

**Department of Geography
University of Southampton**

**THE CHALLENGE OF
OLDER URBAN AREAS**

Edited by Steven Pinch

Proceedings of the Wessex
Planning Forum Meeting
held on the 9th November, 1983

**Discussion
Papers**



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INTRODUCTION

"I'm an optimist about cities. I believe that they will come back for reasons that a good geographer ... should appreciate; they have the best site. Most cities are on rivers, in bays, they have beautiful views and facilities." W. R. Thompson.

This Discussion Paper presents the proceedings of the second day meeting of the Wessex Planning Forum held in the Department of Geography at the University of Southampton on the 9th November, 1983. The theme of the meeting - The Challenge of Older Urban Areas - is a subject seldom at the centre of popular debate in the Wessex area. This is not altogether surprising since, as part of Britain's rapidly growing 'Sunbelt', both Southampton and Portsmouth are relatively prosperous urban centres without the chronic unemployment or environmental decay of the declining northern conurbations. The popular image of the South as reported by the media is one of growth, and often opposition to this growth from more affluent sections of society attempting to preserve the quality of the environment. However, this image may partly reflect the fact that deprived sections of the community often lack the political or economic resources to make their demands heard for, as the following papers reveal, the urban areas of the Wessex region do present a number of problems.

Steven Pinch (University of Southampton) in the first paper presents an academic overview of the problems facing inner-city areas and then considers the impact of the land use planning system upon the problems of the Southampton city region. The paper questions whether planners have been responsible for 'urban containment' in South Hampshire, and argues that current industrial promotion exercises will encourage decentralisation and do little to help the plight of the poorest in the inner-city. In the second paper, Kelvin Jones and Graham Moon (Portsmouth Polytechnic) examine some of the social and economic changes in the Portsmouth City Region. Using computer packages and census data they reveal the ways in which the recession, demographic change and shifts in housing policy has affected the spatial expression of key elements in the urban structure. New computer technology means that we are now able to monitor changes in the urban system much more rapidly than was possible in the early seventies.

The third paper is a stimulating discussion by Don Wark (City Planning Department, Southampton) which describes some of the enormous investment potential that lies within the Southampton central city area, but which also adds a note of caution about the future impact of office technology. He stresses the role of planners in creating an environment which is attractive to private investment and in creating a 'liveable city'. Finally, a welcome note of optimism is struck by Philip O'Connor (Leeds Permanent Building Society) in describing the role of the Building Societies in the context of urban renewal. Changes in the operation of the

building industry and the structure of mortgages finance mean that owner-occupation is now open to a far wider range of incomes than was possible in the past. The number of new financial arrangements is truly remarkable and includes enveloping schemes, interest-only mortgages, improvement-for-sale schemes, 'homesteading', building maintenance schemes, shared ownership, mortgage guarantees and the Building Societies Local Authority Support Scheme. These initiatives hold out hope for the inner cities despite the reduction in local and central funding in the housing sphere.

In the roll-forward of the South Hampshire Structure Plan Hampshire County council has declared that one of its future planning priorities will be to give assistance to the older inner city areas of Southampton and Portsmouth. Furthermore, in the last few months there have been numerous indications of significant developments in the Wessex area; the missing link of the M27 has been completed, the area is at last being connected to the national motorway network via the M3, Southampton has become one of the first British Free Ports, Portsmouth is rapidly expanding its cross-channel operations and there are numerous plans for the redevelopment of Southamptons Docklands. These developments suggest that some of the 'Sunrise Industries' of the M4 growth corridor may overflow into the South Hampshire area and that the central city areas of South Hampshire may experience something of the 'urban renaissance' that has been evident in

certain American cities. In this context it is desirable that the issues raised in this paper gets the widest possible local discussion.

It remains only to thank all the contributors to the symposium and to stress that the views expressed are those of the individuals concerned and do not necessarily represent the views of the organisations to which the individuals are affiliated.

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THE INNER CITY

CHANGING PROBLEMS AND PERSPECTIVES

by

Steven Pinch

University of Southampton

INTRODUCTION

This paper examines some of the recent social and economic changes that have taken place in the older areas of British cities, together with the nature of recent academic thinking about the character of these changes. These two elements - the changes and the ideas - are closely related. For example, one consequence of the failure of recent attempts to solve urban problems has been a greater recognition that these problems are complex and deeply embedded in the nature of society. Solving or ameliorating these problems is likely to involve far-reaching social policies.

To make the following discussion manageable this paper, while bearing these broader issues in mind, is deliberately restricted in scope. It concentrates upon the implications of older city problems in the context of British land-use planning and associated local authority housing and welfare agencies. The discussion is designed for the general reader and therefore attempts to avoid academic 'jargon', an overdose of statistics and a large list of references. Given limitations in our knowledge many of the assertions are inevitably speculative. Nevertheless, in the interests of promoting debate I have avoided restricting the analysis with the usual academic caveats.

The discussion is based upon the experience of a number of British cities but the empirical analysis concentrates upon Southampton. This is the older city which, together with Portsmouth, is of most interest to a Wessex Planning Forum. However, the city is of considerable interest in its own right -

not least because it lies in the centre of a growth region. Although the problems faced by Southampton are less extensive or acute than other urban areas in Britain, there is a growing recognition amongst many urban commentators that, in the words of Peter Hall:

"Previous research has focused too narrowly on decline, it is more important now to look at the less problematic places, to understand why they should be that way and to ask whether the problematic places could hope to emulate them."

(Hall, 1981, 8)

Defining the City

Ever since the problem of the inner city were 'rediscovered' in the late 1960s and, following the American example, various types of social policy were enacted to overcome these problems, we have all become familiar with the problems facing the older parts of British cities. Indeed, it may be that this abundance of exposure by the mass-media and research organisations serves to inhibit some clear thinking about the issues. Our first task then is to define some terms - what do we mean by 'older' urban areas and what are their problems.

Geographers usually recognise three types of definition of 'urban':

1. Physical definitions: These define urban in terms of continuously built-up residential and commercial areas. In most free-standing British cities, such as Southampton, post-war planning policy has created fairly clear divisions between built-up cities and the surrounding countryside.
2. Administrative definitions: These are again relatively simple and usually involve combinations of boroughs or districts. In the case of the large conurbations, administrative definitions need not coincide with the built-up nature of cities, but again in the case of free-standing cities such as Southampton the district broadly approximates with the physical boundaries of the city.
3. Functional definitions: These are the most complex definition of 'urban' since they involve delimiting all the areas where there are substantial agglomerations of persons engaged in non-agricultural occupation. Such definitions involve allocating to an older city all the surrounding satellite towns and suburbs which send a large proportion of commuters to work in the city each day.

The functional definitions are the most complex since they need not accord with either physical or administrative definitions of urban. Nevertheless, one usually has to make use of existing administrative definitions as basic 'building blocks' for functional regions, since these contain the most information. The most widely known functional definitions used in Britain are the Standard Metropolitan Labour Areas (S.M.L.A.s) (Hall et al, 1973; Spence et al, 1982). These define a high density city core surrounded by a commuter hinterland or metropolitan ring. In the case of the Southampton 'city region', the core is composed of the city district and the ring is made up of the surrounding districts. Figure 1 is an attempt to superimpose physical, administrative and functional definitions in the Southampton context.

The third type of functional definition is the most useful for analysing problems in cities since it recognises the interdependence between events on the urban periphery and the centre. Although many of those who live in areas such as Hythe, Romsey, Chandlers Ford and Hedge End do not feel part of Southampton, and in administrative terms they remain largely separate, they live within what is sometimes termed a 'daily urban system'. But while many can grasp the links between developments in the Middle East, Oil price increases and inflation in western economies, paradoxically, the much closer links between new suburbs and older cities in Britain are often ignored or treated with scepticism.

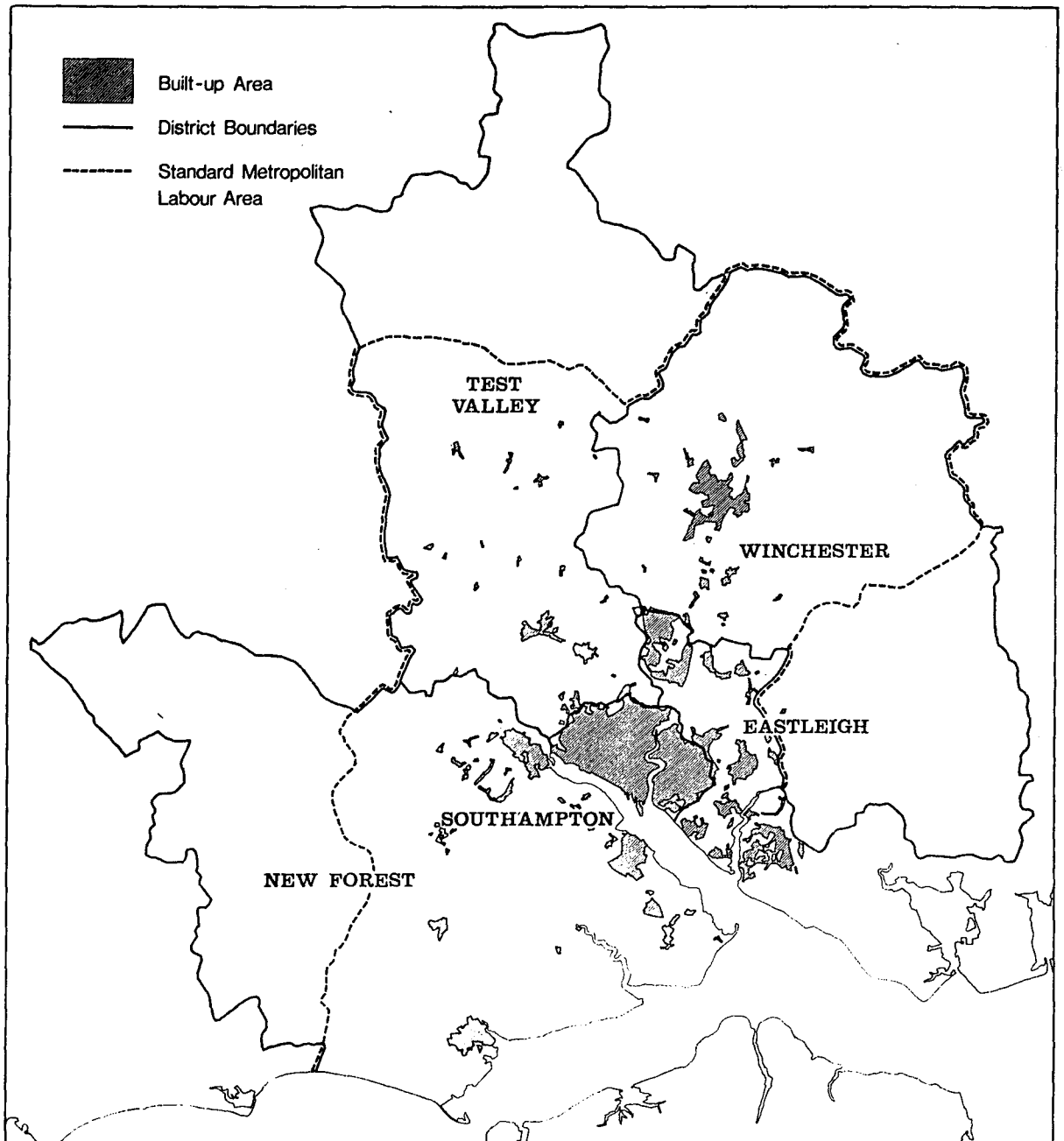


Fig.1 Physical, administrative and functional definitions of the Southampton 'city region'.

Decentralisation

The most obvious links between these areas is the widespread phenomenon of decentralisation in British cities - the fact that people are moving out of the older inner city areas into the surrounding commuter hinterlands. It has been suggested that this is but one stage in a cycle of city growth and decline which is represented below.

Stage 1 Absolute centralisation	- Growing SMLA - core growing but ring declining.
Stage 2 Relative centralisation	- Growing SMLA - core growing faster than ring.
Stage 3 Relative decentralisation	- Growing SMLA - ring growing faster than core.
Stage 4 Absolute decentralisation	- Growing SMLA - core declining but ring growing.
Stage 5 Decentralisation during decline	- Declining SMLA - core declining faster than ring.
Stage 6 Centralisation during decline	- Declining SMLA - ring declining faster than core.

It is not suggested that all cities will inevitably follow this pattern but it does describe the experience of a number of British urban areas. For example, in the 1960s the Southampton SMLA was decentralising in relative terms with both the core and ring growing, the latter having a faster rate of increase. The evidence from the recent census (see Table 1 below) would indicate that Southampton has now moved one stage forward in the cycle and, like many 'northern' industrial cities, is experiencing absolute decentralisation, with a declining core and growing ring (Stage 4).

TABLE 1

Population change in Southampton 'City Region' 1961-81

	1961-71*		1971-81*	
	Core	Ring	Core	Ring
Absolute Change 1961-1971	10,092	71,674	-9,781	46,322
% Change	4.92	23.62	-4.55	12.30

* Based on post 1974 boundaries

Table 2 shows this pattern of change in more detail and the variations between the various 'ring' districts.

