



Deep Roots, Diverse Communities, Dedicated Service

The Black and Minority Ethnic (BME) Housing Sector's Offer



This paper stresses the multiple and important roles that BME housing organisations play in providing affordable homes and services, and care and support for BME communities.

It underscores the activities of BME housing organisations as social value-creating, community institutions that work in the most disadvantaged neighbourhoods, while promoting cohesion and offering BME communities opportunities to improve their life chances.

The paper illustrates how BME housing organisations embody a shared society, foster mutual endeavour and offer pathways for BME people to fulfil their aspirations and realise their ambitions.

It outlines what BME housing organisations have to offer the housing sector in England, and to central government, devolved and local authorities, and diverse communities in the main areas of their operation.

'Deep Roots, Diverse Communities, Dedicated Service: The Black and Minority (BME) Housing Sector's Offer' has been compiled by BMENational, the representative body for BME housing organisations, and its research partner for the last two years, the Human City Institute.

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CONTENTS

Summary	2
.....	
1. Introduction	4
About the BME Housing Sector	4
About the Offer	4
Research and Approach to Developing the Offer	5
.....	
2. Scoping BME Housing Organisations	6
Deep Roots	6
Diverse Communities	7
Dedicated Service	7
.....	
3. Why the BME Housing Sector is Important	9
Meeting the Disproportionate Needs of BME Communities	9
Community Assets and Role Models	11
What Tenants Want	11
.....	
4. The BME Housing Sector Offer	13
The Strength of the BME Housing Collective	13
Ongoing Investment in Housing	13
A Partnership Approach to Delivery	14
Promoting Social Integration and Community Cohesion	14
Supporting Migrants and Refugees	14
Enabling Local Economic Growth and Boosting Life Chances	15
.....	
Select References	16
.....	

Summary

About the BME Housing Sector Offer

The BME housing sector has developed an offer to the nation, partners and stakeholders based on planning by BMENational, their representative body, and its Executive, plus consultations with local authorities, housing associations, and private and third sector agencies, as well as tenants in a series of interviews, roundtables and focus groups.

The BME housing sector has a reputation for providing housing, delivering culturally sensitive care and support services, as well as managing community investment programmes that promote cohesion and boost the life chances of residents living in some of England's most disadvantaged neighbourhoods. The sector has deep roots in such neighbourhoods, operating as vital anchor organisations to often super-diverse communities, which have welcomed migrants from all over the world.

Deep Roots, Diverse Communities, Dedicated Service

The BME housing sectors has deep roots stretching back more than thirty years. It is committed to promoting and sustaining diverse and cohesive communities. And the sector offers and delivers dedicated, culturally sensitive and VFM services to tenants and communities.

The BME housing sector remains important since BME communities experience disproportionate levels of need that are not being met through the market or the mainstream housing sector. Also, the BME housing sector enables BME communities to control important housing and neighbourhood assets. And the sector is what its tenants want, validated by high levels of tenant satisfaction and focus group evidence.

The Offer

The offer consists of six elements:

- 1. The Strength of the BME Housing Collective:** The BME housing sector constitutes a collective of 70 BME housing organisations with a common philosophy, pooling of significant resources, sharing expertise, 30 years of knowledge, and a national as well as local perspective. The strength of the BME housing collective, as well as that of individual organisations, offers a significant resource to the nation, partners, stakeholders, tenants and communities.
- 2. Ongoing Investment in Housing:** BME housing organisations already manage around 66,000 homes. Over the next five years, BME housing organisations are set to develop at least a further 5,000 homes – mainly affordable rent and shared ownership, but social rent too if resources and national housing policies allow - primarily in Greater London, the Northern Powerhouse and the Midlands Engine.
- 3. A Partnership Approach to Delivery:** The BME housing sector works with more than 1,000 public, private and third sector partners. These partnerships enable much greater reach in confronting housing and community disadvantage. They also enable economic and

societal multiplier effects to be generated that have wider community benefits, creating economic and social value, and enabling policy priorities to be achieved more cost-effectively.

