BME Housing Project Feasibility Study

Final Report

March, 2003

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1. Introduction

- 1.1 This document is the final report to the Welsh Assembly Government from the BME Housing Project (the project).
- 1.2 The project was established in February 2001 with the aim of undertaking the following:

'a development feasibility on establishing a Black-led housing organisation, provide good practice on BME housing services/needs to social landlords, increase awareness of, and engagement with, relevant groups/communities and facilitate enhanced minority representation in housing organisations.'

- 1.3 Funding has been provided for the project via a Welsh Assembly Government Section 16/87 grant.
- 1.4 The project management arrangements have been:
 - Project Co-ordinator: J Berrenga Forbes
 - Project sponsors: the Black Association of Women Stepping Out (BAWSO), Cadwyn Housing Association (CHA), Cardiff Community Housing Association (CCHA), Taff Housing Association (THA) and the All Wales Ethnic Minority Association (AWEMA)
 - Management by a project Steering Board comprising representatives from the sponsoring organisations, plus the Welsh Federation of Housing Associations (WFHA), Chartered Institute of Housing Cymru (CIHC) and the Welsh Local Government Association (WLGA). The Steering Board also included observers from the Commission for Racial Equality, Wales (CRE) and the Welsh Assembly Government Housing Directorate and Equalities Unit. Members of the Steering Board are listed in Appendix 1

- Close liaison with AWEMA's Housing Committee and BME Housing Strategy Development Officer, Alison Clements
- 1.5 The project has been national in coverage, with the Co-ordinator spending time in all regions of the country. Links were made with key organisations including the North Wales Race Equality Network and Race Equality Councils in South East Wales, the Valleys, Swansea and Race Equality First in Cardiff. For a full list of all organisations contacted and consulted with during the project, see Appendix 2
- 1.6 The project was undertaken in conjunction with two key pieces of work on BME housing issues commissioned by the Welsh Assembly Government:
 - quantitative research on the housing and socio economic circumstances of BME people in Wales carried out by Manchester University
 - qualitative research on the experiences of BME people in Wales on access to social housing and service delivery by local authorities and registered social landlords carried out by DeMontford University and The 1990 Trust
- 1.7 The three pieces of work combine to enable an evidence-based approach to considering the feasibility of a BME-led housing organisation and appropriate structures and functions.
- 1.8 Section 2 of this report sets out the policy context for BME housing issues in Wales. Section 3 summarises the evidence base from the project and the two pieces of research noted in paragraph 1.6. Section 4 is an appraisal of the main options for the future development of a BME-led housing organisation in Wales and Section 5 sets out the conclusions of the project. Supplementary information is provided in the appendices.

2. Policy Context

- 2.1 During the time that the project has been undertaken, there have been major developments in the policy context for BME housing issues in Wales. Most significant of these is the *Black Minority Ethnic (BME) Housing Action Plan for Wales*, formally launched by the Minister in September 2002.
- 2.2 The development of the Action Plan was stimulated by a series of recommendations on BME housing matters by one of the Task Groups that helped to formulate the National Housing Strategy for Wales. It also builds on earlier work published by the Assembly in 2000 as reported in *From the Margins to the Centre* by Mutale Nyoni which assessed the need for a BME Housing Strategy for Wales. The publication of *From the Margins* was followed by a BME housing conference *Breaking Down the Barriers* held to highlight and debate the research findings and the Task Group recommendations.
- 2.3 In April 2001, the Assembly consulted on its Black and Minority Ethnic Housing Strategy, which provided a strategic framework for the Assembly and social landlords to meet black and minority ethnic housing needs and their obligations under race and housing legislation. The overall response to the document welcomed the positive approach being taken by the Assembly in addressing the housing needs of BME communities. It was subsequently agreed to take forward the draft strategy in the form of a BME Housing Action Plan for Wales, setting out the specific actions that need to be taken by the Assembly Government, social landlords and other housing organisations.
- 2.4 The Action Plan was produced through a partnership approach by incorporating the many constructive comments put forward during the consultation exercise; by giving the All Wales Ethnic Minority Association (AWEMA) Housing Committee the opportunity to contribute to the drafting of the Plan; and by enabling the National BME Housing Review Group to discuss the Plan.

- 2.5 The Action Plan is part of the Assembly Government's broader agenda to meet its duties under the Race Relations (Amendment) Act 2000 and is consistent with the Equality of Opportunity and Social Inclusion themes of the Assembly's overarching strategy *Plan for Wales* (the successor document to *Better Wales*).
- 2.6 The BME Housing Action Plan is focussed on one particular part of Welsh society i.e. BME communities and people, and their housing requirements. It is designed to ensure that race and equality issues are properly mainstreamed into the housing policies of the Assembly Government and Wales' landlords, in combination with initiatives aimed specifically at BME groups.
- 2.7 The aim of the Action Plan is:

'To ensure that clear directives and targets are set for social landlords and other providers of housing, to ensure that discrimination and disadvantage is eliminated across black and minority ethnic communities living in Wales.'

- 2.8 This aim is underpinned by 16 objectives, which contain a comprehensive set of actions for the Assembly Government, local government and registered social A clear set of actions is spelled out for each, stating which landlords. organisation(s) will be involved, timescales for implementation, and how the action will be monitored and reviewed. RSL policies and service delivery for BME people will be monitored and reviewed primarily through inspection against the regulatory framework and Best Value requirements. Local authority performance will be monitored through Performance Indicators and Wales Programme for Improvement (Housing) performance inspections by the Audit Commission. The task of monitoring and evaluating the overall delivery of the BME Housing Action Plan, (including progress on the implementation of actions that fall to the Assembly Government), is the role of the National BME Housing Review Group for Wales. This group has representatives from the main sectors of Welsh housing and Wales' BME communities.
- 2.9 The key themes in the Action Plan are summarised below.

Local and Regional BME Housing Strategies and Plans

By April 2004, all local authorities and Registered Social Landlords (RSLs) should have an individual BME Housing Strategy; or be a partner to a regional and/or multi-agency BME Housing Strategy. RSLs should also have Race Equality Plans in place by this date. These strategies and plans will be the catalysts for most of the actions in the Action Plan.

BME Housing Provision and Services

When developing new homes for BME households, social landlords should work closely with the Assembly Government, other local social landlords, BME communities and support agencies. They should consult with local BME communities on any accommodation requirements related to culture and carefully consider the design, tenure and locational needs of the communities they serve. Social landlords should provide high quality services that are fair and accessible and which offer choice to BME communities. They should use a variety of methods to ensure that BME people in housing need are aware of the accommodation and housing services that exist, and what their policies and procedures are on lettings and homelessness. More specifically, they should set and periodically review local targets for lettings to BME households, and ensure that BME housing needs are considered when providing supported accommodation.

BME Tenant Involvement

Social landlords should maximise the opportunities for involving BME people in tenant participation, community development and regeneration initiatives. In particular, they should review the extent to which all tenants and residents groups are representative and ensure that they operate according to a code of conduct on race equality, and ensure that Tenant Participation Compacts and strategies involve BME tenants and residents.

Tackling Racial Harassment

All social landlords should act promptly in response to racist incidents. The Action Plan details the steps that social landlords should take to minimise the number of racist incidents occurring in and around the home. This includes ensuring that anti-racist harassment polices are widely publicised and reviewed regularly, that tenancy agreements have clear clauses on prohibiting and dealing with racial harassment and that staff are properly trained to handle racially motivated incidents.

Race Equality Training

To ensure that housing services are provided in a non-discriminatory way and that race equality is fully integrated into their business, social landlords should ensure that all staff, councillors and board members and tenants and residents' groups are given appropriate and good quality race equality training by the end of 2003.

BME People and the Private Housing Sector

The Action Plan also includes actions for promoting race equality in private housing. It has the objective to promote race equality and tackle unlawful discrimination in the owner occupied sector, and to promote the provision of good quality housing which is accessible and offers choice to BME communities.

