Who Owns Langley?

Land and rent extraction in a Middleton estate

GREATER MANCHESTER TENANTS UNION

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1 Introduction

In the week before Christmas in the winter of 2023, a three-year old child, Louis, was rushed to hospital with breathing difficulties. The cause of the issue had been the persistent damp and mould in the family's home, which the housing provider, Riverside had failed to solve [1].

The visit to the hospital that winter was the seventh such occasion that year. Repeated attempts by the family to press Riverside to make the adequate repairs had been ignored or in the best case simply responded to with cosmetic changes. Their situation in Langley was not unique. Over the next year and a half, tenants on the estate would come together to press their landlord for repairs and compensation.

Figure 1: Mould on the wall of a child's bedroom, Langley, 2023

This report considers the context and history that led up to the conditions on the estate in the early 2020s that the Greater Manchester Tenants Union was uncovering. We argue that at the core of the issue is the question of ownership. Langley, through privatisation and stock transfer, has become a site of rent and benefits extraction, out of the town of Middleton and into the bank accounts of private landlords and Riverside.

It rests on research conducted over 2023 – 2024, including four life-story interviews and three focus groups with residents of the estate, desk research including use of the Land Insight tool to map land ownership, analysis of the census data, research commissioned from Vivek Kotecha into Riverside Housing's finances, and a door-knocking survey conducted in April 2024.

The report gives a long view. It takes a historical look at the origins of Langley in the 'overspill' housing policies of Manchester City Council in the 1950s, and what the impacts of the changes of the 1980s – most significantly Thatcher's Right to Buy – were on the estate. It then analyses Riverside, the principal beneficiary in Langley of New Labour's stock transfer policy of the 2000s, and the passing of ex-Right to Buy homes into the hands of private landlords. The report then continues with analysis of the housing conditions in Langley today, and, looking to the future examines the affordability pressures and the impact of neighbouring Manchester's rapid development. The report ends by considering alternative models of housing provision on the estate.

2 Langley, a history

This section provides an overview of the history of Langley, and the consequences of that history for the management and perception of the estate today.

2.1 Slum clearance and overspill estates: 1930s–1950s

> *“So, they housed different people… Wythenshawe, Blackley, and we got this one”* - Helen

The history of Langley can be traced back to Britain’s post-war slum clearances and their associated rehousing of working class communities onto overspill estates. Poor housing conditions, together with WWII bomb damage to housing stock and an increasing population, meant that the question of housing for the urban poor was a pressing one, and overspill estates were often put forward as a solution by the powers-that-be. As an industrial city with a large population living in poor quality housing, these ideas were taken up enthusiastically by Manchester’s council leadership. Moreover, in Manchester a particular emphasis was put on green estates comprised of ‘cottages’ with private gardens as the ideal type as these were seen as better suited to families than high-rise flats in the urban core. To facilitate this, land was required outside of the city’s boundaries. Following the inter-war construction of Wythenshawe to the south of Manchester in what was then Cheshire, Manchester’s council in the post-war period built a series of housing estates on land belonging to surrounding towns and counties.

Built in the 1950s, Langley was the largest overspill estate built by Manchester’s council in the post-war period, adding 4500 properties to the town of Middleton located to the north of the city. Langley resident Paul, 58, who’s lived in Langley on and off since birth, remembers seeing the slum clearances as a child:

“We used to also go see our cousins in Newton Heath… Auntie Ruth and Auntie Beryl. And we used to get on the bus from Langley, and it was all built up. And then on Rochdale Road, they was getting ripped down, all the two-up-two-downs. So I can see the fires from the demolition and all the wood being stripped down.”

Not everyone was on board with these plans, however, and many local authorities pushed back against large overspill housing estates being built in their jurisdiction. Common arguments given by prospective host councils were the loss of agricultural land and disputes over the would-be domain of the local authorities involved; to whom the new council tenants would pay their rent and council tax, and which authority would be responsible for providing them with services and amenities.

In the case of Langley, it was agreed that the houses, roads, and shops would be built by Manchester Corporation, with Middleton Corporation saddled with more minor responsibilities such as street cleaning, and schools on the estate falling under the authority of Lancashire County Council. There was also pushback from some local residents to plans for these new housing estates, with concerns about the impact on existing communities of thousands of new neighbours “often described by protestors as “immigrants””[2]. For some, this was a worry that turned into widespread panic in their towns. Often well-founded concerns about the capacity of local infrastructure and services were combined with the stigmatisation of the inner-city slum dweller associated with “crime and grime”[3]. Despite all this, several overspill estates including Langley were built, although not to the number or scale that Manchester City Council desired due to political conflict with the other local authorities involved.

The tenants of these new estates had mixed feelings about moving to their new homes. Some, especially older residents, felt a sense of loss at leaving behind the neighbourhoods they were used to. Social isolation could occur on the spacious new estates compared to the convivial and bustling atmosphere of the inner-city terraced streets, and many were moved miles from friends and family. This was compounded by the fact that residents had to wait after moving in before amenities such as youth clubs and pubs were provided.

On balance, though, a sense of good fortune was widespread. People welcomed the better housing conditions and the greenery that was alien to urban life. Joan, 69, who moved to Langley aged 3, remembers her mother’s reaction: “*She was a bit sad because she was moving away from her family, but as she got used to it… she was lucky, we all knew how lucky we were.*”

Helen, 77, who moved to Langley aged 7, also has fond memories:

“Fabulous, it was, because we lived in a little pokey house in Beswick, in Manchester. And there were six of us. And it was overrun with cockroaches, needless to say. So, they housed different people… Wythenshawe, Blackley, and we got this one [in Langley]. Ooh, I was thrilled to bits when we come up [to Langley] because the back garden... we just stood there, me and me sister: ‘Wow’. It was like a football pitch! [...] And all at the bottom of the road, there was all fields with wildflowers in it, buttercups and all that. It was another world to us, seeing all that grass.”

2.2 Langley's early years: 1960s–1970s

"Everybody had a nice house [...] there was no elitism." - Joan

As the years passed, families who had moved to Langley at around the same time overcame the initial shock and managed to create a neighbourly atmosphere reminiscent of their old Manchester home. Joan likens this togetherness to that found on the terraced streets of the city:

> *"In terraced housing, it was renowned for community spirit, wa'n't it. Neighbours all knocking on… or stood in the door, talking. Well, it wasn't exactly like that. It was the next step after that. So Mrs... Auntie Trish used to come over to our house on weekends, and she only lived like five or six doors away. And people used to be neighbourly like that, look after kids, you know; 'I've got to run an errand, can I leave our Mike here?', and they would help you out, in that way."*

This familiarity was in part enabled by the longevity of the tenants, who often stayed for many years. Susan, 66, who was born in Langley, spoke of her memories of this: *"So, I could go up that street now, and everybody who lived there had lived there for years. So each house, I could tell you which family lived in that house."* The new houses built in Langley were generally seen as a clear upgrade from those the tenants had moved from in Manchester; new, spacious, and well built. So, whilst times could still be hard financially, a sense of equality was underpinned by the universality of quality housing and council tenure on the estate, as Joan recounts:

> *"With everyone coming from the same... all terraced housing, and then we got them [houses in Langley], we got the gardens, and everybody had a nice house. [...] When we first moved up to Langley, 'cause it was all rented [from the council], and you was all on the same level, weren't you, then. There was no elitism."*

Susan shares a similar sentiment: *"I just think everybody was equal. I don't know… I don't think I was aware of any… anybody better than anybody else. I don't even know I was aware that we were that poor."*

The dignity that quality housing can provide was reinforced by the timely repairs which council tenants received. To report a repair, tenants simply went to council 'yards' on the estate managed by Manchester City Council, by all accounts a straightforward and effective system which was aided by the familiarity which was developed between tenants and the council workers in the yard. Helen remembers the initial quality of the houses, and the reliability of the repairs: *"These council houses were solid brick, you know, they were really solid brickwork. And when you asked for a job done, they did do it. And they were damn good workers, they cleaned up after them[selves]."*

Joan also speaks fondly of the old 'yards' system: *"If you broke a window, me mam would say 'oh, you'll have to go down to the yard, take this note with you'. She'd write a note, 'cause she couldn't go herself, that the window had gone through. And they used to come fix it!"*

However, the new houses in Langley were not without their problems. Many residents maintain that the estate was built on a bog, with the result that all-too familiar issues of damp and mould have plagued the estate since the beginning, as Joan remembers from her childhood:

> *"I remember the houses being damp, and I remember a lot of them being surveyed and they were going to have to be demolished. But me dad, me dad always said, because I mean,*

we actually had damp that used to go up through the floor. Water used to come in the downstairs loo [...] and water used to come up from the ground into the toilet and me dad said 'this place was built on a bog'. You know what a bog was like? My dad did, because he was brought up in one. And it was, it was horrible, the damp."

Additionally, the transfer of large numbers of people from central Manchester to the outskirts of the city resulted in fragmented responsibilities and complex new identities. With Manchester City Council facing initial opposition to its plans to construct Langley, local authorities jostled over their duties to maintain the estate and their right to collect rents and rates (the latter equivalent to council tax). These negotiations were further complicated by the abolition of the borough of Middleton under the 1972 Local Government Act and the subsequent transfer of the township to Rochdale Borough Council in in 1974. As a result, rent was being paid to Manchester City Council whilst rates were being paid to Rochdale Council, a somewhat confusing arrangement which complicated the responsibility for the estate.

These complications have been further felt through nuances in how Langley residents perceive themselves. The people of Langley overwhelmingly see themselves as Mancunian- after all, they live on an estate originally built by Manchester City Council, paid rent to Manchester City Council for many years, and have Manchester postcodes and landline numbers. As a result, Middleton's identity is often ambiguous, with many from the town feeling a closer connection to its neighbouring city as opposed to its administrative local authority boundaries:

"It's classed as 'Middleton, Rochdale' now, isn't it, but I still call it 'Middleton, Manchester'. It's always been 'Middleton, Manchester' to us." - Louise.

Moreover, and perhaps most crucially, the original tenants of Langley (from whom many of the current residents are only a generation or two removed) hailed from inner-city Manchester. Leanne: *"When they built Langley, it was Manchester… like everybody come from Salford, Manchester…"*. This history of Langley as a Manchester overspill estate and the resulting dynamic between the new and existing residents of Middleton also probably served to reaffirm the Mancunian identity of Langley tenants viewed as distinctly Mancunian by their new neighbours, as Michael relays:

"But I have heard kind of folklore from, like, I don't know whether any of them are knocking about now, but there was a lot of older blokes who saw themselves as Lancastrian, and then when Langley was built, you had all the overspill, so you had all the Mancunians moved, then they were all pissed off that the Mancunians had come and invaded Middleton."

The Manchester accents common in Langley are perhaps a legacy of this overspill history and play a key role in residents' continued Mancunian identity, an identity often in tension with the fact that Langley now comes under the metropolitan borough of Rochdale, a town with a distinct cultural identity.

Julie: *"We get classed as under Rochdale, don't we, because it's Rochdale Council."*

David: *"But we don't talk like… we don't talk like Rochdalians. We're all Mancunian."*

All of this is to say that the political responsibility for and cultural identity of Langley are more complicated than that which may be assumed at first glance. This is owed to the legacy of an estate built, managed, transferred, and sliced up from on high with little to no consultation from those who call it home.

2.3 "Sit in your own box": the impact of Right to Buy 1979–2002

> *"I think it honestly changed... and they were chilling words from Margaret Thatcher when she said, 'there's no such thing as society,' and that's when it started to go down, and break down."* - David

The 1980s brought a distinct shift to the country and to Langley, as the Conservative government policy under Margaret Thatcher (1979-1990) of the right to buy your council home brought Langley's existence as a council estate under threat. Housing quickly ended up in the hands of buy-to-let private landlords, marking the beginnings of the process of the privatisation of Langley which would ramp up in the coming decades.