- 4. Promoting Social Integration and Community Cohesion:** For more than thirty years, BME housing organisations have worked to facilitate integration of BME communities and to promote community cohesion within communities. Policies and practices have sought to enable various communities to live and work together, creating a real feeling of community spirit. They will continue to do so long into the future.
- 5. Supporting Migrants and Refugees:** BME housing organisations offer support through temporary and permanent accommodation, plus care and support; resettlement services, including help with setting-up a home; money, benefits and legal advice; language skills through on-site and partner workshops; linking to existing members/agencies of migrant communities; helping through social investment and entrepreneurship. BME housing organisations, together with a range of partners, have recently signed a refugee pledge to raise the profile of the plight of refugees, building on their previous work, such as creating a housing rights website with the Chartered Institute of Housing (CIH).
- 6. Enabling Local Economic Growth and Boosting Life Chances:** The BME housing sector creates significant economic value in often fragile local economies of more than £200m in Gross Value Added (GVA). This investment sustains 1,000 jobs in local economies on top of the 3,500 people employed directly by the BME housing sector, and boosts local life chances. Social return on investment from the sectors runs at £2-£5 for every £1 invested. These are significant contributions to the economy and a shared society, and boost the life chances of local people.

1. Introduction



About the BME Housing Sector

The Black and Minority (BME) housing sector is a small but crucial and influential element in the make-up of the housing market in England. It houses almost 250,000 people in 66,000 homes, representing about 3% of the social housing stock.

The sector has been active for more than three decades, supported by governments of all political stripes, and represented today by BMENational – a collective of around 70 BME housing organisations operating mainly in Greater London, the Midlands Engine, the Northern Powerhouse and other major urban areas.

The BME housing sector has a reputation for providing housing, delivering culturally sensitive care and support services, as well as managing community investment programmes that promote cohesion and boost the life chances of residents living in some of England's most disadvantaged neighbourhoods.

The sector has deep roots in such neighbourhoods, operating as vital anchor organisations to often super-diverse communities, which have welcomed migrants from all over the world.

About the Offer

So why has the BME housing sector develop an offer? –

- Firstly, 12 months that have included the Brexit decision, the Metro Mayor elections and a second General Election in two years marks a pivotal time for affordable housing and housing service delivery, and how a more cohesive society can be crafted.
- Secondly, a challenging operating environment has, and is, being navigated by the BME housing sector, as with other organisations in the social housing sector that perhaps require some recalibration from the BME housing sector in what it intends to achieve.
- Thirdly, BME housing organisations meet needs of communities that would otherwise go unmet, and offer major opportunities to those communities.

Consequently, the offer is intended to frame the key strengths of the BME housing sector and how those can be put to work for the benefit of the nation, cities and communities.

Research and Approach to Developing the Offer

The work and research that has informed this document includes a wide and deep consultation exercise stretching back over 30 years:

BMENational Planning: Those housing organisations that make-up BMENational have been developing, planning and campaigning for a vibrant new future that emphasises sectoral strengths while exploring innovative approaches.

Stakeholder Survey: In-depth interviews over the last two years with 25 senior stakeholders mainly at national, regional and local levels, sub-divided by trade, housing, politics, policy, and local government, exploring the achievements and role of BME housing organisations.

Stakeholder Roundtables: Four roundtables with BME housing organisations and stakeholders in key English regions (West Midlands, East Midlands, the North-West, Yorkshire and Humberside) were held, together with two roundtables in London to reflect the larger number of BME housing organisations in the capital. All in all, almost 100 stakeholders took part.

Tenant Focus Groups: Nine focus groups with tenants of BME housing organisations based on five key regions (West Midlands, East Midlands, North-West, London, Yorkshire and Humberside) and representatives of ethnic groups housed. Combined, the focus groups included the views of around 110 BME housing sector tenants.

The following first scopes the nature and characteristics of the BME housing sector. It then moves on to show how the sector has deep roots, promotes diverse communities and delivers dedicated services. Finally, it outlines six clear and interrelated offers.

2. Scoping BME Housing Organisations



Deep Roots

BME housing organisations, generally defined as letting to more than 80% BME applicants with a similar proportion of board members, have deep roots going back thirty years in the most disadvantaged communities of Britain's major cities and towns.

