

THE ESTABLISHMENT OF MARKETS FOR OWNER-OCCUPATION WITHIN PUBLIC SECTOR COMMUNITIES

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ABSTRACT

Urban regeneration strategies in the UK have placed considerable emphasis on the development of homeownership and particularly low-cost homeownership. The paper assesses the long-term viability of local homeownership initiatives in public sector communities by reference to case studies in four UK cities. In particular, the research chronicles the housing market experience of localized initiatives and assesses whether in the long term a sustainable market is achieved. The research finds similar market characteristics for both public sector community and inner city homeownership initiatives. Internal demand and externalities create fragile markets. Initial purchasers of these houses acquired in general a poor long-term investment relative to opportunities elsewhere in the housing market. The research suggests that private housing developments within public sector communities are at least as successful as inner city estates for sale. However, while resale markets have developed in most of these estates prices are not high enough to establish sustainable markets.

KEYWORDS

Urban regeneration markets, owner-occupation, council housing, communities

1. INTRODUCTION

Over the last two decades national and local housing strategies in the UK have placed considerable emphasis on the development of homeownership and particularly low-cost homeownership. As well as providing housing choice in urban areas policies for homeownership have been seen as a way of achieving urban regeneration and achieving greater social mix in large public sector housing estates and inner city locations. They have also been a policy response to provide a new use for vacant and derelict land. However, there is an absence of systematic evaluations of the effects of major homeownership initiatives on urban regeneration, and the studies which have been carried out rarely provide evidence on the longer term

or 'sustainable' effects of these policies. This paper seeks to examine the long-term viability of these policies.

The paper initially considers the policy background including a historical review of initiatives. This is followed by an outline of the research approach adopted which uses the concept of a 'sustainable market' as a benchmark for the establishment of a market. The next section considers the choice of case study areas and how the research is structured. The heart of the paper examines the empirical evidence that is derived primarily on estates in Merseyside, Salford and the east end of Glasgow, but also includes experiences in Newcastle upon Tyne. New housing developments for sale in inner city areas are used as control areas. The paper is completed with a conclusion that provides an overall assessment of the achievement of these initiatives in establishing local markets.

2. BACKGROUND TO RESEARCH

During the latter half of the 1970s city authorities in mature economies around the world became more and more conscious of the exodus of their populations. Part of the reason for this trend, policy-makers argued, was the weak opportunities for homeownership (Jones 1979). Cities in the UK responded by providing subsidized sites for private developers. In the major cities this strategy was led by Liverpool where the Liberal council backed by Conservatives adopted the policy in late 1975, using a leasehold arrangement with housebuilders building under licence. (The first such scheme was probably in Swindon in 1971; Reeves 1986.) Other councils followed this example. Arguably the most dramatic change was in Glasgow where the Labour council decided in 1977 to follow this path, as part of housing policies aimed at harnessing private sector investment (Hunter 1985; Sim 1985). The 1977 Inner Cities White Paper also argued that private housing development in the inner areas needed to be encouraged to attract back into the cities people who work in the cities (Department of Environment 1977).

In the 1980s the development of low-cost homeownership policies in the UK encompassed shared ownership and improvement for sale. In particular the encouragement of owner-occupation was extended to the improvement for sale of redundant public sector stock, invariably walk-up flats. Perhaps the first was the transformation of a Wandsworth hard-to-let estate of 300 1930s flats for homeownership by Regalian Properties in 1980. Another early example was Brucefield in Dunfermline. The policy was introduced in all the major cities in the early 1980s. Prominent examples from this period include Myrtle Gardens in the inner city of Liverpool (which was transformed in 1983 into Minster Court), Regent Park in Salford, Priesthill (Pollok) and South Rogerfield (Easterhouse) in Glasgow, and West Pilton in Edinburgh. By the mid-1980s the approach also encompassed high-rise blocks.

Subsequently this policy was extended to building houses for sale adjacent to council housing, especially in peripheral estates. Through this approach it was envisaged that socially mixed communities would be created. An early ambitious example of this approach was witnessed in Cantril Farm, on the edge of Liverpool where the Stockbridge Village Trust was set up in 1982 (launched April 1983). The trust, a public/private partnership, took over the estate and pursued a programme of selective demolition, estate redesign and improvement of the housing stock, upgrading of local facilities including the shopping centre, and new build for sale on adjacent land. It was also envisaged that tenants would be encouraged by these developments and seek to buy their homes. It was expected that the tenure split would reach an equal split between renting and owning after five years. The forecasts for sales both through new build and to sitting tenants proved over-optimistic, creating financial difficulties for the initiative. Even so, the trust can be seen as the forerunner of what has become a mainstream approach.

In Scotland the four Urban Partnerships set up following the 1988 Scottish White Paper, *New Life for Urban Scotland*, all incorporated the common goal of improving tenure choice. By a combination of building and improvement for sale, tenants taking up their right to buy and the rent to mortgage scheme the aim was to increase local homeownership to 20–30 per cent (Scottish Office 1993). The establishment of the City Challenge initiative in England and Wales from 1992–97 inevitably incorporated tenure diversity as central to the creation of community stability, social diversity and the reduction of social exclusion (see Williams 1996). It was also an important criterion in the selection process for Estate Action funding.

More widely the provision of (affordable) housing for sale is often seen as the best use for vacant or derelict land that has lost its comparative advantage for industrial purposes. These views were endorsed by the 1995 housing White Paper, *Our Future Homes*, which stated:

Encouraging people to live and work in our cities helps support our environmental policies, making good use of urban land and reducing the need to build on greenfield sites. Bringing more homeownership into our cities helps ensure mixed communities.

Like its Conservative predecessor the current Labour government continues to view the promotion of homeownership as an essential feature of any urban regeneration initiative. The sale of houses to sitting tenants is further seen as a means to ensure people have a stake in the future of their area.

Outside government, Cowans (1999) proposes low-cost homeownership as a means of tackling social exclusion. It has also been suggested that there are also potential local economic benefits through the boost to local services (Maclennan *et al.* 1987). However, there is little actual research on

these questions. Often monitoring is merely short term taking the form of an initial descriptive survey of the socio-economic characteristics of purchasers (see Ledward 1986; Fielder 1986; Bradford and Steward 1988). An exception is research by Atkinson and Kintrea (1998, 2000) that questions the social benefits by showing the distinct lifestyles of owner-occupiers and tenants, based on an empirical study of diaries of occupiers in three estates in Scotland. Despite the prominence of these policies the precise benefits amount to an act of faith.

