

Local People Leading: the role of women in the birth of Scotland's community-based housing associations



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ISPA project in Partnership with:















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Foreword

Over the last 50 years, the tremendous growth of community-based housing associations (CBHAs) not only introduced new approaches to neighbourhood renewal and management but captured the enthusiasm of local residents in housing organisations representative of local communities.

Specifically, in urban neighbourhoods across Glasgow and the West of Scotland, CBHAs became a real response to the problems of alienation and the need to belong. Volunteer residents on CBHA committees have ensured that homes and community facilities are provided and managed in ways likely to meet the needs of local people.

In the early days of the pioneering CBHAs in the 1970s and 1980s, their committees lobbied for resources to employ staff, appoint consultants and contractors, and set up local offices. Pace of progress depended on local leaders on CBHA committees fostering a team effort in a culture of respect – both internally and with external authorities.

The local knowledge, energy and tenacity of many of the women, who not only joined but led their local CBHAs and the emerging (GWSF/SHARE) support network, are remarkable and well evidenced in this report. In due course, similar research from those women involved in the later waves of CBHA growth, and with the staff, will merit attention.

In the 50th anniversary year of the dual registrations of the first CBHAs in Scotland, there are encouraging signs that a new framework for recognising their unique contribution as part of the registered social landlord sector will emerge. The recommendations in this report merit consideration as CBHAs confine the current age of anxiety to the past, and both new and existing CBHAs flourish going forward.

Jim Hastie
Director, Housing Corporation & Scottish Homes (1974-2002)



(source: Richard Johnson/Shutterstock.com)



Introduction



I started my research career interested in learning about the community ownership model of social housing in Scotland. Now 20 years on, I'm delighted to return to this topic, bringing a gender lens to an aspect of Scotland's housing history that I have long been passionate about. Whilst much has been written (and rightly so) about the contribution of Scotland's community-based housing associations, this has never focused explicitly on the strong contribution ordinary women made to transforming their communities through their voluntary roles within these early organisations.

This project seeks to address this gap in our understanding by shining a light on the legacy left by these early pioneers and capturing their perspectives on this period. It represents the first case study from the ISPA project's strand of research looking at the role of housing, health and social care organisations in tackling place-based inequality across Great Britain. What better place to start than Scotland's shining example of community anchor organisations, who for decades have been delivering transformative change within some of Scotland's most economically disadvantaged neighbourhoods.

This is, however, a project that would simply not have been possible without our collaborative partner: Glasgow & West of Scotland Forum of Housing Associations (GWSF) and their members. I would like to warmly thank David Bookbinder and Colleen Rowan for all their support. Thank you also to colleagues John Flint, Vikki McCall, Steve Rolfe, Julia Lawrence and Gareth Young who provided feedback on earlier drafts of this report — responsibility as ever lies with the author. A further special thanks to Jim Hastie for being so generous in sharing his detailed knowledge of this period and for providing a foreword.

But the biggest thank you of all of course goes to the amazing women who gave their time to share with me their recollections from this period, and without whom this project would simply not have been possible.



Glasgow and West of Scotland Forum of Housing Associations



Executive Summary

The research

This project documents the often-hidden histories of women's contribution to the birth of Scotland's community-based housing association (CBHA) sector. It involved thirteen qualitative interviews with women (aged 65+) who were involved in CBHAs as voluntary committee members of associations formed during the 1970s and 1980s. This was a critical period in Scotland's housing history and there is much we can learn from this period.

Findings

The experiences and views of these women, who were so central to the development of CBHAs, highlight several key themes. These range from the roots of their housing activism in urban decline, through to the importance of local people leading housing organisations and the challenges they faced as women, to the enormous successes of community ownership over 50 years on and the challenging future that CBHAs now face today:

- **Glasgow's urban decline:** Poor housing conditions, and in some places stigmatising attitudes, were the catalyst for local people getting involved in housing activism. This was supported by new legislation, and policy and funding initiatives.
- Local people leading: Residents brought local knowledge and tenacity to deliver real change. Supported by the Housing Corporation they set up new organisations that gave local people a stronger voice and adopted a more tenant-centred approach. Yet this was not an easy task, and committee members were very visible in their communities. Training, networking and camaraderie played a key role in supporting the development of the CBHA movement. Going beyond the 'bricks and mortar' to engage in community development activities also became a defining feature.
- Opportunities and challenges for women: Gender roles were more traditional in the 1970s and 1980s, yet women brought important skills to their boards. Not all however had supportive families, and challenges combining childcare, paid work and volunteering were evident. But being involved in 'the housing' nonetheless opened many doors for women from working-class communities.
- **Community ownership 50 years on:** People spoke with pride about the legacy they have left, including improving their homes, new-build developments, delivering community facilities and activities, and saving local historical buildings. CBHAs have a strong track record as community anchors delivering positive, local change.
- The future of the CBHA model: It was acknowledged that the wider operating environment was now very different. There were challenges in succession planning



and recruiting fresh talent. Additionally, the relationship dynamic between CBHAs and their regulatory body had changed and was perceived as less supportive. Nonetheless, women were keen to stress the unique strengths CBHAs offered.

Recommendations

This study makes five recommendations for key stakeholders in social housing to consider:

- 1. The social housing sector should celebrate and promote the strong and unique social housing governance model that we have in Scotland through CBHAs. There is much to be learned from their experiences both for the Scottish context and further afield. For example, the value of place-based knowledge and localism; the importance of education and training; and the need to think about Equality, Diversity and Inclusion and removing barriers to under-represented groups' participation.
- 2. The Scottish Government and local authorities should invest in CBHAs to enable them to continue to develop more affordable homes and to deliver important wider role activities for their communities. They are community anchors supporting vital services, and the social and economic value of their contribution should not be underestimated. Additional funding would enable them to deliver even more.
- 3. CBHAs (supported by their membership & training organisations and/or other educational providers) should build on existing provision to develop more bespoke training resources to support the recruitment and induction of new CBHA committee members. These may also be useful resources for practitioners within these organisations. It could simultaneously serve as a valuable historical archive, spotlighting women's key contribution to CBHAs, and encouraging women (and other under-represented groups) to get involved with their association.
- 4. The housing association sector should work together to promote the benefits of volunteering. There has been some recent activity involving landlords, the Chartered Institute of Housing and other membership organisations to promote housing as a positive career choice this could be augmented to also promote housing as a rewarding volunteering opportunity. It would support succession planning and board recruitment and could be targeted towards under-represented groups to also increase the diversity of boards.
- 5. Policy development on culture and leadership in the social housing sector (led by the Scottish Housing Regulator and the Scottish Government) should recognise the diversity of the sector in Scotland size, scale and ethos can all impact organisational culture. One size fits all responses will not work and may do more damage than good.