BME housing organisations grew out of the need for greater access to social housing by BME communities, in the wake of 1980s disturbances and the growing special needs of BME communities (especially the elderly and young homeless people).

They were created at a time when 'race and housing' issues were at the forefront of national policy debates against a backdrop of urban decay and social unrest. When BME housing

organisations were formed, they also made mainstream providers sharpen up and get beyond colour blindness practices to positive action for those in most need.

“The BME housing sector has deep roots in the communities from which is sprang that stretch back at least three decades.”

Their achievements over the last three decades have been considerable, including building community-based vehicles as advocates for BME communities, while operating as local role models.

Their representative body – the Federation of Black Housing Organisations (FBHO) – was a highly visible, and respected and largely effective advocate for the BME housing sector. Through conferences, newsletters, research, lobbying and advocacy the FBHO enabled BME housing organisations to develop a high profile and secure ongoing funding from the public purse to support continuing expansion of housing and service provision.

The demise of the FBHO was followed by the creation of BMENational as a successor representative body under the auspices of the National Housing Federation. BMENational has evolved over the last few years into a highly effective campaigner for BME housing and community issues, as well as an innovative trade body.

Diverse Communities

BME housing organisations are committed to the sustainability of diverse communities that are exemplars of different ethnic and faith groups living and working alongside each other. Promotion of social integration and community cohesion in these communities is a singular objective of the BME housing sector.

BME housing organisations house (in the main) a wide range of ethnic and faith groups. South-East Asians, African-Caribbeans, Chinese, Vietnamese, Irish and Jewish people form the core ethnicities. Today, around one third of tenants in the BME housing sector are whites

They increasingly assist new migrants (including from Eastern Europe) to work and settle in the UK. Research has shown that migrants make a telling contribution to the UK economy, society and culture.

“Creating and sustaining diverse communities is central to the historic mission of the BME housing sector.”

Economically, migrants generate greater levels of economic resources than they access in public services. Their contribution to cultural capital in the UK's cities is also of a very high level.

Refugees and asylum seekers from various war zones past and present are also supported by BME housing organisations. They retain their role in meeting the special needs of BME communities but most have branched out into meeting general family needs and the needs of homeless people and refugees and asylum seekers.

Dedicated Service

Collectively, the 70 remaining BME housing organisations manage 66,000 homes, with an estimated annual turnover of £600m and controlling assets valued at around £1.8bn. They offer dedicated and culturally sensitive services to around 250,000 people; mainly in London and Midlands and northern cities.

The housing and services provided are dedicated in the sense of being aimed at disadvantaged ethnic and faith groups and also in that they are designed and delivered in ways that meet the needs of these groups, which vary widely.

While most BME housing organisations remain independent, some are part of larger social housing groups. Many have formal links to housing development and supply-chain procurement partnerships.

Working with local community and social enterprises extends their reach and supports their ethos of delivering dedicated and culturally aware services. BME housing organisations support more than 50 community organisations directly, sometimes within their organisational structure.

“Delivering a dedicated, culturally sensitive yet VFM service is one of the main hallmarks of the BME housing sector.”

Six BME housing organisations (or 9% of the total) are mutual housing organisations or housing co-operatives, enabling direct control of housing assets by the community.

The ageing of the BME population is intensifying housing, health and care needs, which require action by BME housing organisations. Tenants wish the range of culturally sensitive services to be expanded by BME housing organisations to cope with diversifying local communities through new migration, asylum seeking and new refugees.

3. Why the BME Housing Sector is Important



Meeting the Disproportionate Needs of BME Communities

Four decades of struggle by BME communities, bolstered by legislation, statutory and regulatory codes from the 1960s onwards, have failed to confront adequately and systematically racial disadvantage and discrimination in housing.

