Contents

Fo	reword	X
	eface	XI
Lis	t of tables and figures	xvi
1	HOUSING ASSOCIATIONS PAST	
	AND PRESENT	1
1.1		1
1.2	Meeting housing needs	3
1.3		
1.4		15
	References	21
2	DIVERSE ORGANISATIONS	22
2.1	Definitions	22
2.2	Registration with the Housing Corporation	25
2.3	Structures and activities	28
2.4	Small housing associations	34
2.5	Housing co-operatives	37
2.6	A classification	41
2.7	Rules and constitution	42
2.8	Managing housing associations	44
2.9	Accountability	48
	References	50
3	THE HOUSING CORPORATION AND OTHER	
	AGENCIES	52
3.1	The Department of the Environment	52
3.2	The Housing Corporation	53
3.3	Tai Cymru	70
3.4	Scottish Homes	71
3.5	The Housing Finance Corporation	71
3.6	The National Federation of Housing Associations in	, ı
	England	72
3.7	The Federation of Black Housing Organisations	74
3.8	Relationships with local authorities	75
3.9	New town development corporations	79 79
	References	70

viii Contents

4 7	THE FINANCIAL FRAMEWORK	81
4.1	The Capital Funding Regime	81
4.2	The Capital Funding Regime since April 1989	86
4.3	Grant and cost control	89
4.4	Special needs housing	94
4.5	Local authority funding	95
4.6	The procedural framework	95
4.7	The use of private finance	96
4.8	Types of finance	99
4.9	Financial viability	101
4.10	The Revenue Regime	103
4.11	The Revenue Regime prior to 1989	103
4.12	The Revenue Regime from 15 January 1989	105
4.13	Management and maintenance allowances	113
4.14	Revenue Deficit Grant	115
4.15	Grant Redemption Fund and Rent Surplus Fund	117
4.16	Major Repair Funding	118
4.17	Accounting and Audit Requirements	120
4.18	Audit	120
4.19	The Recommended Form of Accounts	122
4.20	Relief from Income and Corporation Tax	134
4.21	The Implications of the post 1988 Act regime	135
	References	137
	APITAL ALLOCATIONS AND THE DEVELOPMENT	
P	ROCESS	139
5.1	The Approved Development Programme	139
5.2	Housing needs indicators	142
5.3	Some issues of resource distribution	143
5.4	The development process	147
5.5	Miscellaneous works	159
	Tariff programmes	162
5.7	Some qualitative aspects of the development process	164
5.8	The implications of the development framework	
	introduced in April 1989 and the associations'	
	response	170
5.9	Accountability	1 <i>77</i>
	References	178
	OUSING MANAGEMENT AND MAINTENANCE	179
	The nature of housing management	180
6.2	A fair housing programme	182
6.3	Access to housing	184

		Contents	ix
6.4	Selection and allocation policies		189
6.5			192
6.6	The state of the s		193
6.7			198
6.8	Assured shorthold tenancies		201
6.9	Maximising rental income		201
6.10	•		208
6.1	of the terrains		212
6.12	The state of the deline that the state of th		217
	References		219
	MEETING SPECIAL NEEDS		221
7.1	Assisting people with physical disabilities		223
7.2	AIDS and housing		228
7.3	Assisting single people		229
7.4	Shared housing		232
7.5	Funding special needs housing schemes		234
7.6	Developing shared housing		239
7.7	Managing special needs schemes		240
7.8	Community care and the role of housing associations		243
7.9	The future of special needs housing References		247
	MEETING THE NEEDS OF ELDERLY PEOPLE		249
8.1	and the state of definance		249
8.2	r range of policies		251
8.3	The scale of provision		253
8.4	The providers		254
8.5	Sheltered housing		255
8.6	Frail elderly schemes		261
8.7	Ethnic elders		264
8.8	Assisting people to remain in their own homes		265
8.9	Sheltered housing for sale		269
	References		270
	OUSING FOR SALE		272
9.1	The right to buy		272
9.2	Home ownership for tenants of charitable housing		
_	associations (HOTCHA)		274
9.3	The Tenants' Incentive Scheme		275
9.4	Other low cost home ownership initiatives		276
9.5	The funding and procedural framework since April		
	1989		278

x	Contents	
9.6	Rehabilitation for outright sale	281
9.7	Shared Ownership	
9.8	A survey of low cost home ownership	282
9.9	DIYSO	284
9.10		285
9.11	Leasehold Schemes for the Elderly	285
9.11	Evaluation	288
	References	289
10 1	HOUSING ASSOCIATIONS IN THE 1990s	291
10.1	After the Act	292
10.2	The future shape and composition of the movement	294
10.3	Future prospects	
	References	300
	. Total chieck	301
List of	Housing Corporation Circulars	302
Select bibliography		304
Index		207