the direct lessons related to the objectives of the research and the implications for policy and debate concerned with tenure mix and social mix.

Chapter Two

Tenure mix and policy perspectives

In the UK since the mid-80s there has been increasing concern about two related housing issues:

- the shortage of affordable housing arising because of the reduction in the rate of building of council housing, the sale of social rented housing and the periodic rapid increase in house prices; and
- segregation associated with social housing and arising because of increasing income and social inequality and the loss of advantage, reputation and status of social rented housing.

In this context the tendency has been to argue for increased provision of affordable housing but not in segregated single tenure neighbourhoods. In order to avoid postcode stigmatisation, ethnic and income segregation and other patterns of segregation more comparable with cities in the USA, the merits of mixed tenure developments have increasingly been identified.

The government's approach to the provision of affordable housing has shifted from one based on building council (or housing association) housing to rent to one in which the planning system is used generally to require developers to include affordable housing in new residential development schemes. Such affordable housing may be provided for rent through a social landlord or may meet other criteria that makes it affordable (including shared ownership). Local authorities have increasingly come to rely on this source of housing using their powers under section 106 of the Town and Country Planning Act 1990 (in England and Wales) to set a proportion of development which must be affordable in most cases and negotiating the delivery of this with developers. As this approach has become critical to housing policy so the concerns about its feasibility and about capacity to deliver have come into question.

The context

The changes in the British housing market have meant that social rented housing has become associated with low-income and benefit dependent households. The social rented sector has changed its characteristics and the mix of population within it. The research evidence shows that in the past council housing in Britain often crossed social class boundaries and its high quality meant that it appealed

predominantly to the affluent working class, rather than to the poorest sections of the population (Cole and Furbey, 1994; Harloe, 1995). However, there is a considerable literature which has charted and accounted for the narrowing social base or residualisation of social rented housing since the 1960s (see for example, Forrest and Murie, 1983; Murie, 1997). The consequence is that this tenure is seen as synonymous with low income. Social rented estates are seen as single tenure poverty neighbourhoods rather than neighbourhoods housing affluent working class households and a mix of incomes, lifestyles, ages and attitudes.

One consequence of residualisation and changes in housing preferences and aspirations has been the growth in the number of poverty neighbourhoods and less desirable estates. The literature on council housing always identified both dump estates, which were significantly stigmatised, and high prestige, high status council estates. The impact of the sale of council houses under discretionary policies and, more significantly, under the right to buy speeded the trend to residualisation of social rented housing. While it introduced some element of tenure mix into almost all council estates, there is less tenure mix on less desirable estates. Sales of council houses have been lower among flats, maisonettes and non-traditional property designs and have been highest in the traditional houses with gardens and three-bedroom houses in particular. The high status and high prestige estates in many areas now have a very high proportions of home ownership. This means that not all council estates have been residualised to the same extent as the council or social rented housing tenure. However, the less attractive and popular estates have less tenure mix and have become residualised along with the tenure.

This pattern of change refers to the tenure as a whole but there have been important contributions which have focused upon new estates. For example, David Page (1993) picked up the general analysis of changes in the social rented sector and commented on the implications of this for new, single tenure, housing association estates. A series of issues, initially associated with high child density, suggested that problems were emerging in these estates because of wider changes in attitudes to and the dynamics within housing tenure.

So what is tenure mix? The debate has highlighted the prejudices and stigma which has accompanied residualisation and attached to council and housing association tenants. It has contributed to the equation of home ownership with middle and higher income and social renting with low income. The policy response has been to encourage a mix of social rented and private housing on estates on the grounds that this will deliver mixed income, balanced new communities. In doing so it has presented home ownership as a surrogate for high and middle incomes and social renting as a proxy for low incomes. However, this has failed to understand the fragmentation of tenure on new housing estates and in particular the role played by

private landlords in the purchase of open market property.

The new drive for mixed tenure

There has been renewed emphasis on the development of mixed tenure housing estates. Behind the drive for mixed tenure is the idea that tenure mix will deliver income and social mix, reduce social and economic inequality, increase social inclusion, choice, and community strength and contribute to urban renaissance. The DETR circular on planning and affordable housing (DETR, 1998) stated that whilst its primary objective was to ensure that there was enough housing to meet the quantitative level of housing need, local authorities should also ensure that there was a mix of types of housing to encourage the development of mixed communities. The reference to types of housing is normally taken to refer to tenures although Groves *et al.* (2003) emphasise that dwelling size and type may be equally important in creating social mix. In particular, where there is a high concentration of one dwelling type (most obviously one-bedroom flats) the risk that there is little variety in types of household is much greater.

The Urban Task Force report *Towards an Urban Renaissance* (1999) argued that mixed tenure development, together with high quality design, was important for the long-term sustainability of urban areas. It made the connection between mixed tenure and social mix assuming that one will deliver the other and that this will have additional benefits, for example through the recycling of spending power within the local economy. It also highlighted the housing choices which would arise within the neighbourhood. The Urban Task Force explained the case for tenure mix as follows:

Whether we are talking about new settlements or expanding the capacity of existing urban areas a good mix of incomes and tenures is important for a number of reasons. By helping to bring about a more even distribution of wealth within a locality, it can work towards supporting viable neighbourhood facilities, with more possibility of spending being recycled through the purchase of local goods and services. For households, a mix of tenures provides options to change their tenure to meet changing circumstances, without necessarily having to leave the neighbourhood – a factor favouring community stability (p.65).

The report went on to say:

For such policies to work, they have to look beyond the development framework, at how we define 'social' or 'affordable' housing, and how we manage this element of the housing stock (p.65).

Our system has encouraged the concentration of poverty, need and families with problems, in a residualised social housing sector, as the worst cases move to the top of

the list and often end up being concentrated in one area. Instead, we need to support the design of neighbourhoods where different types of housing are fully integrated (p.66).

The Task Force argued that instead of being merely a numbers game, planning new communities involved a qualitative element that the quota system, usually implemented through s106 agreements, did not easily accommodate. It is also important to note the emphasis placed on the management of both estates and residents by this report. The onus for management is placed on the social sector rather than across tenures.

The support for mixed tenure development is widespread in the housing policy community. For example, in the *Submission to the Home Ownership Task Force* (NHF, 2003) by the National Housing Federation it stated:

The Federation supports the moves in policy away from the mono-tenure development and considers that there should now be a general presumption that housing developments cater for the full specification of needs arising within a community. Funding, planning and land policies need to adapt to reflect this new imperative (p.1).

The Sustainable Communities Plan, and subsequent Government statements have emphasised the importance of social and economic diversity in creating sustainable places where people will continue to wish to live. In the experience of our members, the benefits of creating mixed income communities applies equally to existing residential settlements, which may need to improve the tenure choices available to residents, as to newly developing growth areas (p.2).

Policy should aim to provide the right mix of tenure products in the right places – and facilitate smooth transitions between them when residents' circumstances change (p.3).

Some of these considerations have been incorporated in planning policy. The revised *Planning Policy Guidance* (PPG3) (ODPM, 2002) set out the need for mixed neighbourhoods that provide 'lifetime communities', a balanced demand for community services and facilities, and enable community self-help and security. There is an assertion that mixing housing tenures will contribute to this:

The Government believes that it is important to help create mixed and inclusive communities which offer a choice of housing and lifestyle. It does not accept that different types of housing and tenures make bad neighbourhoods (p.1).

However, of greater importance is the fact that the planning system has not been comprehensively revisited in the manner that Rogers suggested. Therefore the ability to address and deliver subtle tenure mix through a range of housing options whilst delivering affordability and choice for all remains uncertain and questionable.

Concerns about delivery

Whilst support for mixed tenure developments is strong within the policy community, the ability to deliver these high quality, cohesive and sustainable mixed estates is less clear. The enthusiasm of developers to build such schemes and moreover the willingness of house purchasers to buy into and live on these estates is crucial to the success and implementation of these policy goals but there are a number of concerns about delivery.

Dimensions of tenure mix

An initial concern relates to the different dimensions of tenure mix. When policy makers and others refer to tenure mix they generally mean the juxtaposition of social rented housing alongside market housing – and the latter is usually perceived as owner-occupied housing. UK policy towards tenure mix is framed and constrained by the British planning system. The basis for tenure mix is the need for developers to provide an ‘affordable’ housing element within developments over a particular size threshold – this varies between local authorities but is typically a development of 25 or more dwellings. Developments which are above this threshold are required to include a quota of affordable housing. This is a quota justified by the level of need for affordable housing and tends to be between 20 per cent and 50 per cent of the dwellings in the development. The quota varies between local authorities and developers will negotiate for a more favourable proportion where possible. Typically the only way to guarantee affordability in perpetuity has been to develop social housing and in recent years this has involved housing association activity. Even this has limitations. In some cases, where there is a section 106 requirement, the contribution to affordable housing may take the form of social rented housing developed on a separate site – not creating a mixed tenure neighbourhood. Affordable housing is developed in a separate enclave on the same site or elsewhere – in either case planning obligations are met but without tenure mix.

However, ultimately it is different tenure mix approaches which shape the outcomes on estates. Groves *et al.* (2003) referring to the Bournville Estate in Birmingham suggest that the key dimensions that make mixed tenure estates work are less about the proportion of properties in development in different tenures but about the degree of integration. They identify different types of tenure mix (labelled as segregated, segmented and integrated), as alternatives to single tenure areas. In some cases there is a close integration between properties and in others the integration is very poor and there are blocks of social rented housing separated from blocks of owner-occupied housing.

This theme is also picked up in a recent House of Commons Select Committee report (2003). It points to some of the prevailing beliefs amongst key stakeholders

around their scepticism of the success of fully integrated tenure mix:

Private house builders oppose putting social rented housing alongside market housing for sale, because of the reactions of prospective purchasers. The Royal Town Planning Institute said that developers regularly produce counter proposals for offsite affordable housing provision. Moreover, lenders were concerned about the impact on property values if different tenures were integrated (para. 92).

The evidence presented to the committee implied that scepticism over house builders' performance was underpinned by regulation, local planning authorities' willingness to accept segregated sites and housing associations' inflexible management of integrated estates:

The restriction imposed by the Housing Corporation on housing associations developing housing for outright sale is limiting their ability to secure mixed tenure development. The Housing Corporation should enable those associations with the expertise and resources to take on a wider role in developing mixed tenure developments (para. 99).¹

Mixed tenure development can create more sustainable communities; but at the moment they tend to segregate private housing for sale, shared ownership and social rented housing on different parts of the same site. In too many cases, councils are accepting payments from developers for off-site affordable housing as part of their planning obligations rather than integrating their schemes (para. 98).

Housing associations are often not keen on managing housing that is dispersed across a large site. The Development Land and Planning Consultants said: 'It is more economic to manage a group of houses together than if they are pepper-potted across an area, be it a larger expansion or throughout the established parts of a town.' Most housing schemes led by housing associations now include a mix of social rented and shared ownership homes but few have developed market housing for sale (para. 94).

Further evidence refers to concerns about the delivery of a product which consumers are willing to purchase. Research by the House Builders Federation and funded by the Halifax Bank (*Housing Today*, 2000) requested feedback from prospective home buyers on their attitudes towards issues such as high density urban living, mixed use and mixed tenure. Most home buyers were reported as wanting to live in communities separated from others of a different class and social status:

The great majority view is that there should be more segregation by life stage and social status, not less ... There was approval, from a minority, of the idea of having a social mix in housing developments in order to avoid having housing ghettos of poorer families ... Nevertheless the majority views were not in favour of mixed housing communities. The majority of people preferred to live near communities like themselves.

¹ This position has changed and a growing number of RSLs are involved in developing housing for outright sale, as demonstrated on page 33-35.

Such evidence about consumer resistance has been used by some commentators and developers to question the extent to which mixed tenure communities are deliverable and this provides a foundation for opposition to mixed tenure development. But with limited published evidence it is not clear the extent to which this purchaser opposition exists.

Underlying assumptions

As highlighted above, the current enthusiasm for mixed tenure development is underpinned by an implicit assumption that tenure mix will deliver social mix. With social mix an important ingredient in the delivery of sustainable communities which are underpinned by inclusivity, tenure mix is seen as the tool for delivering it. Yet it is unclear as to what extent mixed tenure equates with social mix. Within this are two elements: firstly that mixing tenure creates a mixed social, economic and demographic profile; secondly that within the neighbourhoods there is a dynamic which encourages everyday social mixing.

In respect of the first of these elements, it is clear that mixing tenures can have some impact on who lives in an area. By mixing social rented and market housing it is likely that a range of income groups can be encouraged to live in the same neighbourhood. However, this range will reflect the nature of the private housing. The higher up the housing market the private housing is, the less likely developers will be to accommodate tenure mix. This may be because the developments involved are smaller and fall below the threshold where planning quotas apply or it may be because the planning obligation has been met by offering commuted sums and so meeting their planning obligation in a different way. The outcome is a more limited demographic and social mix.

The effect of social mix on the dynamics of the neighbourhood is less clear. Jupp *et al.* (1999) has demonstrated that mixed tenure neighbourhoods do not necessarily result in neighbourhoods with interaction or mutual support between people in different tenures. Often interactions are created where people have lived on the estate for a longer period of time or where children attend the same schools. Neither of these are associated with tenure mix but by the passing of time and organic growth. This is supported by the results of Beekman *et al.* (2001) who suggest that cross-tenure networks are more likely to exist where tenure mix has grown organically, for example through the right to buy. Overall, the similarity of the socio-economic profile of residents and a range of factors (including family connections, work place interactions and shared interests), have a stronger influence on social mix than tenure.

Factors for successful tenure mix

Jupp *et al.* suggest that the expectations residents come with have some role in determining the extent to which they identify problems and hold general

resentment about living in a mixed area. Those who have moved from nearby tended to identify fewer problems than those who have moved from a long distance. Jupp et al suggests they may have known more about the estate before arriving and therefore had more realistic expectations. Hiding the fact that an estate has a tenure mix appears to cause problems in some instances. There is evidence of more resistance from owners where they have purchased on what they perceived to be a single tenure estate or as proximity increases even when renters are the minority tenure. (Beekman *et al.*, 2001).

However, the over-riding factor in success is the layout of the estate and the integration of tenures. Both separation and integration are sometimes blamed in mixed tenure estates and Jupp *et al.* comment that, in general, house builders and housing managers tend to be worried that street level integration will lead to disputes between neighbours.

Our survey suggests that, although some residents thought that owners would rather live away from tenants, it is wrong to conclude that integration causes more problems. We found an overall correlation between degrees of segregation of tenure types and residents actually perceiving problems with mixing tenures (p.73).

Integration of tenures was not itself a problem and there was some evidence that physical integration was significantly correlated with positive feelings about living on the estate (p.74). Beekman *et al.* identify that spatial factors have a significant influence on social contact between residents in different tenures: as proximity between tenures increases, so do social contact networks. Conversely, where there is greater segregation, owners and tenants have less contact (p.59).

Both studies identify the role of good estate management in ensuring that outcomes on these estates are positive. Integrating home ownership with rented housing may create tensions which require a greater degree of management on the part of landlords if they are not to become a source of friction, whilst owners and tenants do not mind living together in mixed tenure neighbourhoods. This suggests that it is not just the proportionate mix or the degree of integration but the management and the quality of design and a series of other factors that make neighbourhoods work. In this context, Jupp *et al.* offer a number of conclusions. These are:

- the importance of keeping the environment of the estate well maintained;
- the importance of dealing with a few families who cause particular problems; and
- the need for official bodies to codify expected behaviour around issues such as noise, children and upkeep.

Because of the low social interaction across estates in general, and between owners

and tenants in particular, relying on the community to establish norms of behaviour is unrealistic. In the absence of a strong community, people in official and semi-official roles, are also needed to enforce these expectations of behaviour.

Definitions

As is illustrated above, the phraseology used to describe different forms of mix is used interchangeably and often inaccurately. For the purposes of this report we will use the terms in the following way:

Tenure mix: This describes the degree to which different forms of tenure are combined on estates.

Income mix: The existence of a range of incomes within an estate. This can be further broken down into:

- Narrow income mix: where income differentiation is limited, e.g. low and medium incomes together, medium and high incomes together or a range within one of these brackets.
- Broad income mix: where differentiation is between a wider range of income groups. This may or may not cover all income groups and may be polarised.

Social mix: Here we use this term to describe differences within the population. This encompasses income but also issues such as age differences, employment backgrounds and ethnicity. It is used here to describe the statistical mix which is achieved not to explain social interaction between groups.

Social interaction: We use this phrase to describe the dynamic within the estate and to understand the interaction which takes place between residents of different income and social backgrounds. We suggest that it is this factor which is ultimately important.

Conclusions: New development questions

While there is strong support from the policy community for mixed tenure development there are also concerns about the lack of support for tenure mix from some key stakeholders, and about the different types of development and integration that are compatible with the idea of tenure mix. None of the evidence suggests that tenure mix is undesirable, indeed the argument is generally one that tenure mix is a desirable but not sufficient approach to building successful communities which will house lower income households and will prevent the segregation of the poor.

While it is interesting to discuss the additional factors that would complement tenure mix and ensure success, this is largely an academic debate if we cannot in the first place even build mixed tenure neighbourhoods. While social landlords may be persuaded of the merits of introducing shared ownership or market sale housing in their developments, both in order to achieve tenure mix and in order to provide some element of comfort in business plans, developers are regarded as reluctant and unenthusiastic tenure mixers. Where section 106 or joint venture or other development is involved, requiring the provision of affordable housing alongside market development, one perception is that developers prefer to locate the affordable housing outside the main development or resist it altogether. They will not be impressed by arguments about the long-term development of neighbourhoods and their reluctance comes from concern about the short-term impacts on sales and property values.

We do know that, for example, properties on council built estates tend to be priced below the nearest equivalent of properties that are not on council built estates (Forrest *et al.*, 1995; Pawson *et al.*, 1997) but this relates to neighbourhoods that have already developed a reputation as council estates and not to newly built mixed tenure areas.

An initial question emerges from this discussion:

- *Do mixed tenure developments, and especially those which have a high degree of integration of properties from different tenures, perform less well in terms of the sale prices that are realised?*

A number of other questions can be identified:

- *What factors other than tenure mix have an impact on property values?*
- *What factors affect developers' willingness to embrace mixed tenure within their developments?*
- *What are the factors influencing purchasers' propensity to buy on mixed tenure housing estates?*
- *Which factors shape purchasers' satisfaction with mixed tenure housing estates?*
- *What evidence is there from recent new build developments which can inform policies about the development of balanced and sustainable new communities?*

These questions are central to the research and the rest of this report.

Chapter Three

Developers' attitudes to tenure mix

This chapter addresses the attitudes of different stakeholders to tenure mix and draws upon interviews with developers completed during the present project. The research involved interviews with a sample of larger house builders operating in England. The following discussion draws principally on four interviews with executives operating at a headquarters level for different major developers or house builders and on interviews with developers and other key stakeholders at a local level as part of case studies of new developments completed in seven locations. The developers who participated in this research come from two distinct groups. The first were 'traditional' private sector house builders (sometimes referred to as speculative house builders), predominantly engaged in the development of market housing. The second group were registered social landlords (RSLs) who have recently assumed a development role in private housing. These RSL developers have a track-record of developing housing for rent but are now diversifying their activities into market housing.

Government policy in relation to mixed tenure developments has changed the relationship between local authorities, builders and developers, and social housing providers. It does not mean that builders and developers are involved in the provision of social housing for the first time. There is a long history of procurement of social housing using the private sector and of private developers working with local authorities and housing associations to provide rented housing, building for sale, and shared ownership.

The new phase of policy and the emphasis placed section 106 agreements has however changed the relationship. In assessing the nature of this relationship it is important to recognise the market context in which it has developed. The housing market nationally has been buoyant over the period since the mid-1990s, and the demand for housing has been sustained at a very high level in the South of England and large parts of the Midlands and North. The market has been further boosted by investor sales. In this situation, developers have been in a stronger position to absorb the impact of section 106 agreements. High prices and strong demand means that land still comes forward for development. Furthermore, the government's emphasis on high density urban housing developments also fits with developer strategies to meet the requirements of planning policy and their own assessment of the financial viability for these developments.

What is tenure mix for developers?

When developers talk about tenure mix, they are generally referring to some form of market housing alongside affordable housing – usually equated with social rented housing. However, developers do look for other tenure types to fulfil ‘affordable housing’ requirements. Shared ownership is the most often cited option that developers turn to and accept as the more palatable ‘affordable’ option. It is more profitable and seen as less risky than social renting because it carries less stigma and the potential impact on property values is less. Other options exist through intermediate renting, intermediate ownership options and restricted sales. One scheme operated by Bellway Homes enables purchasers to buy a percentage share in a full-market value property with the remaining value held by Bellway and repaid on the sale of the property. Such options require the support of both the developer and the lending institutions if they are to be successful. However, these alternatives are enabling a range of housing options to be developed for purchasers to choose from.

Attitudes to planning requirements

Developers wishing to work in urban areas recognise that engaging in mixed tenure development is unavoidable if they are to secure development rights to a site. The majority of large housing developments are subject to planning obligations, primarily through section 106 agreements. The basic understanding by developers of the impact of section 106 agreements is that they represent a tax on the land owner rather than the developer. However, if the underlying market trend is buoyant, land owners are still willing to bring forward land for sale and absorb the tax. If there was a dip in the market less land would be likely to come forward. In this sense the ability to absorb higher levels of tax or higher rates of social rented housing within developments is fundamentally dependant upon the buoyancy of the market – they can still make developments work at 40 per cent or 50 per cent social housing, because there is still a residual value associated with private development.

This is especially true if a development is at a higher density. Fashionable support for higher density, promoted by government policies and built into the planning frameworks of the most cities, particularly the Greater London Authority, enables developers to make the returns required by themselves and the land owner, as well as achieving a high level of tenure mix. A sustained dip in the housing market would create a different problem. The nervousness of developers with the high build cost associated with high density development would also come to the forefront in this situation and issues about government subsidy would become more important. English Partnerships or others might need to put in more funding to enable the sums to add up.

Approaches to tenure mix

There are examples of developers who either negotiate out of affordable housing and provide it off site or where the affordable element is provided in a clearly identifiable block. While the first of these would be described as a single tenure approach the latter involves a segregated approach.² Planning authorities are increasingly insistent on a more integrated mixed tenure approach. 'Clustering' is a term used by developers and highlights the scattering of non-sale properties across the estate in pockets. However, developers still have some distance to go to reach a position of tenure blindness:

What we've seen is clusters of mixed tenure for practical purposes ... in many cases those clusters are at the behest of the housing association who want to put them into a manageable block for reasons of efficiency.

Some developers have become enthusiastic about ensuring that all housing on estates, irrespective of tenure, should be developed to the same architectural standards, with no noticeable change in elevations of property or landscaping. This is a step towards tenure blindness. In a number of cases, developers argue that the differing standards set by housing associations and the Housing Corporation make delivery of a 'pepper-potted' or integrated mix difficult. The most frequently cited reason that developers are told is that it is to enable housing associations to manage their stock most efficiently. The enthusiasm is there from the more accepting developers to work towards a more integrated outcome.

Recent market changes have encouraged some developers to alter their strategies to secure their market position. Many house builders are in a precarious market (Adams *et al.*, 2005) with the possibility of takeovers a constant threat. Development is a risky business. Most house builders develop schemes without insulation from financial risk. Lower value market housing can assist in clearing developments once complete with more frequent transactions at the lower end of the housing market. As part of this mixed tenure schemes, especially those where a substantial element will be bought by a housing association, can underpin a development and make it stack-up financially.

For RSL developers, the development of outright-sale properties can enable them to cross-subsidise other affordable housing option, primarily shared ownership, but also use profits within its social rented business to support investment in their existing rented stock.

On the basis of this evidence we have identified a 'typology of developers'. While the developers we have interviewed have different but generally positive views of

² Agreement may also result in contributions which do not relate to housing services or the payment of a commuted sum which may be used for housing or other purposes.

mixed tenure developments we are conscious that we have mainly had contact with developers which have been active in this field. There is no common developer view and it is more realistic to conclude that there are different types of developer with different levels of commitment to mixed tenure development. Four types can be suggested:

- **Non-participants:** These are often smaller builders but include other developers who are antagonistic to mixed tenure development.
- **Reluctant participants:** Developers who will engage in negotiation and are willing to become involved in mixed tenure development but who will seek to minimise and segregate the social housing element.
- **Willing participants:** Developers who are more confident about mixed tenure development and see it as the norm to be managed by appropriate design and management.
- **Enthusiastic embracers:** Developers who see high quality mixed tenure residential areas developed in partnership with local authorities, housing associations and others as the way of establishing a strong business position and securing the long-term viability of new urban development.

What are the developers' definitions of success?

The primary concern of developers is for successful sales of units from the development. With profit the underlying motive for private sector developers, sales are the key. There are concerns about the price secured for sales. In some instances developers will try to negotiate through tenure mix in order to secure their best position.

We've had our moments, I'll be absolutely honest with you there have been developments where we haven't wanted social housing because we thought it would seriously adversely affect the values and I make no bones about that.

Others are less open about this element and have overcome their concerns about mixed tenure development within their negotiation of planning and the development of after-sales care (e.g., estate management). For them, high standards of estate management, landscaping, built form and, importantly, the type of resident are important.

The notion of sustainable communities is essentially linked to sales for developers. A sustainable community helps build future sales for the company and is therefore part of a company brand rather than a direct investment in the community. Some developers are more concerned about sustainable communities than others. Both estate management and the mix of households are highlighted by developers as important factors in delivering successful developments.

Creating estates that work

There is a growing recognition that products that work will be the products that sell both now and in the longer term. With growing housing market uncertainty, developers need to ensure that their profile is good.

Customers are vital to house builders successfully completing and disposing of developments. Although the immediate impact of unsuccessful estates on small developments can be negligible and only emerge when selling later developments, the longer term the success of phased development and on the company name is affected if the development does not work. One developer highlighted this in relation to a phased scheme in the Midlands:

The first phase ... might only be a 50 or 60 unit scheme but that will set the scene for everything that we do across the wider area. So we've got to make sure that we get Phase 1 right because the people who are going to buy into Phase 1, and the people who we want to persuade to release land on Phase 2, maybe to move from one phase to another, we'll need them to buy into that and the best example we can give of why they should, is to show them what they could be buying into in terms of new homes, lower running cost, better maintenance and so on.

This approach means that the external appearance and quality of a mixed tenure estate may be the same as a development where affordable housing is not explicitly included. However, it does mean that responsibility for managing any problems that arise is clearly defined and that the response is either managed in partnership or is openly demarcated.

Developers are less concerned about the integration of flatted accommodation in mixed tenure developments than where houses are involved, and are less concerned where the selection of tenants enables them to avoid larger families, or where the social rented housing is designed for more 'desirable' households such as Key Workers. Houses in different tenures are more likely to mean that there will be different household structures and the behaviour of children becomes an issue. This is not so much an issue about anti-social behaviour, but rather about different household composition and activities.

Developers identified examples of mixed tenure developments that did not work and referred to a number of factors that were responsible:

- social rented housing disproportionately consisted of significantly larger properties with four or more bedrooms than the other housing on the estate;
- it was all concentrated together; and
- the social housing became a focal point for complaints about behaviour and nuisance.

This was seen to have negatively affected the development of the whole estate. In this case it would seem that the mistake is not so much about mixing tenures but the failure to mix property sizes and to recognise the that a concentration of a particular property type will inevitably result in a concentration of a households which could give rise to tensions and conflict. This suggests size and integration of housing may contribute more than tenure alone.

Managing estates

One of the strategies adopted by developers to make mixed tenure estates work is to introduce management of the estate. This is made more necessary in high density developments with flatted accommodation. The approach adopted to estate management varies considerably between developers. At one end of the scale, there are those developers who implement a standard and cost of estate management that they are used to dealing with on single tenure estates. This can lead to conflict with housing associations and their tenants, as well as some home owners, over the costs of service. Yet, these developers refer to the housing association as the problem:

... in most of our developments we will put in a high level of management which our customers will be prepared to pay for, but that housing associations are less keen to pay for because they like to keep the management costs to a minimum.

The issue of cost can disguise the quality of service. One RSL developer was told that they were uncompetitive in the market because of their service charge costs, yet after independent evaluation, their management service was shown to offer better value for money and was better defined to the leaseholder.

This approach is based on the view that there is resistance amongst private buyers to mixed tenure developments, and there are few objections if tenures are separated out, but is more associated with the view that the level of management in private sector areas is likely to be higher than is required by housing associations. In this case the developer has a panel of management companies who operate schemes that they regard as satisfactory, and these management companies enter into agreements to provide services as part of the leasehold structure. In some cases there may be some management services provided to freehold properties, especially in relation to environmental or external works.

At the opposite end of the scale are developers who want to work in partnership with housing associations to ensure a quality service can be provided to all residents on an estate. This can range from a housing association offering management services to all residents to the creation of new estate management vehicles, a partnership between all parties. One developer suggested that the way forward is the creation of 'community trusts' to commission, oversee and evaluate this kind of activity.

This developer referred to a conscious attempt to raise the levels of management within new estates, and it appears likely that this is even more important in high density areas. Developers do not want an after-sales reaction which could damage their reputation where the maintenance of the whole is seen as a problem. The logic of this position is that if housing associations were able to maintain the estate to the same standard as demanded in the private sector, the arguments against integration would reduce. There is some support for this in the view of developers that shared ownership is easier to integrate with private ownership than rented housing is. Therefore, it would seem that if the issue about different standards of management was removed, the real objection to integrated housing relates to issues about the people who occupy them.

Building sustainable communities and rebalancing local housing markets

Some developers highlight building sustainable communities as a motivation for incorporating mixed tenure into their development. Developing RSLs are increasingly venturing into the development of market housing. This has expanded from their role as providers of shared ownership and market rent units into the development of housing for outright sale. Such developments are seen to both rebalance housing markets which are often skewed in favour of majority (social) renting and to build more sustainable communities. As one developer noted:

Communities work best if social housing isn't the dominant form of tenure and that's not just for social reasons. That's about people having enough money in their pocket to be able to spend in the local shop to make local facilities viable. One of the bigger issues on large single tenure estates is that the choices they have in terms of local food shopping, fresh vegetables and so on, are far worse than they would be elsewhere. Mixed tenure has a role to play there in having somebody buying things from the local shop.

Developers' views of saleability

Most of the publicity associated with new housing development does not draw attention to mixed tenure developments. Developers report that potential purchasers do not ask about this aspect of the development. Those who do ask may, in some cases, be put off but developers have no evidence that this is a sufficient effect to impact upon prices. Some of those who ask will go ahead and buy in any event. It seems likely that potential purchasers generally accept that developments will have a mixture of owners and types of household on them. Many purchasers realise that the market works in ways that mean that they cannot be sure who their neighbour will be, or whether they will be owners or tenants. Developers also believe that if potential purchasers really have a strong objection to mixed tenure

developments, then they will probably look elsewhere rather than for this objection to be traded off against price.

Developers believe that purchasers look at developments in the round. Very few developments now have no mixture of tenures of renting and owning. Potential purchasers are therefore more likely to be influenced by the design, location and nature of the dwelling they are considering buying, and the development as a whole. There is no reason to believe that the tenure mix on the estate has an over-riding impact on sale price any more than any other single aspect of the development. A good quality development is seen as more marketable and saleable whatever its tenure mix, planned or otherwise, than a badly designed development would.

Rather than mixed tenure being the sole factor affecting marketability and market prices, developers draw attention to other elements insisted upon by planners – for example play spaces are often insisted upon as an amenity for children. However, they are seen by some developers as a potential source of difficulty, often citing teenagers using this as a congregating area. The rigidity of planning in these respects is seen as a problem. The overall implication of this is that the market has adjusted to a situation where development on brownfield land, high density development and mixed tenure development is seen as the norm. Practices have been developed to reduce the risk associated with this. Whilst these include enhanced management arrangements and more explicit agreements and relationships with registered social landlords, there is a recognition that in order to deliver on these obligations developers must adopt a particular product type in order to break even.

Conclusions

New developments generally have a mix of tenures. This is a consequence of planning policy but the activities of investors and the buy to let market means that developments may have mixed tenure patterns that have nothing to do with planned, mixed tenure or mixed income neighbourhoods.

In this context the developers we interviewed do not appear to be concerned about mixed tenure development as such and their views suggest that there is no reason for others to be concerned either. Nor does there appear to be large body of evidence that mixed tenure development affects the marketability of sites in a significant way or affects the values of properties that are sold. The impact that it has is upon residual land value, the type and density of development and the property types that emerge. The policy pushes developers towards higher density and different approaches to manage the risks that they see emerging from this policy agenda.

They have successfully developed approaches which manage the risk. For example, one developer indicated that they will try to separate out affordable housing and in effect develop two separate sites. This is not the approach adopted by all developers and even in this case continuity in design was seen as important. Although it was treated as two sites and ownership was concentrated in two parts of a single site, elevations and external appearances were the same, and there was concern to avoid creating a polarised development with a ghetto at one end or the other.

The opportunity exists to further improve on these arrangements with more integrated estate management arrangements and higher levels of service provision by their housing associations so that a high standard of estate management could be maintained irrespective of tenure. This has implications for rents and housing benefits. However, it would remove some of the reasons for a less integrated tenure development. Yet, even without this there is no fundamental problem in developing mixed tenure estates. The difficulties that exist can be overcome. They would be more easy to overcome if there was greater flexibility over standards. This relates to attitudes to space standards, eco standards, landscaping and estate maintenance. It would also be more appropriate to have a debate about alternative ways of achieving objectives. The rigid specification of proportions is not helpful in most cases as this can produce a skewed tenure and property profile. Developers appear keen to engage with planners to provide affordable housing but require flexibility if quality as well as quantity is to be provided.

Behind this, however, lies a further more fundamental view held by many developers, which is that if the planning system was freed up more land would come forward for development, more houses would be built, and the price would come down. Affordability and housing needs problems associated with shortage of supply would be reduced and the task which required section 106 or other interventions would be smaller. This is an argument that is superficially attractive and superficially conforms with the analysis in the Barker Review (HM Treasury, 2003). However, in the context of specific locations and the affordability problems that exist in specific areas, it begs questions about the timescale and the pattern of development which would result. At what point would sufficient housing become available and where would the more affordable housing be located? The uncertainties of this background mean that it is not an immediately attractive alternative to building on the successful experience of mixed tenure developments and seeking to achieve more developments in line with the best practice, which has emerged over recent years.

Chapter Four

Case studies of new mixed tenure developments

The research looked in detail at seven case studies. There were significant difficulties experienced in securing the involvement of developers in this phase of the study and a number of initial case studies were withdrawn at the request of the developer and/or the partner RSL. The case studies used in the study are summarised in Table 4.1.