No matter what the exact arguments are for the promotion of homeownership in inner city and public sector communities the success or otherwise of these initiatives lies in market forces. Jones and Watkins (1996) argue that the crucial question that all property-led urban regeneration initiatives face is that of market sustainability. They coin this term because the establishment of a sustainable market occurs when a market is created which evidently meets the long-term needs and aspirations of consumers (see below). Jones and Watkins analyse the development of the Merchant City housing market in Glasgow city centre where housing for sale was re-introduced after nearly a century as a means of regenerating an area of semi-derelict warehouses. The evidence from this study suggests that a sustainable market for a new land use is difficult to achieve after ten years, even where there is a strong locus of public funding.

Empirical research with regard to the market success of homeownership initiatives (not just) in public sector communities is limited. Rosenberg (1994, 1995) has examined the subsequent market experience between 1984 and 1992 of four former council housing areas in Scotland. The estates had been sold off to private developers, subsequently refurbished and sold on to individual households. His research found a high rate of repossessions by building societies, and as a result a relatively low rate of capital appreciation. The evaluation of GRO grants for owner-occupation in Scotland by Kintrea *et al.* (1996) is less gloomy, finding little evidence of affordability problems. Neither study addresses the key question of market sustainability.

The importance of the creation of a sustainable market to these initiatives has been vividly described by Murray (1996: 4).

Those most at risk are those communities who have been sold 'The Vision' and particularly the many owner occupiers who have invested in it. For them the acid test will come when they need or wish to trade up in the housing market, or decide to leave it. If the process of renewal is stalled their vision may become an anchor manifest in negative equity and debt.

But what he fails to recognize is that the establishment of a mature resale market is a necessary prerequisite of successful regeneration, and for continued funding by mortgage lenders.

Given the long-term nature of housing-led urban regeneration, research

into the establishment of sustainable schemes developed in the 1980s is only now becoming practicable. Yet this is a fundamental issue, both for the practical application of this approach to urban regeneration and to its financial support by mortgage lenders.

3. RESEARCH METHOD

This paper seeks to assess the development of resale markets for owner-occupation within public sector communities. To achieve this the paper has two major elements:

- An analysis of the development of resale markets for new houses in and adjacent to large public sector estates (including improvement for sale) and also new estates built in inner city areas as 'control' areas. The ultimate goal is to test whether sustainable markets have been established in these areas.
- An analysis of the interactions with right-to-buy sales and resales and the relationships with the existing local housing market.

The essential benchmark of this research is market sustainability as set out by Jones and Watkins (1996). A mature or sustainable market is established when two conditions are met:

- 1 Market values of properties have risen at some point to the long-run price making development viable.
- 2 There has been a period of sustained resale market activity. This in turn will necessitate that the credibility of the product as an investment is generally recognized.

The first condition is a necessary condition but is insufficient without the latter. The latter condition also implies the achievement of a critical mass with regard to market activity.

4. CHOICE OF STUDY AREAS AND RESEARCH STRUCTURE

The details of the origins and initial experience of schemes in England are derived from a range of published sources, and it was the availability of such information that partially determined the eligibility of particular cities. An essential prerequisite was that the schemes were of long-standing. All four cities chosen – Glasgow, Liverpool, Newcastle upon Tyne and Salford – suffer from areas of low demand (Bramley *et al.* 2000). These cities are appropriate for this study because it is concerned with the establishment of markets in areas of cities that necessarily are subject to decline and population loss.

As noted above the three English cities were also chosen because there

is data on estates built in public sector communities, especially details on the original sales. For shorthand purposes these estates are subsequently referred to as 'public sector estates'. However, only in Liverpool is there equivalent information on new-build estates in the inner city. The consequences are that our research comparing inner city and public estates is confined to Liverpool in England and Glasgow in Scotland.

The empirical research on the estates in the English cities is primarily derived from personal inspection, interviews undertaken in 1998 with local estate agents, their records and property schedules. Data on average prices of houses between 1980 and 1997 in these cities was also provided by the Nationwide mortgage lender through the University of Newcastle. In Glasgow the research is more quantitative and is based on data from the Register of Sasines, the Land Registry in Scotland. In particular a computerized database of this information at the Land Value Information Unit, University of Paisley, is sourced. The data include transaction prices, date of sale, and the names of vendors and purchasers. This enables new house sales and right-to-buy sales to be identified.

The empirical analysis is divided into a series of stages:

- 1 a qualitative comparison of the relative experiences of long-standing public sector estates in Merseyside, Newcastle upon Tyne and Salford;
- 2 a comparison of inner city new-build estates and public sector counterparts in Liverpool/Merseyside; followed by
- 3 a more quantitative analysis for Glasgow of inner city new-build estates and long-standing public sector estates, incorporating an analysis of council house sales.

The inner city estates are chosen from the new build for sale programmes initiated by Glasgow and Liverpool in the late 1970s. There are three estates in Liverpool developed between 1976 and 1985 including the earliest two, Stanfield Road in Anfield and St Dunstons near Toxteth. The Glasgow estates are Monteith Row and Dalveen Street, both in the east end of the city and marketed in the early 1980s. The public sector estates include walk-up flats and low-rise developments that have been improved for sale and new-build houses for sale on land adjacent to public housing.

5. THE RELATIVE EXPERIENCES OF PUBLIC SECTOR ESTATES

In this section the experiences of estates in our sample in the three English cities are reviewed. These experiences are to a degree descriptive but provide an essential input to a comparative overview that combines them with data on local house price trends to derive patterns and conclusions. First we consider improvement for sale schemes and then new-build schemes.

a. Improvement for sale

The conversion of local authority walk-up flats became a *cause célèbre* in the early 1980s. The immediate sales success of Minster Court in Liverpool led directly to a copy-cat development in Salford that became Regent Park. It too sold quickly (Bradford and Steward 1988). With both within close proximity of their respective city centre they are directly comparable. The original sale price of a two-bedroom flat in Minster Court was £16,550 (€25,462) in 1983 while the average price of an equivalent flat in Regent Park was £18,000 (€27,693) when first marketed a year later in 1984.

