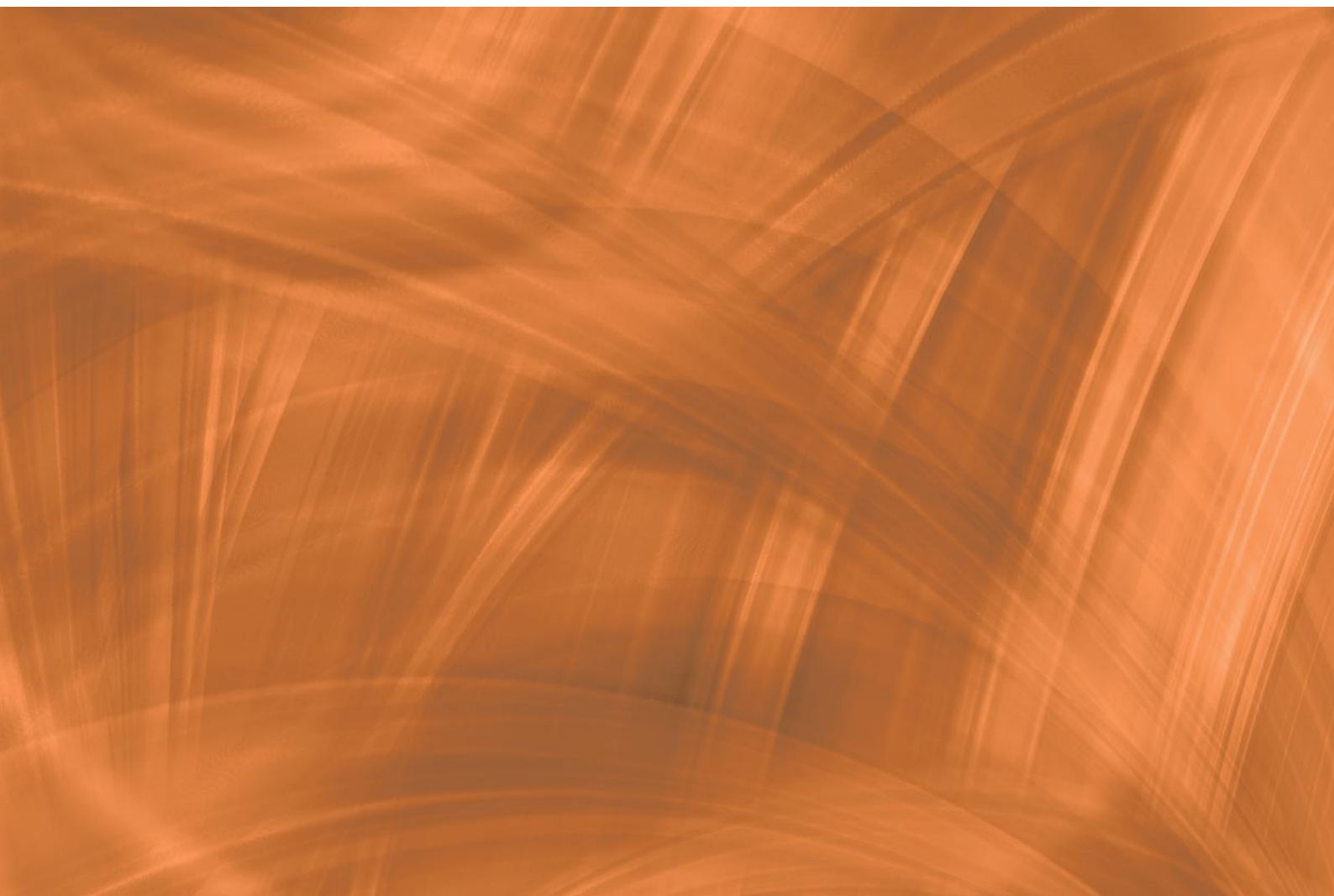


# BME Housing Associations and Stock Transfers

Project Report and Good Practice Guidance  
September 2005



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Although this report was commissioned by the Housing Corporation and the Office of the Deputy Prime Minister, the findings and recommendations are those of the authors and do not necessarily represent the views of the Corporation or the Department.

## EXECUTIVE SUMMARY

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1. Since the late 1980s, nearly 1 million local authority homes throughout England have been transferred to housing associations. While some vacant land has been transferred to black and minority ethnic-led (BME) housing associations, they have received scarcely any tenanted properties.
2. Since the early 1980s, the creation and growth of BME housing associations has been a key concern for BME communities and the Housing Corporation. The transfer of stock from other associations has played an important part in the development of BME associations. It was hoped that the same would happen with transfers of local authority housing stock.
3. In the wake of the Inquiry that followed the murder of Stephen Lawrence, reviews were undertaken of the work of all public bodies and their impact on BME people and communities. In response to requests from BME housing associations, the Government – through the Office of the Deputy Prime Minister (ODPM) and the Housing Corporation – has recognised that they had to address the question of how BME communities could be involved in stock transfers and, in particular, how BME associations might receive transferred stock.
4. As part of its continuing work to promote diversity in the housing association sector, the Housing Corporation decided in 2004 to sponsor a programme of pilot studies through its Innovation & Good Practice (IGP) programme, assisting a number of BME housing associations to play a part in local transfer processes. The four areas involved are:
  - Bradford;
  - Tower Hamlets;
  - Trafford; and
  - Wakefield.
5. In Bradford, a transfer had already taken place. In Trafford and in Wakefield, the process of transfer to a new single housing association (a Large Scale Voluntary Transfer or LSVT) was already under way. In Tower Hamlets, the Council, in a resident-led process ('Housing Choice'), had selected 16 housing associations from which residents groups could choose a transfer partner. Three of the 16 were local BME associations.
6. The main findings of this report are that:
  - (a) BME housing associations have unique and valuable skills;

### 3 BME Housing Associations and Stock Transfers

- (b) these skills are needed in stock transfers, and can bring real benefits for local communities, Councils and transfer associations;
  - (c) local authorities do not know enough about BME needs; and
  - (d) local authorities have not generally chosen the transfer vehicles in open discussion.
7. The skills that BME associations have developed need to be applied to all major strategic change in social housing. This project has focused on stock transfer to housing associations, both new and existing. However the same principle applies to stock retention and ALMOs (Arm's Length Management Organisations).
  8. In devising strategic change, Councils have often given little if any scope for BME housing associations to influence that process. BME housing needs and community cohesion have mostly been ignored, with some honourable exceptions.

“Brent is a black and majority ethnic Borough committed to providing culturally sensitive services to all of the community. The Council has for a number of years promoted BME Registered Social Landlords (often small specialist organisations) as a means for providing appropriate housing services. This has been achieved by up to 30% of all new affordable homes developed in the borough being owned or managed by BME RSLs. Bidders are required to include within their submission proposals for ensuring that the Council's objectives are met through this regeneration project. Bidders are not required to select a partner BME RSL at this stage in the process.”

*From the invitation to tender for the South Kilburn regeneration programme*

9. All branches and agencies of government must be aware of and include BME issues in devising and delivering strategies. This is the key finding of the Stephen Lawrence Inquiry and it bears frequent repetition: equality and diversity are permanent issues, not flavours of the month.
10. Where, as in Bradford, there was a history of positive promotion of BME housing issues and a local BME housing association, the post-transfer engagement was strong and effective in addressing these and other strategic issues. Regional Housing Boards and Social Housing Grant (SHG) rules should support such work.
11. Where there was no such history, or there was no inclusion of BME issues or BME housing associations in the development and content of strategy, BME associations found it hard to become engaged. Examples include Wakefield and Trafford, and to a lesser extent Tower Hamlets. Community cohesion and BME housing needs were not key drivers. Indeed they were often not on the agenda.

12. The roles of the Chief Executives and Boards of LSVTs can prove critical in creating a set of values that prioritises BME inclusion and BME associations. Examples include Trafford and Wakefield, and Tower Hamlets transfer landlords Poplar HARCA and Tower Hamlets Community Housing.
  13. In Tower Hamlets, with its large BME population and need for greater community cohesion, there was a lack of strategic focus on these issues in the Housing Choice process. This meant that BME housing associations and BME issues did not figure substantively on the agendas of either Council staff or residents.
  14. With transfers to LSVTs and existing associations, the Housing Corporation can and should play a significant role both before and after the stock transfer in ensuring that:
    - equality and diversity issues are addressed by the new association;
    - new partnerships are created quickly (often to help much-needed cultural changes); and
    - all this is delivered as soon as possible after transfer.
  15. The key issues that emerged were, in summary:
    - Local Authority BME Housing Strategies are needed to create an open door for BME HAs and communities, based on local data on people and their needs.
    - Strategic frameworks enabling BME housing association involvement – BME housing associations need strategic frameworks to encourage their active engagement and avoid abortive effort. The absence of such frameworks has significantly discouraged their past involvement.
    - Regional Housing Board strategies must include BME issues. This is to ensure that funding addresses BME needs, and that the capacity of BME housing associations is not seen as a barrier. We note that most stock transfer organisations have gone from owning and managing nil to thousands of properties at a stroke.
    - A Housing Corporation role on equality and diversity strategies is needed for new LSVTs and existing housing associations, both before and after transfer. This is to ensure that partnerships are formed with BME associations and that BME issues are addressed.
    - BME housing associations must be involved from the outset in strategic change. There should be a real and open choice of transfer vehicles – not just the local authority choice. BME associations should be among the prospective vehicles or partners. ALMOs should be designed to work with BME housing associations.
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16. During the course of this project, substantial progress in developing relationships was made in all areas, although this was patchy in Tower Hamlets. At the time of writing, no stock has been transferred to BME housing associations. However conditions have been put in place in all areas that could, and should, lead to such transfers taking place.
17. The Project Team will revisit these pilot areas in June 2006 to see what progress has been made, especially on:
  - stock and land transfers to BME housing associations;
  - new management agreements;
  - joint working on estate management;
  - staff swaps and secondments; and
  - joint developments.

