Over the past two years the debate on Glasgow's housing policies has taken on a new urgency. Glasgow's population has already fallen by well over quarter of a million since 1961 and the city is still losing about 25,000 of its citizens every year. The main battles on housing policy have been fought within the Labour Party. The Social Democratic wing have been advocating the adoption of a more liberal and pragmatic approach to housing as one of the essential elements in a concerted programme aimed at making the city a better and more attractive place to live. They hope thereby to stem the tide of emigration. The advocates of this policy have run into bitter opposition from the traditionalists in the Labour Party who do not accept that the flight from the city is in any way a rejection of past policies and who still see the socialisation of housing as a legitimate and desirable goal in its own right.

In the first two years of the life of the District Council (which came into being in May 1975) the new Labour Administration, courageously led by Bailie Dick Dynes, were persuaded to respond to changing public demand and to break with tradition and espouse causes which are by no means popular with the Party's left wing. Before any of the new policy initiatives could bear fruit the Administration had to face the electorate and at the 1977 election the Labour Party lost their majority. Bailie Dynes (and his left wing rival, Bailie Lally) both lost their seats. The city's housing policy is now back in the melting pot. None of the four parties represented on the 72 strong Council has an overall majority and what will happen over the next three years is anyone's guess.

Since the new minority (Conservative) Administration has already endorsed the former Administration's comprehensive planning document on "Housing Policy to 1983" there would seem, on the face of it, to be a good chance that those policies
will still be pursued. Present indications are, however, that the centre of gravity of the 30 strong rump of the Labour Party in the city's Council has moved fairly sharply to the left and that a number of the policy initiatives taken by the party under Dick Dynes' leadership will not now be supported by the Labour Party in the Council.

I National and Regional Influences
The housing policies of the new District Council were hammered out in the context of a new local government structure and of reductions in public expenditure. Strathclyde Regional Council were going through the process of preparing their structure plan, building largely on the research of the West Central Scotland Plan Team and the Planning Departments of the old authorities. The Regional Report submitted to the Secretary of State in May 1976 painted once again in graphic detail the now familiar picture of deprivation affecting substantial parts of the older urban areas — of high unemployment and a depressed environment exacerbated by continued migration on a massive scale to the city's dormitory suburbs and satellite new towns. With public expenditure virtually frozen and poverty rather than affluence the norm for nearly half of the city's Council tenants there was clearly a limit to the amount of money which could be raised locally to tackle the problems. One of the first acts of the District Council was to press the Government to acknowledge that Glasgow had special problems and required special treatment. At the time the Council's appeal to Secretary of State Mr William Ross for Government assistance in implementing a five year action plan seemed to have fallen on deaf ears. Glasgow's deputation was rather brusquely told that no extra money was available and that it would have to do what it could to put its own house in order with its existing resources.

II The Housing Legacy
Before local government reorganisation, Glasgow's post war housing policies had been dominated by the need to rid the city of its 19th Century tenement slums. There was an apparently insatiable demand for new Council houses. The city Corporation embarked on an extensive building programme mainly on the periphery of the city and on the clearance and redevelopment of slum areas in or near the city centre. By 1975 the back of the slum clearance problem had been broken and the emphasis had begun to shift in favour of the retention and rehabilitation of what could still be saved of the city's traditional stone built tenement housing stock. Sufficient impetus had been generated to justify the establishment in Glasgow of an office of the Housing Corporation. Scottish housing legislation had been retooled by the Housing (Scotland) Act, 1974 which, along with the English Act of the same year, offered powers and incentives to set up community based housing associations capable of coping with the intricate administrative problems of rehabilitating tenement property in mixed ownership.

For the first time in years it began to look as though Glasgow's intractable housing problems were soon to be solved. The indications were that by 1981 a final thrust on the three fronts of clearance, new building and rehabilitation would, at last, eliminate the housing waiting list and clear the remaining slums in preparation for the final stage of redevelopment envisaged in the 1964 Development Plan.