Table 4.1: Case study areas

Name	Region	Size	Indicative tenure mix (numbers)	Indicative % for sale	Lead	Partner
Estate A	East Anglia	1,200 homes	900 for sale/ 300 affordable	75%	National developer	1 regional RSL
Estate B	South Coast	600 homes	480 for sale/ 21 shared ownership/ 99 for social rent	75%	National developer	2 local RSLs
Estate C	Manchester	649 homes	All for sale. Affordable housing in surrounding developments	100%	National developer	None
Estate D	West Midlands	1,200 homes	800 for sale/ 400 for social rent	66%	National developer	1 local RSL
Estate E	Greater Manchester	33 homes	27 for outright sale/ 6 below-market sale	100%	Regional developer	None
Estate F	East Midlands	96 homes	47 for outright sale/ 49 shared ownership	100% (50% shared ownership)	RSL	Local developer
Estate G	North East England	Various schemes	Various schemes	20% outright sale	RSL	None

The case studies have varying characteristics, particularly the form of the tenure mix and the motivations and practices of the developers involved. We have included four different types of developer and scheme:

- **Traditional mixed tenure schemes:** Estates where social housing has been developed alongside properties for outright sale. Social housing is usually the result of planning conditions for the inclusion of affordable housing. It is the most typical conception of mixed tenure and the one implicitly assumed by policy and most practically delivered by the planning system.
- **Market balancing and regeneration:** Estates where private housing dominates

the development but is being used to rebalance the local housing market away from a dominant social rented sector.

- **Accommodating affordable housing:** Where 'affordable' housing has been accommodated within a development in ways other than social housing. A compromise between developer and local planning authority. Usually smaller sites.
- **RSL as market developers:** The emergence of RSLs as the lead developer, commissioning and taking the risk for the full development. Used as a means of cross-subsidising mainstream activities, e.g., meeting the Decent Homes Standard.

The research carried out in each of these case studies involved interviews with key actors in each development: the local authority planners, the housing associations involved and the developers. We obtained any detailed data related to each case and built up an account of the stages and process involved.

Traditional mixed tenure schemes

Both these case studies are large developments of homes for outright sale and social renting.

Estate A

This estate is a large scale brownfield development, in this case the former use was as an airfield. The development process was initiated by the local authority. Based on assessments of the local housing market and trends in recent developments, the decision was taken to develop the site for high quality, low density family housing. The development process was controlled to a degree by the local authority: rather than sell the site to the highest bidder, the local authority entered into a joint partnership with a national developer. A 'beauty contest' was held by the two organisations to appoint suitable RSLs to deliver the affordable homes on the site.

The initial phases of the estate development show clear differentiation between the social rented properties and those for outright sale, but this has changed in later phases with a concerted effort to 'pepper pot' properties. As far as possible small clusters of social housing have been intermingled with private housing. To achieve this, the developer developed all properties using the same design and materials standards.

Estate management is divided between private properties and the housing association. The developer has maintained the open space around the private

housing and is responsible for management of common areas in apartment blocks. The RSL undertakes estate management of their properties. There is some tension in this arrangement: The RSL is concerned that pepper potted properties are too dispersed making management more difficult and expensive; the developer is concerned that the housing association does not have a permanent presence on the estate.

Overall, Estate A is seen as a success. Sales have been good and the development is popular. The developer recognised that as part of every new development an element of social housing must be provided. Providing social housing can be integrated well with open sale housing then the developer does not believe that there should be many problems. This has been adequately achieved with estate A due to the design code that the developer, the local authority and the housing association have adhered to.

Estate B

This is a brownfield development on a former factory site, approximately ten miles from the centre of Southampton. At 30 acres it was one of the largest brownfield development opportunities in the South of England outside of London. It was developed by a national house builder and has included both energy saving innovations and design practices such as Home Zones. 700 homes have been developed on the site, 20 per cent of which are affordable. The affordable housing element is split between properties for rent and shared ownership. The development process was led by the local authority. They selected two local housing associations to partner in development, marketing and managing the affordable housing element. The developer has fitted into this arrangement and has followed the majority of the masterplanning which was undertaken prior to development, although they did highlight the need for increased flexibility on the part of the local authority. They did not just require the 20 per cent quota, but also specified the size of units, houses and flats, and shared ownership contributions. There was some discussion about these elements. Overall they had allowed about £800,000 per acre as the impact of affordable housing requirements on land value, although the view was that it was undesirable for the council to be so prescriptive they were happy in view of the whole package.

The affordable housing element on the site was set at 20 per cent despite the local authority being in the process of increasing the level to 30 per cent. A 20 per cent level is lower than comparable developments in surrounding local authorities. However, the high level of social renting in the surrounding area and the planned high density of development has meant that this is balancing the local housing market and the lower quota of affordable housing has been acceptable.

Across the estate there has been a largely successful integration of tenures. Design

standards have been similar in all parts of the development with the same elevations used by the developer for both affordable and market housing. The integration has been based around the clustering of affordable units in various parts of the site. There is no integration of tenures within blocks of flats. It is difficult to distinguish tenures across the site apart from details required by the Housing Corporation which are absent from market properties (e.g., bin stores) and signage around the site alerting people to RSL estate ownership and management (e.g., housing association logoed 'No Parking' signs).

The letting of new social rented housing coincided with a need to rehouse households from another housing estate undergoing clearance. This enabled the housing association to have a greater number of mature and established tenants on the estate and to avoid high proportions of young families. The housing association has also been very conscious of the need to manage the letting of properties to minimise problems of behaviour which could affect the attractiveness of the estate. Estate management is fragmented between the two RSLs who manage property on the development and the developer's appointed managing company which manages only flatted elements of the development. There is no estate management applying to the private houses.

Overall, properties on the estate sold quickly. The location and the quality of the development seemed to insulate it from any potential adverse effect of mixing tenures, despite some initial problems linked to elements of the social housing albeit small in number. Sales were underpinned by a buoyant local market where demand was still higher than supply. The increase in the development size by 100 units meant the development moved lower down the market and may have meant that there was less resistance to social housing. It also reduced the differences in income mix on the estate.

Out of some 300 properties sold, only two were to families with children. This creates a real divide between the affordable housing where families with children are relatively prominent, and the market housing which hardly has any children. Additionally, there is a strong private renting presence on the estate. The developer did not seek to control this aspect through the sales process.

Market balancing and regeneration

Estate C

Estate C in Birmingham is at the heart of a major regeneration project on the edge of the city centre. The scheme was instigated by the housing association in partnership with the local authority, part of the response to a successful stock transfer of five

housing estates. The programme has involved the demolition of 730, mainly high rise properties, and the development of 1,000 new properties, the majority of which are for sale but introducing a greater mix of property types and sizes whilst improving the quality of the social rented housing in the area. A national house builder with a limited track-record of mixed tenure developments was chosen as the lead developer for the scheme through a competitive process. They have been enthusiastic about the challenge of delivering urban regeneration through new housing. They were selected by the housing association and local authority because of their commitment to regeneration and their willingness to provide additional regeneration requirements including road improvements and a new park area at the centre of the scheme. These additions are paid for by the developer through the income generated by the sale of properties and any overage (also known as 'claw back' related to the increased value of land) is reinvested back in the area.

Although the scheme is still in its early stages a significant number of units have been sold. Demand for units has been high and units have been sold quickly off plan. There are controls over the level of institutional purchases by one group and purchasers can buy no more than three units. This is meant to limit the impact of the buy to let market. In reality it is difficult to control the cumulative impact of individual investor-purchasers buying single properties and the developer has advertised property for this market. The impact of the surrounding city-living 'boom' in Birmingham cannot be underestimated in this respect.

The management of the estate as a whole will be undertaken by a newly created estate services company which is a subsidiary of the housing association. The company was set up by the housing association to ensure a high quality of management irrespective of ownership. The developer is very happy to be involved in this process and see it as a model for future developments.

Estate D

The major challenge in the area where this development has taken place has been to regenerate an entire district of a city. The estate is at the heart of a large former council housing estate which has been the focus of several regeneration initiatives and many research studies. The focus of the regeneration has partly been about rebalancing the local housing market as a means of injecting new vibrancy and sustainability into the area. As with the case in Birmingham, this area has benefited from a revitalised residential property boom in Manchester City Centre. This has enabled developers to be encouraged into the area.

This estate has been developed by the same national house builder involved in the development of Estate A. Its remit was to provide only open market housing. But this should be seen in the wider neighbourhood context of a mixed tenure

housing market. In early consultations there was a decision to put the RSL property in certain locations – two one acre sites bordering a main road in the area. There was some nervousness among all parties about having different tenures in close proximity, but in the end the private and social housing elements were built side by side and facing across the street. One of the RSL sites was built very early on in the development process and the other about half way through. The housing association were keen to have all of their homes on discrete sites, primarily for simplicity of management. They have acted independently from the city, discussing details of siting issues directly with the developer.

The developer did extensive market research on what would be sellable in this neighbourhood because of its very bad previous image. Two things were crucial – price and quality. To keep prices reasonable it opted to build mainly small units and because it was ten minutes walk to Manchester city centre it was suitable for young professionals and couples. Mortgage providers didn't see a market for sales in the area at the time to the extent that one major lender refused to lend on properties there. In marketing the development, the developer emphasised the critical mass of new housing and the scale of change and this was a major reason why they invested in the re-instatement of one of the main through routes in the area and in major infrastructure such as utilities as a manifest example of real, highly visible activity.

The sale performance has been mainly positive over several years. The prices were also very competitive for such product in Manchester at the time. There have been significant price rises for subsequent phases of new build but any overage goes back to central government as part of the original agreement. One problem in marketing terms has been attracting families despite having a good number of houses in the mix. The proportion of families has not been as high as the developer anticipated. They are not sure why but suspect that education concerns are a part of it. Bulk sales were forbidden as part of the deficit funding agreement. This was not so much for reasons of social cohesion or community stability as might be the case now – the buy to let market was not developed to anything near the current extent. Rather, it was more due to a desire not to suppress the market by taking large numbers of properties out of the system in one swoop. The developer accepts there is no way of stopping individual investor purchases in the area and all parties acknowledge that letting activity has increased in recent years.

Accommodating affordable housing

Estate E

As highlighted above, some developers are not enthusiastic about mixed tenure developments, particularly those incorporating social rented units. This

development in Cheshire was developed by a regional house builder. It is located in high priced and buoyant housing market area. The developer was opposed to social housing on the site. Whilst they are committed to developing sustainable communities, for them these are estates which have fewer differences. They worked with the local authority to provide an element of affordable housing units on site which would be sold at below-market value. The scheme that has been developed is small in size (33 units) but incorporates six below-market value units for sale. These units are retained as affordable through a covenant on each unit and the sales process involves the housing resettlement team at the local authority.

The overall design of the estate does not visibly distinguish between full-value and below-market value units. However, the affordable units are clustered in one part of the estate and in design terms have minor modifications to their elevations and reduced space standards. To the untrained eye there is no discernable difference. The experience of the developer has been that people have been unable to tell the two types of property apart on the estate without prior knowledge.

Management of the estate is undertaken by a sister company of the builder. This has ensured continuity between the development of the scheme and its management, guaranteeing the estate remains of a good quality post-development. Management charges are based on the actual cost of services and are divided on a pro-rata basis between all units.

Although there was concern that even the covenanted resale properties will have a detrimental effect on the value of other properties on the scheme, there has been no evidence to support this. Essentially all households are owners and so the distinction is not as great as between owners and renters. Secondly, the design of the scheme does not give any reason to recognise any difference.

The main problem is in the operation of the resale covenant. Although there are clear procedures for the local authority to follow, the operation of the system was felt to work to the detriment of sellers. It is drawn out and does not reflect the reality of a quickly moving housing market. The developer experienced initial problems in selling the affordable units and in the end they sold them themselves to households who fitted the criteria.

RSL as market developer

Two of the case studies in this research involved developments where RSLs have taken on the role of developer. The research has highlighted how in addition to private developers, RSLs are now engaging more prominently and confidently in the development of market housing for sale. The developments have enabled them

to retain better control over wider regeneration objectives in neighbourhoods and to use surpluses for the development and/or rehabilitation of their own stock. With increasing financial uncertainty through rent restructuring it is clear to see why this is an attractive option.

Estate F

This development is based on an old factory building in Nottingham and is located in one of the city's New Deal for Communities areas. The surrounding area is dominated by rented housing (83 per cent of the total stock), a significant amount of which is taken up by students at Nottingham Trent University. The area is starting to alter with a change in retail establishments away from betting shops and adult shops to more general and specialist retail outlets. The development is seen as assisting the rebalancing of the local housing market in providing options other than renting. The site was first acquired by a local builder who sold the land to the regional development team of a national housing association. The development was one of the housing association's first ventures into private development in the Midlands and was a joint venture with the builder. In subsequent developments, the housing association assumed full responsibility for the development and its associated risk. Development of this site has provided the housing association with an income which has facilitated the 'social' activities of the business including meeting the Decent Homes Standard on some of their existing stock.

The development includes a mix of outright-sale and shared ownership properties. The shared ownership units are in a separate block to the outright-sale units. The development is a 'gated community'. The surrounding area is marred by high crime and car security is a particular concern. A gated style development was seen to be necessary because of this. The housing association was keen to stress that this is what customers wanted and that despite the gates, residents were integrating into the local community through a use of local facilities and by walking through it into the city centre.

The units are low and mid-value products but this is largely dictated by the surrounding area. As it is in a regeneration area it is being used as a catalyst to kick start the market. Although values will increase they are unlikely to be the highest. Space standards are higher than in other private sector developments (60-70 square metres for a two-bedroom flat). Monitoring has shown that the majority of households are first time buyers, young professionals, downsizers and/or divorcees with no children.

The shared ownership residents are restricted by government definitions. (7 per cent are first time buyers, mostly young households). There is a healthy take-up.

Monthly costs are 75 per cent of outright mortgage on the same property – cross-subsidy from the out-right sale enables the housing association to hit below 75 per cent in most cases. The housing association are also flexible about the share of the equity which can be bought – this has been as low as 25 per cent. There is a strict vetting procedure for shared ownership households to ensure that they are first time buyers and to prove their income. Overall, there is no vetting of any residents by household characteristics. They have not seen any problem residents and most are aged 25-35 so there are few lifestyle clashes.

Estate G

These estates are part of a significant programme of property renewal and estate regeneration of former council estates undertaken by a housing association in part of Tyne and Wear. As part of this they have put into action ambitious plans to remodel parts of the local housing market through the provision of properties for sale on some of their estates. Using a neighbourhood matrix, the housing association has identified sustainable neighbourhoods. Those which scored poorly on this were earmarked for demolition and rebuilding. The rebuilding involves a tenure mix of 80 per cent social renting, 20 per cent properties for sale.

Tenure mix is achieved by a pepper potting of the properties for sale throughout the estate. Each estate is the product of masterplanning which involves local stakeholders. Rebuild densities are much lower than the previous standards. Estate management is seamless and there is no distinction between tenures. The housing association are keen to ensure that the estates work and have adopted a strict approach to lettings. Only tenants who meet 'excellent customer' status³ can take up a tenancy in these new schemes. This is aimed at further reducing obvious distinctions between households and eliminating management problems. There is a restriction in the covenant of the properties deeds that any letting of these market sale properties is to immediate family members only and is a further demonstration of the desire to create sustainable communities where households have some attachment to the neighbourhood.

Sales of properties have been very good. Marketing material for the estates are the same as those from private sector developers. Part of this success lies developing housing that meets the needs of local communities and not just a wider housing market area. Households buying 'pathway home' properties have predominantly been local, 'working class' households. The prices of properties are similar to those of the surrounding market.

3 Similar to Irwell Valley HA's Gold Service scheme where tenants are rewarded for adhering to their tenancy conditions

Conclusions

Although these case studies all vary in the detail of their development, planning and realisation, four common elements emerge from them all:

Design: Developers see good design of both the housing and its immediate surroundings as imperative to a successful development. Housing developments are a lasting advert for the developer and design is one of the most prominent aspects of its outward appearance. Allied to this is the need to minimise differentiation of appearance between tenures. This is most successfully achieved by using the same or similar elevations to properties.

Estate management: There needs to be consistency and clarity in the management of estates post-development. Developments which consist of flats appear to work best as service charges are more easily levied through leasehold arrangements. Decisions about management of larger estates are more fraught and require specific ad-hoc arrangements. It is important that decisions about management are made in partnership between the developer, RSLs and the local authority to ensure standards are high and can be maintained whilst also being affordable to all residents.

Household selection: Particular attention has been given elsewhere to the management of the allocations process for social rented tenants. Developers are keen that RSLs are responsible in their allocation arrangements and make lettings which are compatible with the overall estate. However, there is little demonstration that developers adopt the same approach to purchasers. On the whole they wish to see minimal differences between households of different tenures, thus limiting the scope for income mix through mixed tenure. A growing issue is the presence and scale of private renting on estates. Whilst some developers are engaged in limiting its impact, the practice of restricting private renting is limited.

Saleability and house prices: In all cases, developers were keen to stress that sales of new property had been good. Whilst the buoyancy of the housing market has underpinned this, none of the developers thought that the mix of tenure on these estates hindered sales. Tenure mix had not had an adverse effect on the sale prices achieved or the time taken to sell properties. Similarly, they believe that the sales price realised is competitive within the local housing market and they were not unduly concerned about any underperformance.

These common aspects concur with the opinions of the developers outlined in the previous chapter.

Chapter Five

Purchasers' and residents' views

One of the most strongly expressed doubts about the viability of mixed tenure developments is that it is believed that they are not popular. It is argued that households with choice will not select these kinds of developments. This is partly because they do not have confidence in the rate at which property values will increase, but also relates to a range of social attitudes. Part of the present research project was designed directly to address these issues. The interviews with developers and others reported in the previous chapter do not lend support to the view that these estates are not popular. Those moving into these estates have exercised a choice in housing. A complex tenure pattern has emerged on these estates with a distinction in some cases between purchasers of the property and the eventual residents on the estate. On the surface this demonstrates that there is a demand for these kinds of developments, but it is important to have a better understanding of the attitudes of purchasers.

Methods

We carried out a household survey of households living in the private sector in five of the case study areas. A complete list of addresses was compiled for each estate and we then excluded addresses owned and rented by social landlords. The purpose of this strongly targeted survey was to provide us with insights into the attitudes of residents in private sector housing. As is discussed below, some of this housing is owner occupied, some is shared ownership and some is privately rented. The focus of the interviews was upon attitudes and reasons given for moving home, choosing the present home and satisfaction with the present home and area. Questions about tenure mix and attitudes towards this were asked at the end of the questionnaire in an attempt to minimise bias.

The face to face interviews were carried out by a market research firm using a precoded questionnaire. We aimed for a quota of interviews to be completed on each estate. Where the developments were small, the numbers of interviews conducted were limited. A total of 218 interviews were completed. It is important to note that whilst the results are representative of each of the developments concerned, we are not claiming that they would be representative of other developments. Indeed, some of the variation between the different estates in this study suggests that there are particular local factors that will affect the role of, and attitudes to, these kinds of developments. Nevertheless, the data that we collected from residents is sufficient

to enable us to suggest the kinds of factors that are most significant in influencing people's decisions to live and buy properties in new mixed tenure developments.

Research questions

In this section we use the data from survey evidence to directly address questions about the significance of tenure mix in achieving social mix and income mix within estates. Essentially, the proposition is that whereas single tenure estates would not generate a socially mixed population or a population with mixed incomes a mixed tenure estate will generate social and income mix.

At the outset we should make clear that we are discussing this in the context of new housing estates. It is evident that much of the housing market in England includes mixed tenure neighbourhoods. In many cases the tenure mix has been associated with tenure transfers from private renting to owner occupation or the social rented sector; from owner occupation to private renting and, in more recent years, from council housing to owner occupation or private renting. The social and income mix associated with these neighbourhoods does not always derive from their mixed tenure. It may have existed already, because the neighbourhood caters for people at different stages in their housing career, with different ages and different household types. The nature and extent of social mix varies between single tenure and mixed tenure neighbourhoods, depending on house prices, housing tenure and other factors affecting access to housing.

This report is not intended to consider all of the factors affecting the income, social and tenure mix in mature neighbourhoods. Rather, we are concerned with new developments and whether they start off as exclusive, high-income developments, or as more balanced communities. We are particularly interested in how tenure mix has contributed to achieving objectives related to social and income mix. The data we have available for this has its limitations but is fuller than has been available previously. It enables us to follow a series of sequential questions. There are two initial questions:

- Is there a social mix on these newly developed estates? and,
- Is there an income mix on these estates?

Subsidiary questions relate to the degree of mix involved:

- Is there a very wide social and income mix or is it relatively narrow and skewed, say, towards lower incomes or higher incomes?

Having established whether or not there is a mix, the next question becomes:

- Is this because of the tenure mix within the area?

Essentially, the test here is whether individual tenures have relatively homogeneous populations with a lack of mix, but when you join the tenures together in a development the population of the neighbourhood emerges as mixed. The proposition would be that you can read off income from tenure and a single tenure neighbourhood would have a narrower income mix than a mixed tenure neighbourhood. We have included a further question:

- Is the income mix that exists associated with differences in property size and type?

Again, the proposition would be that if new developments had a narrower range of property sizes and types, they would have a narrower social or income mix.

Tenure profiles and dynamics

Types of ownership

The data on patterns of ownership of the private properties on the estates shows a varied tenure pattern, but with a very high representation of privately rented property. In the five estates, the numbers of private rented properties ranged from 27 per cent to 61 per cent of all private housing in the samples. The comparable proportion of owner occupiers buying with a conventional mortgage, or those owning outright (excluding shared ownership purchasers and private renters) ranged from 26 per cent to 73 per cent of each sample.

Table 5.1: The tenure composition of the private sector housing on five estates

Estates	A	B	C	E	F
Total households	45	75	46	13	39
Privately rented	12	31	28	5	14
Conventional purchasers	33	33	17	8	10
Shared ownership	–	11	1	–	15

There is an immediate and important conclusion related to these figures. The attempts to manage tenure structures on these estates have failed completely. If there was a view that a certain proportion of properties should be affordable and that the rest would be owner occupied properties then it is based on a misconception. The high representation of privately rented properties changes the anticipated tenure mix considerably. The blindness of planning and housing policy to this significant part of the market emerges as an important issue. Policies are couched in terms of 'affordable' and 'other', and the 'other' is assumed more likely to be owner occupied. The reality is that the 'other' may well be privately rented, and the mix of population and dynamics of the neighbourhood will be considerably

different than had been expected.

Is there income and social mix on new developments?

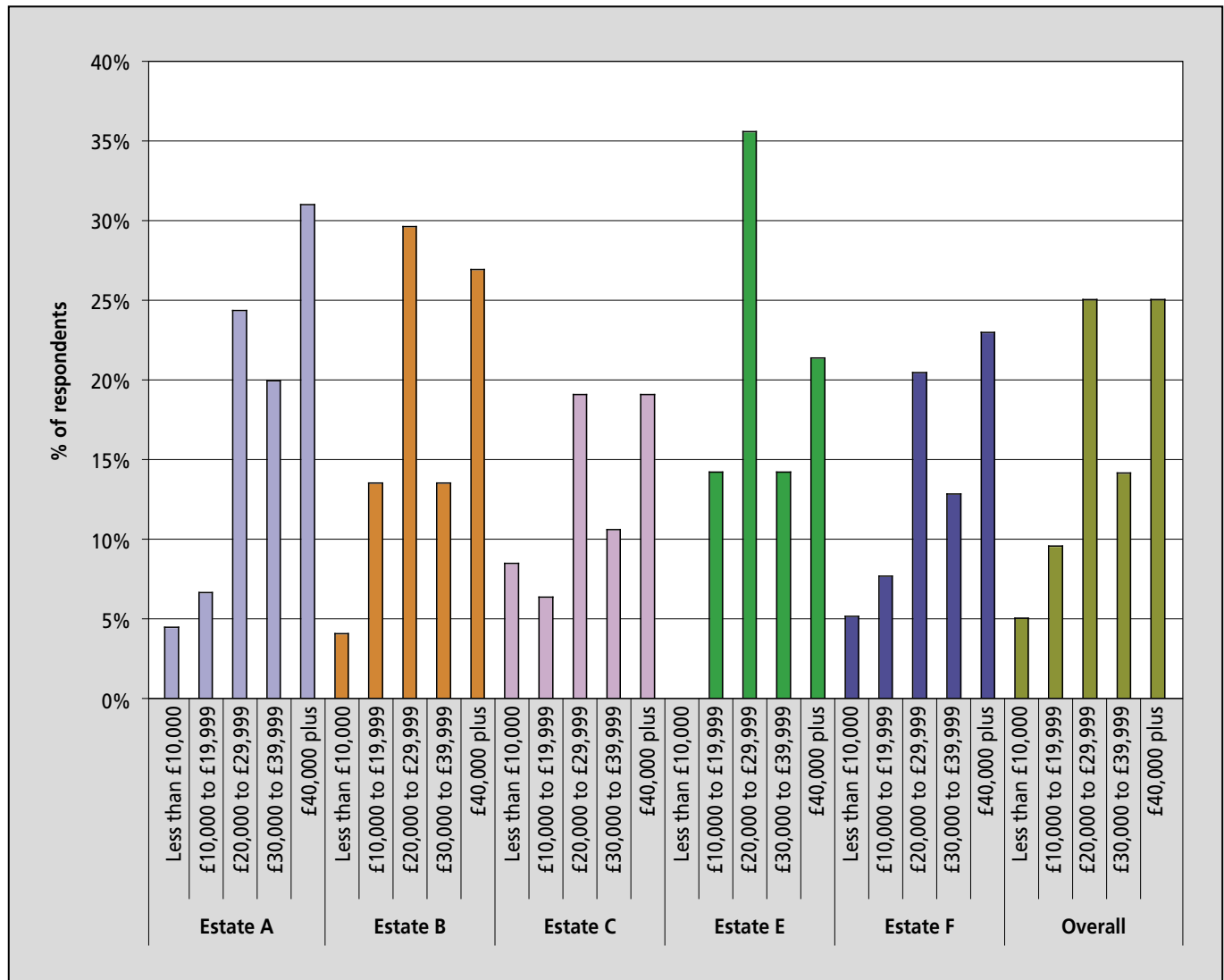
Table 5.2 and Figure 5.1 indicate that there is some mix of age groups and incomes in the private sector housing on all of the estates where we carried out household interviews. Most of the estates, however, have a narrow mix and all of them are skewed towards the types of households that move house – younger and more affluent households. Overall, 70 per cent of respondents were aged 35 or under, 78 per cent were in full time employment and 81 per cent of those who provided income data had gross household incomes in excess of £20,000 per year (37.5 per cent with over £35,000 per year).⁴ The variance in the age and income profiles of the samples on each estate can be related to the regional location of the estate, its location within the urban area, the type of housing available and the wider housing market. For example, the heads of household on Estate F were all aged under 35 and 82 per cent of households had a gross income of over £20,000 – reflecting its position as an edge of city centre apartment style development. In comparison in Estate B 24 per cent of respondents were aged over 35 and 80 per cent of respondents had a gross household income of over £20,000 per year.

Table 5.2: Age profile of respondents by estate

	Estate A	Estate B	Estate C	Estate E	Estate F
Base	45	74	47	14	38
	%	%	%	%	%
16-25	20	28	28	7	54
26-35	44	37	43	29	41
36-45	18	11	17	36	5
46-55	13	14	8	14	–
56-65	–	5	4	7	–
66+	4	5	–	7	–

⁵ 21 per cent of the sample overall either did not know their income or refused to answer this question.

Figure 5.1: Income distribution of respondents by estate (gross income)



At this stage then the conclusion is that the profile of households moving to the private housing in each of the estates includes some but not enormous variation. There is a narrow rather than broad mix partly because any new private development disproportionately recruits households in the early stages of housing careers.

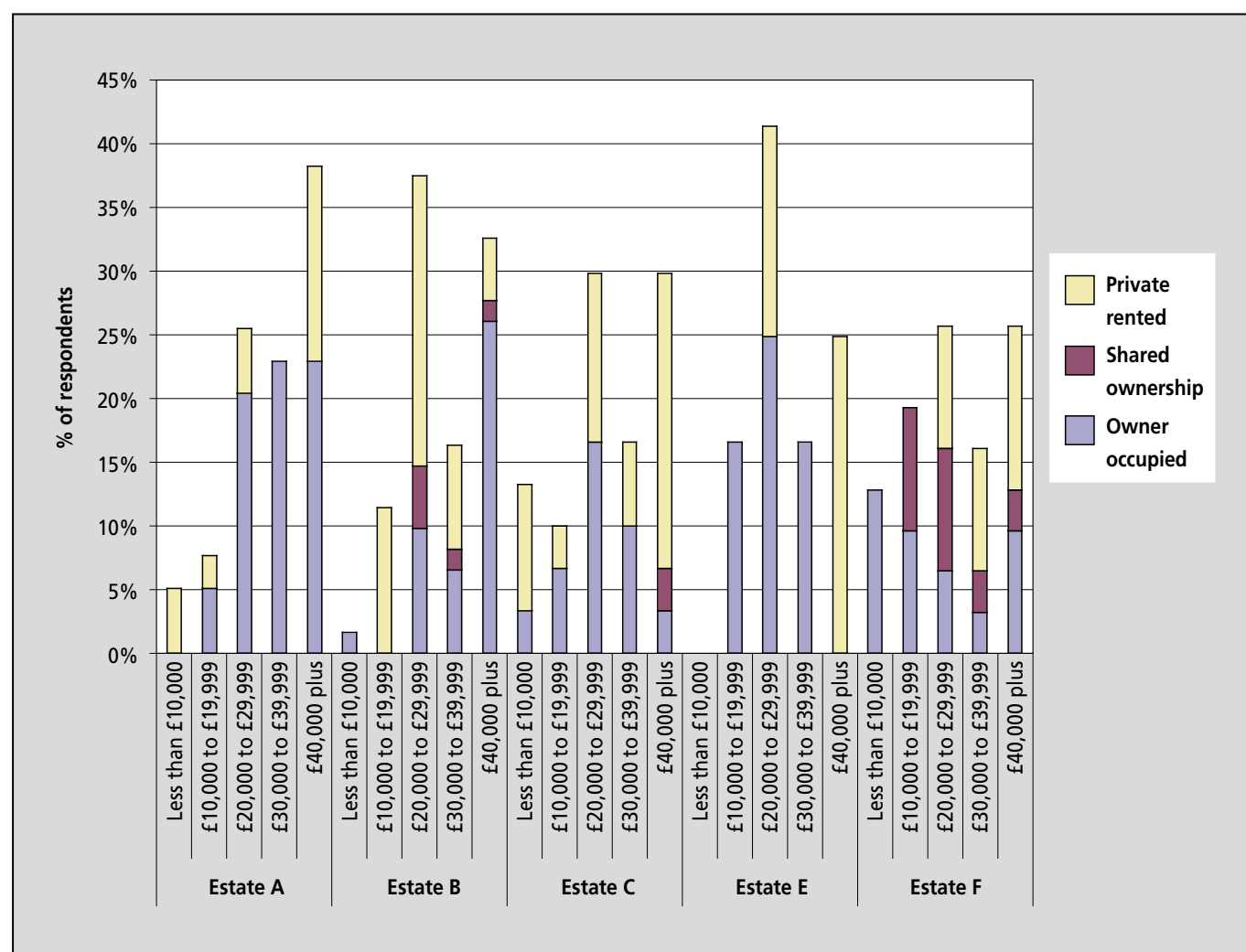
Introducing tenure

When we introduce tenure into this picture some important variations emerge. Private renters tend to be younger than home owners and they are more likely to consist of multi-person households being formed by non-related individuals. This particularly applies to Estate C which is an edge of city centre development. Owner occupiers tend to be slightly older and be part of a household with two related adults and increasingly with children.

Figure 5.2 shows the breakdown of each income group according to tenure. It is clear from this distribution that tenure does play a role in mixing income, but again, because the tenure mix achieved is accidental, income mix cannot be attributed to mixed tenure policies. Estates A and B illustrate how private renters make up more of the lower income groups whilst owner occupiers earn predominantly higher incomes. The pattern is similar on the other three estates although variations can in part be attributed to the smaller number of cases. Income figures in Figure 5.2 relate to gross income of the household.

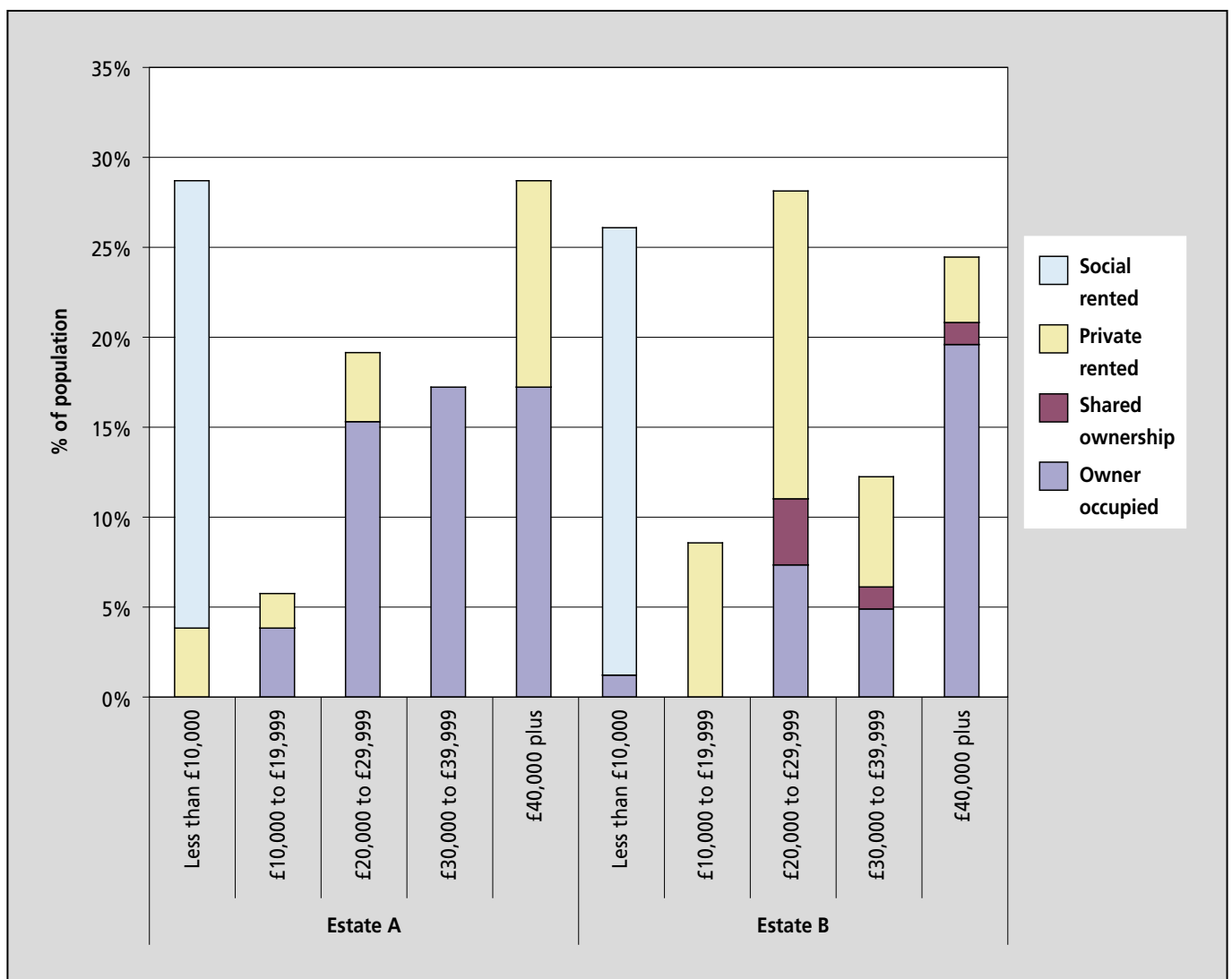
This data illustrates that the private development within these estates generates different tenure and social/income mix patterns. The tenure mix within the private sector is largely market determined rather than planned; and because it is affected by the relative importance of private renting within developments the achieved level of social and income mix may be regarded as largely accidental. Tenure patterns vary in all of the developments and income mix varies as a result of this and other factors.