Opinions in Langley were mixed at the time, with some welcoming the newfound financial security and sense of accomplishment it gave new homeowners. Joan was 25 when the Right to Buy came in with the 1980 Housing Act:

> *"People could sell houses then, and make money. So there was quite a feeling of wellbeing like that, financial wellbeing.[...] It was good for them, because they worked all their life, and now they own their own house, so it was a pride thing. But then, eventually when they started to die, they went up for rent then. Somebody bought it as an investment. [...] Because people... most of them, were buying them with a view to selling when they could, or renting [the houses out], so it was very transient. People would come and go very quickly and it became harder for people to get council houses because there weren't that many left, because most of them had been bought and rented out to people. People bought them, buy-to-rent."*

As Joan describes, however, the Right to Buy policy had pernicious consequences beyond the financial security it afforded to new homeowners. Not enough new council houses being built compared to those privatised through the Right to Buy made it more difficult to get a council home, an effect of the policy evident to anyone currently on a social housing waiting list. Joan also illustrates the process in which private landlords bought up ex-council housing from those who initially bought their own homes through the scheme.

Privatisation through the Right to Buy was further encouraged by the introduction of buy-to-let mortgages in 1996, which allowed prospective landlords to borrow up to 75% of the value of the property, with the value of the property determined by the income (rent) it would generate. As Joan says, landlords bought housing in Langley "as an investment". This describes what is known as the commodification and financialisation of housing, wherein housing is treated as something to be bought and sold, to invest in and make money from, rather than primarily as homes for people[4]. Joan is one of many who believe things were better before this commodification: "*You couldn't buy houses on Langley then [before the Right to Buy]. And, if you want my opinion, it was the worst thing the government did, started selling the houses off.*" Susan was also opposed at the time, and still retains her position on the privatisation of Langley: "*It's a council estate. It should've been kept a council estate.*"

The Right to Buy therefore meant fewer council homes in Langley. This obscured the estate's initial purpose of supplying affordable housing for working class Mancunians through council tenure outside the private market. It also meant more private rentals as landlords bought ex-council homes, a prospect made more appealing by the deregulation of the private rented sector brought in by the 1988 Housing Act. This act did away with rent controls and introduced Assured Shorthold Tenancies in which private tenants can be issued a 'no fault' Section 21 eviction notice. In effect, private landlords could now buy an ex-council house in Langley, charge whatever they wanted in rent, and evict tenants from their home for no fault of their own, as landlords' property rights began to take precedence over tenants' housing rights.

The rise in private rentals thus led to increased transience that was new to Langley and which affected the feel of the estate, as the familiarity between residents waned. Paul: "*Transient, yeah, you don't have time to get to know each other.*" This newfound distance between residents was compounded by other hardships brought on by the Thatcher government. The privatisation and deregulation the Conservatives oversaw wasn't limited to housing and exacerbated the mass unemployment caused by de-industrialisation. Unemployment and the illicit drugs economy grew side by side, contributing to the social isolation which marred the '80s in Langley. Paul recalls the devastation brought on by the lucrative drugs trade:

> *"There was people coming from Bolton and all sorts, just getting off the motorway [...] it was a lot of money knocking about, and we lost a generation [to] the heroin. Some people took over the weed and they was charging people to sell the weed, these top gangster people [...]. But when they started selling the heroin, they couldn't control 'em then, the young ones. And we was the young ones, and we... a lot of us got into it and then we was lost. I've had problems with heroin since then, y'know what I mean, so I lost a lot.*
> *I worked a lot of the time, with an habit. I worked laying water mains and this, that, and the other, but I had to have a whistle in the morning, or the methadone. I kept it under the hat. I lost a lot of my... a lot of my friends are dead."*

Economic decline had a profound effect on the atmosphere on the estate. Particularly devastating was the loss of pubs that were crucial to social networks. Joan:

> *"The shops on Lakeland Court started closing down one by one, and it was just completely different.[...] Another horrible thing that's happened is pubs [closing down]. There's nowhere on Langley now, no pubs at all.[...] It started in the late '80s, and they'd all gone by about... I'd say, by about 2010 they'd all gone.[...] People weren't mixing together, and the sense of community went."*

The declining sense of community in Langley at this time can be understood within a wider context of the Conservative government's neoliberal ideology. This ideology elevates individual responsibility and competition over community and cooperation, re-orienting the state towards the promotion and preservation of market forces. Public services such as youth clubs lost funding and closed down, and pubs closed due to factors such as rising rents and people losing their jobs and disposable income amid market reforms. These economic and social conditions led to social isolation and a culture of individualism, as Paul remembers:

> *"It's just, there's no, there's no community and there's no 'us'. They all want us sitting in our own boxes.[...] I don't... I don't know why they didn't want us to fuckin' be together. 'Divide and conquer' again, or, they expect us to all sit in here [at home], buy cheap beer from the off-licences and supermarkets, and sit in your own box."*

The same thinking is evident in the market-oriented housing policies of the time. Alongside privatisation in the form of the Right to Buy, and deregulation through the abolition of rent controls, disinvestment in remaining council housing stock can be seen as part of a broader turning-away from the state's previous responsibilities. This neglect of the housing in Langley led to disrepair and dereliction, as Paul describes: *"It was derelict, it was like something outta 'Mad Max': empty houses, and heroin come onto the scene."*

These visible markers, together with mass unemployment and the influx of drugs, led to stigma being attached to Langley. This was in marked contrast to its earlier more wholesome and neighbourly image, with Joan explaining the change in the estate's perception:

> *"I mean Langley had a name, had a bad reputation, it really did. Probably around about the 70s, 80s, and 90s, because there was a massive drugs problem wa'n't there, at the time, which has gone a bit, it's not going altogether. I... when we were younger, we all felt safer than we did as we were growing up".*

Despite the hollowing out of social infrastructure such as pubs, shops, and youth clubs, the 1990s saw some reinvestment as Manchester City Council sought to improve some of the housing in Langley. According to residents, houses were surveyed and some were marked down for demolition, whilst others had new heating, kitchens, roofs, and canopies put in. These measures had some effect in mitigating the years of disinvestment, as Joan describes: *"Slowly but surely, they started putting heating in, and the houses were better, they were warmer."*

However, no great lasting impression was made as a result of this investment, and problems with damp continued. Helen: *"They were gonna get all the houses up to scratch, I remember, but I don't know if it has been done."* The onset of the 2000s was to see further changes in the ownership of and responsibility for the estate, the nature of which this report will now explore.

3 Changing ownership: Langley since the Riverside stock transfer

In this section we explore changes in housing ownership in Langley since the early 2000s, and the impact of these changes for conditions on the estate.

3.1 Stock transfer to Riverside: 2002–present

> *"There was a sense of them wanting to get togetherness."* - Joan
>
> *"We just went along with it because we was in there and we couldn't do much about it"* - Helen

The new millennium brought with it change in Langley, with the ownership of the estate's remaining 3,360 council homes transferred from Manchester City Council to Riverside Housing Association in 2002. This change took place as part of a wider policy under the New Labour government (1997-2010) of 'stock transfer', in which large numbers of council homes were taken over by either new or existing housing associations as independent, not-for-profit social landlords. Following the transfer, Riverside was left as the major social landlord in Langley, with responsibility for implementing 'Decent Homes' and other funding intended to improve housing conditions.

Initially, there was a sense of optimism at the Riverside takeover as the prospect of a fresh start and a break from the social isolation of previous decades was conveyed through the housing association's initial messaging, as Joan remembers:

> *"There was a big fun day at the big school on Windermere Road. What's it called, Bowlee Park school now. And me nephew, his picture was on the front of the literature from Riverside, and [he] was only probably about two, and they had his face painted, and a massive big smile. So they used him: 'This is the future'. It was nice, there was a sense of them wanting to get togetherness".*

Other tenants accepted the news in a way that mirrored their lack of consultation from their past and present landlords with regards to the transfer. Helen remembers how she received the takeover at the time: *"At the time I just thought 'Oh well, as long as they're as good as they've [MCC* *have] been before, they're gonna invest this and they're gonna do that'. So we just went along with it because we was in there and we couldn't do much about it, [...]*

However, this initial optimism for some residents soon dissipated, as it became clear that proper repairs under the new landlords were hard to come by:

> *"When time went on, I thought well, 'they might get settled down and get stuck in'. And they do answer you right enough when you phone them. But some of the jobs... you've got to wait. Same as that bathroom - if that worker knows that it's not gonna last, well it's gonna happen again i'n't it. They shouldn't do things like that Tom, really."*

These delays were compounded by a further fragmentation of responsibility for overseeing the estate following the transfer. Now, rent is paid to Riverside and council tax to Rochdale Council, while Manchester, the authority that originally built the estate and collected rent for many years, is now out of the picture.

Residents who have lived through these changes argue this this fragmented responsibility can make it more difficult to get problems dealt with, with Helen commenting that *"they've got some bushes now on Borrowdale. They have cut them down now, but they was really growing over [...] and they [Riverside] said 'oh them [bushes] are nowt to do with us, them are Rochdale, and someone [else]: 'oh, them are Manchester.'"* Given these complexities, it is necessary to take a closer look at Riverside, and the nature of the organisation as Langley's major landlord.

3.2 Riverside's finances

Riverside, officially known as the Riverside Group, is the fifth largest housing association in Britain. Across the country it owns or manages over 76,000 homes, both social and private, and is legally incorporated as a registered charity. The organisation's stated aims are to "transform lives and revitalise neighbourhoods", with its objectives in doing so including the provision of the following housing types:

- *Affordable homes for rent*
- *Care and support for those who are vulnerable, e.g. the homeless, the elderly, veterans*
- *Affordable homes for sale to shared owners and leaseholders*
- *Extra services to sustain tenancies, e.g. money advice, employment support; and,*
- *Market price homes for sale to generate profits to re-invest in the core social business.*

In its beginnings, Riverside was founded as a small charitable organisation named Liverpool Improved Homes in 1928. However, access to national funding saw the association grow from the 1970s, leading to its expansion beyond Merseyside in the 1990s as successive governments began to favour housing associations as an alternative to council housing. In common with many other large housing associations, much of this expansion was fuelled by mergers with other associations and the acquisition from local authorities of existing council estates, including Langley. By 2024, up to 39% of the homes owned by Riverside were based in the south and midlands, with particular concentrations in Liverpool, Leicestershire, Cumbria, Manchester and inner London.

Many of Riverside's London properties derive from the organisation's merger in December 2021 with One Housing Group, a smaller Camden-based association that had grown through the takeover of former council estates in Tower Hamlets among other areas. The aim of the merger was to "improve the long-term resilience and financial strength" of the Group, allowing it to grow faster through a "more ambitious development programme" that was "partially funded by market sales." Many of these sales are concentrated in higher value areas such as London and the South East, with the organisation making a profit from sales of £47.3m in 2022[5]. Riverside's increase in size has also come with significant increases in senior pay, with the group's chief executive earning £264,000 in 2022, an increase of 15.8% from the £228,000 paid in 2020.

A financial analysis of Riverside conducted on behalf of GMTU has found that the sale of market price homes boosted its profit margins from 12.9% to 23.5% that same year[6]. However, while Riverside estimates that the takeover of One Housing increased its development capacity by 40%, the merger also increased the organisation's overall debt from £1.2bn to £2.1bn. On average, this works out as an increase in the debt per home owned by Riverside of £28,400, an increase of 70% from the £16,700 per home prior to the merger[7]. In an era of rising interest rates, this increased debt burden is likely to add pressure to the organisation's finances in the long term even as its overall level of liquidity is considered relatively stable due to strong cash reserves and access to government subsidy.