This review will be reported on in September 2006, setting out what further lessons can be learnt.

18. The following checklist has been devised for use by a range of organisations whose work will help to ensure that:
  - the needs of BME communities are identified and addressed; and
  - BME housing associations play a major role in those processes.

### Recommendations

- (i) BME Housing Associations need to be involved in Councils' strategic activities, for example Stock Options Appraisals and developing their BME Housing Strategies. This should commence before any ALMO or transfer proposals are developed.
- (ii) Councils should ensure that their communication strategies and practices enable BME associations to play a full part in strategy making and delivery.
- (iii) Transfer associations, especially new LSVTs, need to identify how partnerships can help contribute to business aims. They should develop the skills to ensure effective partnership and allocate time for this. Additional resources and requirements may be required to achieve this in their first year.
- (iv) All transfer associations, new and existing, should be required to assist in implementing all aspects –including BME aspects – of the transferring Councils' housing strategies

- (v) In housing association groups, this should apply to all group members – not simply at group level.
- (vi) The ODPM and the Housing Corporation, through their regulatory and advisory roles, and the Independent Tenants Adviser (ITA) through its advisory role, have key jobs to do in ensuring that issues facing BME communities are identified and addressed effectively at an early stage in a stock transfer; and that doors to collaboration following transfer are opened in formal consultation rather than closed.
- (vii) BME housing associations can play a valuable role in identifying and addressing these issues. Where practical, joint working between them will make this much more effective.
- (viii) Regional Housing Boards should adopt equality and diversity strategies and include BME housing associations in their plans.

19. This report offers a series of challenges: for government and key departments and agencies; for local government; and for the housing association sector – transfer organisations, mainstream associations, and BME housing associations themselves. All have in the past, to a greater or lesser degree, stated their support for BME housing associations, and more particularly for the needs and problems that BME housing associations are there to meet. The recommendations set out here, and later in the document, present opportunities for all concerned to do the right thing, and make a real difference, that can impact on community cohesion, equality and diversity principles and practices, and cultural change.

**In the words of one interviewee: “Our sector has a long and honourable tradition of lip service to the importance of BME associations, and of providing all help short of actual assistance. Now it’s time for us all go just a little step further and do something useful that can make a real difference to people on the ground.”**

# 1 INTRODUCTION

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This report and guidance is a key output from a national project jointly sponsored by the Office of the Deputy Prime Minister (ODPM) and the Housing Corporation. The project has been funded by Housing Corporation (HC) Innovation & Good Practice (IGP) Grants.

The project was born of concern that Black and Minority Ethnic (BME) housing associations (HAs) were not benefiting from local authority (LA) stock transfers to housing associations, and were thus unable to make their often unique contribution to community cohesion and to meeting the needs of BME communities.

At the same time, stock transfer should have provided – and could still yet offer – excellent opportunities to enable more BME associations to grow substantially and thereby to enhance the capacity and long-term sustainability of this unique part of the wider housing sector.

Many ‘mainstream’ housing associations have transferred stock to BME associations. For instance, the four BME associations working on the Trafford stock transfer had already received 1,000 homes in this way from 1996 to 2000.

The national project ran alongside four local projects run by BME housing associations in Bradford, Tower Hamlets, Trafford and Wakefield. It started in March 2004 and is completing in the autumn of 2005.

This project was managed by a Project Steering Group whose members included the BME housing associations from each of those four study areas, the ODPM, and the Corporation. It was delivered by a project team from Campbell Tickell.

The membership of the Project Steering Group and the Campbell Tickell Project Team are set out in Appendix 1. Campbell Tickell allocated members of its Project Team to focus on each of the study areas and engage with the relevant players, including:

- the BME associations;
- the local authorities;
- the transfer associations,
- relevant officers from the Corporation and ODPM (Community Housing Task Force); and
- other local interests.

The project was conceived not as a research exercise, but as an opportunity to intervene and assist the processes of bringing stock to the BME associations in the study areas.

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## 2 BACKGROUND

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Councils have, with the agreement of tenants, been transferring their housing stock in whole or in part to new and existing housing associations for more than a decade. Successive governments have supported these transfers for two main reasons:

- (a) housing associations can borrow and spend on repairs and improvements without impact on the Public Sector Borrowing Requirement (PSBR); and
- (b) relieved of the need to manage their own housing stock, Councils were expected to be better able to concentrate on strategic housing issues.

Most of the early housing stock transfers were whole stock transfers of good quality housing to a newly created association. In recent years, partial transfers of sometimes lower quality housing have taken place, often to existing associations.

No transfer has taken place directly from a Council to a BME housing association. However, there has been a proposed partial stock transfer involving a BME association where tenants in the event voted against transfer. BME HAs have in a few cases been part of consortia with larger mainstream associations where transfer has taken place.

There are Government requirements for Councils to meet the Decent Homes Standard by 2010. Each local authority was expected to complete its Stock Options Appraisal by July 2005 (although in the event some have missed the deadline). This incentivised Councils with low quality stock to consider how best to transfer it.

BME housing associations have been a plank of the Housing Corporation's national and regional policies since the early 1980s, and many have grown through transfers of newly developed homes from mainstream housing associations. Lemos & Crane noted in 2001 that BME housing associations:

- gave high priority to 'Housing Plus' and tenant involvement;
- let to younger people and more women than housing associations in general; and
- allocated 38% of their lettings to non-BME households.

In each of the four study areas, progress had been made for whole or substantial partial stock transfers. In addition to transfer opportunities, the local BME housing associations were seeking support to develop their involvement, so that they could advise and assist the LSVTs and help create more sustainable communities.

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## 3 KEY ISSUES

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The overriding issue – that BME housing associations were not receiving stock from local authority stock transfers – remained a dominant theme throughout the project. Four other related issues were also of particular significance:

- community cohesion, the role of social landlords, and the special skills of BME housing associations in promoting this through their work;
  - the exclusion of some BME groups and communities from Council and HA housing, and the frequent failure of Councils to meet BME housing needs;
  - the potential future role and perceived capacity of BME housing associations; and
  - the low priority given to BME housing associations and BME housing needs in times of major change, such as stock options appraisals, ALMO creation and stock transfer, despite the range of guidance and requirements in existence. This was at least in part because of a lack of connection between those developing strategy and BME organisations.
-

## 4 THE FOUR CASE STUDIES

### 4.1 General

Demographically the four case study areas are quite different, as can be seen from the table below.

	White British & other	Mixed	Pakistani	Bangladeshi	Black Caribbean	Black African	Other
Bradford	77.6%	1.5%	14.5%	1.1%	0.6%	0.2%	4.5%
Tower Hamlets	49.4%	2.5%	0.8%	33.3%	2.7%	3.4%	7.9%
Trafford	88.8%	1.5%	1.7%	0.1%	1.4%	0.3%	6.2%
Wakefield	97.2%	0.5%	1.0%	0.0%	0.1%	0.1%	1.1%

Note that the above figures are taken from the Census 2001, which according to some authorities understates the numbers of young men and of refugees.

In each case, the BME population was concentrated in one area comprising a few electoral wards, many near the city centre. In Bradford for example, 50% of the Pakistani population lived in three of out of the 30 wards, and 94% in 12 wards. This was much less marked in Tower Hamlets however.

In 2001, the extent of Council and housing association stock also varied:

	LA	HA	Total
Bradford	12% *	5%	17%
Tower Hamlets	37%	15%	52%
Trafford	11% *	6%	17%
Wakefield	26% *	2%	28%

\* now all transferred.

## 4.2 Bradford

Bradford's population in 2001 was just under 470,000. It covers diverse areas from rural Yorkshire – including towns such as Keighley and Shipley, and the village of Haworth – to inner city Manningham. The latter has been the scene of riots in recent years. Its Pakistani and Bangladeshi communities are also highly dependent on income support.

14.5% of Bradford's population described themselves as Pakistani. In three of the 30 electoral wards, more than half the population was Pakistani, and a further nine wards were between 10% and 35% Pakistani. Half of all the wards had more than 90% white British in their population.

Throughout the city, there are also many communities of poor white people.

There have been various studies of the housing needs of BME communities in Bradford. These include outputs from the local NDC (New Deal for Communities), Bradford Trident, and LSP (Local Strategic Partnership), Bradford Vision, which are working on community cohesion.

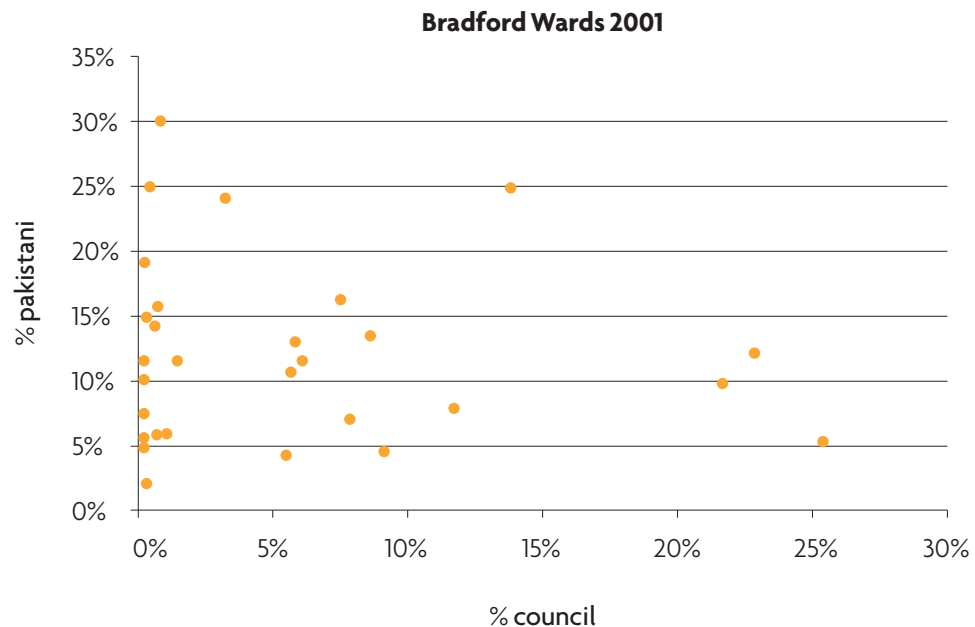
The key issue that has emerged from these studies is the social and economic isolation of most Pakistani and Bangladeshi households. This was also shown in the 1996 study 'Race & Housing in Bradford', written by Peter Ratcliffe of Warwick University for the Bradford Housing Forum.