2.10 The Assembly Government is helping social landlords to meet the responsibilities set out in the Action Plan by providing guidance. In addition, Assembly funding is being provided for innovative BME housing projects to develop best practice capable of being employed across Wales and to enable Lemos & Crane to provide free access to RaceActionNet for all social landlords in Wales.

3. The evidence base

3.1 At an early stage in the development of BME housing policies and strategies for Wales, it was recognised that limited data was available on the housing and other circumstances of people from BME backgrounds in Wales. As noted earlier, to begin to address this, the Assembly Government has commissioned a review of the existing research evidence on the housing, social and economic circumstances of BME people in Wales, and has also funded qualitative research on the experience of BME communities and people in the Welsh social housing sector. Summary findings from these pieces of research are set out here alongside the key findings of the feasibility work.

Quantitative research

- 3.2 The work looking at the housing and socio-economic circumstances of Black, Minority Ethnic (BME) people in Wales was carried out by the Cathie Marsh Centre for Census and Survey Research at Manchester University. The research had the following key aims:
 - to provide a detailed and comprehensive profile of black and minority ethnic people in Wales using existing statistical sources ahead of the release of the 2001 Census data and the Samples of Anonymised Records (SARs) in 2003. The work involved a statistical analysis of the 1991 Census and various other sources including the Labour Force Survey together with a literature review of published information on BME People in Wales. Although outdated, using the 1991 Census allows a 'baseline' picture to be compiled, allowing change over time to be assessed
 - to review the research evidence on the socio-economic and housing circumstances of black and minority ethnic people in Wales. The report examined each of the Census classified ethnic groups in terms of housing circumstances including tenure and amenities, employment characteristics including employment patterns and unemployment and educational attainment.

The study was also designed to highlight any significant information gaps and to suggest ways in which they might be addressed through further research.

3.3 The main findings are summarised below.

Population

- According to the 1991 Census, Wales had a black and minority ethnic population at that date of 40,593 (1.45% of the total population). It has grown since then. The 2001/02 boosted Welsh Labour Force Survey (LFS) suggests a total of 56,000 (1.9% of the total population). 2001 Census figures indicate that the percentage of black and minority ethnic population has increased to 61,580 (2.1% of the total population).
- The LFS and other sources suggest the largest groups are Asian and Asian British (22,000), Mixed (16,000), Black and Black British (13,000) and Chinese (5,000).
- Numerically, the greatest growth over the past decade has been amongst people of Asian and Mixed backgrounds. 2001 Census figures show increases in the proportion of Indian, Pakistani, Bangladeshi and Chinese groups, while 0.6% classified themselves as being of mixed ethnicity.
- Black and minority ethnic people are heavily concentrated in Wales' more populous cities and urban areas: Cardiff, Newport and Swansea, the Vale of Glamorgan and Rhondda Cynon Taff, and in small localities within these areas. 2001 Census figures show that Cardiff's BME population is 8.4% of the total population, Newport's 4.8%, Swansea's 2.2% and Vale of Glamorgan's 2.2% and Rhondda Cynon Taff's 1.2%.
- The age profiles of the black and minority ethnic communities in Wales, particularly people of Pakistani heritage and Bangladeshi heritage, are substantially lower than those of white people.

Several detailed tables of population data were included in the interm project report of March 2002. Appendix 3 shows the breakdown of 2001 Census figures in relation to ethnic group by local authority area.

Social and economic circumstances

- Some of the Electoral Divisions where there is a high level of benefit dependency, low incomes and poor quality housing, such as in Butetown, Ely, Adamsdown and Splott in Cardiff, Castle in Swansea and Pillgwenlly in Newport contain relatively high proportions of black and minority ethnic people.
- There are large differences in educational attainment between different black and minority ethnic communities. People of Indian heritage are the most highly qualified of all people in Wales. Over a third have higher educational qualifications. Those classified as Asian-Others and Other-Others are also highly qualified. People of Black African, Black Caribbean and Bangladeshi heritage are the least likely to have higher educational qualifications.
- There is also considerable economic polarisation between the different ethnic communities, and differences by gender. Amongst all economically active women in Wales, those most likely to be in full-time employment are women of Black Caribbean heritage. Women of Black African heritage and Bangladeshi heritage are the most likely to be unemployed. White women are the least likely of all economically active women to be unemployed. Amongst all economically active men in Wales, those of Indian heritage and Chinese heritage and those classified as Asian-Other are the least likely to be unemployed. Men of Black African heritage and Black Caribbean heritage and those classified as Black-Other, (which includes people of mixed origin born in the UK and migrants from the USA), are the most likely to be unemployed.
- Overall, people of Indian heritage are estimated to have the highest hourly earnings. People of Bangladeshi heritage are estimated to have the lowest incomes. Men of Indian heritage have the highest estimated earnings of all men.

Women of Black African heritage have the highest estimated earnings of all women.

Housing Circumstances

- There are substantial differences in the housing circumstances between black and minority ethnic communities, particularly in terms of household size and structure, tenure, dwelling type, levels of amenities and density of occupation.
- People of Indian, Pakistani and Bangladeshi heritage are the most likely of all groups (including white people) to be owner-occupiers. People of Black African heritage are the least likely of all groups to own their own homes. However, black and minority ethnic households who own their own homes are much less likely to own these outright than the white population, but age and social class need to be taken into account in interpreting these findings.
- Chinese households and those classified in the 1991 Census as Asian-Others, (which includes people from East Africa, the Caribbean, Sri Lanka, Malaysia, Singapore, Vietnam and Japan), and Other-Other, (which includes people of mixed origins and people from the Middle East), are the most likely to be renting privately.
- People of Black African heritage and Pakistani heritage are the most likely to live in acutely overcrowded conditions (over 1.5 persons per room -1991 Census definition). People of Black African heritage and Chinese heritage are by far the most likely to live in accommodation lacking or sharing a shower and/or an inside WC. People of Bangladeshi heritage and Pakistani heritage are the most likely to live in accommodation with no central heating. People of Indian heritage, Black African heritage and those classified as Asian-Others are, however, more likely to live in accommodation with central heating than white people.
- Black and minority ethnic communities are often not actively engaged in regeneration programmes.

- Research across the whole of Wales has found that only four of the forty-six local authorities and major housing associations had specific mechanisms enabling them to consult black and minority ethnic groups over housing policy.
- The number of incidents of racial harassment in Wales reported to police has risen significantly in recent years. Close to 2,000 incidents of racial harassment were reported to the police in Wales in the year 1999/2000. This is likely to be a serious under-estimate. In the UK as a whole it is estimated that only one in sixteen racial harassment incidents are reported to a statutory body.

Qualitative research

- 3.4 The aim of the qualitative research carried out by DeMontfort University and The 1990 Trust (see Appendix 7 for Executive Summary) was to develop a detailed understanding of how BME people in selected parts of Wales access social housing and experience service delivery by their landlords. It was commissioned to provide robust qualitative evidence to inform this feasibility study and to be used by the Assembly and other partner agencies, in particular, local authorities, housing associations, AWEMA, Race Equality Councils and the Black Voluntary Sector Network.
- 3.5 The research was carried out using focus groups in the four localities with highest proportions of BME population across Wales; Cardiff, Newport, Swansea and Wrexham. The project would wish to express its thanks to the local authorities in these areas for their financial contributions towards the study. The groups were constructed to include different ages, men and women and people from different ethnic backgrounds.
- 3.6 The age of focus group participants ranged from 16 to 'over 60', with almost half the participants between 25 and 60 years of age. Slightly more than double the number of females than males participated with the gender of 17% of participants unknown. 38 different ethnicities were recorded with the largest group being Bangladeshis, Pakistanis and Bengalis (33% of participants).

- 3.7 Participants reported a variety of different tenures, including: owner-occupier (27%), renting from local authority (19%), renting from housing association (18%), renting from private landlord (12%), living with family (11%).
- 3.8 The economic status of participants was equally varied and included: full-time employment (22%), looking after other family members (20%), attending school or college (11%), part-time employment (7%) and unemployed (10%). 12% did not specify their economic status.
- 3.9 The key findings in relation to access to social housing and experience of service delivery are summarised below.