TABLE 2

Population change in the Southampton City Region 1961-81 disaggregated at district level

		1961-71	1971-81
Absolute Change			
Southampton	Core	10,092	-9,781
Eastleigh	)	17,419	14,531
New Forest	) Ring	23,268	15,145
Test Valley	)	18,409	11,514
Winchester	)	12,578	4,964
Percentage Change		1961-71	1971-81
Southampton	Core	4.92	-4.55
Eastleigh	)	28.55	18.53
New Forest	) Ring	21.60	11.56
Test Valley	)	29.94	14.41
Winchester	)	17.16	5.78

Although population growth in the 1970s in the districts surrounding Southampton has not been as dramatic as in the earlier decade, it has still been of considerable magnitude and in sharp contrast to the city core. Furthermore this pattern of population decline is not equally distributed within the Southampton district but is concentrated in the inner wards.

Social Polarisation

Research has shown that not all groups are decentralising from inner city areas at an equal rate. New building in the suburbs is predominantly for owner occupation and generally it is the relatively affluent members of society with access to mortgage finance who have been able to decentralise. These patterns of change are demonstrated with the change information available for the period 1961-1971 (see Table 3). Professional and managerial groups were growing in all areas at this time but the rate of change in the ring for exceeds that in the core. The same applies to intermediate non-manual and skilled manual occupations. In contrast, although unskilled occupations were declining in all areas, their rate of decline was greater in the core areas.

The data relating to immigrant groups should be treated with caution since many of the percentages are large due to very small base numbers in 1961. Nevertheless, the pattern is clear and conforms with other large cities; the growth of immigrant groups has been much larger, both in absolute and relative terms, in the core area.

TABLE 3

Social change in the Southampton SMLA 1961-1971

			Southampton SMLA	
	Core*		Ring*	
	Absolute change	% change	Absolute change	% change
Total Employment	12,590	12.6	19,430	23.0
Male Employment	3,260	4.3	8,890	15.7
Female Employment	9,330	31.5	10,540	50.3
Professional and Managerial	1,100	14.6	6,070	63.2
Intermediate non-manual	230	2.0	4,230	43.2
Skilled Manual	700	2.7	3,080	13.6
Semi and Unskilled Manual	-1,730	-9.6	-980	-6.1
Irish	831	22.9	753	30.8
Indian	1,332	135.1	72	7.3
African	359	335.5	293	182.0
West Indian	378	118.5	80	53.0
Other Commonwealth	-78	-4.3	607	44.4
Other Immigrants	1,684	67.9	2,629	95.8
British born	5,589	2.9	44,711	23.7
0-14 years	52	0.1	12,922	27.1
15-29 years	9,864	24.2	13,877	37.1
30 years to pensionable age	-4,481	-5.2	13,450	16.2
Pensionable Age	4,660	16.3	8,956	31.3

* Based on pre 1974 boundaries

The net effect of these changes upon the social structure of the core and ring areas in 1981 is shown in Table 4. Compared with the ring areas Southampton has proportionately:

- fewer owner occupied households
- more council housing and privately rented accommodation
- fewer households in self contained accommodation
- more overcrowding
- more households lacking or sharing a bath
- more households with no car
- more males aged between 16-64 out of employment
- more pensioners living alone
- more households with head born in the New Commonwealth or Pakistan.

TABLE 4

Socio-Economic Variations between the Southampton 'Core' and 'Ring' in 1981

		owner occupied households	council rented households	private rented households	households not in self- contained accommodation	households overcrowded	households lacking or sharing bath	households with no car
Southampton	Core	54.2	30.1	15.7	2.8	3.9	4.0	42.0
Eastleigh	)	73.2	18.1	8.6	0.4	1.6	1.2	23.3
New Forest	) Ring	70.7	15.4	13.8	0.4	1.8	2.1	23.0
Test Valley	)	55.8	26.3	17.9	0.2	2.0	1.3	23.0
Winchester	)	57.3	23.8	18.9	0.7	1.8	2.3	24.6
		pensioners living alone	household head born in New Common wealth	professional and managerial occupations	intermediate non-manual occupations	skilled manual occupations	semi and unskilled manual occupations	males aged 16-64 out of employment
Southampton	Core	30.2	3.1	12.7	33.7	24.2	28.3	10.5
Eastleigh	)	25.4	1.6	18.6	32.8	23.9	21.9	4.9
New Forest	) Ring	24.8	1.3	18.7	32.8	23.9	21.9	7.1
Test Valley	)	24.9	1.5	18.1	30.1	21.5	21.3	5.1
Winchester	)	27.1	1.7	20.3	33.7	18.6	20.6	4.5

All figures are percentages of total households, populations or economically active persons.

A number of important qualifications should be made in this context, however. First, these changes are not simply the result of differential migration. There are increases in the unemployed, the elderly, single-parent families, ethnic minorities and home-owning households in most areas and these groups would have increased even without migration from one area to another. However, decentralisation has served to intensify the nature and magnitude of these changes.

A second and related point is that, although there is a trend towards polarisation of groups between the cores and rings, the net effect in Britain has not displayed anything near the degree of social polarisation of groups and living conditions displayed in North America. The core areas of many British cities, are still remarkably diverse in terms of their social structure, and this is especially true of Southampton.

This leads to the third point which is that not all the areas within the core can be described as experiencing problems. The term 'older urban area' or 'inner-city' usually refers to a smaller portion of the core which presents particular difficulties. In the past such areas have often been defined in terms of the age of the housing stock (say where the majority of dwellings were built before 1919). However, renovation policies in the 1970s mean that such definitions are no longer reliable since many Victorian and Edwardian dwellings have been substantially improved. But even more important is the fact the problems of older urban areas extend beyond the age of the environment and involve the problems faced by the inhabitants of these areas.

The Problems of Older Urban Areas

The definition of a 'problem' will obviously depend upon individual value systems and perceptions. Arguably there is some degree of consensus that the following issues figure highly amongst those raised by older cities (see Table 5).

TABLE 5

The Problems of Older Urban Areas

Housing	- inadequate supply, homelessness, overcrowding, high-rise blocks, sharing of amenities poor condition of dwelling lack of facilities
Poor Environment	- blight dereliction noise, lack of open space, inadequate roads, vandalised properties
Low Income	- especially amongst the unemployed, elderly, single-parent families, large families, semi- and unskilled workers
Poor Health	- high rates of morbidity and mortality, high infant mortality diseases of the workplace
Crime	- high rates of theft and personal violence, stolen cars, burglary
Education	- low levels of attainment, illiteracy truancy
'Social Disorganisation'	- divorce, illegitimacy, children in care, high rates of suicide, low rates of participation in democratic institutions.

Once again it is easy to demonstrate that Southampton has a disproportionately large amount of these problems. Crime statistics are, of course, notoriously unreliable since the majority of crimes are not reported, but in 1981 nearly one sixth

of all reported crime in the Hampshire area was committed in the Southampton Civic Centre, Shirley and Portswood police districts. Furthermore, Southampton has the highest rates of robbery, violence, sexual assault, theft and burglary. Amongst the housing stock, it has been estimated that 14.5 per cent of dwellings in the city are in need of substantial repair. Southampton is also the unemployment blackspot of Hampshire and in June 1983 almost 1000 young persons were looking for employment in the city.

Theoretical Considerations

This list of statistics could be extended at great length but one important change in urban studies in recent years has been the recognition that it is insufficient to merely describe the symptoms of such problems when what is needed is some understanding of the relationships between these problems and how they interact. Many researchers have linked these problems in a network typical to that shown in Figure 2. It is argued that those persons on low incomes are more likely to live in poor accommodation which will lead to severe strain and a syndrome of poor health and low levels of educational attainment. This in turn leads to a lack of occupational skills and a likelihood of perpetuating deprivation.

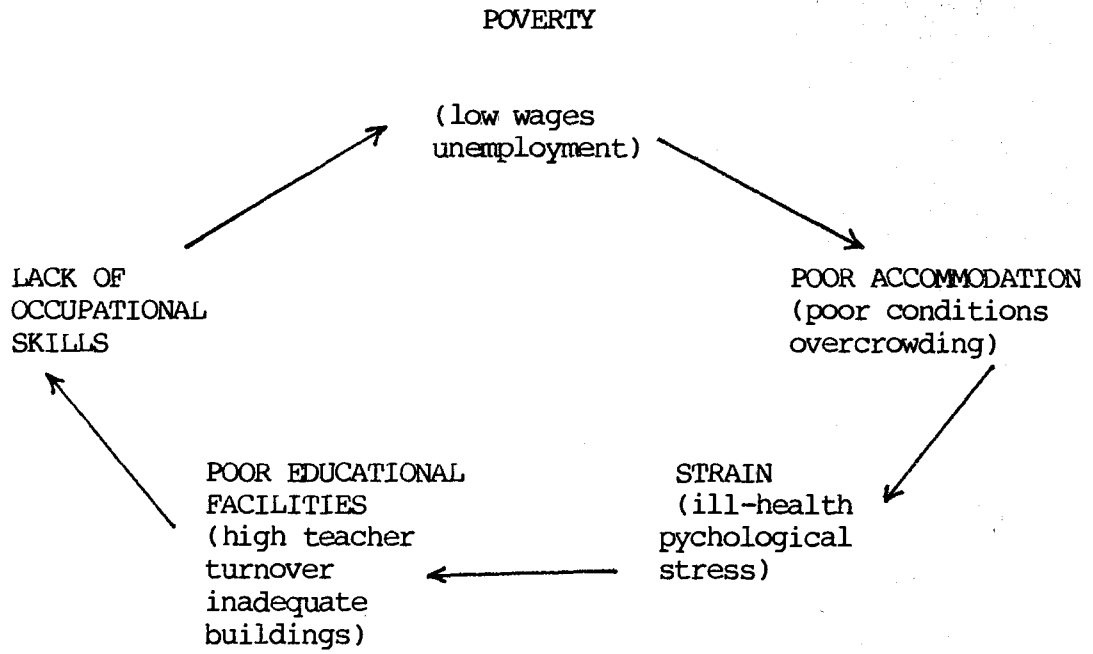


Figure 2
Relationships between urban problems

Some years ago now Oscar Lewis put forward the idea of 'the culture of poverty' and about a decade ago this idea was widely promulgated by Sir Keith Joseph. It was argued that poor nurture and education in the formative years transmits deprivation from one generation to the next creating a sub-culture of individuals with limited abilities who are unable to compete in the occupational market. This line of reasoning prompted a wide range of compensatory education policies.

This approach places the responsibility for deprivation upon the individual and has echoes in the Victorian period. At the time of the Boer War there was widespread concern over the poor physical quality of conscripts to the Army, while Medical Officers of Health were also discovering high rates of infant mortality in certain areas of British cities. In both cases poor standards of child rearing were blamed rather than the poverty and wider forces of deprivation. Reforms thus concentrated on education and the provision of clinics and advice rather than wider social reforms.

More recently SSRC sponsored research has failed to corroborate the hypothesis of the cycle of poverty. Indeed, Sir Keith Joseph himself has now publicly admitted that 'as many people escape from the way of life of unloving and unskilful parents as are imprisoned by it.'

Following from the above research there is now a much greater emphasis upon what can be termed the 'structural' determinants of social problems. Deprivation is no longer seen as the result of limited abilities for which the individual is solely to blame but the result of broader social processes which perpetuate low pay,

unemployment and limited opportunities. Indeed, the experience from the United States has shown that compensating policies in education, especially if begun at an early age, can raise the average I.Q. of the inner-city inhabitants a number of points, but the overall effect upon life chances may small if at the age of 16 the school-leaver is unable to find employment and is drawn into the culture of poverty and crime in the slum.

It would, however, be wrong to assume that all of these problems are inevitably linked or that they are overwhelmingly concentrated in the inner city areas. Another important finding of the last decade is that low income is a widespread phenomenon and that the majority on low incomes live outside the centres of the major cities. Furthermore, studies at a detailed level within cities show that often there is an absence of overlap between various dimensions of deprivation. For example, the incidence of unemployment is not inevitably associated with poor housing, overcrowding need not connect with a lack of amenities, and poor health can occur on relatively new local authority estates. In addition, the presence of absence of immigrants is not in itself a good indicator of the quality of the environment or of the prevalence of social problems.

One approach to the problem is to make a distinction between 'people poverty' and 'place poverty'. Low income persons may occupy a certain part of a city because of their low incomes, but their incomes were not low because of where they live. This can be termed 'people poverty'. Place poverty emerges when other social costs of the environment add to the problems of particular groups

because of where they live. These social costs or 'negative externalities' are largely bound up with the structure of land uses and the physical environment.

THE ROLE OF LAND-USE PLANNING

What then had been the role of land-use planning in the context of inner-city problems in the Southampton area? It is now over a decade since Peter Hall made a plea for assessments of the welfare impacts of land-use policies to determine which groups have gained and which groups have lost as a result of land-use plans. However, isolating the impact of land-use plans from all the other forces at work in society has proved extremely difficult.

During the 1960s there was a tendency to see planning as the solution to all social ills in the city - a view which planners have often encouraged. Consequently, when things went wrong the planner was blamed for the resulting problems: crime, vandalism, unemployment, poor housing, high-rise blocks and the like. Now the pendulum seems to have swung in the opposite direction. The current mood is expressed in the words of Berkshire's chief planner R. Stoddart who, when asked what he was doing right to make Berkshire such a dynamic growth area replied "We are doing nothing right, we are simply in the right place."