The situation has changed since 1996. In particular, many BME people are now better off, as indicated by higher house prices in BME and other areas. However, many BME people remain unemployed and trapped in poverty.

Many BME people never felt eligible for Council housing, and many more saw Council housing as "too white, too rough, and too many problems" (to borrow a phrase from a Joseph Rowntree Foundation study of Pakistani housing in Britain by the University of Stirling's Department of Applied Social Science). Others took the view that good quality social housing was simply not available.

One response was to become owner occupiers, and many BME people chose this route, buying usually poor quality houses when prices were low. Others were too poor to buy and – wary of Council housing – became private tenants, many of them enduring overcrowded conditions.

While information is not available at a household level, the wards with a higher percentage of Pakistani households often have little Council housing, and vice-versa.



A lack of community cohesion has characterised the poorest areas of Bradford. It has been a key factor in the riots of recent years and caused BME people to avoid Council housing. Bradford's lack of integrated communities, poor educational attainment and lack of access to Council housing for BME people was ably documented by Peter Ratcliffe in his study referred to above.

Manningham Housing Association was set up in 1986 through the work of the Bangladeshi Youth Organisation. Its purpose was to provide suitable homes with culturally competent services, staff and practices, mainly for BME households, through the use of Social Housing Grant (SHG). This involved significant new build of mainly larger homes.

The size of homes was the object of campaigns by Manningham HA. These were aimed at establishing an appropriate cost framework for larger homes funded with SHG, and a planning framework that looks at the number of habitable rooms in a proposed development, not just the number of homes.

Bradford Council had agreed in 1995 that 50% of SHG-funded homes, and 65% of SHG money, should go to BME housing associations.

When the Campbell Tickell project team member arrived in Bradford for the first time, his Pakistani taxi driver, an owner-occupier, on being told that the team were to work with Manningham HA, remarked *"That's our association."*

Manningham HA has succeeded in building good quality new homes. They had also developed methods for raising community cohesion among their tenants, through developing the concept of Mutual Aid with Lemos & Crane. This has been set out in 'The Communities We Have Lost and Can Regain' by Michael Young and Gerard Lemos.

Perhaps even more importantly, Manningham HA had shown people from BME communities that social housing could be desirable. This has helped to reduce the problem of low demand.

25,000 homes owned by City of Bradford Metropolitan Council were transferred to the six members of Bradford Community Housing Trust (BCHT) in early 2003. Although not explicit in the transfer consultation, there was broad agreement that BCHT should work following the transfer with Manningham HA to ensure that BME needs and community cohesion issues were properly addressed.

Before the transfer to BCHT, the Council had housed very few Pakistani and Bangladeshi households. Despite the local population being more than 20% BME, just 2% of Council tenants were from BME communities. In response, the Council set up a choice-based lettings scheme, named 'Homehunter'.

Following the transfer, Homehunter was run by BCHT, and began to attract many more Pakistani and Bangladeshi households. However most BCHT properties were unattractive because they were too far from the communities' traditional areas, or were too small for many BME households.

The increased demand for social housing was welcome in an area of low demand for social housing, and for flats in particular. Some areas were almost abandoned. The stock of BCHT subsidiary Bradford West City Community Housing Trust included many empty blocks of flats. Bradford Trident, the local NDC, had recently funded the demolition of some similar BCHT stock in the Bowling area.

At the outset of this project, BCHT had accepted that some homes were suitable only for demolition. This arose where there was low demand, especially for smaller flats, and where properties built using non-traditional methods were beyond economic repair. BCHT had already sold one vacated site to a housing association at market value.

For some years, Housing Corporation policy was not to give Social Housing Grant to transfer associations in their early years, largely because they did not have a development track record. This policy was later modified for 'unforeseeable' situations. However the Corporation did not feel it appropriate to give SHG to BCHT following the transfer.

In 2004, BCHT agreed to work with Manningham HA on a development project. This was a result of the Council's BME strategies, close working with Manningham HA by some senior

Council officers, and the Council's long-standing support for Manningham HA. Under the agreement, the project would be run by Manningham HA, and BCHT would receive 50% of the new homes and market value for the land retained by the developing association.

Bradford West City Community Housing Trust identified potential sites for some 450 homes, and BCHT asked Manningham HA to investigate them. The sites were in areas that already contained significant Pakistani and Bangladeshi populations, although not in BCHT housing and there was still some segregation from non-BME households.

These redevelopments of poor quality homes needed public subsidy to be viable. Links to other local and national strategies and the associations' own business plans also needed to be made. In the larger developments, mixed tenure was needed, probably including outright sale.

Campbell Tickell viewed many possible development sites with Manningham HA and BCHT staff, and attended the Manningham / BCHT liaison meetings.

During the course of the project:

- meetings took place with other members of the BCHT Group;
- potential sites outside the traditional Pakistani and Bangladeshi areas were identified;
- Manningham HA met Homehunter and agreed to join and promote this Choice Based Lettings scheme;
- the site development plans included proposals for the development of new homes, as well as local community consultation and cohesion work to encourage BME households to live outside their traditional areas, and for the development to be welcomed by the existing local community;
- Manningham HA agreed with BCHT and two other HAs to develop an unregistered subsidiary, Firebird Homes; this has become a jointly-owned development vehicle for Manningham HA, BCHT members and other associations in the region; this structure would also keep Manningham as a BME HA at the heart of local social housing development; and
- Regional Housing Board 'Transformational Funding' was granted for demolition and redevelopment of a site owned by Bradford West City Community Housing Trust.

However there are planned changes in grant tranches for 2006-8 and beyond. Currently 40% of Social Housing Grant is provided at land purchase, 40% at start of works and 20% at completion. This will change to 50% at start of works, and the balance on completion.

The change will substantially tighten Manningham's cash flows and thus reduce its ability to develop on the scale that is now available through the partnership with BCHT members.

The partnership between a newly-formed large group of transfer associations and the local BME association seems capable of providing enduring solutions to many of the social and housing problems that face Bradford.

Furthermore Manningham HA's development track record enables BME issues to be given due priority in the creation of new homes. The association's track record in community development will help ensure that community cohesion is addressed as new communities are created.

This project was not focussed on traditional HA development of homes by BME associations. However national policies and frameworks impact substantially on the role that a BME housing association can play in making a stock transfer work well for all communities. For example, BME associations have a positive role to play in demolition, redevelopment and promoting community cohesion. This can only take place in a supportive policy environment.

### 4.3 Tower Hamlets

Tower Hamlets in East London has a long history of providing refuge to successive groups of immigrants, including Huguenots, Irish, and Jews from Eastern Europe. The Borough now has a BME majority, including the largest Bangladeshi community in England. Bangladeshi people make up over a third of the population. They form the largest part of the Muslim community in the Borough, which comprises over 36% of the total population.

The Borough has extremes of wealth and poverty: from the financial institutions based around Canary Wharf in the Docklands, to large post-war Council estates housing seriously deprived communities. Tower Hamlets is ranked fourth in the ODPM's index of deprivation out of the 354 district and single tier authorities in England.

Until about 10 years ago, the Bangladeshi community lived mainly in the western end of Tower Hamlets, around Spitalfields and Stepney. Now there are Bangladeshis in all areas of the Borough, and many younger people are leaving to buy cheaper houses further east.

At the time of writing, there are some 24,000 Council tenants and 12,000 Council leaseholders in Tower Hamlets. Over 11% of local authority dwellings are unfit and nearly three quarters fall below the Decent Homes Standard (DHS). Three-quarters of the Council stock requires capital investment of between £5,000 and £15,000 per property to reach DHS. A further 12% require an investment in excess of £15,000.

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Much of the stock was inherited from the Greater London Council. As with other local authorities, many tenancies started before ethnic monitoring became the norm. Recent experience in areas where ballots have taken place indicates that the tenant population is more diverse than the Council had realised. The Council is addressing these matters with the introduction of a new IT system.

In the late 1990's, there were some excellent examples of stock transfers in the Borough, most notably the setting up of Poplar HARCA and Tower Hamlets Community Housing, and the transfer of ex-Council stock from the Bow Housing Action Trust (HAT) to the newly formed Old Ford HA.

However these transfers were financed by the Estates Renewal Challenge Fund and the HAT, funding streams that are no longer available. 'Gap Funding' from Central Government is now available to enable housing associations to take over property with negative valuations. (For some time, the local BME associations were uncertain about sources of funding and would have welcomed direct communication from ODPM of progress with these negotiations).

### **Housing Choice**

In response to the Decent Homes target, Tower Hamlets Council launched Housing Choice, its biggest ever consultation with tenants. In February 2001, Council tenants took part in a referendum on the future of housing in the Borough. The aim was to find out from tenants on an estate by estate basis, whether they wished to introduce a potential new landlord that could bring extra investment into their homes and estates.

There was a high turnout for the referendum, with over 14,500 people voting. Three quarters were in favour of the proposal. Every single estate voted to go forward to Stage 2 of the Housing Choice consultation to select the potential new landlords.

An Estate Steering Group (ESG), open to tenants and leaseholders, was set up on each estate (or group of estates) to consider a number of options for the future, including:

- **Moving to an existing registered social landlord** – the Tenant Compact Group (made up of residents representatives from across the Borough) selected 16 housing associations from those that had expressed an interest; and
- **Setting up a new organisation to manage estates** – this could be a subsidiary of a larger registered landlord or a new, independent local organisation. The Council established a new organisation, Eastend Homes, which residents could choose to become their new landlord.

