

HOUSING ASSOCIATIONS AND THE BIG SOCIETY



*Lessons from
Scotland's
Community
Housing Sector*

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University of
St Andrews

600
YEARS

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Executive Summary

Funded by the Carnegie Trust for the Universities of Scotland this qualitative study explored the relevance of the Big Society for housing policy in Scotland, through a focus on community-controlled housing associations (CCHAs) and their potential to act as community anchor organisations. Drawing on expert interviews, it identified 5 key findings:

- Although **sceptical of the relevance of the Big Society**, interviewees were positive about the **potential of housing associations to act as community anchor** organisations; with many expressing that they already fulfilled this role. This suggests there is much the Big Society agenda in England can learn from the Scottish experience, as illustrated by the seven case study profiles.
- Key strengths of CCHAs, which made them ideal anchor organisations, were identified as: **community governance structures** and being **embedded in the local community**; **housing assets and independent revenue streams**; ability to mobilise **cross-sector partnerships**; **strength of relationship** with tenants and their **credibility** in the local community.
- A number of challenges and barriers to developing associations' potential as anchor organisations were however also articulated: **funding** constraints; lack of **institutional support** from within government (at both the local and national level); and the **regulation** of social housing.
- The reality of doing housing in 'hard times' meant associations were being forced to think about their future role. Embracing the community anchor role was identified by some as **one avenue of 'diversification'** that would allow CCHAs to remain true to their core values and ethos. The need for **further support** from within government, in addition to self-reflection, was also underlined.
- There remained scepticism about why associations needed to adopt a new label for what they did, and also concerns about the **level of expectation** placed on them by government. This was linked to an awareness of the **limits of area-based approaches** in addressing entrenched and persistent structural inequalities.

The Policy Context

The Big Society

Since the formation of the UK coalition government in 2010, Localism and the Big Society have become buzzwords featuring high on political and policy agendas. Both fuzzy and fluid terms, they mark an important shift in ideological assumptions about the imagined role of communities, and the presumed benefits of devolving power downwards to empowered citizens (Wells 2011; Blond 2010). Central to the Big Society is an emphasis on: social action and community engagement; volunteering and philanthropy; place-based social capital and community-led solutions. As Prime Minister David Cameron reflects:

“Our alternative to big government is not no government - some reheated version of ideological laissez-faire [...] We believe that a strong society will solve our problems more effectively than big government has or ever will, we want the state to act as an instrument for helping to create a strong society. Our alternative to big government is the big society [...] We need to use the state to remake society” (David Cameron, 2009: no page number)

A means to recast state-society relations and forge a new social contract, the Big Society needs to be viewed in its historical context. Its antecedents can be seen in the previous New Labour government's commitment to promote civil society through their communitarian, Third Way approach (Giddens 1998; Etzioni 1995), but also through the Conservative party's own promotion of active citizenship in the early 1990s, and the 1970s emphasis on community development (Jacobs and Manzi, In Press; Cockburn 1977). There are however important differences between current and previous governments' approaches – not least their differing relationship with, and financial support of, the third sector (Crowe *et al* 2010; Crisp *et al* 2009). Nonetheless, the Big Society has broad political appeal to both the centre-left and centre-right. The attractiveness of this political ideology is perhaps not surprising, for the idea that ‘local people know best’ is difficult to contest (Kisby 2010). However, as research has highlighted communities do not speak with one voice; nor are they all equally resourced or empowered, or operating at the same scale (see for example, McKee 2011a). Devolving decision making downwards may therefore exacerbate already entrenched social-spatial inequalities in the UK.

Within the English housing policy context, the influence of these ideas can be seen in the growing support for Community Land Trusts and Community Self-Build Projects as models of affordable housing (Moore and McKee 2012; CLG 2011), and a renewed emphasis on co-operative and mutual provision in the social rented sector (Gulliver 2011). This connects strongly to the policy agenda of the previous New Labour UK government, as outlined in the Quirk Review, and supported by funding streams such as Futurebuilders (Aiken *et al* 2008). In addition, the controversial English Localism Act 2011, which proposes changes to planning and other forms of local decision-making by introducing a 'community right to challenge' has sparked much debate. This same act also proposes radical changes to social housing in England through the introduction of 'flexible' social housing tenancies and 'affordable' rents set at 80 per cent of market rents (Jacobs and Manzi, In Press). This highlights how housing reforms are entangled in wider arguments about welfare provision in the Big Society, for what is being problematised here is 'welfare dependency' and its role in creating social breakdown, with strong community being promoted as the solution to societal problems - as popularised by Cabinet Minister Ian Duncan Smith's 'Broken Society' rhetoric (Hancock and Mooney, In Press).

Given the geographical focus of the Broken Society on low-income neighbourhoods, it is not surprising that housing associations have been cast by policy-makers as key enablers of community-led solutions (see for example, Purkis 2012; Guardian 2011, 2011b; Respublica 2011). Not only are they established, well-performing social businesses operating at the local scale, but they also have a track record of investing in people and communities through neighbourhood action, acting as catalysts for local services (see for example, SCA 2012; Wilkes and Mullins 2012; McKee 2011b; Placeshapers 2011). As a recent report by Respublica, a think-tank that has influenced this agenda in England highlighted:

"Social housing is one of the largest single capital investments by the state in our poorest communities [...] Housing Associations therefore have a critical role in the delivery of major public services and managing a robust and growing asset base. They also, as this paper argues, have immense potential as catalysts and anchors for community enterprise, as a focus for approaches to tackling worklessness and building resilience, and as vital sources of social capital and asset wealth" (2011: 2).

As the Respublica report suggests, the idea of housing associations as community anchor organisations is pivotal to their envisioned role as lead-agents of the Big Society. First coined in a Home Office report in 2004, the idea of community anchor organisations was important to the previous New Labour administration's agenda around community capacity building and community asset ownership (see also, SCA 2012; McKee 2011b; Aiken et al 2008). As the Home Office report underlined:

“Strong, sustainable community-based organisations can provide a crucial focus and support for community development and change in their neighbourhood and community. We are calling them ‘community anchor organisations’ because of the solid foundation they give to a wide variety of self-help and capacity building activities in local communities, and because of their roots within their communities” (2004: 21).

Usefully, the report also highlighted four defining features that make anchor organisations distinctive from other types of community-based or community regeneration agencies:

- They are controlled by local residents and/or representatives of local groups
- They are committed to the involvement of all sections of their community, including marginalised groups
- They address the needs of their area in a multi-purpose holistic way
- They facilitate the development of the communities in their geographical area of focus

The strong emphasis on these organisations as having an asset-base as a ‘source of sustainable income’; supporting local services, either through providing them directly or in partnership; and encouraging the activities of other, smaller, community groups makes housing associations, and community-controlled housing associations in particular, the ideal-type of anchor organisation (Home Office 2004: 19-21). As recent research commissioned by the Glasgow and West of Scotland Forum of Housing Associations has emphasised:

“[Community-Controlled housing associations] already are important ‘anchors’ in their local communities. They have independent community assets and a strong connection to, and understanding of, local interests. This enables them to provide a ‘focal point’ for community activities, and add value to existing statutory and voluntary services [...] whilst in some instances this involves CCHAs directly providing services themselves, they also act as intermediaries between the community and other public sector agencies, and provide space and support to help smaller voluntary groups thrive” (McKee 2011b: 12).

Relevance for Scotland?