Higher debt enables Riverside to lever its grants to build more housing, using £81m from Homes England to build 1,530 homes. The association has also received £61m from the Greater London Authority for London-based regeneration schemes. Few of these are traditional social housing however, with approximately half of the 1,000 new homes the association is building in London being for outright sale[8]. Moreover, while Riverside's market sales are justified on the grounds of cross-subsidy, the rents paid by the association's tenants remain higher than the amounts reinvested by the organisation in maintenance and repairs. With each 'general needs' social home generating an average of £4,450 in turnover, set against an average operating cost of £3,410, the average profits generated per unit amount to £1,040 per home. Each social home owned by Riverside therefore generates on average a profit margin of 23%, equalling around £20 per week in rents and service charges paid by social housing tenants[9].

Much of this surplus generated from general needs social housing is reinvested into other charitable areas such as supported housing for people with higher care needs[10]. However, Riverside alongside many other large housing associations expects its costs per housing unit to increase in future years due to fire safety measures and other necessary repairs. Without large increases in government funding, it is unclear how Riverside will finance necessary repairs or meet the needs of people living in homes owned by the organisation.

3.3 A financialised model?

The transfer of social housing stock to Riverside in the 2000s, alongside the outright privatisation of council housing through the Right to Buy since the 1980s, raises questions over the extent to which land ownership in Langley has undergone 'financialisation'. A term often used by academics and activists, financialisation in its broadest sense refers to the increased dominance of financial actors and motives in society since the 1970s. In the case of housing, financialisation is used to describe a tendency for land to be treated as a financial asset in its own right, with rents from land circulating through the economy in a comparable way to other paper claims on income such as stocks and shares.

Within this view, the privatisation of land since the 1980s due to sell-offs and the breakup of public housing schemes has enabled a surge of speculative capital into housing by investors seeking returns in a global economy characterised by low yield but high liquidity. The impact of speculation has been shown most dramatically by surging land values and house prices in multiple countries since the 1990s, resulting in economic turmoil through the 2008 financial crisis. However, new forms of financialisation have grown in the aftermath of the crash through the rise of Real Estate Investment Trusts and other financial actors who have bought up housing with the intention of becoming corporate landlords in their own right.

Financialisation is often perceived as mainly affecting major 'world' cities such as London, Berlin or New York, alongside smaller 'secondary' cities such as Manchester. The dependence of large housing associations such as Riverside on debt and commercial borrowing requirements nonetheless suggests that financialisation may also be occurring in neighbourhoods such as Langley that are otherwise often characterised as 'left behind' or otherwise peripheral. To the extent that Riverside's ability to treat its land as a financial asset is predicated on the rents extracted from its tenants, the rents paid by people living in Langley may in fact be subsidising financialisation and the heavy borrowing for development carried out by the association.

To explore this, the remainder of this section maps out land ownership on the Langley estate as land becomes treated as an income-generating asset.

3.4 Mapping land ownership in Langley

In mapping ownership in Langley, we draw our data from a tool called 'LandInsight' which scrapes land ownership data from the land registry, companies house and the public sector.

LandInsight's colour code sorts land by ownership type. Public land is shaded green, private land owned by a company is shaded in red. The land shaded in yellow is owned by a housing association – in our case Riverside – while land that has no identified owner in the public domain is not shaded any additional colour.

The map (see Figure 2) shows a mosaic of ownership across the estate, and helps us to visualise the answer to our question of who owns Langley. By considering different aspects of the estate, we can help to piece together a story of how what was once an entirely publicly owned neighbourhood has, over time, been parcelled up and sold off.

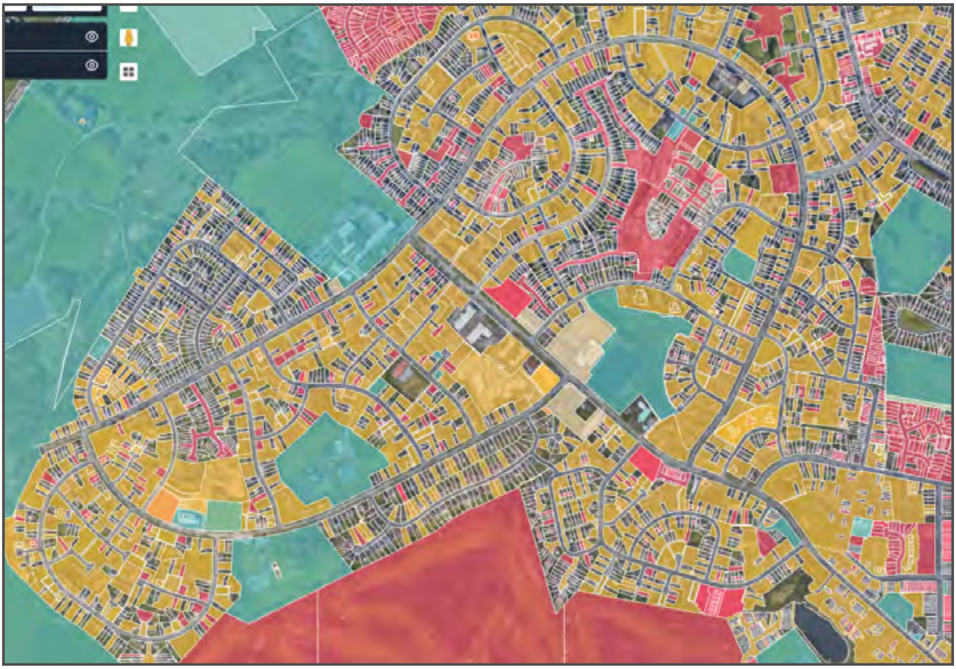

Figure 2: Colour coded map of Langley (LandInsight)

3.5 Two routes to financialisation - stock transfer and Right to Buy

The most obvious shift in ownership is that which is represented by the yellow. These areas represent all land and housing assets that are owned by Riverside, following the stock transfer. As a result of this, most of the estate passed out of public into private hands.

However, the stock transfer wasn't the start of the privatisation of the estate. Ownership had already been fragmenting by that point, due to the Right to Buy. Giving council tenants the right to buy their council homes at a discount meant that there had been a piecemeal privatisation ongoing since the 1980s. We can see this in our map, visualised by the parts where individual plots are either red or clear in a wider area of yellow.

3.6 Pathways to corporate ownership

The clear plots on the map represent where Land Insight regards the ownership as unknown. When using the tool, if you want to find out the owner, it directs you towards the Land Registry, where you can submit a request for the deeds. It is possible to infer the nature of these homes. They are likely owner-occupiers who have bought their house through Right to Buy or have bought it off someone who did. It is also possible that these may be rental properties, where the individual landlord operates without a company structure.

This type of private landlord may be regarded as atypical. What is clearer on the estate are the instances where private landlords are operating through a company structure. These show up as red plots on our map.

This represents one pathway to corporate ownership on the estate, and one possible end point of the impact of Right to Buy. In these cases, the shift in ownership happened in stages. First, a tenant will have bought their home through Right to Buy. Then, they will have sold it after leaving the estate or passing away. At this point an investor landlord will have bought the property, owning it through a corporate structure.

3.7 Profiting from Langley's development

Figure 3 illustrates areas of the estate where parcels of land have been sold off to a developer by Riverside en masse and used to build houses for sale. There are three areas where this has happened, one on the left edge of the estate, and the other two in the right half of the estate.

Figure 3: Maps showing areas of land that have been sold by Riverside (LandInsight)

This section was developed as part of the 'Green Bank' development by Lovell Homes in 2016, and was a development of 39 homes that were sold off-plan as freehold properties. According to the viability assessment, the total sales value of the plots was £5,075,500, with an average value of £130,000 [11]. The figures from LandInsight show resale values between £150,000 and £255,000, demonstrating an uplift in land value since the redevelopment took place.

3.8 Private landlords on the estate

By examining some of the landlord companies operating on the estate we reveal the nationwide - and even in some cases international - nature of private landlordism in Langley. Using LandInsight, we were able to explore the company structures that were used by landlords in the area of investigation (Figure 4).

Figure 4: The area investigated on the Langley estate (LandInsight)

A total of 21 private properties rented out by landlords via company structures were identified. Seven of these had registered company addresses in the Greater Manchester Area. Eleven had officers' registers in Southern England, including London. As well as this, there were several landlords with connections overseas, including Hong Kong, Kuwait and the British Virgin Islands.

Case Study 1 – Central Properties Investments Ltd

Central Properties Investments Ltd own two properties in the research area and 10 properties across Middleton.

Central Properties Investments Ltd is based overseas, with its registered address at: Craigmuir Chambers P.O. Box 71, Road Town, Tortola, Virgin Islands, British, VG1110

3.9 Tenure change in Langley over time

These changes in tenure appear in the census, as the following analysis shows. The table below draws on census data from 2001, 2011 and 2021. It uses the MSOA E02001153 which covers the area.

Table 1 shows how tenure changed significantly between 2011 and 2021 with significant growth in the private rented sector and corresponding fall in social housing alongside a smaller growth in ownership.

Table 1 – tenure change in Langley between 2001 and 2021

Tenure	2001	2011	2021
Owned	**1505**	**1832**	**2167**
Socially rented	**2374**	**2156**	**2127**
Private rented	**301**	**464**	**638**
TOTAL HOUSEHOLDS	**4180**	**4452**	**4932**

Source: Office for National Statistics licensed under the Open Government Licence v.3.0

Figures 5-7 show tenure change in the area from 2001 to 2021. Red represents social/council housing, green represents private rented and blue shows owned properties. Source: Office for National Statistics licensed under the Open Government Licence v.3.0. Contains OS data © Crown copyright and database right [2024]