Policy Background

The community-based housing association (CBHA) sector represents both a unique and important facet of Scotland's housing landscape. It is a label that refers to a particular model of social housing governance that emerged from the 1970s onwards, in which the organisation's membership was drawn from the local area, and those members could in turn participate in its governance by standing for and voting in elections. It is a model underpinned by a participatory ethos and the value of local, place-based knowledge. In the early period of CBHAs most committee members were residents from the area, and this local connection remains an enduring feature 50 years on.

Originating in Glasgow, CBHAs are small, neighbourhood-focused organisations. There are estimated to be around 70-80 in operation across Scotland, with the majority still located in Glasgow and neighbouring local authorities in west-central Scotland. Around two-thirds of associations in Glasgow are CBHAs. Their local focus means they typically own and manage a few hundred to a few thousand homes. Some organisations prefer the label community-controlled housing associations (CCHAs) instead of CBHA, as noted in a recent GWSF (2025) report that explores governance trends within the sector.

The birth and evolution of CBHAs was driven by three distinct waves unique to the Scottish housing policy and practice context. As Robertson (2019) argues, these were inextricably linked to transformations in Glasgow's urban and housing landscape:

1. The Housing (Scotland) Act 1974 – learning lessons from previous improvement pilots this legislation introduced Housing Action Areas, which allowed associations to use housing association grants and loans to take over and improve poor quality housing in the private sector. In Scotland, this was initially tenemental housing in working-class neighbourhoods that was below tolerable standard. Housing associations played a key co-ordinating role here. This was vital because not all property owners could afford to upgrade, and buildings were typically in multi-ownership. Property owners could either sell to the association and use the funds for another purchase or rent their home back from the association once upgrades were completed. The Act also extended the functions of the Housing Corporation in Scotland to register and support existing associations, for example co-ownership and cost rent societies, through a dual-registration process. This legislation enabled Scotland's new and existing housing associations to play a pivotal role in improving and conserving Scotland's Victorian tenements (for detailed history see Gibb, 1983; McLennan & Gibb, 1988; Robertson, 1992; Young, 2013).





Figure 1: run-down tenements (source: Richard Johnson/Shutterstock.com)

2. Neighbourhood-level stock transfers (1980s+) – in the mid-1980s council tenants in Glasgow's low-demand housing schemes grew frustrated by the poor quality of their housing services and paternalistic housing management. They took advantage of funding from the Scottish Office to form new tenant-led housing organisations that took ownership and management of the local housing stock. The success of the initial six 'community ownership' pilot organisations – several of which were drawn from Glasgow's four peripheral estates (Castlemilk, Drumchapel, Easterhouse and Pollok) – paved the way for the roll out of this model initially across Glasgow, and then later, nationally. It was delivered through neighbourhood-level stock transfers from the city council to newly created associations and co-operatives (for detailed history see Clapham et al., 1991, 1996; Audit Scotland, 2006).

The success of these partial transfers informed subsequent stock transfers from Scottish Homes to new and existing community-based housing organisations across Scotland from 1992 to circa 2002. Scottish Homes was the former national housing agency that inherited its public sector landlord function from the Scottish Special Housing Association when it merged with the Housing Corporation in Scotland to create the new organisation in 1989. Analysis of Scottish Homes' strategic plans indicates a drive to dispose of its landlord role, which was not always supported by tenants (for detailed history see Goodlad & Scott, 1996; Taylor, 1999, 2000).

So, whilst there are similarities across these neighbourhood-level approaches there are also nuanced differences. Stock transfer is much more diverse in Scotland.





Figure 2: council housing in Castlemilk circa 1985 (source: Cassiltoun Housing Association archives).

3. Glasgow's whole-stock transfer (2003+) – due to disinvestment in council housing, rising tenant dissatisfaction and constraints on public sector borrowing Glasgow City Council balloted its tenants to transfer its entire housing stock (circa 83,000 homes) to the newly created Glasgow Housing Association (GHA). This was the largest housing stock transfer in British history. A key part of the pre-ballot messaging to tenants was that it would deliver community ownership, through the promise of further secondary stock transfers from the GHA to either newly formed or existing CBHAs. The political intention was to recreate the success of the past and capitalise on the positive reputation CBHAs had in the city. This ambition was however never fully achieved, and GHA (now Wheatley Homes Glasgow) remains Scotland's largest housing association with over 40,000 social homes. Nonetheless the transfer was a key driver of recent growth with around 20,000 homes transferred to CBHAs. It also inspired large-scale stock transfers elsewhere in Scotland (for detailed history see Mooney & Poole, 2005; McKee, 2007, 2009a; Kearns & Lawson, 2008).

Importantly, these waves also trace how CBHAs changed from their inception in housing activism – local people campaigning against demolition and displacement of Glasgow's inner-city working-class neighbourhoods, and then later poor service provision in low-demand neighbourhoods – to become an established and important feature of Scotland's housing landscape (McKee, 2008; Rolfe *et al.*, 2019). Governed by committees of local people working on a voluntary basis to deliver the organisation's strategic goals, it is a social housing governance model that is relatively distinct in the wider UK context. Although there are other forms of community-led housing models in existence (see Moore & McKee, 2012).



CBHAs are strong examples of localism in practice. Not only do they have decades of experience in improving the housing stock in their area, but they typically go beyond the traditional landlord function acting as 'social and regeneration agencies' (Young, 2013: 104). Within the sector this is commonly described as 'wider role' and delivering 'more than bricks and mortar' (GWSF, 2018). GWSF's (2024) annual charter report also shows that CBHAs outperform other social landlords across a range of key performance indicators.

CBHAs have been key sources of innovation and emergent best practice in the social housing sector, often developing localised responses to new challenges and opportunities. But their ability to do so has been both mobilised and constrained by national policy, regulatory and legislative frameworks (McKee, 2008). Nonetheless, they remain one of the strongest and most positive examples of community anchor organisations in the UK today. They play a key co-ordinating role in their local areas – levering in funding to support other community groups, delivering services that statutory and third sector agencies can no longer afford to, and providing the 'social glue' that holds communities together (McKee, 2010, 2012).

They were delivering the Big Society long before the idea was popularised by the former UK Prime Minister David Cameron, or communitarianism was promoted as a Third Way by another previous Prime Minister Tony Blair, or indeed, Scotland's Christie Commission (2011) popularised the notion of community anchors within Scottish political debate.