A survey of residents of Regent Park in 1987 found that the majority were one- or two-person households primarily in their 20s. By the time of this survey over a quarter of houses had been resold (Bradford and Steward 1988). They also report that at that time there had been little change in the prices of the flats: over half of those sold had not gained in value. The exceptions were the three-bedroom units but these represented just 10 per cent of the total stock. Part of the reasons for the weak prices was repossessions by building societies that tended to put the property on to the market at its original price. A further reason may have also been because the original sales included kitchens with fitted white goods that quickly lost their value. The immediate area around the estate also remained poor. At least some of the occupiers regarded the houses as difficult to sell.

The sales in 1987 may have also suffered from the marketing of a parallel development nearby, the conversion of the Langworthy walk-up flats to St James Park (419 one/two-bedroom flats). Later Ladywell flats were converted to Canterbury Gardens comprising 144 two/three-bedroom flats and completed in September 1988. Both of these developments are further out from the city centre than Regent Park on the same arterial road. Interviews with estate agents in 1998 revealed that two-bedroom flats in Regent Park and St James Park were selling for between £28,000 (€43,078) and £32,000 (€49,232), mainly to single adults across all ages. Properties were not selling well, especially those on the ground floor, and they tended to be low in the local housing market hierarchy. The estates were essentially competing substitutes divorced from the new city centre warehouse conversions' sub-market where prices began at £86,000 (€132,311) for a one-bedroom flat. Many of the flats had been bought by investors in order to rent out.

Residents continue to have concerns about the security of the estate, not so much for personal safety but car crime is the main issue. There is local authority terraced housing in the immediate area to the south and west, many of which are sold but the area to the north is waste land and mainly vacant industrial units in poor condition. In comparison the vicinity of Minster Court in Liverpool is now surrounded by new social and private housing estates, mainly of semi-detached houses, with a university hall of

residence also nearby. There are no crime problems in the area and security is tighter than in Regent Park.

Even so, according to local estate agents the market for Minster Court tends to be quite limited with many of them occupied by nurses and medical students working in a local hospital. Most purchasers are first-time buyers. Sales can take up to six months. Two-bedroom flats sold for upwards of £34,950 (€53,771) with the houses selling for about £7,000 (€10,770) more in 1998. Very few are rented out. The estate was in patchy order with flats on the ground floor appearing to be the least well maintained.

In North Tyneside at St John's Green six blocks of refurbished five-storey flats were being converted to bedsit accommodation and two-bedroom flats and sold for £9,500 (€14,616) and £18,000 (€27,693) respectively in 1984. The development is situated close to the South Meadow Well estate that became one of the most problematic estates in the northeast of England during the late 1980s. Resale prices in St John's Green thus plummeted, with the result that two-bedroom flats were selling for as little as £10,000 (€15,385). This situation reached an all-time low in 1991 when riots erupted on the South Meadow Well estate.

The council responded to requests for help from the local residents by constructing a 'ha-ha' wall to separate St John's Green from South Meadow Well to the north, and all access roads were blocked off between the two estates. St John's Green is now completely secluded with high embankments all round. Immediately to the south is a local cricket ground. South Meadow Well itself has also been subject to a major transformation with selective demolition and much of its remaining stock having been transferred to private developers and housing associations.

The Lower Delaval estate in Newcastle, built in the 1920s, was converted into two-bedroom flats. The flats have main door entry and are grouped in two-storey blocks of eight flats. The flats were sold to mainly first-time purchasers for between £10,000 (€15,385) and £11,000 (€16,924) within four months of opening a show flat and sales office in 1985 (Glendinning *et al.* 1989). The estate on inspection in 1998 had fallen into disrepair. There was only one street with full occupancy. Derelict and vandalized properties were rife and many of those that were occupied have locking security steel gates in front of their doors.

b. New-build schemes

Stockbridge Village was originally an overspill estate for Liverpool comprising 3,300 public sector houses built in the 1960s. Selective clearance led to the demolition of a third of these properties, mainly high-rise blocks. The first owner-occupation was effectively introduced in 1983 with an estate (on the periphery of the scheme) comprising forty-six houses and

bungalows sold in 1983 by Barratt for approximately £20,000–23,000 (€30,770–35,386) per unit on a shared ownership basis. This was followed by a further seventy units at Blackthorn Close, also on a shared ownership 50/50 basis in 1984/85, also by Barratt. These were two-bedroom bungalows or two/three-bedroom houses priced from £21,000 (€32,309) to £23,000 (€35,386). In 1995 the local housing association built ten two-bedroom bungalows for sale at £34,000 (€52,309) (without public subsidy) at Whitethorn.

A local estate agent noted that the first scheme was very successful, helped by its own distinct identity with its peripheral location. Bungalows were selling for up to £48,000 while the prices of three-bedroom houses were in the mid-£40,000s (€69,233) in 1998. However, the Blackthorn Close development suffered significantly from mortgage defaults, and within two years about half were repossessed. This had a domino effect on prices although they have now recovered their position in the market. The Whitethorn bungalows estate was a very successful development and resale values were in the mid-£40,000s (€69,233) in 1998 prices. Overall prices have been stable for some years. Right-to-buy sales to sitting social tenants are buoyant in the area with 700 such sales of properties since 1983, approximately a third of the social housing stock after the selective demolition.

Arrowebrook Park in the Wirral is located in the centre of the large Woodchurch local authority estate built in the 1960s on the edge of Birkenhead. An upgrading of the Arrowebrook Park area in 1983 incorporated selective demolition and a combination of improvement and new-build for sale. Prices of properties sold in 1984 ranged from £13,995 (€21,531) for a one-bedroom flat, to £21,800 (€33,539) for a three-bedroom house (Glendinning *et al.* 1989). Interviews with estate agents established that in 1998 the three-bedroom semi-detached houses including a garage and double glazing were selling for £65,000 (€100,003). The market is quite localized and many of the houses sell to employees of the local hospital. A small new equivalent development had recently been completed nearby.

c. Comparative overview

Demand for these estates tends to be localized or very narrowly defined so that as a consequence market prices can be fragile. There are a number of other investment risks associated with purchase of houses on these estates. Repossessions can be an important influence undermining prices in the short term and potentially damning in the long term. External factors from neighbouring areas can also have serious consequences for resaleability. The Lower Delaval estate in Newcastle upon Tyne is evidence that such influences can be terminal.