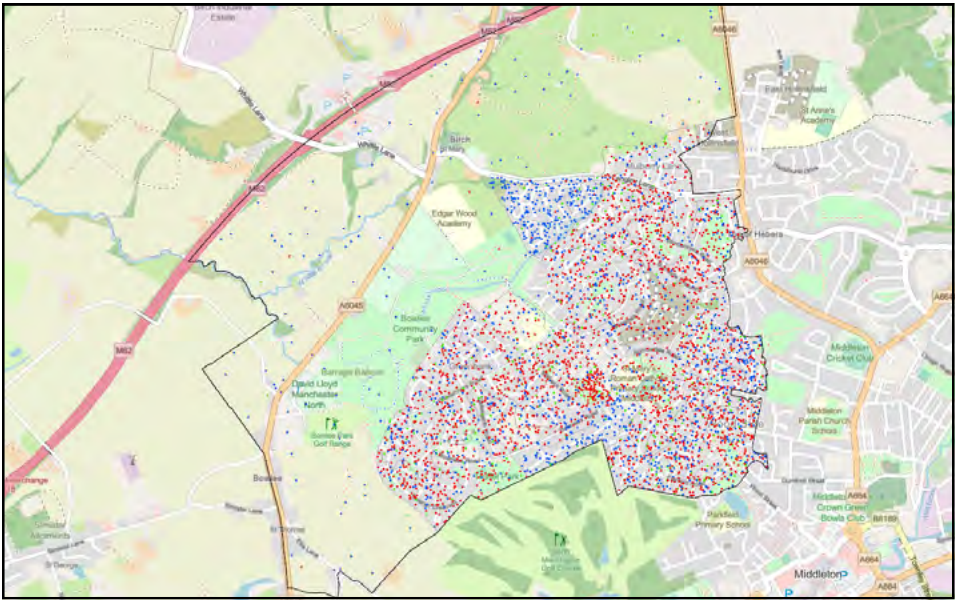

Figure 5: Tenure in Langley 2001

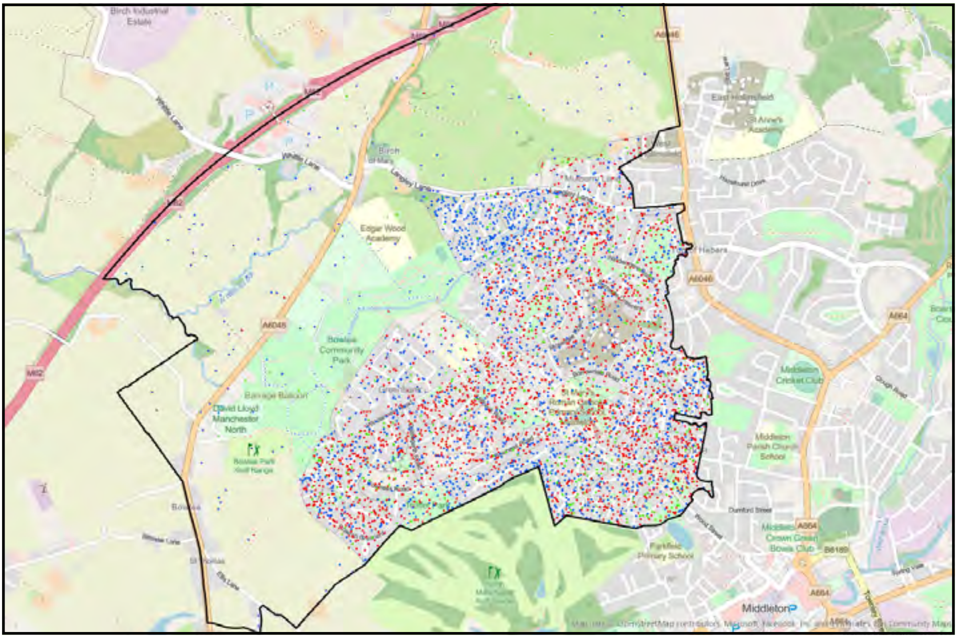

Figure 6: Tenure in Langley 2011

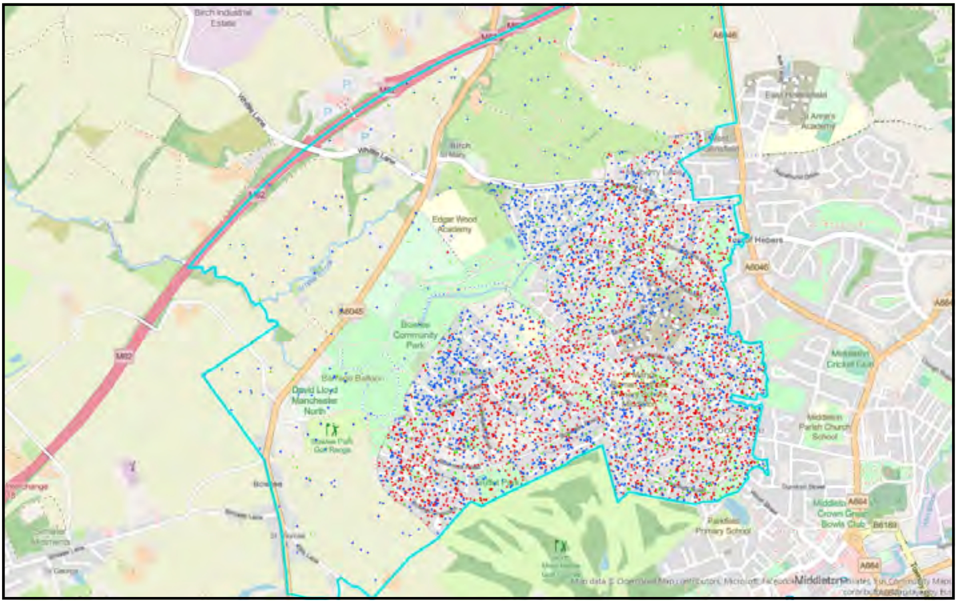

Figure 7: Tenure in Langley 2021

3.10 Ownership and financialisation in Langley today

Estates like Langley are often described, somewhat patronisingly, as 'left behind'. However, our analysis has shown that rents paid by people living in Langley support a remarkable variety of landlords. Riverside as the dominant social landlord is officially not-for-profit, with its charitable mission being to support social and other forms of affordable housing. As we have shown however, the rents of tenants living in general needs social housing, like many of the homes lived in by people in Langley, are used to subsidise borrowing for market-led development elsewhere. Additionally, private actors have directly benefitted from Riverside's £5m sale of land for development, with new homes built on the estate sold for between £150,000 and £220,000, beyond the price that many Langley residents are likely to afford. With land and housing in Langley treated as profitable assets, social landlords such as Riverside have become financialised even where they do not have formal shareholders, allowing public resources to be captured for private gain.

Beyond Riverside, our analysis has also shown how privatisation schemes such as the Right to Buy have enabled former council housing to ultimately be acquired by private landlords, four decades on from their initial sale. Rents paid by tenants in Langley now subsidise landlords based in Hong Kong, Kuwait, London and tax havens such as the British Virgin Isles, alongside more localised landlords based in the Greater Manchester area. Smaller scale, local landlords do not necessarily provide better housing than international or large-scale landlords, with most landlords in Britain still owning under 5 properties. The scale of ownership nonetheless shows the extent to which the housing payments of people living in Langley have been connected to wider networks of extraction, linking the estate to wider circuits of rent extraction.

Langley should therefore be considered not left behind, but rather a place deeply embedded in a modern economy where rents are captured to support a number of profitable strategies, some of which operate on a global scale. In the next section, we extend our analysis by exploring the results of these new patterns of ownership, drawing on survey data to chart the current housing conditions existing on the Langley estate.

4 Housing conditions in Langley

In 2022 the Greater Manchester Tenants Union began to work in Middleton alongside partner organisation, Middleton Co-operating. Very rapidly it unearthed dire conditions faced by tenants of Riverside on the Langley Estate. Part of the impetus of the work of the 'Who Owns Langley' project was to try and understand how these conditions had come about.

The following section is based upon the work of the Union in Langley, including organising focus groups, door-knocking surveys and casework support. It gives a picture of the conditions faced by tenants on the estate today, after over 20 years of ownership by Riverside.

4.1 Survey overview

During the week commencing the 29th April 2024, members of the Greater Manchester Tenants Union conducted a survey via a mass door-knock of a section of the Langley Estate.

Around 500 homes were door-knocked. Of these, 232 were spoken to, of which 137 participated in the survey.

The tenure balance was dominated by social housing, with 81 of those spoken to having this tenure (59%). 35 (25%), were owner occupiers and private landlords were the lowest amount, with 21 surveyed, or 15.3%. Of those in social housing, 81% were tenants of Riverside.

A total of 62 residents interviewed shared that they had had some kind of problem, broken down as follows (Figure 8):

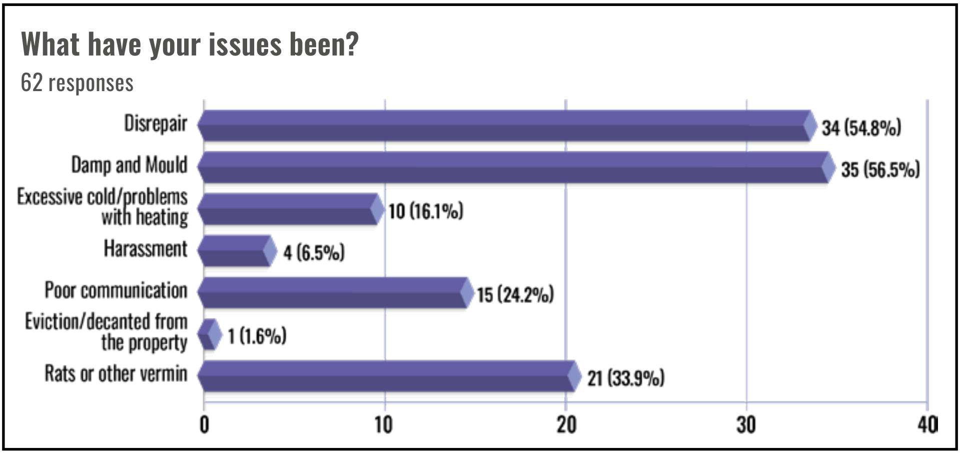

Figure 8: Breakdown of Langley estate tenants' problems

4.2 Rent differences between private and social housing

One of the questions asked was the monthly rent that people were paying for houses on the estate. Though only a handful of private tenants wanted to share this detail with us, we did get three people's rents - £975, £850 and £1000 pcm. The individual with the rent at £975 also told us that their rent had increased by £50 per month at some point in the last year.

This rent level was in stark contrast to the levels set within the social sector, where people were more forthcoming about their rent.

Over 90% of those surveyed had rent that was in the region of £350 per month to £600 per month. There were a handful of outliers whose rents were above this. The distribution of the responses is below (Figure 9):

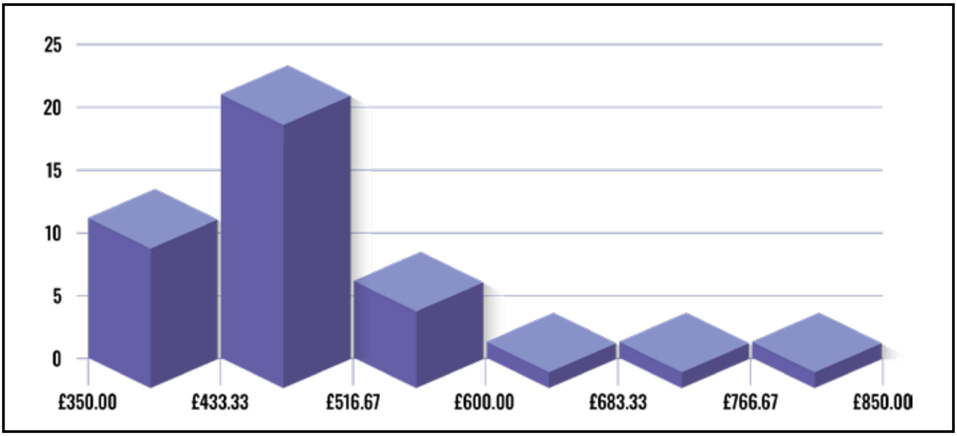

Figure 9: Rent levels per month in the social sector, Langley

The stark difference between the private rents and social rents is clear – with social tenants paying around half that of private tenants in the same area. In what follows, this report draws on interview and focus group data to explore how these changes are reflected in the lives of people living in Langley in the years since the Riverside takeover. The next section draws on focus groups and interviews carried out in 2023 and 2024 to explore how the changes in ownership and management of Langley have been experienced by people living on the estate. While not representative, these experiences offer an insight into how the estate has changed, and the differing ways people living in Langley reflect on those changes.

5 Life in Langley in the Riverside era

5.1 "Wolves in sheep's clothing"

> *"They talk the talk but they don't fucking dance, they don't do the dance. I've got no confidence in 'em, I don't... and it's not just because they're from Liverpool [laughs].*
> *No, they're like wolves in sheep's clothing. They talk all doing it, but if they were… if they was community and socially motivated, they'd do more to fuckin'... there'd be more going on. I can't explain it. If I really get into it and think about it, it gets me fucking angry. They don't give a fuck, they're not interested, you know [...] they're profit based. They say they're not, but they're profit."* - Paul

As we've seen, major changes to Langley in recent decades have come through the privatisation of housing on the estate (through the transfer of council housing to Riverside and Right to Buy) and increasing corporate ownership (through the sale of land by Riverside to private developers and the purchase of ex-council homes by investor landlords). These processes mean that Riverside are now the major landlord in Langley. Given this status and the way they operate, confidence in Riverside is low as they are perceived as the source of many of the problems residents face. This section looks in more detail at these issues and the mechanisms causing them.