Despite decades of successfully delivering high-quality affordable homes, regenerating local communities, and supporting a range of local services and facilities the documented history of CBHAs remains partial and incomplete. This is a key gap, for understanding the sector's history is critical to making sense of present-day challenges and solutions.



Figure 3: Glasgow's skyline (source: Richard Johnson/Shutterstock.com)



Where are the women in this story?

Whilst previous research has emphasised CBHA's contribution to participatory democracy and local governance (Clapham *et al.*, 1996); resident-led design (Young, 2013); public health agendas (Young, 2013; Damer, 2020); and their role as community anchors (McKee, 2012), the contribution of those forming and leading CBHAs has not previously been approached with an explicit gender lens. Gender is however a key feature of the wider literature on community governance and activism (Beebeejaun & Grimshaw, 2011).

Yet, like much of Glasgow's housing history, this is a story that has women at its core. Women, and their social connections and activities, were fundamental to the fabric of the city's working-class communities. As Damer (1990) noted in his classic book *Glasgow: going for a song*, the design of Scotland's older tenemental housing placed women at the heart of both family and community life:

the tenement stair was self-evidently a natural setting for the social organisations of the women [...] the women in a stair had to learn to cooperate [...] The women borrowed and lent from each other – the proverbial cup of sugar, or small sums of money for the rent or the messages (shopping). It was the women who spoke to the factor about that empty house two closes away for a married daughter or son [...] It was the women who looked after each other's children (Damer, 1990: 88-89).

This, however, became under threat with the slum clearances of the post-war period. Families were moved to the peripheral schemes created on the edge of Glasgow or to newly constructed inner-city high-rise blocks. Women found themselves rehoused in new homes sometimes far away from their extended families and neighbours, and in many cases some distance from work opportunities, reliable transport, and basic amenities like shops, schools and leisure facilities (Abrams *et al.*, 2019; Damer, 2020; Jephcott, 2023; Ross, 2024). Unhappy at this situation, some tried to make their concerns heard through engaging in local activism (Wright, 2021). Nonetheless, the role of women – both as tenants and activists within the social housing movement – was heavily influenced by prevailing cultural and political views about gender and the roles that women should (or should not) play (Ravetz, 2001; Mckenzie, 2015).

Building on this legacy, this project seeks to record women's specific contribution to a key moment in Scotland's social and political history. But it also augments previous scholarship on Glasgow's urban decline, its legacy of place-based stigma, and the emergence of housing-led regeneration as a potential policy 'solution' (see, McIntyre & McKee, 2012; Paton *et al.*, 2017; McKee, 2024). As we pause to celebrate CBHA's 50th birthday, the time now seems right to celebrate the key contribution made by these early leaders.



The Project: the role of women in Scotland's CBHAs

The aim of the project is to document women's experiences and perspectives within the early period of Scotland's CBHAs. It focuses specifically on voluntary committee members – who were the governing body members of these early associations and co-operatives. They worked in partnership with paid employees to deliver the strategic goals of their newly created organisations.

Data was collected between October 2024 and February 2025. It involved thirteen in-depth interviews with women from different CBHAs. They were all drawn from organisations (or their preceding steering groups) formed in the 1970s and 1980s – Wave I and II CBHAs. The majority were based in Glasgow, but there was one CBHA based in South Lanarkshire and another in Inverclyde. Most interviews were in person, with two conducted remotely.

All those interviewed were aged 65-84 years old and keen to share their recollections. The small sample size reflects the age of those involved in founding Scotland's CBHAs and the subsequent challenges in finding and recruiting them to the study. Sadly, many of the early leading figures are no longer with us. Yet the interviews that were conducted were incredibly rich, with the majority lasting between 1 and 2.5 hours in duration. Seven were from Wave I organisations and six were from Wave II CBHAs.

Ethical approval for this project was granted from the University of Stirling. All quotes have been pseudonymised and no real names of people are used in the report. The names of the women's CBHAs have also been redacted to protect their confidentiality.

Key Findings

The experiences and views of these women, who were so central to the development of CBHAs, highlight several key themes. These range from the roots of their housing activism in urban decline, through to the importance of local people leading housing organisations and the challenges they faced as women, to the enormous successes of community ownership over 50 years on and the challenging future that CBHAs now face today.

Glasgow's Urban Decline and the Rise of CBHAs

Motivations for involvement in local housing issues were interwoven with the familiar story of Glasgow (and west central Scotland's) urban decline in the post-war period. However, the drivers were slightly different for Wave I and Wave II CBHAs.

Those involved in organisations established from the 1970s (Wave I) were initially focused on tenemental rehabilitation - saving these historic buildings from demolition and slum clearance by the city council. A legacy of disrepair and under-investment, coupled with the complexity of tenements often being in multiple-ownership with absentee landlords, had led them to become dilapidated. Many had fallen below tolerable standard and lacked



adequate heating, inside toilets and were often cramped and over-crowded. An infamous storm in 1968 caused some of this older housing stock to literally collapse.

The introduction of Housing Action Areas, which enabled access to additional grant funding, alongside potential compulsory purchase powers, provided a new vehicle for action. Local people (who lived in the properties or surrounding area) decided to come together and form new housing associations to improve things. These neighbourhoods were typically vibrant and popular places to live, and their organisations' management committees were typically a mix of renters, owners and people working locally. Despite this diversity, participants described working together to ensure people could remain in their homes and neighbourhoods, and close to their networks of local kinship support and employment:

I think initially [...] a lot of people, including myself were interested in getting round the table because it was about our houses [...] And it's only as you get into the swing of it you realise there's a wider interest there. And it's about creating a community that people can go back to and all the rest of it (Participant 12, Wave I CBHA).

For those involved in Wave II organisations (registered from the mid-1980s) these first emerged in Glasgow's low-demand housing schemes as a solution to tackle run-down public sector housing in areas experiencing neighbourhood decline, anti-social behaviour and negative reputations. Voids were typically high, and properties often difficult to let. The repairs service from their landlord was also described as poor.

Forming new organisations was not only about improving the housing but also challenging negative perceptions of the area. Those living in these schemes had to contend with other peoples' stigmatising attitudes towards their communities. However, like the Wave I organisations, there were also issues with cold, damp homes due to decades of underinvestment. These CBHA management committees tended to have stronger tenant representation, and their neighbourhoods were more deprived.

The urgent need to tackle poor quality housing was a key driver for resident involvement across both waves in the 1970s and 1980s – both of which have been hugely successful:

So, it had to be done. You know, we had to give people a better life. You know, kids were living in houses that the water was running down inside the building. And no facilities at all [...] the people who lived there just felt rock bottom, were not even included. [...] and people like us thought, no, this isn't...we're not getting treated like this, so we need to do something (Participant 2, Wave II CBHA).