In short, planning in the conventional land-use sense is increasingly seen as ineffective in comparison with the broader economic processes of urban growth and decline. Planning can act as a brake on urban development in time of economic growth, protecting the environment, but lacks powers to intervene and promote growth during a time of economic stagnation. Despite the vast size of public sector investment in infrastructure necessary to support private development, it is still private capital which takes the lead. Although office investment in city centres is profitable, private investment is flowing away from older inner-city areas into the 'rings'. These are the areas favoured by large retailers, high-technology industries, the new service industries and large private builders. Planning in the Southampton city-region has attempted to restrict the shift of investment by limiting the growth of hypermarkets, industrial estates, and housing developments. Without such planning controls it is certain that the activities of speculative developers would have resulted in a much more decentralised 'American' style of city.

The most common charge made against the planning system is that this urban restraint has had a regressive effect upon the distribution of income. It is argued that planning, by restricting the supply of land, has forced up its price and therefore raised building costs. By restricting developments to a limited number of growth areas builders no longer have to bargain with a number of sites on the urban fringe each having a 'hope value' associated with the probability of future development.

Instead, a small number of areas are almost certain to be developed and builders are forced to deal with a smaller number of landowners with planning permission - a near monopolist position that can force up land prices. As a consequence it is argued that increasing land costs have put pressure on builders profit margins and in an attempt to maintain profitability this has led to the construction of smaller buildings at higher densities.

Quite apart from so-called 'starter' homes, the average size of many new dwellings is smaller than those constructed in the 1930s. Consequently, in recent years many first-time buyers have had to pay a relatively higher proportion of their incomes on relatively smaller dwellings. As the Southampton city-region displays all too well, many of these properties contain only one main living room and small kitchen-cramped accommodation for an averaged-sized property. Initially some authorities attempted to prevent the spread of starter homes. Barrett's one-bedroomed 'Mayfair' house was resisted by some local authorities in the late 1970s under stipulations prohibiting back-to-back housing but Barrett were able to overcome such objections by citing favourable precedents from other authorities (Ball, 1983).

Finally, the argument suggests that the increase in land and housing prices has meant a substantial redistribution of income in favour of wealthier sections of society - especially rural landowners, and existing suburban home owners who purchased their properties when costs were lower. It is partly for this reason that new developments on the urban fringe are often resisted by the existing inhabitants of such areas. Urban containment is thus

seen to have preserved the high-amenity value of suburban areas. These developments also have consequences in the older parts of cities. Restraint is seen as forcing higher density developments within older city areas and bidding up the prices of houses on the suburban fringe beyond the means of many low income households.

Despite these comments, the truth of 'the containment thesis' seems questionable - especially in a growth area such as South Hampshire. In a set of regional essays published in 1976 Gladstone observed:

"If there is an overall impression of the area it is one of new building everywhere: schools, factories, roads, offices, shopping centres. The demand for land seems insatiable even though what has been built generally lacks character" (Gladstone, 1976).

To put these comments into perspective it should be stressed that this is very much a 'view from the road'. A journey across the Southampton 'city region' by balloon(!) would certainly give a very different impression of substantial green-field sites which have not been transformed into residential development. Furthermore, the scale of developments in South Hampshire has not been of the same magnitude as in the famous Area 8 of Berkshire. Indeed there has been a scaling down of the Chandlers Ford and Totton growth areas in the light of revised population projections.

Nevertheless, it is difficult to disagree with Gladstone's basic sentiments. As Brown and Barrett have noted 'Growth itself was (and remains) the principal issue in the planning of South Hampshire' (Brown and Barrett, 1982, 183). Despite an overall policy of restraint the cumulative impact of minor developments is often underestimated. In South Hampshire it would seem that there has been much more 'infill' in small developments than was initially anticipated. This serves to emphasise the way in which a policy of concentrating growth in certain areas can have spread effects elsewhere. There is also the legacy of 'white land' areas which have escaped Green Belt restrictions and have been developed.

An important element here is the ambiguity of certain planning criteria used on the urban fringe. Studies would suggest that planners have much more discretion than the formal wording of many plans would suggest. A series of studies in the 1970s have shown that of land granted permission for residential development in areas of high demand, less than half had been designated from residential purposes in land-use plans. Furthermore, there seems to be relatively little evidence to support the widely held view that builders have had difficulties in obtaining land.

Looking to the future it seems certain that the scale and pace of development will increase in the Southampton city region. Analysis of existing structure plan provision for housing growth in the South East until the 1990s reveals South Hampshire to be one of only two areas planned for 'major' developments. Furthermore, since 1979 there have been a number of changes to the

planning system which have tipped the balance in favour of development. Although the planning system looks intact, a mixture of government policy, central enhortation and interference has changed many of the practices in the land-use sphere. Even before the Conservatives came to power, in 1977 and 1979 DOE circulars aimed to speed up the planning system and more recently, government policy has permitted spending less time preparing plans, cutting back on public participation and reducing the number of local plans. The transfer of planning powers from the counties to the districts under the 1980 Planning Act is also seen as putting the emphasis upon development by the local districts often in opposition to the counties. There is also evidence of a less restrictive attitude towards Green Belts and authorities have been asked to review the boundaries of such areas.

All told it would seem that, at the very least, the containment thesis needs substantial revision. The idea of a bureaucratic planning system prohibiting development is largely the product of the powerful public relations machine of the building industry. The planning system has very largely accommodated the interests of builders and looks like continuing to do so in the future. Even the much-vaunted power of suburban residents groups to resist large scale development is not born out by the South Hampshire case. The reduction of plans seems to be more the product of demographic and economic pressures than public protest.

Conclusions

It may seem somewhat perverse to discuss the issues of suburban development in a symposium on the problems of the inner city but, as stressed at the beginning of this paper, the two areas are intimately related. Private-sector building in the outer city requires enormous public expenditure on infrastructure such as sewage, schools and roads. In a time of financial stringency such a diversion of funds will inevitably restrict the amount of investment that is available for the inner city. Despite central policies encouraging decentralisation and growth areas, no special allowance is made by central government for this infrastructure. In recent years this has led to attempts to 'off load' some of the costs upon builders often in exchange for increased housing densities. Nevertheless, it seems likely that increased decentralisation in the future will produce enormous costs which will handicap regeneration of inner cities.

As stressed earlier in this paper, there is now a widespread recognition of the economic basis of many social problems. Consequently there is now an attempt to stimulate growth more or less wherever it will go. This seems likely to favour the high technology industries and services which gravitate towards the outer cities, small towns and rural hinterlands. Present trends would indicate a further contraction of the manufacturing sector in the major inner city areas. Southampton has so far escaped the chronic unemployment associated with the de-industrialisation of many of the northern conurbations but there are many growing signs of a disparity between Southampton's declining inner-city core and the growing ring.

Hampshire County Council has recently declared that one of its future planning priorities will be to give assistance to the older inner-city areas of Portsmouth and Southampton. One of the principal manifestation of this policy has been the creation of the Hampshire Development Association and a set of local economic policies which include an advertising campaign designed to attract new firms to the area, the provision of advice and information, the provision of land, premises and site infrastructure, a relaxation of planning restrictions, support for a science park and high tec firms and a concentration upon helping small firms.

There are however, grave doubts surrounding the capacity of such policies to assist in the economic regeneration of areas such as Southampton. The principal determinants of economic growth are movements of capital and associated market conditions. In this context local land-use policies and industrial promotion policies seem relatively ineffective. Land-use planning may have acted as a break upon certain types of development during times of growth but in a period of economic decline such policies lack the capacity to stimulate growth. The major limitations of existing policies include a lack of resources to effect industrial regeneration, an inability to affect policies dominated by large national and multinational enterprises, the inadequacy of relying on the small firm sector which (on the basis of existing evidence) offers small hope of generating a significant number of new jobs and finally, a waste of resources in attempting to attract a relatively small number of footloose firms.

Under existing policies local authorities are fighting one with another to attract a limited amount of investment. Most of these industrial promotion campaigns stress similar advantages for their areas, notably good environments, good communications and good industrial relations. Although lacking the financial incentives of some areas, Hampshire has a number of natural advantages which should enable it to do well in this competitive arena. However, it seems likely that such gains will be made in the high productivity high technology sector in the rings - a development which will not necessarily provide long-term employment for those in the inner city. It is by no means certain that providing additional industrial floorspace in the outer city will radically assist economic recovery since there appears to be little association between manufacturing output and industrial floorspace. Furthermore, much of the floorspace currently being made available on greenfield sites is not used for manufacturing but warehousing and distribution.

In the light of the above comments it is difficult to escape the conclusion that local economies are relatively powerless to effect industrial promotion in the context of existing legislative constraints. Much depends on central government policy. This is not to endorse any simple reflationary package (estimates have shown that £500 million spent in boosting the construction sector would have only a short-term cyclical effect providing employment for about 120,000 - 2 per cent of total unemployment levels). It does suggest, however, we look hard at existing promotion policies.

To sum up:

- 1) Encouraging employment growth will demand policies of less restraint in ring areas.
- 2) The industries and services located in these areas will do relatively little to relieve the unemployment problems of the inner city areas.
- 3) There is therefore a need to promote self sustaining industries that will provide long term employment for inner-city residents.

Finally, in all the discussion about encouraging employment growth, the value of the 'social wage', the collective set of public goods and services, should not be forgotten. It may be that promoting industrial growth has a negative effect upon the quality of life through reductions in public facilities and the quality of the environment as a whole. Indeed, destroying the quality of the environment may have a negative effect upon industrial growth in the long run since it may destroy the very thing that is the key element in new forms of industrial developments.

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THE IMPACT OF RECENT SOCIAL AND ECONOMIC CHANGE IN THE
PORTSMOUTH CITY REGION

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INTRODUCTION

The past decade has been one of considerable social and economic change. The emphasis of policies and legislation by both central and local government have not remained constant, and there have been changes in demographic trends and a deepening of a worldwide recession.

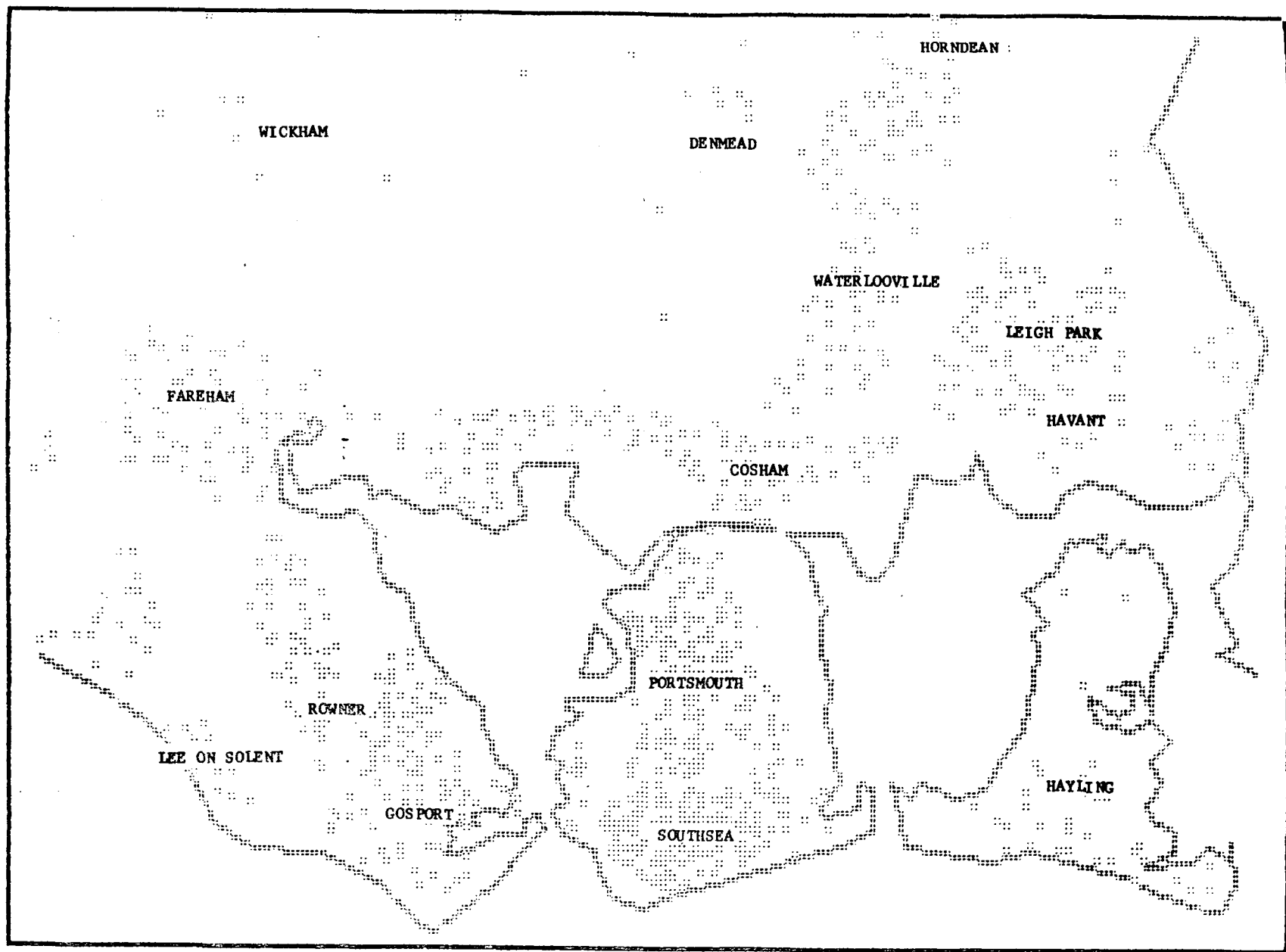
On a local scale, the impact of these changes can be clearly seen in a consideration of inter-censal variation in selected variables from the 1971 and 1981 censuses. The different map patterns exhibited by the variables can be closely related to both social and economic change. The particular area of focus for this comparative analysis is the Portsmouth City Region. This area is defined, purely for the conveniences of comparison between 1971 and 1981, as that covered by the 1971 Atlas of Portsmouth (Bateman, et al, 1975) (Map 1). The region thus covered extends eastwards from the western wards of Fareham to the County boundary, and north from the coast to Horndean. It is recognised that this area is a rather restricted 'City Region' in terms of comparison with, for example, the journey-to-work area, but the area is large enough to allow comparison of the rural hinterland of the city, the surrounding suburban ring of contiguously developed local authority areas, and the old urban area of Portsmouth.