5.2 Housing conditions in Riverside properties

> *"You could talk to almost every tenant on Langley and they'd tell you their properties are damp."* - Stephen

A defining feature of life in Langley today for Riverside tenants is undoubtedly poor housing conditions. Disrepair is especially common with damp and mould widespread, a problem so severe it has led to the hospitalisation of children. Another common problem is vermin infestation. A longstanding rat issue on the estate is exacerbated when housing is demolished or new housing is built as rat nests are disturbed, driving the rodents into people's houses as happened to Anthony: *"I've slept downstairs for about three weeks at a time when I've heard them running through like, my loft and everything, and through the walls."*

From the tenants' perspective, these poor housing conditions are pervasive in large part due to institutional problems with how Riverside carry out repairs. It was described how substandard repairs are common, where maintenance workers contracted by Riverside conduct repairs in a manner that seems more like a box-ticking exercise than work intended to be a long-term fix. Tenants often speak of aesthetic alterations being made instead of addressing the causes of problems. In a similar vein, tales of maintenance workers arriving at tenants' homes and then finding themselves incapable of carrying out repairs are alarmingly common. Often this would be because they didn't possess the necessary skills, sometimes because they weren't even trained in the relevant trade, which Anthony again went through:

> *"Somebody would come out and look at them and sometimes I've had a couple workers where they haven't got a clue what they're doing… or a plumber instead of like, a joiner. […] They sent people out who didn't know what they were doing. That's the same thing that you're constantly getting with Riverside over and over and over."*

This problem is magnified when it affects young families' essential facilities, as Tracey experienced:

> *"I didn't have a working toilet for over a week. They was meant to put me in a hotel with my kids and everything. Took them a week to come out and fix. The first guy that came out, he went, "Oh, I'm here for the toilet." Like so, he looked around, "Oh, you've got kids." Turns out it was his first day on the job, he admitted. First day on the job. Didn't know what he was going on about. So, it took a week for someone else to come.[…] With little ones, having to take your children […] to Morrison's to use the toilet."*

Tracey's account highlights another running theme with Riverside's maintenance and repairs operations, namely the waits which tenants have to endure in getting work done, of which there are endless stories concerning disrepair, like Martin went through: *"So, she rang me up to ask me and I said, 'well, obviously I'm getting annoyed'. I said 'I'm spending money on my clothes and things like that, my furniture, and it's all being ruined [by the damp and mould]. Like, I've reported this problem in March and it's now November, and nothing's been done' "*. These waits also occur following reports of vermin infestations, as these tenants discussed:

Rob: *"I've even sent a picture that... one of our friends caught one […] caught a rat. So, I said, 'Send me a picture.' And I sent it to [XXXXX] and said, 'This is what we have to deal with.' [She said] 'Oh, we'll get... we'll get someone out to come and have a look.'"*

Case Study 2 – Louise, Riverside Tenant

Louise only accepted the tenancy of her ground-floor "cottage flat" because it was the 3rd property she had been offered. It wasn't really in a fit state to live in, with damp and black mould clearly visible, but if she refused to take it she would be considered intentionally homeless. The flat stayed damp and mouldy for years.

She complained regularly to her landlord, Riverside, but they only did superficial work – spraying and wiping the mould, which always came back. It began to affect the family's health – particularly that of her young son. His breathing difficulties led to repeated hospital admissions by ambulance. There was damp and mould in every room and the whole flat smelt strongly of must and mould. Louise took her children out of the flat for as much time as she could. Clothing and furniture had to be regularly replaced because of mould damage.

After failing to get Riverside to do the needed repairs, Louise contacted the Council's enforcement team, and then involved Middleton Tenants Union, and at last things began to move. Arrangements were made for Louise and her 3 young children to move to a local hotel while major repairs were undertaken – stripping walls back to brick and installing damp-proof membranes – and just before the work started, Louise's son was again admitted to hospital with respiratory difficulties. After he was discharged, the family spent a couple of weeks struggling to have a home life in a local hotel and were then moved to a hotel 6 miles away in the centre of Manchester for another week – away from school, nursery, GP, and family support.

Throughout this time, communications from Riverside were uncaring and unhelpful. When the city centre hotel booking came to an end, Louise didn't know whether her flat was fit and ready to move back to. She had to leave the hotel in the cold winter rain, not knowing whether her family had anywhere to stay that night. Eventually she received a text saying that her flat keys were in a key safe by her front door. That afternoon, workmen were still in the flat, there was still black mould on one of the walls which was about to be painted over, dirty carpets were still in place, and all the furniture was piled up in the living room, now covered in plaster dust as well as mould. The flat was clearly not in a safe state to move back into, but they had no choice and nowhere else to stay.

Within a week, Louise had to call an ambulance in the early hours and her son was again taken to hospital. Two days later, the Council carried out an HHSRS inspection, found 5 Category 1 hazards, and served an Improvement Notice on Riverside. The family had to move out again – first to a city centre apartment for 6 weeks including Christmas and New Year, and then back to a local hotel for a further 5 weeks.

When they were told they could move back home, scaffolding was still up, furniture and goods still piled up in the living room and mostly had to be tipped. Louise's mental health had gone downhill. She thought she would lose her son. They had been out of their home for so long, cooped up in hotel rooms and an apartment that were no place for a young family to live for any length of time.

The way she was treated by Riverside made Louise feel that her and her family's well-being didn't matter and, on top of everything else she was trying to handle, that lack of care and consideration meant that she really struggled to cope.

Sarah: *"Did you hear anything?"*

Rob: *"Not heard a thing."*

It's clear from these tenants that communicating with Riverside to get repairs and maintenance done can be very frustrating as you endure long delays in receiving work. This frustration is compounded for some tenants by Riverside's system for reporting repairs by which tenants must go online or call up the Riverside office in Liverpool. Calling up costs money and, as we've heard, rarely leads to productive conversations if you're able to get through at all, as Helen describes:

> *"You can't get through! It's very difficult to get through. They have an office near the shops, but you're not supposed to go there. But Joe did go. He said 'I come here because I can't get through to [the Riverside offices in] Liverpool'. It's costing money all the time [to be trying to get through on the phone], and you can be on it ages."*

To compound this, the reliance on Riverside's website isolates tenants without, or not proficient with, the internet. Joan: *"You've got to know what your number is, about 15 digits. And then do it online - Phil couldn't do it online because he's not got a computer! And that must be the same for a lot of people, a lot of older people, and you've got to log on and do this and do that…"*. This impersonal and ineffective system is in stark contrast to Manchester City Council's previous 'yards' system for reporting repairs in which tenants could report repairs in person to familiar council workers in offices on the estate.

Another aspect of Riverside's communication with their tenants which some see as a break from how Manchester City Council used to operate is the way in which they handle tenants who have fallen into rent arrears. Riverside's communication can be timely and insistent when it comes to arrears, displaying an asymmetry when contrasted with their communication

regarding repairs. This can feel especially insulting to tenants when Riverside do things like charge an extra week's rent on a leap year despite this not being matched by the local housing allowance. Paul spoke about his experience of falling into arrears:

> *"Well, yeah, they're more aggressive [than MCC] with regards [to rent arrears]. You know what I mean, they don't give you any space, they're on your case. I mean, obviously, you got to pay rent. You've gotta pay, y'know what I mean, but they're in your face on it and threatening."*

Taken together, serious disrepair and vermin infestations compounded by substandard repairs, long waits, and inadequate channels of communication combine to produce a sense of being passed around, a lack of accountability, and the absence of care. The natural question arising from this then is what is the cause of these problems and who is to blame. One recurrent explanation for tenants' poor housing conditions put forward by maintenance workers, housing officers, and Riverside staff is the behaviour of tenants themselves. This is seemingly especially common in the case of chronic damp and mould like Tracey had in her home: *"The old housing officer kept on saying it [the damp and mould] was because I was using a maiden. He was like, 'you're hanging up your clothes, use a dryer'. But the dryer broke so I was using a maiden."* Blaming tenants in this way often only serves to highlight the impossible position they are put in whereby they have no choice but to air-dry their clothes inside and then are told that the dangerous damp and mould in their homes is the result of their doing so. Sarah: *"You can't use a dryer at the moment because you can't afford to use a dryer, so you're using a maiden because you can't put your washing outside [because of the weather]."*

We challenge any such diversion of blame towards tenants for completely normal behaviour as this obscures the institutional failings of Riverside in providing safe, quality, homes for their tenants. It is instead argued that the widespread hazards and disrepair in Riverside properties in Langley are the result of Riverside's dysfunctional and inadequate maintenance and repairs operations. As detailed in section 3.2, the merger with One Housing Group in 2021 meant that Riverside took on more debt and expenses due to their newly expanded housing stock, ultimately resulting in the reallocation of resources from Langley to properties and developments elsewhere. This has led to an underfunded maintenance and repairs operation in Langley, an operation which is consequently understaffed and mismanaged. This dynamic is clear to tenants in Langley who have dealt with the repairs team. Sharon:

> *"The workers are great, but it has... they have... it [repairs and maintenance work] has to be accepted by the higher ups, and the higher ups, half the time, aren't accepting it because the money's not there.[...] And when I've spoken to workers that have been working on the house, they said it's because there's... there's no money there."*

5.3 Life in Langley in the private rented sector

"I have genuinely been scared to ask for any repairs to the landlord" - Michael

Poor housing conditions are not unique to the Riverside properties in Langley, as problems such as disrepair and vermin infestations are also common in housing now under the ownership of private landlords. David has experience of living in both Riverside and privately rented properties in Langley: *"I was in private rented until a couple of months ago actually, and that was the same issues: damp, mould, leaks, just not any work being done on it."* Other residents also shared their view that there was little to separate the socially and privately rented housing in Langley in terms of housing conditions. It is important to note that these experiences are expected to extend to the new private developments in Langley also. Julie: *"They've just been thrown up. So, you know, they've hardly... they're going to mould, they're going to get damp because they've not been properly done."*

It is clear then that the diversification of former council housing in Langley has not resulted in a similar split in upkeep of the properties. Social and private tenants alike face damp, mould, infestations, substandard repairs, and long waits to get work done. One thing that is more characteristic of the private rented sector is the unaffordability produced by rising rents exacerbated by wage growth stagnation. As our survey results show, private tenants can pay double the social rent for a similar property in the same area. *"Private sector is really expensive. No-one's going to be able to afford it…unless you're working about three jobs."* was Julie's assessment, whilst Michael asked *"What's the... what's the rent-to... the rent-to-income difference? [...] But it basically feels like it's [rent has] doubled, but wages haven't doubled."* Moreover, the situation only seems to be deteriorating, as these residents have noticed:

Interviewer: *"Would you say the problem with rents, has that gotten better or worse, or staying the same?"*

Rob: *"Worse."*

Louise: *"Worse."*

Jane: *"Yeah, a lot worse."*

Increased rents in the private rented sector are permitted by deregulation that did away with rent controls and are contributed to by other factors such as high demand for private rentals due to a social housing shortage. Crucially, an analysis of this rent inflation also helps to clarify one of the mechanisms resulting in pervasive poor material housing conditions in privately rented properties. Since Thatcher's deregulation of the private rental sector through the introduction of Section 21 'no fault' evictions and the abolition of rent controls, the threat of eviction and rent hikes have been looming constantly over private tenants, including those in Langley. This can result in private tenants refraining from requesting improvements to material conditions like disrepair and infestations for fear of retaliation from their landlord in the form of evictions or rent increases. Michael describes their situation in which they don't request repairs for fear of their landlord raising the rent:

> *"I have genuinely been scared to ask for any repairs to the landlord because they've kept the rent... so the rent's the same as it was six years ago, and I'm on a roll[ing contract]... so once I start saying, "Look, this needs doing, this needs doing, this needs doing,"... the average rent on there is like £900. It's half that at the minute."*

Case Study 3 – Chloe, Private Tenant

Chloe had to move from her privately rented ex-Council house on Langley because of the state it was in and the lack of repair. With her four children, now aged between 10 and 17, she found another 3-bed property on the same estate.

This house had originally been built as a 2-bed property by Manchester City Council in the 1950's, but the private landlord had split one of the bedrooms in two – so it was now 3-bed but the rooms were tiny and the overall space very small for a mother and 4 growing adolescent children, 2 brothers and 2 sisters. When Chloe first visited the house it had been newly painted. After they moved in she soon realised why, as black mould began to quickly appear throughout the property.