Access to social housing

- People born in Wales and younger groups were most aware of housing options. Across all the groups, there was patchy knowledge about the different types of landlords, ie council, housing association and private landlords, and the processes involved in applying for housing. Awareness of councils as providers of housing was much higher than awareness of housing associations. Ideas for improving awareness included:
 - o information centres for all housing organisations
 - more direct interaction with the community through involvement in community activities
 - o sending information to community leaders
 - o advertising in different languages
 - o a video involving BME people
- There was a lack of confidence about how to access accommodation, particularly housing association accommodation.
- There was a general feeling that there is not enough housing advice available for BME people and more literature and posters available in community languages would be welcome. Some participants noted that they rely on family

or community members to help them access housing services and, in some cases, also to act as translators.

- When asked about personal experiences of trying to get accommodation from housing organisations and any problems experienced, issues noted were:
 - o language barriers, in particular difficulties in filling in forms
 - the long waiting times before being offered accommodation
 - o not understanding points systems
 - being offered properties in predominantly white areas, or areas where the individuals did not feel comfortable
 - o lack of choice
 - o bad experiences of living in temporary accommodation
 - o poor communication by the housing organisation

There was generally a call for a reduction in bureaucracy in relation to accessing social housing.

- It was clear from the groups that racial harassment and landlords' actual and perceived responses to it plays a very significant role in choice of location of housing. A significant proportion of the participants had experienced racial harassment and some wanted to move from their current home as a result of it and the response of their landlord (seen as inappropriate or inadequate). The private sector was simply the only choice of location of housing where social housing was not available in 'safe' areas.
- Housing associations were felt to provide better quality accommodation than councils, particularly in new properties.
- Some participants reported that the properties available from social landlords did not always meet their needs. Specific examples cited were the need for:
 - o larger kitchens
 - o two separate reception rooms

- o washing facilities that allow washing with running water
- \circ the availability of a bath and shower in separate rooms
- o size of property sufficient for extended families
- o privacy from neighbours in the garden
- o more storage space
- \circ $\,$ and for Travellers, sufficient sites and temporary stopping places

Experience of service delivery

- Although some participants had had good experiences of translation and interpreting services, there was a general opinion that these services need to be more widely available and much better publicised. The need for greater flexibility and responsiveness in relation to translation and interpretation was also identified.
- Experiences of contact and support provided for tenants were very mixed, with many problems cited. There was concern about racial discrimination being the underlying reason for bad experiences. There were also many positive comments about both councils and housing associations.
- There was limited confidence in many housing organisations ability or commitment to deal effectively with racial harassment.
- There was felt to be a lack of awareness and understanding about cultural needs and issues faced by BME communities. Ideas for improving this situation included:
 - o the employment of BME and bi-lingual staff
 - the availability of female staff as appropriate to provide services to BME women
 - o more direct contact between staff and tenants/residents
 - o adopting more effective equal opportunities policies

- education for housing officers about the different cultures, communities and religious backgrounds of the tenants that they support
- o race awareness and cultural diversity training for staff
- When asked about the need for housing officers from their own communities, the majority of participants were in favour of being able to access services provided by a housing officer from their own community. However, there was not complete agreement on this need.
- 3.10 There was strong although not universal support for a BME-led housing organisation. The majority also said that they would be more interested if it was a housing association controlled by all BME communities, rather than series of organisations based in different communities. One focus group felt that this would be an incentive to BME communities to work closer together rather than being encouraged by the shortage of funding to fight among each other.
- 3.11 A BME-led housing organisation was identified as having the potential to break down religious, linguistic and cultural barriers. However, the issues were not simply housing ones, but such an organisation would also raise the political status of the community, revisiting the English debate about whether BME housing associations are primarily vehicles of housing or vehicles of community empowerment.
- 3.12 There was clearly a feeling in the focus groups of an initiative whose time had come, but one that could only in the short and medium term meet many of the expectations by extensive partnership work and by also pursuing a Housing Plus agenda.
- 3.13 Whilst the principle of a BME-led housing organisation was widely supported, there were concerns about its practical implementation, some of which were assuaged by reassurance that the service would have to be professional and accountable.

- 3.14 Participants were asked if a housing organisation controlled by their own community existed, what services should it provide? The following responses were recorded and indicate the pressures of demand that a BME-led housing organisation would face:
 - an information and resource centre
 - all the services provided by the mainstream services, but in community languages
 - specific information about the housing environment, location and designs
 - a newsletter and advice on rights
 - participation in initiatives and community actions
 - encouraging community participation and inclusion/integration with other communities
 - to treat community members as stakeholders
 - to advocate on their behalf at Welsh Assembly level
 - to provide an option of purchasing properties for Muslims compatible with the restrictions of their faith
 - support staff available to those who are more vulnerable in the community
 - support regarding unemployment
 - help with problems such as cultural needs and language barriers
 - a central drop-in office or hall for meetings
 - same age helpers
 - language support
 - help to fill in forms
 - good housing and enough of it
 - build tailor made houses [for their community]
 - same amounts of money available for improvements as the indigenous community
 - good repairs service
 - contracting work being given out to BME contractors
 - support groups for the elderly, disabled and specific needs
 - empathy with any particular needs

- emergency accommodation
- research to find out if there are known racists in the area
- support the victim in racial abuse relating to housing
- 3.15 There are clear demands for a BME-led housing organisation, but at a level that could almost swamp it at inception. If a BME-led housing organisation is set up as result of this research, it must:
 - be used as a catalyst to improve mainstream services in the housing association *and* local authority sectors
 - have sufficiently secure funding to be effectively owned by BME-led community stakeholders
 - have sufficient political influence to engage in partnership work as an equal player in order to satisfy demand
- 3.16 These conclusions point to appropriate roles for the initial work of a BME-led housing organisation to focus on the provision of advice, advocacy, promotion, marketing and influencing/encouraging local authorities and housing associations and BME individuals and groups on housing matters.

Themes from the BME housing project

- 3.17 In the March 2002 interim project report, a number of themes were set out that had been identified by the project as being of concern to BME communities in Wales.
 - Under-representation of BME people all levels within social housing, including on the boards of housing associations.
 - Very few BME people identified at senior management level within housing organisations.
 - A shortage of good quality information about accessing social housing and the services provided by landlords and a general ignorance of how to access some sections of social housing.

- Gaps in provision of appropriate housing for older BME people and supported housing to meet the needs of BME people using mental health and related services.
- The need for comprehensive ethnic monitoring within housing organisations and use of the information generated to improve existing policy and practice and inform the development of BME housing strategies.
- 3.18 The Co-ordinator identified from individuals, groups/organisations and agencies contacted during the course of the project, (see Appendix 2 for full list), that some of these issues would be best tackled by the development of a BME-led housing organisation.
- 3.19 The project has identified the benefits of BME-led housing associations as increasing the opportunities for more BME people to participate in the social housing sector as board members, senior managers and front-line staff, as well as increasing the opportunities for BME people to access to appropriate housing and related services.
- 3.20 In addition, existing social landlords would benefit from the learning, sharing and development of good practice and increase in potential BME recruits and the BME population would become better informed about social housing in Wales. In this way, a BME-led housing organisation would bring added value to the social housing sector.

BME-led housing associations in England

3.21 It is worth briefly considering the experience of BME-led housing associations in England. During the period 1980-1995, fifty registered BME-led housing associations were established and a further 9 unregistered associations were formed. These associations have had enormous successes in impacting on access, participation and employment of BME people in the social housing sector.

- 3.22 Some BME-led associations have become trail blazers in the development of best practice in engaging BME people in tenant participation, supported housing and the development of culturally sensitive and appropriate services. White-led associations have learnt from these associations and have used this knowledge to provide more appropriate services to BME people specifically and to all their customers generally. Local authorities have also benefited from improved communication with BME communities.
- 3.23 BME-led housing associations are not the main provider of housing for BME people in England. However, through catering for non-housing needs, great value has been added to the social housing movement. In addition, joint working with white-led RSLs has helped them to recognise the importance of providing homes and services that attempt to address the diverse needs of all the communities they serve. However, some BME-led housing associations have faced financial difficulties and some have formed partnerships with non-BME-led associations to overcome these.