The following section of this paper gives brief consideration to some of the problems involved in pursuing comparative research

using census data. Details are also provided of the approach used in mapping the 1981 census information. Proceeding from these methodological considerations, attention will turn, firstly, to a short comment on social and economic change during the past decade. Particular reference will be made to the way in which these changes might be expected to have affected the Portsmouth City Region (PCR). Secondly, attention will be focused on the county and national contexts within which these changes have operated in order that comparison may be made between the specific PCR situation and a wider setting. Finally, the paper will examine the detailed spatial impact of changes in the PCR and suggest some discussion points of potential relevance.

Census Mapping

The census data employed in this paper has been obtained via the SASPAC computer package from a file containing 100 per cent small area statistics (SAS) for the County of Hampshire. Both the data files and the package system are stored on Portsmouth Polytechnic's ICL 2960 mainframe computer. A set of seven variables was selected for the analysis reported here and, after some manipulation involving calculating percentages from raw data, was transferred, as a complete file, from the Polytechnic mainframe to a mini-computer housed in the Geography Department. The transferred files contained the seven selected items of information together with x and y co-ordinates for the centroids of



Map 1 The Portsmouth City Region

each of the 1322 enumeration districts (EDs) within the defined study area. Through the use of these co-ordinates, the Department of Geography has developed interactive computer routines allowing the mapping of data by placing a dot (coloured according to pre-selected class intervals) over the centroid of the appropriate ED. Thus, the program can sub-divide an array of data, for example, unemployment percentages per ED, into four colour-coded classes and place the appropriate dot on the associated ED centroid. Within the Geography Department these maps are displayed on a colour monitor. Monochrome hard copies of the map can be obtained via a dot matrix printer or a drum plotter. Additional information such as digitised coastlines and boundaries can easily be incorporated within the routines, and the number of class intervals can be varied.

The comparison of census maps is not without problems both in terms of map design and in terms of the nature of the data employed. A dot map design for 1981 census information was consciously selected in an effort to avoid the problems posed by the choropleth design which had been developed for the Atlas of Portsmouth in 1971. It was felt that the choropleth maps placed undue emphasis on the data values of the variables appertaining to large rural EDs. Confined, small urban EDs were frequently indistinguishable and consequent problems of map interpretation developed. The dot technique avoids this problem and, coincidentally, also gives an excellent impression of the configuration of the built-up area of the PCR. These benefits are,

however, at the expense of direct comparability between the two sets of maps although the most important aspect of comparison, that of 'broad brush' comparability of the spatial distribution of the selected variables, remains easily possible. It should also be noted that the extreme density of the urban fabric of the core areas of the City of Portsmouth itself means that there is a certain amount of overlap between the dots.

Although 'broad brush' comparability is, therefore, possible, attention must also be given to the changes in the nature of census data which have occurred between 1971 and 1981. The distribution and configuration of the EDs has changed between the censuses so direct comparison of single EDs is seldom possible. Changes in variable patterning, however, remain clear. It is of relevance, incidentally, to state that, within Hampshire, the ED pattern has suffered least change (55 per cent unchanged) within Portsmouth City, although Fareham, also within the PCR has experienced the greater change (12 per cent unchanged). The statistical base of census data has also changed, although the effects of this variable levels are, as yet, unknown. In 1971 statistics were calculated on the basis of a person's location on census night, whilst, in 1981, the base was changed to place of usual residence. Portsmouth and, to a lesser extent, Gosport, with a large non-permanent population of sailors and students, have undoubtedly been affected to some degree by this change.

A Decade of Social and Economic Change

Social and economic change within the past decade can, in so far as is relevant to the analysis presented here, be ascribed to international, national and local factors. Each factor, either in isolation or in combination, has had demonstrable impacts on the PCR in terms of its census geography.

The influence of international factors can be traced clearly to the effects of the financial recession experienced during the 1970s by all western economies. Although this recession can be clearly seen to have been initiated prior to the 1971 census, it is only in the mid-1970s, and since, that the full scope of its effects have been felt. The advent of the Conservative Government in 1979 emphasised the links between international and national factors in the determination of the extent of the effects of recession. Prior to 1979 governmental policy tended, although decreasingly so, to temper the recession through interventionary measures. Since 1979 a Conservative Government committed to the power of the market has allowed the full force of recession to be felt in the hope that the market will reach an equilibrium naturally. Although recession is not thought to have hit Hampshire as hard as other parts of the country, its impact, for example in terms of rising unemployment, is still evident.

National factors influencing inter-censal change can also be partially linked to the divergent attitudes of different governments.

Policies such as the promotion of General Improvement Areas (GIAs) and landlord-tenant legislation, although introduced prior to 1971 only began to show an impact during the inter-censal period. More recent legislation, notably that concerning the scale of local authority houses, has also had a marked spatial impact. By the 1991 census a full opportunity will also be available to assess the impact of the decision to contract the operations of Portsmouth Naval Dockyard - a major employer within the PCR. At a national level, demographic trends are also contributory factors to the impact of social and economic change. The ageing of the 1950/60s baby boom cohort and the growth of a substantial elderly population are national trends which have a local impact.

On a more local scale, planning policy, particularly in connection with the adopted strategy of the South Hampshire Structure Plan, would be expected to have considerable impact on the local social and economic structure and development. The deletion of the proposed Denmead Growth Area, the development of Fareham Western Wards and the varying fortunes of the Havant-Waterloo Gap are issues which would be expected to have consequences for a changing census geography.

A Regional and National Context for Change

As a background to the analysis in the following section, this section presents a comparison between England and Wales, Hampshire and the main constituent local authorities of the PCR for seven of the eight variables which will be the subject of the local study.

TABLE 1

Percentage of Population aged 0-15

% Population aged 0-15

	1971	1981
England and Wales	—	24.2
Hampshire	25.1	24.8
Portsmouth	20.7	19.2
Fareham	26.6	23.0
Gosport	27.4	24.9
Havant	28.6	25.1

Table 1 reveals that the older core area of the City of Portsmouth returns consistently low values. A decline in the child population is now evident in the suburban ring.

TABLE 2

Percentage of Population aged over 60

	1971	1981
England and Wales	—	17.1
Hampshire	15.6	16.6
Portsmouth	19.4	21.0
Fareham	13.8	15.0
Gosport	13.3	14.9
Havant	13.2	14.7

In many ways Table 2 is the reverse of the previous data.

Portsmouth City has, by national standards, a high elderly population whereas the suburbs remain relatively youthful.

TABLE 3

Percentage of households in local authority occupation

	1971	1981
England and Wales	—	28.8
Hampshire	24.2	23.9
Portsmouth	20.5	22.7
Fareham	13.9	13.4
Gosport	22.5	23.6
Havant	36.8	36.7

Table 3 reveals that there has been little aggregate change in the levels of local authority housing between the decades, reflecting the rapid decline of council house building. The high figures for Havant Borough are largely a reflection of Portsmouth overspill housing.

TABLE 4

Percentage of households in owner occupation

	1971	1981
England and Wales	—	57.8
Hampshire	54.5	57.9
Portsmouth	51.3	56.5
Fareham	74.4	78.6
Gosport	52.6	59.0
Havant	53.5	57.3

In terms of owner occupation (Table 4) in general, the PCR exhibits close conformity to the data from both Hampshire and the country as a whole. The high values for Fareham reflect the relative absence of housing in the private rented sector.

TABLE 5

Percentage of Households with exclusive use of inside WC

	1971	1981
England and Wales	—	95.30
Hampshire	89.7	96.70
Portsmouth	78.3	91.94
Fareham	94.2	98.00
Gosport	92.7	97.71
Havant	97.7	98.64

The provision of basic household amenities has (see Table 5) increased markedly over the past decade, particularly in the case of older Portsmouth City. It is likely that this improvement reflects housing improvement legislation.

TABLE 8

Percentage of Persons New Commonwealth-born

	1971	1981
England and Wales	—	4.5
Hampshire	1.8	2.2
Portsmouth	2.1	2.4
Fareham	1.8	1.7
Gosport	2.4	1.5
Havant	1.8	1.8

Both the PCR and Hampshire as a whole are markedly below national levels on this variable. Table 6 reveals that there has been little inter-censal change.

TABLE 7

Percentage of Economically active persons seeking work

	1971	1981
England and Wales	--	8.6
Hampshire	3.4	6.1
Portsmouth	3.8	7.9
Fareham	2.8	5.1
Gosport	3.1	6.7
Havant	4.4	8.5

Finally Table 7 shows that the recession of the 1970s has produced vast increases in unemployment. Havant and Portsmouth have now been joined by Gosport in returning unemployment levels about the County average.

The Local Dimension

The following maps illustrate the spatial dimension of the 1981 census information.

(i) Population 0-15 (Map 2)

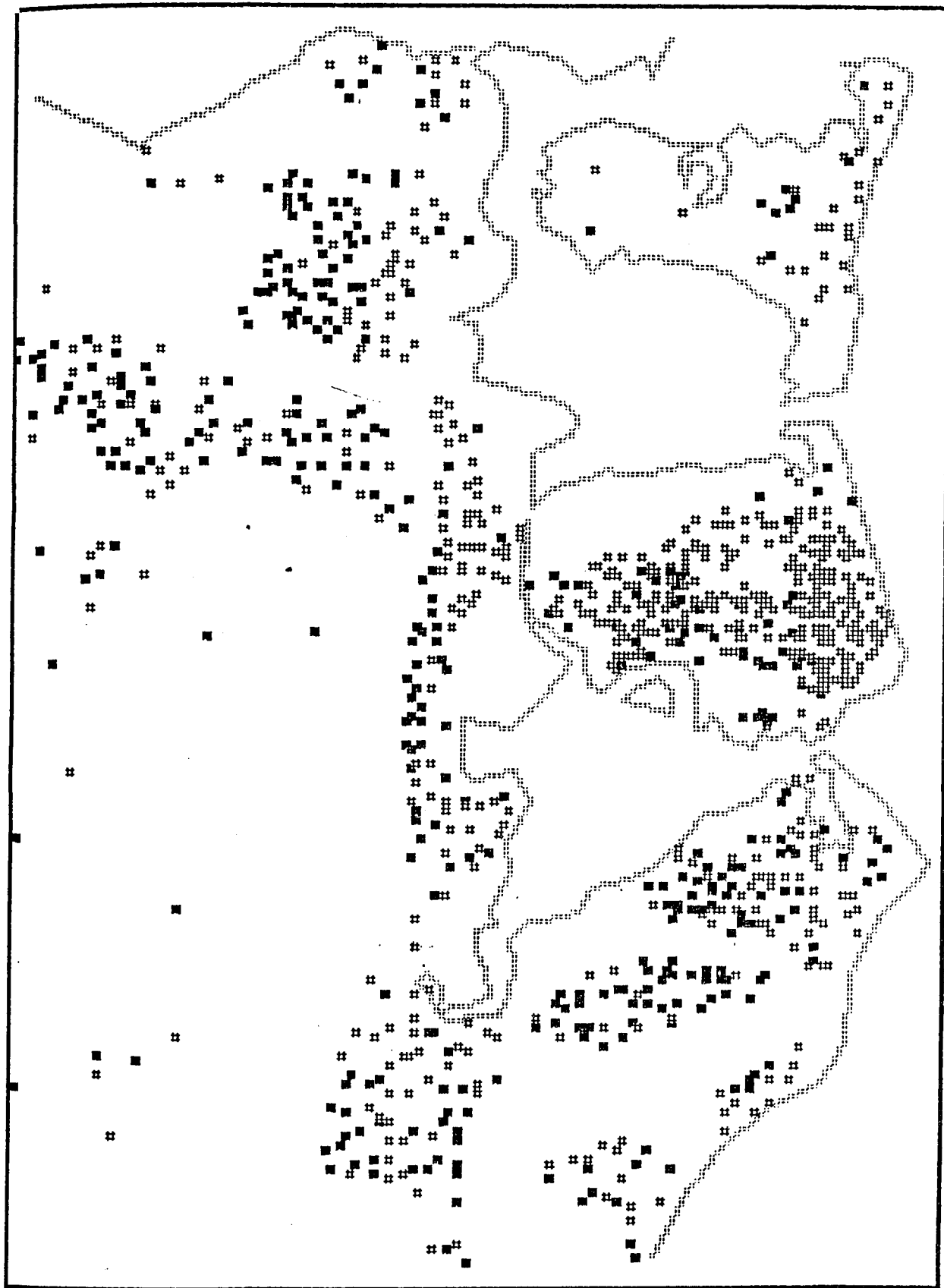
The microscale distribution of the 0-15 population exhibits evident concentrations in the suburban ring rather than in the urban core area. Comparison of the data between 1971 and 1981 would indicate that the present youth population in the suburbs is now rather lower - a direct response to the end of the baby boom.