All the Wave II organisations in this study were drawn from Glasgow's peripheral schemes. Women who had lived in these areas from a young age noted that their communities were not always like this. Indeed, they recalled memories from their childhood of being delighted to move from inner-city slums to a new property, which had more rooms, an indoor bathroom and lots of surrounding greenspace.

However, when they reached adulthood, they became more aware of the practical challenges of living on Glasgow's edge — the schemes had been constructed with little thought given to infrastructure, transport, schools and other local amenities we now take for granted. In the early days children even had to be bussed back to schools in their former inner-city neighbourhoods, whilst small vans served as substitutes to the local corner shop. These tensions are captured in the quotes that follow:

It was a fantastic move [to the scheme]. I couldn't believe I was going to a house where they had stairs inside and I had a bedroom that I was only going to be sharing with one instead of four (Participant 7, Wave II CBHA).

There was no infrastructure, there was no thought of how people are going to live (Participant 11, Wave II CBHA).

A recurring theme across both types of CBHA was the recognition that investment in the housing stock could improve so many other aspects of peoples' lives, including giving them back pride in their local area. Making the area a better place to live, not only for their own families, but the wider community was a common theme:

It was a genuine commitment to improving people's living conditions [...] poor housing was associated with a lot of illness, stress, breathing, asthma, [...] [one board member] saw a lot of the effects of overcrowding in kids who couldn't do their homework, because they hadn't a heated room and things like that, and how developmentally it didn't work for kids [...] housing's integral to everything you know (Participant 3, Wave I CBHA).

For some, this motivation was also interwoven with an explicit desire to make sure local people had their say in decisions about their housing. This was often contrasted to previous experiences of the city council as a paternalistic and remote landlord, and/or disinterested private factors. Local people leading their own housing organisations offered the potential to do things differently and to 'make a difference'.



Local People Leading

Those who formed the early management committees brought local knowledge of the issues, combined with a tenacity to deliver real change. Their early years focused heavily on redevelopment of existing properties, but later their activities expanded to include new build, investment in community facilities and other social activities for local people. They were delivering tenant-centred services decades before this idea was commonplace in the social housing sector.

The benefits of local people now having their say in how services were delivered was a key theme. Several recalled visiting housing developments in other parts of the UK, and overseas, to bring ideas back to their own organisations.

Others described visiting contractors on site to see different design options and how components were fabricated, whilst others recalled the satisfaction gained from being able to offer tenants more choice when their homes were upgraded. This included the style and colours of kitchens and bathrooms, the design of wall tiles within the property/close, and (sometimes) even the internal layout. These were not upgrades they were ever consulted on before.

But local control also meant sometimes saying no to the design plans or other ideas suggested to them by their paid professionals, because they did not suit local needs and circumstances, as the second quote captures:

We knew what we wanted [...] we want to run our own association, we want to be responsible for our own area, we want our kids to grow up in a healthy, safe environment (Participant 5, Wave I CBHA).

They wanted to put in that, you know, the storage heating and all that when we did the first phase. And I says to them [...] under no circumstances. These houses will be rotten of damp again within a year. I says, no, it's not acceptable. We've had all this [...] So, what I done was I took all our committee to the gas board [...] Then I took them to the electricity board [...] So, then I had the evidence (Participant 2, Wave II CBHA).

Some went further to describe the insights and knowledge that women could bring to their role on the committee. Given the more traditional gender roles that were prevalent in the 1970s and 1980s, the home was seen as the woman's domain, a space that they knew best, because it was where they spent most of their time whilst the men were away to work:



At the end of the day, to me the women were the most important people, because it was our house, it was family. We're the ones who did the budgets, paid the bills, did all the cooking. And looked after the children while the men were out. So, at the end of the day, it was what we wanted (Participant 1, Wave II CBHA).

Yet this early period was not an easy one. They had to develop new relationships with their fellow committee members, and their small team of newly appointed employees. They also had to learn how to set-up and run these new 'housing associations' – a concept that was relatively unfamiliar to people at the time in a city (and wider urban conurbation) that was dominated by council housing.

Committee members also had to get their initial steering group registered with the Housing Corporation, demonstrate that they could be financially viable, develop workable development plans within their budget, and interview and hire the initial employees and contractors of their organisations. This required a lot of new skills from people.

Additionally, they had to get other local people on board and encourage them to become members of the association and to support its activities. This required organising and running close, block and street meetings, and canvassing door to door to keep local people informed and involved. But it also required building trust between the committee, their staff and other residents, which took time as some local people were wary of housing associations and weren't necessarily convinced that they could deliver the change required. This close connection to the communities they served also meant committee members were highly visible to other local people:

My husband said I was the only person he knew who went for a carton of milk and half a pound of chopped pork and it took two hours to the local shop five minutes up the road [...] Tenants talk to me (Participant 1, Wave II CBHA).

Whilst this offers benefits for direct democracy as previous research has noted, it was not without its challenges (Clapham *et al.*, 1996). Participants recalled being stopped informally in the street by others for advice or to advocate on housing issues, but a small number described more challenging behaviour towards them. Including being targeted with antisocial behaviour because they were either seen as a *'grass'* who informed on their neighbours, or someone who received preferential treatment from the landlord. These tensions were not always easy to manage but seemed to be restricted to one area. Committee members recognised the vital role training, networking and camaraderie played in this early period. But also, the close and positive working relationship they forged with



the Housing Corporation in Scotland that supported and nurtured them in their infancy. The Corporation was a government quango that funded new affordable housing and regulated associations. It later became Scotlish Homes in 1989 (another quango), then Communities Scotland in 2001 (an executive agency), and after that was abolished the Scotlish Housing Regulator emerged in 2011 — the remits of these respective organisations varied over time.

Organisations established to support CBHAs from the mid-1970s onwards were also mentioned as playing a key role in upskilling committee members and enabling them to connect with other board members at workshops and conferences. These included:

- SFHA (Scottish Federation of Housing Associations) formed in 1975 to represent housing associations in Scotland.
- GWSF (Glasgow and West of Scotland Forum of Housing Associations) formed in the mid-1970s, which in 2003 became an independent membership organisation representing the specific interests of CBHAs.
- EVH (Employer's in Voluntary Housing) formed in 1978.
- SHARE (Scottish Housing Associations Resources for Education) formed in 1985.