BME-led housing associations in Wales

- 3.24 With the exception of BAWSO and the Polish Housing Society, there are no other BME-led housing organisations in Wales. Though some attempts have been made in the past to develop and register a BME-led housing association, none succeeded.
- 3.25 Some housing associations in Wales have attempted to address issues of social exclusion and, at times, with difficulties, have engaged with BME people, organisations and communities in putting BME housing needs on the agenda. A small number of housing associations have developed housing schemes for specific cultural groups. Specific examples include Taff Housing Association's Red Sea House scheme for Somali elders, the Chinese elders scheme in Swansea by Family Housing Association and Cardiff Community Housing Association's Butetown scheme for a diversity of cultural groups.

It should also be noted that a number of housing organisations in Wales, particularly in South Wales, have, since the early 1990s, sought to provide large homes for groups and families fleeing areas of conflict.

Summary

- 3.26 The evidence points to the differing housing and socio-economic experiences of BME communities across Wales, to gaps in knowledge amongst BME communities about housing options, a lack of information about social housing and to the wish for more appropriate and accessible housing and related services. The evidence also clearly points to differences in experience and views amongst different groups and in different areas.
- 3.27 There is a need for provision that can tackle these gaps and respond to the diversity of Wales' BME communities. In considering what approach might be appropriate, it is very clear from the results of both the quantitative and qualitative research that it is vital not to lump all BME communities together, nor consider them as a homogenous group, but focus on an approach which can cater for diversity.

4. Options appraisal

- 4.1 The project and associated research has clearly identified the need for a BME-led housing organisation in Wales. A wide range of options for the type of organisation were identified by the individuals and organisations contacted during the project, including:
 - an advocacy and campaigning organisation that provides information, advice and training
 - a Wales Federation of Black Housing Organisations that plays a similar role to the Federation of Black Housing Organisations in England
 - a stand-alone housing association
 - a housing association hosted by an existing housing association
 - a secondary housing organisation promoting special projects to be managed at a local level
 - Positive Action Training in Housing (Wales)
 - a BME housing co-operative
- 4.2 These options were reduced to three following assessment against criteria established by the project Steering Board, including meeting needs, viability tests, and local/national focus etc:
 - a stand-alone BME-led housing organisation which would seek registration with the Assembly and operate as a conventional registered social landlord
 - a BME-led housing association hosted by an existing housing association, potentially within a group structure

- a BME-led secondary housing organisation with a national focus on assisting local partnerships to deliver appropriate housing solutions for BME communities and groups
- 4.3 The factors which have been considered in deciding the most appropriate type of organisation include whether the organisation will be able to:
 - a) contribute to an improvement in the access of BME communities to social housing
 - b) increase employment opportunities for BME individuals
 - c) reduce racial discrimination
 - d) increase the number of BME staff in senior management positions in social housing
 - e) challenge stereotypes and promote positive images of BME people
 - f) increase the number of BME people on the governing bodies of social housing organisations
 - g) meet the needs and aspirations identified by the quantitative and qualitative research, including the potential roles for a BME-led housing organisation identified in paragraph 3.14
 - h) achieve Welsh Assembly Government registration requirements
 - i) attract funding from the Welsh Assembly Government and the private sector
 - j) achieve financial viability tests
 - k) satisfy value for money criteria

- I) assist with the implementation of the BME Housing Action Plan for Wales
- 4.4 A stand-alone BME-led organisation would have the advantage of clear independence and would achieve a) to f) through its own role as a landlord. It obviously meets the call for a BME-led housing organisation. As with any new housing association, it would take some time to achieve Assembly requirements and therefore provide housing and related services. It was felt that such an organisation may experience financial difficulties, (as has been the case for some BME-led housing organisations in England), and establishing a new association. The project Steering Board therefore took the view that both in terms of viability and the evidence from the research, there was little justification in pusuing this option.
- 4.5 A BME-led housing organisation hosted by an existing housing association again would achieve a) to f) through its own role as a landlord. There would need to be a choice of which association to be hosted by and there is the possibility of this option being seen as diluting the impact of the BME-led landlord. Should the BME-led housing organisation be part of a group structure, given the current Assembly requirements, the BME-led organisation would need to achieve Assembly registration. The Steering Board had reservations about this option. In particular, the group had difficulty in reconciling the complications of how the BME-led housing organisation could directly manage stock of an existing association and related issues such as tenant consent for this arrangement. This option was therefore also felt to be inappropriate.
- 4.6 A BME-led secondary housing organisation without its own stock would achieve a) to g) through its work with landlords throughout Wales. In this way, the potential impact of its work would be far greater than that of a single landlord organisation. This option would mean that registration with the Assembly would not be required unless or until, the organisation took on a landlord role. A BME-led secondary housing organisation would meet the needs identified through this project, by:

- having a clear advocacy role in recognising and responding to the diversity of cultural and related needs and identifying appropriate responses to them
- influencing, encouraging and giving advice to local authorities, housing associations, BME individuals and groups on housing matters such as increasing the number of BME staff and board members, the provision of appropriate services and access to housing
- 4.7 The project Steering Board felt that it was clear from the evidence gained during the project, considered alongside the current context for Welsh housing, that the secondary housing organisation model is the most appropriate option. This option is further explored in section 5.

5. Conclusions

- 5.1 This project has concluded that the most appropriate route to meeting identified needs and addressing issues of concern is, in the first instance, a BME-led secondary housing organisation which would begin life without being a landlord. Key roles would be:
 - promoting and sustaining strategic links with the Welsh Assembly, local authorities, housing associations, the voluntary sector and BME representative bodies/groups
 - facilitating the development and analysis of BME housing strategies by local authorities and housing associations in order to identify unmet needs and advocate local solutions via key partners
 - working with local authorities and housing associations and local partnerships on the design and procurement of culturally sensitive housing developments for a diverse range of ethnic groups
 - assisting groups and social landlords in securing good practice in service delivery, engagement with BME communities and capacity building to enable groups and individuals to pursue opportunities in respect of participation and involvement
- 5.2 The secondary housing organisation would also have an advocacy role working with the Assembly and others to ensure that the concerns of BME households living in private sector housing are addressed.
- 5.3 Appendix 4 sets out the proposed governance, management and functions of the secondary housing organisation. The proposal is to establish an Industrial and Provident Society with charitable status. It would have an open membership model which will facilitate access to organisations, community groups and individuals. There will be a flat rate membership fee of £1,000 for local authorities

and housing associations and £100 for voluntary sector organisations and community groups, while individuals can be members at no cost. Existing Steering Board members would offer their services as initial Board of Management members as a demonstration of their support for the implementation of the recommendations. It is envisaged that board membership be opened up as soon as is feasible. This would be done by advertising places in advance of the first AGM to encourage and enable BME people with an interest in housing and relevant knowledge, experience and skills, to become involved.

- 5.4 The proposed staffing structure is set out in Appendix 5. The organisation needs to be adequately resourced to have maximum impact across Wales and contribute effectively to the implementation of the BME Housing Action Plan. It is therefore proposed that the organisation has 6 members of staff.
- 5.5 The budget profile for the first three years of the organisation is set out in Appendix
 6. This shows projected income from membership and funding requirements from
 the Welsh Assembly Government. The level of Assembly funding projected is
 £148,500 for the second half of 2003/04, rising to £277,000 for 2005/06.
- 5.6 The proposed approach would have a vital role in assisting with the implementation of the Assembly's BME Housing Action Plan, in particular by:
 - assisting landlord organisations to develop their BME housing strategies and plans
 - advising housing organisations on the provision of culturally appropriate housing and services
 - advising on and, where appropriate, facilitating the effective involvement and engagement of BME tenants
 - disseminating effective practice in tackling racial harassment
 - acting as an advocate in relation to private sector housing issues

- 5.7 The organisation could also assist in helping to plug some of the key gaps identified as research priorities by the work undertaken by the University of Manchester, eg advising landlord organisations on data and information collection, collating existing sources of research and information and advising on appropriate ways in which to collect qualitative information from BME communities and groups.
- 5.6 The project Steering Board considers that, in order to meet the aspirations of BME communities across Wales, the aim should be for the secondary housing organisation to take on a landlord role as part of its future development. A key priority in the first 2-3 year period of the secondary housing organisation would be to establish more precisely the requirements for a landlord organisation.