Figure 5.2: Income distribution of respondents (by tenure)



The picture we have presented so far makes no reference to the levels of social rented housing on each estate. The survey work we carried out excluded this group but we can introduce them into the discussion. We know the proportion of social rented housing in each development and CORE data provides an indication of average income of tenants (£8,912 per year in 2003-04). Figure 5.3 introduces this indicative social rented element into the profile for the two estates where this was most important. In both cases households in the social rented sector are likely to have an income which is significantly below the levels for households in the private sector. The emerging picture is of estates with a broad income mix. There may be some tendency for a polarisation between the very low incomes of many tenants in the social rented sector and the relatively affluent private tenants and home owners but this may be overstated by the presentation in Figure 5.3. In some cases there may be a less significant hollowing out of middle income groups and social rented tenants will be less concentrated in the lowest income group and be represented in other categories and especially the second lowest group.

Figure 5.3: Income distribution by tenure including social renting on Estates A and B (projected)

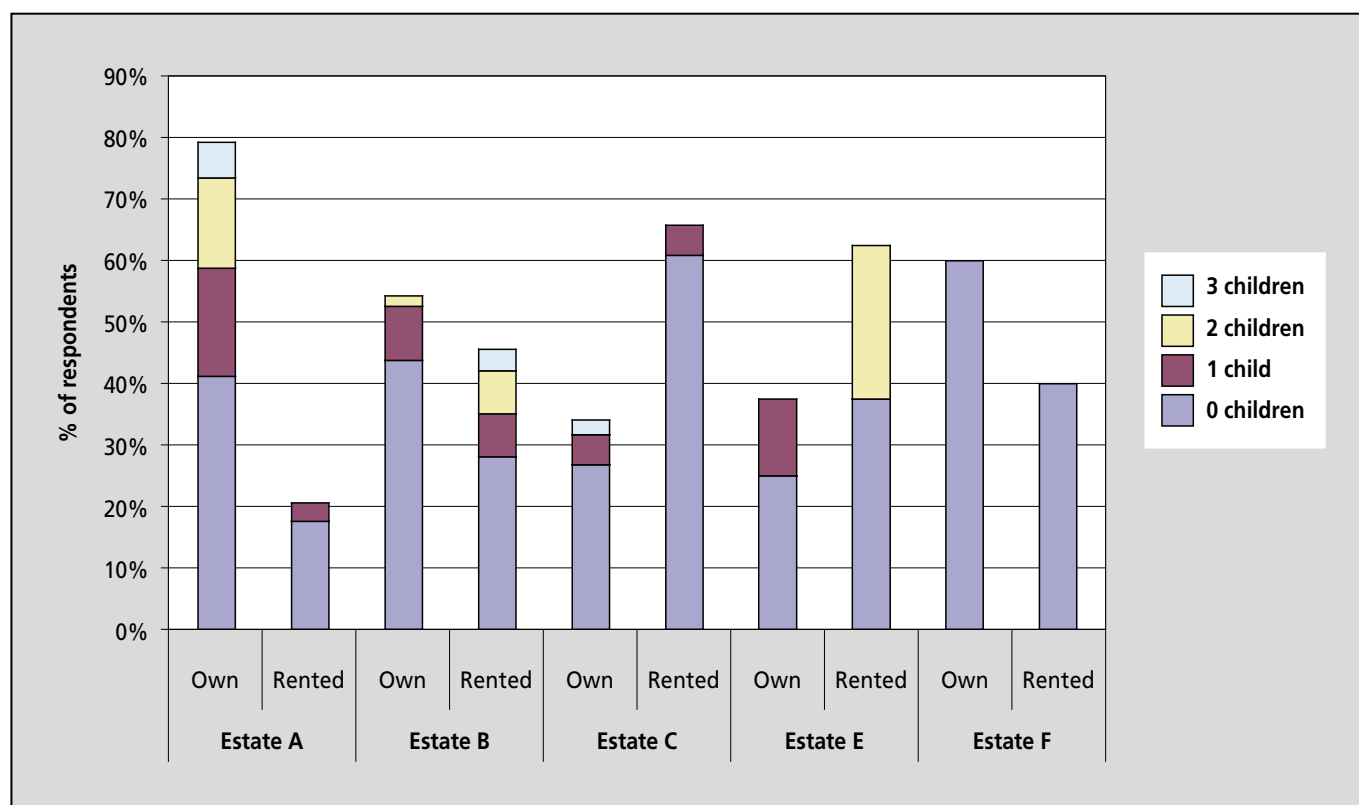


What emerges from this data is that private housing developments produce different but narrow patterns of income mix and the category private development is not a good indicator of income. There is a broader income mix where a significant level of social renting exists on an estate.

Social mix

In considering other aspects of social mix in this research we refer to households with children. Whatever the income mix, some discussions of mix refer to age and household type, and we use households with children as an indicator of this dimension of mix. Figure 5.4 indicates that the new private housing on these estates predominantly houses childless households. Only in Estate A was there a considerable proportion of families with children. Families with children were present in both rented and owner occupied sectors and the probability of one or other tenure having more families with children varies between estates rather than being consistent between tenures.

Figure 5.4: Households with children (by tenure)



Introducing dwelling mix

When we introduce dwelling type and size into this picture some important associations emerge. Figure 5.5 indicates that the private housing in all of the estates

consisted of a mix of houses and flats. There was less of a mix of dwelling sizes with two-bedroom properties dominating Estates E and F and being the most common size in A and B.

Fig 5.5: Property size and type (by estate)

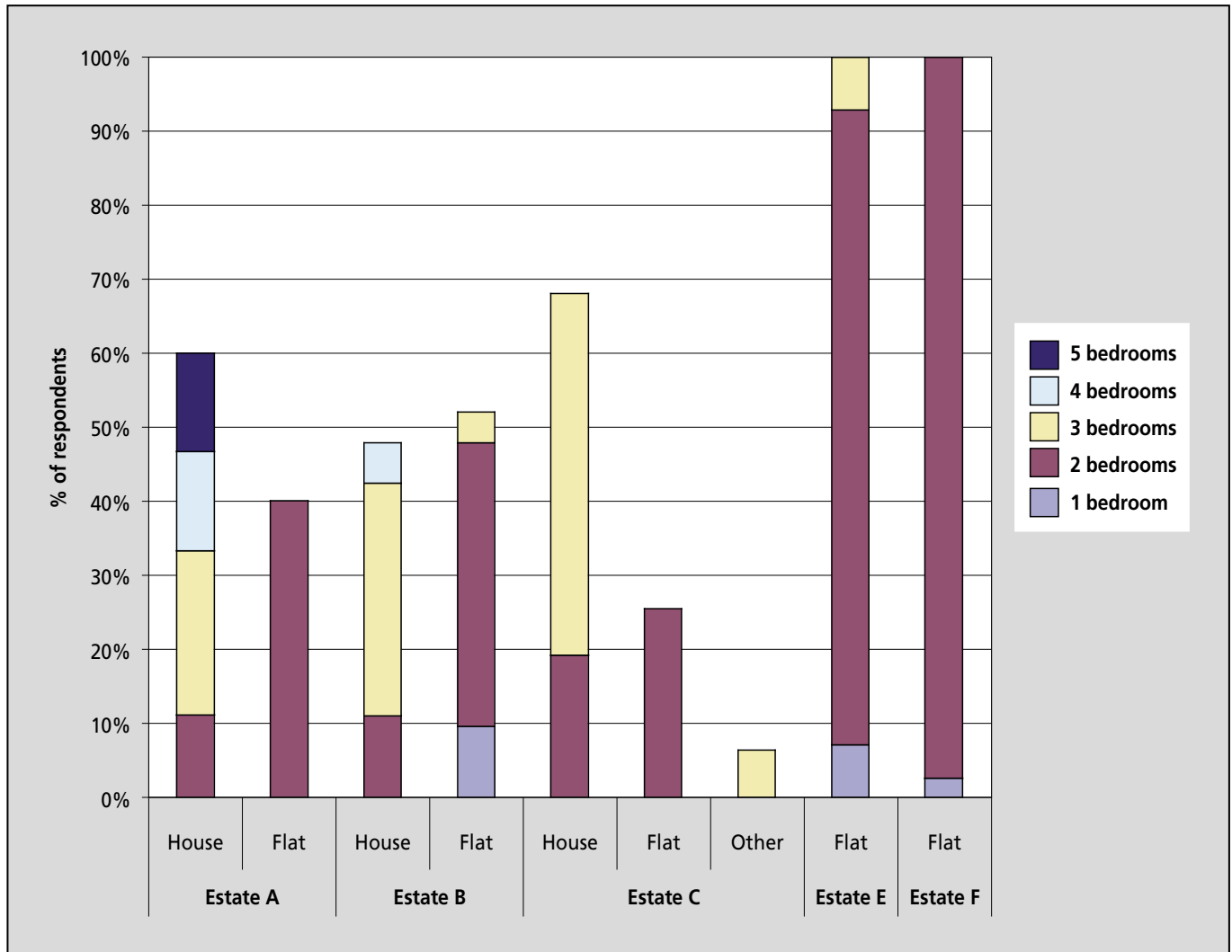
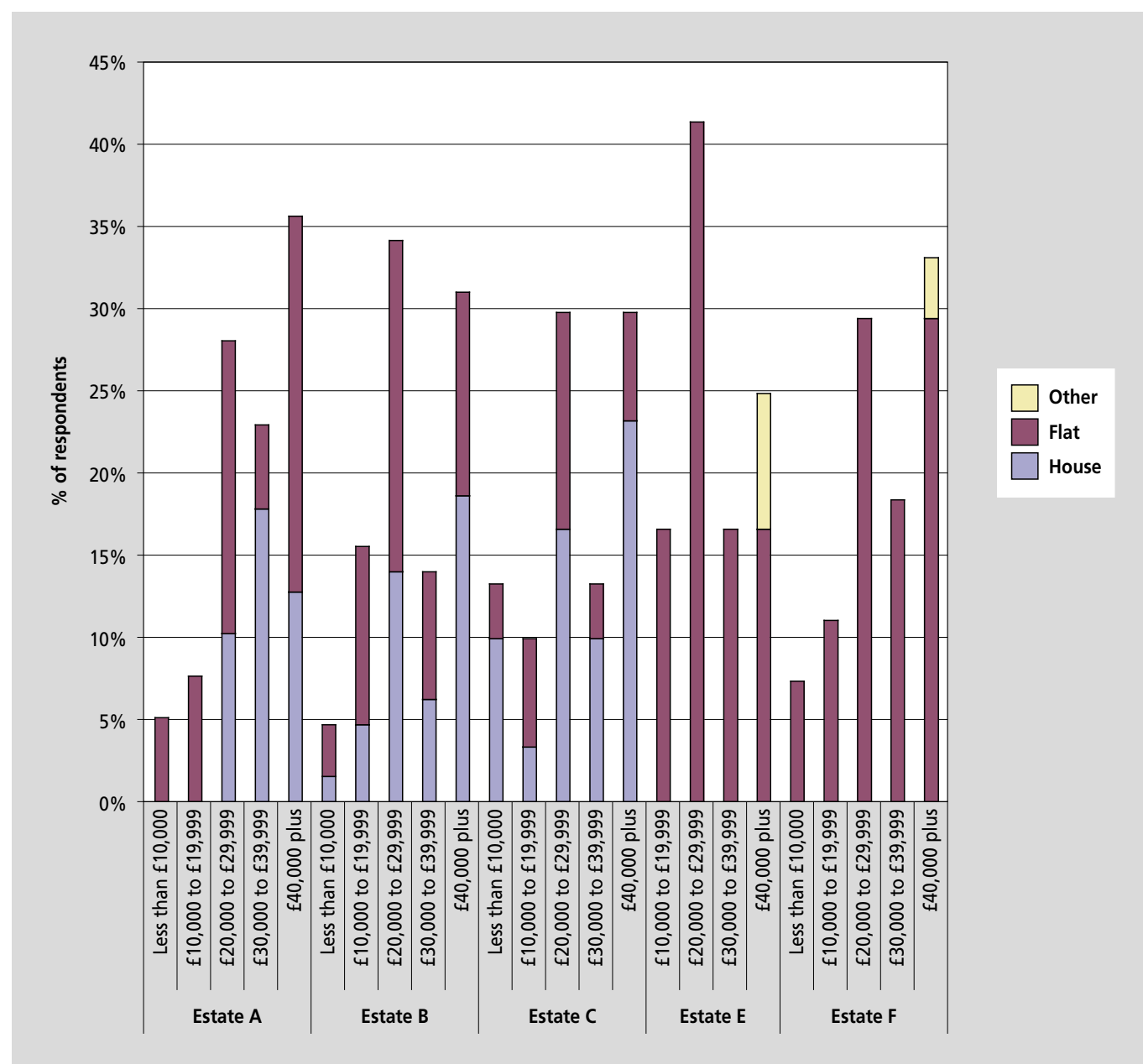


Figure 5.6 sets out the association between dwelling type, dwelling size and household income. Although flats tend to be smaller and lower priced they do not have a clear association with lower income households. The explanation for this is that purchasers are at different stages in their housing career and that, for private tenants, the relationship between income and property size differs. Purchasers of more expensive houses are more likely to be trading up and reinvesting the equity from a previous house sale and this, rather than a consistent pattern of higher income, explains who buys what. Who lives in what is further affected by rents and letting arrangements: the household incomes among private tenants in particular types of property will not necessarily be similar to those of purchasers and may be lower. This is most evident in Estate C where some households living in houses with four bedrooms have lower incomes than those in smaller properties.

Fig 5.6: Income mix by property type



Figures 5.7 and 5.8 refer to household size and households with children. One reasonable assumption is that flats and smaller dwellings are unlikely to house families with children while houses and larger dwellings are likely to house larger households and have families with children. Flats mainly house two person households, some one person households and very few three person households. In contrast houses mainly have three person households in them with some two and four person households. While houses are more likely to have families with children the pattern is not so clear cut. Some estates have flats housing families with children and it is not always the case that houses are more likely to have families with children. Many home owners buy larger properties than their family size strictly requires and they choose to have more space or to meet investment objectives.

Figure 5.7: Household size (persons per dwelling) by property type

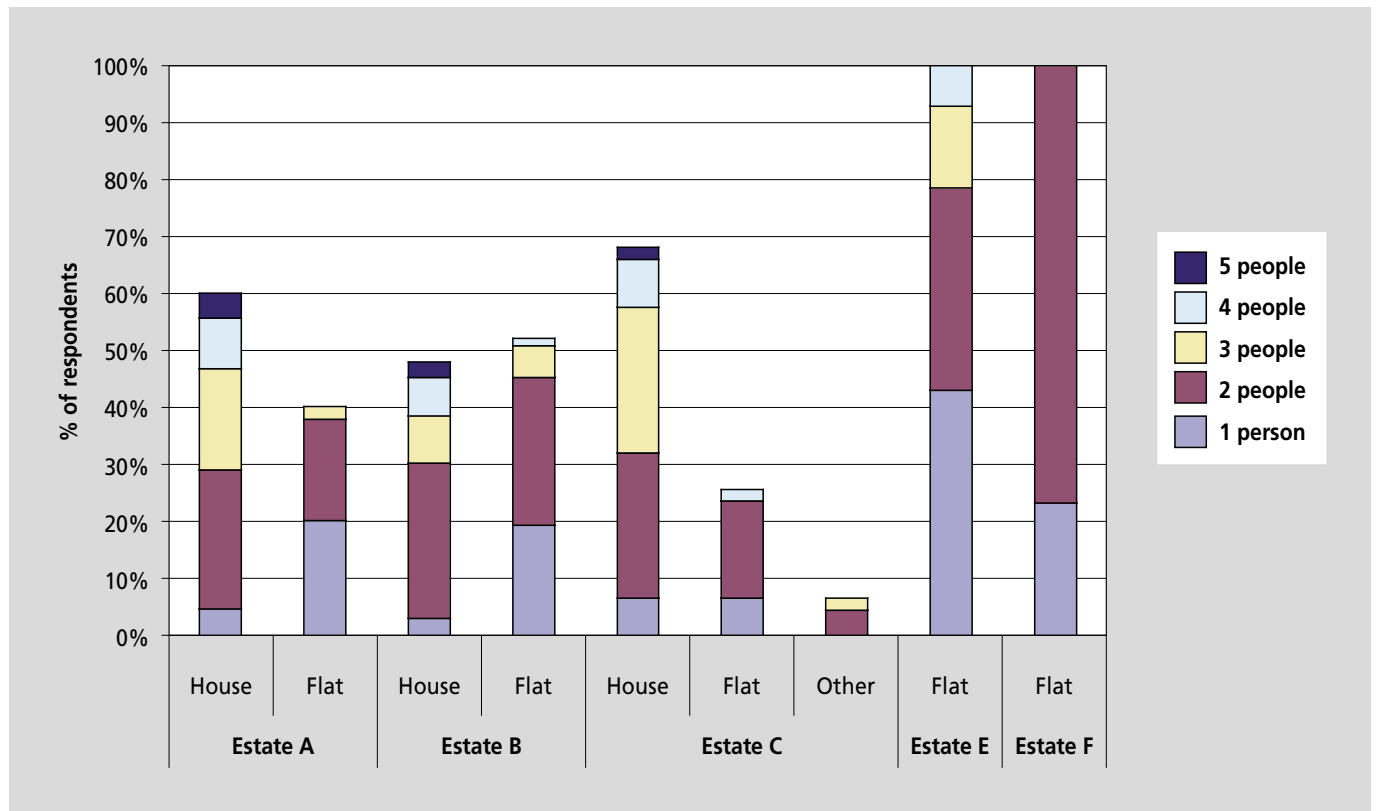


Figure 5.8: Households with children (by property type)



Household mobility

The survey results indicate that the case study estates play a significant role in the local housing market and that tenure is significant in determining population stability on the estates. In many cases households have high housing mobility: many of those in private rented accommodation, previously in private rented accommodation prior to their current residence and younger households have moved more than once in the last five years. Location also plays a significant role. Estates C and E are both 'edge of city centre' developments and both cater for households with high levels of household mobility (23 per cent and 36 per cent of respondents respectively indicating that they had moved three times or more in the last five years). Even on the larger estates resident turnover was high. For example on Estate B where the largest number of interviews were completed (75), it was a minority of households (41 per cent) that had moved only once in the last five years and 16 households (21 per cent) had moved four or more times in the last five years.

Across the estates, 61 per cent of respondents indicated that they are likely to move in the next two years. The pattern varies between the estates from 45 per cent of respondents on Estate C to 74 per cent on Estate F. The reasons for wanting to move also range from factors related to the size of property, mobility due to employment and, for those currently renting, the desire to buy their own property. Interestingly, 24 per cent of respondents indicated their desire to move to 'a better area'. This is potentially indicative of the position of the estates within a wider housing market and highlight how these estates satisfy immediate housing requirements but may not fulfil longer-term housing aspirations. Consistent with this, the largest group of households moving to private property in these estates, had moved from the private rented sector. There was one exception to this. In Estate A, the largest group moving to the estate in question had previously been owner occupiers buying with a mortgage, and the second largest group were those living at home with parents. Renting from a private landlord was the third most common. In the other four estates, renting from a private landlord was the most common element, and this was followed either by living at home with parents, or buying with a mortgage.

Referring to the owner occupiers only: 66 per cent had moved only once or twice in the last 5 years, and just over 50 per cent had previously lived within five miles of their current address. Among owner occupiers the most important reason for moving from their previous home was that they wanted to buy (30 per cent). The other major reasons were: 19 per cent moved for job related reasons; 15 per cent because they either wanted a larger or better house or flat, or a smaller or cheaper house or flat; 14 per cent moved for family reasons, (including divorce, separation, marriage or living

together); 6 per cent said they wanted to move to a better neighbourhood; and 5 per cent wanted to buy or wanted to own their home or live independently.

The role of the private rented sector and its impact on these estates should not be underestimated in relation to social mix and sustainable communities. The data that we have obtained shows that the occupiers of privately rented properties are the least likely to be the first occupiers of properties and may have moved more frequently than home owners. 67 per cent of private renters had moved to their current property in the last 12 months compared with 25 per cent of owner occupiers, suggesting that there is a higher turnover of population in these properties than in the owner occupied properties. In addition, renters are both younger households and indicate a greater likelihood to move again in the future. This suggests that this group have greater mobility and are considering using this. The data highlighted that private renters form a core of middle income households in the income profile of the estates. Because of their higher propensity to move it cannot be assumed that this group will mature in-situ and rather than see this group increase their incomes whilst living on the estates, there will be a constant churning of the middle income group. Overall, this begins to indicate that a high proportion of privately rented properties in an area may adversely affect the stability of the community and the extent to which the community builds strong internal and external networks.

Some of those moving to the private rented accommodation in these estates had previously been owner occupiers, and this suggests that the variety of tenure on these estates provides opportunities for people to pursue different kinds of careers. Some may have temporary or transitional arrangements, and not everyone is pursuing a conventional housing career with a first step on a ladder to home ownership.

Choices and attitudes

Respondents were asked about the importance of a number of different elements when they chose to live in the property. Tables 5.2 to 5.5 set out some of the key dimensions of choice related to these estates. In all cases the responses to these are ranked in terms of importance across the whole sample, adding together the different case study areas. They refer only to the responses from those living in private sector properties and we distinguish between the overall trend and the responses of home owners. Although there is variation in the relative importance attached to different elements in different estates, the broad picture holds true for most of these developments.

Respondents were asked about the relative importance of a number of factors when

choosing to live in this property. The figures in Table 5.3 relate to the sum of very important and fairly important and the pattern emerging, while it varies between individual estates, broadly holds true across all of them.

Table 5.3: Reasons ranked as very important or fairly important when choosing property

	All respondents	Home owners
Sample number	218	128
	(%)	(%)
The size of the property suited my needs	95	95
Number of bedrooms was suitable	94	95
Price or affordability	89	94
Having adequate car parking	85	89
Privacy levels suited my needs	81	82
The design of the property	74	82
The type of property	72	75
Availability of the housing in the area	67	64
The fashionable nature of the property	56	74
The age of the property – the fact that it was newly built	50	62
Having a garden	43	55
Being recommended by an estate agent	16	12

Size and price of property emerge as the most important factors for all respondents. Although they were asked to identify other factors, none of them referred to the mixed tenure nature of the development.

All of the respondents to the survey were asked about the importance of a series of factors when choosing to live in the area. Respondents were asked to rank these factors in terms of whether they were very important, fairly important, neither important nor unimportant, fairly unimportant or not important at all. The proportions saying that they were very important or fairly important are set out in Table 5.4 for the whole sample. Again there is variation between the different case study areas, especially where the comments relate to specific locations, proximity to the city centre or suburban centre.

Table 5.4: Reasons ranked as very important or fairly important when choosing where to live.

	All respondents	Home Owners
Sample number	218	128
	(%)	(%)
Living in a safe area	90	91
Living near good shopping facilities	80	80
Living near to your own or your partner's work	78	73
Living near good social and leisure facilities	72	71
Having a shorter commute to work	71	68
Living near good public transport links	71	73
Living near the city centre	66	64
Living in an area where there is a healthy environment	66	70
The area having a good reputation	63	59
Living somewhere quiet	61	65
Living near a suburban centre	54	53
Living near family and/or friends	54	54
Living in a new home	53	65
Staying in the area	42	47
Living in an area with a good mix of housing types and designs	37	37
Living somewhere with a village or community atmosphere	37	40
Living in an area which had a good mix of owned and rented properties	20	21
Living near a certain school	18	16
Living near your or your partner's place of worship	11	10

Home owners' views

The 128 home owners in the sample were presented with a series of propositions related to their decision to buy a property rather than rent it and asked to indicate their level of agreement with these. The proportions of home owners agreeing strongly with these propositions are set out in Table 5.5. Given the different circumstances and tenure origins of home owners, the emphasis upon investment factors emerges most strongly.

Table 5.5: Attitudes to buying (home owner respondents agreeing strongly)

Sample number	128
<i>Those strongly agreeing</i>	%
I see my home as an investment as well as somewhere to live	73
I dislike the idea of renting	60
I want to remain a home owner	40
I wanted to get on to the property ladder	38

Owner occupiers were asked how satisfied they were with their local area as a place to live. 32 per cent were very satisfied, 48 per cent were fairly satisfied, 11 per cent were either fairly or very dissatisfied. The main areas of concern identified as needing improving were crime, and vandalism (37 per cent). This is consistent with national surveys (see for example the *Survey of English Housing* (ODPM, 2004)) and indicates that these issues are as important to higher income groups in mixed areas as they are to lower income households in large public housing estates (Hall *et al.*, 2005 p.38). Overall, the majority of owner occupiers were either fairly or very satisfied (52 per cent), but there was a significant number who were very dissatisfied (19 per cent) or fairly dissatisfied (17 per cent). Just over half of home owners (52 per cent) thought the area had very mixed incomes, and 33 per cent some mix of incomes. The majority of owner occupiers thought that having householders with different incomes on an estate made no difference (53 per cent), while 24 per cent held a positive view of having a mix of incomes in the area. This compared with 20 per cent who had a negative view. The great majority (92 per cent) of owner occupiers said that they were aware that the estate is mixed tenure, and 76 per cent said that they were aware that it was mixed tenure at the time they bought the property.

One in four (25 per cent) of the owners were aware 'to a large extent' which homes were in which tenure, and 46 per cent 'to some extent' with 29 per cent 'not at all aware'. Overall, 38 per cent of owners felt that the tenure mix was either very good or fairly good, with 26 per cent thinking it was fairly bad or very bad. 27 per cent had a neutral view – that it was neither good nor bad. 16 per cent of the owners were definite that the tenure mix will impact on the value of their property when they sell, an additional 28 per cent felt that it would have an impact to some extent. 48 per cent felt that it would not have an impact.

Satisfaction

Table 5.6 sets out the response to a question '*how satisfied are you overall with your property?*' The responses to this question show an overwhelming level of satisfaction

with a very small minority of households expressing dissatisfaction. There is no significant difference between respondents in general and home owners.

Table 5.6: How satisfied are you overall with your property?

	All respondents	Home owners
Sample number	218	128
	(%)	(%)
Very satisfied	50	50
Fairly satisfied	37	39
Neither satisfied nor dissatisfied	6	7
Fairly dissatisfied	4	4
Very dissatisfied	3	1
Don't know	1	–

Respondents were also asked how satisfied they were with their local area as a place to live (Table 5.7). Levels of satisfaction were much higher here than over the management of the estate – again there was no significant difference between all respondents and home owners. However, there is little difference between those estates which have an element of social rented housing and those which have other forms of 'affordable housing' included or nearby in the neighbourhood

Table 5.7: How satisfied are you overall with your local area as a place to live?

	All respondents	Home owners
Sample number	218	128
	(%)	(%)
Very satisfied	34	32
Fairly satisfied	47	48
Neither satisfied nor dissatisfied	9	9
Fairly dissatisfied	6	5
Very dissatisfied	4	5
Don't know	1	–

Table 5.8 sets out responses to a question about how satisfied respondents were with the management of the estate, and this shows much higher levels of dissatisfaction than were evinced in relation to the property itself. The results of other questions suggest that this group of 'dissatisfied' residents are not clear about

the management arrangements for the estate. Very few residents were aware of the detail of management arrangements, and there was considerable confusion about service charges paid in respect of management. When asked whether the estate was managed by a specific management company, almost one in three were not sure, and some of the responses were incorrect.

Table 5.8: How satisfied are you overall with the management of the estate?

	All respondents	Home owners
Sample number	218	128
	(%)	(%)
Very satisfied	19	19
Fairly satisfied	37	33
Neither satisfied nor dissatisfied	12	11
Fairly dissatisfied	13	17
Very dissatisfied	14	19
Don't know	5	2

Product information

Information provided about estates is important in the sales process. Respondents were asked 'Looking back to when you were thinking of moving here, how would you rate the information you had about the estate?' 11 per cent (24) of respondents said that they felt this information was fairly poor or very poor and a further 30 per cent said they received no information. The respondents who said that the information they had received was fairly poor or very poor were asked why they said that, and an open ended question provided the opportunity to introduce any issues that were of concern to them. The reasons given related to a range of matters. Seven of the 24 responses referred to some aspect of social renting:

- *Not being told about problems with housing association tenants.*
- *Not being told about how much social housing there would be near my property.*
- *Was told affordable housing was for key workers, but found not to be the case.*
- *Told this street would be occupied by just owners, but this was not the case.*

Other matters referred to included car parking, facilities for children to play on the

street, issues about covenants on sold properties and information about the history and development of the estate. While it is important to note the prejudice directed towards affordable housing and social housing tenants in particular the numbers of households referring to this is small. Although this did not prevent these households from buying on these estates the role of information provided by estate and sales agents is brought into question.

Those who were most definite about the impact on property values tended to refer to the same issues: *'The behaviour of social renting neighbours'*, and *'the lack of care for the properties'*.

Attitudes to mix

The questionnaire was designed so that it would not prompt respondents to identify issues around mixed tenure estates until the end of the interview. There were open-ended questions that would enable respondents to refer to issues related to tenure mix, but the questionnaire itself did not refer directly to this until towards the end of the interview. For example, respondents were asked whether they were considering moving, and the show card listed factors that are commonly referred to in surveys of this kind. Respondents were invited to identify other reasons, and could at this point have referred to mixed tenure issues. Very few respondents referred directly to tenure, social or income mix as a reason for their wanting to move or their displeasure with the estate or neighbourhood. However, there were some implicit references to these factors in some of the responses.

Through the questionnaire we attempted to draw out attitudes to each of these factors.

Tenure mix

Respondents were asked about their opinion towards the tenure mix on their estate (Table 5.9). Overall, 46 per cent of respondents thought it was good or very good whilst a further 21 per cent were indifferent towards it. However, the results show that amongst home owners the enthusiasm for tenure mix is slightly lower and the opposition is slightly higher. If we look at the results by estate, enthusiasm amongst home owners for tenure mix is highest where there is no social renting and where differences between residents is minimised, particularly through the use of shared ownership and other 'affordable' housing.

Table 5.9: Attitudes to tenure mix on the estate

	All respondents	Home owners
Sample number	218	128
<i>What do you think of this tenure mix?</i>	(%)	(%)
Very good	11	7
Fairly good	35	31
Fairly bad	11	16
Very bad	6	9
Don't know /don't care/no opinion/ neither good nor bad	37	36

The majority of respondents (83 per cent) were aware that the estate was a mixed tenure estate (92 per cent of the owner occupiers), and 74 per cent said that they were aware that the estate was mixed tenure when they bought or moved into the property (76 per cent of owner occupiers). Only 23 per cent said they were not aware of this at the time of their purchase (29 per cent of owner occupiers). Clearly the mixed tenure nature of the estate did not deter people from moving in or from buying the property. When asked to what extent they were aware which homes were in which tenure, 38 per cent said that they were not at all aware, and 42 per cent that they were aware to some extent, with a minority (20 per cent) saying they were aware to a large extent. This corresponds with the 25 per cent of the owners who were aware to a large extent of which homes were in which tenure (46 per cent were aware to some extent and 29 per cent not at all aware). This varies considerably from place to place. The awareness was greatest in Estate C.

Residents who said they were able to some extent to identify tenure status referred to a wider range of factors, and were less preoccupied with behaviour. They referred to characteristics of the property, the colours of the front doors, the style of the property, 'For Sale' signs and 'To Let' signs. Reference was also made to word of mouth information and information obtained from housing associations and developers. This group were more tentative about their ability to identify tenure, and it is also apparent that in some cases they were incorrect. The assumption that all the flats in estates are council properties does not hold true, and respondents referring to this as an indicator, showed that they misconstrued the situation.

Respondents were asked to elaborate on the factors that enabled them to identify different tenures, or which they felt made it difficult to do so. Among those who said they were strongly aware of which homes were owned, privately rented or socially rented, the factors most commonly referred to related to the maintenance of houses and properties, or the state of gardens. The rented properties were identified as having a poorer maintenance of the property and the garden. But the most

important factors referred to the behaviour or appearance of residents: noise, more noise from social/renting tenants, swearing/foul language, unsocial behaviour of children, the behaviour of the tenants because the kids are out in the street/hanging round the houses all the time, vandalism, litter/rubbish/dustbins, burnt out vehicles, the wrecks they drive, stuff being thrown out of windows.

It is difficult to interpret these responses. Some of them suggest that there is an assumption that certain types of behaviour indicate a certain tenure status. We know for example from one case study that the assumption that drug dealing had been associated with social rented tenants had proved incorrect, and that it was a private tenant who was involved in a case that incurred police action; and it may be that some of the remarks by some residents are simple statements of prejudice. If there were no tenants on the estates, another label would be attached to those whose behaviour was disruptive or disturbing. The fact that the label 'tenant' is attached does not mean that this is accurate and much of the behaviour involved takes place across tenure boundaries.

It is striking that those who say that they could not tell the difference between tenure at all, sometimes explained this in the same terms as those who said they could identify differences. *'All properties are kept in good condition'*, and *'The properties are no different/look the same'*, and positive statements about the area and residents.

Finally, home owners were asked whether they thought the tenure mix would impact on the value of their property when they come to sell. 16 per cent of the owners were definite that the tenure mix will impact on the value of their property when they sell, and an additional 28 per cent felt that it would have some impact. 48 per cent felt that it would not have an impact. Almost one in two responded no – that it would make no difference to the value of their property, and a small group were more cautious – they didn't know or it depended on other factors. Their reasons for this view tended to focus either on the mix providing housing opportunities for a range of households to access housing or because a mix is seen to enhance the local community. Overall, an absence of negative experiences underpins these beliefs. However, another half expressed the view that it would either definitely or to some extent, have an impact on prices when it came to sell. The reasoning behind this was based either on experience or, more often, different lifestyles and anticipated anti-social behaviour of renters, predominantly social rented tenants, on the estate.

Those who had a more cautious view felt that it *'... might impact, would depend'* and referred to specific factors including factors such as:

- *'If you had a bad family living nearby'.*
- *'... depends upon standards/attitudes of person wanting to move in'.*

Whilst tenure mix may be seen as problematic by some respondents, on the whole income mix is accepted and welcomed. 52 per cent of home owners thought the area had very mixed incomes, and 33 per cent some mix of incomes. The majority of owner occupiers thought that having householders with different incomes on an estate made no difference (53 per cent), 24 per cent had a positive view of having an income mix in the area compared with 20 per cent who had a negative view.

Income mix

To explore the issue of income mix we asked respondents if they were aware of the level of income mix on the estates and their attitude towards this.

Overall, a majority of respondents described their estate as having a mix of incomes. The degree of mix described is dependent upon the estate. Earlier in this chapter we described the type of income mix on the estates. Residents' perceptions are similar to the statistical composition on the estates (Table 5.10). Furthermore where the differences between the types of households on the estates are least it is more likely that residents perceive other residents as similar.