These organisations supported committee members to share ideas, learn from each other and to take back insights to their own organisations. People described fond memories and many anecdotes from these social and networking events, and reflected how in the early days it felt like a 'movement':

We were well connected in, and we went to each other's socials and did all that because we felt we were movement [...] we were all united on the same issues [...] We all felt we were doing a good thing, and it was worthwhile (Participant 3, Wave I CBHA).

But we used to go to conferences, and we were at quite a lot of them [...] Going to other associations, to have a talk to them [...] So we all kind of mixed with other associations to find out what was right and what wasn't (Participant 4, Wave I CBHA).

Education not only played a key role in helping new committee members understand their role and responsibilities but also gave them the tools to critique the wider policy and practice context in which their CBHAs operated and the constraints they faced. Similar findings have been noted for housing practitioners engaged in reflective practice through housing education (McCall *et al.*, 2025).



Whilst the early period was heavily centred on development, and ensuring local voices shaped this action, a defining feature of CBHAs was also their desire to go beyond the bricks and mortar and deliver wider community investment into the area. As these organisations matured, they also became engaged in community development, community regeneration and anti-poverty initiatives in addition to their core landlord function. This wider role has been a key part of their ethos and values for several decades now:

Because we would fund like kids' stuff, holidays for kids, fundraising at Christmas and all that. And I think we also partly paid for some of the community centre staff because they did, I don't know, local meals on wheels and stuff like that [...] So, to me, that's what community-based actually means [...] You put your money where your mouth is (Participant 12, Wave I CBHA).

Opportunities and Challenges for Women

Gender roles in the 1970s and 1980s were much more traditional, with a stronger emphasis on women looking after the children and the home, whilst men worked. This was even more pronounced in working-class communities. It was not unusual for women to stop working after they had children, or to move to part-time work that fitted more easily around their caring commitments (sometimes multiple jobs simultaneously).



Figure 4: Linthouse Housing Association's first committee circa 1975 (source: Linthouse Housing Association archives)



In the 1970s and 1980s there was no consistent or equal access to either paid maternity leave or paid childcare. There was even less state support for new mothers than the patchy provision women receive today. This exacerbated gender inequalities in work and caring. It also made informal childcare from family and friends vital in supporting women to work.

Whilst men also made important contributions to the development of Scotland's CBHAs, participants described not only the key role of women in the early period, but also their more sustained commitment over time. This is reinforced by recent research from GWSF (2025), which highlights men are now under-represented on some CBHA governing bodies.

Some reflected that whilst it was easier to encourage women to get involved and join committees, they could often end up overlooked, and did not always have the confidence to express their ideas and put themselves forward as office bearers. Yet, it was also noted that training, mentoring and more experience could mitigate this imposter syndrome:

What you always found was you would have a committee of very smart bright women, maybe ten bright women, three men, and at least two of them would be office bearers [...] They guys were vocal, they were vocal [...] [But] in no other area of your life did you have any sort of say, why would you suddenly think you've got a say in your housing [...] So, you've got that tradition of not getting a say as well as 'oh I'm no smart enough, I couldn't do that what you do' (Participant 3, Wave I CBHA).

Crucially, this quote also talks to the intersection between gender and class. As this participant notes, not only was there a power dynamic between men and women on the committee, but equally there was a class dynamic in the interactions between mainly working-class residents and officials, both in housing and in other spheres of public life.

Although it was not possible to confirm with absolute certainty the precise gender mix of CBHA boards from this early period, patterns were nonetheless discernible.

Wave I organisations had a stronger gender mix. This perhaps reflects the more diverse nature of both communities and their boards in the earlier period, compared to those emerging later in the council (and Scottish Homes) estates. As Participant 1 reflected, their Wave II committee consisted largely of *'housewives and guys that's no working'* due to the more challenging economic context within the peripheral schemes back then. This is a legacy that CBHAs are still grappling with today, with organisations in some areas finding succession planning and board recruitment much more challenging (see also GWSF, 2025):



Yeah, [name redacted] he was an accountant. And I think there was a lawyer, or something like that. Yeah, there was a mix, uh-huh [...] There was a mix of, you know, and the chairperson at that time was a postman, so it was a mix [...] you know, of people. And then, ordinary Joes like myself (Participant 10, Wave I CBHA).

Participants noted that men often brought valuable skills to committees from their employment – such as their knowledge of building and construction, including an ability to read plans. But it could be difficult to recruit them as they did not always want to get involved in committees that were comprised largely of women. Simultaneously, women also brought a range of skills and experience to their committee role – budgeting for their household, an understanding of how space could be utilised in the home, and being active members of their community – including previous voluntary experience gained through the church, resident's association, playgroups and other local activities:

And trying to like get your head round all the architectural terms and everything, the finance and everything else, well, the women should be able to do that. We budget. You get the wages in, work out what's to be paid, so that's how you would do it [...] And the men were good because most of them had worked in the building trade (Participant 1, Wave II CBHA).

Yet not all women had families who were supportive of their involvement in 'the housing' – some husbands and fathers resented the amount of time that was spent on their voluntary role away from the home, whilst others felt setting up these new organisations was a waste of time because they would never deliver the change required.

In more than one instance, participants described partners who were unwilling to look after their own children to allow them to attend meetings and other committee activities. Several recalled bringing young children (and grand-children) in their prams or sitting preschoolers in a quiet corner of the meeting room. Many also praised the support from their organisations to help them combine their committee role with their caring responsibilities, including the provision of childcare expenses to pay for a babysitter, delivering training inhouse, having a staff member on hand to supervise kids or being able to send them to local clubs based in the same building. Another recalled being able to take a sabbatical from the committee when she changed jobs - and how this flexibility enabled her to stay involved in housing over the longer period. As children grew older these pressures typically eased:



I was quite lucky where my husband was quite open and didn't, sort of, put any barriers up for me not going training. A lot of committee members found it hard, you know, going training and their husband's, well I'm not babysitting, I'm not doing this, you know. And you, sort of, said, right, okay, if we can get trainers in [...] You know, bring the kids along, we've got a room there. Stick them in there, stick them some toys in. Get a staff member [...] you had to make it work (Participant 11, Wave II CBHA).

Another recurring theme was the opportunities that involvement in CBHAs provided - it opened many doors for working-class women. Several described being able to access training and qualifications, to travel widely and make connections and to network, socialise and develop lifelong friendships as captured by the quotes below:

But what involvement in the housing association did for a lot of women, particularly, was give them confidence, and open their eyes to the idea that you can change and work together, and the confidence even just to speak at a meeting [...] And also, even the SHARE conferences and the EVH, they had never stayed in a hotel before, in fact I was not all that au fait with hotels. And you were going somewhere that was an eye-opener and it made you feel valued (Participant 3, Wave I CBHA).