The housing shortage had indeed been largely solved, but what was not then fully recognised was the growing scale of dissatisfaction with conditions in the peripheral housing areas. The Director of Planning in his reports on “Areas of Need” and “Social Deprivation” had drawn attention to the deteriorating situation in some of the post war housing areas such as Pollock, Priesthill, Drumchapel, Easterhouse and Castlemilk. These peripheral housing schemes had been built since the Second World War. What had gone wrong with them? It could not just be that they were too far from the city centre. Knightswood and Sandyhills were just as far out but were still attractive and in great demand.

Initially, the tenants' dissatisfaction with the post war schemes had been attributed to the lack of schools, shops, public houses and cultural and recreational facilities. The provision of these amenities had been delayed due to economic stringency and the understandable political decision to concentrate such resources as were available on the provision of new houses. Most of these missing elements had been subsequently provided but the dissatisfaction remained. There were, of course, other causes for complaint such as the lack of job opportunities in the housing schemes, high transport costs, inadequate maintenance and the monotony of the architecture. These legitimate grounds for criticism may explain in part at least, the growth in crime and
ensuring that there was an adequate supply of suitable housing to meet every need.

Recognition of the need for choice of tenure

The post war housing policies of the Corporation of Glasgow were based on the then justifiable belief that the local housing authority's primary responsibility was to those who most needed help. These policies left those better able to fend for themselves to do so by finding houses to buy in the dormitory suburbs across the city's artificial boundaries. Since the war virtually all new and replacement housing in the city has been municipally built and let. Of over 300,000 houses in the new Glasgow District 180,000 or 60% are Council houses, whereas in Bearsden and Milngavie and Eastwood, suburban Districts just out with the boundary, 80% of houses are privately owned. These statistics, though startling enough, conceal an even greater imbalance in economic terms. At least half of the 120,000 houses attributed to the private sector in Glasgow are in old tenement flats let from private landlords at restricted or controlled rentals, or privately owned tenemental flats of artificially low value caused by withdrawal of Building Society finance, loan ceilings applied by the District Council as a lender of last resort and the high cost of maintenance due to obsolescence.

Significantly, members on all sides of the Council recognised that this imbalance of tenure was damaging to the economic viability of the city. Young, economically active families were forced out. This left the problems of urban renewal and environmental improvement to be tackled at ever-increasing cost by a declining population comprising many of the older and less affluent families. This recognition was initially voiced in August, 1975, in the District Council's submission to the Draft Regional Report. The dramatic highlighting of the prospect of potential housing surplus by 1981, one of the incontestable conclusions of the Draft Regional Report, provided sufficient supporting evidence to justify action to remedy the imbalance of tenure. The Region's estimate varied between an optimistic surplus of 16,000 houses in the city by 1981 (based on a population loss of 15,000 persons per annum) and a pessimistic estimate of 33,000 (based on a population loss of 25,000 per annum). As the population loss could be attributed in some measure to families opting out of municipal housing, the policy of wholesale municipalisation of housing which had been pursued since 1945,
was recognised as being, to some extent, an obstacle to the social and economic regeneration of the city.

Re-introduction of private house building

Plans to re-introduce private house-building on a substantial scale to the city had started to gather support in the Policy and Resources Committee long before the publication of the Regional Report which advocated the adoption of such a policy. One practical example helped more than any other factor to focus members' attention on the issue. Houses in the Darnley area, one of the latest of the Council's new schemes, were reported to be quite hard to let, even to people in priority categories in inner city clearance areas. Hundreds of houses in the development were still being built. At the same time a private housing development at Darnley Park, just 200 yards from the Darnley development, was proceeding apace — houses being sold as fast as they could be built. This dramatic contrast demonstrated clearly the pent-up demand for owner-occupation confirming information gleaned from other builders in the conurbation where figures revealed that some 90% of private sales in their developments were to Glasgow families. The outcome was a decision to allocate for private house building three housing sites totalling 60 acres previously earmarked for Council building at Roughmussel, Sandyhills and Whithallburn; to stop more Council house building at Summerston in favour of further releases of land to private house builders; and to reduce by about 300 the number of new houses being constructed at Darnley. These decisions marked the first phase and one aspect of the new policy. Additional sites for private house building are being identified and the Council is confident that these will be successfully developed, justifying the support which the Region and the Secretary of State intend to give by curtailing private house building for Glaswegians in the districts outwith the city boundary.