Given the English focus of the Big Society debate, the relevance of these ideas for Scotland needs to be interrogated (Guardian 2011c; Hastings 2011; Holyrood 2011). Scotland already has a rich and diverse voluntary and community sector (Danson and Whittam 2011), and a strong policy record on community ownership and empowerment (see for example, McKee 2011a, 2011b; Satsangi 2007), of which the Scottish Government's (2009) Community Empowerment Bill is a recent high profile example. The Christie Commission (2011) also placed a strong emphasis on community engagement and asset-ownership as a means to deliver reformed public services in Scotland:

"We recommend that, in developing new patterns of service provision, public service organisations should increasingly develop and adopt positive approaches which build services around people and communities, their needs, aspirations, capacities and skills, and work to build up their autonomy and resistance [...] Positive approaches are already being taken forward in Scotland at a local level under a variety of names, perhaps best expressed as asset-based approaches" (2011: 27).

The housing association sector in Scotland is an excellent illustrative example of this community empowerment/asset-led approach. Many housing organisations, especially those in the community sector, have been 'doing the big society' for decades, although they would not necessarily embrace this label. This reflects the distinct origins of the housing association movement in Scotland, especially the influence of community ownership in terms of how the sector has evolved. Housing associations in Scotland are typically smaller in scale, and have greater representation of tenant and residents on their governing bodies as compared to associations elsewhere in the UK (McKee 2010; Scott 1997). This model of community ownership, which is strong in urban Scotland, reflects however more than just a scale issue. It also signifies something different about the governance and ethos of housing associations of this type, which are rooted firmly in their communities, and underpinned by place-based social capital and volunteering. Referred to as community-controlled housing associations (CCHAs), this is a constitutional model in which the association is place-based, operating in a defined geographical boundary, and a key role accorded to local people in the governance of the organisation (sometimes they are also referred to as CBHAs: community-based housing associations).

This community-based model first emerged in Govan, Glasgow in the 1970s and was then developed in other neighbourhoods across the city. These associations worked very successfully to renovate older tenements in their communities, although their activities have now diversified beyond physical renewal (ODS 2009; Paddison *et al* 2008; Scott 2007; Maclennan and Gibb 1988). Influenced by the principles of community ownership and empowerment, these associations were governed by tenants and other local residents. Having local people as the main constituent group on their governing bodies, which is in turn responsible for shaping the strategic direction of the organisation, is what makes CCHAs community owned, and ensures they have a strong local connection.

In the mid-1980s, this model was adapted in Glasgow to deliver a programme of small-scale, neighbourhood-level housing stock transfers to associations and co-operatives under the banner of 'community ownership'. It represented a grass-roots, local response to regenerate run-down pockets of council housing in a financial and political environment in which public sector investment in council housing was heavily constrained (Scott 1997; Clapham *et al* 1996, 1991). The success of these neighbourhood-level stock transfers (and the model of housing governance it created) saw it rolled out across Scotland as a priority of the national housing agency, which was at the time Scottish Homes (Taylor 2004, 1999). The institutional support and championing of the CCHA model by the national housing agency was crucial to the sector's growth at this time. Yet Scottish Homes' emphasis on community-based solutions reflected a broader shift in urban policy at this time towards working in partnership *with* local communities. Urban renewal programmes such as *New Life for Urban Scotland* are an example of this (ODS 2009; Tarling *et al* 1999).

Following the devolution of housing policy and creation of the Scottish Parliament in 1999, again the notion of community ownership of social housing gained popular currency. This time, it was however used to re-badge and rebrand a programme of whole-stock transfers at a much larger scale: often involving the entirety of a local authority landlord's housing stock (McKee 2007; Kintrea 2006; Daly *et al* 2005). Glasgow is perhaps the most well-known Scottish example of this type of large-scale stock transfer involving the whole of a council's housing stock. In 2003 Glasgow City Council transferred all its council housing (circa 80,000 houses) to the newly created Glasgow Housing Association (GHA) in a move that promised to deliver community ownership for Glasgow's tenants (for details of the transfer promises, see Gibb 2003). Given the scale of the housing stock transferred, community ownership was to be achieved through an interim phase of devolved housing management from the GHA to a network of Local Housing Organisations, with a commitment made to deliver 'full' community ownership through smaller second stage neighbourhood-level stock transfers in order that these Local Housing Organisations could take over ownership,

in addition to management of the housing (for fuller discussion see McKee 2011a; 2007). A number of practical, financial and organisational barriers prevented this political ambition from being realised as originally envisaged (McKee 2009); nonetheless, by 2011 the GHA had transferred nearly 19,000 houses via second stage stock transfers, making it one of the largest transfers of housing to local community ownership in the UK.

Whole-stock transfer is a housing policy that has now been abandoned by the current SNP government in Scotland (McKee and Phillips 2012). Political support for CCHAs and community ownership has continued through other policy vehicles, including a renewed emphasis on community empowerment, community-led regeneration and support of community anchor organisations through the new JESSICA Trust and the People & Communities Fund (SG 2012a, 2012c, 2011a, 2009). Nonetheless, social landlords and CCHAs in particular, continue to face external pressures on their activities because of cuts to social housing budgets and Housing Association Grant funding (SG 2011b; GWSF 2011). Furthermore, reforms to social housing regulation challenge some of the underpinning principles of housing associations, most notably their voluntary ethos (SHR 2012, 2011; GWSF *et al* 2011; McKee 2011b).

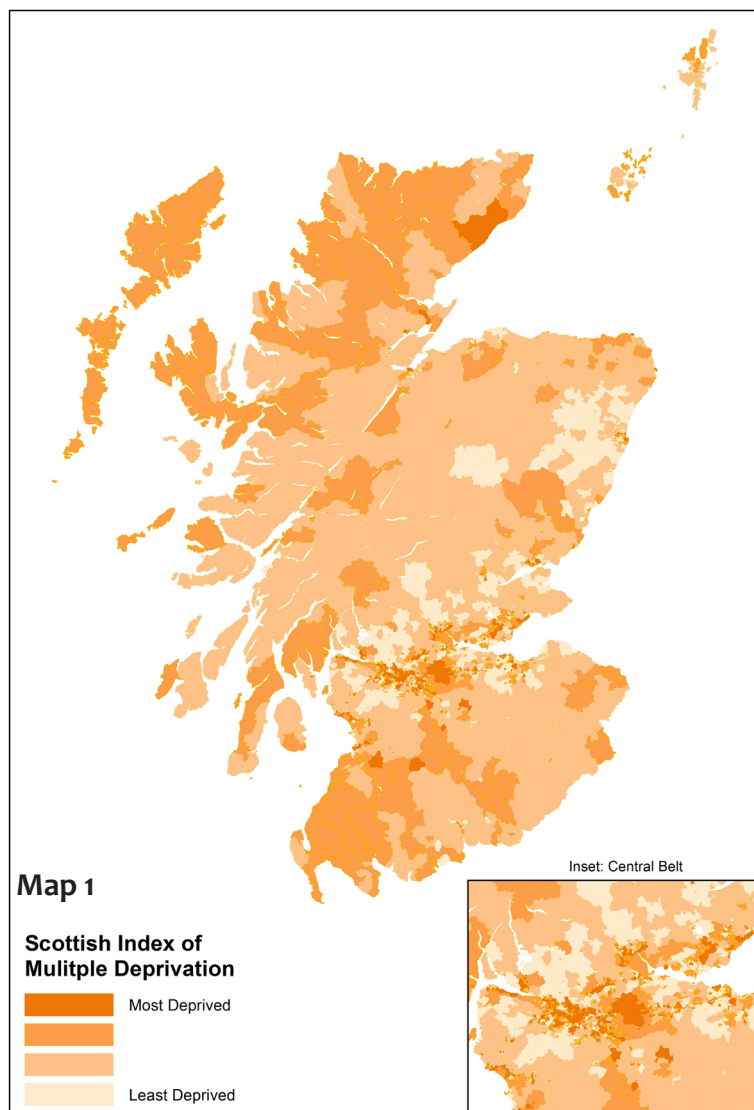
There are then inherent tensions within Scottish social housing policy. On the one hand, CCHAs are being promoted as community anchors and encouraged to take on a greater role in government priorities around community regeneration. At the same time, the Scottish Housing Regulator's recent consultation and subsequent framework poses challenges to their voluntary ethos, whilst changes to development funding make it increasingly difficult for small associations to build new housing (GWSF 2011; GWSF *et al* 2011). Small and/or community-controlled, it seems, is not always perceived as better. To interrogate these policy discourses further, this project draws on key actor interviews. It aims to explore the strengths and merits of the community anchor model from the perspective of CCHAs, but also to illuminate the potential challenges to realising this policy ambition in practice.