**The role of the ESGs has been to:**

- agree the priorities for their estate, including how day to day services such as cleaning are provided, and identifying the main issues that a prospective new landlord would be expected to resolve, e.g. anti-social behaviour, overcrowding, resident involvement;
- select the social landlords the ESG wishes to talk to and meet their officers and tenants;
- shortlist the social landlords the ESG wishes to interview;
- agree how the ESG wishes to carry out the formal selection;
- carry out the formal selection process; and
- appoint a prospective new landlord for Stage 3 of Housing Choice (i.e. to develop a business plan to improve the estate(s), ready for a ballot of tenants on whether transfer should go ahead).

ESG members were tasked with ensuring that all local residents had a chance to learn about and comment on the proposals as they developed.

Throughout the process, ESG members have been supported by housing consultants PPCR, appointed by the Boroughwide Compact Group as independent residents' advisers.

The 16 associations selected for Housing Choice have been seen as falling into three main groups:

- those with a strong relationship with the Council and existing networks, including Poplar HARCA, Tower Hamlets Community Housing and Eastend Homes; these are viewed by some other associations as operating as an informal but influential 'club'; however, it is not suggested that they have 'carved up' the Borough between them, and indeed they have often competed against each other in Housing Choice;
  - those with a track record and experience in stock transfer gained outside Tower Hamlets, such as Swan Housing Group and Guinness Trust; and
  - others, including small and BME associations.
-

### **BME housing associations involved in Housing Choice**

Three BME HAs are among the 16 taking part in the Housing Choice Programme.

#### **(a) Spitalfields Housing Association**

Spitalfields HA has been selected to go to the ballot stage of the Housing Choice programme for the following estates:

- Dinmont – 106 homes
- Withy House – 80 homes
- Davenant House, Hanbury Street, Pauline House – 187 homes

However, this total of 373 properties accounts for little over 1% of the Council stock in Tower Hamlets.

Spitalfields HA is the first BME association to be included in a Council's 2005 ODPM approved disposal programme.

#### **(b) Labo Housing Association**

Labo was shortlisted for a presentation to the ESG for the Splash Estates, comprising 1,100 homes on the Isle of Dogs. This was followed by an open day in February 2005 to meet residents.

Labo worked with Tower Hamlets Community Housing as its development partner to supplement its own considerable expertise in housing management. In the event the Splash ESG, which had a high level of leaseholder involvement (leaseholders do not have a vote in a stock transfer ballot), came under pressure from the 'Defend Council Housing' group and withdrew from Housing Choice.

#### **(c) Mitali Housing Association**

Mitali developed from a local co-operative set up and run by local people whose families originated in Sylhet in northern Bangladesh, who were then very poorly housed. The association is a member of the much larger Network Housing Group.

Mitali expressed an interest in two estates: Berner and Tarling West. The Housing Choice process on these estates was suspended because there was no ESG consensus. Mitali has told the Council that it is willing to continue to work with local residents to overcome this.

These estates illustrate some of the complexities that BME associations have had to struggle with, among them:

- uncertainty about stock transfer;
- local and community politics;
- splits between leaseholders and tenants; and
- splits between tenants associations and ESGs.

### **Lessons from Housing Choice for involving BME associations**

Housing Choice is an ambitious programme, and BME housing association engagement has been obstructed by the lack of a clear strategy on involving BME associations from the outset. Although BME housing associations were included in the overall Housing Choice process, this is not the same as setting a strategic framework to facilitate their involvement on a fair basis alongside mainstream associations. In the context of a BME majority Borough and several local BME associations seen as well-run and delivering services effectively, this appears a missed opportunity.

Resourcing Housing Choice has also been difficult. Before the 2001 referendum, Council officers expected between 25% and 50% of estates to vote in favour of the Housing Choice process. In the event, a 100% result was achieved. Having to manage 65 ESGs each pursuing its own course has been extremely demanding. Although the Council has brought in additional resources to manage the process, significant strains have appeared and the prime focus has appeared to be on the detail of operations rather than the bigger picture.

Without appropriate strategic aims for the overall programme, there has not been the opportunity to dedicate time and resources for capacity building and targeted support.

At the time of writing, 45 ESGs have selected a housing association partner and are proceeding to a transfer ballot. 10 estates (or groups of estates) have already held a transfer ballot, and tenants have voted in favour of transfer in every case. This level of activity across the Borough, much of it taking place simultaneously, is adding further to the pressures of managing Housing Choice.

Housing Choice is primarily about achieving the Decent Homes Standard and does not necessarily address other issues for BME households, such as overcrowding, although this may be a by-product of the process on individual estates. A recent study by the Oxford Centre for Islamic Studies found that 55% of children in Bangladeshi communities live in overcrowded conditions.

BME associations feel significantly disadvantaged by the Council's 'level playing field' approach. They have had to compete on a supposedly equal footing with larger mainstream associations that are able to demonstrate a longer track record in estate regeneration, the ability to attract cheaper private finance, and with greater resources to offer. Although the BME HAs may arguably have a stronger track record in housing management, community development, and even development of new homes in the Borough, than some other participating associations, it has been harder for them to get this message across.

The role of ESGs has been crucial in devolving decision making to the estate level. However there has been criticism that some ESGs have not been representative or sensitive to the needs of the whole community. For example, one ESG was found to be holding meetings at licensed premises, which most Bangladeshi tenants – many of them devout Muslims – could not be seen to enter. Council staff had to intervene to ensure more suitable premises.

Lack of representation on ESGs is most likely to disadvantage BME tenants. But concerns have also been expressed about ESGs failing in some cases to represent white residents, women, and younger people. This is acknowledged as a difficult area by the Council, which has made some efforts to address the problem.

### **Lessons learnt by the BME associations**

Spitalfields, Labo and Mitali HAs are all based primarily within Tower Hamlets. However a number of other Housing Choice associations already have experience of stock transfers in other areas. For locally based associations, 'abortive costs' do not carry the consolation of providing a learning curve that could pay off elsewhere. In that sense, the whole experience can be seen as largely negative for them, and especially as a drain on limited resources.

A number of themes have emerged from the experience of the three BME associations so far:

- positioning – do BME HAs present themselves as of and for BME communities, or as community-based organisations? Spitalfields HA is clear that its selection was the result of positioning itself as a community-based organisation;
- the importance of existing personal/networking relationships with Council members and officers;
- the need for better joint working between BME associations;
- the importance of involvement in strategy setting, especially at a much earlier stage;
- the need to work with a suitable development partner; and

- the difficulty of dealing with governance issues while ensuring that they retain their BME status (the Housing Corporation interprets this as requiring that a minimum 80% of an association's Board comprises BME people).

The pitfalls for BME associations are in fact similar to those for other small associations taking part in Housing Choice: timing, resourcing, lack of experience, lack of political awareness, and sometimes poor choice of advice. Lack of experience and understanding of the type of properties involved in the transfer and the issues these raise for tenants was also perceived in some of the proposals from small RSLs early in the Housing Choice process. Some may have attempted to promise more than they would have been able to deliver.

This points up the importance of these organisations being able to access outside assistance and advice that would not be available in-house.

#### 4.4 Trafford

Trafford Metropolitan Borough forms a triangle whose apex is close to the centre of Manchester. The central area of three electoral wards to the north east of the M60 has a substantially larger BME population than the areas to the south, which include relatively wealthy areas such as Altrincham and Sale.

Some 8% of the population in 2001 were from BME communities. Although the proportion of Council housing was higher in the three wards, most BME people were either owner-occupiers or in private rented housing, although this varied between different BME groups.

There was no problem of low demand and house prices had always been relatively high.

In April 2004, the tenants of Trafford Council's 10,000 homes voted for their homes to be transferred to Trafford Housing Trust (THT).

Four local BME housing associations – Arawak Walton HA, Aksa HA, Ashiana HA and Tung Sing HA – decided to take part in the stock transfer, although they had at the time very little stock in the Trafford MBC area. They were awarded an IGP grant to promote their part in the stock transfer, and appointed Doug Hollingworth of DH Associates to project manage this work.

The associations managed to secure a change in the Council's formal consultation document that would enable THT to make post-transfer changes (for example in management) with the agreement of affected tenants, where specialist skills, such as language, were required.

When the national project commenced, the four BME associations were meeting together with the Council officers who were handling both the stock transfer, and the development of the Council's new housing strategies.

As part of this exercise, the Council commissioned Salford University to carry out a study of BME peoples' needs and views on local housing. The four BME associations used part of the IGP funding to extend this research to include attitudes towards different forms of social housing.

This research showed that very few BME people knew much about BME housing associations. They consequently showed little interest in the possibility of becoming tenants of a BME HA.

At an early stage in the project, the BME HAs were concerned that it seemed THT was to be treated similarly to a 'Community Gateway' model of stock transfer association. Under this approach, further transfers to new community or tenant-run HAs are envisaged from the outset. However there is a requirement that no secondary transfers should take place for the first five years following transfer from the LA, and until after any works programme is completed. It took some time and considerable effort to establish that no such restrictions would apply.

Meetings had been taking place for some time with Council officers, some of whom were shadowing THT posts in the post-ballot, pre-transfer phase. These meetings included discussions about the form and content of a BME Housing Strategy for Trafford and how the BME HAs might take part in the new arrangements and relate to THT.

The breakthrough took place when the BME housing associations met the new Chair and new Chief Executive of THT. They both showed a strong personal commitment to engaging with the BME associations and recognised that THT needed to develop its equality and diversity work as a matter of urgency.

Since then, THT has been keen to develop effective working relationships with the BME associations on a range of matters. Initially these are operational (such as recruitment, translation and community links) and relate to the THT cultural change programme, and to meeting the Housing Corporation requirement for an effective Equality and Diversity Strategy.