I think the main thing is, [if] women want to get involved in housing then if they sit and listen to other people that have been involved in housing and how they started up and how they set it up, I think that's very strong, 'cause that's what happened to us. I mean, we just went round and started telling everybody (Participant 5, Wave I CBHA).

This period of heightened housing activism made them feel like part of a wider movement capable of delivering real change. Several also spoke fondly about studying at college and/or university, with two participants even going onto work in the housing sector and developing very successful careers. This underlines the wider benefits to be gained from housing education, which has traditionally supported widening access to education - recognising prior practice experience in lieu of formal qualifications.



Community Ownership 50 years on

Participants spoke with pride about the legacy they had left behind after typically decades of service to their organisations. Highlights included:

- Delivering upon their original modernisation plans to give local people good quality, warm, affordable homes to live in (see pictures on p23).
- New development and handing over the keys to new properties (p23).
- Saving local buildings of historical interest (p22).
- Working in partnership with Women's Aid to develop new accommodation.
- The creation of a local memorial garden and annual remembrance service.
- The creation of community facilities like halls, hubs and centres, which provide a space for varied local activities such as craft and fitness classes, IT suites, space for agencies like food pantries, credit unions and local nurseries, plus social activities.
- Being able to access funding to support other local community initiatives/groups.
- Being able to get involved in other local committees to feed in local voices, such as Community Planning and local community facilities.
- Being able to grow their organisations through acquiring additional stock through small neighbourhood-level stock transfers.
- They and/or their organisations winning housing sector awards and even MBEs.

Publications from GWSF (2014, 2018) give a further flavour of the diversity of activities.



Figure 5: preserving historical buildings, Wave I CBHA (source: McKee)





Figure 6: new-build in the peripheral schemes (source: McKee)



Figure 7: 1950s tenemental rehab (source: McKee)



Figure 8: new-build in the peripheral schemes (source: McKee)



Figure 9: older tenemental rehabilitation (source: McKee)



Crucially, not all these special memories related to housing. This reflects the underlying ethos of CBHAs as being about more than the landlord role – working with and for the community is also a key ambition. In low-demand housing estates, challenging external stigma towards the area and improving local peoples' opportunities were also important:

But also, a lot of the sort of, local action stuff, working with community centres and schools, I think. As I've said before about that link ... the community link is critical and one of the hallmarks of community-based associations. That's what you do it for. So, I think for me, that was the manifestation of us round the table, but here's actually the difference it can make [...] and it's not just about houses (Participant 12, Wave I CBHA).

I would say I'm proud that I took the stance to be part of the initial steering group. And to make life better, not only for my kids but my grandkids [...] and for people that are in the community. And just to see it thriving from what it was, you know. Yeah, so...I mean, there's...sometimes we say we're not good at blowing our own trumpet, and we're not and we should blow it more, like, as an association. But for me, I'm proud that I took the stance (Participant 11, Wave II CBHA)

Simultaneously there was an acknowledgement that the wider context and operating environment for CBHAs was very different now, compared to the early period, and this posed challenges to what they could deliver:

- **Grant funding:** Early CBHAs enjoyed access to grant funding that covered 90-95% of all the redevelopment costs and were also able to borrow the remainder from public agencies like the Housing Corporation. Grant funding now is a much more competitive process, considerably less grant is typically awarded, and associations are expected to bridge the gap with private sector loans and/or their own reserves. As has been noted elsewhere, this financialisation of the housing association sector can create a tension between commercial imperatives and their social purpose (Richardson *et al.*, 2014; Jacobs & Manzi, 2020). It arguably also neglects the contribution public investment in housing represents as preventative spend. Spending on housing can improve other non-housing outcomes such as health and wellbeing, educational attainment and poverty reduction.
- Partnership working: Previously CBHAs felt more like 'a movement' united by a
 common purpose, camaraderie and mutual support. Yet the current competitive
 grant funding process is not always conducive to collaboration and partnership
 working, as organisations can be bidding against each other for limited public funds.



There are, however, regional variations to this, and some councils do try to prioritise CBHAs wanting to build on their own patch. This is because it can be difficult for them to compete with larger national associations who benefit from economies of scale, greater staffing resources, and being less constrained by geographical boundaries. CBHAs by contrast are typically concentrated in Scotland's most disadvantaged communities and cannot always employ dedicated development staff.

- Housing Crisis: Financial pressures on the social housing sector make it more challenging to maintain properties to the desired standard. The cost of upgrading and maintaining properties has risen considerably in recent years due to Brexit, rising inflation, and requirements around net-zero. Yet associations also want to keep rents affordable for their tenants who are facing pressure on their own household budgets. There is also regulatory scrutiny of rent levels, and a pressure to keep rents affordable. This can leave social landlords in a difficult position as rents ultimately pay for housing services. As one participant noted, [the government] 'say there's a housing crisis, but there's no money attached to it.'
- Future proofing: A small number of participants drew attention to the need to think about housing for older people, in the context of an ageing population and the emerging mismatch between housing needs and supply. As one participant reflected: 'because we're living longer now as well, you need to get accommodation, quality accommodation, for the elderly [...] So, we need something then it sounds like to incentivise people to move but also maybe thinking about designing adaptations maybe to help those that can't move right away.'
- **Development:** A small number mentioned how difficulties in accessing land coupled with the rising cost of development now made new-build development very difficult. This was frustrating, for many recalled opening new sites and giving tenants keys to their new homes as some of their most memorable career highlights.
- Governance: As noted in the author's previous research on social housing governance there also remains ongoing tensions between national policies and local priorities as the extended vignette highlights on page 27 (see McKee, 2008, 2009b). These centre-local dynamics can frustrate committee members, leaving them feeling their autonomy as independent organisations is being both undermined and eroded. Typical examples given were the percentage of housing that must be allocated to section 5 (homeless) referrals versus being allocated to local people on their housing waiting lists. But other tensions in allocation policies were noted, such as the housing



of sex offenders and the lack of flexibility to incentivise older renters to move-out of family-sized homes and into smaller properties.

• Papering over the cracks: Whilst committee members were keen to get involved in wider role activities there was nonetheless a perception that they were having to plug the gap that statutory bodies were no longer filling – for example around fly tipping, or due to cuts in adaptations budgets. As one participant reflected, 'No, there isn't money. Because the city council, their budget's been cut for adaptations. At the end of the day, it's only the serious adaptations that are getting done.' Having to 'plug the gap' also related to the closure of other third sector organisations and programmes that supported local people, leaving behind 'a void' that was not always easy to fill. McCall et al. (2024) have described this as housing papering over the cracks in the welfare state.