Table 5.10: Mix of incomes (%)

	Estate A	Estate B	Estate C	Estate E	Estate F
Type of income mix	Narrow	Narrow	Broad	Broad	Broad
Sample number	45	75	47	14	39
	(%)	(%)	(%)	(%)	(%)
Very mixed	64	61	28	43	13
Some mix	24	20	60	36	51
Mostly the same	4	1	6	14	21
Don't know	7	17	6	7	15

Table 5.11 sets out responses to a question asked at the end of the questionnaire about attitudes to having households with different incomes on an estate. The largest group of responses were neutral: people felt it made no difference. There was a group who had negative views (less than one in five) and a larger group with positive views. Amongst home owners there was a slightly increased negativity towards income mix. Again when considered within the context of each estate, those areas where there is a greater distinction between tenures with the addition of social rented housing and a broader income mix, the attitude towards income mix is less positive.

Table 5.11: Attitudes to income mix

	All respondents	Home owners
Sample number	218	128
<i>Do you think having households with different incomes on an estate is a good or bad thing in terms of people getting on together?</i>	%	%
Very good	6	5
Fairly good	23	19
Fairly bad	10	12
Very bad	5	8
Don't know /don't care/no opinion/neither good nor bad	56	56

Conclusions

The results of this survey highlight the complex nature of newly built mixed tenure housing estates in terms of their tenure structure, their role in the local housing market, the characteristics of households in the 'private' housing on them and the dynamics this creates in terms of behaviour, aspirations and wider attitudes. The tenure mix achieved on these estates is different from that anticipated in their planning especially because of the presence of higher than anticipated levels of private renting.

In itself the presence of private renting is not problematic. Yet the dynamics this creates is a potential problem in the medium to long-term stability of the estates. Private renters tend to be younger and to have a higher level of residential mobility which they have exercised in their immediate previous housing history. The consequence of a significant level of private renting on new estates has been high turnover and in the future there is the potential both for a regularly churning population and for residents who are less committed to the neighbourhood's future. This aspect requires regular monitoring and high quality management if it is not to become highly problematised.

Income mix is created in part through planned tenure mix on these estates (and the inclusion of a significant level of social renting is critical if this is to be achieved) but is also contributed to by accidental diversification of tenure which is again the result of private renting. Without private renting on these estates, income mix would be more polarised between higher income owners and lower income social renters. Only in those estates where there is no social renting but other forms of 'affordable' housing is income mix narrower.

The estates included in this study start off from a strong position. There has been confidence expressed by a variety of owners, social landlords, buy to let landlords, and owner occupiers in purchasing properties on new estates. The levels of satisfaction with property are high. The estates are new and well designed and have considerable advantages. There is nothing in the evidence from respondents to suggest that the estates cannot be made to work, but it is apparent that there are the same anxieties in these estates, as exist in other parts of cities and towns: about how estates will mature and change, and about social differences, which people can begin to see as threats to their enjoyment of life and the value of their properties.

The survey data establishes a number of unambiguous indicators:

- A small number of respondents expressed strong prejudices against fellow residents who may be from other tenures. Although this is a minority of residents it nevertheless identifies tenure mix as a potential source of problems.
- It highlights the entrenched nature of tenure prejudice and its use in explaining problems. It is used as a convenient way of labelling some concerns about differences in behaviour and differences in the maintenance and condition of property that may not actually be associated with ownership and tenure. Tenure status can be used as a convenient term to reflect concerns and prejudices about social difference.
- Finally, because of the very high proportion of privately rented properties on these estates, it seems extremely unlikely that there is the possibility of distinguishing between three different tenures. A dual categorisation of private and public, rented and owned, or affluent and less affluent, fits much better with people's responses, but this almost certainly means that some private properties are being assumed to be social rented, some rented properties are being categorised as owned and some behaviour which is not related to particular tenures, is inaccurately linked with tenure.

The nature of the responses from residents emphasises that it is the importance of continuing successful management of the neighbourhood which will make a difference rather than the tenure mix per se. It is the basis of whether the estate proves to work well and to provide an attractive place to live. If it does, then concerns about tenure mix will recede. If it doesn't, tenure mix is a convenient scapegoat. Increasingly, good quality estate management is the key to this success.

The respondents' references to issues such as fear of crime, anti-social behaviour, litter and estate appearance are not unique to these types of estate. In part they reflect wider societal trends but there are elements which require careful consideration within the context of newly built, mixed tenure estates. In particular they highlight the need to focus upon the activities and behaviour of residents

and the management of the fabric estates, as well as on the tenure structure. Respondents in the different estates included in this study reflected slightly differing opinions which is explained in part by their specific context and details. However, it is more realistic to conclude that the attitudes and reactions of residents, irrespective of what tenure they are in, is not explained simply by fixed elements such as the tenure structure, physical design and layout of the estate alone, but is also strongly influenced by the behaviour and activities on the estate.

Behaviour that would lead people to feel unhappy in a particular neighbourhood could arise, irrespective of the tenure mix. The key is less about the investment or development formula, and more about the management and maintenance formula. If properties and gardens are well maintained, and the appearance of the estate remains good quality, and if the management of problems on the estate means that behaviour and activities that would raise anxieties amongst residents is contained and managed effectively, then these mixed tenure estates are likely to work well. In this scenario, the respondents who are suspending their judgement or have a more positive view will increase in number, and those who are anxious or prejudiced are likely to decline in number.

The determination of what is the best tenure mix is imperfect, and, with the inability to control the level of investment by private landlords, it is impossible in the present environment to engineer a precise tenure structure. In this situation, there should be concern to maximise the quality of design and layout and to start from the strongest base position, but the emphasis will shift towards estate management and maintenance. It may be best to assume that all estates will have tenure mix, but none of them will have the right tenure mix. What should be achievable is the right management and maintenance for the estate whatever the tenure mix is, but this shifts the emphasis away from a formula related to the design and development of the estate, and more towards what happens next. If the estate is well managed, and if problems do not emerge, then the attribution of blame for problems will recede. If problems become more manifest, then the tendency to associate these with some category – social tenants is a convenient one – will continue.

Households buy properties in these estates for a variety of reasons, but are highly satisfied with what they purchase. They are aware of advantages and disadvantages just as they would be if they bought a property anywhere else, and they make judgements about the balance of advantage associated with this. The judgements about the impact of mixed tenure on the estate, the liveability of the estate, or the saleability of properties are not seen to be overwhelmingly important. They do not deter people from purchasing, nor do they lead them to be strongly antagonistic to the notion of mixed tenure estates, nor indeed do the majority of households consider that there is any significant or negative impact likely to emerge.

Some of the issues raised do not derive from the mixed tenure nature of the estate itself but rather from other characteristics – the types of property, the location of the estate, and the wider housing market. Some attitudes reflect the particular needs of household and the stage in their housing career. They reflect calculations about travel to work as well as about housing situation. Different mixed tenure developments have different attributes related to their location, their design and other factors. For the majority of residents in private sector properties, the mixed tenure nature of the development is not of critical importance. Some of them have negative views about this but the negative views are not sufficient to dominate their decisions. There may be households which considered buying on these developments, but did not buy or move to these estates because they disliked the mixed tenure nature. But the reality is that in very few places can residents be certain that there will not be a mixture of tenures.

None of these observations deny the significance of tenure mix for residents and for household decisions about purchase and movement to a particular estate. However, they do suggest that tenure mix is only one element in a package and is not even the most important element. The pattern of responses to the survey suggest that if attention is only given to the tenure mix dimension there is no certainty that levels of satisfaction or the success of these neighbourhoods would improve. Equally, if attention was given to other elements in the package, this may outweigh any concerns related to tenure mix. Tenure mix is not of overriding or overwhelming importance and attitudes to moving to an estate or to the saleability of properties on an estate will not hinge upon tenure mix.

Chapter Six

The impact of mixed tenure on house prices

Some of the questions raised about the capacity to deliver mixed tenure housing developments have been based on a concern about saleability and price. The assumption has been made that property values are adversely affected if housing for sale is in mixed tenure areas, particularly where social housing is present. In this chapter we explore the impact of mixed tenure housing developments on property prices in three of the case study estates.

House price data

The house price data used for this analysis is provided by the Land Registry and represents the actual sale prices of properties. The sales information relates to the period from the final quarter 2003 to the final quarter 2004 inclusively, and thus covers the period in which the three estates under analysis were finally completed and captures all open market sales made during the period.

In the analysis we distinguish between the existing second hand market (the resale of existing properties), and the new market (the first sale of new build properties). The analysis presents the house prices at five spatial scales:

- **Specific estate level:** this comprises all new sales falling within a delineated estate area. Only new sales were selected to ensure that only the cohort of the emerging market was represented.
- **Immediate area:** an area not including the estate itself but all property sales within a 500 metre radius. At this level only sales of existing properties are represented.
- **500 metre to 1 kilometre buffer:** both existing and new sales are included. In the majority of cases any new sales identified at this distance away from the case study estates can be assumed to be on a different development.
- **1 kilometre to 2 kilometre buffer:** as with the 500 metre to 1 kilometre buffer.
- **Housing market area:** this represents a wider geography capturing a more holistic housing market. The geographies comprise the following in each case:
 - **Ipswich:** all sales for Ipswich and Suffolk coastal local authorities. The estate site is very close to the border between these two and both sets of transactions were included as an indicative wider market.

- **Southampton:** all sales for Eastleigh and Southampton local authorities, given the proximity of the Southampton, and potential interactions, this data was included into the analysis.
- **Greater Manchester:** all sales for the area.

In all cases both existing and new build sales are included. However, the variance in the type and characteristic of properties included means that the scope for like-for-like comparison is reduced.

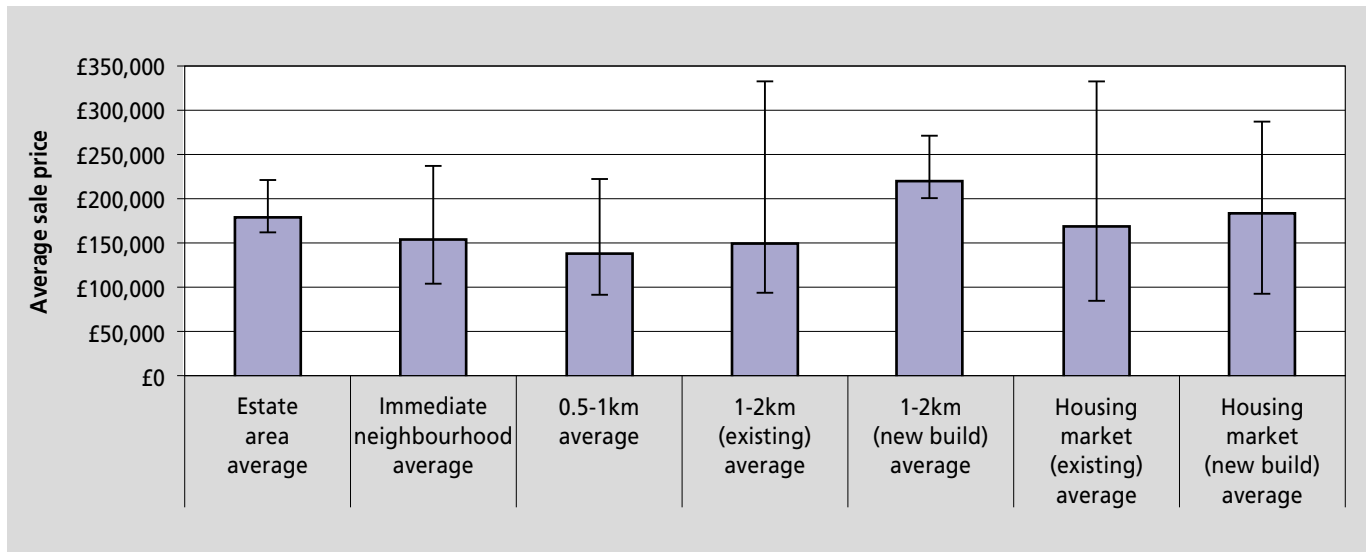
In all instances the average price for each dwelling type is presented. Because the average price can be skewed by a small number of exceptionally priced properties, the inter-quintile range is also provided to indicate the upper and lower limits of each market and the variation in market prices in each instance.

The overall market average presented in each of the graphs is only calculated using flats, semi detached and terraced dwellings due to the nature of variation in the detached properties.

It is important to highlight one cautionary note regarding the data. The Land Registry data records the actual sales price, not the value of the property. This means that anything sold under shared ownership, or similar programmes, is recorded as the percentage of property purchased. In other words, if a property is worth £100,000, but is sold as 50 per cent shared ownership the Land Registry records the sales value as £50,000. Unfortunately the data doesn't flag if the property was sold under shared ownership, so there is no direct way of telling if the discount was due to the programme, or for any other reason. In addition, this data does not provide a detailed analysis of property *composition* (i.e. *number of bedrooms*), so without specialist local knowledge all instances of valuation have to be assumed equal. To these ends, the Land Registry sales data has been used as the best available proxy to indicate values of properties.

Ipswich

In the Ipswich housing market, the average sale price of a property in the estate area is just over £9,000 more than in Ipswich's existing market and yet is some £5,000 less than in other instances of new build markets (Figure 6.1). However, the inter-quintile ranges indicate that the estate sits somewhere in the middle of both markets with upper and lower limits somewhere between those in the wider market. This suggests that similar properties were sold on the estate during the period. The large inter-quintile range found in the existing market between 1 and 2 kilometres from the estate indicates diversity in both property and market types, where some properties are considerably cheaper than the new build properties.

Figure 6.1: House prices in Ipswich (average and range)

Source: HM Land Registry.

Table 6.1: House prices in Ipswich

	Estate area average	Immediate neighbourhood average	0.5-1Km average	1-2Km (existing) average	1-2Km (new build) average	Housing market (existing) average	Housing market (new build) average
Detached	£203,667	£201,069	£186,818	£230,427	£268,022	£264,431	£236,612
Flat	£108,667	£103,875	£95,749	£86,333		£104,987	£146,527
Semi	£190,500	£157,610	£122,863	£130,595	£195,946	£143,113	£166,581
Terrace	£126,667	£143,999	£111,333	£115,721	£210,756	£123,129	£179,637
Average Price	£179,125	£153,545	£137,979	£149,137	£221,518	£169,171	£184,285

Source: HM Land Registry.

Average prices for detached properties across all areas are relatively comparable, although there is a closer relationship between the prices achieved in the estate and its immediate neighbourhood than between the estate and new build elsewhere in Ipswich (Table 6.1). Flats were more expensive in the estate than in the surrounding area, and had a considerably greater inter-quintile range. This suggests that whilst the vast majority of flatted properties provided on the estate were comparable in size with those in the neighbouring areas there may have been some provision of more distinctive and expensive units. However, in relation to the wider housing market values for new build flatted accommodation the average prices achieved on the estate were some £40,000 less. This could suggest either the provision of larger (more bedrooms, etc.) properties elsewhere in Ipswich, or may have something to do with non-built form factors.

The market for semi detached properties appears to be strong in the estate area, and comparable to other new build markets in Ipswich. The values achieved are between £30,000 and £70,000 more than achieved in the surrounding markets.

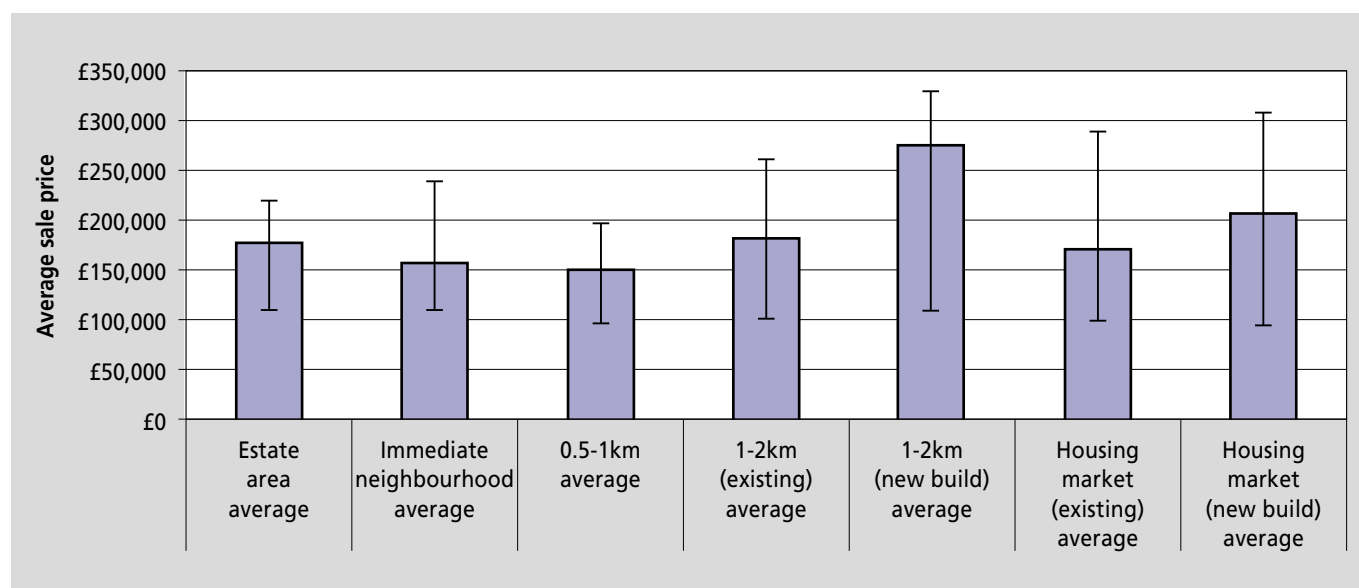
Terraced properties on the estate were comparable to the bottom quintile prices found in the immediate surrounding area, and were considerably less than those found in other new build markets in Ipswich. It is possible that this measure reflects a greater element of existing tenure mix. What is certain is that these properties were all purchased for a similar price across the market.

Overall, analysis of the Ipswich case shows that properties on the estate compete favourably with similar properties in the immediate vicinity. However, within the wider market, the estate is located at the lower-end to mid-range section of the market. It is likely that other contributory factors such as location, property size and neighbourhood type will have a significant factor in the wider market.

Eastleigh (Southampton)

On the whole, this estate is comparable to almost all of the other markets in the area, aside from new-build in the 1 to 2 kilometre buffer area which returned an average sale price some £100,000 in excess of those in the estate (Figure 6.2). Interestingly, the lower quintile values in the more expensive market are comparable to those found in the estate under analysis. This could suggest that the higher values achieved are probably more to do with the form of property on offer, rather than any other factor.

Figure 6.2: House prices in Eastleigh (average and range)



Source: HM Land Registry.

Table 6.2: House prices in Eastleigh

	Estate area average	Immediate neighbourhood average	0.5-1Km average	1-2Km (existing) average	1-2Km (new build) average	Housing market (existing) average	Housing market (new build) average
Detached	£212,000	£192,833	£232,167	£243,599	£362,750	£260,749	£338,910
Flat	£154,858	£121,821	£103,304	£114,938	£120,468	£121,294	£177,716
Semi	£195,644	£179,217	£168,017	£185,392	£231,700	£175,778	£239,052
Terrace	£204,288	£161,601	£149,950	£158,146		£149,203	£231,596
Average price	£175,698	£157,681	£149,172	£182,176	£277,256	£170,968	£207,132

Source: HM Land Registry.

The large variance in market average prices appears to be driven by the detached properties component (Table 6.2). Flats, on average, were sold for some £25,000 more than the values achieved in all of the other market components, aside from in the wider new build market. This, in all probability, reflects the market for new-build flats in Southampton city centre. The lower quintile price achieved for flats in the estate is comparable with the average price achieved elsewhere suggesting that there could be some other intrinsic factor driving the sales price in the estate area. There is little variation in semi detached property prices, although the average price achieved on the estate is some £30,000 less than other new build markets in the wider area. Terraced properties in the estate are noticeably higher in value than all other market forms, although there is a small inter-quintile range. The very low value returned in the wider housing market's lower quintile range may indicate that there was greater provision of affordable housing elsewhere in the wider market.

Overall, the analysis in Eastleigh shows that there is a wide variation in house prices. The estate sits in the middle to lower end of the wider housing market, but is comparable within its immediate vicinity.

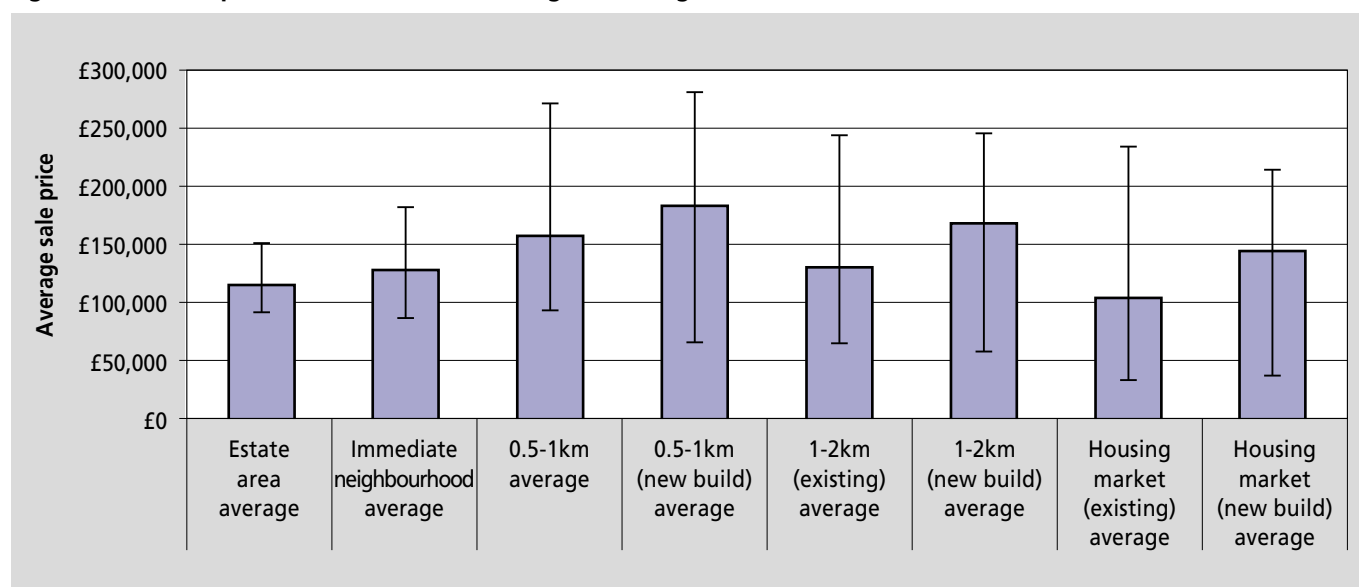
Manchester

Unlike the two other estates, which were brownfield developments on the edge of major urban areas, the Manchester estate is sited within a distinctive urban context. The diversity of this market is exemplified by the presence of both a booming city centre market for flats and one of the government's HMR Low Demand Pathfinder areas within very close proximity to the estate.⁵ These factors should be kept in mind when considering the range of house price sales.

⁵ The Manchester and Salford HMR Pathfinder.

The estate compares well with its immediate area, both in terms of average price and range. Its prices are slightly higher than the existing market average for the whole of Manchester, but as the inter-quintile range illustrates this contains a wide dispersion of values (Figure 6.3). One reason for the notably lower values in the other new-build markets may be related to a wider uptake/provision of shared ownership.

Figure 6.3: House prices in Manchester (average and range)



Source: HM Land Registry.

Table 6.3: House prices in Manchester

	Estate area average	Immediate neighbourhood average	0.5-1Km (existing) average	0.5-1Km (new build) average	1-2Km (existing) average	1-2Km (new build) average	Housing market (existing) average	Housing market (new build) average
Detached	£148,950	£161,907	£295,695		£234,930		£230,089	£204,641
Flat	£110,719	£125,834	£165,375	£188,206	£142,085	£169,041	£116,702	£136,544
Semi	£149,973	£125,084	£160,078	£107,700	£160,782		£116,434	£120,334
Terrace	£130,153	£125,311	£122,178	£129,749	£92,950		£69,558	£133,488
Average price	£115,571	£128,634	£158,268	£184,815	£131,665	£169,041	£106,239	£145,880

Source: HM Land Registry.

During the period sales on the estate were dominated by flatted and terraced properties. Only three detached properties and a relatively small number of semi detached houses were sold on the estate in the period. Given their comparable prices, and also the relatively low prices achieved, it may be suggested that these represent some form of low cost housing option (Table 6.3).

The flats on the estate are noticeably cheaper than all other new build flats across all spatial levels. There is a significant difference between the prices for flats within this area and its immediate market area. The established city living market may in part be driving this trend and these lower prices may pick up in later sales. It is noticeable that new build flats in the estate area have comparable prices with the wider Manchester housing market.

A similar situation exists for terraced properties. Indeed, on average, these were more expensive than all other forms of terraced property in the wider market. The large inter-quintile range found in the terraced market reflects how the low values in the HMR Pathfinder area drags the rest of the market down. The comparable lower-quintile range in the global new build market may indicate that affordable properties are being developed elsewhere.

Overall, the Manchester estate illustrates narrow variation in the local market. This is largely the result of similar products being available in this market. Furthermore, the new development is comparable in value with much of the existing property in the wider housing market. Locational factors and the legacy of the area's reputation may be affecting the values achieved in comparison to the wider housing market areas but these variations cannot be attributed to tenure mix alone.

Conclusions

The overall picture to emerge from this analysis does not support the view that tenure mix reduces property values. There is little difference in sales prices between the case study estates and the immediate housing market. It is safe to assume that locational factors at this level remain similar and variation in property value is more likely to arise from factors specific to the built property form. The limited variation that emerges suggests that within these tightly defined markets, overall tenure mix has no significant impact on values. This is consistent with the views expressed by developers in Chapter Three.

Variations in property prices become more noticeable within wider definitions of the housing market. At the wider spatial scale properties differ in respect of design, layout and age as well as locational factors. All three areas examined here have been developed on brownfield sites (although with varying relationships to surrounding neighbourhood forms). In the case of Manchester the stigmatisation of the neighbourhood has been well documented. Despite some attractions, such as ease of access to city centres, the sites also have their detractions. Property prices are affected by a package of factors and the fact that the developments happen to be next to a railway line or have access to good schooling may have as significant a role in determining values as the mix of tenure.

Chapter Seven

Conclusions and policy implications

This report has indicated the nature of the policy debate surrounding mixed tenure housing developments in the UK in recent years. It has also presented new evidence about the attitudes of developers, residents and other stakeholders in mixed tenure development. The developers who have been involved in this research fall into the category of enthusiastic, willing, or reluctant mixed tenure developers rather than 'refusers'.

Our conclusion from the evidence of this research is that there is no over-riding problem in developing mixed tenure estates and that the concern about the attitude of developers or the impact of tenure mix on saleability or property values is not the central issue in this debate. Rather, the conclusions we would draw from this is that the mixed tenure solution that is being generally referred to is insufficiently specified and relies upon blunt tools to deliver it. The assumption is that mixing tenure creates social mix and that as a result these developments are less likely to be areas with high concentrations of deprivation, high rates of turnover of population and the other characteristics of estates with predominantly social rented housing. Mixing tenure is only one tool which can be employed in a range of measures to promote social mix and it is a blunt tool. The tenure mix that emerges on estates does not match the policy intentions which are blind to private renting. The social mix that emerges is not directly attributable to the tenure mix, but rather to a combination of factors that determine the role and position of the estate in the local and sub regional housing market. These factors include tenure, dwelling type and dwelling size, but also include location and comparative advantage related to the rest of the market. The same estate design formula parachuted in to different market contexts will produce different outcomes and dynamics. As seen elsewhere, meaningful social interaction is grown organically rather than planned and even this is insufficient to prevent concentrations of poverty and deprivation. Nevertheless, as part of a package of measures, mixed tenure developments may contribute to addressing social exclusion and disadvantage and to building new sustainable and balanced communities.

The starting proposition that tenure mix will create a particular kind of income or social mix is flawed. It is based on the assumption that households in particular tenures and especially in the owner-occupied sector have a narrower range of incomes than is the case. It consequently assumes that mixing tenures will achieve income mix; and the policy agenda assumes that quotas for affordable housing will result in a particular tenure mix – and therefore a particular income mix. All of this

is too mechanistic, takes too little account of features of new developments other than tenure that determine who lives in an estate and takes too little account of how the market works in practice and of the different roles that neighbourhoods play in the market. The attempts at social engineering through tenure mix engineering are misguided and take insufficient account of how neighbourhoods fit into the market, and how they change and mature over time. Because new neighbourhoods will largely recruit from a pool of potential movers – often younger and more affluent households – the degree of mix at the outset may be limited (although the role of social renting is important) but this may change as the estate matures. All of this suggests that factors other than tenure should feature much more strongly in policy prescriptions for new developments that are to become successful mixed neighbourhoods.

This research has been concerned with the attitudes of developers and purchasers and their experience of newly built mixed tenure developments. If this form of development is to succeed it is essential that the views of both of these groups are understood and that the research questions outlined in Chapter Two are considered. One of the main concerns expressed about mixed tenure developments has been a concern that mixing tenures has a negative impact on property values. From the analysis we have undertaken here there is no evidence to suggest that mixed tenure alone has a negative impact on property values. Rather, property values are the result of a package of factors. Developers regard mixed tenure as the norm in urban areas because of planning policy. They effectively manage the risk associated with mixed tenure development including the risk of lower property values in a number of ways. Primarily, they manage the risk through a combination of the integration of tenures, identifying a target market, ensuring that there is sufficient quality in the overall design of the development and in ongoing estate management and maintenance.

Purchasers base their judgement of the estates on a number of factors. Location of these estates is as important as their surroundings. However, over-riding most factors is the impact of local housing market conditions. In areas of high demand where supply is constrained, purchasers have limited choice of housing and will accept a choice from what is on offer. Within this choice it is unlikely that there will be opportunities where there is no tenure mix and purchasers appear to be aware of this.

The impact of private renting

One of the most important findings of this research has been the illustration of the growing scale of private renting on these estates. Contemporary debate has been blind to the uneven growth and impact of the private rented sector. In some

new build schemes the developers, the local authority and housing associations involved have reached agreement to limit bulk purchases of property in an attempt to limit the impact of private renting. In many cases, however, it is individual and small scale purchase that generates the growth in private renting. Of particular importance has been the development of 'buy to let' mortgage schemes which have facilitated individual investment in property for rent.

The development of mixed tenure housing neighbourhoods and the enthusiasm for policies which set down a requirement for a proportion of new development to be of affordable housing has coincided with the expansion of buy to let. Whereas at one time these kinds of mixed tenure strategies could have been expected to produce estates that consisted of social rented housing alongside owner-occupied housing that is no longer the case. A very substantial part of the development may be bought by investors, in some cases by larger companies, and in other cases by single investors. The outcomes of the policies are therefore quite different than had been intended or anticipated when the policies were devised. If the prediction was that between 25 per cent and 50 per cent of the properties which were sold on the open market would actually emerge as being privately rented, would the template for these estates have been changed?

In the short term, schemes such as buy to let can have a positive impact on the estate. Buy to let and other investment by potential landlords underpins sales for the developer and ensures that there is initial demand for the scheme. However, in the medium to long term the impact on sustainability is unclear. Issues such as the lack of management by absentee landlords and their agents, a high level of empty property or high turnover of residents due to the mobility of private tenants and the possibility of large scale sales if there is a housing market downturn, may all have a negative impact on the estate as a whole. It may be that demand from buy to let investors and the high density apartment development that enables developers to meet both planning requirements and achieve profit margins are driving development of properties for which there is less demand from households to live in – most notably of one and two-bedroom apartment developments. At the opposite end is the use of these properties for housing homeless households without the assurance of adequate support and management of tenancies.

Some of the evidence about buy to let landlords suggests that they are unlikely to adopt high standards of professional property management and in some cases are more concerned with capital value growth than rental income returns (Rhodes and Bevan, 2003). Private landlords as well as their tenants may have different motivations and interests than other landlords and residents. They may be less concerned with the estate as an attractive place to live and pay less attention to property management or the behaviour of their tenants. It may be the private rented

sector rather than the social rented sector that is the threat to the sustainability of these estates.

There needs to be a more direct engagement with the management of the private rented sector, and the impact of a large amount of privately rented housing on new estates. Private landlords along with other owners, should be required to enter into long-term agreements related to standards of management and maintenance of property, and these compacts can form part of a wider neighbourhood management arrangement. Formal agreements are required to ensure high quality estate management. Estate agreements provide a basis for these and should apply to residents and property owners in all tenures. In particular there is a need to incorporate private landlords within this to insure against potential problems of absentee landlordism which may undermine the sustainability of estates.

The scope and outcome of tenure mix

As already highlighted, mixed tenure policies are premised on a notion of social renting alongside 'market' housing with the assumption that this market housing is for owner occupation. In some established urban neighbourhoods the picture is more complicated with the presence of private renting. The overall significance of tenure mix needs to be treated with considerable caution.

Single tenure estates are not necessarily lacking in social mix and are not necessarily unattractive places to live. Conversely, mixed tenure areas can be areas that are in considerable decline where tenure transfers are associated with lack of demand from owner occupiers. Tenure mix takes on many forms. We should not equate tenure mix with home ownership and social renting: it exists where there is privately rented housing alongside other tenures. The housing market these areas caters for can characterise them more than tenure alone, for example the student market, the young professional market and the residualised market. Furthermore, neighbourhoods mature and change and the determinants of the pattern of change and the attractiveness of neighbourhoods are not related simply to tenure. In particular they relate to the quality of design and built environment, the size, condition and quality of housing, the nature of local facilities and the management safety and security of the neighbourhood as a whole.

Tenure mix alone is insufficient to deliver balanced and sustainable communities. The tools available cannot provide the quality of development required and their implementation leaves too many uncertainties for developers to accommodate them within their financial planning. This research demonstrates that developers are willing to build mixed tenure schemes and that households are willing to purchase properties on them. However, the current operation of the planning system at

the local level does not assist the developer to deliver a high quality product. The present system encourages a trade-off between affordable housing units and housing densities which often results in an imbalance between larger social rented family houses and smaller apartments designed for sale. Where developers are selected as the lead developer on larger schemes there is greater certainty as a result of increased master planning. Yet for ad-hoc and smaller developments, tenure mix is often dependent upon complex negotiations at the planning stage. As a result developers lack certainty in the costings of developments and their viability can be undermined. The new planning obligations outlined in the Planning and Compulsory Purchase Act 2004 could provide the framework within which a wider range of issues related to the sustainability of communities can be referred to in negotiations with housing associations and developers. This will be particularly important if, for example, there is a desire to introduce more variety of sizes and types of property in estates and this requires some adjustment of other expectations if developers are to deliver.

If the ambitions of a sustainable communities' policy are to achieve social interaction within neighbourhoods more is needed than income, social or tenure mix policies. Social interaction may be affected by these policies but other ingredients related to shops, doctors, schools and other social facilities and services as well as wider issues related to employment and affluence and day-to-day interaction through governance and other structures affect how neighbourhoods work. Social interaction is a key to sustainable communities, but is difficult to measure. It presents more of a challenge for policy makers than tenure mix but the challenge has to be faced to effectively foster sustainable communities.

Factors influencing successful developments

A number of elements were identified both by developers and purchasers as important for successful new build mixed tenure developments.