As THT develops its asset management programme, and its relationships with these BME HAs and local communities grow, it is probable that stock or land transfers will take place.

A meeting with the local Community Housing Task Force (CHTF) Adviser gave considerable encouragement to the BME associations, as it showed that there were many other situations in the North West region where their skills and experiences would be valued.

The four BME associations are now working to offer a single point of contact to potential clients in the North West, so they can market their skills and help develop homes to meet local BME needs across a wide area.

Since the transfer, Trafford Council has reorganised the way in which its residual housing functions are delivered. These now rest with a third tier officer. The Council has not yet produced a BME Housing Strategy.

The BME associations are now working primarily with THT officers who have shown from the outset an enthusiasm for working with them. All are keen for the Council to take a leading role in the development and delivery of housing strategy and the associations are keen to work strategically with the Council.

## 4.5 Wakefield

Wakefield sits on the southern edge of the West Yorkshire conurbation on the boundary with South Yorkshire. It is distinct from other West and South Yorkshire cities, yet it shares a common heritage of immigration from south Asia. According to the 2001 census, the non-white British population of the town is about 2.7%. The largest minority is Pakistani, at 1% of the population.

Most of the BME population is settled in a small inner City area, where it makes up nearly 15% of the population. As in Bradford, the BME communities have not, in general, sought to access the Local Authority's housing stock.

The pattern of BME tenure mirrors the Bradford position, with serious issues of disrepair and poor quality in owner-occupied and privately rented housing. Council housing in Wakefield was mainly inhabited by the town's White British population. Relations with the BME population in Wakefield have not been marked by the same level of active disaffection or violence as in nearby Bradford or Oldham.

Initial discussions with Wakefield Council demonstrated that the Council were committed to meeting the needs of the local BME population. It was agreed that there was an opportunity to address these issues in transferring the Council's stock to the new proposed landlord, Wakefield & District Housing (WDH).

The proposed transfer of some 34,000 properties made it the largest single transfer landlord. WDH agreed to work with Sadeh Lok Housing Group (SLHG), a growing BME association with some 80 homes in Wakefield, and 775 units in other parts of West and South Yorkshire.

SLHG had developed expertise that allowed it to assist with further research into the needs of the BME population in Wakefield; to develop strategies in this area for the new transfer organisation; and to provide training and other services that would help the Council and WDH to reach the town's BME population.



To assist the Council in the transfer process, SLHG seconded a member of its own staff for six months. The SLHG secondee conducted a mapping exercise that enabled access to the Council's BME tenants, who were not easily identifiable on any of the Council's existing databases.

During the process, it became apparent that the Council had only a limited understanding of the needs of the BME populations, who were not just of Asian origin, but included Kurds, Rwandans, Bosnians and others, many of them refugees.

SLHG also assisted WDH in putting together its Equality and Diversity Strategy at the inception of the new organisation, using its knowledge of the local BME communities. While WDH was in the final stages of preparing for the transfer, the two organisations held a series of meetings to work out how each organisation could assist the other.

The outcome was a partnership agreement that was signed before the transfer, (see Appendix 5) committing the organisations to working together to, among other objectives, *“advance the community cohesion objectives within the District, working in partnership with the local authority.”*

A steering group of officers from both organisations was given the job of preparing an operational plan for the partnership that would quickly deliver the anticipated benefits. This is now in progress.

In the final stages of the initial meetings, the question of transfer of ownership or management of stock was discussed. While accepting the initial assurances of WDH and Wakefield Council, it was recognised that some of the promises given on meeting future needs could be delivered through a partnership approach.

The steering group has therefore been asked to carry out an impact study into the options to transfer ownership or management of appropriate housing stock or land to SLHG.

Its deliberations are to take in wider criteria such as regeneration and community cohesion, and the financial impact on the transfer organisation. One objective is to enable the discussion of such issues where there are other political or strategic reasons that may initially militate against transfers of ownership or control.

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## 5 GOOD PRACTICE FINDINGS FROM OTHER AREAS

### 5.1 Brent

Brent has a majority BME population. Brent Council has a track record of promoting community cohesion through a range of means. In its enabling role in relation to social housing, the Council has for a number of years promoted and supported the work of BME housing associations.

Since the mid-1990s, Metropolitan Housing Trust has developed properties for Ujima Housing Association on land transferred from the Council as part of the regeneration of Chalkhill Estate.

The Council worked with BME and mainstream housing associations to develop the 'Brent Protocol' in the late 1990s. This was a model setting out the processes to be followed where mainstream associations operate as development agents for BME associations. This was subsequently adopted by the Housing Corporation (see Appendix 7 below).

When the Borough selected its RSL joint commissioning partners in 2001, two of the eight chosen were BME housing associations.

At the time of writing, the Council is working with South Kilburn New Deal for Communities to select a delivery partner to take transfer of some 1,500 Council properties on the South Kilburn Estate, and to carry through a substantial regeneration programme. The invitation to tender includes the following statement:

*"Brent is a black and majority ethnic Borough committed to providing culturally sensitive services to all of the community. The Council has for a number of years promoted BME RSLs (often small specialist organisations) as a means for providing appropriate housing services. This has been achieved by up to 30% of all new affordable homes developed in the borough being owned or managed by BME RSLs. Bidders are required to include within their submission proposals for ensuring that the Council's objectives are met through this regeneration project. Bidders are not required to select a partner BME RSL at this stage in the process."*

Recognising that many BME housing associations do not have a high profile, often being small and under-resourced organisations, the Council is now working with local BME associations to prepare a 'prospectus'. This is to be targeted at potential tenants in the choice-based lettings process.

The Council's Housing Diversity Strategy is available at:

[http://www.brent.gov.uk/hsgpol.nsf/f90282c5a25592d480256c690043667c/ec0ca53ffa1baf9b80256eb300485268/\\$FILE/divstratvers4.doc](http://www.brent.gov.uk/hsgpol.nsf/f90282c5a25592d480256c690043667c/ec0ca53ffa1baf9b80256eb300485268/$FILE/divstratvers4.doc).

## 5.2 Newham

Since the 1950s, Newham has been an area of diverse communities, and of housing types and tenures. It has been a first point of call for many refugees and asylum seekers, from the east African Asians in 1973 and latterly to Serbo-Croats and Kosovans.

It has also been a poor area, especially in the west of the Borough. The closure of the Royal Docks in the early 1970s led to much unemployment and the creation of the London Docklands Development Corporation.

The west of Newham, formerly the Borough of West Ham, was mostly built in the mid-19th century. Much of it was replaced with high rise Council housing in the 1960s and 1970s. The north-eastern end, most of the former Borough of East Ham, consists largely of two storey terraced houses built in the early 20th century.

Until the 1980s, Council housing was not readily accessible to BME households, most of whom were owner-occupiers or private tenants in the north-east of the Borough. Poor private sector management and low wages meant that there was considerable overcrowding and disrepair.

BME households were reluctant to move to the south-eastern and south-western parts of the Borough for fear of racial harassment, and due to the lack of appropriate shops and community facilities.

The Council has worked closely over the years with housing associations, including the BME associations ASRA Greater London and Ujima, but there has never been a locally focussed BME association. The ethnic composition and location of BME communities has always been especially diverse, and community groups did not set up registered housing associations (as did the Sylheti community in Tower Hamlets).

In 2003, the Council developed a wide-ranging and comprehensive BME Housing Strategy, part of which led to it focussing BME development on one BME HA, ARHAG, which has grown significantly since then. Many of the properties concerned are long leases of void Council homes.

The Council is concerned that BME associations' low level of involvement in shared ownership means that they are financially weaker than mainstream associations and thus unable to develop at a similar rate. This will mean that their role in large-scale developments, for example in the Thames Gateway, will be less than the Council would wish.

The Council is to review its BME Housing Strategy over 2005/06.

### 5.3 Rochdale

As in Bradford, the south Asian communities of Rochdale, Pakistani and Bangladeshi, live mostly in a small area: 89% and 96% respectively live in the five wards nearest the town centre.

BME residents are under-represented in Council housing, which accommodates 29% of all households but only 20% of south Asian households. BME communities are also more likely to live in unsuitable housing: 42.3% of south Asian households were in unsuitable housing, compared to 31.6% of all households.

There is no significant stock condition problem. Council housing is now managed by an ALMO.

In 1998, the Council, with Ashiana HA, launched its BME Housing Strategy. Since then the Council has placed great emphasis on creating an Action Plan and reviewing it openly and effectively.

An extract from the Council's latest Action Plan may be seen in Appendix 8.

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## 6 CONCLUSIONS

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### 6.1 What worked and what didn't work (so well)

The starting point for this project has been that well-run BME housing associations can bring significant benefits locally in terms of promoting community cohesion, and providing access to and for excluded sections of the community. Given that most BME associations are comparatively small and under-resourced in the context of the wider housing association sector, there is a need to enhance their capacity and viability, and hence the opportunities that they can take up in different areas.

The overarching aims of the project therefore, have been to ensure that BME needs should form a significant part of the transfer agenda, and that BME housing associations should be involved as part of the solution.

Below we summarise in brief key factors identified through the project studies affecting the success or otherwise of local initiatives.