Project Steering Board members

Name	Representing						
Cynthia Alleyne	All Wales Ethnic Minority Association						
Elaine Ballard	Taff Housing Association						
Peter Cahill	Cardiff Community Housing Association						
Keith Edwards	Chartered Institute of Housing Cymru						
Bailjit Gill	Commission for Racial Equality						
Howard John	Welsh Federation of Housing Associations						
Chris O'Meara	Cadwyn Housing Association						
Mutali Nyoni	Black Association of Women Stepping Out						
Phil Roberts	Welsh Local Government Association						
Siva Sivapalan	All Wales Ethnic Minority Association						
June Tait	Black Association of Women Stepping Out						
James Watkins	Housing Directorate, Welsh Assembly Government						
Charles Willie	Equalities Unit, Welsh Assembly Government						

Organisations consulted with/contacted during the project, by area

Cardiff

Afro-Centric Cultural and Education Club

AWETU

Bangladesh Association, Cardiff

- Bangladesh Women's Association
- Barnardos (Multi-cultural Resource) Centre
- Black Association of Women Stepping out (BAWSO)
- Butetown Community Association
- Canton Mosque
- Cape-Verdian Society
- Cardiff County Council
- Central (Madina) Mosque and Community Centre
- Fillipino Community Group
- Pakistan Welfare Association (Wales)
- **Race Equality First**
- Sanatan Dharam Mandal and Hindu Community Centre
- Saudi Advice Centre
- South Wales Islamic Centre
- Sri Lankan Cultural and Sports Association
- Valleys REC
- Yemeni Community Association

Newport

Al Noor Mosque GEMSS Islamic Welfare Association NWIPAFA Newport City Council South East Wales Racial Equaltiy Council Yemeni Community Association

Swansea

Afro Caribbean Association Al Khoie Islamic Centre Bagladesh Welfare Association City and County of Swansea Fillipino Wales Association Guru Nank Sikh Temple Indian Association of South West Wales Pakistan Welfare Association Swansea Bay Racial Equality Council Swansea Chinese Community Co-op Swansea Mosque & Islamic Centre

Wrexham

North Wales Race Equality Network Wrexham County Borough Council

Representative organisations

All Wales Ethnic Minority Association Black Voluntary Sector Network Cardiff Race Equality Commission for Race Equality Welsh Assembly Government

(The above list is not exhaustive but highlights the local authority areas where the qualitative research by DeMontford was focussed).

2001 Census data: ethnic group by area

Variables	All people	Percentage	Percentage								Percentage	Percentage
	(number)	of people										
			White Irish			Mixed	Mixed	Mixed				Asian or
Area		British		Other				Other	Asian	Asian	Asian British	
				White		Black	Asian	Mixed	British	British	Bangladeshi	British
					Caribbean	African			Indian	Pakistani		Other
Wales	2,903,085	05.00	0.61	1.28	0.21	0.08	0.17	0.15	0.28	0.29	0.19	Asian 0.12
			0.88				0.17					0.12
	,											
	70,064						0.08					0.03
Bridgend	,		0.48			0.03	0.12					0.08
Caerphilly	,						0.10					0.04
Cardiff	305,353					0.34	0.43	0.43	1.25		0.83	0.47
	,		0.59				0.12					0.06
Ceredigion	74,941		0.93			0.05	0.14					0.07
Conwy	,		1.01				0.13					0.08
Denbighshire	93,065	97.17	0.66		0.12	0.06	0.14		0.15			0.05
Flintshire	148,594	97.69	0.59		0.09	0.04	0.11		0.07			0.03
Gwynedd	116,843	96.51	0.74	1.57	0.09	0.07	0.15	0.10	0.13	0.11	0.06	0.07
Merthyr Tydfil	55,981	97.86	0.36	0.77	0.05	0.02	0.10	0.07	0.25	0.13	0.02	0.07
Monmouthshire	84,885	97.18	0.53	1.16	0.11	0.06	0.17	0.09	0.23	0.04	0.03	0.06
Neath Port Talbot	134,468	97.57	0.51	0.85	0.16	0.03	0.11	0.09	0.18	0.08	0.12	0.03
Newport	137,011	93.10	0.76	1.31	0.54	0.13	0.31	0.21	0.29	1.43	0.63	0.26
Pembrokeshire	114,131	96.93	0.81	1.37	0.09	0.03	0.11	0.10	0.12	0.05	0.04	0.06
Powys	126,354	97.48	0.47	1.19	0.09	0.05	0.11	0.09	0.05	0.02	0.04	0.18
Rhondda, Cynon, Taff	231,946	97.48	0.38	0.99	0.09	0.05	0.12	0.09	0.21	0.11	0.02	0.06
Swansea	223,301	95.72	0.58	1.55	0.11	0.05	0.19	0.15	0.24	0.14	0.45	0.15
The Vale of Glamorgan	119,292	95.78	0.57	1.49	0.35	0.14	0.25	0.21	0.26	0.16	0.09	0.09
	90,949	97.86	0.49	0.71	0.12	0.07	0.11	0.07	0.13	0.04	0.07	0.03
Wrexham	128,476	97.39	0.49	1.03	0.10	0.04	0.13	0.08	0.18	0.10	0.04	0.03

[Source: 2001 Census/Local Government Data Unit website]

Appendix 3:

Appendix 4:

BME-led secondary housing organisation: governance, management and functions

1. Legal Status

The proposal is to establish an Industrial and Provident Society with charitable status.

2. <u>Membership and Governance</u>

An open membership model which will facilitate access to organisations, community groups and individuals (as TPAS or Care & Repair Cymru model). There will be a flat rate membership fee for local authorities and housing associations (£1,000 p.a.). Voluntary sector organisations and community groups (£100 p.a.). Individuals can be members at no cost. The latter is viewed as particularly important in ensuring the Board of Management following the first AGM is black-led. These arrangements will be reflected in the Memorandum and Articles of the organisation.

The initial Board of Management will comprise of existing Steering Board members of the BME Housing Project.

3. <u>Summary of key functions/roles</u> (see staffing structure in appendix 5)

3.1 Community Engagement

Provide expertise which informs the development of BME Housing Strategies and policies by local authorities and housing associations. Convene focus groups and set up project advisory teams in advance of developments.

3.2 Good Practice in Service Delivery

Work with landlords to facilitate effective methods for involving BME tenants and groups in participation structures and decision making to improve service delivery.

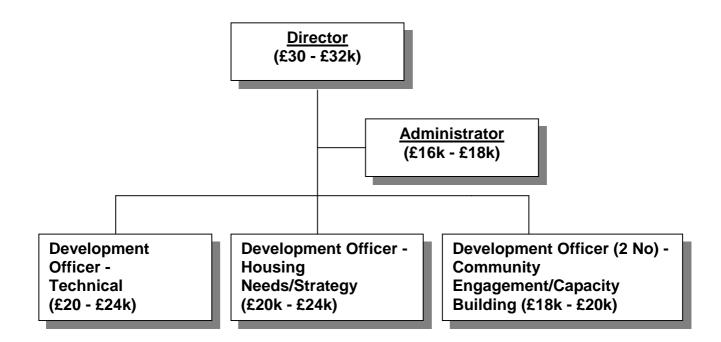
3.3 <u>Development Advice</u>

Work with local authorities and housing associations and other key partners in a local context to facilitate the development of culturally sensitive housing solutions for BME groups/communities.

3.4 Capacity Building

Provide and facilitate the involvement of BME people in housing by way of mentoring and related arrangements to increase representation in staffing and governance structures.

It is important to note the organisation will not initially undertake landlord/ ownership of housing or conventional training functions. BME-led secondary housing organisation: staffing structure proposals



Summary of Roles/Responsibilities

Director

Responsible for set up, strategy and overall organisational management. Promote and sustain strategic links with Welsh Assembly Government, local authorities, housing associations, voluntary sector and BME representative bodies/groups (AWEMA/RECs etc)

Administrator

Administration support, record-keeping, finance (basic bookkeeping) and office management.