The short histories of the conversion of walk-up flats in almost identical

projects demonstrate the importance of the immediate external environment. In the case of Minster Court, Liverpool, the local surrounds have improved significantly since their conversion whereas the industrial area adjacent to Regent Park, Salford, has been subject to long-term decline. Security concerns are higher in Regent Park, and reflecting this prices have risen more in Minster Court. This is reflected in the pattern of price appreciation. If we consider the periods 1983–97 for Liverpool and 1984–97 for Salford then average price appreciation according to the Nationwide mortgage lender for the local authority areas was 131 and 117 per cent respectively. In comparison, the average prices of a two-bedroom flat in Minster Court and Regent Park rose by 111 and 67 per cent respectively. Thus neither estate kept pace with local price inflation although the difference is least for Minster Court. As a consequence relative prices for Regent Park fall from two-thirds to one-half of local average prices, and the equivalent figures for Minster Court are two-thirds to three-fifths.

The experience of build for sale on the public sector estates we considered is generally more positive. The low-rise new development in Birkenhead is particularly successful and prices had tripled in less than fifteen years while average prices in the Wirral had risen by only two and a half times since 1983. Thus the price of a semi-detached house on the estate had risen from 93 per cent of the average price for the district to 10 per cent above. The bungalows and houses sold in Stockbridge Village had originally been sold for just below and above the Nationwide average for Knowsley in 1983. By 1997/98, average prices in the area had risen by 128 per cent according to the Nationwide while estate agents suggested Stockbridge prices had risen by 109 per cent, hence not quite keeping pace with local house price inflation. However, the number of subsequent developments for sale that have followed have been limited, and even fewer of these have received no public support.

6. COMPARISON OF INNER CITY AND PUBLIC SECTOR ESTATES IN LIVERPOOL/MERSEYSIDE

In this section we initially review the experiences of a sample of inner city estates and then compare these with those of the public sector initiatives in Merseyside. The estates selected as noted above are chosen because they were amongst the first to be developed under the council's build-for-sale initiative.

The Stanfield (Road) estate in Anfield was the first build-for-sale scheme (under licence) in inner Liverpool. The first phase of the scheme was marketed between late 1976 and spring 1978. The Stanfield estate was originally surrounded by council housing in poor repair and old terraced housing. Initially it comprised 194 units, predominantly semi-detached

houses, but also included a small number of one-bedroom flats and some terraced houses. A second phase completed in August 1979 increased the total estate size to 338, of which 190 were semi-detached.

The 1977 selling prices were as follows: one-bedroom flats £6,915 (€10,639), two-bedroom terraces £8,225 (€12,654), two-bedroom semi-detached £8,975 (€13,808), three-bedroom terrace £9,300 (€14,308), and three-bedroom semi-detached £9,875–9,995 (€15,193–15,377) (Housing Development Directorate 1977). The dwellings sold quickly in common with other inner schemes that followed as there were many more applicants (purchasers were vetted by the council to meet their priority groups) than dwellings available (Boggild 1980).

According to estate agents, prices in 1998 ranged from £15,000 (€23,078) for the small flats through to £40,000 (€61,540) for a two- or three-bedroom semi-detached house, and up to £59,000 (€90,772) for a five-bedroom semi-detached house. Generally, if priced correctly, the properties sell fairly quickly in the estate. Only a few are rented out. Although these houses were originally sold to first-time purchasers to meet the council's priority groups the larger ones are now bought by dual-income families who are already owners. New estates now exist nearby which compete in the same sub-market. The estate is well kept and there are no security or social problems. Many of the houses have extensions, porches, double glazing and improved driveways. To the south the area was subject to comprehensive renewal in 1998.

The Stanfield estate was followed by St Dunstons (Village) in November 1977. The location of this estate is within one mile of the city centre and the development follows a similar pattern to Stanfield with the majority semi-detached houses. In all, 348 housing units were built in two phases with final completion in April 1985. The 1978 prices for two/three-bedroom houses ranged from £7,000–8,500 (€10,770–13,077). During 1980 a survey undertaken of the estate found a high percentage (14.7 per cent) of the residents were from professional/managerial classes and the estate was attracting highly mobile families. A follow-up survey in 1982 showed a high rate of mobility with 27 per cent of the original purchasers having moved on. A further 16 per cent of respondents' homes were up for sale. Of particular note is that by the time of the second survey most of the professional/managerial households had moved or were in the process of doing so. They were replaced by mainly skilled manual and non-manual workers (Ledward 1986).

Crucially, in between the two surveys the Toxteth riots of 1981 had occurred nearby creating significant negative attitudes toward the area. The consequences for the estate were that properties became difficult to sell. The survey found that of the properties on the market over half had been up for sale for over six months and asking prices had fallen. In-movers were attracted by the low prices and generally had local connections (Ledward 1986).

In 1998, estate agents reported few sales in the area perhaps suggesting a stable estate. One three-bedroom semi-detached house was on the market at the time of our survey. With double glazing and a garage it had been on the market for six months at an asking price of £34,000 (€52,309). The market for the estate is very localized and demand is predominantly from low-income families. Much of the estate is very well kept, especially the culs-de-sac. Despite vacant land to the east for the last twenty years no new housing for sale has been built nearby since the estate was built.

The Walton Park estate is arguably not in an inner city location but it was built by Barratt under the same council initiative as the earlier two. The site is three miles northeast of the city centre and close to open park land and surrounded by low-rise inter-war council housing. A total of 491 houses were built between 1978 and 1985, over three-quarters being semi-detached. The selling prices for the original sales in 1978 were £12,395 (€19,070) for a three-bedroom semi-detached, £11,650 (€17,924) for a two-bedroom semi-detached and £14,380 (€22,124) for a four-bedroom detached house. The estate was subject to the same surveys as St Dunstons in 1980 and 1982. From the beginning the estate was predominantly occupied by skilled manual and non-manual workers and families with well-developed local ties. By 1982 only 13 per cent of the original purchasers had moved, half that in St Dunstons (Ledward 1986).