Integration

Although we have highlighted that the integration of tenure is not significant for purchasers, it is clear that developers would like to adopt a more integrated approach to the layout of estates. Where integration takes place it is more often a product of accident rather than design. Attempts to further integrate tenures is sometimes hindered by the housing associations involved who prefer clustered developments for reasons of housing management efficiency. Whilst we found no evidence that integration hinders sales and property values, the developers suggest that a distinction through layout and design between tenures can have a negative impact on sales.

Design

Among the most important elements for the sustainability of estates are their design qualities. The design of an estate is one of its lasting advertisements for a developer. Furthermore, design plays an important role in exacerbating or reducing noticeable tenure differences. Two fundamental conclusions can be drawn from the evidence in this study. Firstly, the quality of design is important in both attracting purchasers and creating a longer term advertisement for the developer. This point was highlighted by the Urban Task Force. It seems clear from the study here that good quality design does not need to be high cost design but that consideration must be given to the overall model of housing used and to the quality and type of materials used in its construction. Secondly, whatever designs are employed there needs to be consistency between tenures. Those estates which work better have attempted to minimise obvious differences in the design between tenures. This has involved using similar elevations and in some cases providing similar external fittings to the properties but has also necessitated a greater partnership between the developer and housing associations to ensure that it meets the needs and constraints of both parties.

Estate management

Long-term success also involves a well planned and consistent management of the estate. Estate management is crucial to the appearance of the estates and to the liveability of estates. Included in this are elements such as general upkeep of common areas but also more mundane and generic issues such as street cleanliness and rubbish collection. Many developers are good at providing these services either during construction of estates, particularly where development is phased to ensure minimum nuisance for early purchasers, or where developments are based on flatted schemes and leasehold arrangements. Whilst the more enthusiastic developers have embarked on a partnership with the housing associations involved in the delivery of these schemes, there remains a considerable element of scepticism that housing associations can deliver the necessary quality of estate management service to private households. However, in negotiating this through the introduction of their own estate management arrangements they have not had the problems associated with private tenancies in mind. Some developers have also introduced service charges and management costs that may be unaffordable for some households, who might benefit otherwise from affordable housing. These problems need to be addressed if a suitable outcome is to be secured.

In addition there may be an absence of longer-term estate management that embraces properties in different ownerships, leaseholds and freeholds and related to the whole estate and its services. This is a particular challenge where there are no leasehold arrangements in place. Whilst housing associations may provide services to their tenants and ensure land in their ownership is maintained, other estate

management is left to local authorities to deliver, where roads and land are adopted, or to individual householders. This vacuum in estate management has the potential to undermine the success of some estates and requires a mechanism to fill it.

Resident management

Developers' concerns about the selection of the tenants who will occupy any social rented housing on these schemes remain. These concerns are underpinned by some of the attitudes demonstrated in the survey of purchasers. However, as noted earlier, tenants in the social rented sector cannot always be blamed for the problems on estates. Developers interviewed in this study appeared more content with mixed tenure when they had assurances about the selection process used by social landlords. However, all developers demonstrated that they do not consider selection of residents for their own properties to be of importance to the overall dynamics of the estate. In only one of the estates studied did the developer actively engage in the restriction of purchase in order to achieve balance within the estate. This is an element which most developers see as being beyond their control and responsibility, and an element which is controlled by the market, but it may be an issue that developers and others become increasingly concerned about.

Implications for policy

This research has highlighted that if government is to achieve its vision of sustainable communities new mechanisms will be required to ensure that new estates meet housing need and offer the opportunity for social mix. The present planning system is too rigid and inflexible to facilitate these outcomes. The assumption that the private (non-affordable) housing developed will be owner occupied underlines its failure to deliver the qualitative detail necessary to steer and sustain social mix. Where the specification of developments includes elements such as quality of design, the size and type of properties to be developed and sets out details related to estate management, resident selection and other matters there is a greater likelihood that mix in terms of age, life cycle, household composition and income could be achieved and that the estate will mature as an attractive place to live.

For these estates to work it is clear that a long-term view must be taken. This involves outlining ambitions for the estate at the planning stage and establishing estate plans to map out the future development and management of the estate. There is a need to establish effective governance structures for these estates and to bring all stakeholders together to work in genuine partnership. We have highlighted that it is vital for estates to have good quality management if they are to be sustainable in the long term. Developers must commit to the future of the estates

that they develop to ensure that they remain lasting advertisements for their activity. But other stakeholders, including the local authorities, housing associations and private landlords, must also commit to the future of the estates and guarantee the provision of basic services and maintenance of standards.

The changes to planning obligations proposed through the Planning and Compulsory Purchase Act 2004 should provide a more certain footing on which to plan future housing development. It should be possible to avoid the situation where some developments do not have a mixed tenure element while others are dominated by high density apartments. For developers to be willing partners in this process they require the certainty of expectations regarding numbers and types of affordable units, design and layout and other commutable sums in order that they can evaluate the financial viability of schemes at the outset and set out the implications of these requirements. If political will is there, these changes could be utilised even more effectively by providing a framework for planning contributions which not only meet immediate needs, such as affordable housing and open space, but also for future requirements on these estates. Long-term maintenance of public open space and the provision of services and amenities for the use of residents requires planning and commitment beyond the development of these sites. The new changes to planning agreements would enable local planning authorities to seek contributions towards the future needs of the estate.

These estates also require new governance structures for sustainability goals to be met. Our research has highlighted how there is a lack of continuity and consistency in the governance of space and management of behaviour on these estates. Differences in the codes of conduct for residents, their visibility and interpretation and their enforcement vary according to tenure. Whilst there are penalties for non-adherence for tenants of social landlords, tenancy enforcement for private tenants is often ad-hoc or non-existent. Enforcement of covenants on freeholders is minimal. Despite this, there is a common desire for a consistency in standards across estates.

Consideration should be given to the development of estate agreements to form a minimum level of commitment to governance on new developments. Estate agreements have been used, predominantly by social landlords, to ensure tenant participation in the governance of housing schemes (Cole and Smith, 1995). Whilst social landlords provide some certainty on estates, the actions of individuals, and in particular private landlords and their tenants, need to be accountable. Common estate agreements can set out a recognised standard of maintenance for the estate to be upheld by all residents. This measure can mitigate against potential problems which may arise from private rented properties by establishing a standard of management, occupancy of the property (including limits on void periods) and the possibility to buy into basic management services offered by an

approved management company. Such a scheme has benefits to all stakeholders as a precaution against the negative actions of a minority and providing confidence for all residents that their environment and assets will be protected.

If estate agreements are to be successful in their implementation and subsequent enforcement there is a need for a governance structure and accountable body. Presently such governance is fragmented between different agencies (e.g. the local authority, housing association and managing agent) or is too distant (e.g. covenants policed by the local authority). There is a growing need for an accountable body with visible responsibility for ensuring the quality of environment and services on these estates. This structure could, for example, take the form of a community trust. Community land trusts already exist to ensure the provision of housing to meet local needs predominantly in local areas (University of Salford, 2005) and have been proposed by the government as a means of securing publicly owned land for the delivery of affordable housing. There is scope to extend the use of community trusts to urban neighbourhoods, and in particular new build housing estates. These trusts would be funded by contributions from all residents and could play both an administrative function, in the procurement and delivery of common services, and a democratic function in setting the aims and aspirations of the neighbourhood and its residents. Furthermore, these trusts would provide the basis for the common monitoring and enforcement of estate agreements to ensure that poor management does not undermine the estate.

As one of the developers in this research stated:

... that's important so both sectors are under the same umbrella and also both sectors can be seen to be making a contribution to the long term on costs of estate management ...

There are already examples of bodies being formed to take on some of these functions. Our Birmingham case study has an estate services company designed to ensure a common standard of estate management for owner occupiers, private and social renters and there are strong examples from older neighbourhoods that have effective continuing and cross-tenure estate management (Groves *et al.*, 2003). For community trusts to be effective there needs to be legislative change. However, the benefits of bringing together longer-term vision, ensuring the delivery of services on these estates and providing a meaningful accountable body outweigh the possible loss of power by any one stakeholder of the estate.

All of the issues referred to in this study emphasise the need to move the debate about new sustainable communities on. It needs to move on from a preoccupation with tenure mix, social mix and income mix towards other issues. This preoccupation is increasingly out of step with the nature of the market, the development of private renting, the maturation of neighbourhoods and the views

and expectations of both developers and individual households. It attributes too much importance to tenure in determining what makes a neighbourhood work and diverts attention from concerns related to high density and high turnover or the advantages associated with high quality design, a mix of property sizes and types, and effective long-term management and enforcement of standards. Successful and sustainable new estates will need more than tenure mix and other elements as well as longer-term governance arrangements must be built into the policy agenda.

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Output 4

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The new politics of urban housing

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Abstract. The significant changes in housing policy in the UK over the last three decades have been widely described and discussed. Public housing has moved away from centre stage because of privatisation and the decline in new public sector building. In the last decade there has been a renewed concern to provide affordable housing, but policy has not reverted to the earlier model where the affordable-housing drive was led by local authorities and new towns. Instead, it has turned to the use of the planning system to deliver different kinds of affordable housing, and one consequence has been the advent of a different style and density of urban housing development. The authors address the change in housing provision from a perspective related to the politics of construction. They play off earlier work by Dunleavy, and contrast the new politics of urban housing with those described in the era prior to 1975. They draw on research on mixed-tenure developments and regional housing strategies in England, and suggest that there is a new technological and ideological shortcut which is affecting the pattern of housing in major urban areas. Although there are some profound differences from the era of mass housing, there are also some important similarities in the factors that underpin the new politics of urban housing. The authors discuss key issues and provide suggestions for future research.

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Output 5

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10

Whose Regeneration? The Spectre of Revanchist Regeneration

Rob Rowlands and Alan Murie

[Full text not available in the digital version of this thesis]

Introduction

The earlier chapters of this book have established some of the key dimensions of large housing estates built in the post-WWII period in Europe, largely by public sector and 'not-for-profit' organisations. The social role and market position of all of these estates have changed over the years since they were first built and many, but not all of these estates, are now seen as problematic. Partly because of this problematic status regeneration has become an increasingly prominent element on the policy agenda for them. However regenerating poverty neighbourhoods raises questions about who benefits, about displacement because of demolition, and about gentrification. Some academic discussions of regeneration, especially in the USA and to a lesser extent the UK, have presented a critical view of such regeneration as exclusionary and even revanchist. However, many of these contributions are longer on assertion and deduction than evidence. In this chapter we draw on research carried out in five estates in three different countries to develop a fuller and more evidence-based view of regeneration. The analysis recognises the importance of critical questions about who benefits, but suggests that a differentiated and contextualised account of regeneration and its impacts is more convincing than an approach based on the assumption that gentrification and exclusion is a consistent attribute of regeneration, or indeed its most important feature.

Output 6

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Forging Mutual Futures – Co-operative and Mutual Housing in Practice: History & Potential

Phase 1 Research Report to the Commission on Co-operative and Mutual Housing

Rob Rowlands

Forging Mutual Futures – Co-operative & Mutual Housing in Practice: History & Potential

Phase 1 Research Report to the Commission on Co-operative and Mutual Housing

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Contents

Executive Summaryi

1. Introduction 1

2. The History of Co-operative & Mutual Housing..... 5

3. Co-ops and Mutuals Today 25

4. Co-operative Housing Performance 31

5. Case Studies of Co-ops, Mutuals and Community Organisations..... 39

6. Realising the Potential..... 53

7. Conclusions 65

References..... 71

Appendix 1: Data Update Proforma..... 75

List of Tables and Figures

Figure 2.1: Owen's View of Co-operation.....	5
Figure 2.2: Co-operative Principles	6
Table 2.1 Relationships between Ownership & Management	8
Table 2.2: Phases of Co-operative Housing Development	10
Table 2.3: Co-operative Response to Housing Need.....	17
Table 2.4: Summary of Co-operative Housing Development in UK	21
Figure 3.1: Location of Registered Housing Co-ops and Co-ownership Societies	25
Table 4.1: PI Update Summary Statistics.....	34
Figure 5.1: RCH Partnership Arrangement	41
Figure 5.2: Resident Involvement in CGA	45
Figure 5.3: Homes for Change & Work for Change, Hulme, Manchester	49
Figure 6.1: The "Push-me, Pull-you" Challenge for Housing Associations	58
Figure 7.1: The 8 Planets - Opportunities for Co-operative and Mutual Development	67

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Foreword from the Commission

The Commission on Co-operative & Mutual Housing welcomes this important piece of research and its findings. This is the first major report about housing co-operatives and mutual housing organisations for a long time. Its publication is timely since interest in the applicability of mutual models for both the economy and society is growing in the wake of the credit crunch. Mutual housing approaches are increasingly seen as a sustainable means to provide much-needed new affordable housing and to make a significant contribution to the economic viability and cohesion of today's complex and changing communities.

The findings presented in the report are interesting and provide a foundation upon which the Commission's future work will be built. However, a note of caution: the findings are based on a small sample of case study mutual housing organisations only and the wealth of information about housing co-operatives and mutual housing organisations awaits further research.

Commission on Co-operative & Mutual Housing
28th February 2009

About the Commission on Co-operative and Mutual Housing

An independent Commission to explore the historic role of housing co-operatives and chart potential mutual futures for this diverse sector has been set in motion by the Confederation of Co-operative Housing, Co-operatives UK, the Co-operative Development Society, social housing providers Accord, Matrix, Hanover, Preston Community Gateway, Trident and WATMOS, and the Housing Associations Charitable Trust (hact). The Commission is also supported by the National Housing Federation (NHF) and the Chartered Institute of Housing (CIH). All main political parties have signalled their interest and the work of the Commission was acknowledged in the recent CLG 'Communities in Control' White Paper.

The Human City Institute (HCI) and the University of Birmingham's Centre for Urban and Regional Studies (CURS) are carrying out independent research to inform the Commission's work.

The Commission will sit for around 15 months, publishing a series of interim reports, findings, and articles, organising a range of events to disseminate findings widely and promote the sector extensively with policy-makers, other sectors, residents and communities. A final report will be published in late summer 2009.

Executive Summary

Housing is at a critical cross-roads: housing needs are identified to be significant in the next 20 years yet the ability of households to access housing which meets their needs and aspirations is being hampered both by affordability of the property and an insufficient supply. The credit crunch has changed these needs and problems but they have not gone away. At the same time, a debate is ongoing about how to better deliver affordable housing in a form which meets both individuals and society's aspirations. Housing co-ops and mutual structures have played a fringe role in this agenda to date yet the present challenges present a unique opportunity to understand how they may play a more significant role in the coming years.

This research by the Centre for Urban & Regional Studies at the University of Birmingham examines:

- The forms of co-operative, mutual and community based housing that have been tried in the UK and how successful have these forms been?
- the critical success factors of co-operative and co-ownership housing models
- The factors which have contributed to the limited sustainability of co-operative and co-ownership housing in the UK?
- The scope for the development of existing and new forms of co-operative and mutual housing for the delivery of affordable, sustainable housing in the UK?

Why co-operate

Human nature - the need for co-operation comes back to the idea that the sum is greater than the individual parts. Communities take on characteristics which are a development of those of the people within it. Individuals can gain more together than on their own, if for no other reason than numbers cannot be ignored, as illustrated through public demonstrations.

Efficiency and effectiveness - Whilst much has been written about the privatisation of society, there remain elements of life where mutuality is necessary. Recent research highlights that neighbourliness is valued by individuals and contributes to a better neighbourhood (Buonfino & Hilder, 2007), and that community is locality based,

where there is a positive proximity to others and where there is support available (Scase & Scales, 2003; BMG, 2007).

Compromise - At the same time co-operation is as much about compromise as it is perfect harmony and is therefore dependant on democracy to ensure that power is not concentrated at the centre or in the hands of the few. This requires a reconsideration and revitalisation of democratic structures to balance power and mediate differences.

History of Co-operative Housing

The history of Co-operative housing has been illustrated by previous research and could have a lot to offer:

“The uniqueness of co-operatives derive from their ability to combine political and economic democracy through their blend of democratic control and common or joint ownership.” (Clapham & Kintrea, 1992, p39)

But for the politics and the lack of reflection on the past has been a major barrier to their successes:

“It is interesting that co-operators, through a lack of sense of history, have often ‘reinvented the wheel’ as far as co-operative structures are concerned.” (Birchall, 1991, p4)

The 3 main phases of co-operative housing development have illustrated both successes and failures as illustrated below:

	Context	Development	Outcome
Phase 1: Co-partnership Housing	Garden city movement Industrialisation and housing need	Collective ownership, dispersed stock External capital and investors Capital return on investment	Mutual respect for neighbourhood Power struggle for control Rent controls, privatisation and lack of support Lack of co-operation between societies
Phase 2: Co-ownership	Aspirations for home ownership New models encouraged Scandinavian models	Collective owners, individual tenants Development separate from management	Mistrust of residents Regulatory difficulties Financing increasingly difficult

		Experimental	1980 Housing Act
Phase 3: Common Ownership and Tenant Management	Political support for co-ops Political support for by-passing municipal government	Secondary-Primary relationship Initial access to finance Understanding of niche markets	Accessible to low income households Rise in tenant control Financing becomes tighter – post '88 Regulatory difficulties

Although at different points in time, the same stories emerge from this history. The outcome of these models is mixed, but a history which is useful to consider in developing mutual models of housing in the future. Each phase has been good at meeting specific housing needs at that particular time. However, the models have lacked flexibility to adapt to changing circumstances and new markets sufficiently to grow and in some cases survive, although arguably the last phase has been the most successful in sustaining itself. A series of persistent barriers emerge:

- A lack of sustainable finance
- A lack of coherent support structures to facilitate and help societies and the wider movement develop and sustain itself
- A lack of sustainable political support

As Birchall has suggested:

“[co-operative housing] will always slip into a form of owner-occupation or landlordism, succumbing to the wider social forces which sustain these dominant tenures.” (1992, p11)

And it is for these reasons that Clapham & Kintrea (1992) suggest that there is a need for continual adaptation by co-operative housing organisations to meet the needs and requirement so prevailing attitudes and institutions whilst remaining something between renting and owning. To do this requires innovation and support.

Position Today

Today there are 247 co-ops registered with the Housing Corporation, 25 co-ownership societies and, 202 Tenant Management Organisations¹. There are 4 community gateway associations in development in England and 2 Community

¹ At the last reliable count in 2002

Mutuals in Wales. The role of community based housing associations is key to many partial stock transfers. In addition there are other non-affiliated co-ops, such as the Radical Routes movement. Although these numbers appear large their sustainability should not be taken for granted and the room for growth of these numbers should be considered. There have been few new registered co-ops in the last 15 years. Redditch Co-operative Homes and its affiliate co-ops have been an exception but may be a model to consider for future development in the current financial framework for housing associations.

The advantages of co-ops are well known within the sector, but outside few people understand what a co-op is let alone their advantages. Evaluations of co-ops and TMOs have shown in the past that they are effective managers of housing and often outperform other forms of housing organisation. However the evidence is now dated. The benefits of these organisations are not solely confined to cost-effectiveness but also the gains that tenants make by being involved in them and research indicates the positive role that co-ops can play in addressing social exclusion (Clapham et al 2001).

Effectiveness of Housing Co-ops and Mutuals

Updating the previous Price Waterhouse study's consideration of Performance Indicators illustrates that overall co-ops perform well against the key performance Indicators. This includes:

- **Arrears:** 1.4% compared to the global RSL average of 5.2%. It has been suggested that co-operators as owners of the business have a vested interest in the
- **Vacancies and relet times:** There are fewer vacant and available properties in the co-ops and the relet turnaround is faster. Voids are seen as a drain on the co-ops resources by the co-operators themselves and pressure is exerted to fill these as quickly as possible.
- **Stock failing decent homes standard:** is dramatically lower than the global RSL average.

- **Repairs:** co-ops fair comparably with the national average for routine repairs. Very little comparative data is available for this PI. However, using the performance targets adopted by most RSLs the co-op average compares well (target in brackets):

Emergency repairs – 97.5% (95%)

Urgent repairs - 91.5% (95%)

Routine - 93.6% (90%)

However, it has also been suggested in responses that response times are an imperfect measure as they do not reflect the flexibility of appointment times and attention to quality adopted by many co-ops.

- **Tenant Satisfaction:** The measures used in the PIs again show a much higher level of satisfaction amongst co-ops than the national average for RSLs. Overall tenant satisfaction is at 94.8% whilst satisfaction with participation is at a staggering 99%.

Further evidence collated in the case studies reinforces this view of high performing housing organisations and illustrates the difficulties of demonstrating their added value through performance indicators.

- Redditch Co-operative Homes is an example of how a new housing co-op can be established under the existing housing finance regime. Its high tenants satisfaction levels are an advert for the organisation within the borough and it is recognised as a pioneering structure by the Audit Commission;
- Preston Community Gateway Association demonstrates how a mutual model can provide real community ownership in the stock transfer process, how a culture of change can be delivered in replacement of a previously unresponsive organisation and how neighbourhoods can be managed with and not to local communities.
- Work for Change highlights the positive contribution a co-op can make to a neighbourhood in spite of limited understanding of their ethos and culture by some partner organisations. It provides work space to facilitate spin-out of home-developed businesses and together with the associated housing co-op,

Together with Homes for Change, it is a demonstration of a sustainable community in practice.

Moving Forward

The research provides a number of learning points if mutual housing is to play a key role in the challenges faced in today's society. However gaps remains, critically around:

- Our understanding of what housing consumers and particularly those who are in housing need require from their housing. Without this market intelligence new models cannot effectively be developed to meet their needs and aspirations.
- The contribution of mutualism and co-operation to the benefits witnessed in these organisations. It is critical to understand how these values influences day-to-day activity, process and relationships.
- Innovation. Whilst there is emergent innovation around co-ops and mutuals, there needs to be more to meet the myriad of needs appearing for housing. Consideration needs to be given as to how these can be financed in the short and long-terms.

1. Introduction

Social housing organisations across Europe face a rapidly changing housing market and policy environment as a result of privatisation, a withdrawal of subsidy, demographic and social change and the increasing importance of market and regulatory drivers. Social housing in England has been subject to considerable recent policy review and debate (Barker 2004; Hills, 2007; Cave, 2007). Production and management of new affordable housing is increasingly integrated with private market housing, leading to new challenges in creating and sustaining communities and neighbourhoods. These challenges add to the recognition by many social landlords across Europe that investment in a wide range of products and services is needed to address non-housing issues faced by the residents such as worklessness and social exclusion (Brandsen et al, 2006). It is increasingly recognised that network forms of organisation and of inter-organisational behaviour may be required to respond to conflicting pressures (Mullins and Rhodes, 2007).

These challenges create a set of conditions which are conducive to the development of a mutual or co-operative approach to both housing provision and the management of neighbourhoods. So, as the credit crunch has threatened certain sections of the banking world and seen the near collapse of large private banks, the mutual building society sector in the UK has weathered the storm better than most and been seen as a safe place for money by savings customers. Similarly the now mutual Welsh Water has announced a dividend for all customers worth £21. The tide has turned on the neo-liberal economic model and the re-emergence of mutual economic models is offering a new opportunity.

The research

The Centre for Urban & Regional Studies at the University of Birmingham was commissioned to undertake preliminary research around mutual and co-operative housing. In particular it has focussed on the following aims in identifying:

- The forms of co-operative, mutual and community based housing that have been tried in the UK and how successful have these forms been?
- the critical success factors of co-operative and co-ownership housing models
- The factors which have contributed to the limited sustainability of co-operative and co-ownership housing in the UK?

- The scope for the development of existing and new forms of co-operative and mutual housing for the delivery of affordable, sustainable housing in the UK?

Additional consideration will be given to how co-operative and co-ownership housing models contribute to the development of communities and the delivery of local services. In essence, are mutual models able to address the challenge of creating and managing economically, socially and environmentally sustainable communities?

This paper provides initial responses to these questions based on a review of the extant literature together with available data about co-operative and community based housing. The research is restricted to England in the first instance. The purpose of the review is to consider the history of mutual housing in the UK and to outline its potential as one solution to today's housing and community needs. It draws upon previous research to outline the history of co-operative and mutual housing and then identifies the contemporary policy context, the political climate surrounding housing and community and concludes by outlining the potential contribution that mutual and co-operative housing models could play in delivering housing options and in offering wider community benefits. A later working paper will present research findings about the current position, effectiveness and contribution of housing co-ops.

Why Co-operate?

If observed over the past 30 years, the general societal trend would appear to point towards a growing privatisation and individualism. The argument that this is both natural and therefore inevitable underpins Friedman's philosophy of neo-liberal capitalism which has been a cornerstone of economic and social policy for the last 30 years in the UK (Friedman, 1962). The implementation of a free market programme across the world has facilitated and then been facilitated itself by this trend. Supporters of this model might point to increased global wealth as a marker of the success of liberalised markets and unfettered capital flows. But the fact that gaps between rich and poor have grown in all societies suggest that this model is not effective for everyone and suggests inefficiency in the model. In the UK, Palmer et al (2008) have demonstrated that income disparities have widened over the last 5 years and Orton and Rowlingson (2007) illustrate that the majority of the population consider these gaps to be too large. Therefore, does a co-operative or mutual model provide, or form a part of, a more effective alternative?

There has been much written about the reasons why people co-operate. Far from being selfish, humans need to co-operate for both mutual and individual benefits and ultimately survival. Some of the discussion draws on the natural sciences. For example drawing on Dawkins' book, 'The Selfish Gene', Kellner (1999) has suggested that humans have a genetic disposition to co-operate suggesting that in order to serve our own interests we have to trust others. Kropotkin's (1902) understanding goes one step further and suggests that co-operation provides an evolutionary advantage. Thus a range of theories have developed that co-operation aids competition and development which in turn provide benefits for humans (See Rodgers (1999) for a detailed consideration of these theories).

To simplify the arguments, the need for co-operation comes back to the idea that the sum is greater than the individual parts. For example a son or daughter is not just the sum of the two parents but develops their own characteristics based on a range of influencing factors. Communities develop in similar organic ways - they take on characteristics which are a development of those of the people within it. Individuals can gain more together than on their own, if for no other reason than numbers cannot be ignored, as illustrated through public demonstrations.

But at the same time co-operation is as much about compromise as it is perfect harmony and is therefore dependant on democracy to ensure that power is not concentrated at the centre or in the hands of the few. Both communism and capitalism in their extremes rest power in the hands of the few. Democratic systems are needed in order that co-operation can be facilitated and the excesses of power avoided but this also means that competing demands must be balanced and mediated to reach a mutually agreeable outcome. This requires a reconsideration and revitalisation of democratic structures in order to ensure democracy can enable mutual benefits for all.

On a practical level, we all seek interaction of various kinds. Whilst much has been written about the privatisation of society, there remain elements of life where mutuality is necessary. A recent think-piece for the Joseph Rowntree Foundation on Neighbouring in Britain (Hilder 2007) highlights that neighbouring is still important. Although its form may be different and other factors make it difficult, neighbourliness is valued by individuals and contributes to a better neighbourhood. This is reflected repeatedly in survey responses where respondents refer to it being locality based, where there is a positive proximity to others and where there is support available

(Scase & Scales, 2003; Housing Corporation, 2008). Yet sight should not be lost of the fact that communities and neighbourhoods are recognised more for their mundane elements than organised forms of participation (Robertson et al, 2008) and this will have a significance for the forms of participation and engagement that will enable mutual models to work effectively and sustainably.

Definitions

The terms co-op, co-operative and mutual are often conflated and used interchangeably. In the course of this research both the research and the participants in the research have made this conflation. It is therefore not surprising that to the outside world they seem similar. In this report I have attempted to make distinctions between the various organisational types based on convention and have adopted the terms used by previous commentators and/or the organisation themselves. Therefore, the terms are used in the following way in this report:

- *Co-operative* and *co-op* refers to those organisations which have been traditionally part of the housing co-op sector including common ownership/par value co-ops and co-ownership societies. Some of these may be mutual organisations although this is not definitive;
- *Mutual* refers to all membership based organisation where reciprocity is a core value;
- *Community-based* is used here to refer to locally focussed organisations with a defined and narrow geographical boundary.

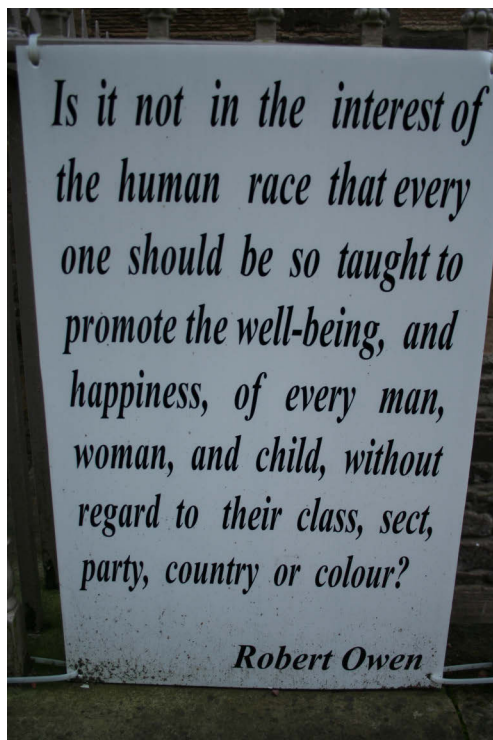
The differences between these organisations appear to the outsider to be small. Clearly there is further work needed on the part of the sector to define itself clearly, on the part of the commission to define these categories operationally and for the researcher to further explore the subtleties of these categories and their meanings for the outcomes observed in this research.

It is clear from undertaking this work that these definitions need to be defined by the commission in undertaking its work so that the differences between each form can be made clear.

2. The History of Co-operative & Mutual Housing

Origins: Co-operative Philosophy, Politics & Housing

The history of co-operative enterprise in the UK indicates that the work of early pioneers such as Robert Owen and later the Rochdale Pioneers have been credited as being the fathers of the co-operative movement, they were largely unsuccessful in transferring their principles of co-operation to housing. Owen's concern was for the welfare of his employees: his belief that the individual was shaped by their environment led him to reform the factory system. Although the development of the initial co-operative store in New Lanark is a starting point for today's co-op movement it also provides an indication of the trend which was to follow in the UK co-operative with a successful focus on retail and consumer co-operation, fed at times by producer co-operatives but mainly in agriculture. Owen's provision of housing in New



*Figure 2.1: Owen's View of Co-operation
(Photo: R Rowlands)*

(Figure 2.1). The success of New Lanark as both a business and a community is held up as an exemplar of the combination of enterprise and societal advancement. Of course, where Owen's influence was employed on a larger scale in the Owenite pioneer communities of North America it floundered. What can be taken from this is

Lanark was visionary in providing decent housing conditions for the time with access to basic amenities inaccessible to most households. However the ownership and management of this housing remained in the hands of Owen and his business. Whilst some have described Owen as visionary Socialist, others have seen him as a socially minded capitalist. The comparisons with philanthropic housing developments in the 19th and early 20th centuries are much clearer with an emphasis on good housing ensuring that the workforce was healthy and productive. However, the environment's crucial role in shaping individuals provides a foundation for the belief that society and in this respect community plays a role in mutual help

the basis of community that is reliant on individuals co-existing and working together to advance their circumstances.

The Rochdale Pioneers are seen by many as the fathers and proponents of the present day retail co-operative movement on the UK. In 1844, the Rochdale Equitable Pioneers Society opened their first shop in Toad Lane, Rochdale. The aim of the store was to provide access to products that were otherwise unaffordable and guarantee their quality. Central to this project were a set of defining principles which are still upheld today (Figure.2.2).

*Figure 2.2: Co-operative Principles
Rochdale Principles*

- Open membership.
- Democratic control (one man, one vote).
- Distribution of surplus in proportion to trade.
- Payment of limited interest on capital.
- Political and religious neutrality.
- Cash trading (no credit extended).
- Promotion of education.

Principles of International Co-operative Alliance

- Voluntary and open membership
- Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training, and information
- Cooperation among cooperatives
- Concern for community

Whilst these principles today are central to all co-operatives, including housing, the Pioneers themselves had little success in developing housing on this basis. As Birchall (1991) notes, whilst the first aim of the society was to open a shop, the second was to acquire housing which would allow for members to co-operate in improving their social and domestic conditions. Although small scale development of “land and building societies” took place, the co-operative principles of these enterprises were barely realised. As noted elsewhere (Birchall, 1992, p33) by the end of the 19th century the Rochdale Society had become a “major landlord, renting out 300 houses,” but the implicit suggestion is that they were not a housing co-op as first envisaged rather a large private collective landlord.

These early lessons of co-operative endeavour in housing mark an important lesson for future co-operative activity in a range of sectors, mirrored in later attempts to form housing co-operatives and which have become common factors in establishing the successes and failures of the co-operative movements. For example, Holyoake’s (1907) account of the early years of the Rochdale society identifies two main barriers to development in Rochdale: the availability of credit and start-up finance and the

limited support, both political and amongst the wider public, for the retail enterprise. These recurrent themes are important barriers in the development of co-ops. Start-up finance is essential to realising later benefits. As Holyoake suggests, the role of interest payments in the securing of capital is critical and because the co-operative principles shy away from interest payments, the co-op despite its wider benefits is seen as an unattractive economic investment mode. The other critical factor appears to be in overcoming cynicism and distrust of the model to gain both political and public support.

Although it is perhaps logical to focus on the history of the co-operative movement in this examination of housing co-ops, it has not been the sole influence on their development in the UK. Forms of co-operative housing have been tried since the late 18th but have proved largely unsuccessful. Other social movements besides the co-operators have been influential in their developments, notably the Chartists (Taylor 2004). In their pursuit of electoral reform, the collective ownership of property was utilised to achieve enfranchisement. The Chartist Co-operative Land Company predated the Rochdale Pioneers being established in the early 1800s. The basis of the co-operative was a lottery: members purchased shares giving the shareholders the chance to be given a house and land, those winners then paying 5% return on the capital they invested to enable a recycling of capital and the provision of more houses. This model of co-operative housing lent itself to the early development of housing co-ops and housing mutual self-help in the UK: the building societies and co-partnership housing.

Although this initial experiment failed it again holds lessons for today. The failure was a result of poor conditions, lack of compatibility of tenants to an agricultural lifestyle and, importantly, the reliance on the drive of a minority of members. The latter of these points is relevant to the implementation of the model today and is outlined in chapter 3. Furthermore, in today's policy environment where community engagement and civic participation is so often coupled with housing, the links with the Chartist movement are poignant. This theme will be picked up later in this paper.

Politics & Housing

Co-operative housing has never had a major quantitative impact on the UK housing system. It has remained a relatively small sector and played a complimentary role to the main housing tenures. Birchall refers to Kemeny's (1981) assertion that the co-operative tenure is a "supplementary form of tenure" to whichever other tenure

(owner occupation, social renting or private renting) is dominant in society at that time. Birchall (1992) goes one step further by suggesting that:

“[co-operative housing] will always slip into a form of owner-occupation or landlordism, succumbing to the wider social forces which sustain these dominant tenures.” (p11)

And it is for these reasons that Clapham & Kintrea (1992) suggest that there is a need for continual adaptation by co-operative housing organisations if they are to meet the contemporary needs and requirements of society whilst remaining something between renting and owning.