### 6.2 What worked

- (a) collaboration between BME associations (as in Trafford) that went beyond the initial geographic area;
  - (b) a long history of commitment to BME communities and working with BME associations (as in Bradford);
  - (c) committed senior staff in the transfer associations (as with BCHT in Bradford and THT in Trafford);
  - (d) persistence (as in Wakefield);
  - (e) BME residents being aware of BME housing associations (as in Bradford);
  - (f) Regional Housing Board support (as in Humberside and Yorkshire);
  - (g) the Housing Corporation providing Innovation & Good Practice Grant funding at local and national levels;
  - (h) repositioning a BME housing association as a 'community' association (as with Spitalfields HA).
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### 6.3 What didn't work so well

- (a) lack of a clear BME Housing Strategy and political commitment in relation to BME housing associations (as in Tower Hamlets, Wakefield and Trafford);
- (b) lack of involvement of BME housing associations and BME people in local authority Stock Options Appraisals;
- (c) lack of open and informed local discussion about options for transfer vehicles (as in Bradford, Trafford and Wakefield);
- (d) concentration on stock condition rather than wider housing needs, notably where BME people have not become Council tenants (as in Bradford, Trafford and Wakefield);
- (e) lack of clarity about the transfer terms (as in Trafford);
- (f) BME residents being unaware of BME housing associations and their work (as in Trafford);
- (g) lack of clear central commitment in a housing association group (as in Bradford);
- (h) lack of Housing Corporation regulatory follow-up to Equality and Diversity issues raised at registration stage (evident in Bradford);
- (i) ill-informed and unchallenged concerns about BME associations' capacity (notably at ESG level in Tower Hamlets);
- (j) failure to address BME issues in Regional Housing Strategy (as in North West Region);
- (k) absence of BME people among senior Council housing staff (as in Tower Hamlets and Wakefield); and
- (l) proposed 50% start on site and 50% on handover Social Housing Grant payment tranches for 2006-08 (as opposed to the present split of 40% on acquisition, 40% on start on site, 20% on handover).

The effective leadership being provided by Manningham HA in the joint development work with BCHT group members, and the creation of Firebird Homes (see <http://www.manninghamhousing.co.uk/firebird.asp>) as a joint development vehicle, is an excellent example of how a medium-sized housing association can take the lead in ensuring that new homes are developed which are appropriate to local needs, and are managed in a way that maximises community cohesion.

## 7 RECOMMENDED GUIDANCE

### 7.1 For the Office of the Deputy Prime Minister

The ODPM has a key role to play in ensuring that where local authorities have BME communities, they have a BME Housing Strategy in operation, and effective links with local BME housing associations and BME communities. Such LAs should be encouraged to look at positive action in relation to recruiting staff and consultants involved in strategy development and delivery.

These links and recruitments should predate the development and delivery of strategic change. Stock Options Appraisals – now largely completed – were an opportunity to create and use such tools.

The stock transfer process is often too hectic to develop fresh working relationships and bring in new ideas. The Department should ensure that there is an open and informed discussion at local level on the nature and type of the associations to which transfer is proposed.

Transfer approvals should require that secondary transfers will be possible at a future time, subject to:

- the agreement of a majority of affected tenants;
- the agreement of the Council; and
- there being no substantial negative effect on the transfer association's business plan.

If stock transfer opportunities for BME associations are to be maximised so as to enhance equality and diversity, community cohesion, and the sustainability of the BME housing sector, bold measures will be needed. A number of such measures are already being developed, as recognised in this report, or are otherwise proposed here. We suggest that one beneficial measure would be for the ODPM to make a directive that, in cases of partial stock transfer, where the BME population for the parcel or neighbourhood estate is greater than an appropriate level – we would suggest one-third – suitable local or regional BME housing associations should be allowed first refusal to win tenants over, and that their costs incurred in the exercise should be assisted by a matching grant from the Department.

In a recent paper, the Federation of Black Housing Organisations proposed that BME tenants should have the right to ask that their homes be owned or managed by a BME HA. We advise that this be given serious consideration, both in terms of a legal right and ODPM guidance (such as Stock Transfer guidance).

Well-run BME associations offer significant potential benefits in terms of community cohesion. There are also challenges for such associations, which are often relatively

small and limited in their resources, in meeting the demands to operate in new areas. Access to additional resources will be needed to facilitate such wider-scale operation.

We believe that an appropriate potential funding source would be the Home Office's Community Cohesion and Respect programmes. We recommend that the ODPM explore with the Home Office the possibility of accessing such funding to enable capacity-building by BME HAs.

## 7.2 For local authorities

The key objectives for local authorities are to facilitate effective links with BME housing associations, and to put in place BME Housing Strategies that underpin the work of a proposed LSVT or existing housing association taking transfer of Council stock.

Councils need to encourage BME associations to participate at the earliest possible stage in all strategic change that relates to social housing. They need to recognise that for many small BME associations, it is not practical to attend a large number of meetings, nor to comment on long draft reports.

Above all, it is critical to put in place a clear communication strategy at the outset of all change, and one that recognises these issues. It is vital to ensure that staff have the time to meet stakeholders, and know how to contact them easily.

The employment of BME staff at a strategic level within the Council gives encouragement to BME housing associations and the wider BME communities. It also gives an important signal to all housing associations and to Council staff.

There needs to be a positive attitude to the development of equality and diversity, which is given effective voice in the Council's action plans, and which is delivered by all staff, not just BME staff.

A significant element is the creation of a BME Housing Strategy, or a strong and openly reasoned equalities dimension to the main Housing Strategy. Keys to this are:

- (a) A published, accessible local evidence base, based in part on available census data, that reviews ethnicity at a local level (for example, by electoral ward), housing tenure and condition, age and composition of households, and economic well being. This should form the basis of all strategy-making, and should be open to review and discussion as circumstances change.



- (b) Engaging with local BME organisations and communities, and especially with BME housing associations that have local knowledge. It should be recognised that the community base and small size of most BME housing associations often means that they have a considerable local knowledge. This knowledge can inform action to tackle inequality and poor housing-related circumstances such as language barriers, racial harassment, and inappropriate types of housing.
- (c) Promoting an open and informed discussion on the nature and type of proposed transfer landlords. In areas with a significant BME community, where existing housing associations are invited to bid, they should either themselves be BME housing associations, or be working with a BME housing association on that bid.
- (d) Creating appropriate local targets for BME housing association growth. In stock transfers, it is suggested that, as a benchmark, the BME HAs should receive stock equal to 20% of the local BME percentage of population of the stock transferred. Thus if 30% of the population is BME and 5,000 homes are transferred, then at least 300 properties should be owned by a BME HA within a few years of the main transfer.
- (e) Ensuring that BME housing associations are included in the Housing Corporation's local partnership arrangements.
- (f) Recognising that BME housing associations will not always accept the risks associated with areas with very small or no BME populations, and with unimproved transferred stock.

Ideally this initial strategy development process should precede the transfer of stock. However, the strategy will require periodic review to see what is changing, and how effective plans have been in tackling issues. Any transfer association should be involved in that review, and should be expected to play its part in implementation.

This can be achieved in part by addressing BME housing issues in the formal consultation document that is an essential part of the transfer process and binds the transfer association to its terms and promises.

However, it must be recognised that where BME people have, in general, not become Council tenants (such as in Bradford), this will need to be handled with care.

If Council tenants as a whole have been engaged over a long period in strategy-making, and if BME issues are effectively integrated into all strategies, then introducing BME issues into the transfer consultation process should not prove an obstacle to securing majority tenant support for a transfer.

## 7.3 For the Audit Commission

At the time of writing, the Audit Commission is reviewing its Key Lines of Enquiry (KLOEs) for inspecting housing associations and local authorities.

In the context of this project, relevant KLOEs include in particular (though are not limited to):

- KLOE 2 – Strategy and Enabling (for Local Authorities);
- KLOE 5 – Resident Involvement;
- KLOE 7 – Allocations and Lettings;
- KLOE 13 – Regeneration and Neighbourhood Renewal;
- KLOE 30 – Access and Customer Care;
- KLOE 31 – Diversity.

It is proposed that local authorities and housing associations should be inspected, as applicable, on such issues as:

- (a) Is there an effective BME Housing Strategy in place, which identifies, takes account of and addresses local community needs?
- (b) Does the organisation have in place effective arrangements to engage with local BME communities, BME community organisations and BME housing associations in all housing related strategic change development and delivery?
- (c) Were potential BME housing association roles and BME issues identified at stock options stage, and are they being addressed in relation to proposed stock transfers?
- (d) Does the organisation have effective mechanisms in operation to ensure that tenants/residents from all sections of the community are encouraged and supported in tenant/resident involvement?
- (e) Has the organisation reviewed its allocations policy and practice to ensure that there is no discrimination in the letting of homes, in relation to property location and condition?
- (f) Does the organisation employ senior staff from BME backgrounds, and have in place training/mentoring programmes to assist the career development of BME staff?

- (g) Did the Council promote open and informed discussion on the nature of the proposed transfer housing association(s) ?

We welcome the Commission's commitment to take the above issues into account in its review. We note the Commission's view that, inasmuch as housing inspections are focused on outcomes rather than processes, recommendation (f) above, while still important, is of a second order.

## 7.4 For the Housing Corporation

The key areas for HC action that we have identified relate to liaison, regulation and funding rules.

The Corporation's Black and Minority Ethnic Plan 2005-2008 ([available at http://www.housingcorlibrary.org.uk/housingcorp.nsf/AllDocuments/F69B0B54C22D07F18025705900364BE7](http://www.housingcorlibrary.org.uk/housingcorp.nsf/AllDocuments/F69B0B54C22D07F18025705900364BE7)) includes a number of commitments that are especially welcome in addressing issues that have been examined and highlighted in the course of this project:

- (a) The establishment by Corporation Directors of local mechanisms to consult and involve BME housing associations. We feel that this will maximise the Corporation's effective support 'for initiatives taken by and innovative ideas from BME associations.'
- (b) Making information accessible on good practice in equality and diversity. We believe this will speed up the process of positive change.
- (c) Championing the successes of housing associations, especially BME associations. This will be valuable particularly in helping counteract misinformation about BME associations, their capacity and their work.
- (d) Continuing equality and diversity reviews of associations. This should enable clear focus on the benefits for mainstream associations of working in partnership with BME associations, e.g. in developing community cohesion, providing role models, and assisting in the delivery of services to BME people.
- (e) Undertaking a race equality impact assessment of the Corporation's investment partnering programme. In addition, requiring associations with an investment programme, in particular Programme Partners, that operate in areas with significant BME communities, to work with and through BME associations. These developments should help ensure that BME associations are not being excluded from opportunities to develop more properties and grow, and indeed are able to maximise growth opportunities.