Research Objectives & Methodology

Aims and Objectives

Funded by a small grant from the Carnegie Trust for the Universities of Scotland this exploratory qualitative study aims to develop a better understanding of the Big Society in a Scottish housing policy context through a focus on community anchor housing associations.

With their independent asset-base, and vast experience in community development and regeneration activities, housing associations have been identified as lead agents of the Big Society within the housing arena (see for example, Respublica 2011). As Maps 1 and 2 highlight social housing in Scotland is concentrated in areas with high levels of deprivation. Social landlords are therefore key agencies in low-income communities, leading neighbourhood action designed to promote community cohesion as well as maximising investment in the communities that they serve.

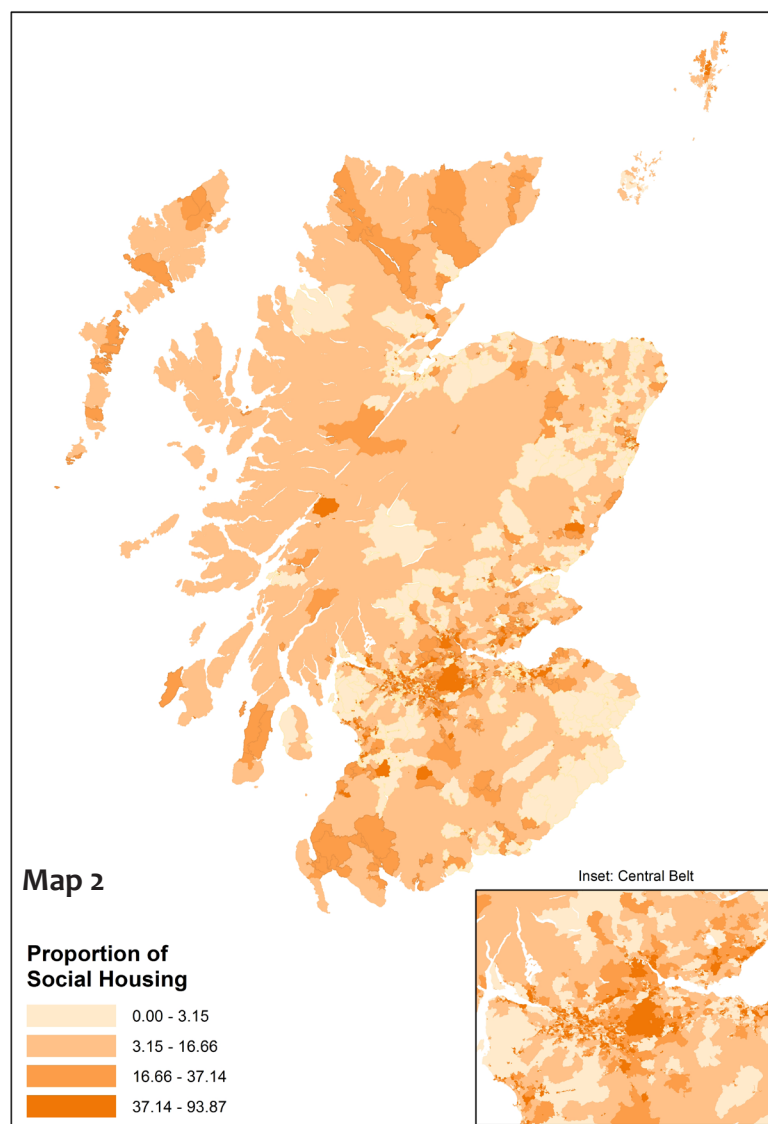


This map is based on data provided through EDINA UKBORDERS with the support of the ESRC and JISC and uses boundary material which is copyright of the crown. The SIMD was obtained from Scottish Neighbourhood Statistics.

Given the emphasis on ‘place’ and ‘community-control’ outlined in the Home Office’s (2004) original definition of anchor organisations, this study has concentrated its empirical focus on the community-controlled housing association (CCHA) sector, which is geographically concentrated in the west of Scotland. The place-based focus of these organisations, coupled with a governance model underpinned by the principles of community ownership, makes them one of the strongest examples of community anchor organisations in the UK today (see also, McKee 2011a, 2011b, 2010).

To advance our understanding in this field, three key objectives were pursued in this study:

- How relevant is the Big Society to community-controlled housing associations?
- How useful is the community anchor model to characterise and define the work of the community housing sector?
- To what extent do CCHAs feel enabled and supported to realise these ideals?



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Methodology

Fieldwork for this project took place between January and March 2012. The research design comprised of two key elements:

- **Expert interviews with housing practitioners:** thirteen expert interviews were conducted with housing practitioners across two phases. A full list of participating organisations can be found in the Appendix:
 - **Phase 1:** interviews were held with Senior Staff from eight CCHAs. Emphasis was placed on those organisations that were already strong, positive examples of community anchor housing associations because of their direct experience in community development and regeneration. Efforts were made to include organisations from different local authority areas; however, the majority of participating organisations are drawn from the west of Scotland, as geographically this is where the CCHA model predominates. These interviews informed the case study profiles, which form a key element of this report.
 - **Phase 2:** interviews were held with Senior Staff from national membership organisations, which provide support and representation to Scottish housing associations and community anchors, such as Employers in Voluntary Housing (EVH), SHARE, Glasgow and West of Scotland Forum of Housing Associations (GWSF), Scottish Community Alliance (SCA), and the Scottish Federation of Housing Associations (SFHA). This phase complemented and broadened out the focus of the local level interviews with individual associations.
- **Analysis of relevant policy documents:** attention was focused on key national level policy documents (e.g. Scottish Government Regeneration and Community Empowerment strategies), but the sample also included local policy documents and unpublished grey literature provided by the case study organisations (e.g. annual reports, newsletters, internal documents).

The next section of this report will now present the empirical findings from this study.

Findings:

Housing Associations as ‘Anchor’ Organisations

Overall interviewees’ were sceptical of the Big Society, although they did not dismiss it entirely. In particular, there was significant interest in the community anchor concept as a way to characterise and promote the work of CCHAs.