She had signed up as a tenant in a local estate agent's office, but the landlords live a long way away – a doctor and a dentist based in Streatham in South West London. They own four other properties in Middleton, and one in nearby Blackley. Chloe began to complain to the agent, and the mould was painted over again. Then, water began leaking in through the ceilings and walls when it rained. There were cockroaches and woodlice in the kitchen. The damp and mould were affecting the children's health, and they had repeated visits to their GP with skin infections. The landlord and agent refused to do repairs and as Chloe continued to complain and refused to pay a rent increase to £750 per month, she was served with a Section 21 no-fault eviction notice by the landlord. Chloe contacted Rochdale Council's housing standards enforcement team. When they inspected, they recognised that the house was too small for Chloe and her children, and they told the agent what work needed to be done. The landlord refused to do the required work.

The Improvement Notice imposed by the Council wasn't complied with within the 6 months timescale, and this meant that the Council were then in a position to prosecute the landlord and/or issue a banning order to stop them being a landlord at all. Instead, the Council chose to go down the route of "works in default", which meant that they themselves would arrange for the required repairs to be carried out, and then they would recharge the landlord. Unfortunately, this created lengthy delays – the Council didn't have an allocated budget for "works in default" and had to go through a lengthy procurement process to commission the repair work from external contractors.

Chloe just wanted to get her family out of the cramped and seriously unhealthy property as quickly as possible. She wasn't considered a priority by the Council for social housing, and she would have been happy to move to a better private rented house, but private landlords and agents wouldn't take her on. As she worked part-time, they didn't consider her earnings to be enough, and they required a guarantor that Chloe wasn't able to provide.

The landlord withdrew the section 21 eviction notice and now Chloe's family was classed as even less of a priority by the Council, and they were trapped in a cramped home that was making them ill. By chance, and in desperation, Chloe mentioned her situation at the local job centre. They suggested that she should visit the Lighthouse Project in Middleton Shopping Centre for some support.

The Lighthouse Project contacted Middleton Tenants Union who met with Chloe the same day, and the tenants' union branch began to provide her with support. Her case has now been taken up by Greater Manchester Law Centre who are working to help Chloe resolve her situation as soon as possible and considering challenging both the landlord and Rochdale Council."

Private tenants often negotiate housing precarity by weighing one form of precarity against another [12]. In Michael 's case, they put up with disrepair in order to keep their rent below the unaffordable market rate, whilst others may similarly withstand poor conditions to not provoke the threat of an eviction.

This gives us a window into how conditions are often so poor in private rentals. Tenants will often first refrain from requesting repairs to avoid the tenure insecurity that comes with rent increases and eviction notices from a vengeful landlord and keep a roof over their head at all. Others negotiate forms of housing precarity by paying rent that is in the longer term unaffordable in order to avoid homelessness or to stay in a home free of health hazards. The desire to be an 'easy tenant' to avoid repercussions speaks to the power the landlord class holds over the tenant class, allowing private landlords to coerce tenants into accepting unaffordable, insecure, and/ or unsafe housing. One measure that would alleviate this would be rent controls that brought private rents more in line with social rents, as Tracey put forward: *"So, we need to bring it down to around about what the... what the housing association property rent is. I think it should stay around [the] same... same rent as a council property."*

Another consequence of the increasing unaffordability of the private rented sector (aside from giving landlords leverage to keep homes in a bad state of repair) is that when combined with house price inflation and relative wage growth stagnation, it can result in the delayed residential independence of those wanting to save for a deposit to buy a house. *"If you're renting, you're never going to get a deposit, are you? [...] Early 30s, some of them are still there [living at home], some of them"* is how Callum explains how it's near impossible to pay rent in the private rental sector and save for a deposit to buy a house at the same time, a dynamic meaning many who can, opt to stay with family whilst saving when they would rather live independently.

5.4 Social housing shortages

> *"When you sign up, you get told there's a five year wait. [...] I'm in Band A, and obviously, you've got to be in Band A to get anywhere near a property. So, I've literally been on there three years; I'm still at the bottom of the list".* - Angela

Despite Riverside Housing Association being the largest landlord in Langley, life in Langley today is largely coloured by a shortage of social housing. This stems from the loss of social housing through the Right to Buy and the low rate of construction of social housing combining to result in a huge net loss of social housing on the estate. One consequence of this shortage is the long waits which tenants face to be assigned a social home.

Aside from the incredibly long waits, it is striking that even those assessed to be in greatest/ most urgent need, those in the highest priority band, face similar waiting times. This is due to what some writers call residualisation in social housing, whereby its scarcity and means-tested element mean that it is reserved for those on lower incomes and/or facing other disadvantages [13]. The defenders of this safety net of last resort claim that it encourages self-reliance through market participation. In reality, it forces more people into the precarious private rented sector. Moreover, this selective means-testing can be degrading and residualisation can result in stigma towards social tenants, in contrast with more universal forms of essential public services here in Britain such as the NHS and comprehensive schools. Putting the shortcomings of means-

tested services aside, the fact that even people in the highest priority band, which includes people who are homeless or at risk of domestic abuse, are claiming to be waiting multiple years to be assigned a social home highlights the extreme shortage with which we are faced.

As mentioned above, another consequence of the shortage of social housing is that those unable to acquire a social home, for example those on seemingly unending waiting lists, are forced into the private rented sector. These tenants are then faced with the aforementioned problems of the sector such as unaffordable rents, disrepair, and tenure insecurity. Those renting privately often become so desperate that if they are eventually offered a social home they are willing to accept it with little consideration due to the known scarcity of social housing, to guarantee their escape from their private tenancy, as was the case for Sharon:

> *"The one I'm in is a new build and it's atrocious: mould, damp. That's why we're moving. We've finally got a place now. We're just… I've had to accept a property, because I was on Band A, before I was even allowed to see [it]. I've not… we've not seen it, but I've accepted it because it's a three bed and it just gets us out of here, you know. My… he has breathing problems, so does my eldest. So, we've had to fight for a move, basically."*

The social housing shortage also contributes to the crisis of homelessness as people forced into the private rented sector face unaffordable rents and the threat of eviction, leading causes of homelessness that they would have avoided had they had access to social housing[14]. Diane sees this dynamic clearly, linking it to the failure to build enough new social homes, the privatisation of housing through the Right to Buy, and the extraction of wealth from Langley tenants by private landlords.

> *"The homelessness is a big problem, and the fact that social housing used to… used to solve that problem, and now it's not doing it. People who own the properties who are renting them out don't build another bloody house. They don't build a house. All they do is buy something that's already existing and charge an exorbitant amount.That's what I think about housing. The Right to Buy was a very, very bad policy."*

A major factor contributing to the current shortage of social housing both in Langley and nationwide is of course the Right to Buy, Thatcher's flagship policy through which almost half of social housing in Langley has been privatised.

John: *"Can I go back to... somebody mentioned Margaret Thatcher before. So, 1980 onwards… "*

Michael: *"'Bastard' was the term."*

Caroline: *"'Ding, dong, the witch is dead'."*

John: *"And she brought in Right to Buy, so the impact of that is, when Manchester City Council built Langley, I know I'm always going back to Langley, but we built 4,500 houses. 4,500 houses on Langley were built, and they were council houses, social, affordable housing. And now, Riverside, who own and run that estate, have got 2,500 houses. So that's 2,000 what was social housing for people isn't there anymore. Some of it was cleared, I know, but a lot of it just went into private rent, and loads of properties up there are owned by private land[lords], and people are paying a lot more rent in those. So one of the reasons why there's a long waiting list for social housing in Middleton and in Rochdale is because of all of that."*

Thatcher's Conservative governments pursued a neoliberal agenda which sought to reduce the role of the state in a bid to encourage the self-reliance of the individual. This can be seen in the Right to Buy which made millions of council tenants homeowners through selling existing public housing stock to its tenants at a discounted price. This was in some ways very beneficial to those tenants who purchased their own homes, as after buying their homes at a discount they could sell them on at largely inflated market prices. This benefit to the individual came at a loss to the community at large, however, as the secure and affordable housing that social housing is supposed to provide often ended up as private rental properties. As we've seen, ex-council homes were often bought as an investment by private landlords charging high rents and failing to properly maintain the properties, with the threat of eviction helping to subdue tenants. Langley residents also recognise that these effects could be alleviated by the building of social homes to replace those lost through the Right to Buy:

Diane: *"You couldn't condemn anybody for doing it [purchasing their home through the Right to Buy], but as a policy[…] it's beneficial for an individual, but it's not beneficial for the whole of the community. That's what I'm saying. [...]"*

Caroline: *"The problem is… I benefited from it. My mum and dad bought our house. The problem comes... we take one off the market, it never gets replaced. That's where I think the issue is."*

Diane: *"There's no social build anymore."*

Caroline: *"So all the houses being built, there's no council accommodation."*

The failure to build enough social housing in Langley and nationwide, together with the loss of social housing through the Right to Buy, are leading causes of the shortage. Nationally, this failure to build falls in line with an ideological aversion to investment in public services from successive governments, whilst in Langley, land that could be used for social housing is also sold by Riverside to private developers, helping to balance their books following the merger with One Housing Group. This not only eliminates the possibility of social housing on that land but also challenges the original conception of Langley as an estate providing affordable housing. As shown in the next section, these changes may risk altering the nature of the estate, with new private development failing to alleviate social housing shortages while putting pressure on shared resources such as valuable green space.

6 Who owns Langley?

This section explores the impact of social housing shortages in Langley, while raising questions over who benefits from the estate's new private development.

6.1 "They want all us poor people out"

"There's a lot of houses that are being built that people can't afford." - Julie

"It is a good place to live. That's why they want all us poor people out." - Paul

Aside from the dire conditions that tenants are forced to live in, perhaps the distinguishing feature of the Riverside era for their tenants is the sense that Langley is being transformed from a social housing estate into a place intended to increasingly only be accessible to those on higher incomes. This is because the types of housing available are changing, with the tenure balance tipping ever further towards homes for unaffordable private rent or sale, rather than social rent.

There are a number of factors contributing to this. Firstly, existing social housing is privatised through the Right to Buy and purchased as an investment by landlords who then charge rents much higher than the identical social home next door. Louise has seen this first-hand: *"My mate's in a private rented home on Langley, it's £900 a month. For the same... the exact house I've got, and I'm with Riverside and mine's £498. So, it's like, really? Over £400 dearer just to be private rented."*

Meanwhile, the potential rental income from these properties also inflates their market price, making them unaffordable to buy. Interestingly, the Right to Buy had perhaps a delayed effect on the tenure balance in Langley. Many council tenants purchased their homes soon after the scheme was introduced with the 1980 Housing Act, with the homes only then passing into the hands of private landlords years later when those who initially took advantage of the scheme sold up to move away after retiring, or passed away, for example. Joan: *"You didn't really feel the impact [of] the houses being sold till 2000. But you knew it was different, It wasn't the Langley that we knew. 'cause it went... It went away slowly."*

Secondly, Riverside parcel up and sell off pieces of ex-public land to private developers who build houses for purchase and private rent at expensive prices. These land sales are thought to aid Riverside in maintaining their large portfolio of properties around the country with expensive maintenance bills. John: *"So, talking about one big company, and I think it's some kind of... they call it a retail investment trust. So it's big investors coming in, building the houses and then renting out at high rents.[...] It's not social housing. It's not affordable housing. It's not like Langley when it was built"*.

Paul saw this corporate land capture coming due to Langley's prime location; close to nature, central Manchester, and well connected nationally by the motorway.

> *"My only thing with Riverside is that they sold all the fucking land off. Sold it and they built all these like 250 grand houses. Getting back to where I knew they was gonna sell it, it was gonna go private. Junction 19 on the M62!"*

As did Susan:

> *"I always maintained when I grew up, I moved away and came back [and I] thought 'this would… this is a place that if Langley hadn't been built, millionaires would've been up here'. Because it's in a beautiful location, you look round, you can see…. and it would have been an ideal plot, you know?"*

Thirdly, as discussed in the previous section, not enough new social housing is being built in Langley. This is in part due to available land being sold by Riverside to private developers. New private developments may include some social units, but not enough to keep up with local demand. So, new housing is overwhelmingly private rather than social and existing social housing is also being privatised, meaning both newly built and existing housing is becoming unaffordable to buy or rent for many Langley locals.