In the peripheral schemes some Wave II CBHAs were also feeling the legacy of poor transport infrastructure, shops and other amenities nearly 75 years on from when their estates were built. Again, this underlines the value of incorporating local-knowledge when developing housing and regeneration plans – something that did not happen in the 1950s.

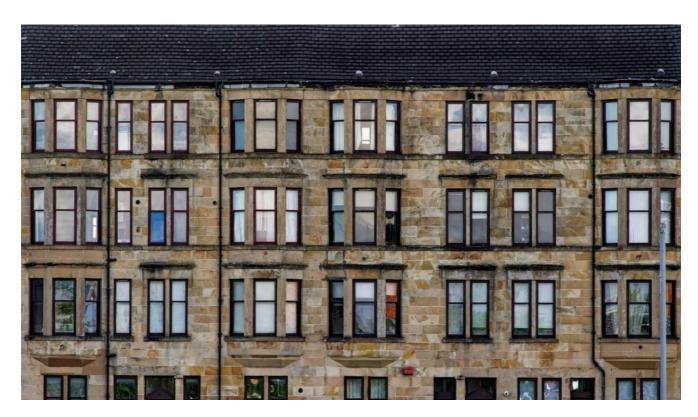


Figure 10: Scottish tenemental housing (source: Richard Johnson/Shutterstock.com)

Vignette 1: central-local tensions in allocations policies

Participant 13 summarised the tension between the national policy ambition to end homelessness and local preferences (within committees) to give some preference to local people on their general needs waiting lists. The requirement to give sizeable quotas of available lets to section 5 homelessness referrals (who were often from outside the area) meant that local people had to wait longer to be allocated a house from the general waiting list. Moreover, as homeless applicants did not always have local networks of support their tenancies were not always sustained. This left CBHAs (and their committees) vulnerable to criticism from other residents who wanted to be housed. An extended discussion of the nuances of these debates, and the pressures on committees arising from this emotive issue, is captured in the extended quotation below:

'I think committee's struggle about, oh housing need. Well, my Annie's in housing need, why can't she get a house? Oh, you've got this homeless person, but they don't come from the area. And I think that whole dynamic is creating...because the thing about community-based was, it was community-based [...] it's where your granny lives round the corner, you don't need to worry about childcare, because Auntie Jean can pick her up after school. It's all of that. I can go to my job in the town, because I can get the bus from there, and the kids get picked up from the school. Now, if you start to say that Jeannie can't stay there, but this person from...somewhere else is staying there, then you start to create that tension in the community about who is this for, then you start to lose the community being with you [...] I don't dispute that homeless people need housing, but if somebody has been sitting waiting for a house. Because there is this pecking order as well. And if they think they're not getting a chance [...] so there is a real tension in there [...] Now, I understand where housing management is coming from, and I understand this policy, but I think that whole issue about community is kind of, being sidelined a bit. And yet, that's what makes areas work [...] And if the Scottish Government just thinks, oh we'll build all these houses, and plump all these new people in, that is a recipe for total disaster, it will not sustain [...] this is actually quite a complex thing. And that you can't just disrupt communities and expect it all to work.'

This tension that has been noted in previous research on social housing governance and the third sector more generally (Wolch, 1990; McKee, 2008). Despite being independent organisations CBHAs do not have full autonomy over their activities – they operate within a wider national performance and regulatory framework. There is also now generally less social mix in social rented housing as compared to the 1970s, which further exacerbates these tensions in allocations.



The Future of the CBHA Model

When asked to reflect on the future of the CBHA model, participants acknowledged challenges in succession planning and recruiting fresh talent to boards, especially amongst younger cohorts. Echoing the author's previous research (see McKee, 2009c) participants described difficulties in getting people involved unless there was a pressing local issue to mobilise around. In the early period of CBHAs, poor housing conditions were the catalyst. But now that tenants generally enjoy higher housing quality standards, alongside less funding being available for new development, there were fewer drivers for action.

Additionally, CBHAs are now not-for-profit organisations with millions of pounds of assets that employ sizeable teams of staff, and so the roles and responsibilities required of committee members is quite different to the early period. This can make it more difficult to attract people into the role:

[A]fter a long time I realised when people are adequately housed, and they get a good service they don't want to join anything. Because they've nothing to complain about. It's when people are complaining and unhappy, they'll join. So that was always the stumbling block (Participant 3, Wave I CBHA).

[T]here's still a lot to be done as well, but again that's got to be down to the younger generation, because my ideal community and home is different from what theirs is, so they're...they've got to be...stand up and be counted and put the ideas forward, you know. And if they don't, it's lost (Participant 11, Wave II CBHA).

Moreover, cost-of-living pressures and precarious work coupled with a lack of affordable childcare, were highlighted as additional barriers to formal volunteering — a trend which is being mirrored nationally (Volunteer Scotland, 2024). This key tension is reflected in the second quote above, which highlights how the future of the sector now rests in young peoples' hands. Yet for women today wanting to contribute to their CBHAs they face not only the same barriers as their predecessors, but also some new ones. Changing labour markets and growing pressures on household finances make volunteering a challenge.

Several participants also reflected on the changing relationship between CBHAs and their regulatory body. In the early period, the relationship between associations and what was then called the Housing Corporation (later Scottish Homes), was described as positive and supportive. However, a perceived shift in this relationship dynamic left some concerned about the future of the movement. Some perceived regulation as now being too 'heavy handed'. Others noted that CBHAs seemed to have fallen out of favour, as reflected in the push for smaller organisations to merge and the drive towards more professionalised boards, both of which were perceived to undermine local representation on committees.



This was contrasted to the key role the national housing agency played in the 1970s and 1980s in supporting the birth of Scotland's CBHAs. One participant queried whether this shifting relationship perhaps reflected the loss of 'huge amounts of expertise' that flowed from the national housing agency being abolished nearly two decades ago. They described a loss of institutional memory about CBHAs, with current civil servants being less familiar with their history. They also noted wider negative impacts for Scottish housing policy development more generally:

Even when it was Communities Scotland you got guidance, and there was guidance notes every year about grant levels, and about various things, and what's happening [...] So, I do think they've lost that expertise [...] there's no dedicated housing agency, there's nobody really doing that role, there's nobody understanding the difference between the issues in the Highlands, and down here (Participant 13, Wave I CBHA).