Relevance of the Big Society

The majority of participants described the Big Society as irrelevant. It was labelled as an “English and Tory concept” (Interview 12), and distinct to the tradition of grass-roots mutuality and collectivism found in working-class communities in Scotland. Whilst there was widespread support for community-led solutions and encouraging people to do things for themselves, it was highlighted that these sentiments were not ‘new’ north of the border and that there was much to be learned from the Scottish experience, especially the work of CCHAs themselves:

“I don’t think anybody in Scotland actually looks at the Big Society as being an issue. There’s all these things going on but they don’t necessarily intersect, they co-exist but they don’t actually connect with each other” (Interview 13).

“I think we already do [the Big Society]. When I read that, I didn’t see anything new. We’ve been doing that since the association has been formed” (Interview 4).

Participants were also keen to highlight tensions in the policies of the UK coalition government, which promoted community on the one hand, whilst at the same time reduced the capacity of third sector organisations to deliver community-led solutions on the other. As one interview asserted there were also: “quite a lot of right-wing policies are being pursued” under the banner of the Big Society (Interview 9). Despite healthy scepticism, participants did not dismiss the Big Society entirely. The conceptual focus on community ownership and empowerment chimed with participants, and it is to this we now turn, through a focus on the potential of CCHAs to be community anchor organisations.

Community Anchors

The notion of a community anchor was widely accepted as a useful idea to characterise and positively promote the work of the housing association sector, CCHAs in particular. Participants were keen to emphasise associations’ local asset-base, place-based focus and positive relations with their community. Moreover, they highlighted the huge energy in the sector and the track-record associations had in terms of transforming peoples’ lives and the communities in which they were based.

A recurring theme in these discussions was that CCHAs were ‘more than just landlords’ dealing with housing management and the physical renewal of their properties. They had evolved to become community organisations concerned with the wider social, economic, and environmental circumstances within their local areas – often described in terms of Wider Role (see also, SFHA 2011; CS 2008)

“You’ll get people saying ‘we’re a housing organisation’. Whereas I don’t think we are [...] we’re more of a community organisation that happens to be a landlord. It’s a different mind-set” (Interview 4).

“You look around the area and you think, well, who else is going to perform that role, you know, and who else would be the honest broker in this community? I don’t think there is anybody else and I think it’s the same in a lot of communities. So, to me, [the community anchor idea] was quite good because it sort of helped crystallise that” (Interview 9).

As the featured case studies highlight, associations are firmly embedded within their local communities and provide directly, or through partnership with others, a diverse range of community development activities targeted towards helping local people build their skills, find jobs, engage in volunteering, and improve their health and well-being. The sheer range and multitude of activities is captured visually in the Word Cloud in Figure 1. As one interviewee asserted: “if housing associations were to disappear tomorrow, local communities would really feel the difference” (Interviewee 1). There is nonetheless a notable diversity of initiatives across associations, with organisations tailoring specific activities and projects to suit the local needs of their communities. The community ownership already embedded in the democratic governance structure of CCHAs is therefore a critical factor in allowing anchor organisations to develop projects that work in the context of their own particular communities. It is not a one size fits all model, for as the case studies highlight what works in one area might not be right for another. Moreover, it is an alternative way of thinking about community ownership and empowerment that goes beyond housing and helps make links across the community sector. As one interviewee summarised:

“If you look at the definition [of community anchors], it could be in forests, it could be a recycling organisation, it could be a faith based group in some communities. So it doesn’t have to be a housing association. It just so happens that in a lot of areas the most robust and sensible organisation is the housing association. And I suppose in different areas it will have a different role” (Interview 2).

Community Control

As the definition of community anchors coined by the Home Office (2004; see above) underlines: a place-based focus and local community control are two of the defining features of an anchor organisation. By being embedded within the community and having a governance structure that is premised on the principles of community ownership CCHAs are one of the strongest examples of anchor organisations within the UK today. Whilst many housing associations (of different types and sizes) are engaged in community regeneration and community development, not all of them operate at the local scale within a defined geographical area, nor do they all have the democratic structures that ensure local community control. This is why many regional and national housing associations cannot be accurately described as community anchor organisations despite their strong commitment and positive contribution to community regeneration in their areas of operation. Being a community anchor requires being rooted and embedded in a particular place, and also having a governing body in which local people are the main constituent group. Community anchors are above all else community-based and community-controlled organisations, as the Director of one membership organisation articulated:

“You need some form of local-led organisation and the best ones are the ones with assets and income streams and all that. So [CCHAs] are the obvious, most pre-eminent type of anchor organisation [...] A great housing association should be looking at all aspects of life in the community, what can we do to promote, engage and take control of it” (Interview 11).

Interestingly however, the Scottish Government’s draft guidance for the recently announced People & Communities Fund (which will be discussed in more detail in due course), has a much looser definition of anchors, which includes any RSL, not just CCHAs:

“A community anchor is an established organisation that has a proven track record within the community it serves. It is *usually* controlled by local residents and/or by representatives of local groups. As well as being committed to involving all sections of its community, a community anchor supports and encourages community development in its area” (SG 2012c: 2 – my emphasis).

This is a significant departure from the original Home Office (2004) definition which highlighted anchors as place-based and community-controlled. Furthermore, given the Scottish Government’s (2009) proposed Community Empowerment Bill and the Christie Commission’s (2011) emphasis on community-assets, this definition seems misaligned with other policy priorities.

Assets

As the original definition underlines one of the main reasons why housing associations are excellent examples of anchor organisations is their local asset base (i.e. housing stock and other community buildings), for it enables them to generate an income stream that can be used to subsidise and support their non-housing, community activities:

“You’re using your asset base, your core business, making sure you’ve got that running as well as you possibly can and then I think, gear yourself up, free your thinking up a wee bit to try and reinvest in your own community” (Interview 7).

This asset-base provides them with autonomy and flexibility, and thus the scope to act as independent third sector organisations developing the local projects they deem important. As the case study profiles highlight, associations have already been innovative in how they have utilised their assets for the good of the wider community (see also, McKee 2011b). Nonetheless as will be returned to later in this report, not all associations felt it was appropriate for them to spend tenants’ rents in this way.

Senior staff also described how they used their asset base to generate local business, with some associations using private sector contracts with local firms to create jobs in their area through stipulating the need for apprenticeships or other employment opportunities to be given to *local* people. Their links with local contractors was also important in raising additional funding and sponsorship to support their community projects and events.

Partnership

Another key element of associations’ anchor role is their ability to lead and mobilise local partnerships, across the public, private and voluntary sectors. This was identified as pivotal to address the multi-faceted and complex problems facing their communities, many of which were still experiencing the legacy of de-industrialisation and were amongst the most deprived areas of the country. CCHA’s acknowledged that they could not tackle such deep-seated problems on their own, nor were they always the best-placed organisations to deliver particular services directly. Indeed, some of the case study organisations (such as Govanhill HA and Garrion Peoples’ Co-op) have developed on-site multi-agency service hubs, which not only are more convenient for local people in terms of access to services, but also facilitate better partnership working across the public and voluntary sectors (for detailed analysis of the Govanhill Shared Services Hub, see GCPH 2010):

“There’s a huge thing going on with connections between what we do as a housing association and who we work with, and I think that the fact that we work with so many other groups, so many other agencies and individuals [...] it has an effect that’s constantly rolling on and rolling on, but at the end of the day, the beneficiaries are the people that live here” (Interview 7)

Associations saw their role as enablers of, and catalysts for, local services and initiatives, with their dense web of connections being a real asset. Such local partnership working was also identified as critical in making limited resources stretch further, especially in a context of reduced public sector spending (see also, McKee 2011b). This has been echoed by the Christie Commission’s (2011) report on the reform of public services in Scotland.