This produces a situation wherein social tenants are in effect being slowly crowded out of Langley as the proportion of homes accessible to them continues to diminish. Helen sums up very well this tenure shift, the resulting pricing-out of social tenants, and how this contradicts the original purpose of the estate:

> *"But then they started building, and I were thinking 'there's more [private] properties now than council houses'. And that bothered me [for] some time because it was built for working class people. I mean, we wouldn't be living there if we could afford these fantastic houses. But they're so dear, these properties."*

In place of the more blatant evictions and rent hikes common in processes of displacement of private tenants, perhaps more relevant to social tenants in Langley are the more insidious yet equally harmful effects of this changing tenure balance. Children grow up and with a shortage of social housing, can't afford the expensive private rents or deposits to move out into a house in Langley. Meanwhile, social tenants who need to move house may be transferred from Langley to another area where more social homes are available.

Adding to these pressures, ex-council homes of long-term residents who have passed away are often bought by private landlords, further tipping the tenure balance and eliminating the possibility of a local social tenant moving in. People from Langley who want to continue living there may struggle to do so whilst those who can afford the expensive private rents and deposits keep arriving in a process arguably amounting to a form of social cleansing. As a result, many Langley residents feel the rug is being pulled out from under them as with each unaffordable new build or ex-council home snapped up by a private landlord, the place they call home seems increasingly to be meant for someone else, as these two residents discuss:

Callum: *"So it's like, 'yeah, all right, social housing', but it's not, because no one can afford to buy them. You know what I mean? There's nothing cheap, you can't rent, so it's not benefiting this area or the people in it. This [new] housing, everybody who's getting them is probably coming from outside."*

Richard: *"I thought that when they asked me to do this, of those big projects up there. I thought, 'how many of the people around here are moving in? How many of the young people who are just getting married are moving into those properties?' I doubt very few. I don't know. It's a very good place to move to [...] but whether it's benefiting the local community, all this build, I'm not so sure."*

Another effect of the new private developments in Langley is the loss of green spaces, places which in the years after Langley was built exposed tenants from urban Manchester to an at first unfamiliar natural setting which was a major appeal of the estate. This loss is particularly disconcerting for long-term residents who hold cherished memories of playing in these places on and around Langley as children. These spaces represented a communal resource which provided a safe environment for children to play freely whilst their presence also dictated the feel of the estate insofar as it made Langley spacious and green.

It is therefore understandable that the loss of these communal green spaces can feel devastating not only in itself but also in so far as Langley's changing physical landscape reflects the changing vision of what the estate is and who it is for. In this vein, Susan reflects on the loss of Langley's green spaces to private developments, noting that the blow would not have been as bitter if the encroachment was addressing the shortage of social housing: *"If they [new builds on green spaces] were social housing, you wouldn't mind. But they're not."*

A particularly poignant example of this managed exclusion of social tenants is the enclosure of the parks built (on formerly public land) to accompany the new private developments, reminiscent of the enclosure of the commons but for children:

Louise: *"So, on Langley, they've built all of the new houses everywhere. Every bit of green space, and they've put parks on these new estates. But it leaves the kids on... where we live on the older Riverside houses, we're not allowed on these new parks. They're only for the new [residents]."*

Jane: *"We take them over like, but you're not…"*

Louise: *"But you get moaned at. So, they're only for the new kids."*

This attempt to reserve parks for children living in new private developments at the expense of those living in Riverside homes can be viewed as the process of attempted social cleansing of social tenants in Langley in miniature, complete with the resistance from the latter. This example also speaks to the fact that whilst social tenants may not be physically displaced from Langley, there can exist an indirect displacement whereby they no longer feel at home due to exclusionary changes such as these [15]. It wouldn't be surprising if this kind of orchestrated division of social tenants from other Langley residents bred resentment between the two, so what is perhaps more surprising is the absence of such animosity towards the new neighbours. When speaking to long-term Langley residents and Riverside tenants, however, the solidarity conveyed when talking about the era of universal council tenure was absent, replaced by a feeling of distance and unfamiliarity with other residents enhanced by the transience of private tenants. Joan: *"I don't… I don't sense that [outright resentment], but I'm wondering about what... there isn't, there's nothing there to bring the community together."*

One of the most striking changes to Manchester in recent years has been the city centre's ever-growing skyline, a source of civic pride for some as support for the claim to be the UK's 'second city'. The gleaming towers may hold aesthetic appeal from a distance for anyone taking the tram through town, but when examined more closely we can also see that they are largely corporate build-to-rent developments funded by investment capital, purporting to offer luxury apartments for exorbitant rents [16]. The effects on the more peripheral parts of Manchester and Greater Manchester of this property-led regeneration model centring on Manchester's urban core shouldn't be understated in explaining the forces leading to displacement in Langley [17]. One effect of this centrally-focussed property boom is the inflation of rents, property prices, and land values in surrounding areas such as Middleton, as John has noticed and which can lead to displacement: *"There's loads and loads of buildings still going up [in the city centre], loads of flats that are sitting empty, and that's just building up the value or the cost of places to live. And then that's having an effect on here as well."*

6.2 The rent gap

The concept of rent gaps is useful in understanding how this happens [18]. This term refers to an underlying economic process driving gentrification and displacement wherein the rent/profit received from a property or piece of land is considerably lower than the potential rent/profit that would be received if the property were to be repurposed, with this difference between actual and potential rents being the rent gap produced. If this gap grows large enough, investment capital floods in, the property is repurposed, the potential higher rent is achieved, and the rent gap is closed [19].

There are a number of potentially contributing factors to the production of rent gaps in Langley. The homes and land on the estate may depreciate due to local state disinvestment or mismanagement by Riverside leading to disrepair and dereliction whilst cutbacks to public services like youth clubs and the lasting impact of deindustrialisation may lead to the closure of businesses and problems such as drug use and antisocial behaviour, all of which contribute to the stigmatisation of estates like Langley and the related depreciation of their land value. Meanwhile, the high rents obtained in the city centre where the financialised housing boom is focussed increase the potential rents that could be charged in nearby areas. The combination of this depreciation of land values in Langley and the inflation of rents in town produces large rent gaps whereby the potential land value that could be achieved by selling land in Langley to private developers is much higher than the land's current monetary value as communal green space or the potential rents that could be achieved from building social homes on the land. So, the land in Langley is sold, capital flows in often from investment funds similar to those financing the city centre build-to-rent blocks, expensive private developments are built, and the rent gap is closed. Displacement of social tenants thus occurs when they are not able to access the housing in Langley increasingly consisting of these developments, as detailed by residents in the previous section.

Similarly, rent gaps can result in the displacement of private tenants in Langley whereby the rents taken from current tenants fall short of the rents that could be yielded by higher income tenants akin to those living in the new towers in the city centre, or by converting the property into an HMO or short-term rental, with the city centre property boom providing inflationary pressure. To close this rent gap, private tenants can be evicted or priced out by rent increases at the end of their tenancy, making way for the repurposing of the property in one of the aforementioned ways that will yield higher rents from new tenants.

People displaced by these processes are also put at greater risk of homelessness. A common argument in support of Manchester's property-led regeneration model is that building more housing for private rent will alleviate homelessness and cause rent deflation. Evidence to the contrary disproving this fallacy is not lost on Langley residents, as rent inflation and increasing homelessness are contemporaries of the city's ever-growing skyline. Caroline:

> *"Public expenditure reductions over the years, over many years. Councils no longer put houses up. It's the main reason for homelessness. There's loads of properties in town. Every time I go to town, on a bus, Manchester, I see all these flats. I'm saying, 'Why have we got people homeless?' In Manchester, Greater Manchester, there are 7,000 and something, from last census, that are homeless."* [20]

Observations like these make it clear to us that we have a crisis in kind of housing not in amount of housing. As Caroline notes, insecure and unaffordable private rented housing being built instead of social housing causes homelessness. Homelessness is largely caused by tenants no longer being able to maintain private tenancies due to being evicted or the rent being unaffordable. Thus, we cannot simply build our way out of homelessness with more private rented housing. Nor can we expect to see deflation in rents simply by increasing the supply of privately rented housing. As John alluded to in section 6.1, build-to-rent developments financed

by investor funds are so well backed financially that it is widely believed they can afford to leave units unoccupied until a tenant agrees to pay the rent proposed, even if this means making a short-term loss. The absence of purported supply and demand dynamics for corporate property developers such as this keeps their rents high and has an inflationary pressure on rents in nearby areas, producing rent gaps and displacement.

It is important to consider these processes in order to grasp Langley residents' place in the wider Greater Manchester profit-generating housing machine. Anthony shares a sentiment common with Langley residents, that of Middleton being 'left behind' with regards to the regeneration focussed on the centre of the city: *"So, why… if they're building all this in Manchester, why are they not doing anything for like, the rest of like, Middleton or anywhere else? [...] but we're not, we're just being left behind."* This sentiment may be somewhat surprising given the development in Langley already discussed. However, when considered alongside the fact that development in Manchester and its peripheries is uneven in being highly centrally-focussed, and that even that which does take place in or close to Langley is rarely benefiting local people, it is far from surprising that people may feel their area is being left behind. An example of this more local regeneration not necessarily benefitting local people is the proposed 'Atom Valley' development, an ambitious proposal to build a research and manufacturing hub on three sites in northern Greater Manchester, one just north of Langley in south Heywood. This public-private partnership claims to have "the potential to provide 20,000 new jobs and 7,000 new homes" in what has been designated a "Greater Manchester Mayoral Development Zone" [21]. The south Heywood site is set to include "a 120 acre industrial and logistics development providing up to 1.45 million sq ft of space with the potential to create more than 2,400 new jobs" in companies such as Footasylum. It is yet to be seen how many of these will be secure, well-paying jobs for local people, whilst there is no mention on the Atom Valley website of any of the 7,000 new homes built being for social rent. So, if long-term residents feel like Langley is increasingly no longer intended for them, then perhaps the rapidly transforming urban core would be more suitable. This is also not the case, as David spoke of: *"You know, it's not... people like us, we're not... we're never going to be able to afford something in the centre of Manchester.[...] And I mean, that's... with... with that, you'll be getting a different class of people that are coming up from the south who have got more money to spend. The bars are different."*

It therefore seems like there are vanishingly few places in the city which seem intended to be viable long-term options for Langley residents to live. This brings us to an overarching point which is the question of where people on lower incomes can live in a city where the land is being carved up and sold off to the highest bidder and where housing is treated primarily as a wealth-generating asset rather than a basic human need. Tellingly, rather than being a completely novel development, this periodic transfer around Manchester of working class communities is instead a recurring theme in the city's history as the local state and private capital have ensured that people are excluded from parts of the city the powers-that-be deem unsuitable for them in any given era. In Manchester's industrial heyday, housing workers near to the factories in which they worked was optimal for their bosses, whilst they were unwelcome in the surrounding suburbs which were the retreat of the bourgeoisie and emerging industrial capitalist class. After WWII, however, slum clearance processes uprooted inner-city communities and transported them to overspill estates such as Langley in the far reaches of the city, where tenants also faced hostility as prospective host councils and many of their residents put up resistance. Now, all these years later, Langley residents are being slowly priced out of the estate and likewise the city-centre developments, not to mention the demolition of social housing estates in inner-city areas like Collyhurst and Ancoats and the dispersal of their residents. Building on the foundations set by the privatisation of council housing and the deregulation of the private rented sector, the forces of housing financialisation Manchester is currently subject to ensure the maximum return on investment of each piece of land and rented home. As these trends continue, it is unclear where will be left for people unable to afford the rent.