Our survey of estate agents found that two-bedroom semi-detached houses were selling for around £25,000 (€38,463) and three-bedroom semi-detached for about £30,000 (€52,309). There are some empty properties, most of the properties on the estate are very basic, and it is not a popular location. Time on the market before sale is almost twice the city's average at thirty weeks. The majority of sales take place at auction and are often purchased by investors for renting.

a. Comparative overview

Boggild (1980) notes that there was excess demand for houses on these inner city sites when they were first marketed in the late 1970s and that prices rose very quickly in the first three years of the new-build initiative (although, as discussed below, the new prices were very low). But it is clear that by 1982 at least the St Dunstons estate was having difficulties in the resale market. Young professionals initially attracted to inner city living at St Dunstons had found it difficult to settle and had been discouraged by riots nearby. Some vacant property on the Walton Park estate and sales by auction suggest the existence of foreclosures by mortgage lenders and the introduction of renting from private landlords. Today, prices are very low on two of the three estates and properties are difficult to sell. Demand is very narrowly focused. The Stanfield estate is the most successful, although there is little difference in the characteristics of the

housing built. The differential performance appears to be the result of neighbourhood location.

Comparison of the price trends for the individual estates and the Nation-wide average for the city confirms the low relative prices that these estates were sold for in the late 1970s. The price of three-bedroom semi-detached houses on the Stanfield estate sold in 1977 for 54 per cent and on the Walton Park estate for two-thirds of the average price for the city in 1980. As investments, houses on the Stanfield estate (and possibly St Dunstons) have more than kept pace with local price inflation but still sell at approximately 70 per cent of the city's average price. However, in Walton Park house prices have fallen in real terms having risen by between 114 and 142 per cent depending on house type in the twenty years to 1998 (compared with 213 per cent for the city as a whole 1980–97).

In comparison with the developments on the public sector communities in Merseyside house prices are lower on the inner city estates. Both types of developments seem to have experienced an initial surge in demand, probably stimulated by the relatively low prices, and initial purchasers benefited from the consequent rise in prices. Such price increases have not always been maintained because of the internal or external deflationary influences outlined above, and as a consequence no consistent pattern/process of local market establishment emerges. There is a particularly mixed picture for inner city new-build. Inner city new-build estates seem more prone to the market fragility noted above for improve-for-sale schemes. The key success ingredients seem difficult to identify at the outset, suggesting success or failure is a lottery. Some estates have been subject to considerable redevelopment nearby changing their complete environment, for example Minster Court. There has been no subsequent private housing development in the immediate environs of the inner city estates stimulated by the council initiatives, although some new development (some subsidized) has occurred close to estates in public sector communities.

7. ANALYSIS OF THE GLASGOW EXPERIENCE

To simplify our analysis and to enable a better comparison of initiatives the focus of the study is the eastern segment of the city. Many of Glasgow City Council's 'first build for sale' and 'improvement for sale' initiatives are found in this sector of the city. The analysis compares these initiatives on the Easterhouse peripheral estate with two of the largest inner city build-for-sale schemes that were also amongst the earliest in the city's programme.

Easterhouse covers a large area and in reality a number of communities. To reflect this and the different character of the new initiatives three distinct clusters of developments are considered. The first cluster, called Garthamlock, here is composed of six developments on the northern edge

of the Easterhouse estate. There are three new estates of mainly semi-detached and detached houses totalling 348 houses and three improvement-for-sale estates of 201 flats in all. The first new-build scheme was marketed in 1985, while initial sales of the first improvement-for-sale units were sold in 1991. In the statistical analysis below, the new-build and improvement-for-sale estates are considered as two distinct groups.

The second cluster of developments identified is at South Rogerfield in the southeast corner of Easterhouse. The initial two developments were renovated former council stock in the form of three-storey flats with secure entry systems and front and rear communal gardens. The first of these flats were marketed in 1985 and 1986. In all there are 108 properties in this first phase. Phase two of these refurbished developments, completed by 1990, amounted to a further 229 properties of which 125 were two-storey flats and terraced houses and the remainder three-storey flats. New-build developments followed: 69 predominantly terraced houses in 1989 and 62 houses in 1992 that included a third semi-detached houses and the remainder terraced. Thus the schemes in the cluster began with improvement for sale and 'graduated' to new-build primarily terraced housing. Barlanark, our third cluster, is actually just one large improvement-for-sale scheme of 274 four-storey flats on the southern fringe of Easterhouse. The initial phase of this development was marketed between late 1988 and 1991.

The two estates chosen in the inner east of the city are Dalveen Street and Monteith Row, three miles and one mile respectively from the city centre. The former comprises 134 housing units composed of terraced houses and four-storey flats. Sales commenced in 1980. Monteith Row consists of 190 housing units that are primarily flats; sales began in 1982.

The annual numbers of sales of new and secondhand sales are shown in Table 1. The first sales of the inner city sites are predominantly in the first half of the 1980s (it has not been possible to identify all sales). In contrast, sales of new developments in Easterhouse began in 1985 and continued through to 1999, with over 100 sales in each of the years between 1986 and 1990 and again in 1995. The zenith of sales occurred in 1989 and 1999 when they reached almost 200.

Annual secondhand sales in the inner city sites, given in Table 1, show only a modest turnover. Less than 5 per cent per year for Monteith Row in the 1990s and after a period of relatively high turnover in the late 1980s Dalveen Street exhibits turnover of just over 5 per cent in the latter half of the 1990s. Table 2 reveals that house prices in Dalveen Street rose quickly during the intense period of market activity at the end of the 1980s, reaching over £31,000 (€47,694) in 1991, and then having a bumpy ride in the 1990s with ultimately an overall rise of approximately 16 per cent (unadjusted for mix). The growth in house prices in Monteith Row, where the initial selling prices were higher (Table 2), is even more modest. The

late 1980s/early 1990s show a relatively rapid growth in prices but this is not sustained, and although there is some variation from year to year prices are broadly stationary between 1992 and 1999.

Turnover or resale rates in Easterhouse are on a par with the inner city estates (Table 2). In Garthamlock resales are around 6 per cent per annum, except in 1995 when two large new developments were marketed. Since 1996, the last year of new-build first sales, new-build resales in Garthamlock have been reasonably stable, averaging 5 per cent each year. Similarly resales in improve-for-sale stock over the same period were 7 per cent. Resales in South Rogerfield were not affected by this development but after peaking in 1990 they have been on a downward trend since. The current resale rate is approximately 6 per cent. A similar downward trend in resales is found in Barlanark and the annual rate is only about 3 per cent.