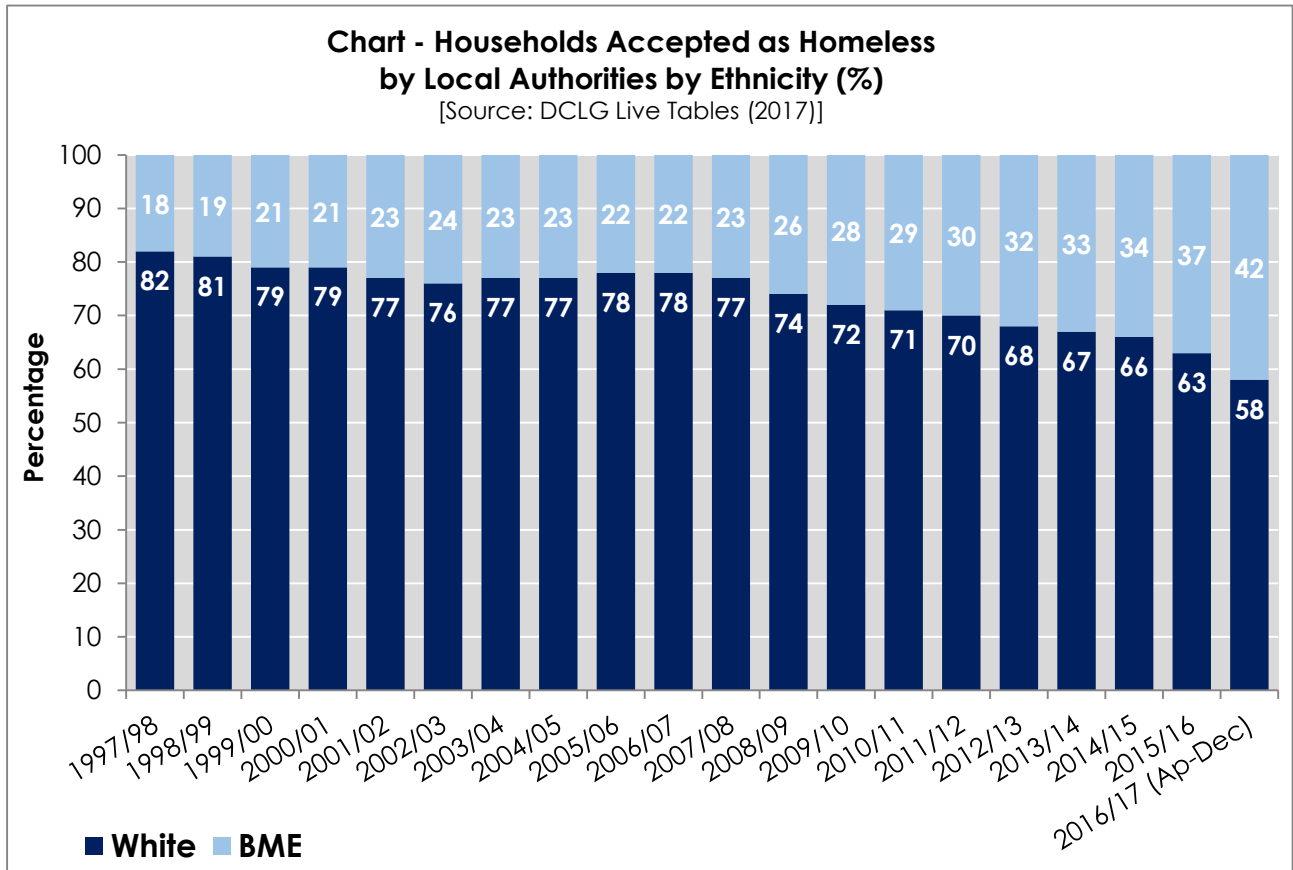
The housing circumstances of BME groups continue to be less favourable than for whites, with under-concentration in home ownership generally, and outright home ownership specifically. This has effects on the distribution of wealth between ethnic groups, with the BME population having much lower levels of asset accumulation.

“BME communities are more likely to suffer homelessness, and other forms of housing stress: overcrowding, poor housing, fuel poverty.”

Homelessness has grown proportionately more for BME groups over the last two decades from 18 to 42% of the total. BME households account for more than 2 in 5 homeless acceptances by local authorities in England in contrast to their 1 in 7 presence in the general population. They are also more likely to be among the non-statutory and/or hidden homeless.