Housing Co-operatives

A novel alternative to the extremes of owner-occupation and straightforward Council housing was the concept of tenant control by co-operatives which was encouraged by the Housing (Rents and Subsidies) (Scotland) Act, 1975. In November, 1975, the Council decided to experiment with a pilot scheme which has now been established at Summerston, giving the tenants there total control of the management of their estate. An elected management committee of fifteen tenants are the Council's agents for letting and maintenance of 247 houses with an annual budget of £120 per house per annum. Any savings on the annually agreed budget can be spent by the co-operative on amenity improvements. They employ their own administration whose salaries are paid out of the budget. Among the substantial powers given to the tenants are those of selection of new tenants and eviction of existing tenants. The Council believe that the first co-operative will become a responsible caring community exercising firm control but encouraging social harmony. The benefits which the Council seek are principally increased tenant satisfaction and better value for money for both tenant and Council. The Council has agreed that this concept of housing management co-operatives should be extended to other areas of the city, preferably those where there is already a strong local demand for more tenant control but possibly also in some of the more difficult areas where the co-operative concept might foster a fuller sense of community and social responsibility.

The expansion of "fair rent" housing

The private rented sector provided a traditionally cheap form of tenure in Glasgow. This has been eroded by Government policies, piecemeal sales of flats to individual owner-occupiers and inadequate maintenance leading to clearance and redevelopment. As the redevelopment of the older inner areas proceeded and public resistance to the perimeter housing schemes grew, so did support for the idea of rehabilitation as an alternative to wholesale clearance. The Corporation of Glasgow tried to apply the powers available under the Housing (Scotland) Act, 1969, to rehabilitate tenements by compulsion. In the event, the administrative and legal difficulties were so great and the procedures were so time-consuming that the expected flow of rehabilitated houses never amounted to more than a trickle. It seemed that rehabilitation could only succeed if the procedures could be streamlined and sufficient extra resources mobilised to enable the problem to be tackled on an appropriate scale. Despite these drawbacks, the Corporation in 1974 agreed that 20,000 houses in the private tenemental sector should be rehabilitated instead of being cleared and the sites redeveloped as originally planned. The District Council inherited and adopted this commitment but decided to use the
machinery provided by the 1974 Housing Acts and the manpower and other resources of the Government-sponsored Housing Corporation. An active Glasgow-based Scottish section of the Housing Corporation is now applying a very successful technique of setting up Housing Associations with a local community base to persuade occupiers to use improvement grants, council loans and Housing Association grants in the refurbishing of properties internally and externally. To encourage the Housing Corporation's efforts, the Council have financed a two phase survey of tenemental properties to find out how suitable the properties are for this type of treatment. The first phase of the survey, involving 12,000 houses, has been completed and the second phase, involving 5,800 houses is well in hand.

A small proportion of these rehabilitated houses will be held as co-ownership co-operatives. In the main, however, the Housing Associations will act as landlords. The tenancies offered to former, present and new District Council nominated tenants will involve the payment of “fair rents” as assessed by the Rent Officer. The Housing Corporation will not assist Housing Associations in rehabilitation unless “fair rents” are to be paid by the eventual tenants. These rents tend to be very much higher than the restricted or regulated rents previously paid by tenants, but the benefit of occupying a rehabilitated house in an existing community close to the centre of the city is so far proving sufficiently attractive to persuade tenants to regard “fair rent” tenure as acceptable. Even so, a record rehabilitation rate of 2,700 houses per annum seems to be the highest feasible at this time. With perhaps 8,000 houses being freed from Regional development proposals by expenditure cut-backs, the potential of the existing rehabilitation programme to catch up with increasing dilapidation in the tenemental stock is having to be reassessed.