Development Officer: Technical

Work with local authorities and housing associations and local partnerships on the design and procurement of culturally sensitive housing developments for a diverse range of ethnic groups.

Development Officer: Housing Need and Strategy

Facilitating the development and analysis of BME housing strategies by local authorities and housing associations in order to identify unmet needs and advocate local solutions via key partners.

Development Officers: Community Engagement and Capacity Building

Assist groups and social landlords in securing good practice in service delivery, engagement with BME communities and capacity building to enable groups and individuals to pursue opportunities in respect of participation and involvement.

BME-led secondary housing organisation: budget profile

	2003/04	2003/04 2004/05	
	(1/2 year)		
	000's	000's	000's
Income			
 membership fees 	20.0	49.0	51.0
 consultancy fees 	2.5	5.0	6.5
Total	22.5	54.0	57.5
Expenditure			
 recruitment costs 	8.0	-	-
 staffing costs 	81.0	170.0	178.0
 N.I. pensions etc 	17.0	36.0	37.4
 registration with FSA 	2.5	-	-
office	10.0	20.5	21.0
 capital equipment 	12.0	-	-
 travel/subsistence 	5.0	10.5	11.0
 training/conferences 	4.5	11.0	11.6
 telephones 	2.5	6.0	6.4
 printing/stationery 	1.5	2.2	2.4
 subscriptions 	2.0	3.6	3.8
 miscellaneous 	2.5	5.5	5.8
Total	148.5	265.3	277.4
Less Income	(22.5)	(54.0)	(57.5)
WAG funding sought	126.0	211.3	219.9
WAG funding as % of costs	85%	80%	79%

Black and Minority Ethnic (BME) Housing Project Research

An executive summary of the findings of the project undertaken by the Race and Ethnic Diversity Research and Policy Partnership, De Montfort University and 1990 Trust.

Project report by Professor Richard Tomlins

March 2003





1. Introduction

This research project was conducted to obtain qualitative research on the access to housing experiences of BME people in Wales and the delivery of services to BME communities by landlords. The aim was to obtain material to establish the demand for a BME led housing organisation in Wales.

The project was led by Professor Richard Tomlins on behalf of De Montfort University and 1990 Trust of the Race and Ethnic Diversity Research and Policy Partnership (REDRAPP). The principle of the social action research model underpins the methodology and approach to this piece of research. This means that members of local BME communities were recruited to facilitate and produce reports on focus groups. They were trained and paid for this work.

In the training sessions for focus group facilitators, topic guides were developed based on participants' community knowledge and the researchers' input, as directed by the research brief. This provided rich research data whilst empowering local community members. Facilitators interviewed members of their own communities and were therefore better able to understand and interpret their views, experiences and perceptions. Our approach has also meant that much of the project funding has flown back into local communities.

It has over the last decade become common for policy makers to acknowledge the diversity of BME communities and to challenge stereotypes of BME views. This report emphasises the breadth of those views by reflecting the comments of 35 focus groups whose composition is outlined in the appendix to this document. The focus groups were based in Cardiff, Newport, Swansea and Wrexham. The possibility of extending the study to other locations is currently being considered.

No white control .focus groups were arranged. This reflected the demand from different minority groups to make their voices heard within the research and the focus of the research specifically on the demand for a BME housing association. Nevertheless the report does draw attention to a number of areas that require general improvements in service quality highlighting the benefits to all communities of addressing equality and diversity issues.

A number of areas of housing need and preference are explored below, placed in the context of community identity, before focusing on the views of focus group participants on the development of a BME housing association.

Whilst this means that the demand for a BME housing organisation is the main but not the sole focus of this Executive Summary it is important to place the potential for a BME housing organisation in the context of the constraints and expectations that it would face.

2. Community identity

Most focus group participants saw members of their own ethnic or religious group as their "community". Religious identity was particularly strong amongst the Muslim communities. This was partly explained as a need to stick together because of Islamophobia. 2 or 3 focus groups expressed identity as their own ethnic group first and British identity second. None of the groups expressed a Welsh identity.

Some focus group respondents saw their community as comprised of those living in the same geographical location such as the Somali elders of Pill in Newport. A sense of community was also expressed with work colleagues and:

Two younger participants thought people they get along with are the people they thought that should make up their community, and stressed that could be anyone from any country, religion as long as they were good and decent people. (Cardiff - Bangladeshi Female - mixed age)

The ethnic and religious identities noted above suggest that there is potential ownership for a BME housing organisation.

3. Family Structure

Men and elders in the Muslim focus groups were strongly in favour of the maintenance of the extended family system. Women and the younger generation were less likely to want to see the extended family continue in the same dwelling. They thought that it would begin to break up with the younger generation moving out to follow the Western tradition of the "instant family" as the Cardiff young Muslims described it. Other perspectives also existed:

The difficulty of obtaining large properties to adequately accommodate the extended family acted as a pressure on its existence. However, there was widespread commitment to its maintenance at the very least within properties in neighbouring streets. This preference extended beyond the Muslim focus groups to the African Caribbean focus groups as well.

The Swansea Travellers group noted that the

thought of moving away from their family is for most of the groups not an option they just wouldn't do it. For the families who have moved away they all visit regularly and this is where they all come into some kind of conflict - for the residence on the site - the lack of space.

(Swansea – "Gypsy Travellers")

In the short to medium term there appears to be a need for the development of larger properties. This is explored further below.

4. Knowledge of housing options

People born in Wales and younger groups were most aware of housing options. A series of factors cutting across, but also operating within ethnic groups were important influences on their knowledge. The most recently arrived in Wales, those without English as a first language and, irrespective of their time of arrival, the older groups and to some extent women had the lowest awareness of housing options and the most difficulties in obtaining it.

Expectations particularly amongst the Muslim communities that they should meet their own housing needs through owner-occupation, with the lower income groups turning to private renting, creates a culture that is receptive to the self-provision of a BME housing organisation.

There was a greater understanding of how to access local authority accommodation than housing association accommodation and African Caribbean people tended to be the most aware of application processes. Nevertheless, there was some confusion about the identity of these two sectors in many groups. However, for all groups social housing was often not demanded because of the:

bureaucracy and waiting list; they were not comfortable with official white people...private renting was more expensive, but they could pick the choice of their locations.

(Newport Muslim Females, 30-60 years)

This clearly highlights important issues concerning the image and accessibility of social housing and has important implications for the marketing, implementation and monitoring of choice based lettings as well as more generally for the sector.

There was lack of confidence about how to access accommodation, particularly housing association accommodation even amongst the younger generation:

Most of the 21-24 year olds never heard of housing associations they thought that the council was the only place that provided properties but were not aware how to apply or who to go and get help from.

(Cardiff Muslim Young People)

The view of the overwhelming majority of focus groups was that there was insufficient housing advice available. This only partly reflected the need for advice to be provided in a first language other than English. Family members and word of mouth were crucial in passing on information. There was a demand for advertising accommodation in local newspapers and for greater availability of advice centres staffed by multi-lingual advisors.

For the Travellers in Swansea and Wrexham the site warden played an important role in the provision of advice whilst other groups such as the Chinese in Swansea were reliant on local community centres creating a framework of provision that is sympathetic to the development of BME housing organisations. Other sources of advice were the Race Equality Council and places of worship.

5. Interpretation and translation

For a number of groups a lack of language support meant difficulties in accessing social housing, these included the Muslim, Indian, Filipino, Turkish and Chinese groups. This created a cycle of unmet demand as a lack of existing street knowledge of housing options was not being challenged because of the barriers caused by a lack of responsive language provision.

Council only give us information on what you should pay but not on what the tenant's rights are. The books are always in English – it's the same as giving nothing.

(Wrexham - Portuguese/Angolan/Brazilian - 16-60 years)

Focus group participants were highly critical of social housing organizations' practices and also of the "unhelpful attitude" of some mainstream staff. One of the staff focus groups noted "Local Authorities and Housing Associations hopeless – except for Welsh Translation".