The track record of co-operative housing in the UK supports this view yet the reasons for this trajectory have not been adequately reviewed. To suggest that the transformation of co-operative housing into either renting or ownership is inevitable independently of other drivers would be an over-simplification of what has happened. Therefore it is important to consider the political context for the development of and support mechanisms for the continuation of co-operative models and when and how this has been lacking. Birchall contrasts the ownership and management responsibilities of housing as illustrated in Table 2.1.

		Management and Decision Making	
		Individual	Collective
Ownership	Landlord	Private Renting	Public Renting
	Dweller	Owner Occupation	Co-operatives

Table 2.1 Relationships between Ownership & Management (From Birchall, 1991)

For the last century UK political philosophy has been dominated by 2 main strands: market liberalism and state socialism. The dominance of these philosophies has resulted in an ideological tussle between two main tenures. The decline of the private rented sector since the early 20th Century has seen the response to housing need shift between an individualist solution (owner occupation) to a state dominated provision (council/public/social renting). In the early 21st century the dominance of a discourse promoting home ownership has undermined the support for public renting in numerous ways and the response to acute housing need has been targeted through social renting, further exacerbating this decline. Birchall views this response as an “inevitability” owing to the inability of the voluntary philanthropic sector to grow

sufficiently in the early part of the century. Kellner (1998) places the blame for this firmly at the door of the adoption of a Marxist for the institutionalisation of society as a “machine” and the rise of institutional responses and control. In this context the potential for mutual, self-help mechanisms to make a significant impact is limited. However, the rise over the last 30 years of a neo-liberal paradigm in which the individual self-helps themselves should not be ignored in viewing more recent developments and has been illustrated by the growth of home ownership and the continued push for its expansion by government.

Community control therefore appears to lie somewhere between these two positions. It seeks to marry the benefits for the individual and the community simultaneously and hence is viewed by many as a utopian vision. Co-operatives represent collective ownership, management and decision making which is rested at the local level rather than with an absent or dominant landlord. Collective decisions are taken by those who live in the property rather than a collective of non-residents, as has the case with local authority housing and with (larger) housing associations. This collective approach to decision making provides a sense of ownership and therefore a meaningful stake for the resident. Both practically and ideologically it represents a significant shift from the accepted norms of housing politics in the UK. As stated by Clapham and Kintrea (1992):

“The uniqueness of co-operatives derive from their ability to combine political and economic democracy through their blend of democratic control and common or joint ownership.” (p39)

It is perhaps understandable why it has never gained the potential that it could. The dominance of a bilateral discourse and the fear of the unknown has been the undoing of co-operative housing. But what is utopian about an idea which has people and localities at its heart?

Phases of Co-operative Development

Co-operative housing and other mutual solutions could play a role in addressing some of the key issues faced by communities in England today. It is useful to consider the past experiences and identify strengths and, more importantly, the weaknesses and barriers faced by previous attempts to implement these models.

It is generally recognised by authors that there have been three main phases of housing co-operative development in the UK. Each phase has seen the implementation of a different form of co-operative model, each with their benefits and drawbacks and all being relatively unsustained in the long run and small in scale, size and impact. However, this is not to say that there is no potential in any of these models in the future response to housing needs if the strengths can be harnessed and the weaknesses and barriers minimised.

Early “house building co-ops” were established in the 19th Century (Birchall 1991) but none of these early initiatives can be seen as a successful template for later co-operative models. This paper focuses on the generally recognised 3 phases of “co-operative” housing development and presents the potential for a new fourth phase (Table 2.2).

	Context	Development	Outcome
Phase 1: Co-partnership Housing	Garden city movement Industrialisation and housing need	Collective ownership, dispersed stock External capital and investors Capital return on investment	Mutual respect for neighbourhood Power struggle for control Rent controls, privatisation and lack of support Lack of co-operation between societies
Phase 2: Co-ownership	Aspirations for home ownership New models encouraged Scandinavian models	Collective owners, individual tenants Development separate from management Experimental	Mistrust of residents Regulatory difficulties Financing increasingly difficult 1980 Housing Act
Phase 3: Common Ownership and Tenant Management	Political support for co-ops Political support for by-passing municipal government	Secondary-Primary relationship Initial access to finance Understanding of niche markets	Accessible to low income households Rise in tenant control Financing becomes tighter – post '88 Regulatory difficulties

Table 2.2: Phases of Co-operative Housing Development

Phase 1: Co-partnership Housing

The first phase of development was in the co-partnership movement that grew in the early 20th Century. Co-partnership housing built on previous co-operative experiments by bringing together some of the principles with more conventional development techniques and housing offer. However, as suggested by Birchall, this project appears to owe very little to the early Rochdale societies – either consumer or housing. The initial co-partnership housing was neither owned by its occupants nor was it individually owned by one landlord. Both tenants and external investors could purchase dividend bearing shares in the company with a rate of return of 5% on the capital invested.

The developments were financed through loans offering a 5% return on capital. Although tenants could invest in the development, the finance was reliant on external investors. These conditions raised two tensions with the initial aims of the societies. Firstly the rents needed to repay these loans at this rate were high and therefore the client base which the housing could serve was limited to skilled workers. Secondly although individual investments were limited to £200, because of their importance and number, external investors exerted a role in the governance of the societies and several authors refer to tensions over their control². The co-partnership housing companies were a step towards co-operation in the investment in housing but the outcomes mirrored some of the wider problems of housing provision and failed to adequately cater for lower income households. It is clear that at the crux of these problems was the absence of a financial model to facilitate lower rents.

The origins of these societies was not in the co-operative tradition but was picked up by other movements, key amongst them being the Garden City Movement. Co-partnership societies have in many cases become synonymous with the Garden City developments in Welwyn Garden City and Letchworth and the later Garden Suburbs in place such as Manchester and Cardiff.

The movement was praised at the time for reconciling the seemingly impossible: simultaneous individual and collective gain in a synergic relationship (Birchall, 1995).

² Such a relationship between tenants and external investors is re-emergent in the delivery of new affordable housing through large housing associations today.

The individual interests of tenants were twofold: unlike renting there would be an intrinsic interest in the home and its environment for the residents but unlike ownership the equity asset would be relatively easily unlockable. The collective interest is protected by the holistic planning of the estate and collective control ensured quality of life was maintained. Birchall cites the Co-partnership newsletter:

“Instead of thinking and planning only for a chance assortment of individuals there is now a whole to be thought of. A home is to be planned for a community having something of organised life.” (EB cited in Birchall 1995)

This sentiment is again raising its head in the planning of today's housing estates and communities and therefore the co-partnership experience is important to take lessons from. What emerges most from this analysis of the movement is the role that mutuality plays in the successes that can be derived from this form of housing provision. The benefits rely on mutuality – individual assets and gains can only be realised if tenants work together and police each other. Indeed the footnote to this chapter illustrates what has happened where co-partnership societies have been privatised: the environment suffers from a lack of control (e.g. uncontrolled parking, property alterations) or requires state intervention to affirm control (e.g. conservation orders). Could mutuality be reinvigorated to realise these benefits again?

The development of the co-partnership movement achieved modest goals. It was clearly fitted to the Garden Suburb developments aims of creating community and so gained the support of Ebenezer Howard. They established for the first time voluntary, limited profit housing organisations on a national basis (Malpass, 1995) and were aided by the development of 2 central organisations to promote the development of the societies. And clearly there were strong links between these housing developments and the emergent town planning community via the Town & Country Planning Association.

From a co-operative perspective the co-partnership movement lacked the integration of the original principles. The role of finance, the borrowing of capital and the payment of interest are cross cutting the original co-operative principles and in particular there was a lack of education both within and between societies. But despite this the wider benefits to society have been demonstrated.

It is more important to focus on the structural factors which have undermined the model. The example of the Tenant Co-operators Ltd illustrates the fundamental

problems. Tenant Co-operators was established in this phase of development, at the end of the 19th Century. According to both Yerbury (1913) and Birchall (1991) time and “propaganda” were required to assemble firstly a body of workers committed to put the co-operative’s principles into practice, and secondly to aim propaganda at a so-called “small group of powerful men”, in this case influential liberal politicians and businessmen, who would back the project with political support and resources. Herein lies the first obstacle faced by the co-operative movement – it has to win hearts and minds in demonstrating it is a credible alternative before it can secure the resources to develop. In these early examples it is hit by the “chicken and egg” paradox – which comes first, the co-operative or the support for the idea? The Tenant Co-operators Ltd later became like an ordinary housing association because its property was too dispersed, there was a lack of tenant commitment and the housing of non-member tenants. A further consequence of development without adequate support was the expansion into Ealing – as a high cost area to acquire property, tenants were limited to better off skilled workers who could afford higher rents. As noted by both Birchall (1995) and Malpass (1999), the benefits and relevance of these societies were limited to those who could afford to invest in them. It is unsurprising that they were attractive for the Garden Suburbs where the skilled working classes were attracted.

Therefore this model of development did deliver its promised benefits, but these were subsequently undermined by both the power struggle over the governance of the societies and the role of tenant members, and the disinvestment and tenure transfer of the societies later. The presence of an embryonic support structure helped its development and the links with planning are perhaps pertinent to today’s challenges. It is the withdrawal of support and the threat created by the municipal housing movement that were the biggest threat to these societies.

Phase 2: Co-ownership

The co-ownership phase of co-op development in the UK was brought about through the 1961 Housing Act and later the establishment of the Housing Corporation in 1964. Co-ownership housing was promoted by the Government as part of a package of measures to meet unaddressed housing need. Whilst the Housing Association sector was earmarked to meet housing need, co-ownership was a model that was designed to meet aspirations for home ownership amongst those households for whom the housing market was unaffordable. The idea was that a group of “founder

members” would develop and manage the scheme but once developed ownership and control would be passed to the residents. Residents were collectively co-owners and individually tenants. Each paid a deposit and then rent. The rent was used to pay management costs and to finance the mortgage taken out on the development. Tenants built up equity through the rental payment and after a qualifying period of 5 years they were able to withdraw the equity they had paid to towards the mortgage and a corresponding proportion of the uplift on the property value.

Birchall blames the failure of these societies on the lack of political support and a partial implementation of a model of ownership developed in Scandinavia. Co-ownership is a model that has been well developed in Scandinavia and in particular Norway. However, the Scandinavian model was imported in part only with several of its components not implemented in the co-ownership model in England, particularly through a lack of a national or regional co-ordinating agency as is the case in Norway and Sweden (Clapham & Kintrea, 1987). Co-ownership suffered from a series of inter-related drawbacks, outlined below.

Firstly, schemes were often promoted by property professionals (e.g. architects, estate agents etc) who took the opportunity to experiment with building designs and in some cases to exploit their position to make gains from the development. Indeed it is one of the main criticisms that the future tenants did not have a role in overseeing the design or development of the schemes;

Tenants were not trusted from the start. The “founder members” used the complexity of management for their erstwhile tenants as a basis for slowing down the transfer of ownership and control. At the same time the Housing Corporation and so transfer of control was hindered, delayed and viewed with scepticism.

“Tenants themselves found the management of the schemes quite complex. However, this did have its advantages from a co-operative perspective, promoting education and training amongst tenants to develop their management capacity.”

Indeed the Housing Corporation took an extremely paradoxical view towards regulation of these societies as highlighted by Clapham & Kintrea:

“In spite of the ideology of ownership and its implied freedoms, the Housing Corporation exercised quite detailed control over the financial and managerial

aspects of co-ownership societies' affairs...At the same time the Corporation were reluctant to provide any practical assistance or advice for societies that were in financial or other difficulties on the grounds that they were self-determining organisations." (Clapham & Kintrea 1987)

A study of Co-operative Housing for the then Department of Environment in 1989 indicated that co-ownership societies had the lowest levels of participation amongst housing co-op forms but that satisfaction was highest, perhaps indicative of the form and function that this housing was by then playing as individualised low cost home ownership rather than a co-operative or mutual organisations. Indeed co-ownership societies were evaluated as the most effective managers with low costs and high satisfaction. But it is recognised that most tenants in these societies had other housing options available to them and that the societies themselves were amongst the smallest of housing co-ops.

Overall the main difficulties were the political climate at the time and the financing of the schemes. The political climate was a major factor in undermining these ventures. The increasing promotion of home ownership and subsequent legislative changes which facilitated tenants to buy their homes by the Conservatives. The arrangements of co-ownership societies made them conducive for purchase.

As a recent Housing Corporation leaflet, *Co-ownership Housing - what is it?*, states:

"no new co-ownership housing has been built for some years owing to problems of affordability of new schemes and to the change of emphasis to social housing. Co-ownership properties are therefore difficult to find, and those which remain may have long waiting lists." (Housing Corporation, 2006)

The current situation is a result of the Corporation's historic hostility towards this sector and the demutualisation/privatisation that took place following a withdrawal of political support for the rental element of this model. However, it also highlights that there remains demand for co-ownership housing. This is interesting in light of continued ambivalence towards shared ownership by housing consumers (except in London and the South East of England) and criticism of the value for money offered by current forms of shared ownership by the National Audit Office and others (NAO, 2006) . It demonstrates that in the contemporary housing market there is a niche into which a mode of housing tenure which offers a "part-rent, part-buy" arrangement and the opportunity to build equity would fit.

This phase of co-operative housing development illustrates more clearly than the other two the ongoing barriers which prevent a workable model being implemented. These are:

- A lack of political support
- The impact of inappropriate regulatory regimes but
- A lack of support structures for the transfer of control
- The impact of experimental designs and the role of property professionals
- Sustainable financing

The continued presence and impact of these barriers will be outlined in the conclusions.

Phase 3: Common Ownership and Tenant Management

The latter phase of co-operative development has been through common ownership and tenant management. This has taken place over the last 30 years with various waves of enthusiasm. It has incorporated 5 main forms of housing co-op:

- Ownership housing co-operatives
- Tenant Management Organisations (TMOs)
- Self-Build Co-operatives
- Short-life co-operatives
- Tenant-controlled housing associations

The research has focussed at this time on ownership co-ops, TMOs and community based housing associations.

Although not the only need they initially and in particular subsequently have catered for, previous examinations of co-operative housing have identified specific groups of housing need as the catalyst for the development of different forms of co-operative (Table 2.3). It is interesting to observe the way in which these groups often remain those who are unable to have their housing needs met sufficiently through mainstream affordable housing provision.

Table 2.3: Co-operative Response to Housing Need (Summary of Birchall, 1991, Clapham & Kintrea, 1992).

Typical Group of Need	Response
Young People	Ownership Co-op
Mobile households who need to rent	
Residents of inner city clearance areas	Short-life Co-op
Residents of poorly run council estates	Tenants Management Co-op

What has been clear through this phase has been the limited role for co-operatives in providing new housing for rent in large enough numbers so as to compete with existing providers. In essence they have not made a quantitative contribution in meeting acute housing need and reducing waiting lists. However, they have played a key role in meeting housing needs of groups which would otherwise have had limited housing options and consequently been forced into unsatisfactory accommodation (e.g. living with parents/family, occupying sub standard private accommodation, overcrowding etc).

Additionally it may be argued that the development of tenant controlled vehicles for housing, particularly through TMOs and TMCs, has been as much about bypassing (problematic) municipal government as it has providing real power for residents. This has therefore fuelled a breakdown in local political support in some locations as local authorities have felt undermined.

Housing Co-ops

Initial development took place in the early 1970s although the legal and financial frameworks were unsupportive and so developments took considerable time. The breakthrough is widely seen with the appointment of Reg Freeson, a Labour-Co-op MP, as Housing Minister in 1974 and the establishment of a working party on co-operative housing which led to legislative changes. These changes brought about access to public funding (via Housing Association Grant and public works loans from local authorities) and enabled housing co-ops to provide access to low income households for the first time.

The development of new common ownership co-ops has been facilitated by secondary co-ops. There is a mutual relationship between primary and secondary co-ops: primaries need secondaries to undertake their development and provide

some services; secondaries need primaries to ensure their financial viability. In essence the relationship enables local control of co-ops but guarantees economies of scale in the acquisition and provision of goods and services to ensure cost effectiveness. This model has scope not just for development in housing but in the development of wider community mutual services.

However, the development of new common ownership co-ops has continued to be hindered in their expansion by a lack of available finance. The changes to Housing Association finance in 1988 and the expansion of the private finance regime has been harsh for co-ops. In the immediate period it led to rent increases to service development but ultimately led to more limited access to private finance. The period since Birchall's assessment has seen this situation worsen for small housing organisations with the implementation of further grant rate cuts, cost cuts for developments which favour larger schemes and recently through investment partnering which favours large associations and places smaller associations in a benevolent role. At the same time a growth of community based housing associations was seen as a suitable alternative to co-ops.

This is not to say it cannot be done. The recent example of Redditch Cooperative Homes illustrates that innovative thinking can enable the development of a community based, cooperative housing model within the present financial and regulatory framework. This example will be explored more in the later research. However, it remains that development has increasingly been reliant on a partnership with larger housing associations where the relationship is not always equal or trusting.

Other forms of housing co-op have developed during this phase but have been largely under-researched. For example, short-life co-ops have developed in a range of places and have utilised existing housing stock to meet short-term housing needs. In many cases short-life co-ops have used stock which is either earmarked for demolition or rehabilitation and have catered for groups who have often lacked priority in the social housing system. A number of short-life co-ops continue to offer a valuable housing option in many cities in the UK.

As with the co-ownership phase, the Housing Corporation and the regulatory regime have not helped co-op development. The Corporation's assessment of performance has been regarded as heavy handed (Birchall, 1991) and overall they have been

hostile to the development of new co-ops (Rodgers 1999). As has been already noted:

“The machinery has been geared to promote a different animal and if a housing co-op managed to get into the machine, it was usually either rejected or mangled.” (Hands 1975 cited in Birchall 1991)

This further highlights the problem that co-ops face in fitting into the existing tenure structure and being seen as the same as the remainder of social housing. Taken to a logical conclusion, this would appear to provide a suitable argument for the Homes and Communities Agency to develop a better enabling role.

A study for the Department of the Environment by Price Waterhouse (1995) illustrated that co-ops are effective managers which offer value for money and high levels of satisfaction. Their weakness to date has been in the sustaining of tenant involvement. Whilst a hardcore of tenants have been active in the co-ops they have been the minority. This hurdle needs to be overcome if co-ops are to be an effective and sustainable addition to the current housing offer.

Tenant Management Organisations

The growth of tenant management organisations, including tenant management co-ops has been facilitated by the government since the mid 1980s but particularly by the Tenants' Choice legislation introduced through the 1988 Housing Act. Birchall's synopsis of developments to the early 1990s was that there is an impetus for the development of a future co-operative sector which is wider but shallower based around the right-to-manage, tenants' choice and continued commitments to tenant participation. With increased focus not only on tenant participation but also stock transfer since this, the opportunity for tenant control has risen.

TMOs have not been without their opposition. Many local authorities saw these as a threat to their position at a time where a Conservative central government was seen to continually threaten mostly Labour-run local authorities. There was therefore resistance to the development of TMOs in many areas in their early years.

TMOs are now seen as an important part of delivering housing management in a way which meets tenants' expressed needs.

Community Based Housing Associations

Some community based housing associations have had their origins in community politics and addressing poor housing conditions. For example, the local, community based housing associations that were established in Cardiff in the early 1970s were a response to inner city urban decay and the need to improve local housing. In these organisations architects, planners and academics played a role alongside and as partners with the local communities. Only more recently have these organisations begun to move away from their community based roots in response to a changing external environment.

Community Based Housing Associations have also had a long history in Scotland and there have been numerous examples in Glasgow. Indeed, Glasgow City Council's stock transfer has employed a model whereby the transfer association is anticipated at some point to make a further transfer of stock to smaller, community based associations in a similar way as the Community Mutual in England allows for this (see below).

In the last 15 years there has been a growth in community based housing organisations. Whilst these are not co-operative nor are they in all cases mutual organisations, they demonstrate greater tenant control than some traditional housing associations and more importantly the growing number of large, geographically dispersed "housing groups".

Community based housing associations (CBHAs) differ from co-ops in their governance. Whilst the members of co-ops are all tenants and the management committee is drawn entirely from the members, CBHAs usually have a majority of tenant board members but the management also includes other stakeholders and independents.

In England, community based housing organisations have become a favoured mode for partial, estate-based stock transfers. In Birmingham both Optima and Castle Vale Housing Associations are Community based. Elsewhere there has been an increasing take-up of the model as a means of bringing local communities onside in stock transfers and as a means of including tenants more in the governance of the organisation.

Table 2.4: Summary of Co-operative Housing Development in UK (Adapted from Birchall 1991)

	Co-partnership	Co-ownership	Common Ownership & Tenant Management
Political Context for Promotion	<p>Strong demand for new, better quality housing</p> <p>Attractive financial model for external investors</p> <p>A method which was supported by several movements (e.g. Garden city movement etc)</p> <p>Parliamentary support but not state support</p> <p>A flexible formula that meant different things to different groups</p>	<p>Government identified a need for ways into home ownership for those who cannot afford</p> <p>Tenants could purchase equity stake and still qualify for tax relief on mortgage</p> <p>Scandinavian model as a template</p>	<p>Roots in Industrial Common Ownership Movement and Canadian Housing Co-operative Movement</p> <p>Designed to meet specific needs (see table in text)</p> <p>Dedicated promoters</p> <p>But lack a supportive legal and financial framework and lack of legislative support until 1975</p> <p>Labour councils against – a threat to municipalism</p> <p>1988 Tenants Choice legislation facilitated development</p>
Development of Movement	<p>National level organisation providing advice and support</p> <p>Efficient and swift production often by direct works</p> <p>Most societies achieved their planned development or more</p> <p>Those which didn't hindered by land assembly and/or finance availability</p>	<p>Led by professional groups with a vested interest</p> <p>Government took a hands off approach to quality control.</p> <p>Schemes were experimental design, inferior quality and costly</p> <p>Difficulties in securing finance</p> <p>Scandinavian model selectively applied</p> <p>Government only interested in capacity to create equity</p>	<p>Secondary co-ops set up to establish primary co-ops. Vulnerable and access to limit finance and support – eventually many merged or changed into CBHAs.</p> <p>Post 88 funding regime made development difficult particularly development finance</p>
Long-term Operation	<p>Inverse correlation between size and democracy</p> <p>Overall failed in the long run:</p> <ul style="list-style-type: none"> ▪ Lack of political support ▪ Social life not sustained ▪ Subject to rent control ▪ Lack of co-operation between societies ▪ Privatisation of estate to realise assets created. 	<p>Mistrust of residents provided the basis of the future relationship. Delay in handing over control to residents.</p> <p>Housing Corporation uncomfortable with resident control</p> <p>Although complex to run, this provided a basis for self-education and capacity building</p> <p>Financing of equity withdrawal is difficult</p> <p>1980 Housing Act enabled demutualization and sell-out.</p>	<p>Participation higher than anticipated – assisted by education and training</p> <p>High satisfaction amongst tenants but still doubt about tenants real understanding of co-op ethos.</p> <p>Viewed as problematic by Housing Corporation</p> <p>Promote sense of community – even if limited from co-partnership promoters ideals</p> <p>Poorly integrated with wider co-op movement and peripheral to the housing sector.</p>

Lessons from these phases:

There are a series of lessons which have developed and are often recurrent through the history of co-operative housing in the UK. It is fair to say that co-operative forms of housing have been good at meeting particular niches of housing need and demand at the times they have been developed. However, the models have never been universally accepted nor implemented. On the contrary, as Birchall has previously recognised, the models have been largely susceptible to capture and take-over by dominant modes of housing delivery. The exception to this has been the latter phase of development and common ownership and, particularly, tenant management have been more successful in retaining their independence.

Birchall's synopsis of developments to the early 1990s was that there is an impetus for the development of a future co-operative sector which is wider but shallower based around the right-to-manage, tenants' choice and continued commitments to tenant participation.

Criticisms of co-operative housing have ironically come strongest in recent years from the left rather than the right. The most significant act against the co-operative sector was the removal of development opportunities from co-ops in Liverpool by the Militant led council in the early 1980s in favour of new council built stock. The criticisms of co-operative housing are therefore not explicit but rather the attachment of particular ideological camps to their respective modes of delivery has been the undermining factor as described already. With the shifts in politics which have taken place in the last 20 years there is a growing opportunity for the development of mutual solutions.

A series of persistent barriers are clear in the history of co-operative housing:

- **Finance:** The availability of finance has persistently been problematic for housing co-ops. State support for the model has largely been lacking and in recent years a shift towards private finance once again has undermined the ability of co-ops to secure capital for development. Yet even where finance has been available, the costs of financing loans have often been the shortcoming for co-ops.
- **Support:** Support is vital to the success of housing co-operatives. Whilst their small size can have advantages for their community objectives, the provision of

an effective and efficient housing service requires support structures. Where successful, this has been achieved via a primary-secondary structure. This is similar although not as far developed as the Scandinavian model.. Additionally it takes to time and energy to cultivate these organisations. As indicated below political support has often been lacking for these models and there is a role for a strong campaigning to lobby for political support and to secure resources for the sector.

- **Politics:** National politics have generally not been kind to co-operative housing developments. With the exception of a short period in the late 1960s and early 1970s, housing co-operatives have been overshadowed by a pre-occupation with home ownership for the majority and council (latterly social) renting for the minority. However, at times co-operatives have been hampered by a lack of local political support which has made their establishment more problematic. Yet where local political support exists, a healthy co-operative sector can be developed and fostered.
- **Regulation:** Since the introduction of regulation within the “social” housing sector, co-operatives have been regarded as a square peg in a round hole. The inflexibility of the regulator to different models has meant that housing co-ops and other mutual models have been seen as “different” and therefore troublesome despite the recognised benefit of outcomes achieved.
- **Co-operator Commitment:** Commitment from co-operators is not always in existence. Some co-operators behave more like tenants and are seemingly unwilling to participate in the operation of the co-op. This provides a challenge. Either co-ops are no different from other housing models and a landlord-tenant relationship exists or co-ops need to develop better means of harnessing the potential of informal means of participation and empowerment.

Success or Failure?: Critical Factors

It is clear from this history that these models need to constantly evolve in order to survive. The watchword for is tenure transfer, a sceptre which is seemingly always around the corner. Having said this, these different phases have shown successes for these models which merit consideration in tackling today’s housing and neighbourhood problems. Overall, these phases have each offered locally based housing solutions and met the needs of particular groups. They have all to differing

degrees contributed to collective action and the development of communities, although the nature of these communities may not always be open and their success in sustaining them has been open to external pressures.

Birchall's examination of the housing co-operative experience in Britain has identified five critical success factors for co-operatives from past experience. These are:

- Commitment to the principle by tenants and future co-operators:
- Appropriate Organisational Structures to withstand conversion to another tenure
- Sufficient support
 - i. Internal – co-operators in sufficient number with commitment
 - ii. External – support agencies
- Start-up finance
- Positive Climate of Opinion

Reflecting on the history of co-operative housing structures to date it is clear to see

- | |
|--|
| <ul style="list-style-type: none"> ▪ The “little Hitler” syndrome (getting elected to usurp power and rule others) ▪ The “us and them” oligarchy ▪ Corruption ▪ Favouritism ▪ Lack of accountability ▪ Secretiveness ▪ Failure to declare conflicts of interest ▪ Apathy |
|--|

Figure 2.3 : The Seven Deadly Sins of Participation

that the identification of these factors is a result of their deficiency to date, as indicated above.

What is so far lacking in the discussion is a focus on internal threats and barriers to their development and sustainment. Rodgers (1999) has highlighted a set of “seven deadly sins” that co-operatives must be aware of and guard against (Figure 2.3).

These factors are not unique to co-ops and have been identified elsewhere with regard to community based organisations. What they do is provide a health warning in taking forward the opportunities mutual organisations present for housing and community development. They are a useful checklist

for mutual organisations to monitor and guard against.

3. Co-ops and Mutuals Today

Measuring the current size of the sector is not easy. There is no definitive list of all co-ops in England, different forms of mutual and co-op organisation fall under different categorisations and for those where data is available, there are issues of consistency and accuracy of the data provided. For example, some co-ops registered with the Housing Corporation there is neither a precise location nor a stock holding available.

Housing Co-ops

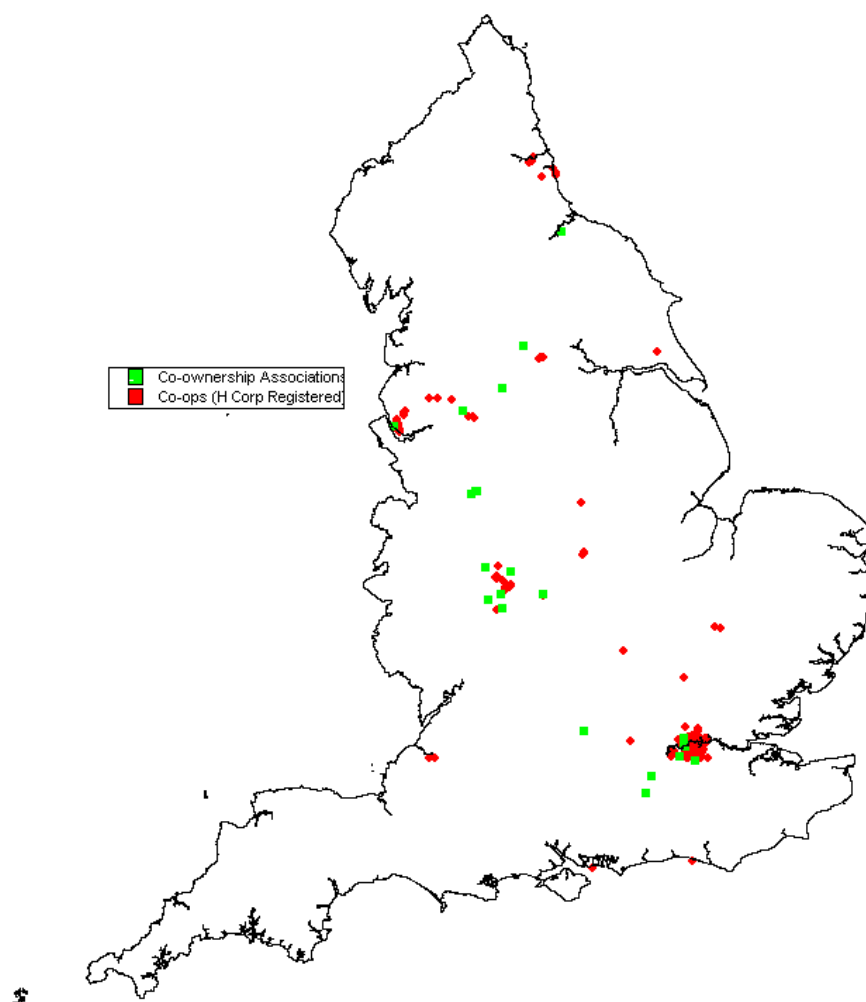


Figure 3.1: Location of Registered Housing Co-ops and Co-ownership Societies

As of March 2007 there are 243 housing co-ops registered with the Housing Corporation. The stockholding of these co-op ranges in size from 670 in the largest co-op to zero in the smallest. Those co-ops with no stock owned tend to be management co-ops who lease property from or manage property on behalf of another landlord (e.g. TMCs). The average stockholding is around 40 units demonstrating the small size of these organisations in a majority of cases.

Within this group of registered co-ops there are 2 anomalies: CDS (London) and Co-op Homes (South). They each manage in excess of a thousand properties each and illustrate the role of a combine primary and secondary co-op. In Liverpool CDS Housing did play a similar role although their stock holding was smaller³. This illustrates the importance of secondary co-ops in the support of primary co-ops.

Although there are co-ops in most parts of England, there is a clearly definable clustering in 4 locations: South London, West London, West Midlands and Merseyside (Figure 3.1). Perhaps unsurprisingly this pattern mirrors the location of the established secondary co-ops and support agencies that have continued to exist. As illustrated from the past experience, support mechanisms have been essential for the establishment and survival of co-ops. The role of the existing secondaries and the scope for the development of these services will be addressed in the research.

Few new registered co-ops have been developed in recent years. The exception to this has been Redditch Co-operative Homes (RCH). RCH has benefited from both local political support and the combined financial strengths and expert knowledge of the Accord Housing Group as a vehicle for delivery. And here-in lies a crucial factor in the delivery of co-ops in the current climate that they are reliant on complex partnerships in order to be created and/or develop further.

Those co-ops registered with the housing corporation represent part, albeit a significant majority, of the sector. There are other co-ops which are not registered but which fulfil a housing function. Of the more traditional forms is the Rainbow Housing Co-op in Milton Keynes.... But beyond this there are more alternative forms of co-op which have formed to meet specific and localised needs in a variety of ways.

³ North West Housing Services was formed in 2006 and is no-longer an integral part of the PLUS Group, the parent of CDS.

Those which fall under the Radical Routes umbrella are representative of these⁴. They are disparate and alternative. Equally they do not have regulated governance structures and could be described as organic. However, this is not a sufficient reason to ignore their existence or to acknowledge that they may have a contribution to make in developing community and co-operative housing and neighbourhood solutions.

Tenant Management Organisations

There is no readily available database of TMOs and therefore a precise number cannot be provided here. The last reliable count was the total of 202 in 2002 as reported to ODPM in the evaluation of TMOs (Cairncross, 2002). These covered 53 local authorities and an estimated 84,000 homes. These TMOs are spatially concentrated in a small number of local authorities (53) mainly metropolitan authorities in London (66%), the North West (18%) and West Midlands (8%) – a pattern no too dissimilar to the registered co-ops.

The most recent evaluation of TMOs echoes the main themes of previous studies (Satsangi & Clapham, 1990; Price Waterhouse, 1995) that they perform better than their host landlords and favourably with the best performing local authority landlords. They are better at reletting void properties and in carrying out repairs. Even where TMOs had been thought of as a soft touch with respect to rent collection and tenancy management their performance indicators highlight they are as good as if not better than local authority landlords. Overall, satisfaction is higher. Overall it is seen as a diverse and flourishing sector and provide “a model of what can be achieved by local people in socially excluded communities where training and support is available.” (p 12, emphasis added) With this positive message in mind, the report highlighted a series of recommendations which focus on support, adequate resourcing, succession planning and improved networking between TMOs.

Despite this, TMOs are under constant threat from local politics. Recent cases in the West Midlands have highlighted the vulnerability of TMOs to this and the way in which their successes can be undermined. Because ownership is retained by the host landlord, this will remain a constant threat.

⁴ Further information can be found at <http://www.radicalroutes.org.uk/>.

Community Gateway Associations

In England there are 4 gateways at various stages of development. The Community Gateway model was developed in 2001 by CCH and developed through a collaborative report in 2003 (CCH et al 2003). The model is designed to offer an approach to stock transfer where tenant empowerment is at the heart of the process through a membership based organisation. As CCH state:

“[Community Gateway] is a large scale housing organisation in which small scale community activity is encouraged and supported.”⁵

The most advanced of these is in Preston where the local authority embarked on the process of stock transfer to a community gateway association in 2004. In addition there are three new gateways in Braintree, Lewisham and Watford.