Bridging the mortgage gap

Of necessity, the initial rehabilitation programme has been concentrated on some of the worst of the city's saveable private housing stock. Because of this, the District Council were and are eager to sustain, wherever possible, a good market in the existing individually owner-occupied tenemental houses in areas which are slightly better but still at risk because of the withdrawal of Building Society finance. Government restrictions on local authority mortgage finance in 1974/75 could not have come at a worse time in Glasgow's housing history. Council pressure on the Scottish Office and the Building Societies' Association eventually produced a change of heart and increased allocations. Even these have been stretched to breaking point as a result of the widening gap between the ceiling on District Council loans at £6,000 and the Building Societies minimum lending levels. Government pressure on the societies has now achieved an uneasy balance, the Council having been permitted to lend up to £8,500 on tenemental flats which the building societies are not prepared to accept as security subjects.

Private sector environmental improvement

The Council are now encouraging the upgrading of the old tenemental areas which have been put at risk by years of neglect. The encouragement takes the form of grants towards private sector environmental improvement schemes. The response to this decision has been overwhelming. Within two years the budget for such expenditure has jumped from £300,000 to £1m. Even so, an increasing number of schemes having been approved in principle are having to be held back “pending availability of finance”. This kind of scheme gives good value for money. The injection of public money into external environmental improvements often encourage the owners themselves to take a new interest and pride in their properties and to invest more of their own money on internal modernisation. Areas treated thus will, it is hoped, be removed from the Building Societies black lists! The sticking point in carrying through this policy to its logical conclusion is the present heavy net cost to the Council. A joint study by Central Government and District Council financial experts is to be undertaken to see whether enough money can be provided to sustain an adequate programme of private sector environmental improvement.

Half-and-Half Mortgage Schemes and Equity Co-ownership

Evidence of increasing public awareness of the advantages of owner-occupation and a consequent increase in demand, led the Council to instruct investigations into the low-start mortgage schemes which had been promoted in England. On the advice of officials, the Council agreed to convey two areas of land, released from the Council's new building programme at Roughmussel and Whitlawburn, to H.C. (1974) Ltd., another Government-sponsored organisation, to enable them to build low
cost houses for sale — on the basis that the Council would arrange with the company for the houses to be sold under a "half and half" mortgage scheme. In this scheme the occupier borrows to acquire one half of his house and pays rent to the Council in respect of the other half. He also pays maintenance costs and can acquire the house outright at any time. This allows for monthly payments marginally lower than on normal full mortgage purchase and allows lower wage-earners on to the owner-occupation ladder, especially as H.C. (1974) Ltd. design and build a cheaper, more basic house than that normally built by a private builder. The Council consider this option favourable because it seemed to be a particularly appropriate way of introducing owner-occupation to poorer Glasgow citizens. It has already been tried successfully in Birmingham. Unfortunately the effective prohibition in Scotland on the long leasing of residential property will make it impossible for Glasgow to adopt this "Birmingham" type scheme in its entirety. The city Council is still hopeful that its lawyers will find some simple and effective means of attaining the same end. If the scheme succeeds in extending owner-occupation on this lower start basis the city should be able to offer more competition to the suburbs and new towns and to attract and retain a fair proportion of young, economically-active families.

The Council were interested in a variation of the "Half-and-Half" Mortgage also in operation in England and will be trying to introduce the scheme in the Summerston area. What is proposed is a new form of equity co-ownership whereby the occupier purchases half of the equity in a house in a development undertaken by a co-ownership Housing Association which has been financed substantially by grants and partly by loans. The occupier meets the cost of maintenance, services the loans and, on sale of the house, receives in his hand half of the increase in the equity value of the house, clear of any loan obligations. This is a scheme which is even cheaper to the occupier than a "half-and-half" mortgage and again seems likely to be an attractive alternative to outright purchase for struggling families. Efforts are still being made to get a suitable pilot scheme under way.

IV Community Participation

In the final years of its existence Glasgow Corporation, like most other local housing authorities, responded enthusiastically to Government offers of financial aid towards modernisation of its pre-war housing stock and the so-called revitalisation by environmental improvement of some of the houses which had been hastily thrown up in the immediate post-war periods.

Since then work has gone ahead on a quite massive scale. In many cases these internal improvements were so substantial as to require the tenants to be decanted. This has caused considerable disruption to long-established communities and has produced numerous complaints. In parallel with the internal improvements, schemes of external improvements were designed and implemented. Back-court areas have been completely redesigned and these and surrounding open spaces have been relaid and landscaped.