(ii) Population 60+ (Map 3)

Clear evidence of the ageing population is present with a particularly marked concentration in the seaward parts of Portsmouth and resorts such as Lee-on-Solent and Hayling Island. More detailed analysis would reveal the emergence of a 'very old' over-75 population posing growing problems for social services. In certain parts of Portsmouth City the presence of sheltered housing has caused the pensionable population to reach levels of 60 per cent plus.

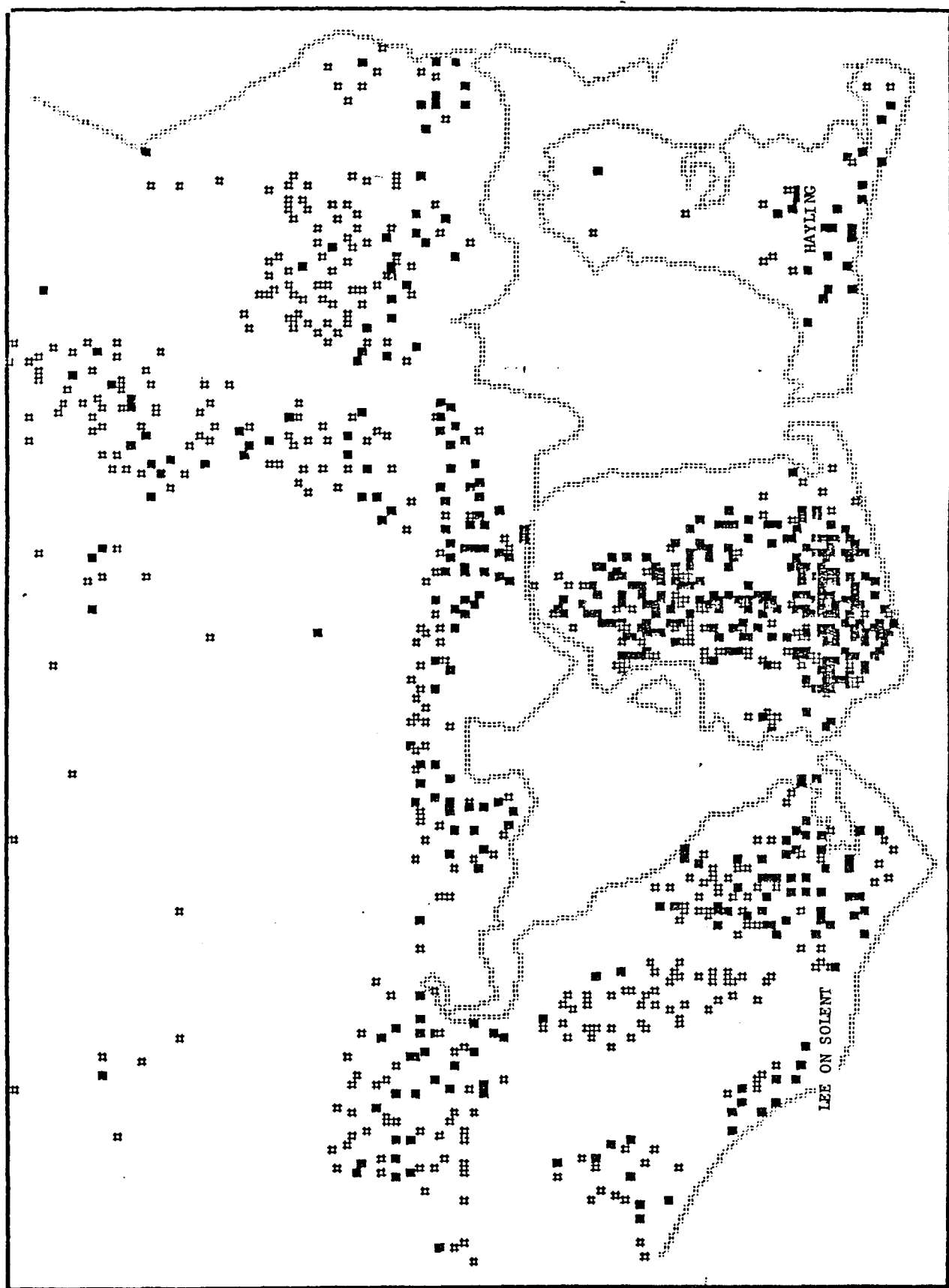
(iii) Local Authority Tenure (Map 4)

New developments by local authorities at Wecock, Crookhorn and Spencer's Field are clearly evident as concentrations of council housing. The percentage of council housing in Leigh Park has declined possibly reflecting council house sales of more desirable houses



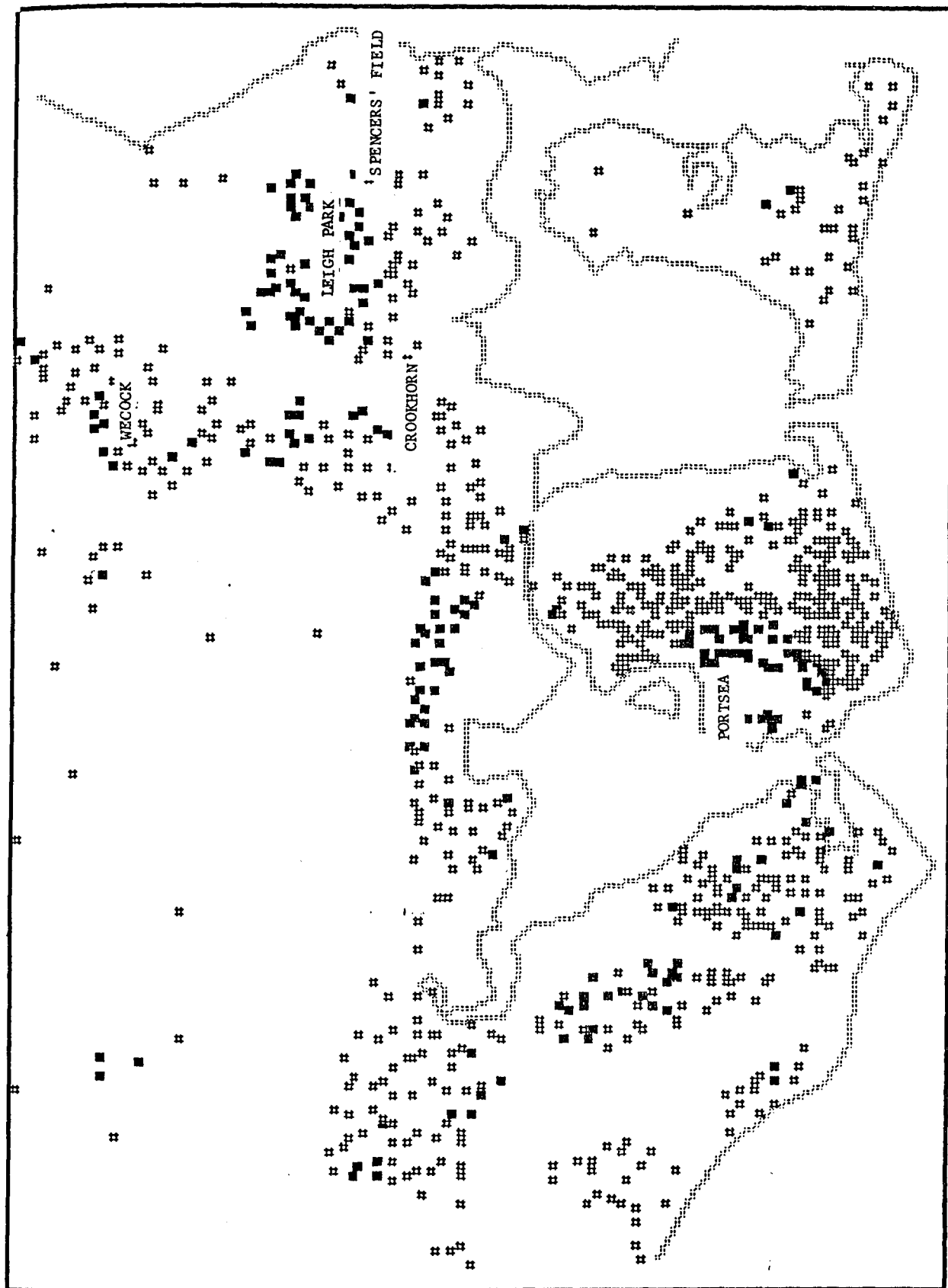
Map 2 Population aged 0-15

black = enumeration districts with over 21% of the population aged 0-15



Map 3 Population aged 60+

black = enumeration districts with over 21% of the population aged 60+



Map 4 Local Authority Tenure

black = enumeration districts with over 50% of households in local authority tenure

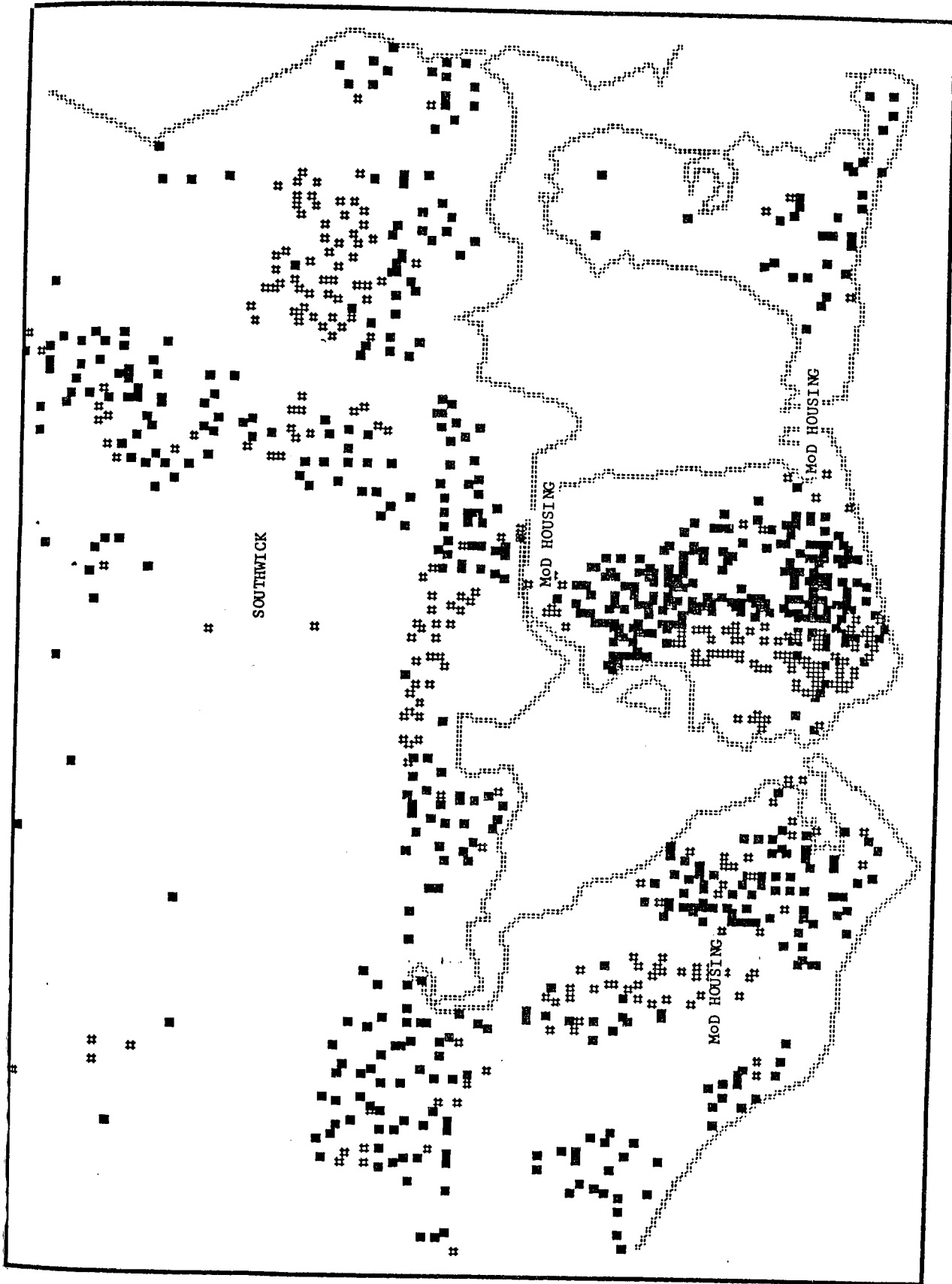
in the more desirable locations. High percentages of local authority housing persist in the longer established estates in the inner urban area - notably Portsea - and may be indicative of failure to sell houses and the existence of 'sink' estates.