As well as the community gateway, other models with mutual and community based aspirations exist in Wales (community mutual) and Scotland (the GHA model). In Wales there are 2 current community mutuals, in Rhondda Cynon Taff and Torfaen. Whilst this model has been proposed as a “co-operative” alternative to traditional large scale voluntary transfer it has attracted criticism for being susceptible to undermining. A report for the Welsh Assembly Government has indicated that the implementation of the model would allow much of the management to remain in the hands of directors rather than communities, a problem inhibited by the proposed size of the organisations (Bromily et al 2004). The information available about the two community mutuals indicates that whilst tenants are the “owners in common” of the organisation (RCT Homes, 2008), they remain in a minority with regard to its governance and decision making structures (Torfaen CBC, 2007). Of course, the proof of real ownership will be borne out in the other opportunities made available to tenants as owners to participate in decision making and the influence that this has in the decisions made by the organisation. In the case of Scotland, the Glasgow approach has yet to deliver its proposed aim of full community ownership. Although greater opportunity has been given for tenant involvement a recent study suggests that this has failed to meet the expectations of those who became involved because

⁵ Information available from <http://www.cch.coop/gateway/intro.html>

of the offer of more (McKee, 2007). The opportunity for secondary transfer remains but six years after the initial transfer there are no proposals for this to take place yet.

The proof with all of these organisations will be whether ownership and control is passed to tenants or if they remain housing organisations with any greater tenant involvement. At the moment there is limited secondary evidence against which to assess this.

Co-ownership Associations

The picture of co-ownership societies today is less clear than the account provided above from Clapham and Kintrea. Although there are 25 such societies registered with the Housing Corporation there is no publicly accessible record of the stock holding of each of them. This black hole in information does not help in assessing the present strength or weakness of this sector nor does it help assess how it has fared since the earlier research. However, the concern for providing better models of low cost home ownership and the development of a mutual model for achieving this does suggest that the sector is of interest to the researcher and should be of interest to the policy community. With this in mind it would be suggested that further focussed research is undertaken on co-ownership societies to provide further intelligence for future developments.

New Developments

At the same time, there are emergent new forms of mutual organisation which deliver manage or contribute to housing. Community Land Trusts already exist to ensure the provision of housing to meet local needs predominantly in local areas (University of Salford, 2005) and have been proposed by the Government as a means of securing publicly owned land for the delivery of affordable housing. There is scope to extend the use of community trusts to urban neighbourhoods, and in particular new build housing estates. At the same time Mutual Home Ownership is being developed to meet the aspirations of would-be home owners through an improved shared ownership offer. The model which has been developed by CDS Co-operatives relies on a Community Land Trust to secure the land on which the development is built. The model makes a valuable and unique contribution to the development of future affordable housing. Other low cost home ownership schemes have proved limited in their attractiveness to purchasers, inflexible for those within the tenure and fail to address affordability concerns for future cohorts of households. This model is

attractive with regard to all of these concerns if it can be operationalised effectively. And Co-housing is another form of housing development which is community focussed and may be developed as a part of the mutual offer. These forms of mutual organisation were not included in this study and it is recognised that there is a research gap around their implementation and effectiveness to date.

Organisational Sustainability

The fact that 243 co-ops remain registered with the housing corporation is a sign of their sustainability. But existence should be taken as only one sign of sustainability. There is no evidence about how these organisations sustain themselves, the level of engagement from all members and the succession of those on the management committees. Previous research has indicated that these organisations can be reliant on a few active members and lack any strategy for succession or spread of responsibilities. Again, co-ops need to innovate in the methods they employ to harness participation and engagement to include informal means. Sustainability is more than just a continued existence and should be about renewal and rejuvenation. These issues remain pertinent in the remainder of this report and their implications are discussed in the conclusions.

4. Co-operative Housing Performance

How effective and efficient these organisations are in delivering housing services will be a critical question asked by those in government. With these factors now driving public policy, not just in housing, there needs to be a demonstration of the evidence to back anecdotal claims that such organisations are as or more effective than mainstream housing organisations in meeting tenant and communities needs whilst doing so in an efficient way. The most comprehensive evidence base to date in this respect is now somewhat dated (Price Waterhouse, 1995). Yet it provides a useful benchmark and a framework for further evidence capture.

In the early 1990s, the Department of Environment sponsored and published 2 major studies into the effectiveness and efficiency of co-operative and other tenant controlled organisations (Satsangi & Clapham, 1990; Price Waterhouse, 1995). Both reports highlighted the efficiency of tenant controlled organisations in relation to a set of performance indicators and higher levels of tenants' satisfaction compared to the social rented sector as a whole. The first report on the management performance of housing co-ops indicates that there is variance with regard to costs, but that tenant satisfaction tends to be higher and importantly satisfaction levels are higher than local authority or housing association landlords. The later Price Waterhouse study again highlighted a variance in performance. Whilst overall it provides a favourable evaluation of the performance of tenant controlled organisations there are some important differences. Firstly it highlights that small scale community based organisations, and in particular TMOs, deliver superior value for money but that Tenant Management Co-ops would provide better results through less diffuse and better prescribed roles. Secondly, par value co-ops offer a flexible model which is capable of delivering a housing service which is of comparable quality and cost effectiveness as the best "mainstream" providers. However, it suggests that service buy-in is encouraged from specialist support agencies.

There are 3 issues to consider in these evaluations. The first is the effect of size. These organisations tend to be smaller and as Satsangi & Clapham suggest:

"It is not clear whether the major differences between co-operatives and other landlords...were caused by the small size of co-operatives or by their co-operative form. Previous work does indicate that tenants regard small housing associations more favourably than larger organisation." (p viii)

Having said this, co-operatives and mutual organisation are likely to be small and therefore fit into this model of responsive, community focussed organisation very well. If tenant attitudes remain the same today this is a real benefit to highlight.

Second is the issue of voluntary “costs”. As the Price Waterhouse report highlights, voluntary inputs to tenant controlled organisations is significant and does not appear on the balance sheet. The view of that report was that these costs should not be added into the evaluation. However, this does not sit easily in the contemporary policy environment where a shift to community co-ordinated services and delivery is a core element of public policy. Voluntary efforts have a cost which should be recognised in order that co-ops are not seen solely as a cash cheap alternative. This requires the development of a means of evaluating the true cost-benefit of tenant controlled organisations.

The third and now most salient matter is that the reports are now somewhat dated. Whilst the main messages they contain have resonance with tenant controlled organisations today, evaluation of their contemporary performance cannot rest on this alone. The next stage of the research will attempt to start building an evidence base against which to assess current performance.

These hard factors are just one part of the equation and co-ops can make a significant contribution to achieving a range of what can be termed “community aims”. The benefits of these organisations are not solely confined to cost-effectiveness but also the gains that tenants make by being involved in them. A report for the Confederation of Co-operative Housing (CCH) (Clapham et al, 2001) indicates the positive role that co-ops can play in addressing social exclusion. Through a case study approach it highlights the inclusive nature of the various co-operative housing organisations and their contribution to a cohesive and friendly community. This highlights the ability that such organisations have to develop high levels of bonding capital and contribute to making a place a community. However, it is also recognised that co-ops have so far played a limited role in providing economic opportunities to their tenants. As Clapham and Kintrea had previously recognised, co-ops are in a unique position to combine political and economic democracy and the same should be true of providing social and economic opportunity. This means that co-ops have to adapt and innovate to meet the challenges their members and tenants face.

Methodology

To replicate as far as possible within the resource constraints the evidence about the costs and benefits of co-operative and mutual housing models previously referred to in the Price Waterhouse report in 1995. This and TMO/C performance and whilst it remains useful it is now too dated to rely on as a robust piece of evidence. With the co-operation of colleagues in co-ops and the use of the CCH network we felt that a large amount of data could be collated quickly to provide an updated evidence base. This can be used to compare with the findings of the Price Waterhouse study and against the wider RSL sector today. In order to do this we needed to collect key performance indicator (KPI) data from co-ops. This is potentially problematic because owing to their size, co-ops are not subjected to the same level of regulatory returns as other larger RSLs. There a letter and email was sent to all co-ops which are members of the Confederation of Co-operative Housing with a proforma outlining the information required. A copy of the letter and proforma are provided in Appendix 1.

Response to the survey was limited and partial. In total 57 co-ops returned the survey and a significant majority of these were supplied via the secondary co-op which provides their management services. Of those which are returned, most were unable to identify all of the data required, particularly the co-ops which returned the survey themselves. This highlights the nature of regulation in the sector – it is not a comprehensive system. Co-ops of this size are not required to collect performance indicators and therefore find it difficult to collate this information readily unless supported by another organisation which is subject to that regime. This is an important finding and highlights the difficulty that small co-ops have in substantiating their evidence of success to the regulator.

Results:

Table 4.1 provides a statistical overview of the results from the survey and where possible compares them to the national PI average. It should be noted that despite these all being PIs collated nationally, not all PIs have a national average. Table 4.1 provides a summary of the responses with the PIs where national comparison is available highlighted in grey.

Table 4.1: PI Update Summary Statistics

	National PI Mean (All RSLs)	Low	Sample Mean	High	Sample Av. Deviance	Change Against National Av.
Number of Properties	N/A	2	46	169	23	
Average weekly gross rent (£)	N/A	14.0	73.8	100.4	12.9	
GN re-let time (days)	40.3	0.0	35.5	365.0	26.3	↓ ☺
Vacant and available stock (%)	2.1%	0.0%	1.7%	57.0%	2.6%	↓ ☺
Vacant and not available stock (%)	N/A	0.0%	1.1%	57.0%	2.0%	
Average SAP rating (No.)	69	0.7	63.3	88.1	17.4	↓ .
Stock failing decent homes standard (%)	13%	0.0%	3.7%	80.0%	6.0%	↓ ☺
Emergency repairs completed within target (%)	N/A	80.0%	97.5%	100.0%	1.5%	
Urgent repairs completed within target (%)	N/A	80.0%	91.5%	100.0%	5.0%	
Routine repairs completed within target (%)	94%	80.0%	93.6%	100.0%	2.2%	=
Tenant satisfaction overall (%)	79%	90.0%	94.8%	100.0%	3.3%	↑ ☺
Tenant satisfaction with participation (%)	60%	98.0%	99.0%	100.0%	1.0%	↑ ☺
Weekly operating cost per unit (£)	N/A	£0.00	£0.41	£1.41	£0.23	
GN operating cost as a % of turnover (%)	N/A	0.0%	46.9%	84.0%	33.6%	
Weekly investment per unit (£)	N/A	£0.50	£22.09	£34.90	£7.34	
Rent collected as % of total rent due (%)	N/A	47.6%	98.2%	105.7%	2.7%	
Rent lost due to voids properties (%)		0.0%	3.6%	52.4%	2.5%	
Current tenant rent arrears at year end (%)	5.2%	0.0%	1.4%	6.8%	1.4%	↓ ☺

The summary results of the survey continue to confirm that co-ops do perform better than the national averages for the PIs available. The differences and some of the explanation for them are as follows:

- **Arrears:** The average level of current tenant arrears is significantly lower overall in the co-ops than the national average, 1.4% compared to 5.2%. It has been suggested that co-operators as owners of the business have a vested interest in the business and therefore are less likely to either fall into arrears themselves or tolerate arrears from fellow co-operators.

- ***Vacancies and relet times:*** There are fewer vacant and available properties in the co-ops and the relet turnaround is faster. A number of co-ops mentioned in their return that voids are seen as a drain on the co-ops resources by the co-operators themselves. Therefore there is pressure to fill these as quickly as possible. Often co-ops have put in place a pre-allocation system when prior to a property being vacated. These findings may say something about the ability of the co-ops as smaller organisation to put the customer pressure into effective action.
- ***Stock failing decent homes standard:*** co-ops reporting figures for this PI show a dramatically lower level of non-decent homes. The reasons for this need to be discussed and explored in more detail. Early indications from the case studies would suggest that experiential management (i.e. tenants being responsible for the management of repairs and budgets) together with a sense of ownership combine to ensure that properties are well maintained.
- ***Repairs:*** co-ops fair comparably with the national average for routine repairs. Very little comparative data is available for this PI. However, using the performance targets adopted by most RSLs the co-op average compares well (target in brackets):

Emergency repairs – 97.5% (95%)

Urgent repairs - 91.5% (95%)

Routine - 93.6% (90%)

Of course these performances are influenced by the definition of each category. It has also been suggested that response times are an imperfect measure as they do not reflect the flexibility of appointment times and attention to quality adopted by many co-ops.

- ***Tenant Satisfaction:*** The measures used in the PIs again show a much higher level of satisfaction amongst co-ops than the national average for RSLs. Overall tenant satisfaction is at 94.8% whilst satisfaction with participation is at a staggering 99%. This data is only available for 4 co-ops and therefore is not sufficiently robust to make definitive conclusions. However, it does indicate that this maybe a benefit of the co-ops and is an issue which merits further exploration

in the next phase of the research. Where co-ops have opted into CDS' commissioned STATUS survey we may use this as a starting point.

In an ideal world it would have been beneficial to compare these results to associations of a similar size to provide a more accurate benchmark and in comparison to larger organisations to consider the relative benefits of size in relation to quantifiable performance measures. However, the paucity of the data access available in the public domain has made this. To analyse against RSL sub sectors, particularly against larger RSLs.

As part of the study and in conjunction with CDS Co-operatives we attempted to gain additional data about tenant satisfaction. Despite the offer of a lower cost STATUS survey, few co-ops took up the offer. Very few co-ops have undertaken their own STATUS surveys both because they fall outside of the regulatory requirements to do so but also because of the cost involved in administering a specific survey. Several co-ops have pointed to anecdotal evidence for their resident satisfaction with most elements of the service provided to them by the co-op and their experience of living in it. This highlights a significant paradox – whilst qualitative information is vital to provide a detailed picture of life in these organisations, quantitative information has a louder voice. There has been low take up by co-ops outside of the CDS group for a large scale STATUS survey which will minimise costs. The results suggest there needs to be a better and more effective way for the sector to capture this data and demonstrate its strengths.

In conclusion, co-ops still appear to perform as well as if not better than some mainstream housing associations. But we should treat these results with caution:

- The response rate was low to the survey and therefore bias towards better performing co-ops may be inevitable
- We have been unable to drill down into the national PI data sufficiently at this time to make a comparison with other housing associations based on their size.

What is perhaps more important is the approach to performance measurement in co-ops and other small organisations. As highlighted in section 2, regulation of co-ops has historically been problematic as they have been square pegs in round holes. The regulatory regime is standardised to help the regulatory but this often fails to

capture the softer performance benefits and outcomes which these organisations can deliver.

Having said this, many co-ops have fallen outside of the regulatory regime and have only featured on the regulators' radar if and when major problems arise. Although to some this may appear advantageous and reduce the regulatory burden, the flip side of the coin is that co-ops often cannot access support which they may need to prevent such major problems arising. Therefore the balance in the regulation carried out is important to it being an effective tool for all parties.

One solution maybe to develop new measures of performance which capture such outcomes. This will require further work and discussion with a range of stakeholders to develop real and accurate standardised measures where the relevant data can be captured at low cost – and therein lies the conundrum. The alternative maybe to scrap performance measures altogether. Although this might be appealing to some it would have potential drawbacks for organisations themselves through having few benchmarks to assess their performance and, as acknowledge by some co-ops who are outside of the regulatory regime altogether, lack a critical friend at times when they require external assistance. Therefore, a middle way is required which provides co-ops with the information they need in order to meet their members needs and aspirations and in doing so demonstrate their effectiveness to external stakeholders.

5. Case Studies of Co-ops, Mutuals and Community Organisations

The literature review has already identified that we have a lot of questions around the operation, effectiveness and obstacles of co-operative and mutual housing development. Together with the data review this is an opportunity to begin compiling a more comprehensive evidence base.

Methodology

The purpose of the case studies is to provide a qualitative overview of different types of co-operative, mutual and community based housing organisations and pick up on the following themes:

- A brief history of the organisation
- Organisational Structure, governance arrangements and partnerships with others.
- Finance – both historic and current, capital and revenue, housing and non-housing
- Support structures and arrangements
- The level and form of participation amongst co-operators/members
- Evidence of personal empowerment and what benefits it has brought
- How the organisation has facilitated community development
- The prospects for future development over the short, medium and long term

Three case studies were completed as part of the Phase 1 research. These were:

- Redditch Co-operative Homes
- Community Gateway Association, Preston
- Work for Change Co-op, Hulme, Manchester

The case studies have involved interviews with officers of each organisation and where possible co-operators. Again because of resource constraints these case studies have been restricted to the data which can be collated in the time available, both for the research team and the organisations involved. We would like to express

our thanks at this stage for the time and effort which has been freely provided by each organisation, highlighting the “can do” ethos of these organisations.

Redditch Co-operative Homes (RCH)

RCH was set up in 1998 as a joint venture between Redditch Borough Council and Accord Housing Association. At the time the local authority was unimpressed by the housing offer provided by larger yet absent RSLs and wanted to support a different approach to social housing. The result was RCH. RCH has now developed almost 300 homes.

The governance of the organisation is split as flows:

- RCH develops and owns the housing. It is overseen by a management board made up of 5 Redditch BC representatives, 5 Accord Housing Association representatives and 5 representatives elected by the neighbourhood co-ops. This board meet quarterly and provides the policy framework for the organisation. The day-to-day management of the stock is carried out by RCH with some minor variations between each neighbourhood co-op.
- The 5 neighbourhood co-ops have a management committee. Each co-op has a monthly management meeting at which all management issues are discussed including lettings and maintenance expenditure. The meetings are facilitated by the manager of RCH. Each co-op committee is elected by all members of that co-op and officers appointed from the committee members.

The neighbourhood co-ops leased and run their properties from RCH on a rolling 7 year lease. Each co-op has control over its management and budget and the level of service provided by RCH. For example in Breedon co-op, the maintenance service is co-ordinated by the maintenance officer (a tenant) who takes significant pride in the prompt and effective service offered to the tenants – and claims to have saved the co-op £5,000 in the last 5 years. This arrangement has allowed for flexibility, enabling Breedon to undertake some services themselves, for feedback on service provision by contractors and for innovation, including from the tenants themselves. As such the co-ops have all been able to save money on revenue costs. This is recognised as the dividend of RCH and its neighbourhood co-ops allowing rent rises to be limited and for investment and expenditure on other services and activities (e.g. family fun days, additional window painting programme etc).

Services are provided through a partnership arrangement between the neighbourhood co-ops, RCH, Accord Housing Group and Redditch Borough Council. The partnership arrangement between the constituent parts is summarised in Figure 4.1. This model has been recognised and commended by the Audit Commission,

“The pioneering structure of RCH is a model for the large scale provision of neighbourhood co-operative housing”

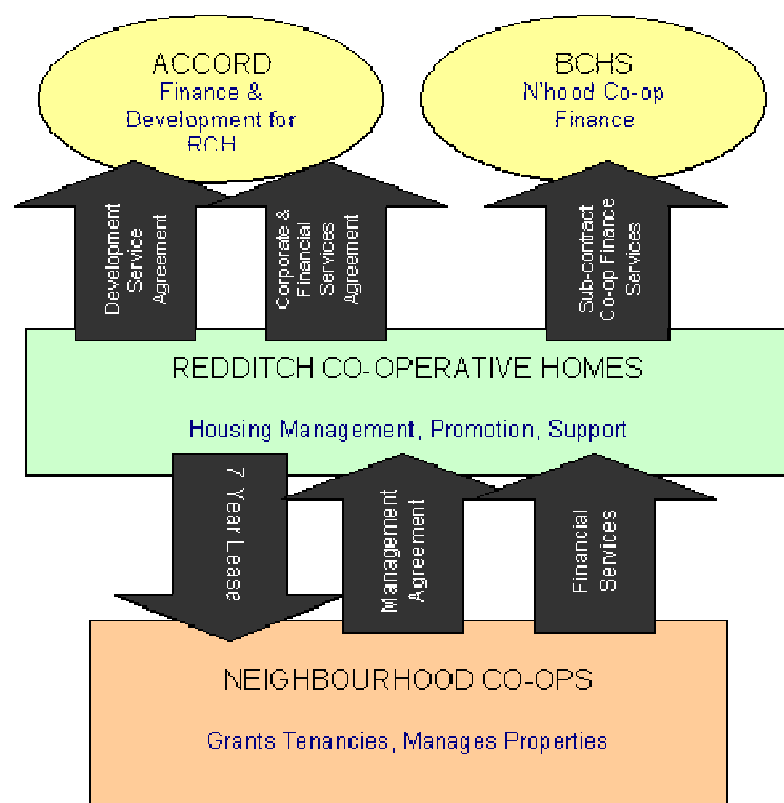


Figure 5.1: RCH Partnership Arrangement

have targeted this group, the “silver band” applicants on the Council’s choice based lettings system for all new developments. From this pool, RCH have been able to pre-allocate developments. This has allowed RCH to provide training and prepare new households for life on the estate. It creates knowledge of the estate, co-operative expectations and other residents, enables recognition of neighbours and in a number of cases the formation of friendships even before the estate is finished. It also enables new tenants to be an integral part of the design and development of the estates, including in a number of cases interesting planning battles and development conundrums. And whilst developments often do not run to time, the fact that

As a new co-op, RCH has been in the position to control to some extent the development of the co-operative element of the association. The initial local authority support for the model was partly based on the ability of the model to begin to meet the housing needs of those on the housing waiting list who were likely to wait a considerable period before being rehoused. RCH

residents can see the progress being made provides a “light at the end of the tunnel”, even when at that point they are housed in undesirable or unsuitable circumstances.

Nominations to the association are undertaken through the local authority’s choice based lettings scheme. RCH do operate a “co-operability test” to ensure that new tenants will be co-operators and not just residents. Whilst this may appear to some as a barrier to housing, it is used to highlight the reciprocity required from residents and co-op alike. As Carl Taylor (RCH Manager) has said,

“it is not about excluding people but about creating a culture of involvement”.

Only one person has failed this test since its inception. Furthermore, the allocation process involves both an RCH officer and an officer of the neighbourhood co-op. Support and training is vital in ensuring that this system is fair but to date it has helped both exiting communities and new residents feel comfortable moving into an active neighbourhood.

A critical success factor in RCHs success and performance is the prominence of “experiential management”. By this I refer to the mutuality of tenants being both residents and managers of their properties. This synergy provides managers with high quality intelligence about the management and maintenance issues facing the co-op in a way that other housing organisations find increasingly difficult to capture. As tenants have ownership of the co-op they are also more committed to keeping their properties and neighbourhoods in a good state of repair. These ensure that they make effective and efficient decisions. As a result the co-op has provided a lower cost housing solution than other local RSLs as well as enabling a dividend to tenants through the stretch and recycling of revenue resources.

The experience for those living in the co-op has been positive. Empowerment is clearly evident amongst RCHs tenants. The statistics speak for themselves with regard to the success of the co-op in reducing worklessness: in March 2004 65% of tenants received housing benefit; in March 2008 this was 38%. And the personal empowerment achieved is evidenced by the stories of the tenants themselves. One tenant talked of gaining a CV by being active in the co-op. Two other tenants have shown clear paths into work as a result of living in the co-op. One gained entry to a housing NVQ course as a result of being the rent officer in her co-op. She is now employed as a housing assistant in the local authority. Another tenant is employed by RCH after first being provided with a job-shadowing opportunity to help meet her

college course requirements. She says that the co-op has not only helped her gain her qualifications and secure a job but also provided her with added confidence. She speaks with pride about now making presentations to national conferences where before she would have been too shy. Nearly everyone spoken to in the co-op talked about the experience of being a co-op tenant being empowering from the development of friendships in new places to the shared experience of problem solving.

At the same time, the co-op is facilitating community development. The co-ops are tenant controlled and run. Whilst meetings are often perceived in the wider literature on engagement as a chore, their social role in the co-op means that they take on a different complexion. Of course, size, spatial scale and familiarity play a crucial role in creating the conditions for this to happen. A clear demonstration of the community development role is the addressing of anti-social behaviour through “co-operative living” officers who attempt to mediate in problems. On the whole problems are limited and early intervention enables them to be remedied quickly. The community control and ownership also means that residents take a greater pride in their area, going the extra mile to look after their property, keeping their fronts nicely and even picking up litter. In this way it is reflective of the historic experience of the co-partnership housing outlined earlier. As one tenant stated,

“its not just about having a house, it’s about community spirit”.

And this is recognised by the local authority where one officer stated,

“Moving into the co-op is like moving into an extended family.”

There is a mutual benefit of individual and community empowerment which is based on there being adequate support to ensure this happens which is a credit to RCH.

The future for RCH looks bright and it is a clear example of how larger scale co-operative housing can flourish. The organisation itself is positive about the future. It remains a popular housing option in Redditch. A recent relet which was described by officers as “about the most unpopular you could get in the co-op” had 113 applicants apply for it through the council’s choice based lettings scheme. The reasons for its popularity are varied but focus on:

- Lower costs rents

- Better looked after properties; and
- The word-of-mouth about the benefits of the co-op.

These factors are mutually inclusive and are the result of the way in which RCH and its neighbourhood co-ops are managed.

However, whilst with continued officer and political support from the local authority the prospects for development are good locally, the regional and national picture may be the undoing of further development. Redditch is hindered in further development by the regional planning process which aims to restrict further growth of Redditch but which it is claimed has not considered the needs for affordable housing and demonstrable sustainable communities sufficiently.

RCH remains a useful benchmark for larger scale co-operative development and could play a key role in knowledge transfer for successful future developments.

Community Gateway Association, Preston

CGA was established by Preston City Council and its tenants in 2005 as a response to the Decent Homes agenda. The association owns and manages approximately 6,200 homes. There was resistance by both the local authority and the tenants to push for a typical LSVT and the tenants were explicitly against joining with an existing RSL as a stock transfer. The development of the Community Gateway model provided an opportunity for something different. The process pre-transfer also laid the foundations for the community empowerment strategy.

The organisation is clear in its mission that it is different from other LSVT associations. Empowerment is the core of the organisation and the main focus of its activity. Where other LSVTs' focus is on involvement to deliver housing improvements, CGA use housing improvements as a means of kick-starting empowerment and delivering sustainable communities. This has required a culture change as part of the transfer, generating trust amongst staff of each other as well as of the tenants. It has also necessitated different organisational structures and CGA now operates horizontal, cross disciplinary teams. All members of staff are part of one of these teams and it has meant staff adopting a new approach to tenant engagement. The Chief Executive has acknowledged that this has been difficult at times and has meant some staff have left but that it has been effective and worthwhile at re-engaging with communities.

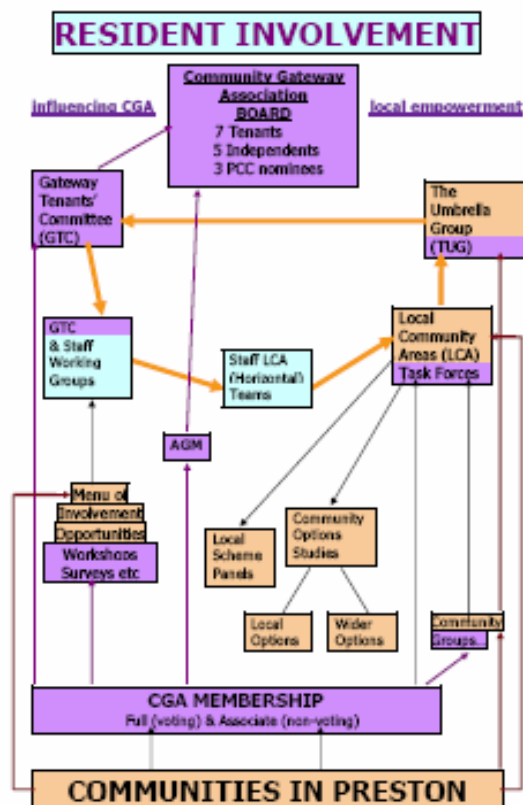


Figure 5.2: Resident Involvement in CGA (Source: CGA (Undated))

business reasons for not doing so (CGA, 2008). This connection highlights the importance of tenant empowerment as the focus of governance in the organisation.

Alongside the formal governance arrangements, CGA's management structure provides a basis for further enhanced community engagement. In addition to traditional thematic departments within the organisation (e.g. housing management, maintenance etc) CGA have implemented a system of inter-disciplinary "Horizontal Teams". These teams bring staff from different departments together at event days. This has further enhanced the outward facing focus of the organisation and reinforced the customer focus for all staff. Everyone, including the Chief Executive, are part of one of these teams and all of the staff spoken to during the visit were enthusiastic about the outcomes achieved. And one of the key indicators of change was the recognition that the tenants and members are highly knowledgeable about their neighbourhoods.

The organisation is governed by a board of 15 directors: 7 tenants, 3 local councillors and 5 independent board members. It is in CGA's rules that the Chair of the association has to be a tenant. Alongside the board is the Gateway Tenant Committee (GTC) which is elected from the associations' members. This is made up of 30 members from whom the 7 tenants on the main board are elected. The board and the GTC work in partnership and the association is clear that the Board will always agree with a GTC proposal unless there are key

The process of engagement and empowerment goes beyond housing improvements to take a cross-tenure, whole neighbourhood approach to involvement. Through this approach all issues affecting the neighbourhood can be addressed. In this respect CGA is taking a key role in being a leader of place shaping and through the empowerment strategy is creating new leaders of place by helping communities to realise their own potential. The first step was the definition of neighbourhoods (sub-areas) within the Local Community Areas, a process led by the communities themselves. This has meant that neighbourhoods have taken on a more literal rather than geographic meaning, thus varying in size. The next step has been a series of bottom-up option studies which have identified the priorities for the neighbourhood and not just confined to housing. The final stage in the formal process have been the scheme panels used to plan for and oversee improvement schemes. Alongside this, the community empowerment team are working with local communities to help them realise the priorities in the option studies. This has been a cross tenure approach which has focussed on inclusivity and realising what sustainable communities should be. In light of other work undertaken by CURS (Rowlands, 2008a), this should be seen as a leading edge example of a neighbourhood approach and could be adopted easily elsewhere if organisations are willing to make that culture change.

There has been a lot of learning as part of this process. The process has required the development of trust as highlighted earlier and this has been achieved through face-to-face contact with communities, the value of which it is recognised “*cannot be beaten*”. It has also meant stressing that empowerment is not about CGA doing all the time but in many cases “helping, supporting and facilitating” local communities to do things for themselves. This has required investment which CGA has been prepared to commit, both in direct staff, a re-facing of the organisation and in economic resources. The work is supported by the board who understand the direction that the organisation is attempting to take and the outcomes it is wanting to deliver. The softer and less tangible gains are found in personal empowerment and community development. In respect of both, CGA and its members have numerous positive stories to tell. Personal empowerment is being realised through the engagement strategy and the culture change ethos which is being passionately delivered by a team of committed and enthusiastic community empowerment officers. Empowerment activity is providing individuals and communities with confidence which has hitherto been lacking or dormant. The establishment of an active learning programme has enabled residents to gain a CIH certificate in Community Governance as part of this process. All of this has meant that people have gone

back into education, training and employment in part as a result of their involvement. The stories of empowerment range from a resident who now works as a community administration officer for the association, an ex-offender who gained confidence and earned the acceptance of neighbours through participation, through to a 13 year old who has taken the lead on the newsletter in one of the Local Community Areas (LCAs).

In terms of community development the association is pioneering in taking a cross-tenure, whole community focus. Whilst other RSLs talk about such an approach, CGA are an exemplar of how it can be achieved. However, this is based on mutuality between the association and residents;

“We need the community to take ownership to bring about lasting change.”

Again there are echoes to the history of co-operative housing and its success in what would now be called sustainable communities. The process of communities defining themselves, the issues they face and the priorities for action is the focus for community development. The engagement strategy is based on individuals working together for mutual good. This approach is working as evidenced in 2 areas:

- In Howarth Road the option study has been a critical tool in helping deliver better community cohesion. At the start of the process the community were adamant that they did not want to form a formal group and this was accepted by CGA. However, as a result of the various activities of the options study, a new community group has been established and formed by the community themselves.
- In the Hopwood area there had been multiple problems, in particular around drug dealing and prostitution. These problems were highlighted during the option study process and whilst the option study didn't materialise as planned the process has provided useful intelligence about issues facing the neighbourhood. The response has seen housing management changes implemented by CGA but also an engagement between the community and the police.

At the present time the prospects for the organisation are good. It is achieving against its core responsibilities whilst adding value in local communities beyond housing. It is achieving culture change and has engendered a change culture not

only in itself but also with some of its partners. The organisation has set itself high standards and whilst regulatory bodies may base their assessment on these and highlight shortcomings, the commitment to this vision should be commended as a significant step forward. But, all of this is reliant on the association's members, board members and staff being committed to the mutual model. CGA is an exemplar of where local political support in the face of a difficult initial position and ongoing support for communities to take the lead in identifying a way forward has brought about meaningful change.

Work for Change Co-op, Hulme

Work for Change is a co-op which is made up of tenants of workspace units in Hulme, Manchester. As an organisation it provides work space for small, ethical and cultural businesses in the heart of what has often been characterised as a problematic and impoverished area of the city. It is linked to the Homes for Change Housing co-op and is an integral part of the development.

The housing co-op emerged out of a warehouse project to provide housing in Manchester city centre, primarily driven by what has been described as “university Drop-outs”. It was established in 1985 when the Hulme regeneration company asked them to become the co-operative housing option in the redevelopment of what is often seen as a notoriously poor and deprived area of Manchester. It built on community spirit which did exist at the time and attempted to save the remaining spirit from being extinguished by the demolition. The development was undertaken in conjunction with a large housing association but was led by the co-op members leading to an innovative design with a mix of dwelling sizes and designs. It is suggested by the co-op that the housing association who led the subsequent development have never understood the co-operative fully and as a result there have been ongoing difficulties in the relationship.

Work for Change emerged out of the housing co-op. Initially there were a number of members who had their own businesses and lacked space in their homes to run them. In September 1996 32 units ranging in size from 80ft² to 1,000ft² were developed as part of the co-op. Walking around the development it does feel like a sustainable community with the combination of workspace and residence and a feeling that the estate is “lived-in”. Sarah Hughes who manages the Work for Change co-op highlighted how together the co-ops have provided opportunities for good housing and business development. At the same time, the work spaces have

provided a valuable space for other residents in Hulme to develop businesses and those from nearby to expand from their homes. Importantly, the businesses also bring people into Hulme who may ordinarily have avoided the area, notably the theatre.



Figure 5.3: Homes for Change & Work for Change, Hulme, Manchester (Photo: R. Rowlands)

Walking around the development the juxtaposition of homes and workspaces is one of its strengths with regard to sustainable communities. It allows some people to live near their place of work and accommodate elements of their lives such as childcare with greater ease. Furthermore it provides a presence in the development which prevents it from being a dormitory. Sitting with the manager of Work for Change in the café, which is one of the businesses in the workspace and would not look out of place in the regenerated Northern Quarter, it is also possible to see how local, hands on management provides an interface with local residents and an easy point of contact for any issues which arise.

The path followed by both organisations has not been smooth. Their “partner” RSL has not always understood the role and function of the co-ops. With regard to the

workspaces it is suggested that the RSL would rather not have to deal with a non-housing concern. The problems with the RSL are illustrative of differences in organisational ethos and culture. Both Homes for Change and Work for Change have fought back. When the RSL tried to take back the building their successful protests led to a backtracking⁶ as they underestimated the strength of feeling. The one main lesson which can be taken from this example is the lack of support received by the partner housing association. Further evidence of the uneasy relationship is illustrated by the two occasions to when grants and loan facilities to develop and expand the Work for Change co-op have been lost because of their disappearance in the larger organisational machinery – perhaps a further demonstration of smaller organisations abilities to be more responsive and flexible to tight timescales. This highlights the vulnerability of co-ops to the agenda's of larger, non co-operative “partners” and the lack of flexibility in some support.