As regulated and successful social businesses, associations felt they also had much to offer smaller community organisations in terms of support and advice. Many associations already provided work and meeting spaces, administrative support and financing to small groups operating in their local areas (see for example, the Centrepont case study). Anchors can therefore be useful ‘umbrella’ organisations bringing together diverse interests groups in the local area.

Trust

The strength of relationship CCHAs have with their tenants and other local residents was also identified as being central to their community anchor role. This positive relationship was argued to reflect the “trust” their tenants placed in them and the “credibility” they had because of their reputation and successful track record of delivery. As members of the associations’ governing body were local people, they were able to operate as the organisations’ ‘eyes and ears’ on the ground, and use their local knowledge to highlight problems and potential solutions. In turn, associations were able to give voice to their local community in order to address bigger-picture issues, which often fell under the remit of other public sector agencies:

“The housing association has used its position, its strength, its power if you like [...] to make other agencies a bit more accountable and to represent the man and the woman in the street [...] We’ve represented the community round the table. And you start to speak to and deal with the decision makers, the policy makers and to get things done” (Interview 7).

These contributions of community anchor housing associations will be illustrated in further detail in the seven case study profiles that follow.

CASE STUDY PROFILES

CASTLEMILK PARK

(Castlemilk, Glasgow)

Cassiltoun Housing Association

In 2010 Cassiltoun Housing Association formed and led the Castlemilk Park Partnership Group in order to unlock an important community asset. With funding from Cassiltoun Housing Association, the Forestry Commission and Glasgow Housing Association, a community woodland officer was appointed to spearhead the regeneration of this important and valuable natural resource. Volunteers are helping transform a previous overgrown and neglected green space into a safe and welcoming space for all members of the community.



The community woodland officer has developed a series of free activities and events for the wider community. These include a teddy bear's picnic (featuring forest creature's puppet show); a bat and moth night; craft activities (including sock puppets, make a kite, holly wreath making and art in the park); and the 'Jeely Piece Playzone' deliver a 'Go Play' Outdoor project in the park to encourage children to become more active.

To promote positive health and well-being the community woodland officer also leads organised walks/activities, including weekly evening health walks during the summer and a series of 'trees and relaxation' events (Tai Chi or African drumming in the woodlands). Organised volunteer days also allow local people (and corporate volunteers) the opportunity to do some practical work in the park, learn new skills and meet new people. Volunteer activities include woodland management, wildlife surveys and clean ups.

Through a range of targeted activities the association has not only increased use of the park, but also encouraged local people to become more involved in a natural resource that is right on their doorstep. The association's support of this project reflects its commitment to delivering community-led regeneration that is about more than just housing initiatives.



CENTREPOINT

(Gowkthrapple, North Lanarkshire)

Garrion People's Housing Cooperative

In June 2011 the GOLD group in partnership with Garrion People's Housing Co-operative, North Lanarkshire Council, Cornerstone and NHS Lanarkshire Health Improvement Team, with the support of the BIG lottery opened the doors of a new community asset: CentrePoint. As well as providing new office space for the housing co-op and North Lanarkshire Council's neighbourhood housing staff, the showcase building also houses a community café, a local shop, offices for a local charity, a Children's Orchard, and flexible space for local groups such as Mothers & Toddlers, and fitness classes including Zumba, Yoga and Tae Kwon Do.



Since opening last year, CentrePoint has hosted a range of community events. These include an Apple and Plum Festival (giving local children the opportunity to make their own jam and chutney); a Christmas Fayre (with market stalls, Santa's Grotto, kids disco and free raffle); and a Halloween Party for the younger members of Gowkthrapple (with everyone receiving their own Trick or Treat gift). CentrePoint also receives a weekly visit from a food co-operative run by Lanarkshire Community Food and Health Partnership. As well as providing discounted fresh fruit and vegetables for sale, the co-op offers in season recipe suggestions to encourage healthy eating.

As well as an excellent space for community get-togethers, CentrePoint also enables better connections to be forged between residents and statutory and voluntary sector agencies operating in the area. For example, Routes To Work has provided practical advice sessions on job searching and CV writing, whilst NHS Lanarkshire has held Breast Cancer Awareness workshops on site. Having the housing co-operative and North Lanarkshire Council's Gowkthrapple neighbourhood office in the same shared accommodation has also facilitated greater joint working across both teams on local housing issues.

CentrePoint therefore provides a great example of how community assets can bring the community together and enable better relationships to be forged between local people and service providers operating in the area.



CREATIVE INCLUSIONS

(Barrhead, East Renfrewshire)

Barrhead Housing Association

Barrhead Housing Association has been responsible for the development and delivery of a community arts programme in East Renfrewshire since 2003, when BASIS – Barrhead Arts and Social Inclusion Strategy was established. This has been initially managed by Edinburgh based consultancy Art in Partnership but over the last year, the association has been working extensively with Glasgow based consultants, Impact Arts. In 2008 the association was awarded a grant from the Big Lottery Young People's Fund to develop its art programme for young people under 25. The project has involved artist-led workshops for three groups: Neilston Girls Group, Monday Night Group and East Renfrewshire Youth Action. Through local workshops the artists support the development of new skills in media and film production, digital photography and jewellery making for example, thus helping to raise confidence. The exhibition material produced has been displayed locally in the Barrhead Museum and Eastwood Park theatre, and captured in the publication: Creative Inclusions.



Another strand of this project saw international artist duo Simon Grennan and Christopher Sperandio work with pupils from St Luke's High School and the wider community to produce a book: 'The Wisdom of Barrhead and Neilston' (which was delivered as a gift to all households in the Barrhead and Neilston area). The book sought to capture the wisdom and memories of local people, and thus create a legacy for the community.

Through the Cashback for Communities scheme funding was also secured to give local young people free access to a range of activities including arts, sports, drama and dance, centring around the Dunterlie Resource Centre. More recently, the association's Fab Pad project (in partnership with Impact Arts) has supported sustainable tenancies by working with young tenants to design, decorate and personalise their homes.



WELLHOUSE FUTURES

(Easterhouse, Glasgow)

Wellhouse Housing Association

Since 2008 Wellhouse Housing Association in the Easterhouse area of Glasgow has been working with residents on an innovative and ground-breaking positive mental health project aimed at improving happiness and well-being.

The original project led by Dr Elaine Duncan, a senior lecturer in Psychology from Glasgow Caledonian University, encouraged participants to spend a few minutes every night recording in a diary things that had gone well during their day. This was followed up by an exercise that encouraged them to think of something that made them feel grateful. Instead of encouraging participants to focus on 'problems' they wanted to get rid of; they were asked to concentrate on things that were positive in their lives, and in their communities. The initial research project highlighted that depression significantly decreased for those participants who had disclosed they experienced it. Plus general wellbeing amongst participants increased, with some individuals reporting that they have moved into volunteering and employment, or have taken positive steps to tackle addictions.

Four years on the housing association has evolved the original project into 'Wellhouse Futures'. This is a practical self-help toolkit that aims to offer help and support to all members of the community in order they can realise their full potential. Participants are also provided with a personal adviser (normally someone who has already benefited from Positive Psychology) in order to motivate and support them in their self-development. By thinking, writing and talking about 'good things' it is hoped participants will become more positive about themselves and look to the future with more optimism.

Wellhouse Futures is a strong example of the key role anchor organisations can play in community development by supporting local people to develop their self-confidence, unlock their potential and achieve their goals in life.