(iv) Owner Occupation (Map 5)

The spatial distribution of owner occupation in 1981 shows growth and infill in the suburban ring areas. When considered in conjunction with the distribution of local authority housing, a number of additional factors emerge. The residue between the two housing sectors is that occupied by private rented housing. There is evidence of the decline of this sector particularly on Portsea Island and also in the rural hinterland on the Southwick Estate. Ministry of Defence housing is also evident.

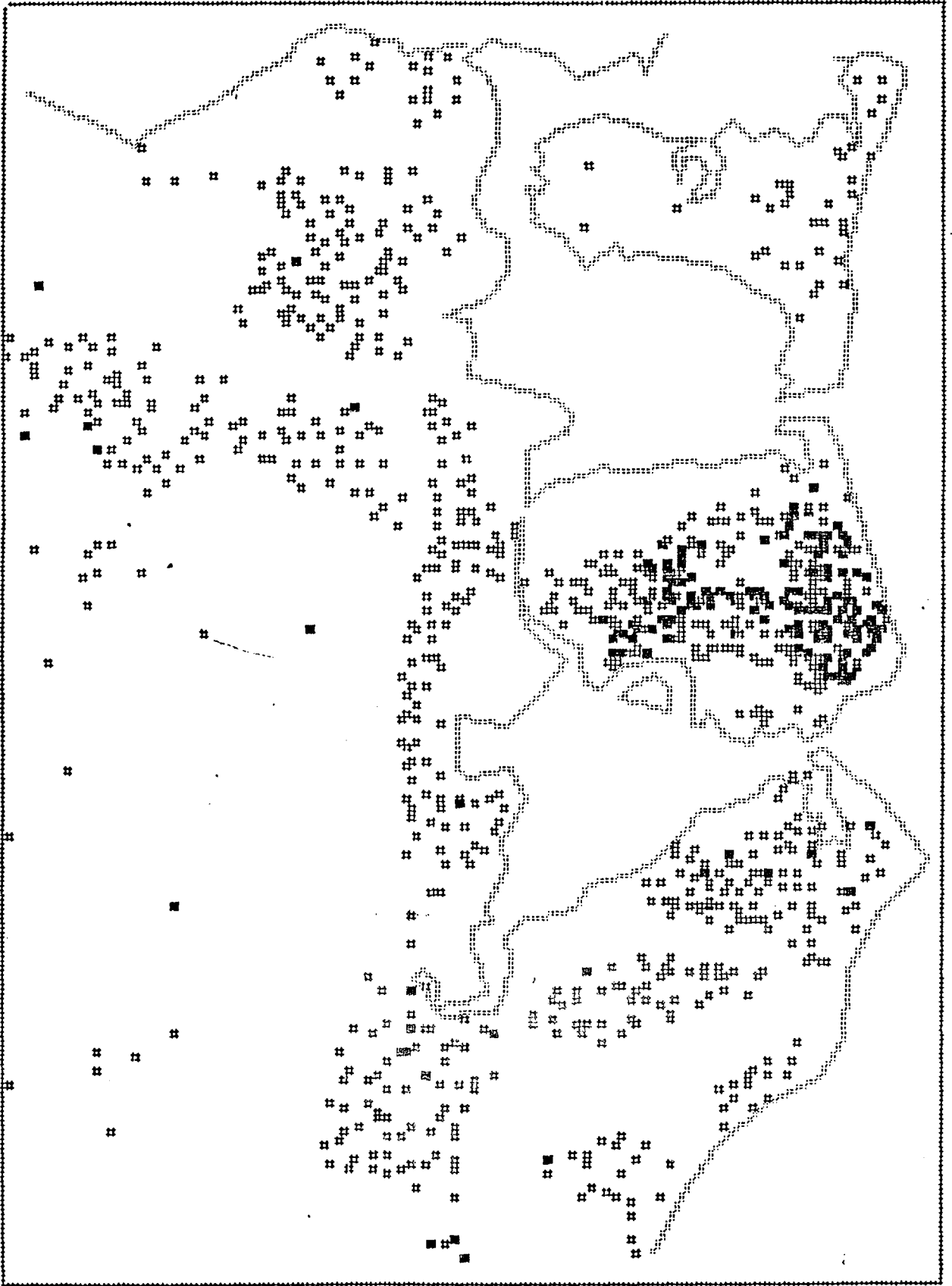
(v) Household Amenities (Map 6)

A vast improvement is evident in the provision of housing amenities over the past decade. In particular, areas of the urban core have been improved through the GIA policy. Those disadvantaged areas which still remain are concentrated in the private rented sector and, overall, the problem of poor housing in the PCR is still an urban problem.



Map 5 Owner Occupation

black = enumeration districts with over 50% of households in owner occupation



Map 6 Household Amenities

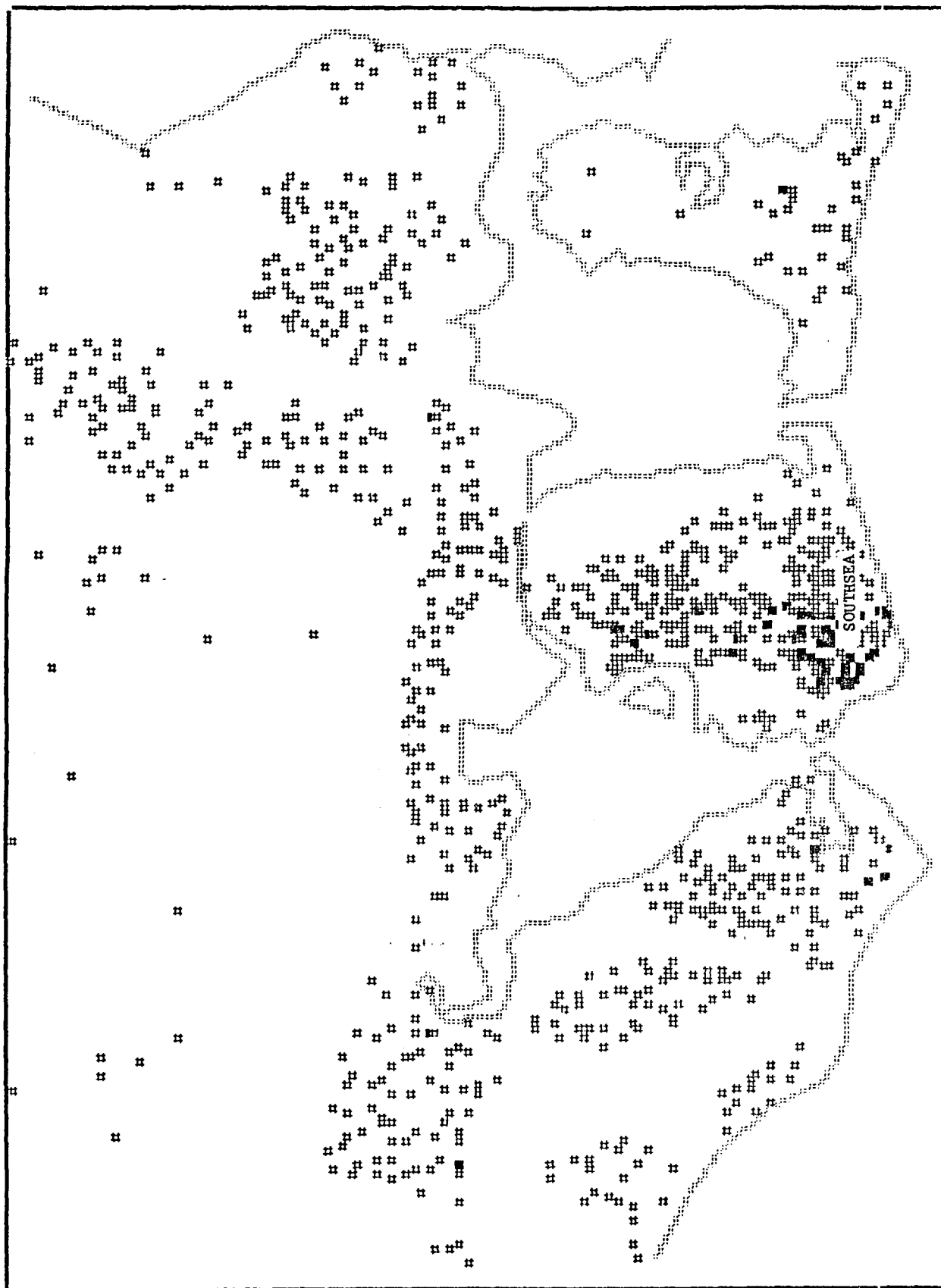
black = enumeration districts with under 90% of households possessing an inside WC

(vi) The New Commonwealth Population (Map 7)

Compared to Southampton, the PCR has a negligible immigrant population. What population there is in the area tends to concentrate in the rooming houses of west Southsea and exhibits an apparent correlation with a belt of Indian and Chinese restaurants. Throughout the PCR there is, however, a broad scatter on this variable. This is possibly related to the naval heritage of the area, and is thus a record of people returning from far-flung corners of the former empire.

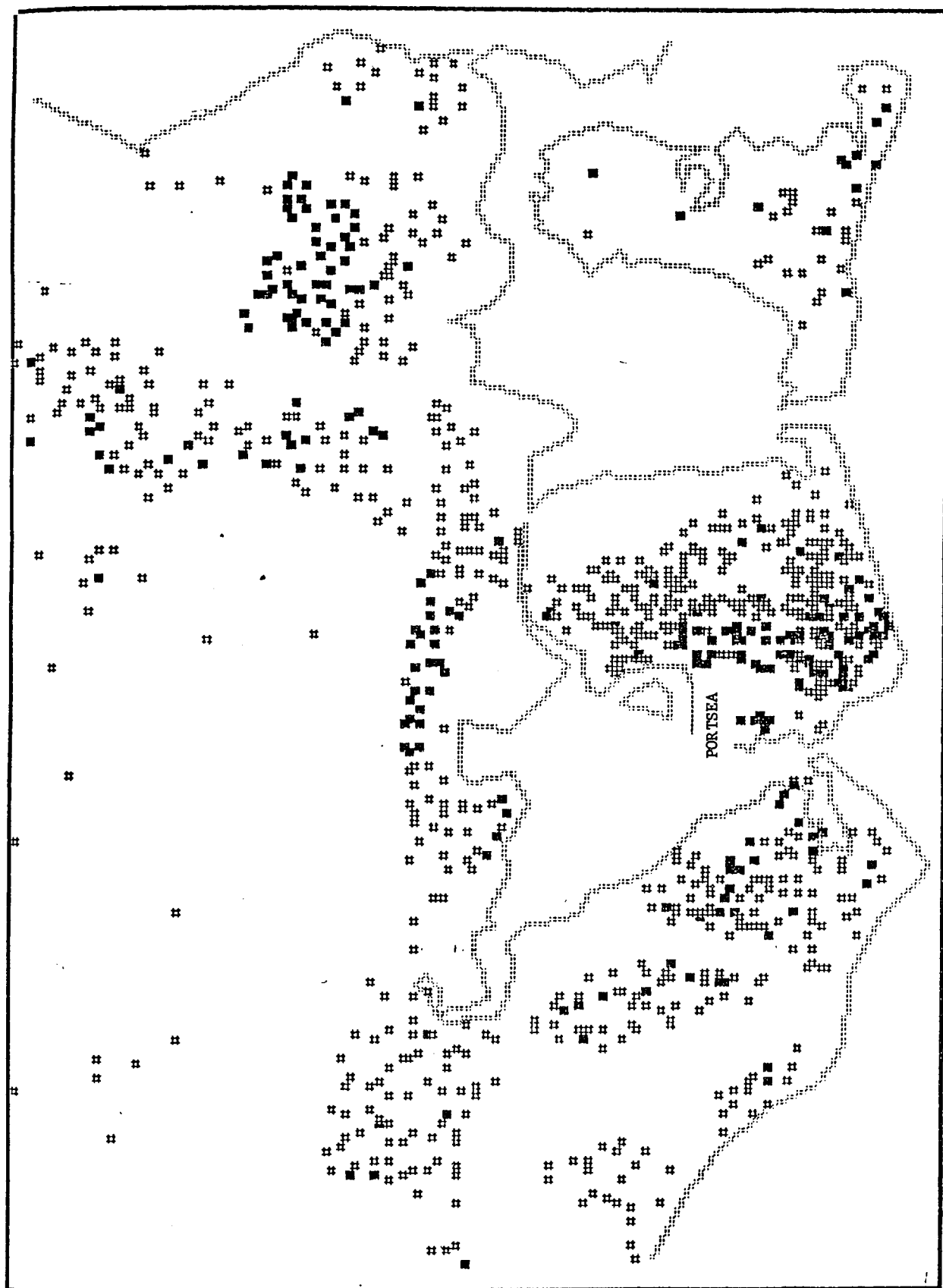
(vii) Unemployment (Map 8)

Unemployment has exhibited a large overall increase. This increase has been spatially concentrated in certain areas. Within the core area there is a notable east-west divide between the 'employed' east and 'unemployed' west. This divide, closely reflecting council housing distribution, contains individual EDs of exceptional unemployment. The Portsea area, for example, contains EDs with over 25 per cent unemployment. These returns reflect, in addition to the recession, the structural change in local employment which is shifting from dock-based industry to automated and high-tech 'new' industry. In the suburban ring, unemployment is also present and can be tentatively linked to the decline in the building industry.