Yet as several participants noted it is important to learn the lessons of the past. Some feared there was now a movement away from the community side of housing and that the government (and the regulator) was failing to learn from the past. Amidst all this, they were keen to stress the value of CBHAs and the potential impact on communities if they were to disappear and larger associations were to become the norm. Similarly, participants were keen to stress the longevity and value of 'people power', and the positive opportunities being involved in a housing association could offer. They also emphasised the unique strengths of CBHAs, including being close to the communities they serve, with a visible local office, locally-based staff and governed by local people:

We don't want to get too big and then it's...you're faceless like the council.

That's how...you know, we know all our tenants, they all know us...And it
works better. They can come into talk to anybody in the office if they've got
a complaint (Participant 8, Wave II CBHA)

They need to see what [...] we've been able to turn round, our whole community is a different community to what it was back then. And it's not just about giving them decent houses, it's about doing all these other things as well. Helping the community get out of the black hole that they're in (Participant 2, Wave II CBHA).

Recent developments suggest some cautious optimism that community interests may be taken into greater account by the Scottish Housing Regulator going forward (Local Government, Housing & Planning Committee, 2025).



Conclusions

Women were pivotal to the history and success of the CBHA movement in Scotland. Yet for too long their contribution has been invisible. Many of us are familiar with Mary Barbour and her role in both the Glasgow rent strikes and the legislative reforms that followed in 1915. But how familiar are we with the names of those who set up CBHAs in the 1970s and 1980s to transform the housing and communities where they lived? Their legacy is just as important to Scotland's social and political history.

Above all else, this research emphasises the need to learn lessons from the past. There has been much reflection across the social housing sector in recent years on the importance of customer engagement, tenant involvement, culture and leadership, and how this all-interlinks with professionalism. Much of this has been driven by the lessons that must be learned from the Grenfell Tower tragedy of 2017.

As the subsequent Inquiry (2024: 15) noted, 'occupants of the tower regarded the TMO as an uncaring and bullying overlord that belittled and marginalised them' – stigmatising attitudes towards social housing tenants (and working-class communities) was a key reason residents' concerns were not heard. Furthermore, tenant demographics have changed since the 1970s, not least due to an ageing population, and this is likely to shape how customer engagement and tenant involvement might evolve in the future.

Grenfell underlines what can happen when the sector forgets its core values and becomes too detached and remote from the people it serves. By contrast, we have a unique and special model of social housing governance in Scotland that has its roots in working-class communities, and which emphasises local, place-based knowledge and tenant-centred services. Yet there is limited awareness of it outside of the Scottish context.

We should be nurturing and championing the success of CBHAs and all they have achieved for our communities over the last 50 years. They are strong examples of organisations that have intervened to tackle and address poor housing conditions and place-based stigma. Their activities have delivered real change for both people and places, and they have valuable lessons to share from their experiences. Women were fundamental to their success back then. Yet action needs to be taken to ensure that women today can continue to make such a contribution – this is essential if CBHAs are to sustain their activities both now and into the future.

CBHAs (and their committee members) feel under-valued. This research highlights a shifting relationship with the regulator, and funding constraints that makes it difficult for them to reconcile their localism and core values with increasing commercial imperatives. Succession planning and board recruitment is also now much more challenging given there is not the same catalyst for change as there was in the 1970s and 1980s. CBHAs need to reflect inwardly on how they can overcome this. But education, networking and building-back that



sense of 'camaraderie' may offer part of the solution, just as it did in the early period of their history. In the context of a national volunteering crisis, there is also more work to be done to highlight the benefits of becoming 'active' in your local housing association, and the skills, confidence and opportunities people can gain from these roles. This requires outreach work with the wider community.

Finally, it is difficult to escape from the conclusion that in a housing crisis we need public funding. That is as true now, as it was 50 years ago. CBHAs were successful because they enjoyed high levels of public subsidy and a nurturing relationship with the Housing Corporation in their early days. Their operating context today is now very different. If the market worked to meet everyone's housing needs, there would be no need for social housing to exist. But the reality is the market does not work for all, and the public and third sector therefore need to work together to forge effective solutions. CBHAs already did this once – when Glasgow's tenements needed to be saved. They have a proven track-record of delivery and can do more with the right support in place to help them flourish.

Recommendations:

This study makes five recommendations for key stakeholders in social housing to consider:

- 1. The social housing sector should celebrate and promote the strong and unique social housing governance model that we have in Scotland through CBHAs. There is much to be learned from their experiences both for the Scottish context and further afield. For example, the value of place-based knowledge and localism; the importance of education and training; and the need to think about Equality, Diversity and Inclusion and removing barriers to under-represented groups' participation.
- 2. The Scottish Government and local authorities should invest in CBHAs to enable them to continue to develop more affordable homes and to deliver important wider role activities for their communities. They are community anchors supporting vital services, and the social and economic value of their contribution should not be underestimated. Additional funding would enable them to deliver even more.
- 3. CBHAs (supported by their membership & training organisations and/or other educational providers) should build on existing provision to develop more bespoke training resources to support the recruitment and induction of new CBHA committee members. These may also be useful resources for practitioners within these organisations. It could simultaneously serve as a valuable historical archive, spotlighting women's key contribution to CBHAs, and encouraging women (and other under-represented groups) to get involved with their association.



- 4. The housing association sector should work together to promote the benefits of volunteering. There has been some recent activity involving landlords, the Chartered Institute of Housing and other membership organisations to promote housing as a positive career choice this could be augmented to also promote housing as a rewarding volunteering opportunity. It would support succession planning and board recruitment and could be targeted towards under-represented groups to also increase the diversity of boards.
- 5. Policy development on culture and leadership in the social housing sector (led by the Scottish Housing Regulator and the Scottish Government) should recognise the diversity of the sector in Scotland size, scale and ethos can all impact organisational culture. One size fits all responses will not work and may do more damage than good.

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Intersectional Stigma of Place-Based Ageing (ISPA) Project

The ISPA project is an ambitious 5-year participatory mixed method study that will explore and understand how the stigma attached to where people live can intersect with experiences of disability and ageing. This will provide nuanced insights into the structures and systems that drive exclusion and allow us to tackle the inequalities experienced by older disabled adults. Do visit https://www.youtube.com/@ispaproject for an audio and visual overview.

We aim to develop interventions related to home and environmental modifications that encourage interventions for inclusive approaches within housing, health and social care delivery. This in turn supports people to age well within homes and communities across England, Scotland, and Wales. The project is funded by the Economic and Social Research Council (Ref: ES/W012677/1) and runs from September 2022 to September 2027.

The Intersectional Stigma of Place-Based Ageing (ISPA) Project is a collaboration between the University of Stirling and the University of St Andrews, Newcastle University and University of Bristol.

We are also partnered with the Housing Learning and Improvement Network (Housing LIN) and Scottish Federation of Housing Associations (SFHA).

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