WEST EDINBURGH TIME BANK

(Wester Hailes, South West Edinburgh)

Prospect Community Housing Association

Prospect Community Housing Association in Wester Hailes is a key player in the West Edinburgh Timebank, which covers the South West Edinburgh area. Timebanks are a way for local people to come together and help each other through reciprocal exchange. Its founding principles are that 'everyone is equal, and all are welcome'.



Using 'time' as its currency instead of money, the Timebank acknowledges that everyone has skills, knowledge and abilities that other people could benefit from. For every hour you contribute to the Timebank, you earn one time credit back that you can use to purchase services from others. Some members (including inmates of the local prison) choose to donate their time credits to family-members or friends, or to a community organisation.

Timebanking is therefore a way for local people to use their time to do tasks that other people need help with. Current members of the West Edinburgh Timebank give and receive a range of services including visiting, gardening, sharing skills in music and cooking, knitting, childcare, dog-walking, ironing and IT tutorials. The diversity of its membership is the Timebank's real strength, for people are its assets. It is managed by a Time Broker, who ensures Time Credit accounts are up to date, develops relationships with local organisations, and recruits and nurtures members.

Timebanking has become an international phenomenon. Its founder Dr Edgar S Cahn invented Time Dollars as a solution to massive cuts in government spending on social welfare. In South West Edinburgh the Timebank has been driven forward by anchor organisations in order to bring local people together, build individual confidence and skills, and empower the community to develop local solutions through mutual support and exchange.



GOVANHILL SERVICE DELIVERY HUB

(Govanhill, Glasgow)

Govanhill Housing Association

The Govanhill Hub was established in April 2010, with a view to redesigning local public services to more effectively meet the needs of the community. Hosted by Govanhill Housing Association, it is a joint service delivery Hub. It provides an informal environment to support information sharing and collaborative working amongst public service providers in the local area, including health, social work, housing, the police, fire & rescue, and land & environmental services. Govanhill is an ethnically diverse community with high levels of deprivation and social, health and environmental inequalities. The Hub represents an attempt by statutory and third sector agencies to address the area's problems in an integrated and holistic way through co-ordinated neighbourhood management and innovative partnership working.



The Housing Association provides accommodation to the Hub within its offices at Samaritan House. Its main operational activities focus around daily inter-agency meetings, which allow partners to report any issues they want to raise and progress. Many of the cases raised are complex and challenging, often focusing on persistent anti-social behaviour. They straddle traditional professional boundaries and so require interventions from multiple partner agencies. By promoting cross-sector working and joint actions, the aim is to overcome barriers that might prevent cases being resolved. The Hub also helps its members to have a better understanding of each other's respective roles and responsibilities, and where collaborations might be effective. Moreover, it has helped strengthen connections with the local community by offering them single appointments at Hub clinics, which enable them to access multiple agencies simultaneously.

The Hub not only aims to improve the efficiency of core services and provide a space for innovative working, but it has also improved how agencies interface with the community. It is an excellent example of an anchor organisation supporting local partnership working so that public and third sector agencies can deliver services better together.



FINANCIAL INCLUSION PROJECT

(Glasgow's East End)

Thenue Housing Association

Thenue Housing Association has operated a financial inclusion project since 2007, and has recently enhanced the service it offers in partnership with Clyde Gateway and John Wheatley College. In addition to continuing to provide a valued money advice service to local people, the association now also provides targeted service users with access to further personal development and employability services.



In 2010/11, Thenue's financial inclusion team provided money advice to around 500 tenants on welfare and debt issues. The total financial gain for service users and the local East End economy was estimated at circa £190,000. This is a vital and important service in a community experiencing high levels of deprivation. Building on this, the new enhanced service will offer all money advice service users of working age an employability assessment. For those users who would benefit from personal development in life and social skills, they will be helped by an Employability Support Worker and referred to a 10 week Learning Works course at John Wheatley College. If this pilot project develops as anticipated it is planned the service will be rolled out further across the East End. This may be driven forward by a collective of housing associations and represents a further positive example of associations combining their resources to deliver wider benefits for the community. It also has direct benefits for landlords by assisting with tenancy sustainability in the longer term.



Given the current difficult economic times and potential impacts of the UK Government's Welfare Reform bill, this represents a crucial service in an area that contains a disproportionate number of groups particularly at risk of financial exclusion – low income households, lone parents, vulnerable people, and individuals with disabilities and health problems.

Findings:

Challenges in Developing this Model

Despite an appetite amongst CCHAs to engage in community regeneration and development, a number of barriers were identified as hindering their ability to do so: funding; institutional support; and regulation.

Funding Constraints

Associations identified funding constraints as the main barrier to developing their community anchor role. Whilst they asserted they had the potential and willingness to do more on the regeneration front, they emphasised a lack of targeted resources from government to make this happen – all the more important in an era of financial austerity and uncertainty. As the Chief Executive of one membership organisation commented:

“It’s fine to say that housing associations can and should do all these things but how exactly [...] there’s no money” (Interview 13).

The end to Wider Role funding in 2012 was met with particular dismay, for this had been an important source of funding for associations’ community projects. Scottish Government figures for 2010/11 highlight that this fund supported 261 projects across all 32 local authorities in Scotland, with associations often matching government funding with their own, or additional private and voluntary sector resources (see also, McKee 2011b; CS 2008). Yet this vital scheme was wound up earlier this year.

More generally, associations expressed frustration at the short-term, fixed nature of grant funding which underpinned much of their regeneration activities (through Wider Role, Big Lottery, or Climate Challenge funding for example), for this made it difficult to sustain their community projects, retain key staff and also evaluate the success of their local initiatives (see also, SFHA 2011):

“Annual budgets. That’s a complete disaster to be honest. They are very short-term. [Projects] gather the momentum and then the money runs out. And that doesn’t give you long enough to look for other funding and sustain them for the long-term” (Interview 5).

A minority of interviewees however asserted that there was funding still out there if organisations were willing to be creative and visionary in their thinking, and indeed, the featured case study organisations have all been successful on this front, attracting funding from a diverse range of public, private and charitable sector sources.

During the course of this project the Scottish Government (2012a) also announced two new funding schemes: the JESSICA Trust and the People & Communities Fund, targeted specifically at community regeneration – these new funding opportunities will be returned to later.

Institutional Support

Another recurring theme was that associations believed more political support was needed from the Scottish Government. They perceived a lack of awareness and acknowledgment from within government of the contribution CCHAs had made to Scotland's renaissance in recent decades. The Scottish Government's (2011) Regeneration Discussion Document was frequently cited as an example of this, for it contained few specific references to CCHAs, and also questioned the entire premise of targeting resources on Scotland's most deprived areas. Related to this, there was a strong belief that government (particularly civil servants) did not seem to understand the social value of CCHAs, and thus they felt "out of favour". A critical factor identified here was the abolition of Communities Scotland and its predecessor Scottish Homes: as there is no longer a national housing agency supporting and championing the sector within government at the strategic level. Nonetheless, a few conceded that perhaps after 40 years the sector was "big and ugly enough to do things for themselves" (Interview 2) and that as mature organisations they needed to "work better together" to set their own priorities and policies. As the Director of one membership organisation lamented:

"What I would like to see is for [CCHAs] to see themselves as being community leaders: we are anchoring this community's development, and housing is our history, that's where we came from and that's why we are the way we are [...] I mean they've got all the resource, they're the best placed of all the community sector bodies to do stuff. It's almost as if they're not fulfilling their potential" (Interview 11).

At the local scale, politics, particularly the quality of relationships with the local authority and individual councillors, was also identified as a potential barrier because of the potential for "patch politics" (Interview 11). The need to be politically savvy and 'play the game' was underlined, especially by senior housing association staff.