Map 7 New Commonwealth Population

black = enumeration districts with over 10% of population born in the
New Commonwealth



Map 8 Unemployment

black = enumeration districts with over 10% of population seeking work

Conclusion

This paper has not been intended to be overtly academic or, indeed, to offer a definitive statement on its stated subject matter. Rather it is intended as a preliminary discussion document which is capable of future enlargement and refinement. Nevertheless, it is hoped that points of contention and relevance will have emerged and will promote consideration of the impact of social and economic change in so far as it is revealed by census data. It is an undoubted fact that the problems and nature of the old urban area of the City of Portsmouth are clearly evident within the wider context of the Portsmouth City Region.

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Department, Portsmouth Polytechnic.

LAND USE PLANNING

AND THE CITY

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Land Use Planning and the City

Introduction

Land use planning is concerned with a number of economic and social ends. My paper will explore avenues that go beyond the narrow bounds of land use planning and attempt to draw together the themes towards a view of Southampton's development in the next decade.

The Historical Context

Cities were the centres of innovation and initiative where skills and funds came together. Economic growth and institutional growth have centralised decision making into, first, the great cities and now the world's money capitals. This has led to a loosening of the linkages within the local economy between research and innovation, production and finance. Perhaps most stultifying of all is the centralisation of the financial institutions' leading to a shortage of true risk money: (known as the 'Little Widow Gap'). The future of the provincial cities lies in turning back this process.

With this in mind - what is the role of land-use planning? The origin of the system lies in the nineteenth century. Since 1939 the progress of theory and practice has been documented by the milestone of:

Barlow Report 1940 : Distribution of industrial employment

Scott Report : Land use in rural areas

Rith Report : New towns

Abercrombie's Plan for Greater London

Distribution of Industry Act 1947

New Towns' Programme - in the 1940's

then 1960's

Town Development Act and overspill policies 1952

And since, various attempts to handle matters of compensation
and betterment.

Legislation and practice has been generally aimed at the regional objective of correcting economic imbalance, nationwide, and controlling towards various ends development at a local level. Clearly land use planning is about a great deal more than just land use. Indeed the 1947 Act, written in terms of land use policy and negative development control, clearly had objectives which were more to do with social and economic engineering. The system - as eventually enacted - was negative, but the philosophy was positive. More recent legislation and circulars, particularly the 1971 Town and Country Planning Act, have sought to emphasise the positive side of an action-based planning system with techniques that are more flexible and promotional.

So what can be achieved? The key issue is urban management of change and development. Objectives might be towards economy, prosperity, efficiency, equality or beauty; in short the achievement of a better place to live in. The social city, the

liveable city seeking cultural richness, employment choice, mobility, leisure, and choice. Not that it can all be achieved by land-use planning. But it can be achieved by careful investment directed towards ends that are identified and against which there is a consensus will to achieve.

A word, therefore, about investment is relevant. For 40 years there have been various policies of regional aid on the basis that money is more mobile than people. These policies have varied with current political will and are now reinforced by E.C.C. regional aid. You would be mistaken if you imagined that the present government - no friend of regional planning - has discontinued regional aid. At a time when local government is under pressure to tighten its capital and revenue budgets for its routine services, special money in designated areas is available - freely so I am tempted to add - towards local projects. In general I must say that I totally endorse a carefully designed system of regional support, but when comparing the evidence of investment in differing parts of the country, some knowledge is needed to understand the mechanisms that trigger expenditure.

Researched material into regional aided expenditure is no doubt available, but some anecdotal examples will illustrate:

Swansea City are redeveloping the disused south dock system for housing, marina, hotel and office purposes. Some £65m of 'private' money will be capitalised by an investment from the city of £10m. Regional aid has a role, however. Of the City's £10m, £2.2m is in the form of

government and E.E.C. aid. A number of the private projects within the £65m expenditure rate for aid. The hotel, for example, will cost £10m. £2m is in the form of U.D.G. (75% central government and 25% local authority). £7m will be made available from the E.E.C. preferential interest terms. Every redundant miner or steel worker employed will be the subject of wage support, capitalised. Disposal arrangements to the private sector of the L.A. owned land is by a variety of arrangements, but generally to postpone a return to the city, in one case by up to ten years. Land reclamation and barrage works to the adjacent River Tame are expected to be similarly achieved. The same story could be told concerning hotel and marina proposals and dock development in Cardiff.

Those who know the Swansea Valley and its heritage of metal processing, of the devastation caused by nineteenth century chemical industry and coal extraction in Lancashire, or the plight of declining heavy industrial areas of the NE England and SW Scotland, will not doubt the need for some form of effective regional support. Investment for Southampton, however, will and must substantially depend on the workings of the private market mechanism. Let me examine therefore the opportunity and will for this to happen.

The city, despite all appearances, is never really 'full', completed or 'finished'; it must change. Opportunities exist for it to change and to do so without damage to existing the fabric. These opportunities exist at Millbrook, at Town Quay, in the Princess Alexandra Dock area, at the Woolston Naval Stores, in

Western Esplanade. All these, and others, are the subject of proposals by a variety of agencies. Analysing these proposals is hazardous because they are a mixture of committed, half committed and speculative schemes. The content of the schemes similarly vary in precision and any investor, asked his investment date, will always say "1986". I have, nevertheless, attempted some analysis of proposals that currently are being formulated for the city centre and maritime area only.

In geographic/land use terms these projects can be crudely mapped and programmed. In investment terms one can speculate that over the next decade the following could occur:

Commercial (ie shops, offices and related central area parking)	£100m
Industry	£ 10m
Housing	£ 10m
Leisure (hotels, conference, marinas, library)	£ 30m
Major highway improvements	£3.5m

In total in excess of £160m could be so identified giving employment to in excess of 6,000 persons. Unfortunately it is not likely to happen in this simple way. Some projects will invalidate others in the market place; the vast majority of the

investment would be private and can only be placed under specific market conditions. These conditions are not yet right, although could be in the near future.

Given great caution on the basic data, some observations can be made. The shift from traditional employment over the ten year time period may mean that the city will need this scale of investment to keep pace with continued structural changes within the local economy. But should it happen this way, then there are implications for employment balance which reflect deeply on matters such as scale and quality of training and retraining. The investment will only come if the workforce is trained; the employment benefits provided by the investment can only spread across the workforce spectrum if local training is appropriate.

This level of private investment will only happen if triggered by market criteria. These will be a mixture of local or national cause and effect including: interest rates, the role of the M3/M27, the value of the Free Port, consumer spending levels, the extent of business outmigration from London, rental levels and the level of inflation.

Since the decline of manufacturing employment is so ominously following the pattern of nineteenth century agricultural employment decline, it is worth considering the service sector briefly and its future as a mass employer. A recent French study has suggested that the 'next few years' would see a 30% decline in service employment due to technological change. Are we justified in allocating land for this purpose?

I understand that London currently contains just over 25% of England's office floorspace and supply is again outstripping/anticipating demand. And yet the London office market is based on nineteenth century railway technology and a letter post system in principle of a similar date. The Country's major cities have been in population decline for a long while and the ten years from 1971-81 show:

Birmingham	- 8%	Newcastle	- 9%
Manchester	- 17%	Liverpool	- 16%
Southampton	- 4%		

This represents an inevitable shaking out of numbers. More significant, however, is the job loss associated with large, cumbersome and out-dated big cities. The arrival of advanced forms of data storage and electronic communications are accelerating a process of flight from London that is already causing development congestion in the M4 western corridor. In one sense this is welcome to the provincial city, reversing the damaging trends towards centralisation that made impotent many provincial business communities to innovate. But caution must be expressed. The 5th cavalry have not yet arrived.

The London office is becoming divided into the front line, executive and policy making group located still in the big city. The 'office of a thousand clerks' has substantially been overtaken already by technology. The 'back office' is now being provincially located and is well armed with hard and software

towards efficiency. It is interesting to note that organisations like Sinclair and Acorn have severed their research and manufacturing functions, the former being placed in Cambridge and the latter (for Sinclair) being in Dundee. Does all this herald the paperless office, the era of increased leisure and full employment, with more working from home? Clearly the technology exists, and yet the augurs are not favourable towards a more equitable and liberated society.

There really is not much sign that we are generally greatly into home contract work, desk and job sharing, shorter working week, no overtime, sabbaticals and exchanges (except perhaps for the academic world). Sadly the new office may become so well equipped with hardware replacing people that it will not only resemble a modern factory, but so will its workforce and so will their working hours. Shift work for office workers to keep the technology-intensive equipment working 24 hours a day seems to me to be a more logical projection of existing trends.

Communication technology will therefore contrive to decentralise all forms of employment. The Cities to benefit can only be those of a scale that ensures easy physical communications, a technology educated workforce within, or with easy access to, a good quality leisure environment. I believe that people and ideas still need cities, the provincial city may now be the appropriate city for modern living and working.

What therefore is the role of planning? I remain confident that ideas and innovation still needs cities. But the cities need a return of the institutions of control. Information technology -

with the exception perhaps of cable communications - seems to deny the relevance of urbanity. But our social and cultural traditions still seek out the social city. The medium sized provincial city might well steal the clothes of the imperial mega-cities, but only if they keep their own scale under control. Employment growth must lie in the fields of communications, health, leisure, chemical/biotech, professional and business services and education. To earn this investment the city must improve and protect the quality of the environment of the city and city region, maintain efficient access into the city, enhance its educational and training services and keep the door open to investment. The planning role is not just 'putting lipstick on the gorilla', but is an essential role that can make or break a city's economic future in an increasingly tough competitive world.

URBAN RENEWAL

THE ROLE OF THE BUILDING SOCIETIES

by

P B O'CONNOR

Leeds Permanent Building Society

FOREWORD

In this paper I do not intend to carry out a post-mortem on 'red-lining', 'blue-lining' or any other form of discrimination in lending in inner-city areas. Most building societies have a policy of looking at properties on an individual basis at a local level, and this has been my own company's policy for as long as I can remember - a fact which is undoubtedly reflected in the large number of mortgage accounts, both old and new, on pre-1919 properties in urban areas throughout the country.

Historical debates and apportionment of blame will not produce decent houses for people to live in. What is required is a major change in attitudes and a desire to look to the future to create effective working partnerships between public and private sectors in the housing field.

However, the fact remains that the inner city areas have not received their fair share of house purchase and home improvement finance over the years. This is now becoming a growth area in building society activity, with many societies letting their concern for urban housing problems take a more practical form, resulting in new initiatives throughout the country. It is these initiatives which I hope to review in this paper as well as looking at the mechanics of certain lending schemes available to local authorities, housing associations and other bodies involved in improving our older housing stock.

1. THE PROBLEM

In the 1960's and early 1970's it was customary to talk of the nation's housing problems in terms of the shortages of houses. More recently it has been increasingly recognised that the quality of the housing stock is as important as the number of houses. The problem was highlighted in the recently published English House Condition Survey, which showed that although there has been a decline in the number of dwellings lacking basic amenities, there has also been an increase in dwellings, particularly in the owner-occupied sector, with substantial repair costs.

It is not sufficient merely for governments to provide grants, because we know from experience that the very people who live in the worst housing find it difficult to make use of the grant system and, in the case of the elderly, to tolerate the disruption that major improvement causes.

Housing Action Areas and General Improvement Areas are characterised by low demand and little speculative investment. The properties are generally occupied by low-income earners, the elderly, and immigrant communities are often strongly represented. The essential characteristics are therefore a low disposable income and a depressed market; a poor return on investment on the one hand, and properties in a poor state of repair on the other.

The problems have been increasingly understood in recent years and imaginative local schemes have emerged in which building societies have a vitally important role to play, both directly by providing mortgage finance and agency services, as well as indirectly by a more flexible approach in their normal lending programme.

2. LENDING FOR HOME IMPROVEMENT

Building societies can help the individual owner-occupier carry out repairs and improvements in two ways: either on an individual basis, or in conjunction with an area scheme operated by a local authority or housing association.

Societies have always been ready to help existing borrowers improve their homes by making further advances available. Many societies are however also helping local authorities by making funds available for improvement loans in Housing Action Areas and General Improvement Areas. In the case of specifically agreed schemes it is possible for societies to assist potential home buyers by helping them to buy houses in need of improvement and then provide further finance to enable repairs and modernisation to take place. The avoidance of retentions (except where absolutely essential) can help in this respect.

A typical example is my own Society's involvement in the Housing Improvement Zone created by Hammersmith and Fulham Council. The problems that we have encountered in this scheme are fairly typical of any urban renewal project. The scheme involved a non-statutory house improvement zone which, unlike Housing Action Areas, comprised a much larger area with properties in disrepair scattered throughout rather than being concentrated in a limited area. No specific life has been identified for this zone.

A team of advisers was established by the local authority and a project leader appointed to make a complete agency service available to residents. We have been involved in dealing with mortgage applications on properties in serious disrepair. The problem of course, is that potential purchasers have limited resources, being mainly first time buyers. In the normal course of events any mortgage offer would be made subject to repairs being carried out, although adopting this policy would be prohibitive to the purchaser involving him at best in expensive bridging finance, delays and frustration, and at worst in disillusionment and rejection of the scheme.