- (f) Promoting partial transfers of local authority stock to BME associations where this reflects the make up and needs of the local community.
- (g) Working with Regional Housing Boards to ensure that that BME issues are addressed in Regional Housing Strategies. The Yorkshire & Humberside RHB's willingness to fund Phase 1 of the Manningham / Bradford Community Housing Trust scheme at Hustler Street, Bradford, is an example of a positive support for that partnership and its wider community regeneration aims.

In addition, we suggest that the Corporation should:

- (h) Make clear in promoting the value and work of well-run BME housing associations, that they have much to offer that is positive also to communities with relatively small BME populations.
- (i) Not limit the requirement on Programme Partners to work with BME housing associations to areas where there is a significant BME community, but require consideration of such joint working in other areas as well; and indeed take steps to ensure that BME housing associations participate fully in the creation and activities of all partnerships, and where possible take a leading role;
- (j) Make adoption of the Corporation's Modular Development and Sales Agreement (see Appendix 7) obligatory, so that properties developed on behalf of smaller BME associations are guaranteed to transfer into their ownership or management.
- (k) Take a strategic view of BME associations' capacity, and take appropriate steps to ensure that in areas with BME populations, there are BME housing associations willing and able to undertake development and stock transfer; inviting such associations to participate in areas where there are none operating currently;
- (l) Work with the ODPM and Regional Government Offices to promote the role of BME associations in stock transfers in areas with BME populations, including through the registration process and continuing regulation.

In relation to regulation, the Year 1 Action Plans of new LSVTs include both culture change activities and the development of an effective Equality and Diversity Strategy. In these areas, local – or nearby – BME housing associations would often be valuable partners in helping the LSVTs meet the Corporation's requirements in a variety of ways. Our observation is that most LSVTs do not naturally form easy partnerships in the way that many established housing associations do. Housing Corporation Regulation staff can encourage LSVTs to enter into a dialogue and formal agreements with BME associations to work together on a range of housing related activities to help the LSVT meet regulatory requirements.

This approach could lead on to other positive developments: long term management of LSVT homes where there is a substantial BME population amongst residents; staff secondments; land and occupied stock transfers; and sharing of administrative services such as payroll, IT, and human resources management.

Where an existing association takes on stock through transfer, the Corporation can require that it address local issues through amendments to its plans and strategies, and where the local authority has a BME Housing Strategy, that the post transfer work takes full account of that strategy.

The situations in Bradford and Wakefield show the importance of post transfer strategies reaching beyond Council housing and into the private sector where many BME households live in very poor conditions.

Our observation was that where BME associations have had development programmes in operation, they have also been able to engage more effectively with LSVTs, who generally are not able to receive Social Housing Grant for some years following transfer. It is true nonetheless that, with a few exceptions, BME association development programmes have been quite small – and in some cases non-existent despite a substantial BME population.

The Corporation's new funding regime with its emphasis on partnering with larger developing housing associations, funding of developers and no grant tranche at acquisition, has militated against BME associations (being in the main smaller). A BME association that has a development programme is in a much stronger position to influence the course of events post-transfer (as has happened in Bradford). Innovation & Good Practice Grant funding may be valuable here to ensure that BME housing associations are able to resource their full engagement in the creation of partnerships and in setting their strategic aims.

The application of IGP grants to this project had led to effective collaboration in Trafford that shows every sign of enduring to the benefit of all. It has been seen as beneficial in Wakefield in helping facilitate the partnership agreement. In Bradford, the additional resources have proved valuable in enabling a greater focus on additional funding and joint working opportunities.

Given the complex local circumstances in Tower Hamlets, with a large number of housing associations competing for position in relation to Housing Choice selections – a process that had already started before this project commenced – it has been harder for the project to make a significant impact. Beyond the limited selections of BME associations for Tower Hamlets estates reported at section 4.2 above, it will be difficult to achieve much further movement before the present round of Housing Choice selections is complete.

We suggest that the Corporation continues to use IGP funds to facilitate the establishment of long term collaboration between BME associations. The increasing trend towards group structures is an area where BME associations will need support if they are to continue to make their all too often unique contribution to better homes and stronger communities.

Alongside this, identifying and supporting other potential funding streams (such as the Home Office sources suggested under 7.1 above) will be necessary to enable BME associations to identify and maximise transfer and other opportunities without suffering undue drains on their resources, especially in the context of the efficiency agenda.

## 7.5 For transfer and mainstream housing associations

As mentioned above, activities before and after registration of a new transfer organisation will include:

- the development of an Equality & Diversity Strategy; and
- a programme for cultural change as part of the Year 1 Action Plan.

The Trafford and Wakefield experiences suggests that where the LSVT openly embraces partnership with BME associations, and provides the necessary resources, this:

- gives a powerful signal to staff transferring to the LSVT; and
- gives the LSVT access to valuable partners for its immediate and longer term work.

BME housing associations with development experience will be valuable partners to LSVTs who are at first focussed on stock improvements and do not generally have, in their early years, in-house development skills. The Manningham HA / Bradford Community Housing Trust experience shows how this can attract grant funding and create appropriate structures for partnership working with Housing Corporation Preferred Partners.

Transfer associations can play a key role in ensuring that existing BME housing associations grow and survive. It is quite possible that such growth would have enabled some BME associations that have merged or become subsidiaries to continue their independent existence.

Alongside the recommendations for new transfer organisations set out here, it is important to recognise that increasingly, transfers are taking place to existing housing associations. In most cases, well established associations will already have well developed Equality & Diversity Strategies in place, and good experience of partnership working. The message to these organisations is slightly different.

Even organisations with a solid track record in community engagement will find that working together with an effective BME association will enable them to access sections of the community that they may not know or have been able to access. This can especially be the case with the new communities that have emerged in this country in recent years.

Secondly, in taking transfer of stock from a local authority, they will also be taking on Council staff. Similar culture change issues will apply as for new LSVTs, and again BME organisations can play a valuable role in helping tackle these.

More widely, there is an argument that many mainstream associations involved in transfer should consider setting aside their perhaps natural competitive instincts when it comes to working with BME associations. There are different reasons for this. Enlightened self-interest is one: by involving an effective and well-run BME association, in touch with local communities, the mainstream association will be better placed to achieve its own strategic purposes. Secondly, it can be argued that to do so through partnership working, will prove to be in the best interests of the community and tenants.

This may not be an easy nettle to grasp: it involves asking housing associations to put people first, and ahead of their commercial interest, at least in the shorter term. This would be impossible for a real commercial business, and it represents a real challenge even for a social business. However, for a social business, it is both lawful and proper for a larger organisation to invest time and capacity into assisting a smaller organisation with similar aims.

## 7.6 For BME Housing Associations

If the recommendations set out in this report are carried out, it is believed that this will lead to stock transfer opportunities for BME associations in different parts of the country. That said, it is unlikely to happen easily or indeed quickly in many cases. Ensuring and maintaining effective local positioning by the associations will form a critical part of the process. In some cases, direct transfer from the local authority will be possible; in others, it is more likely to come through secondary transfers from the initial transfer landlord. As recognised above, BME associations – being in many cases smaller and less well resourced – will need targeted support to ensure that they are able to meet the demands of attending additional meetings, reading drafts, and similar time-consuming activity.

We consider two circumstances:

- areas with several BME associations, such as Tower Hamlets and Trafford (although no BME HA was an active developer in the latter area); and
  - areas with a single, sometimes dedicated, BME association, as in Bradford and Wakefield.
-

In the first case, the BME associations need to collaborate to make the formation of partnerships with the LSVT as easy as possible. This does not require the creation of a new legal entity, but will require a commitment to collaboration and agreement on:

- communications with the LSVT (perhaps initially through one of the BME associations); and
- contractual relationships (for example, Service Level Agreements for management).

In both cases, it is important that the BME association(s) be clear as to what they can offer to meet local BME housing needs. Ideally BME HAs should be fully involved in the creation of local authority BME Housing Strategies that should predate stock transfers, and create a context for the work of the LSVT and its collaboration with BME housing associations.

BME associations thus need to play a visible and effective role in local housing associations activity and relations with the local authority.

There is, therefore, a need for communication protocols with the Council to ensure that BME housing associations' experience and skills contribute to the development of all housing-related plans and policies. BME HAs may need to be paid to contribute, and again collaboration may make it easier to secure this engagement.

The Trafford and Wakefield experiences show that collaboration requires effort. It is also needed as early as possible, so that BME associations can identify the stages at which they should contribute. Missing out on the Stock Options Appraisal may mean extra work later to build BME associations into plans for future change.

## 7.7 For Independent Tenants Advisers

An Independent Tenants Adviser (ITA) can play a significant part in Stock Options Appraisals, and in ensuring that BME housing and community issues are addressed in that process. However the options appraisals are now largely complete and so the ITA role in the transfer processes is likely to be in other areas.

Among the many matters to be addressed in supporting residents through the pre-ballot and pre-transfer stages, is the need to help residents look beyond their current experiences and situations. For many, it is hard to imagine that the landlord's behaviour will change, or that circumstances may alter to their advantage.



ITAs can play a valuable part in ensuring that the needs of the local population at large are considered. In many areas, BME people are not proportionately represented in Council housing, or are concentrated into small areas, often of the oldest and poorest quality housing. In these circumstances, BME people may well not be represented among active residents, or among Council staff handling pre-transfer work with residents.

The ITA will need to be adequately briefed on local housing issues and BME housing needs before starting work. Only then can they encourage residents, and indeed the Council, to consider whether, following the transfer, it may be necessary to involve BME housing associations to ensure that those needs are met. It is critical to ensure that the Formal Consultation Document creates these openings, rather than closes them down.