Associations were also frustrated at the Scottish Government's emphasis that community regeneration should be driven by local authorities through Community Planning Partnerships (CPPs), not least because they were universally regarded as ineffective vehicles for supporting community empowerment and joined-up solutions to local problems.

Senior staff described how key decisions were often taken outwith meetings, and that many public sector partners only attended because it was a statutory obligation. The top-down, bureaucratic nature of CPPs was also criticised, with one interviewee describing them as the “antithesis of the big society” (Interview 10), and another labelling them simply “as a mechanism ... to satisfy the government” (Interview 7). For small CCHAs in particular, engaging with CPPs was too time-consuming given their limited staff numbers, especially as they were not always treated as equal partners. The scale at which CPPs operated was also called into question. They were described as an example of decision-making at the municipal as opposed to the community level. Several participants suggested that devolving some functions downwards to neighbourhood level committees would be a more effective way for them to engage with the planning and delivery of local services. As the Director of one membership organisation commented, community anchors perhaps represented the “antidote” to the problems of CPPs (Interview 11), and that involving associations more at the neighbourhood scale could bring positive benefits, especially for service-users.

Regulation

Interviewees expressed disappointment that the regulatory regime in Scotland failed to take into account the non-housing activities they were engaged in. They asserted regulation was too focused on housing assets and individual tenants as consumers/customers, with the Social Housing Charter being cited as a pertinent example (SHR 2012; SG 2012b). Because of this, there was no recognition of the community impact of associations’ activities, and no support for them to take risks in order to develop their anchor role further:

“The Regulator’s thinking is also very much about how we use housing assets; it certainly doesn’t send out a positive message about using your assets in a different way. For example, most organisations will be quite cautious in terms of, yes we can support things that kind of make premises available, but when it comes to spending serious money, either the rental income won’t support that, or else if they are in a good enough financial position I think there will be a concern that it’s not seen in regulatory terms as part of their core business” (Interview 12).

At the outset of this project there was a consultation on reforming the regulatory framework in Scotland (SHR 2011), which sparked much controversy and debate within the sector. Two key elements were identified as significant: introducing fixed-terms for and payments to, housing association committee members (for detailed discussion of the reforms and their implications for CCHAs, see GWSF *et al* 2011).

There was a strong feeling amongst participants that both these measures undermined their capacity to thrive and succeed as anchor organisations, and that they contradicted other government policy agendas around community empowerment and regeneration (see for example, SG 2012a, 2009).

First, the proposal to introduce fixed-terms for committee members was widely described as an “insult” to the local people who volunteered on housing associations’ management committees, and whom had amassed years of experience and community connections. This measure is especially problematic for CCHAs because the majority of their management committee are drawn from local people, since geographical focus is the main factor in determining the composition of their governing bodies. Second, plans to pay committee members were argued to be based on a misunderstanding of the community ownership model that underpins CCHAs, which is premised on volunteering and place-based social capital. The overall feeling was that the Regulator’s consultation document gave out the wrong message, which should have been about skills and experience, and not length of service. Moreover, plans to pay committee members were criticised as impractical given many associations are also registered charities. As one housing association Director outlined:

“When you hear the volunteers themselves, payment has never been their motivation. They get enough satisfaction out of their volunteering for the greater good [...] They’ve given their time but what they’ve had back in terms of personal development, and what they’ve seen happen in their environment and their communities and the influence they’ve had over decision making. They absolutely love it” (Interview 7).

During the course of this project, and following the consultation, the Regulator published its framework for regulation (SHR 2012). The proposal to introduce fixed-terms for committee members was removed, replaced instead with a more positive focus on skills, experience and succession. The Regulator however continues to remain ‘neutral’ on the issue of payment for governing body members: a decision that has been described by one membership organisation as “one of the most fundamental changes in our sector’s history” (GWSF 2012: 4).

Findings:

The Future for CCHAs

Perspectives on the challenges and opportunities in developing the community anchor model need to be situated in the wider context of social housing policy. As this section will underline, the reality of doing housing in 'hard times' means associations need to re-think their role, whilst at the same time being aware of their limits.

Diversification

Several senior housing association staff interviewed identified diversification of their organisation's business as an important consideration in moving forward, and indeed surviving, in the current difficult financial climate (see also, Neary Consultants and the University of Glasgow 2010):

"There has to be a reason for us to exist. For if we are only a landlord, there's cheaper ways of doing it. People need to look at us and say 'they do something different' and I think we've succeeded" (Interview 4).

"We're looking at some of the social enterprise models that they're developing to help us diversify the business and grow. And for me the diversification of our business is the future and that's really something we're hoping to do. It links to efficiencies, don't get me wrong, but it links to more opportunities for jobs, employment. It gives you different powers in terms of your borrowing and your ability to spend money, invest in different projects. Yes it does. It frees you up a wee bit" (Interview 7).

Given funding for traditional housing development is now constrained, a stronger focus on regeneration and making it part of CCHAs core business, was suggested by several participants as an important route by which their organisation could build on its current success. As the Director of one membership organisation acknowledged: "if you need to reinvent yourself in hard times, a more natural re-invention is to focus on activities that benefit the community" (Interview 12). Indeed, the majority of associations who participated in this study confirmed they had looked into, or had already established, subsidiaries, either in the form of Development Trusts or Social Enterprises to enable them to do more on the community regeneration and community development front (see also, SFHA 2011). The governance and management of any future community projects and initiatives is important, for it is not always possible nor appropriate for the association to directly subsidise these activities from their tenants' rental income.

Scale also emerges here as important, for social enterprise works especially well for organisations with a larger housing stock who can create local jobs by awarding sizeable contracts for repairs and maintenance, close cleaning and so forth, to their subsidiary organisation. Yet as the literature highlights, the social enterprise model is not itself unproblematic, for it introduces market driven agendas into the third sector (see for example, Birch and Whittam 2008).

Linked to this, a smaller number of associations expressed an interest in developing their community anchor role further by tendering for service contracts currently delivered by the public sector, such as local cleansing services. There was also interest from a minority of associations to become more involved in community health agendas, not least because of the inherent connections because of housing and health, but also because of sizeable resources held by Health Boards as compared to shrinking social housing budgets.

As one interviewee asserted CCHAs have the potential to become the “vanguard” of the community anchor movement (Interview 11), for their asset-base, independent revenue streams, and regulation and governance structures meant they were already established social businesses with a lot of knowledge, expertise and experience of community development and regeneration. They also have the skills and capabilities to act as a “bridge” between the public sector and the wider community at the grass-roots level (Interview 12), thus supporting the delivery of better public services within poorer communities. Concerns were however raised that developing the anchor model may require a change in mind-set amongst the majority of associations, due to perceived tensions in aligning their housing and regeneration roles. This is despite the findings of a recent SFHA (2011) report which indicated over 80 per cent of associations are engaged in some form of Wider Role activity. As the Director of one membership organisation underlined, it is important however that CCHAs be supported in thinking about their future, in dialogue with their local community, as opposed to being forced to embrace the community anchor idea when they remain unsure:

“At the bottom of it, there probably is a bit of reflection for our members to do in terms of how they see their role. Inevitably some of them don’t see their role as community anchors, but what do they see their role as beyond being a local landlord? Now I don’t know whether we should be pushing that agenda, in the sense of, I think that by definition it is up to them to decide what their priorities should be. But I guess we should be trying to encourage people to have that debate and also to think where public service reform or spending cuts are going to kick in” (Interview 12).