BME households are more likely to live in older, fuel poor and overcrowded housing, and in flats and terraced homes, rather than detached or semi-detached. BME groups are also over-concentrated in the most deprived neighbourhoods and worst living environments. The level of housing deprivation is greater for the BME population.

The poverty rate for BME groups is almost twice that for Whites. It has increased for most BME groups over the last decade and a half, while it has remained stable for the white population. Welfare reforms are exacerbating poverty for BME groups since they are disproportionately affected. BME households, on average, have lower incomes than whites, and are less likely to be amongst the top earners and in the highest levels of public life.



BME people have shorter lives on average and higher levels of morbidity. They are much more disadvantaged in the criminal justice system, and increasingly likely to be the victims of racially-motivated attacks. Social capital in BME communities is measured lower than for Whites.

“BME housing organisations remain important since the housing requirements of BME communities are not adequately met by the market nor mainstream social housing.”

The needs of a growing BME population are not being met by mainstream social landlords. The proportion of lettings made by all social landlords in England over the ten years between the Censuses in 2001 and 2011, rose from 14% to 16%.

During this time, the proportion of the population associating with a BME background increased from 7% to 17%. Since 2011, 19% of all mainstream social lettings have been made to BME applicants while more than 75% have been made by BME housing organisations. Choice-based lettings (CBL), used more by mainstream social landlords, are also a barrier to BME applicants.

Community Assets and Role Models

BME housing organisations remain anchored in the communities that founded them. And they are bridges between communities and key vehicles for local people to have a say in how their housing is managed and developed. They are major successes for BME communities enabling local assets to be controlled by these communities and considerable social capital to be built. In addition, around 1 in 10 BME housing organisations are mutuals, which offer greater levels of community control.

BME housing organisations enable a more plural and community-based social housing sector to continue, ensuring that all parts of society receive access to affordable and social housing. BME

housing organisations operate mainly as community-based agencies, close to the people they house, providing culturally sensitive services to BME people in both housing schemes and their outreach work.

“The BME housing sector enables BME communities to control housing and other neighbourhood assets.”

BME housing organisations also operate as community advocates while enabling BME communities to oversee local assets, offering enhanced community durability and enhanced life chances for local people.

The BME housing sector from its foundation thirty years ago has been a source of kick-starting and furthering the careers of BME leaders in housing and beyond. They have acted as mentors, springboards and backstops for BME talent. Many of those in the BME housing sectors have since become senior managers or board members in the wide social housing movement.

Delivering What Tenants Want

Tenants of BME housing organisations see their social landlords as invariably effective and beneficial agents in their lives and communities. Tenants generally view them as organisations that treat everyone fairly, are trustworthy, resolve conflict, bring different cultures together, promote tolerance and deal with community problems as they arise.

BME housing organisations are seen as welcoming, open about their work and activities, providing access to good quality information that tenants need, and receptive to tenants' views. Their service delivery is seen as crucial to the well-being of individual tenants and community vitality. They score highly on tenant satisfaction.

Tenants want their BME social landlords to continue to provide homes in their vicinity and offer more homes with larger numbers of bedrooms. The mounting needs of BME young people to access affordable housing locally, especially in London, is seen by tenants as a growing challenge to community cohesion and stability.

“The BME housing sector is well regarded by tenants and communities, with many praising their work as community anchors.”

The views of tenants of BME housing organisations can be summarised from focus groups held across the country:

"They help BME people, because they know that they want to be together and they help them to build their own local network. They put tenants first, ask what we want and what we like and then try their best for us."

"They understand why we need larger homes and they help to keep families together."

"Everyone in the community knows who they are. They are accessible, are well established, have a good reputation. They started small but have grown to meet community needs."

"They provide a variety of interpreters in different languages to help us as well as written translations."

"They provide IT training and support you so you can access training and jobs. They provide Money Advice services and they will help you to understand benefits and support available to you. They are supportive and have people trained to do this job."

"The community events they organise are for everyone and bring us together. They also provide a number of apprenticeships for residents, and host open days for residents to apply for jobs."

"Their services feel that they are made for someone like me. They have helped me settle a lot since I arrived."

"I really appreciate how they work and their services since they are aimed at people like me from my culture. Have helped me settle well into this country."