Some groups felt that social housing providers' provision of interpreting and translations had improved in the last two years, however, frustration remained at the hoops that had to be jumped through to try and arrange an interpreter or translation.

The need for greater flexibility and responsiveness in this area has been heightened by the growth in the diversity of languages in the country through the arrival of new communities of asylum seeker and refugee communities. In particular it seemed that providers' strengths were in translation rather than interpreter provision despite the greater need for the latter because of low levels of first language literacy amongst some groups.

There is scope to investigate whether a BME housing organisation can earn revenue through the provision of interpretation and translation services.

6. Unmet needs

Most focus groups felt that it was very difficult to access suitable housing if they wanted it. To the Travellers suitable housing would be a safe site so that they could live their traditional way, but they all said that this was not very likely. For example, they believed that local authority provision in Swansea consists of 7 plots, only sufficient to cater for an extended family. They expressed a general demand for a temporary stopping place with provision of a skip, portaloo and stand pipe with water. The Swansea Traveller focus group felt that Traveller families were moving into rented accommodation often out of necessity rather than choice.

Insufficient housing stock was highlighted as a problem by many focus groups and specific needs were highlighted by the Kurds in Swansea (homelessness) and African Caribbean participants in Cardiff and Muslim females in Newport (care in the community

and improved provision for younger people). There were strong feelings across ethnic groups that asylum seeker and refugees were being poorly treated.

Some groups felt that the next 10 years would lead to a worsening of their circumstances:

I found this question very disturbing as over the next 10yrs unless the only council run site is refurbished the residents really believe it will close down and they are very frightened for the future. Because of harassment and constant evictions the roadside families believe they will be forced into housing and be made to give up their nomadic life and be forced into a settled life. As one gentleman said to me "I lived in a house once for about a year I felt like I was in prison and was going to die. I had to get out on to the freedom of the road.".

(Swansea – "Gypsy Travellers")

There was a more positive attitude from a number of the Swansea groups who felt that there was an increasing recognition that the city was a multicultural one. Other groups were pessimistic about their housing opportunities because of the negative press coverage of asylum seekers and refugees. There was also concern about deteriorating affordability in the private sector and the likelihood that this would lead to increased levels of overcrowding, although some participants thought that this would also lead to greater suburbanisation of BME communities.

A discussion of how well the needs of BME people experiencing domestic violence are met highlighted that it was it was still difficult to discuss the subject within some communities, although where it was discussed there was an overwhelming belief that there was currently inadequate provision.

7. Consultation and participation

The need for greater consultation with BME communities was strongly expressed and can be placed in the English context where social housing providers have far too often provided housing *for* BME households without consulting with them first about community needs. One staff group asked "are Black communities invisible?"

Participants were asked what encourages or prevents people from getting involved in the tenants' association activities of a local authority or housing association. The following responses were recorded:

- none have ever heard of a tenants association;
- apathy;
- red tape/regulations;
- lack of awareness and understanding;
- language;
- lack of accessibility;
- lack of trust/confidence;
- isolation;
- tokenism;
- need for validation/acceptance (fear of inadequacy/rejection);

- lack of commitment by providers;
- lack of results;
- experience of the housing provider not being friendly or approachable;
- personal issues/pressures;
- community expectations (of representatives);
- fear of the unknown;
- fear of racial harassment;
- need to know that things were being done proposals/suggestions actioned;
- having a Council member present would be good;
- only elderly people seem to attend them (lots of time on their hands) and use this opportunity to gang up on young people (do not want them to play their music).

Despite the barriers identified above, there was an appetite to see representatives from their community in decision making positions, who would have the power to bring about change.

8. Location

The focus groups talked about constrained location options. The Somali elders in Cardiff felt that there were restricted areas within Cardiff, as properties only appeared to be available in certain areas. Other groups felt that their choice of location is very limited because of a need for language support and the lack of places of worship, shops and other amenities that cater for their cultural needs in areas where they did not form the majority.

The Bangladeshi mixed age female focus group in Cardiff suggested that moving slightly away from the community would not be too problematic "as in a lot of families nowadays the women can drive too. So they can drive to the shops and the children to the mosque." Nevertheless there were clear preferences to be near family and friends.

Financial status clearly played a part in locational options as did the need for community protection from racial harassment. This was particularly strongly felt by Muslim groups who felt vulnerable to racial harassment. Nevertheless, it was noted the "all white" areas often had other attractions such as a better environment, schools and other amenities.

9. Racial harassment

There was` a strong street knowledge of locations that should be avoided because of fear of racial harassment. This did not solely affect the settled communities:

Most of the roadside travellers tend to camp in industrial sites e.g. the enterprise zone when I asked why? I was told "it's quieter and no people in houses to pick on you and after about 5.30 there's no one out here at all and everyone just leaves us alone."... the housed Travellers never report racist incidents because either they are to afraid to say anything to make trouble? or they believe no one will take it seriously so they just live with it.

(Swansea – "Gypsy Travellers")

The fear of racial harassment had a major effect on tenure, the private sector was simply the only choice of location of housing where social housing was not available in "safe" areas.

In Cardiff the Somali elders felt that neither the Police nor the Housing Department had responded adequately to their complaints of racial harassment on predominantly white estates. A number of other groups felt that Cardiff housing organisations were ineffective in tackling racial harassment. In Swansea there were very positive views of Police responses but more negative views of the lack of commitment and competence of social housing providers in tackling harassment.

10. Tenure and housing providers

Buying property was seen most positively, as providing a greater choice of areas, reducing delays in getting housed, eliminating language barriers and dependency on others. It was seen as not only an investment but as offering independence.

Generally council tenants were very enthusiastic about the right to buy. The Somalis were the only one of the Muslim group that identified a difficulty with taking a mortgage for owner-occupation because of religious restrictions. For other groups having sufficient income to obtain a mortgage was the major obstacle.

The idea of 'Low Cost Home Ownership' was popular with local authority and housing association tenants and it would be important to consider the ways in which any BME housing organisation formed as a result of this research could participate in these initiatives. There was less interest in shared ownership.

Positive views about renting in the social sector came from groups such as the Muslim females in Newport who liked the idea of renting from the local authority as they felt that maintenance problems would be put right much quicker. However, private renting was still preferred by these groups.

Focus group participants perceived that they were unlikely to be seen by officers to be deserving of better quality social housing. Local authority housing also suffered the stigma of drug abuse, noise, harassment, poor living conditions, dirty buildings, long waiting lists and poor service. There was dissatisfaction with the belief that they would be threatened with being taken off the waiting list if they refused an offer of accommodation.

One of the drivers for the creation of a BME housing association, but also one of the challenges that it would face, is the lower awareness of housing associations than local authorities. Charter Housing Association received the greatest praise, not necessarily because they got everything right, but because they were seen above any other as trying to respond to the specific needs of different communities. Housing associations were generally seen to provide better quality accommodation than local authorities, although there was a street knowledge that tenants would not benefit from the right to buy.

There was a feeling that housing officers were quick to contact residents concerning rent arrears, but offered insufficient welfare support. There was also generally a belief that housing officers did not listen to what BME residents said and that they received a poorer service because they were from BME backgrounds. One African Caribbean Cardiff focus group argued that in the local authority and housing association sectors:

housing officers did not empathise with you, because they were not aware of cultural issues and patronise you because you have an accent.

Private landlords were seen as offering good quality accommodation in good areas if you had sufficient income, however for those that were jobless it was difficult to obtain accommodation. It was believed that there was the option of not paying rent until repairs/work are carried out, but little if any interpreting support.

11. Size and design of property

There was a consistent demand across the focus groups for larger properties with participants emphasising the problems with accommodating extended families and coping with overcrowding. More generally it was felt that houses had only been designed for the majority white community rather than for a range of different needs.