The announcement of two new funding streams by the Scottish Government (2012a) that offer further support to community regeneration activities, and anchor organisations in particular, were cautiously welcomed:

- People and Communities Fund
- JESSICA Trust

There was nonetheless concern that both schemes were sketchy in terms of the fine details. Moreover, as both schemes were open to non-housing organisations they represented much greater competition for fewer resources as compared to the previous Wider Role fund, which was solely for housing organisations. This reflects the substantial cuts to social housing budgets following the Scottish Spending Review.

Whose Responsibility?

Whilst there was recognition of the merits of the community anchor idea it was matched by a concern that government expected too much from third sector organisations, and that this may lead to a blurring of the boundaries between voluntary and public sector provision, with voluntary organisations increasingly expected to fill in the gaps left by state retrenchment:

“People are deluding themselves if they think housing associations can do what the state can’t. They can maybe do some damage limitation because of commitment and willingness to do something with the resources they have, that’s the biggest change really, at whatever scale people offer it. That’s about agency; but it doesn’t address structural factors” (Interview 13).

“In my book it is not about the housing organization replacing the public services [...] to me it is about something that helps the public services work in a way that is more locally appropriate and more locally sensitive” (Interview 12).

Expecting associations to do more was problematic, not least because they are also facing significant threats to their income streams because of social housing budget cuts and the potential impact of Housing Benefit reform, a social security benefit which on average accounts for over 50 per cent of the income stream of the sector in Scotland. Furthermore as several individuals identified, there is ultimately a limit to what can be achieved through place-based solutions to concentrated poverty:

“Big picture stuff, yeh that’s really difficult. Economic activity, lack of employment opportunities, welfare reform. These are massive challenges going forward which we are not responsible for. We can deal with some of that on a small scale through subsidiary organisations, but there’s a lot of that we can’t touch. This is the worst period of recession we’ve seen [...] it’s a different legacy” (Interview 5).

Ultimately, poverty, poor-educational attainment, ill-health, unemployment and so forth, are the product of structural inequalities and thus need national level solutions to be effectively tackled. As a report published by the Glasgow and West of Scotland Forum of Housing Associations in 2011 underlined:

“Area-based initiatives, although important, cannot tackle poverty and inequality on their own. Poverty is a societal-level problem; a product of entrenched structural inequalities. Tackling it (as opposed to tinkering around the edges) requires a multi-scalar approach that involves *both* targeted area-based initiatives and individual person-centred interventions (normally through the social security and tax system at the UK level). This twin approach is central to achieving a more equal and fair society, not least because many low-income households live outwith areas of concentrated poverty (and so may receive no help if policy focuses on deprived communities alone)” (McKee 2011b: 4).

Conclusions

As the empirical findings of this study underline, the idea of the Big Society has little relevance for the housing association sector in Scotland, with organisations describing it as an ‘English and Tory’ concept. Nonetheless, ideas of community empowerment and community asset-ownership did chime with participants who were keen to emphasise there was much to be learned from the Scottish context, for housing associations north of the border have been engaged in such activities for decades (see featured case study profiles).

Although sceptical of the Big Society rhetoric, interviewees were much more positive about the potential for associations to act as anchor organisation in their communities; and indeed, several felt they already were fulfilling this role. A strong emphasis here was placed on associations:

- Community governance structures and being embedded in place
- Housing assets and independent revenue streams
- Ability to mobilise local cross-sector partnerships
- Strength of relationship with their tenants and credibility in the community

The ability of the community anchor model to build bridges and links across the community sector was also welcomed. Nonetheless, a number of challenges and barriers to developing the community anchor idea were also emphasised. Specifically:

- Funding constraints, for community regeneration/development is not cost free
- Lack of institutional support from within government, at both the national and local scale
- Regulation of social housing, especially their capacity to take risks and threats to their voluntary ethos

It is however important to situate these discussions about the Big Society in general terms, and community anchors more specifically, in the wider context of social housing reform in Scotland. Cuts to social housing budgets and the impact of social welfare reform at the UK level means landlords are now operating in an increasingly difficult financial environment, with little opportunity to engage in traditional housing development. This is likely to force CCHAs to think about their future and the potential diversification of their business. Taking advantage of new funding streams from the Scottish Government (JESSICA Trust and People & Communities Fund) and embracing the community anchor role would seem one avenue of ‘diversification’ that would allow associations to remain true to the values and ethos of their organisations, whilst continuing to deliver community benefits for their local area.

Nonetheless, the research highlights associations are concerned about the new funding schemes and reconciling perceived tensions between their regeneration and landlord roles. This underlines the importance of institutional support from both central and local government to enable associations to fulfil their potential. Not least because the development of community anchors from a policy perspective should be about the public and voluntary sector delivering services better together; not about the third sector filling the gap as public sector cuts bite. Moreover, an appreciation of the strengths of the community anchor idea needs to be counter-balanced by an awareness of the limits of place-based approaches to regeneration and the challenges in delivering community-led solutions (see for example, McKee 2011a, 2011b).

As this research has underlined CCHAs are one of the strongest examples of community ownership in the UK today. Their track record as regulated, successful social businesses that are governed and accountable to local people, and which can use their asset base for the greater good of the wider community makes them the ideal type of community anchor organisation. Being embedded within, and controlled by, the local community is a defining feature of anchor organisations, with CCHAs again one of the best examples of this form of local democratic governance that is underpinned by place-based volunteering and social capital. In order to further our understanding of this model and its relevance for housing policy in Scotland more research is however essential.

Further Research

Whilst this study has emphasised a number of key in-depth findings, the small and select sample means the results need to be treated as a starting point for discussion. To ascertain whether the views expressed in this report are held more broadly further research involving a larger sample of CCHAs from a wider geographical area is crucial. Although beyond the budget and scope of this small exploratory project, such research would help tease out the reasons why some associations are more hesitant to embrace the community anchor idea. This in turn would offer useful insights for policy and practice in terms of how to support and encourage associations in this role. In addition, whilst this study has focused specifically on CCHAs (for they are a strong example of anchor organisations in a housing context), there is also merit in rolling out these enquiries to the wider housing association movement in Scotland. Not least because this may help the Scottish Government clarify its own understanding and definition of community anchors, which might in turn be useful in informing guidance for the new funding schemes, such as the People & Communities Fund, and also feeding into the proposed Community Empowerment Bill. Whilst the majority of housing associations in Scotland are engaged in Wider Role activities, being engaged in community regeneration and/or community development does not in itself make a

housing organisation a community anchor. Being place-based and community-controlled are key constituent features of anchor organisations.

Finally, there is also much to be gained from comparing community anchor housing organisations with anchor organisations from other (non-housing) sectors. This may encourage different sectors to learn from each other's experience by sharing good practice. It will also further enhance definitional clarity around what an anchor organisation is understood to be, relevant to the Scottish policy context. This is important, for arguably community anchors should be at the heart of the Scottish Government's proposed Community Empowerment Bill.



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Appendix

List of Participating Organisations in alphabetical order:

- Barrhead Housing Association
- Cassiltoun Housing Association
- Garrion People's Co-op
- Govanhill Housing Association
- Employers in Voluntary Housing
- Glasgow and West of Scotland Forum of Housing Associations
- North Glasgow Housing Association
- Prospect Community Housing Association
- Thenue Housing Association
- Scottish Community Alliance
- Scottish Federation of Housing Associations
- SHARE
- Wellhouse Housing Association