In some areas, however, the newly landscaped areas were so badly vandalised even before they had been properly completed that it quickly became apparent that much of the money spent on external improvements was going to be thrown away unless the tenants themselves could be induced to take a more active part in the upgrading and future protection of their neighbourhood.

In one part of the city so much wanton destruction took place during the first phase of the improvement works that the Government decided to withhold approval for the subsequent phase until they had some assurance that the money spent on improving the physical environment was not simply being wasted.

This led to the establishment of the Possil Area Team — a joint working party on which all relevant departments of the District and Regional Councils are represented as well as tenants and community associations, churches and other interested groups. The job of the area team is to plan jointly and implement a comprehensive attack on the social problems of the area simultaneously with planned physical improvements. There are some hopeful signs that sustained and well-co-ordinated attack of the type mounted by the Area Team can produce the desired effect. The intensive supervision required by such an approach is, however, extremely costly and could not be permanently justified. The hope is that the community will gradually assume more and more responsibility for the protection of its own environment, releasing the permanent officials in perhaps two or three years' time for similar tasks in other deprived areas.

Through the Possil Working Party and others like it, new
and potentially valuable links have been forged with the community to the extent that community involvement (in the form of advice and assistance) has already become an accepted part of the process of letting of houses falling vacant in deprived areas and of the collective effort to control vandalism.

The Council has laid down formal guidelines and procedures for the preparation of community resource plans for the area teams and other similar working parties. Later this year seven area management teams will be set up covering the whole city. Each of these will be chaired by a member of the Chief Officer’s Management Team and it is hoped that this will add considerably to the influence of the area teams.

**Joint Approach to Chronic Rent Arrears and Anti-social Behaviour**

Within the working parties it has become obvious that the community at large is as concerned as the authorities about problems of transient and irresponsible tenants. Pursuing the recommendations of the Morris Report on Links Between Housing and Social Work, the Council adopted a code of practice which had been drawn up in consultation with the Regional Social Work Department to cope with families who were chronically in arrears with their rent or who persisted in anti-social behaviour. The code has been working for twelve months (although it has not yet been formally approved by the Regional Council). It provides an early warning of possible evictions so that social workers can try to stabilise families by offering help and advice at a reasonably early stage. It provides also for the establishment of supervised housing accommodation for evicted anti-social tenants. A feature of the code is the provision made for joint consideration of a family’s circumstances at a local level with a fail-safe system of referrals upwards to head office if the local officers disagree. The scheme has already had some success and should help to avoid the justifiable public criticism which resulted from recent publicity about the boarding-out of evicted families in hotel accommodation at public expense. The code has already reduced the incidence of arrears and has removed one potential source of friction between the Housing Management and Social Work Departments.

The District Council hopes that the new spirit of co-operation engendered by the code is not dissipated as a result of Parliament’s decision, to extend the Housing (Homeless Persons) Act to Scotland.

**Control of Multiple Occupation**

The increasing scale of multiple occupation in private accommodation is causing problems in many cities. The problem stems from the lack of suitable accommodation for single persons. Although Glasgow has a good record in the provision of hostel accommodation, little or no recognition was given in the past to the fact that many single persons would be able and willing to take the tenancy of a Council house. The recently completed review of the Council’s House Letting Regulations has changed all that and paved the way for an attack on the problem of multiple occupation in the private sector. Attempts to apply controls by planning enforcement action were rendered abortive by the Secretary of State. The Council then decided to tackle the problem using their powers under the Housing (Scotland) Act, 1966, to register and control multiply-occupied accommodation. The application of these controls should make it possible for the Council to ensure that reasonable standards are provided and maintained for those who choose to live within multiply-occupied property while new hope is given by the recent change in the House Letting Regulations to those single persons who would prefer tenancy of an ordinary house.