Following discussions with the Local Authority we have agreed to lend without imposing conditions or retentions, and as part of the package the Council have supplied a detailed plan of works required to the property together with estimates and details of available grants. We therefore have a complete picture of the works to be carried out subsequent to purchase and our valuer is advised accordingly.

The valuer is asked to supply two valuation figures, the first on the property in its unimproved state and the second with the property fully improved.

Sufficient funds can be advanced to complete the actual purchase, with subsequent improvements being funded by local authority grants, additional funds from ourselves or from the applicants own resources, the applicant can proceed to purchase, enabling him to make full use of the improvement grant system. The Local Authority have in turn also agreed to provide the Leeds with the necessary mortgage 'guarantee' which I will cover in more detail later.

An example would be an advance of £19,000 required to purchase a property in disrepair priced at £20,000. The property is valued in its 'raw' state at £20,000 and works costing £4,000 are needed to bring it up to habitable standards at which point its value would be estimated at £25,000. In such an instance the Society would advance the £19,000 to enable purchase to take place immediately, the Council would confirm that a guarantee would be given on completion. Subsequent to completion the applicant would carry out the scheduled works with grant-aid or further finance from the Society, or a combination of both.

3. ENVELOPING SCHEMES

Another scheme most worthy of comment is operated by the City of Birmingham with whom my own Society (as well as others) has been involved. Birmingham required a means of dealing with decay of the housing stock on a fairly substantial scale. The 'one-off' house improvement scheme was deemed to be inadequate and the Local Authority decided to introduce an Envelope scheme.

This essentially involves the total external improvement of a block or terraced street by the Local Authority, irrespective of the type of occupancy be it private-tenanted, public-tenanted or indeed owner occupied. By pooling available grants individual occupiers are not required to contribute and obviously certain economies of scale are achieved. More importantly the dramatic immediate visual impact has been overwhelming, providing repairs of a uniformly high standard and avoiding a variety of finishes on an ad-hoc basis.

This instantly recognisable expression of confidence has prompted a desire by residents to carry out internal modernisation and improvement. The Leeds and the Halifax are just two of the Societies which have taken initiatives in providing positive assistance in offering mortgage finance to enable residents to undertake such improvements. Both Societies have also seconded staff to Local Authority teams advising occupants of the

availability of grants and finance. In many cases applicants have been counselled as regards approaching their existing building society or lending institution for additional mortgage funds, and where this has not been forthcoming, existing mortgages have been taken over and increased to cover proposed internal alterations.

The Sparkhill ward in Birmingham is an inner city area with a large proportion of Asian residents. The area comprised approximately 600 properties of which 70% were privately owned, the balance being owned by the City, two housing associations, and several private landlords. The Council are spending £1.3m on an envelope scheme in the first phase of 220 properties. The Halifax and The Leeds have each agreed to make £500,000 available to fund internal improvements and the package of funding has been designed to cater for the needs of as many residents as possible. Funds alone though are not sufficient, what is more important is how they can be used and they will be available to:

- a. Replace existing debts on the property especially those at exhorbitant interest rates or where the current lender will not assist.
- b. Provide 100% improvement loans.
- c. Fund legal and agency fees involved.
- d. Provide loans to elderly and unemployed residents - a scheme which I will outline later.

The DHSS have agreed to assist with problems encountered in providing finance to residents in such communities and close liaison has also been maintained with residents committees and housing associations.

Some properties will, for example, be improved by the local housing associations under the Improvement for Sale Scheme outlined in the 1980 Housing Act.

4. INTEREST ONLY MORTGAGES AND MATURITY LOANS

I have already mentioned the problems of urban renewal areas as related to the financial backgrounds of their residents. One major difficulty that faces us as we become more involved in such projects is that of providing loans to people of limited means such as the elderly, the unemployed and the long-term sick.

Such people require mortgage assistance to carry out essential repairs and modernisation or to make up any shortfall which there will be between the cost of such works and any available grants. Lending to people whose only income may be state pension or supplementary benefit is something which we could not have contemplated previously; but this is exactly what is required if the housing stock generally is to be maintained and urban renewal projects are to succeed.

The Department of Health and Social Security has indicated that it will co-operate with building societies in such ventures and has given a general assurance that supplementary benefit will be available to meet interest payments on such loans.

Maturity loans are provided on an interest-only basis, repayment of capital being suspended until the property is sold or the owner dies. Such loans are available from the Leeds to senior citizens for the purpose of repairs or essential improvements. Typical mortgages are likely to be small ones in terms of the percentage advanced against the valuation and any associated fees and legal expenses can be included in the amount advanced.

Lending to the long-term sick and unemployed is exactly the same although younger borrowers will be involved and societies need to review mortgage accounts every twelve months or so to ascertain whether financial status has changed and whether capital payments should re-commence.

My own society has been involved not only in providing such loans, but also in publicising their availability through our branch network. Looking closer to home for a moment we have assisted several such applicants in Southampton to carry out repairs which have been causing considerable worry and concern prior to consulting us.

5. IMPROVEMENT FOR SALE SCHEMES

Such schemes aim to bring into use dwellings which might otherwise deteriorate beyond repair and to bring home ownership within the reach of first time buyers on low incomes. Local Authorities and particularly Housing Associations are empowered by the 1980 Housing Act to buy older unimproved houses with a view to bringing them up to standard using Housing Corporation grants and subsidies which are subsequently repaid when the property is sold on the open market.

For building societies the scheme is quite straightforward since there is no requirement to finance the purchase, the improvements or make stage payments. All that is needed is a commitment to agree mortgage availability in the initial stages in principle only, with a view to providing actual advances when the improved properties are subsequently sold. Many building societies are heavily committed to such schemes throughout the country by providing funds to individual housing associations and local authorities.

Besides setting aside funds to specific projects such as the Leeds has done in Southampton in conjunction with The Hyde and South Bank Housing Association, individual applicants have of course obtained advances on such properties in the normal course of events from their own societies.

6. HOMESTEADING

Another important route to low-cost home ownership is that provided by Homesteading schemes which involves local authorities selling houses in an unimproved state on the understanding that the purchaser will make the improvements needed.

Building society experiences in Westminster and Glasgow have shown that there is a great demand from young people to undertake this type of commitment which not only improves existing housing stock but also acts as a catalyst to home ownership in areas of poorer quality housing.

7. LENDING FOR LOW COST HOUSING

There is much unused land in inner cities some of which may be derelict, and inevitably there are also some properties which cannot economically be renovated to an acceptable standard and which must be demolished.

In some cases such land has been sold to private developers building starter homes and in other instances the local authority has itself retained ownership of the land and in partnership with private builders has developed low-cost units.

Whilst councils can develop their unused land to provide housing for sale at prices which reflect its low historical cost, developers have also been encouraged and sponsored by building societies providing previously agreed mortgage facilities. Frequently, the buyers have been nominated by the council and are usually existing council house tenants or people high on waiting lists in terms of need.

Building societies have played an important part in counselling applicants and providing advances up to 100% of purchase prices in such cases.

Examples of such initiatives can be found in Hull where a major national builder has developed a small city centre 1.2 acre site which was purchased from the local authority. Building society mortgages were arranged by the developer. Similarly in Telford, Shropshire, where the Authority have developed several sites using private builders and taking full advantage of the building society support lending scheme to finance sales.

8. SHARED OWNERSHIP

This has been a most successful initiative in enabling people on low incomes to become owner occupiers. The scheme allows the buyer to purchase a share in a property (perhaps 50% or 75%) and to pay rent on the remaining share, thereby offering a substantial reduction in the cost of housing to those least able to afford it.

The 1980 Housing Act removed the legal and technical difficulties surrounding shared ownership and in February 1981 the Department of the Environment and the Building Societies Association agreed model clauses which can be used in shared ownership leases.

Whilst shared ownership is not a concept that is specific to inner city areas, it is relevant in that one of the urban problems is that of housing those least able to afford home ownership as an alternative to public sector renting.

A typical example would be a married man with a young family whose only income is his salary of say £6,000 per annum. His maximum mortgage capability would be £15,000, or 2 1/2 times his annual income, which would prohibit house purchase in most areas for a young family. Under a shared ownership scheme a housing association and building society could agree to assist him to purchase a £25,000 family home without placing him under a severe financial strain or risking their own resources.

The housing association would purchase the property initially, which would be valued by the building society at say £25,000. The society would advance 50% of the purchase price (£12,000) enabling the applicant to purchase a 50% share in the property. The fair rent for such a house may be £20 per week in total and £10 per week on the rented share. This would be taken into account by the

building society in assessing the borrowers financial status. The equivalent of a year's rent or £520 would be deducted from annual salary leaving £5,480 allowable income, but giving a maximum mortgage capability of £13,700, more than enough to cover the £12,500 advance required.

The Leeds Permanent is providing such finance to assist purchasers in the inner city area of Chapletown in Leeds in conjunction with the North British Housing Association. Here in Southampton we have recently been involved in providing mortgages on a shared ownership basis for the Leegate Housing Association under the Do It Yourself Scheme (D.I.Y.S.O.) which enables first time buyers to choose their own property for the Housing Association to buy rather than have to be restricted to properties already owned by the Association.

9. MORTGAGE GUARANTEES - SECTION III 1980 HOUSING ACT

Another important development which has increased the potential for down-market lending is the ability of local authorities to provide mortgage guarantees. The Housing Act provisions give societies tangible assurances about a council's commitment to the improvement of an area and protects the society in the event of difficulties with properties in possession. One of the advantages of the guarantee for the society is that it can, if called upon to use it, require the local authority to take over the mortgage.

Many societies, including the Leeds, have accepted Section III guarantees but unfortunately only about 10% of all local authorities in this country have entered into formal agreements with societies. The guarantee only place a burden on public funds in the very few cases where they are called upon.

Whilst the Section III guarantee replaces the normal commercial guarantee which would be taken with an insurance company to offset risks created by higher percentage mortgages, it is something more than a cheap insurance policy. It represents a strong commitment by local politicians and council officers in a local authority to a clear strategy for improvement of its older housing stock and those authorities who have provided guarantees have, in the main, displayed the greatest interest and involvement in providing clear area renewal strategies, by large scale investment of public funds.

In those areas where guarantees are being used successfully such as in the previously mentioned scheme in Hammersmith, the Society is lending outside normal commercial arrangements in taking an overview and advancing funds on unimproved properties which is a radical step forward, worthy of the contribution by the local authority in guaranteeing the risk involved.

10. THE BUILDING SOCIETY LOCAL AUTHORITY SUPPORT SCHEME

The scheme was designed to replace local authority direct lending, the whole concept being intended to promote the purchase of older properties to first time buyers, council tenants giving up public rented accommodation, council house waiting list applicants etc. The local authority is able to refer suitable applicants to building societies who have allocated funds for the scheme as requested by the Department of the Environment.

Having been involved personally with the scheme for several years both in Yorkshire and in Southampton I can say that it has been oversubscribed, undersubscribed, criticised, praised and generally attracted every conceivable comment. However, I have no doubt that the single most important factor to the success or otherwise of the scheme is the relationship between the local authority and the local building society branch manager and his staff.

Where joint efforts have been made to promote the scheme, to understand each other's lending criteria and aims, and to ensure that funds allocated by societies are fully utilized, then I am confident that the results have been worthwhile.

For example in the former Housing Action Area in Derby Road, Southampton, my own Society has several mortgages which have been

introduced under this Scheme. In many cases funds have also been advanced for improvements and repairs.

The Scheme has also been widely used to fund the take over of mortgages with local authorities who have been able to increase their capital expenditure allocation by 50% of capital receipts from the sale of dwellings or the transfer of existing mortgage debts. Whilst this is often a political issue I can only assume that to the extent that building societies have lent to purchasers of council houses or taken over council mortgages, the authorities themselves may have been assisted in concentrating their resources on the worst housing problems.

11. OTHER INITIATIVES

There are several other initiatives taken by individual societies who are actively participating in urban renewal projects. Two societies have formed housing associations with a view to providing assured tenancies. Some have appointed staff to deal specifically with loan applications in Housing Action Areas. An increasing number of societies are helping local enterprise agencies.

In Leeds my own Society have established 'Talkshop' a unit giving free advice and information on housing finance and associated matters. Housing Advice Centres are particularly well

qualified to give advice on all types of housing need and societies can usefully make contact with these organisations. We can also provide literature (if necessary in minority languages) and can work with local community groups and in schools to explain the simple facts of home ownership to those who may not normally consider this form of tenure.

I think most progress can be made and is being made in cities where a local society has its headquarters. Unfortunately, here in Southampton, we do not have a local society although I am convinced that the involvement of local branch managers in relationships with local authorities and housing associations will prove to be an essential factor in the success of renewal programmes. Following the secondment of one of our own managers to the Financial Institutions Group we have also seconded staff to local authority teams as in the Chestnut Housing Action Area in Birmingham. The integrated advice of local authorities and building societies is the key to maximising use of the improvement grant system for those who most need it.

I hope to have highlighted some of the ways in which building societies can play a part in urban renewal projects. I have given examples of some of the practical initiatives being taken by our industry in this field, and I am sure that these will play an increasingly important part in our overall lending programme throughout the 1980's.

THE CHALLENGE OF OLDER URBAN AREAS

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Copies of Dimensions of Change in a Growth Area: Southampton since 1960, edited by C M Mason and M E Witherick (1981), are also available at £5.00 (£6.50 including postage and packing).