As in the inner city estates house prices rose in the late 1980s. Prices in Barlanark rose quickly over the initial sales period up to 1991 but have shown virtually no increase since then, perhaps 3 per cent by 2000. Over the last five years of the decade prices have in fact been falling (Table 2). Initial resale prices in South Rogerfield are relatively low compared with new prices because of forced sales. Rosenberg (1994) provides additional information on the experience of the housing market in South Rogerfield in the period up to 1992. He finds high levels of repossessions by institutional mortgage lenders, especially in 1988 and 1989, when the numbers were 4.3 and 7.3 per cent of the owner-occupied stock respectively. In subsequent years the numbers fall away and there is a recovery in house prices. There is then an unexplained secondhand average price peak in 1993, but the modest growth of the early part of the decade leads to generally falling prices in the late 1990s (1999 excepted). The result is that average secondhand prices are less in 2000 than in 1990. Despite this secondhand average price trend new house prices have risen significantly over the same period and are significantly higher, although this reflects the introduction of semi-detached houses and is based on small numbers of transactions.

The average price of first-time sales of new-build houses in Garthamlock in the mid-1980s is relatively low but prices rise quickly to 1994. Resale prices of these properties broadly follow this new house price trend and rise by approximately 10 per cent in the five years to 2000. However, the upward trend is not consistent from one year to the next. Improvement for sale has also been a consistent element of the Garthamlock market through the 1990s, as Table 1 indicates. Average prices for these modernized flats are relatively stable through the 1990s, but average secondhand sale prices have been falling and are considerably below 'new' prices (Table 2).

A potential knock-on effect of the promotion of new-build/improve for sale in public sector communities is the encouragement of right-to-buy sales and subsequent resales. Easterhouse is not an attractive area for tenants to exercise their right to buy, principally because the house types

Table 1 Annual number of sales of new and secondhand sales

<i>Area</i>	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
New sales											
Easterhouse						4	43	48	69	69	41
Easterhouse											44
Easterhouse						15	73	94	71	67	58
Inner East	25	34	10	1	3	6	16	5	6	57	52
Inner East			77	74	40						
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	
Easterhouse	0	0	0	2	37	34	0	0	0	0	0
Easterhouse	17	19	16	18	70	4	11	4	12	0	0
Easterhouse	19	3	30	7	5	7	2	0	0	0	0
Inner East	58	1	0	10	12	4	1	0	0	0	0
Inner East											

Table 2 Average annual prices of new and secondhand sales

<i>Area</i>	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
New sales											
Easterhouse						24,543	24,026	25,619	27,210	29,694	31,670
Easterhouse											20,025
Easterhouse						20,803	20,605	21,038	22,891	29,390	33,768
Easterhouse									21,983	24,321	28,617
Inner East	14,662	17,780	20,210	17,500	20,050	27,550	27,113	26,440			
Inner East			21,025	22,926	24,951						
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	
Easterhouse				39,500	43,297	40,544					
Easterhouse	27,785	34,394	32,369	32,603	24,278	34,513	30,072	31,400	31,702		
Easterhouse											
Easterhouse	27,612	35,750	42,572	44,143	49,950	50,536	44,975				
Easterhouse	30,894	32,950		18,638	29,454	29,995	29,995				
Inner East											
Inner East											

are predominantly walk-up tenement flats. Jones and Murie (1999) report that by the end of 1995 right-to-buy sales totalled 680 in Easterhouse, 8.2 per cent of the 1980 local authority stock. This represented the second lowest after Castlemilk, a peripheral estate to the south of the city.

A further spatial breakdown and update to 2000 reveals right-to-buy sales in Easterhouse have increased by 261 in the subsequent five years to a total of 941. More than two-thirds of the increase is accounted for by one sub-area, Craighend, where sales also represent 57 per cent of the area's total sales. These facts almost certainly reflect the house types in that area and its location on the edge of Easterhouse, close to the Garthamlock new-build/improve-for-sale cluster. In contrast, there have been only forty-three sales in the Rogerfield sub-area of Easterhouse and only eleven of these have been resold. In this area there has been no stimulus to the right to buy by the new developments.

a. Comparative overview

Comparison of the fortunes of the inner city and Easterhouse estates reveals in many cases a similar pattern of initial rising prices, although this can be attributed to low prices and initial excess demand it could also be attributed to a general rise in house prices in Glasgow at that time. It may be both. In at least one case a weak growth in prices in the latter half of the 1980s can be attributed specifically to foreclosures by mortgage lenders. Any initial house price inflation is not maintained and turnover appears generally low for what are essentially starter homes. The reasons for this are not clear as subsequent new estates in Garthamlock sell quickly. Price rises in the 1990s show at best modest notional growth in Dalveen Street but falling in real terms. Two of the clusters of estates in Easterhouse have negative or static changes in prices while the conclusion for the Garthamlock is inconclusive – resale prices of improvement for sale are falling although the new-build houses have demonstrated a continuing, if at times faltering, upward trend.

There is no evidence of sustainable markets developing in Easterhouse in the sense that developments that have occurred have all received public subsidy. A resale market has been established but secondhand house prices rather than rising to a level that makes private development viable are, with the exception of Garthamlock new-build houses, falling. The inner city developments have stimulated no new developments in the immediate vicinities although new housing has been built elsewhere in the east end of the city. With regard to the right to buy the conclusion must be that the new housing initiatives have had a minimal influence on take-up, which together with subsequent resales are also very low compared with elsewhere in the city.

8. CONCLUSION

The paper addresses a key question in urban policy: the long-term viability of local homeownership initiatives in public sector communities. It undertakes this task by looking at the experience of case studies in Glasgow, Liverpool, Salford and Newcastle upon Tyne, together with parallel developments in inner city locations. The research chronicles the progress of a range of these initiatives toward the achievement of a potential sustainable market. The detailed dynamics of this process is considered only in Glasgow because of data limitations.