**Private Housing in Glasgow**

As we have seen above, the District Council has recognised that one of the city’s gravest problems lies in the imbalance in its housing stock in terms of tenure. The city has far too many Council houses and far too few private dwellings. While it is possible to begin to redress the imbalance at the margin by making available for private development sites which were hitherto earmarked for Council housing, the scope for improvement by such action is clearly strictly limited. The only way by which any significant redress of the imbalance could be obtained in the immediate future would be by selling some of the existing housing stock. Talk of selling Council houses in Glasgow would, until a very few years ago, have been regarded as heresy. In the Labour Party the issue still arouses very strong emotions. Sensing that his Group were not yet ready to accept such a fundamental change in policy, Bailie Dynes, the Labour Group Leader, persuaded the Council to commission a survey into
public attitudes in Glasgow to the sale of Council housing. The survey was conducted by the Area Survey Team of the University of Strathclyde under Dr Jack Brand. It revealed that there was considerable public support for the idea of selling Council houses. No fewer than 78% of those of voting age in the city thought that the sale of Council houses was a good idea. Amongst Council tenants, 75% favoured the sale of Council houses. It may be hoped that this indication of public opinion will influence the debate which is bound to take place in the coming months over this highly emotive issue following publication of the Government's Green Paper on Housing Policy.

V Central Government's Response to the Plea for Aid — The case for special assistance

When the District Council presented their five-year action plan to the Scottish Office in 1975, the cost of the housing, roads, schools, health centres, libraries, and swimming baths required to put the areas of need in the city to rights over that period was estimated at more than £700m. It was obvious that the ratepayers could not cope with expenditure on that scale even although much of the cost would be grant aided. Special Government aid was requested and although the initial response from the then Secretary of State, William Ross, M.P., was discouraging, the Government has in fact managed to find ways of directing extra resources to the city through existing Government agencies and the White Paper on Policy for the Inner Cities gives cause for hope that the problem having now been recognized is at last going to be dealt with on a suitable scale.

The return of the Scottish Special Housing Association

The role of the Housing Corporation has already been discussed. The offer of massive aid through the agency of the Scottish Special Housing Association was a most significant indication of the Government's acceptance of the view that the city's economy was at breaking point and that Glasgow could no longer be expected to solve its problems without outside help. The action programme had called for expenditure of £542m. on house-building and renovation over five years with a building programme of 13,300 houses and a modernisation programme of 5,000 houses per annum. Since March, 1976, the Scottish Special Housing Association have agreed to provide 4,500 new houses or to make available equivalent resources for use in the modernisation of existing houses in the city. This represents a handsome material contribution by the Government to the city and the response has been welcomed. Nonetheless there are reservations about the loss of democratic control over the houses which are being modernised. (Insofar as the funds are used for modernisation of existing houses, the Association are insisting on acquiring and managing the houses.) In accepting this help the Council expressed the hope that the full range of District Council policies would be applied in the S.S.H.A. programme; that is the development of management by tenant co-operatives, the transfer of properties to community-based housing associations and the provision of housing for owner-occupation. This renewed partnership with the Association will ease the city's housing burden by augmenting substantially the resources available for the control of the public housing stock. At the time of writing, a programme involving nearly 1,400 new houses, 201 houses for rehabilitation and 765 houses for modernisation, had been agreed with the Association.

The Glasgow East End Renewal Project

Much of the Association's work will be in the area of the East End Renewal Project announced by the Secretary of State for Scotland, Bruce Millan, M.P., on 21st May, 1976. A governing body has been set up comprising the Scottish Office, the Strathclyde Regional and Glasgow District Councils, the Scottish Development Agency and the Scottish Special Housing Association to superintend the comprehensive rehabilitation of an area in the East End of the city involving Bridgeton, Dalmarnock and Shettleston. The management and co-ordination of the day-to-day operations in this project is the responsibility of the Scottish Development Agency who will also carry out and fund derelict land clearance, environmental improvement, factory building and industrial attraction. The two local authorities retain their full statutory functions.

The East End Project is regarded as a pilot approach (albeit on a grand scale) to relieve deprivation. If successful the recipe might be tried in other areas of multiple deprivation throughout the city and elsewhere. The Council will be delighted if the East End becomes the showpiece of urban renewal, not least because the improvements will be achieved at no additional expense to the ratepayers and without denuding the rest of the city. They
may still wonder, however, why the extra resources so obviously required, had to be channelled through non-elected Government Agencies and where this leaves local democracy and the elected representatives of the people in the Regional and District Councils!