"They bring different cultures together and understand that communities want to be together as it is the way we want to live. They promote tolerance amongst different communities."

"We all have to live together and we embrace each other's culture and welcome each other. They help us to do this."

4. The BME Housing Sector Offer



1. The Strength of the BME Housing Collective

The BME housing sector constitutes a collective of 70 BME housing organisations, the majority of which are represented by BMENational. The collective offers a common philosophy, pooling of significant resources (including £1.8bn in assets), sharing expertise, 30 years of knowledge, a significant skill set, and a national as well as local perspective.

Alongside, individual BME housing organisations bring a wide range of delivery models to bear on housing and community problems, including working as part of larger social landlord groupings, significant experience of care and support, mutual approaches, and concentration on specific client groups (such as refugees). They are also undertaking pilots of shared services.

2. Ongoing Investment in Affordable Housing

BME housing organisations already manage around 66,000 homes and some are still realising inwards stock transfer from other social landlords rationalising their housing stock. They also have significant experience of developing a spectrum of housing types – social rent, affordable rent, shared ownership and homes with care and support. They intend to pursue innovation in housing development as a means of improving VFM and to improve completion rates.

Over the next five years or so, BME housing organisations are set to develop at least a further 1,000 homes – mainly affordable rent and shared ownership, but social rent too if funding allows. These will be located primarily in Greater London, the Northern Powerhouse, and the Midlands Engine. BME housing organisations are also seeking to innovate in the building technologies they deploy, including modular homes, off-site manufacture and green technology.

3. A Partnership Approach to Delivery

The BME housing sector works with more than 1,000 public, private and third sector partners to provide housing, for community investment and to promote community cohesion. These partnerships enable much greater reach in confronting housing and community disadvantage.

Its partnerships are most frequent in Greater London, where forty-three BME housing organisations of all shapes and sizes manage 20,650 homes; in the Northern Powerhouse where ten organisations manage 89,360, in the Midlands Engine thirteen oversee 21,400 homes, and in the Bristol City Region four organisations manage 2,980 homes.

4. Promoting Social Integration and Community Cohesion

More than two thirds of all tenants of BME housing organisations are from migrant communities. BME housing organisations mainly accommodate BME groups such as South-East Asians, African-Caribbeans, Chinese, Vietnamese, Jewish, Irish, Filipinos, Tamils and Kurds. BME housing organisations operate mainly in neighbourhoods with high BME concentration.

For more than thirty years, BME housing organisations have worked to facilitate integration of BME communities and to promote community cohesion within those communities. Policies and practices have sought to enable various communities to live and work together, creating a real feeling of community spirit. They will continue to do so long into the future.

5. Supporting Migrants and Refugees and their Contribution to the UK

BME housing organisations increasingly assist new migrants, refugees and asylum seekers. Some are dedicated to this as their core function. All in all, BME housing organisations house refugees and asylum seekers at a rate of 6-8% per annum, which is about three times the rate of mainstream social landlords.

BME housing organisations offer support through temporary and permanent accommodation, plus care and support; resettlement services, including help with setting-up a home; money, benefits and legal advice; language skills through on-site and partner workshops; linking to existing members/agencies of migrant communities; helping through social investment and entrepreneurship. BME housing organisations, together with a range of partners, have recently signed a refugee pledge to raise the profile of the plight of refugees. A conference is planned on the topic. This builds on their previous work, such as creating a housing rights website with the Chartered Institute of Housing (CIH).

6. Sustaining Local Economic Growth and Boosting life Chances

The legacy and current work of the BME housing sector includes the creation of significant economic value in often fragile local economies. More than £200m in Gross Value Added (GVA) is generated from investment in development, repairs and maintenance, local procurement and expenditure in direct and indirect supply chains. This investment sustains 1,000 jobs in local economies on top of the 3,500 people employed directly by the BME housing sector.

The presence of BME housing organisations in the most disadvantaged communities is a bulwark against poverty, discrimination and austerity at a very difficult time for people on low incomes and benefits. They invest £150m yearly in communities. Overall, for every £1 spent by the BME housing sector, between £2 and £5 in additional social value is generated. This investment boosts the life chances of local people.

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