On a positive note, the co-ops are delivering change. Work for Change is in a stable financial position and is not reliant on any revenue subsidy. It provides homes and work spaces in an environment which is an example of what government policy wants to see from sustainable communities. Having visited this in the same week as one of the Government's much lauded exemplar sustainable communities the positives of the Hulme co-ops stood out even more. Equally, sustainability of involvement has never been a problem and although at times it has at first appeared to run out of steam, new blood has always stepped forward without the need for coercion.

Conclusions

What do these case studies demonstrate? In all cases they add further evidence to the positive picture created by previous research (Clapham et al, 2001; CCH, 2003). They highlight that co-operative and mutual models of housing and community development are possible even within a context of big is beautiful and private finance. Where support is present the organisations have been able to flourish. Both Redditch Co-operative Homes and Preston's' Community Gateway Association illustrate where an alliance of political and organisational support have helped the development and sustaining of organisations which demonstrate true value added

⁶ <http://www.cch.coop/news/h4c0107.html>

beyond their housing. However, even where support has been more undermining than helpful, organisations have used the resources within the community to continue to provide housing and community facilities. These examples also demonstrate how, when participation is constructed around the informal and the social, where organisations go to the communities they serve and provide confidence and ownership a greater number of benefits can be derived and involvement can be sustained in the longer term. These organisations are examples of how community development can take place without being a burden on those communities but rather realising their true potential through considered and targeted investment in the right forms of intervention and support.

6. Realising the Potential

The Conditions for Current Mutual Development

The current policy and social climate makes mutual options an attractive solution in addressing housing needs, community ownership and neighbourhood/community management. As Forrest and Williams have stated:

“It is all too easy to be mesmerised by the present and to see it as a unique and profound configuration of events and processes which requires a new and dramatic response.” (Forrest & Williams, 1990, p200)

And Birchall has remarked on this with direct reference to the co-operative housing movement in the UK:

“It is interesting that co-operators, through a lack of sense of history, have often ‘reinvented the wheel’ as far as co-operative structures are concerned.” (Birchall, 1991, p4)

Therefore it is important to consider today’s conditions in light of the experience of past and ongoing attempts to develop mutual solutions, learning what has worked what has failed and giving consideration to how these lessons can develop models and forms which fit today’s challenges and frameworks.

Political Climate: From Government to Governance

The shift from government to governance, the rise of the third-sector and the role of communities presents potentially positive conditions for co-operatives to return. Through the latter part of the 20th Century the shift in style and form of government has altered significantly moving from direct provision by the state to the facilitation of goods and services through the state. Simultaneously there has been devolution of governance away from central provision to local provision.

Although the early 20th Century saw the development of municipal socialism as the response market failures, the late 20th Century and early 21st has witnessed the renewed invigoration of the third sector as an entity and in its role in the delivery of public policy. The “rolling back of the state” has been in track for some 30 years, advanced aggressively by the Thatcher governments and continued under both the Major and Blair governments. Direct state provision has been seen as an outmoded

form of help, either because it crowds out the market (Thatcherism) or because it hinders the realisation of localised needs (Blairism). The Brown administration appears to continue this trend. Crucial to this trend has been the “rolling back of the state”, a pattern which has been prevalent in most industrialised economies around the globe. In the UK the trend was initiated through privatisation and the increased role of the private sector to deliver public services but shifted to a renewed role for the voluntary and community sector. The “Third Way” politics that have emerged from this have characterised a new retreat of the state but provided new opportunities for community based organisations to take a lead role in the provision of goods and services.

The agenda set out since 1997 has been explicitly based on rights and responsibilities of individuals, a social contract between the citizen and the state. The policy agenda pursued has drawn heavily on the communitarian tradition. In this way, co-operative and mutual forms of delivery should fit with current thinking. Much of the commentary about this agenda has focussed on its high profile application to issues such as anti-social behaviour and recent comments by the Housing Minister, Carline Flint, about the responsibility of social tenants to look for work have compounded the view by some that responsibilities must be demonstrated in order to gain access to rights. A focus by authors such as Putnam (1999) on social capital as an elusive panacea to social ills and civic disunity has also focussed communitarianism in the wrong places. The base arguments have become too simplistic.

However, this is not to suggest that individual and collective responsibility should not be encouraged and community responses supported. But herein lies the important element of this discussion: individuals and communities have a right to be supported in meeting their responsibilities. Rather than being a cheap short-cut to solving problems, this agenda requires investment in the empowerment of communities through the development of appropriate support mechanisms and structures.

Over the last decade the role and prominence of the third sector has increased to meet the challenges of society and to assist government in the delivery of improved responses. The third sector includes local communities. Housing policy has been included in this shift, notably through housing association but also through various community, voluntary and not-for-profit organisations delivering a variety of housing

related services. The prominence of third sector organisations in neighbourhood regeneration has grown significantly.

The major criticism of this shift has been the institutionalisation of third sector organisations. The pattern has followed in a similar way to the experience of housing co-ops since the 1960s, that in order to secure government funding third sector organisations have had to become more business-like and in doing so have lost some of the advantages they offered, most notably their organic dynamism and community roots.

Government has recognised the benefits of social enterprise. The Minister for the Third Sector gave a recent interview to the Guardian newspaper:

“For Phil Hope, small is beautiful with community organisations. Tiny, often single-handed, volunteer-led enterprises, working on a micro-scale, addressing strictly local problems and needs ‘are very much the life blood of the community’, he enthuses. They are ‘the glue that binds communities together’.” (Butler, 2008)

In the same article reference is made to the resources made available by government to facilitate and sustain this bonding glue – the “grass roots grants” – which totals £130m this year. But considering the number of communities and enterprises which need external funding to sustain themselves, this amount is small. As stated by Clapham & Kintrea (2000):

“The type of downward accountability favoured by the Committee on Standards in Public Life and other commentators will only be achieved in full if the creation of new forms of community-based organisation is coupled with fundamental changes to the power relationships in the institutional structure of the housing sector in favour of the CBHOs⁷.” (p557)

Similarly for housing organisations the challenge is one of size. Despite the overtures towards a community focus, the Housing Corporation’s National Affordable Housing Plan remains concentrated in the hands of large housing associations or partnership where the lead member is a significant stock holder. The power of

⁷ Community Based Housing Organisations

community based associations is limited by their ability to negotiate an acceptable deal with their partners. This again questions that ability of such organisations to make a contribution towards government housing targets let alone community development unless resourcing is addressed.

A third way requires as a prerequisite support structures which enable communities to meet their own needs. Criticism of the implementation of the third way in UK politics since 1997 has been that whilst a lot of responsibility has been placed on the shoulders of local communities and, perhaps more so individuals, in fulfilling their needs and aspirations, the provision and sustainment of support infrastructure, particularly resourcing, has been questioned.

Of course housing services have been no stranger to this shift. Indeed, one could argue that the mainstreaming of housing associations under the 1988 Housing Act was ahead of the third way in giving a major role to housing associations in the delivery of new social housing. The development of the sector following this change has seen dramatic changes in housing associations as organisations with private sector strategies of growth, merger and take-over becoming dominant discourses for survival and a government policy which is focussed on facilitating development through large associations. Therefore the connection between these community organisations and their communities is sometimes broken. This is not to write off housing associations and there is scope for a different model to be developed. This paper begins to explore what these might look like.

Sustainable Communities & Participation

The idea of sustainable communities is not new and housing has been a central element of these. Ebenezer Howard's vision of the Garden City was predicated on sustainability and this model has formed the basis of the new town programme in the 20th Century. Sustainable Communities are a central element of the Government's urban policies. PPS1 sets out what a sustainable community is and is succinctly captured by Raco's summary that:

"a sustainable place is one in which employment, mixed housing and social facilities are co-present and available to a range of socio-economic groups."
(Raco 2007)

However, place is space which is shaped by people and communities are nothing without people. What are required are a focus and a means of facilitating this people element in then delivering sustainable communities. The role of housing is clear within this and mutual housing models may play a stronger role in facilitating this. But the connection with other facilities and services is essential and has hitherto been often overlook in planning and management of place (Rowlands, 2008b). Furthermore, if the Government wants to create communities of active citizens where capacity is built through participation then new models of delivery are vital in order to achieve it. In respect of housing it is difficult to see how the present focus on quantity alone can be reconciled with these aims if the delivery vehicle remains focussed primarily on large preferred partner housing associations or private sector developers.

Sustainable communities policy also implies a need for mixed communities. The government's intentions are based on an assumption that mix will provide an opportunity for social interaction and economic trickle down. To date the use of mixed tenure as a simple policy tool for achieving this has had limited impact. Again, there is a need for new vehicles to be developed which not only provide housing but also create the opportunity for communities to develop through wider infrastructure, opportunities for day-to-day social interaction and means for trapping economic resources in neighbourhoods rather than seeing them leak away.

Affordable Housing, Asset Building & Community Ownership

Access to affordable housing: The government's main policy agenda has been the announcement of 3m new homes by 2020 of which a significant proportion will be affordable. The delivery of affordable housing to date has been difficult and the outcomes have had unintended consequences in respect of the form of development created, the type of affordable housing and the number of units (Rowlands et al 2006; Murie & Rowlands, 2008). The growing gap in the housing market between social renting and owner occupation is being filled by a private rented sector which is extremely variable in size, quality and location but is also creating a sandwich class of households who "can work, can't buy" (Wilcox, 2003) but for whom the available output from affordable housing policies is unlikely to be available. Low cost home ownership schemes are seen to offer limited value for money to the public purse (NAO, 2006), limited mobility and utility for households (Wallace, 2008) and potentially pull marginal home homeowners into potentially unsustainable housing

options (Rowlands, 2008c) Mutuals have a role to play in creating a more flexible tenure system, highlighted by the work undertaken by CDS Housing and the GLA around community land trusts and mutual homeownership (Conaty et al 2003; GLA, 2004).

As highlighted above the favoured delivery mechanisms for affordable housing are reliant either on housing associations or in private developer contributions via the planning system (and usually housing associations again). This has delivered particular forms of “affordable housing” in a mix dictated by market conditions whilst at the same time contributing to a breakage in the housing ladder and the slow withdrawal of affordable non-rented housing options (Rowlands, 2008b). At the same time government has started to “rethink” social housing to create a new vision for the sector (Hills, 2007; Flint, 2008). The last housing minister⁸ has called for a dialogue as part of this debate and arguably there should be space within this for new housing models and the development of existing but marginal options.

The housing sector does face a challenge. Mullins has indicated in research at CURS the trend for different forms of growth through merger in the sector and it is

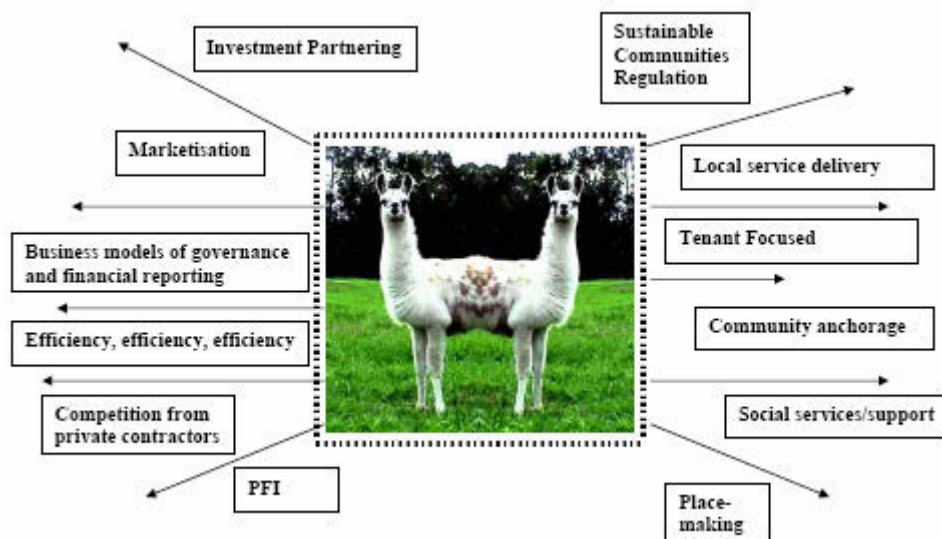


Figure 6.1: The “Push-me, Pull-you” Challenge for Housing Associations (Mullins & Sacranie, 2008)

⁸ At the time of writing this was Caroline Flint MP. She was replaced in the role by Margaret Beckett MP in October 2008.

clear from government policy that big is often beautiful for the delivery of the numbers agenda. However, as highlighted above there is a simultaneous concern to deliver sustainable communities and address a diverse range of qualitative community and neighbourhood based concerns. As highlighted by Mullins and Sacranie (2008) this has led to a “push-me, pull-you” situation for housing organisations (Figure 6.1): On the one hand business focussed concerns; on the other hand a focus on customer service and community anchorage. Balancing these diverse challenges will be difficult and already splits can be seen within the housing association sector as organisations position themselves more towards one slant than the other (Malpass, 2008)

The need for a community focus from housing organisations is nothing new but this side of the scales has a growing importance in meeting resident and community aspirations. A report for the National Housing Federation, “What Tenants Want” (Mayo, 2006) is stark in its conclusion that want a more responsive housing service and one where they have more say in how their homes are run but equally, few want to get involved in their running. There is therefore a need to develop a housing model which is based closer to residents and tenants and provides the opportunities for greater input but without over burdening residents with formality of participation. At the same time, community is seen as something based around ideas of locality, everyone living together and neighbourhood (Housing Corp, 2008), a feature which is at odds with the development of large housing associations with absence from localities. Clearly what tenants want from communities is locally focussed and with adequate support structures (Housing Corporation, 2008). In delivering this there is a need to rethink how and what is delivered and importantly the means and methods of participation and empowerment.

Potential for Mutuals in UK Housing

So what is the potential for the development of housing co-operatives and community focussed mutual organisations in England?

It is clear that any new development of housing co-ops and community based mutuals must take on board the experience of previous attempts to develop these models. The review above begins to identify a range of factors which have been common throughout the history of mutuals in undermining their development. Some of these factors are more likely to exist today than others. However, there are a

number of contemporary factors which make the development of new mutuals an attractive prospect.

The mutual model provides a number of advantages in meeting current government objectives and raises further questions to address through the next phases of research:

- *Housing and Affordability:* Co-operative and mutual models provide a model of local delivery. The efficiency of these models has been proved in the past and anecdotal evidence suggest that they perform as well as if not better than mainstream models in both the delivery and management of new homes but may additionally better meet the needs, demands and aspirations of housing consumers. The current housing challenge should provide the appropriate opportunity for new models and the development of better mixed tenure options. This will require innovation, particularly in procurement of both development and management services. The next steps of research should begin to identify what can be adapted and utilised from current models and what can be learnt from elsewhere.
- *Sustainable communities:* mutuals and community based responses provide an opportunity to meet a number of the criteria highlighted by the Egan review of skills for delivering sustainable communities. Whilst traditional housing models have found it difficult to go beyond the realm of housing, co-operative and mutual models may provide the opportunity and the means to go beyond housing and consider social and economic elements of community development in a truly holistic way. Co-partnership illustrates what was and could be achieved through a stake in ownership. The questions are whether these conditions still exist, could be (re-)invigorated and if there is the support and commitment to do so.
- *Governance and participation:* mutuals clearly could play a role in the development of more responsive and democratic local governance structures. Participation is a necessity. The challenge is in finding forms of participation which meet tenants and residents needs and circumstances.
- *Neighbourhood management:* good quality neighbourhood management is essential for the effective functioning of these spaces. The provision of local services and the management of open space provides enhanced liveability. Even the private sector recognises the need for good quality management on

enhancing the value of assets (Calcutt, 2007). This needs to be undertaken as a partnership between a range of stakeholders, including residents. Mutual models of community governance, including community land trusts could play a significant role in meeting these objectives. Basis for civic reinvigoration?

- *Communities owning assets:* The government's recent focus has returned to how individuals and communities can build and control assets (ODPM/Home Office, 2006; Quirk, 2007). Mutuals may be able to provide community control of assets but through varied schemes could enable individuals to develop their own assets. The experience of co-partnership and co-ownership housing needs to be taken into account in providing the conditions for this to take place but protecting mutuals from tenure transfer, similar to the Building Society sector.

Critical in all of this will be the propensity for tenants and communities to take an active role in the governance of their homes and neighbourhoods. Community involvement can generate a negative image in asking already deprived communities to expend even greater amounts of limited resources and energy solving their problems themselves. Therefore mutual structures should not be a new short-cut to addressing problems where previous housing short-cuts having had disastrous consequences (e.g. Dunleavy's "technological shortcut" (Dunleavy 1981; Murie & Rowlands, 2008)). The recent NHF sponsored Tenant Involvement Commission (Mayo, 2006) indicates that whilst tenants want responsiveness and accountability from their landlords with the opportunity to get involved in decision making over important matters, only a minority of tenants are keen to be actively involved in decision making. This is crucial in shaping a structure which enables effective participation whilst fitting the needs, abilities and resources of tenants. It will require structures which enable participation at a range of levels (see for example Mullins et al, 2004) together with structures to enable succession. Whilst participatory democracy needs to be invigorated as highlighted by all political leaders there needs to be recognition that concentrating on formalised methods alone can stifle participation and lead to false accusations of apathy. It is vital that informal means are both recognised and supported to facilitate opportunities for wider participation and input into decision making. There are no easy, off the shelf solutions to this and it will be a key challenge in the promotion and development of community based solutions. However, co-ops as small scale organisations with everyday interactions which may facilitate this. The success of housing co-ops and other community based

organisation in sustaining themselves, continuing participation and in many cases surviving is testimony to the fact that there are lessons to be learned.

In order to play a role in the new policy agenda, co-ops and mutuals will need to address a series of issues which may be seen by some as current short-comings. Firstly, the advantages of co-ops and mutuals are widely known, but at the moment, only within the sector. There is a need to demonstrate these benefits more clearly and in a way which is comparable to other housing and neighbourhood delivery options. Yet as part of this, there is also a need to identify the wider benefits of co-operatives together with the costs borne by communities and individuals which save the public purse. The commission will play a role in this but it is vital that it is underpinned by robust and up to date evidence.

Whilst some of the barriers to development can be real, there are those which can be artificially and internally created. There is a real need for innovation amongst co-op and mutual organisations. The history of the sector has revealed innovation but in recent times this has been more limited. A can-do attitude needs to be fostered which will be helped through improved support and integration of the sector together with a wider recognition of the positive attributes in wider public knowledge. New developments around mutual home ownership and the community gateway model demonstrate that the capacity and drive for innovation does exist and the challenge for those within and without the sector is to understand what is needed to facilitate this innovation further.

Finally, there is a need to see what can be learnt from elsewhere, both sectorally and internationally. For example, with potential changes to housing association finances which may introduce VAT charges for secondary services, the primary-secondary relationship which has helped many co-ops could be threatened. However, if we look elsewhere there may be ways of overcoming this were it to arise. For example, Sweden works within similar EU VAT taxation regime therefore how the relationship between co-ops and service providers can be streamlined so that taxation does not become a barrier. Similarly there is scope for housing co-ops and other mutuals to develop learning from and between co-ops and other social enterprises in other sectors

Conclusions

The present climate makes the opportunity for developing co-operative and mutual structures stronger than it has been for some time. With what can be assumed to be the end of the neo-liberal paradigm in public policy and wider economics, the implication for society is the need to find and develop viable alternative structures and systems. Mutuality has offered these in the past but has been overtaken by other organisational forms. If the same is not to occur again this time around the lessons of past phases need to be recognised and overcome. However, for housing there is a unique opportunity for mutual structures and organisations to make a difference. Before the “credit crunch” a number of policy strands had aligned which mutual and co-operative housing and neighbourhood organisations can play a critical role. With the added problem of economic downturn together with a resultant rethink around the prevailing economic system, the present configuration of the housing system is being undermined. If the opportunity for mutual housing is not taken now and its development begun at the next level it is likely that the chance for generational change will be missed.

7. Conclusions

This research was commissioned to provide a baseline for the Commission on Co-operative and Mutual Housing. As such it has reviewed the existing body of evidence about mutual and co-operative housing models together with some initial, small scale primary research. The new research has focussed on updating the benchmark Price Waterhouse study of 1995 together with capturing the qualitative accounts of existing and new co-operative and mutual housing organisations in England. It is intended as the first stage in an ongoing research programme and therefore raises as many questions as it provides answers.

The past

For some time mutuality has been overshadowed and misunderstood. Against the individualism and privatism of a neo-liberal hegemony, any acknowledgement of the benefits derived from co-operation have often been overlooked or where considered beneficial directed at often under-resourced and groups and communities which are considered “problematic”. Within housing there has been a historic and small tradition of mutualism and co-operation over the last 150 years. These organisations have a long track record of meeting various niches of housing need at different points in time. However, they have been unable to develop in the numbers that would provide a thriving co-operative and mutual sector and as Birchall has stated, have been susceptible to take over by one of the dominant tenures. However, each phase of development has offered benefits which could provide solutions to some of today’s housing problems. If this is to happen a series of critical success and failure factors need to be addressed. These are:

- Available and sustainable finance;
- Support structures and organisations to facilitate development;
- A supportive political environment;
- Sensitive and constructive regulation; and
- A commitment to co-operate by all stakeholders.

It is vital that these persistent barriers and threats are addressed if co-ops and mutuals are to play an integral role in addressing today's housing and neighbourhood challenges.

The Present

The research has highlighted that there is a grassroots on which to build. A range of co-operative, mutual and neighbourhood focussed housing organisations have developed and sustained themselves, particularly over the last 30 years. This suggests that the co-operative way can exist and potentially thrive even in the current policy and political contexts. The work around KPIs has illustrated that co-ops continue to provide effective housing management services offering value for money and high tenant satisfaction. Our initial case studies have highlighted the value-added offered by these particular organisations and the way that the rhetoric of some mainstream housing organisations is being turned into reality on the ground. The benefits of mutualism and co-operatives do appear strong on face value. However, in this research we have not been able to isolate the extent to which it is mutualism which is delivering these benefits. However, the evidence does suggest that mutualism *may* have benefits to offer the mainstream and in particular the potential for a transfers culture, value and practice to other housing organisations should not be overlooked.

What is clearer is the positive benefit of localism in the delivery and governance of housing and neighbourhood services. Clearly the co-ops and mutual organisations included in this study are more responsive to their consumers' needs than some other housing organisations. Size can play a role and smaller co-ops have the benefit of governance facilitated through a closer relationship with their tenants and members. However, as Preston's CGA demonstrates, large organisations can be as responsive if they adopt an approach to governance and engagement which is truly user focussed. In the case of CGA, the focussing of activities at a community defined neighbourhood level appears to be the key to effective service delivery which meets residents' needs. Therefore the main message which emerges is one where locally focussed and neighbourhood based organisations can offer a distinct advantage in meeting the needs and demands of the communities that they serve.

This research has only been able to provide a snapshot of parts of the sector and examine only some of the questions which were posed at the start of the process. Further work will be required to provide a comprehensive and state of the art

picture of all types of mutual housing and neighbourhood organisations. Suggestions are outlined below. This is outlined below.

Opportunities & Challenges

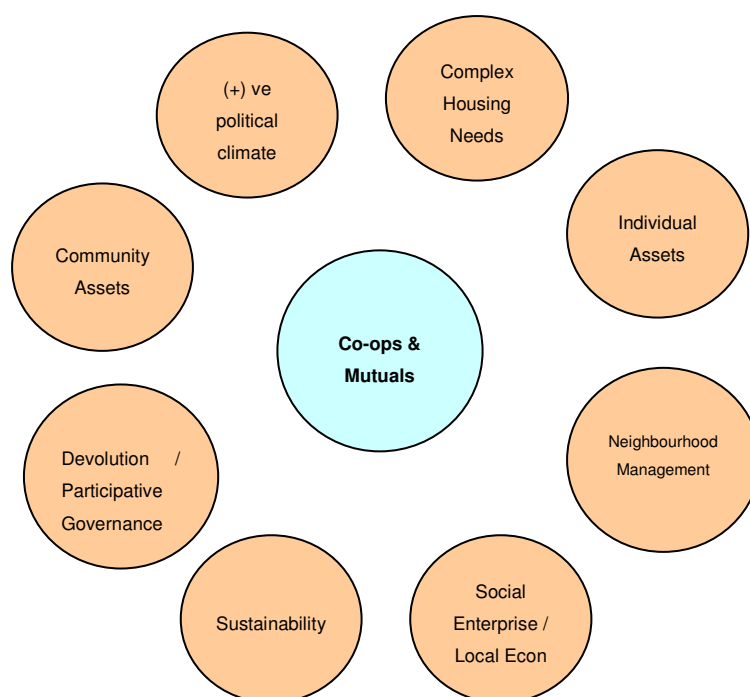


Figure 7.1: The 8 Planets - Opportunities for Co-operative and Mutual Development

Today's challenges of climate change, recession and housing needs provide an opportunity for the development of new systems, structures and organisations, of which co-ops and mutuals can play a key role. As illustrated in Figure 7.1, a series of opportunities have aligned into which mutuals play a strong card. However, support from government, the housing sector and co-operatives themselves will be vital to capitalising on this opportunity and evidence of what works will be critical to making the case.

But, if they are to succeed and offer an effective alternative it is essential that the needs and demands of households are understood. New and existing models need to fit these needs and provide additional benefits. At the moment we do not understand wider public attitudes to these potential new models. For the past 60 years the housing system has increasingly favoured individual rather than collective ownership and this represents a significant obstacle to developing any new form of housing in the mainstream. However, the current crisis in owner occupation together with an ongoing re-evaluation and reinvention of social housing provide an

opportunity for an evidence based alternative to be proposed. The Commission need to build on and share the evidence base developed if this is to be achieved.

The Future

The present collection of housing needs is diverse and ever changing. Whilst affordability per se has slipped down the agenda, housing requirements remain the same and the means of delivery sufficient quantity. At the same time, evidence from other research starts to suggest that the current forms of housing and particularly affordable housing do not meet the expectations and aspirations of housing consumers (Hills, 2006; Rowlands & Murie, 2008; Wallace, 2008). The implication of this is that new models are required to meet a host of existing and new demands. Yet in order to meet these demands we require a much improved understanding of what housing consumers need and want from their housing. Only with this information in hand can we better design solutions to meeting this need. Presently housing is used as both an investment and a consumption good which presents significant challenges in developing new models. Therefore all solutions will innovation if they are to be effective but must also that generational change is likely to be required to accept radical changes. In the mutual sector there is emerging evidence of innovation around this task but with an improved intelligence base these solutions could be fine tuned and other models developed.

In moving forward with the mutual agenda, finance for development will be critical. Some of the discussion has focussed on the problems of the current mixed funding regime for affordable housing. Whilst this has certainly handicapped new developments and reduced the ability of co-ops to make a more significant impact, there are examples of mutual solutions which have worked within this framework. Both Redditch Co-operative Homes and CGA operate within this regime and have managed to achieve value added at the same time. The lessons around these examples need to be appreciated to realise the potential of mutuals if change is not forthcoming. At the same time, there needs to be further innovation in developing solutions which can be self financing or utilise different funding streams. The Mutual Home Ownership model developed by CDS illustrates how thinking outside the box and making linkages with other projects can deliver a innovative and alternative housing model. Critical in the development process is the acquisition of land and property. Therefore a number of questions arise, including:

- How can land be sustainably secured for no or reduced cost?

- How might the public sector play a role here and what is the role for communities?
- How might existing buildings be used within this process to further reduce set up costs but facilitate regeneration and environmental objectives?

These are questions which the Commission should seek to address in the evidence they take from stakeholders within and without the co-operative movement.

The performance and value-added of co-ops and mutuals has been a significant focus of discussion both in the research and amongst commissioners. The reliance on the 1995 Price Waterhouse report is agreed to be unhelpful in making the case for housing co-ops today. Whilst this research has started to plug the gaps, it has been unable to provide the same comprehensive analysis that these previous studies have established. The Price Waterhouse report remains useful in providing a framework for undertaking a new phase of research into performance and impact. It is clear from this initial exercise that the results are likely to be similar but that in collating the qualitative data achieved in the initial research would contribute to a better understanding of the additionality of co-ops which KPIs are unable to sufficiently demonstrate.

However, what all of these studies have done so far is consider housing co-ops and housing mutuals in isolation from other (mainstream) housing types and organisations. Without a comparison it is inappropriate to attribute the benefits seen to the organisations being co-operative and/or mutual. A further critical analysis is required which analyses whether the benefits are the result of these organisations being mutual or co-operative. To suggest merely that the co-operative principles are part of some of these organisations mission statement is insufficient in explaining these day-to-day benefits without proof of their impact. It is important to understand how the philosophy and ethos of these organisations differs from others and how this improves the governance and delivery of housing and related services. Such research will require a comparison with organisations operating in similar environments.

This research has provided some answers to the initial questions. It has shown that the history of housing co-operatives has delivered benefits but has faced persistent

barriers. It has illustrated the benefits which co-operative and mutual housing organisations are delivering at the present. And it has outlined the challenges and opportunities which mutualism faces in providing effective housing and neighbourhood solutions. However, gaps in our knowledge do remain. It is anticipated that the work of the Commission will begin to plug these gaps further through new research and focussed evidence from a range of stakeholders. Having said this, the social and economic crossroads where we presently sit provides an opportunity for evidence based mutual solutions to be developed.

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Appendix 1: Data Update Proforma

The Forging Mutual Futures Research Project has been designed to provide up to date evidence about the role, effectiveness and development of housing co-operatives and mutual housing models. This data will be considered by the Mutual and Co-operative Housing Commission which will meet this summer.

The project has reached a stage where we need to collect evidence about the costs and benefits of co-operative and mutual housing models. A number of stakeholders have referred to the Price Waterhouse report published in 1995 as a benchmark of co-op and TMO/C performance. Whilst this is useful it is now too dated to rely on as a robust piece of evidence. We are at a point where up to date data is needed to fill the hole.

Unfortunately the resources are unavailable to replicate this study in detail. However, with the co-operation of colleagues and the use of the networks represented on the commission a large amount of data could be collated quickly to provide an updated evidence base. This can be used to compare with the findings of the Price Waterhouse study and against the RSL sector today.

I would be grateful if you are able to complete the attached proforma. This utilises data from the Housing Corporation's Performance Indicators (complete using 2005-06 data) and your own STATUS survey results (where they are available). Where possible please complete the form electronically and return it to me by email (r.o.rowlands@bham.ac.uk with "Co-op Survey" in the subject line). If you need to return this by post please send to:

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Thank you for your help with this project. If you have any questions or queries please contact me either by email or by telephone (0121 414 2243).

Name	
HA Code (if known)	
Number of Properties	

Co-op Type ("x" against the relevant box)

How is the management of the co-op mainly undertaken?	Employed staff of co-op	
	A secondary co-op/housing association/other service provider	
	Volunteer staff of co-op	

Performance Indicators for General Needs Housing (2006-07)

Average weekly gross rent (£)	"x" if unavailable
GN re-let time (days) (the time that it takes for your co-op to relet your homes. This is intended to be an average time over the last year)	
Vacant and available stock (%)	
Vacant and not available stock (%)	
Average SAP rating (No.) This is a measure of energy efficiency of the home. It will have been assessed if you have had a stock condition survey carried out)	
Stock failing decent homes standard (%) (Housing co-ops registered with the Housing Corporation were supposed to have a stock condition survey carried out to identify if their homes met the decent homes standard, and so co-ops should know what percentage of homes meet the standard)	
Emergency repairs completed within target (%)	
Urgent repairs completed within target (%)	
Routine repairs completed within target (%)	
Tenant satisfaction overall (%)	
Tenant satisfaction with participation (%)	
Weekly operating cost per unit (£) (your operating costs should be available in your accounts. To get the weekly costs per unit, divide them by 52 and the number of homes you have)	
GN operating cost as a % of turnover (%)	
Alternatively provide – Operating costs (£) - Turn-over (£)	
Weekly investment per unit (£) (The total amount of money you have spent on day to day, cyclical, and void repairs, planned maintenance and any other major works divided by 52 and the number of homes you have)	
Rent collected as % of total rent due (%) (the amount of rent you collected divided by your total rent roll, multiplied by 100)	
Rent lost due to voids properties (%) (how much money you lost on voids divided by your total rent roll multiplied by 100)	
Current tenant rent arrears at year end (%)	

Satisfaction ratings

(These are available from a STATUS survey if you have had one undertaken. You may have these results from other surveys. If so, please state the source of the data. If you don't, please consider the option of having a STATUS carried out through MORI as referred to in the covering letter.)

Satisfaction with landlord service	
Value for money perception	
Satisfaction with home	
Satisfaction with neighbourhood	
Satisfaction with repairs service	
Satisfaction with information provided	
Degree to which tenants feel involved in decision making	

Output 7

Rowlands, R. (2010) **“Co-opted Housing or Housing Co-operative? A role beyond the state for mutual housing solutions”** Journal of Co-operative Studies, Volume 43(3) 47-48

Co-opted Housing or Housing Co-operative? A Role Beyond the State for Mutual Housing Solutions

Rob Rowlands

With the growth in popular and political interest in mutual and co-operative structures this paper considers the case of housing. By revisiting co-operative history the paper provides as a basis for development the guiding principle of collective self-help. It argues that if mutualism is to play a role in developing new solutions to housing problems there is a need to develop new models in partnership with unlikely bedfellows.

[Full text not available in the digital version of this thesis]

Output 8

Rowlands, R (2011) **“Recognising Ownership in Regeneration: Developing a Mutual Neighbourhood”** Journal of Urban Regeneration and Renewal Vol. 4(3) 240–254

Recognising ownership in regeneration: Developing a mutual neighbourhood

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is a lecturer at the Centre for Urban & Regional Studies. His background is in housing and planning. He has been a researcher for over ten years, working on and leading a range of projects concerned with housing and regeneration for a wide variety of clients, including central government, local government, the third sector and charitable bodies. Most recently, Rob has been working on a number of related pieces of work around mutualism and cooperation, providing the main research input to the Commission on Co-operative and Mutual Housing and advising the Greater London Authority's Director of Housing on mutualism in the London Housing Strategy.

Abstract Over the last 15 years the role of community and the importance of the neighbourhood have grown in regeneration policy in the UK. With the present economic climate, the imposition of harsh public-sector spending cuts and a reliance on self-help under the 'Big Society', there is a need to examine the way in which communities and collective action can contribute to the development of neighbourhoods. This paper uses the idea of mutualism and considers its use in reshaping people's everyday lives. The first section considers what is beneficial about mutual forms of (neighbourhood focused) organisation. Rather than the organisational form and structure, it is the process adopted that is important in delivering difference. The second part of the paper raises the question of the role of ownership and economic participation. In today's world, what does ownership look like, and how can it be better understood? The final part of the paper considers how these elements may be better linked at the neighbourhood and city level. This section begins to think outside the box and consider how cooperative linkages can be developed to offer a mutual advantage to all. It draws on the 'mutual triangle' to illustrate how mutualism can be realised for individual and collective benefit. As a crucible of both today's social and economic challenges and tomorrow's environmental challenges, developing a mutual and sustainable neighbourhood will be critical.

Keywords: *Mutualism, cooperation, community, neighbourhood, ownership*

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