There was an identified need for:

- larger kitchens
- extra toilets
- larger bathrooms
- two separate rooms downstairs a living room and dining room.
- a self hygiene unit fitted to the toilets
- a hose to assist in ablutions in relation to praying
- the back garden needs to be private and not exposed to neighbours, this is requested due to the specific dressing code for Muslim women. It also needs to be large enough to grow crops.
- better storage
- bath and shower
- adequate parking for uses which may vary, for example for Travellers.

12. Demand for culturally sensitive provision and a BME housing association

It was felt that there was greater need for housing providers to recognise that racism and isolation might cause people to turn down accommodation in a particular area. Greater empathy would occur where staff were representative of all sections of the community and employing BME staff at all levels. This would make customers from BME communities more confident in the service being provided and also make it easier for housing organisations to tackle language barriers. However, there is also an important gender aspect and responding to ethnic diversity also means recognising that male housing officers sometimes will not gain entry to a home if no male member of family is present.

There was not complete agreement on the need for officers from the same background. One African Caribbean group felt that people from their community would not necessarily want on officer from their background to see them. This was based on a concern that it would lead to "ghettoising services" – with white staff avoiding their responsibilities. It was thought that officers might be seen as a "little too close to home" and have "issues of their own" and that there might be problems with confidentiality and confidence.

More generally there was a strong view that race awareness and race equality training courses were needed and the quality of service was most important.

Is there a need for a BME housing organisation?

There was strong although not universal support for a BME housing organisation. The majority also said that they would be more interested if it was a housing association controlled by all BME communities, rather than series of organisations based in different communities. One focus group felt that this would be an incentive to BME communities to work closer together rather than being encouraged by the shortage of funding to fight among each other.

A BME housing organisation had the potential to break down religious, linguistic and cultural barriers. However, it was not simply a housing issue but would also raise the political status of the community, revisiting the English debate about whether BME housing associations are primarily vehicles of housing or vehicles of community empowerment.

They all agreed that, the idea is fantastic. At least our needs will be understood, and barriers will be greatly reduced. We will be judged on merit (Swansea – Arab group and similarly Swansea Muslim – mixed age)

There was some interest in the prospect of *neighbourhood based housing associations* as part of the 'tenants choice' initiative, although there was concern that a BME housing organisation might become associated with a run down area. Nevertheless, a BME housing organisation was seen as an agent of community regeneration and community empowerment. The Somali focus groups in Cardiff talked of a BME housing association as a potential source of employment an providing community role models.

It is important to emphasise that there need to be realistic aspirations and funding for any BME housing organisation created. There was clearly a feeling in the focus groups of an initiative whose time had come, but one that could only in the short and medium term meet many of the expectations by extensive partnership work and by also pursuing a Housing Plus agenda. This would indicate the need for a joint approach between housing and economic regeneration agencies although the involvement of the latter in the English context has not been wholly successful.

Whilst the principle of a BME housing organisation was widely supported there were concerns about its practical implementation, some of which were assuaged by

reassurance that the service would have to be professional and accountable. Other concerns were:

- Some members were sceptical about the "powers that be" and felt that such an initiative would be set up to fail like so many other things Black people have tried in the past.
- There were fears about exclusion from mainstream housing provision and segregation. Issues of segregation could be addressed through development agreements similar to those imposed by Leicester City Council where a percentage of properties on each scheme developed by a housing association are passed to a BME housing association to be managed.
- Concern regarding community capacity to run the group. One group felt that there is a need for a co-ordinating structure for any initiatives targeting BME housing needs and a rigorous support structure for BME housing workers.
- There was also concern about bias and gender issues in service provision, although the weight of opinion was that a specific BME organisation would create greater confidence in service provision.

However, there was a clear demand for specific provision that a BME association could play a role in satisfying, for example in meeting the needs of elders.

Expectations of a BME housing organisation

Participants were asked if a housing organisation controlled by their own community existed, what services should it provide? The following responses were recorded and indicate the pressures of demand that a BME housing organisation would face:

- an information and resource centre
- all the services provided by the mainstream services but in their own language
- specific information of the housing environment, location and designs
- a newsletter and advice on rights
- participation in initiatives, and community actions
- encouraging community participation and inclusion/integration with other communities
- to treat community members as stakeholders
- to advocate on their behalf at Welsh Assembly level
- to provide an option of purchasing properties for Muslims compatible with the restrictions of their faith
- support staff available to those who are more vulnerable in the community
- support regarding unemployment
- help with problems such as cultural needs and language barriers
- a central drop-in office or hall for meetings
- same age helpers
- language support
- help to fill in forms
- good housing and enough of it
- build tailor made houses [for their community]

- same amounts of money available for improvements as the indigenous community
- good repairs service
- Contracting work being given out to BME contractors
- support groups for the elderly, disabled and specific needs
- empathy with any particular needs
- emergency accommodation
- research to find out if there are known racists in the area.
- Support the victim in racial abuse relating to housing

<u>Overview</u>

There is a clear demand for a BME housing organisation but one that will almost swamp it at inception. If a BME housing organisation is set up as result of this research it must:

- be used as a catalyst to improve mainstream services in the housing association *and* local authority sectors
- have sufficiently secure funding to be effectively owned by BME community stakeholders
- have sufficient political influence to engage in partnership work as an equal player in order to satisfy demand.

Cardiff - 14 reports received

- C1 African Caribbean mixed
- C2 Muslim young people
- C3 African Caribbean young people (16-30 years)
- C4 African Caribbean general (25-60 years)
- C5 Bangladeshi male (over 25 years)
- C6 Pakistani Female (mixed age)
- C7 Arab Females 1 (mixed age)
- C8 Arab Females 2 (mixed age)
- C9 Arab Yemeni and refugee group 1
- C10 Arab Yemeni and refugee group 2
- C11 Bangladeshi Female (mixed age)
- C12 Pakistani male (over 25 years)
- C13 Somali Elders
- C14 Somali Women (25-60 years)

Newport – 6 reports received

- N1 African Caribbean (30-65 years)
- N2 Muslim females (30-60 years)
- N3 Muslim females (16-30 years)
- N4 Muslim males (25-60 years)
- N5 Somali Males (16 40 years)
- N6 Somali Females (mixed age)

Swansea – 10 reports received

- S1 Muslim elderly women
- S2 Muslim females (under 25 years)
- S3 Muslim Mixed Group (16-60)
- S4 Gypsy Travellers
- S5 Indian mixed group
- S6 Arab/North African group
- S7 Filipino (mixed age)
- S8 Turkish (mixed age)
- S9 Muslim (mixed age)
- S10 Chinese (mixed age)

Wrexham – 3 reports received

W1 - Portuguese/Angolan/Brazilian (16-60 years) W2 – Irish Travellers (mixed) W3 – Thai (mixed)

In addition, 2 Focus Groups were run in Cardiff with BME Housing workers

C15 – Staff Group 1 C16 – Staff Group 2

Total = 35 Focus groups

Participants

The age of focus group participants ranged from 16 to 'over 60', with almost half the participants between 25 and 60 years of age. 5% of participants were under 18 years of age, 20% between 18 and 25, 11% between 16 and 30. 6% were over 60 and the remaining 10% did not specify.

Slightly more than double the number of females (56%) than males (27%) participated in the focus groups. The gender of 17% of participants is not known.

Participants were asked to define their own ethnicity during the Focus Groups and as a result, 38 different ethnicities were recorded across the 35 reports. By far the largest group were the Bangladeshis / Pakistanis and Bengalis, who contributed 33% of focus group participants. Other well represented groups included Arabs / Arab refugees (18%), Somalis (11%), Gypsies / Travellers (10%), and African Caribbeans (8%).

Participants reported a variety of different tenures, including: owner-occupier (27%), renting from local authority (19%), renting from housing association (18%), renting from private landlord (12%) and living with family (11%). Travellers (living on a traveller site, or who are illegally camped) make up another (10%). A small percentage of participants live in halls of residence, hostels, on work premises, or in unspecified accommodation.

The economic status of participants was equally varied and included: full time employment (22%), looking after other family members (20%), employed (12%), attending school/college/university (11%), unemployed (10%), part-time employment (7%). A small percentage of participants are retired, long tem sick, or in casual employment. 12% of participants did not specify their economic status.