6.3 On the edge of Manchester: "everything's just shot up"

"The trickle down economics is... we're not benefitting from it. It's not trickling down." - David

Along with dealing with unaffordable, insecure, and unsafe housing, Langley tenants also often have to contend with other forms of precarity that combine together to make life difficult[22]. In Britain today we are living through multiple concurrent crises stemming from years of austerity and growing inequality which often make it difficult to afford even the most basic necessities. These macroeconomic factors are not lost on these tenants:

James: *"It seems like a bit of a farce, isn't it? Because there's loads of money that loads of rich people have that they could just give us, so it's like why make disabled people work more [in reference to proposed cuts to disability benefits and increased work-search requirements]?"*

Diane: *"It's all about money, you see. It's a capitalist society we're living in. Doesn't necessarily benefit us."*

In any case, the costs of groceries and energy bills have continued to rise whilst wages and benefits have remained relatively stagnant. Linda and Martin spoke of their experiences of food and energy price inflation respectively:

Linda: *"No, you can't even afford to live on beans on toast these days. You seen the price of bread? Look at a jug of milk. Oh, my God. And a child under... under a certain age is meant to have a pint of milk a day. How are you supposed to give that child that amount of milk? I treat them to a milkshake at Costa Coffee. It costs... costs us a fortune."*

Martin: *"I was on a fixed tariff of £93 and then one month I just noticed £205 had gone instead, repeatedly for a couple of months. So, I rang up [and they said] 'you was on a fixed tariff for two years, your contract's over now', so I said well basically 'can you not put me back on?', 'well we don't have those available anymore', so…"*

This price inflation can have very real consequences in Langley, plunging people into energy and food insecurity.

Sarah: *"I woke up that cold... I... I'm waking up at half five every morning at the minute, and I... because I'm that cold in the night."*

Louise: *"Yeah, it's the cost of living though as well. The amount it costs me for food, it just keeps on… clothing, everything, everything's just shot up. Shot up like nothing else this year, wages nor benefits. Everyone's getting into that rut now."*

Interviewer: *"Do you know how people are managing that? Are they having to cut back on anything?"*

John: *"Well, we're all... we are cutting back on…"*

Michael: *"I'm going without meals myself, I'm just eating the kids' scraps."*

This can be compounded by unemployment or forms of precarious work such as temporary or zero-hours contracts which make one's source of income insecure. Further, Langley locals have noticed that this economic hardship has extended to local businesses also, especially small and independent ones, as Linda relays: *"It's everywhere. Businesses shutting down because they can't afford the rent and stuff like that."* Many businesses on Lakeland Court, the shopping plaza in Langley, have been forced to close, which is part of a wider problem of a lack of amenities on the estate. Apart from shops, tenants also speak of the devastating loss of Langley's pubs which were invaluable social hubs. Transport links could also be improved, for example there is no tram service to Middleton as there is for Bury, Rochdale, and Oldham. Moreover, cuts to public services have seen youth clubs close down, leaving young people at a loose end. Joan sees a link between this withdrawal of funding for Langley and the construction of the new build developments:

> *"Langley was actually high on the poverty list. But over the years, it's been taken off that! You know they give poverty areas more money, they invest more and things, well, because of all the new builds, Langley's not on it anymore, because the percentage of people supposed to live in poverty isn't as high as it was."*

It is clear from these accounts that it is not just housing issues that tenants contend with but a myriad of related problems that can have a multiplying effect on each other. These largely economic challenges also contribute to social isolation wherein economic insecurity alongside the loss of amenities facilitating human interaction can cause people to feel divided and alone. In some instances it is obvious how this happens, as is the case for the loss of pubs and youth clubs. As many after-school activities have become commodified and expensive, the loss of youth clubs in providing something for young people to do after school becomes ever more glaring.

Sharon: *"So many teenagers just walking the streets, outside takeaways, causing problems… because there's nowhere for them to go. There's nothing for them to do, and if they are doing stuff, it's really expensive. Really expensive."*

Julie: *"Yeah, you used to be able to go to a youth club when I was younger."*

This can have a knock-on effect on the rest of the community also, further contributing to social isolation.

Anthony: *"Got break-ins, things like that, like… well, teenagers. You've got teenagers hanging about on the streets causing problems. A lot of people won't go out, once it gets dark, nobody'll walk".*

Joan remembers how she frequented the abundance of youth clubs in Langley, highlighting just how far things have fallen: *"There was youth clubs all over the place. You could go somewhere every other night, to a different youth club. Nothing now, is there?"*

It seems fair to say that the myriad of issues Langley tenants face has had an effect on the overall feel of the place. This is once again a sharp break from how things were in decades past when there was a more readily available sense of collectivity, as Paul remembers:

> *"I remember growing up, I remember the 70s, the power cuts, the '74 miners… the first miners strike, and we all supported, even though we was sat in the dark [...] but there was, there was a palpable feeling of community, and since Riverside got in, they've dismantled it, and it's not... it's not the place it used to be [...] I think since Riverside, that's the biggest thing I can think: they just took the heart out the place."*

Decades of neoliberal policy and culture encouraging the perception of one's self as an individual rather than as part of a collective have surely contributed to these weakening bonds of solidarity. Youth clubs closing, the costs of life's necessities racing away from wages and benefits, the presumption that it is our fault if we fall victim to any of these societal forces; any one of these can make us feel vulnerable and alone.

As Paul mentions above, however, it is chiefly Riverside who are responsible for dismantling the sense of wellbeing and community in Langley in particular. Tenants' foothold in the once council estate is threatened by Riverside selling off land to private developers. Meanwhile, Riverside emanate an uncaring disregard for their tenants who have mould and rats taking root in their homes, often attempting to blame tenants for systemic disrepair framed as one-off cases. Anthony puts it like this: *"Riverside don't care about the tenants at all and about the state of the area [...] this major problem with the rats now and mice, that is really, really bad. You know, we've got to live… basically we're living… well, they're living with us or we're living with them."*

It is the actions of Riverside that colour the everyday lives of their tenants and it is the extractivist model of financialised social housing which they embody which informs these actions. This model ensures 'optimal' cash flow to all of their constituent parts around the country, including costly operations in the south east. We suspect that this shrewd allocation of resources comes at Langley's expense as operations here have become chronically underfunded, resulting in the systemic mismanagement of repairs and the appalling conditions that Riverside tenants are subjected to. The sheer number of properties nationwide that Riverside own following their merger with One Housing is likely part of the problem, with the carving up and selling off of land in Langley to the highest bidder helping to balance their books.

7

Conclusion: Not a housing crisis, but a landlord crisis

> *"We need to do something because the way we're getting treated on the estate by Riverside is not on"* - Mary, member of GMTU Middleton Branch and Riverside tenant in Langley

Our report has shown that poor housing conditions in Langley are more complex than a shortfall of physical homes. Housing in Langley is currently being built on a scale not seen for decades. Yet the costs of most of these new homes remain out of reach of Langley residents, and our analysis has shown that problems among much of the estate's existing stock are widespread due to years of under-investment. Social homes owned by Riverside, the estate's largest social landlord, have better security of tenure and lower rents than those owned by private landlords. Bad repairs, inadequate maintenance and a failure to safeguard greenspace are nonetheless reported by people living and renting in Langley in both social and private homes. Given the extent of these issues, poor conditions in Langley should be characterised as driven not by a housing crisis but by a landlord crisis[23], with the rents extracted from the estate used not for reinvestment but the support of profit-making strategies.

We must conclude therefore, that the 'experiment' of transferring formerly public stock into the hands of housing associations, which are now, as Riverside demonstrates, heavily financialised, has failed. An estate like Langley has become a site of rent extraction, the original goal of its planners to provide quality and affordable homes for the working class, long obscured. We do not believe that this state of affairs can continue.

There are then, three routes forward. The first would be a form of remunicipalisation – the return of the housing stock to local authority control. The second would be the forced breakup of Riverside into smaller, localised, housing associations, where rents

were kept local and used to improve conditions in the neighbourhood they were paid. The third would be mutualisation – ownership of Langley passing into the hands of the residents of Langley themselves.

In discussion with the Middleton branch of Greater Manchester Tenants Union, comprised largely of Langley Riverside tenants, it was evident that they have clear and ambitious ideas about how to improve their estate. Owing to the failure of Riverside, their main focus was on taking control of the management of their housing, with Mary highlighting that "it would at least give us a chance to sort out the estate". Naturally, Riverside tenants' concerns centre around dealing with the disrepair in their homes and it was agreed that having control over the repairs and maintenance operations would be crucial to this. Having easily contactable, reliable, quality maintenance workers permanently stationed on the estate was seen as desirable, akin to the old Manchester City Council 'yards' system and current repairs operations tenants have seen on estates owned by Rochdale Council. Having control of the estate was also seen as a way to combat the displacement of tenants from Langley. If any new housing is built, the branch put forward that social tenants, especially those already living in Langley, should be offered the chance to move into it. Members of the branch also stressed that they should be consulted on and be able to shape any proposed developments. This would include guaranteeing that new developments contained a suitable proportion of social housing and that developments of any kind would be limited to ensure that green spaces survived in Langley.

The natural question arising from these goals Langley tenants have is how to achieve them. The prospect of another smaller housing association replacing Riverside was floated as an antidote to Riverside spreading its repairs operation too thin and neglecting Langley to service its other assets. This idea was not eagerly received, however, due to members' distrust of housing associations following their dealings with Riverside and their recognition of the general trend towards mergers in the social housing sector. Remunicipalisation was also not viewed favourably by union members due to the reputation of nearby local authorities' poor and underfunded management of council housing. The best received suggestion put forward by a member of the branch was that "tenants should own it" as this would be the only way to guarantee the proper running of the estate in their own interests and deal with the issues set out in this report. Following this, options such as co-operatives, tenant management organisations, and community ownership models were discussed, with the conclusion in the meeting being that the direct tenant control built into these models would give them the best chance of rectifying the wrongs done to them by those who have up to now owned Langley.

Appendix - The Langley Campaign

Early in 2022, Middleton Tenants Union was approached by a single mother with a young child living on the Langley estate in a Riverside property. She explained that she had repeatedly reported concerns of damp and mould to Riverside, but due to inaction from her social landlord, her child was now regularly attending the hospital for breathing problems.

After successfully negotiating structural repairs to the clearly uninhabitable property, the issues reoccurred a few months later with the damp and mould returning. Eventually our member won the correct repairs to be made and £10,000 in compensation for the damage done to herself and her family. At this stage, we had no idea of the extent of the damp and mould issues that consume Riverside housing on Langley.

A few months later, our member recognised the tell-tale signs of breathing issues from mould coming from her neighbour's child one day at the school gates. The mother of this child was also a Riverside tenant and lived only 3 doors away from her. Using her experience and hard learned lessons of negotiating with Riverside, our member invited this young mother to join the Union and the campaign against damp and mould on Langley was begun.

The campaign has now involved 22 Riverside tenants on Langley with a collective compensation offer of £91,000 so far. Nearly all of the disputes involve young children and the issues are not exclusive to damp and mould but also include rats, dangerous disrepairs, unqualified sub-contractors, mis-management, intimidation to lone female tenants and bizarre record keeping.

At the time of writing, a quarter of our members are still experiencing poor repairs, vermin and poor communication from Riverside meaning that the campaign continues and our faith in Riverside as a competent organisation fades.

The branch has successfully undertaken 6 face-to-face negotiations with Senior Riverside management, including Riversides Chief Executives, and have appeared on national and regional media including BBC Northwest, LBC Radio, BBC 5 Live and many more. They have staged protests outside the Riverside offices on Langley and have conducted an estate wide survey of Riverside Tenants to create their own community data. They have created step by step template guides for any social housing tenant to challenge disrepair across the UK and they deliver workshops on negotiation and collective casework.

The campaign will be challenging Riverside's inclusion in the Greater Manchester's Good Landlord Charter whilst simultaneously demanding an investigation into Riverside's competence as a social housing provider through the Social Housing Regulator. In collaboration with the Social Housing Action Campaign (SHAC), we have collected testimonies and evidence from over 100 Riverside tenants across the UK and this number is growing each day.

Daniel Isaac, GMTU Organiser, Middleton Branch, April 2025

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