The research finds similar market characteristics for both public sector community and inner city homeownership initiatives. Demand for both types of estates is localized or very narrowly defined, so that market prices can be fragile. There are a number of other investment risks associated with purchase of houses on these estates. Repossessions can be an important internal influence undermining prices in the short term and potentially damning in the long term. External factors from immediate neighbouring areas can also have serious consequences for resaleability and growth in house prices. In some cases these factors can come together to be terminal. There is often no consistent price trend from one year to the next making valuation difficult.

Initially there is often excess demand for houses on these initiatives when they are first marketed and prices rise very quickly in the first years of an estate. This is almost certainly because of the 'competitive' pricing strategies. But this is not normally sustained. There is often a period of stationary or even falling prices and in many of the estates properties are difficult to sell. This means that the initial purchasers of these houses acquired in general a poor long-term investment relative to opportunities elsewhere in the housing market. However, it is not all gloomy and there are a number of success stories.

The empirical evidence suggests that private housing developments within public sector communities are at least as successful as inner city estates for sale. It is difficult to generalize but low-rise new developments on the edge of public sector communities, but not always, demonstrate the greatest degree of success as judged by the market. However, even for these estates the number of subsequent developments for sale nearby without public support that have followed have been limited. New estates and subsequent resales appear to have at best minimal influence on stimulating adjacent public sector tenants to take up the right to buy. This is determined more by the characteristics of the house that a tenant occupies. Finally, in terms of the formal assessment of the market sustainability of these initiatives, house prices do not reach levels nearly high enough to make new development viable in its own right. Our necessary condition for market sustainability is therefore not met. So while a resale market has

developed in most of these estates prices are not high enough to establish sustainable markets.

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APPENDIX: DETAILS OF THE SELECTED DEVELOPMENTS IN THE INNER CITY AND PUBLIC SECTOR COMMUNITIES

In this section we set out details of the estates identified for consideration. Each city is considered in turn.

Glasgow: Public sector estates

There are three clusters of new developments on the peripheral estate of Easterhouse that was built predominantly of walk-up tenement flats.

Cluster 1: Garthamlock

This area is on the northern edge of greater Easterhouse with good links to the M8 motorway and the bus network. There are six individual developments/phases to this cluster beginning in 1985 with the marketing of 127 new detached and semi-detached houses at Binns Road. This is a self-contained estate over three acres with a single access point. Directly to the east of Binns Road is Darnaway Street, an estate of 78 semi-detached houses, which was first marketed in 1988. This estate also has only one access point on to the same road as its neighbouring estate. Further along this road following the same model is a third new development of 2.6 acres with 104 units first marketed in 1994. These units comprise primarily detached and semi-detached houses although there are a small number of flats and terraced houses. The immediate location of these developments is relatively open with farmland and a loch to the north while to the south lies a community centre and playing fields.

Beyond these playing fields is 3–55 Portchester Street, 102 former local authority three-storey flats that have been refurbished and sold off. Initial sales began in 1991. To the south, east and west of these flats are low-quality local authority homes. There are also two parallel developments of flats improved for sale in Balcurvie Road amounting to 98 units. Sales of these

flats started in 1990. The surrounding area of these flats is farmland to the north and east and refurbished three-storey local authority flats to the south and west.

Cluster 2: South Rogerfield

There are a cluster of developments in this area that are in the southeast corner of Greater Easterhouse, with semi-rural views to the east and south. It is close to Easterhouse rail station and has easy access on to the M8 motorway. The initial two developments were renovated former council stock in the form of three-storey flats with secure entry systems and front and rear communal gardens. The first of these flats were marketed in 1985 by Crudens with Barratt following a year later. In all there are 108 properties, 54 within each development. Phase two of these refurbished developments, completed by 1990, amounted to a further 229 properties of which 125 were two-storey flats and terraced houses and the remainder three-storey flats. New-build developments followed – Barratt began a development of 69 houses in 1989 that was predominantly terraced houses while Crudens began building 62 houses in 1992 that included a third semi-detached houses and the remainder terraced.

Cluster 3: Barlanark

This cluster is comprised actually of only one large development that lies on the southern fringe of Easterhouse, near a main arterial route into the city centre and within 15 minutes' walk of a railway station. It is the largest single improvement-for-sale development of former public sector four-storey flats in the city. This development comprises 274 flats and is also the largest individual development for sale in Easterhouse. It is close to a successful co-op. To the west of it are playing fields and a cemetery, whilst to the east are schools and refurbished local authority flats. South of the site is a railway line and the station, beyond which is an extensive area of private housing.

Glasgow: Inner city estates

For the purposes of this study the focus of inner city estates is confined to the east end of the city. Many of Glasgow City Council's first build-for-sale initiatives are found in this sector of the city. The estates chosen are the two largest schemes that are also amongst the earliest in the programme.

Dalveen Street

The initial marketing brief for this site of 4.89 acres was issued by the council in 1978, and Unit Construction began building on the site in 1980. It is bounded by one of the main arterial roads into the city centre (three

miles) in an area of mainly tenement flats, both private and public. The Forge shopping centre in Parkhead has been built since the estate was built and is a short bus ride away. The estate has 134 housing units composed of terraced houses and four-storey flats. Sales commenced in 1980.

Monteith Row

This estate overlooks Glasgow Green (park) and the Peoples Palace to the south and is bounded by a major arterial road into the city to the north with, at the time of building, vacant land beyond. It is about a mile from the city centre. The 4.5-acre site was marketed by the council in 1980 and bought by Barratt for £5,000 (€7,692). It built 190 housing units that are primarily flats and sales began in 1982.

Liverpool/Merseyside: Public sector estates

Minster Court

Liverpool City Council were in the process of demolishing the inter-war walk-up flats of Myrtle Gardens in the early 1980s when Barratt bought the remaining 200 flats and associated land for £250,000 (€384,615). Barratt transformed the estate with new brick-and-glass-clad stair towers, access decks turned into balconies and increased security through the building of a perimeter wall and a secured entry with 24-hour warden service. New 'starter' houses were also built within the site. In 1983 one-bedroom flats were sold for £11,985 (€18,438), two-bedroom flats for £16,550 (€25,462) and two-bedroom houses for £20,550 (€31,615). The first 41 flats were sold within 24 hours.

Arrowbrook Park

Arrowbrook Park is a high density in-fill development of 480 flats and maisonettes built in the 1960s on the centre of the larger Woodchurch estate on the edge of Birkenhead. The reputation of the wider estate declined as this development fell into disrepair and became associated with vandalism and crime. In 1983 it was decided to upgrade the area. The tower blocks were refurbished and retained by the council and Wimpey improved the remaining properties by a mixture of demolition, topping and new build for sale. Prices of properties sold in 1984 ranged from £13,995 (€21,531) for a one-bedroom flat to £21,800 (€33,539) for a three-bedroom house (Glendinning *et al.* 1989).

Stockbridge Village

Stockbridge Village started life (as noted earlier) as Cantril Farm, an overspill estate designed to decant people from Liverpool's inner city areas as

part of the city's slum clearance programme of the 1960s. By 1982 the estate was suffering from major disrepair and a third of the stock lay empty. On the initiative of Michael Heseltine, then Secretary of State for the Environment, a non-profit-making village trust was set up to buy the estate with a view to remodelling the estate through selective clearance, refurbishment and the introduction of new housing for sale. A new local shopping centre was also built. Originally there were 3,300 public sector housing units of which 1,100 were demolished, principally four-storey maisonette blocks and three 22-storey flats. The first estate, comprising 46 houses and bungalows, was sold in 1983 by Barratt for approximately £20,000–23,000 (€30,770–35,386) per unit on a shared ownership basis.

Liverpool/Merseyside: Inner city estates

Stanfield Road, Anfield

This estate was the first build-for-sale scheme (under licence) in inner Liverpool. Stanfield Road was originally surrounded by council housing in poor repair and old terraced housing. The first phase comprises 13 acres and was originally bought by the council under a compulsory purchase order. The land was sold to Wimpey for £5,000 (€7,692), the equivalent of £9,800 (€15,077) per acre after abnormal site costs are included. The first occupants moved in in December 1976, and the site was completed in March 1978 (Boggild 1980). It was developed at 37 houses to the hectare and comprises 194 units predominantly semi-detached houses, but also including a small number of one-bedroom flats and some terraced houses. A second phase completed in August 1979 increased the total estate size to 338, of which 190 are semi-detached.

The 1977 selling prices were as follows: one-bedroom flats £6,915 (€10,638), two-bedroom terraces £8,225 (€12,654), two-bedroom semi-detached £8,975 (€13,808), three-bedroom terrace £9,300 (€14,308), three-bedroom semi-detached £9,875–9,995 (€15,193–15,377) (Housing Development Directorate 1977). As with other inner city schemes that followed in the latter half of the 1970s there were many more applicants (purchasers were vetted by the council to meet their priority groups) than dwellings available (Boggild 1980). The selling rate was 2.97 properties per week compared with a standard industry goal of one a week.

St Dunstons Village

The Stanfield Road estate was followed by St Dunstons in November 1977. The location of this estate is within one mile of the city centre surrounded by terraced council housing and vacant land, and close to a major access road into the city centre. Again the land was a slum clearance site and the

development follows a similar pattern to Stanfield Road with the majority semi-detached houses. In all, 348 housing units were built in two phases with final completion in April 1985. The 1977 prices for two/three-bedroom houses ranged from £7,000–8,500 (€10,770–13,077).

Walton Park Estate

This estate is strictly not in an inner city location but it was built by Barratt under the same council initiative as the earlier two. The site is three miles northeast of the city centre and had been formerly a disused shunting yard but has a greenfield outlook next to a large park. Construction started in July 1978 and by completion of the site in April 1985 491 houses had been built, over three-quarters being semi-detached. The selling prices for the original sales in 1978 were £12,395 (€19,070) for a three-bedroom semi-detached, £11,650 (€17,924) for a two-bedroom semi-detached and £14,380 (€22,124) for a four-bedroom detached house. The rate of sales was 1.4 per week.

Newcastle upon Tyne: Public sector estates

Lower Delaval Estate

The original estate was built in the 1920s consisting of 116 two-bedroom flats and 42 four-bedroom houses. To the south and west of the estate is waste land and to the east lies a park, whilst there is an estate of semi-detached houses. By the early 1980s the estate had become unpopular and its physical fabric deteriorated. In April 1984 the estate was sold to Bellways with vacant possession. The properties were refurbished and all the properties converted into two-bedroom flats. The flats have main door entry and are grouped in two-storey blocks of eight flats. The flats were sold to mainly first-time purchasers for between £10,000 (€15,385) and £11,000 (€16,924) within four months of opening a show flat and sales office (Glendinning *et al.* 1989).

St John's Green

Cecil Yuill bought this estate in 1983 for £200,000 (€307,700). It comprised 108 dwellings in nine five-storey tower blocks. Selective demolition led to only six blocks being retained. These blocks were refurbished with central heating, insulation, door entry system, a pitched roof and balconies added. A new access road was built into the estate. All the properties were converted to either bedsit accommodation or two-bedroom flats. Selling prices were £18,000 (€27,693) for the flats and £9,500 (€14,616) for the bedsits.

Salford: Public sector estates*Regent Park*

This development was formerly known as Ordsall flats and consisted of 208 flats in five-storey blocks between 1939 and 1949 to inter-war walk-up designs. The estate had become subject to high turnover and as the discussions were taking place with the developer it was only 37 per cent occupied. Although the flats were structurally sound they were in a very poor state of repair and had become subject to vandalism, crime and litter problems. It was viewed as the worst estate in Salford by the local authority's chief housing officer (Bradford and Steward 1988).

The local council sold the estate to Barratt in August 1983 to develop a similar scheme as Minster Court. Work started as soon as the sale was completed and included selective demolition. The remaining flats were refurbished, incorporating private balconies and new closed entrances with entry phones. As in Minster Court, a perimeter wall was built with one entrance which provides 24-hour controlled access. The site is bounded by an arterial road on one side and is approximately a mile from Manchester city centre.

The first block of 24 flats was completed in December 1983. The selling prices for the 170 flats ranged from one-bedroom flats at £14,350/15,950 (€22,077/24,539), dependent on floorspace, to two-bedroom flats at £17,350/18,750 (€26,693/28,847) to £20,150 (€31,001) for three-bedroom flats. The vast majority, 144, are two-bedrooms, with 18 three-bedrooms and just 8 one-bedroom.

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