The ITA and active residents should consider whether inviting local BME housing associations to meet residents before the ballot might help to give residents a better idea of what a housing association can do, and in particular what a BME association has to offer.

We recognise however, that in some areas there has been open conflict in the past over allocations of homes and funding of estate improvements. In such cases, it may be more appropriate to delay engagement with BME associations until after transfer has been completed.

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# Appendix 1

## PROJECT MEMBERS

### 1. Project Steering Group

Cym D'Souza	Arawak Walton Housing Association
Ian Simpson and later Parveen Siddhu	Bradford Community Housing Trust
Doug Hollingworth	DH Associates (for the Trafford BME HAs)
Steve Fox	Housing Corporation Stock Transfer Registration Unit
John Brewster	Labo Housing Association
Anil Singh	Manningham Housing Association
Solma Ahmed	Office of the Deputy Prime Minister Community Housing Task Force
Christine Wark	Sadeh Lok Housing Group
Ian Weightman and later Charles Kaiser and Omar Mapara	Spitalfields Housing Association
Janis Wong and later Bill Gill	Tung Sing Housing Association

### 2. Project Team

Greg Campbell	Project Leader
John Clark	Bradford and Trafford
James Tickell	Seminar Chair
Elhadi Abdalla	Tower Hamlets
Asit Acharya	Tower Hamlets
Stephanie Bamford	Trafford
Joanne Drew	Wakefield
Ed Duguid	Wakefield

## Appendix 2

### THE PROCESS

#### 1. Previous Work

Various reports in recent years have touched on the area of this project. The Steering Group and the Project Team were conscious that we were building on the valuable work of others. These reports included:

- Lemos & Crane – BME RSLs 2001 (HC Sector Study 4);
- University of Birmingham Centre for Urban Research and Studies (CURS) – ‘Involving Black and Minority Ethnic Tenants in decisions on Housing Investment Options – April 2003;
- ODPM – ‘Empowering communities, improving housing; Involving black and minority ethnic tenants and communities’ – June 2004;
- Chartered Institute of Housing (CIoH) – ‘The Future of BME Housing Associations’ – June 2004;
- Community Housing Task Force (CHTF) – ‘Black and Minority Ethnic Housing Associations and their involvement in Stock Transfers’ – June 2004; and
- Chartered Institute of Housing – ‘Breaking Down the Barriers – Improving Asian Access to Social Rented Housing’ – June 2001.

There was also guidance already in existence, including:

- ODPM – ‘Housing Transfer Manual 2003 Programme’ (NB: now superseded by the 2005 version, to which the project contributed various amendments); and
- ODPM – ‘Guidance on Stock Options Appraisal’ – July 2003.

#### 2. Process

The HC decided that a single consultant should be appointed to secure an overview of these four pilots and working with the BME HAS Campbell Tickell was chosen in early 2004. Members of the Campbell Tickell team then made contacts with the BME HAS and key local partners in each of the 4 pilot areas, and maintained contact with them throughout the initial 12 months of the project.

A Steering Group was established of the BME HAS, the Bradford transfer HA group, the Housing Corporation and the ODPM. The Group met regularly to receive and comment on reports of the Campbell Tickell team, and to provide overall guidance and direction. Liaison also took place with the Federation of Black Housing Organisations (FBHO) and the National Housing Federation. FBHO subsequently carried out a survey of their members on the issue of stock transfers.

In January 2005, a meeting was held with ODPM and HC to brief them on progress to date and the preliminary findings of the project.

### 3. Timelines

Date	Event	Note
July 2001	Race & Housing 'The Challenge' Report issued	
November 2004	HC BME National Advisory report	Identifies need for research on BME HAs involvement in stock transfers
March 2004	Project starts	
July 2004	Interim findings seminar	
January 2005	Meeting with HC and ODPM	
September 2005	Project report issued	

## Appendix 3

### ACKNOWLEDGEMENTS

Funding for the national and local projects came from the Housing Corporation through its Innovation and Good Practice programme.

Many people contributed to this project and to this report and good practice guidance. We are grateful to them all for their contributions. We would highlight the following, with apologies to anybody we have inadvertently omitted.

#### **Bradford**

Ansar Ali, Chief Executive, Nashayman Housing Association  
Michael Chorley, Bradford Vision (Local Strategic Partnership)  
Rick Elliott, Assistant Director of Investment, Housing Corporation, Leeds  
Steve Hartley, Chief Executive, Bradford Trident (NDC)  
Ulfat Hossein, Operations Director, Nashayman Housing Association  
Geraldine Howley, Group Chief Executive, Bradford Community Housing Trust  
Yusuf Karolia, Housing Policy Manager, Bradford Trident  
John Kilgallon, Community Development Manager, Manningham Housing Association  
Jez Lester, Bradford Community Housing Trust Investment and Regeneration Director  
Angela Lomax, Regulation Manager, Housing Corporation Leeds (formerly)  
Wayne Noteman, Housing Projects Manager, Bradford Trident  
Rupert Pometsey, Development Director, Manningham Housing Association  
Mohammed Shabir, City of Bradford Metropolitan Borough Council Strategy and Enabling Manager  
Ian Simpson, Executive Director, West City Community Housing Trust  
Anil Singh, Chief Executive, Manningham Housing Association  
Parveen Sidhu, West City Community Housing Trust  
Sue Spencer, Development Manager, Manningham Housing Association

#### **Tower Hamlets**

John Brewster, Chief Executive, Labo Housing Association  
Chris Hull, Director, Mitali Housing Association  
Charles Kaiser, Development Consultant, Spitalfields Housing Association  
Councillor Michael Keith, Leader of the Council, London Borough of Tower Hamlets  
Omar Mapara, Chief Executive, Spitalfields Housing Association  
Nigel Minto, Special Adviser, Community Housing Task Force  
Liz Ormston, New Partnerships & Initiatives Manager, London Borough of Tower Hamlets  
Steve Stride, Chief Executive, Poplar HARCA  
Mo Ali, PPCR  
Mike Tyrrell, Chief Executive, Tower Hamlets Community Housing  
Ian Weightman, Chief Executive, Spitalfields Housing Association (formerly)  
David Williams, Chief Executive, Old Ford Housing Association

### **Trafford**

Bill Gill, Tung Sing Housing Association  
Cym D'Souza, Chief Executive, Arawak Walton Housing Association  
Doug Hollingworth, Consultant to BME Housing Associations  
Janis Wong, Chief Executive, Tung Sing Housing Association (formerly)  
Jacque Allen, Trafford Housing Trust  
John Howard, Policy Officer, Trafford Metropolitan Borough Council  
Mark Nesbitt, Tung Sing Housing Association  
Matthew Gardiner, Chief Executive, Trafford Housing Trust  
Mike Gaskell, Chair, Trafford Housing Trust  
Munir Ahmed, Chief Executive, Ashiana Housing Association  
Mushtaq Khan, Policy Manager, Trafford Metropolitan Borough Council  
Neil Davies, Trafford Metropolitan Borough Council  
Sajjad Hussein, Aksa Housing Association  
Siddar Uddin, Community Manager, Ashiana Housing Association

### **Wakefield**

Juliet Craven, Head of Corporate Services, Wakefield & District Housing  
Kevin Dodd, Chief Executive, Wakefield & District Housing  
Ken Elliott, Chief Executive, Sadeh Lok Housing Group  
Nahida Abdul Majid, Sadeh Lok Housing Group  
Steve Rawson, Operations Director, Wakefield & District Housing  
Christine Wark, Procurement Director, Sadeh Lok Housing Group  
Helen Wordsworth, Wakefield & District Housing

### **Housing Corporation**

Rob Buswell, Senior Adviser, Stock Transfer Registration Unit  
David Cheesman, Head of Policy, Research & Statistics  
Robert Davies, Press and PR officer  
Bob Dinwiddy, Assistant Chief Executive (Regulation) (formerly)  
Steve Fox, Senior Adviser, Stock Transfer Registration Unit  
Alastair Jackson, Policy Manager (formerly)  
Clare Miller, Director of Regulation Policy

### **Office of the Deputy Prime Minister**

Solma Ahmed, Special Adviser, Community Housing Task Force  
Anne Kirkham, Head of Decent Homes  
Simon Llewellyn, Housing Transfer Policy and Programme Manager

### **Audit Commission**

Roger Jarman, Head of Policy and Resources

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**Others**

Faisal Butt, Rochdale Metropolitan Borough Council

Martin Cheeseman, Director of Housing, London Borough of Brent

Kamal Faizi, Divisional Director – Regeneration and Sustainability, London Borough of Newham

Qadeer Kiani, Chief Executive, Ujima Housing Association

Atul Patel, Chief Executive, ASRA Greater London Housing Association

Maggie Rafalowicz, Assistant Director of Housing (Strategy and Regeneration), London Borough of Brent

James Simpson, Housing Associations and Partnerships Manager, London Borough of Hackney

Raj Upadhyaya, Regional Director, Guinness Trust

Jheni Williams, Executive Director, Federation of Black Housing Organisations

Clare Winstanley, Chief Executive, Innisfree Housing Association

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## Appendix 4

### GOOD PRACTICE CHECKLIST

	ODPM	LAs	ITA	AC	HC	BME HAS	Transfer HAS
(a) BME housing associations need to be involved in Councils' strategic activities, e.g. Stock Options Appraisals and developing their BME Housing Strategies, and to be involved before any ALMO or transfer proposals are developed	✓	✓	✓	✓		✓	
(b) Councils should ensure that their communication strategies and practices enable BME Housing Associations to play a full part in strategy making and delivery		✓		✓			
(c) Transfer associations – especially new LSVTs – need to identify how partnerships can help contribute to business aims and identify time and develop skills to ensure effective partnership working. Additional resources and requirements to achieve this may be required in their first year				✓	✓	✓	✓
(d) All transfer associations – new and existing – should be required to assist in implementing all aspects – including the BME aspects – of Councils' housing strategies	✓	✓	✓	✓	✓	✓	✓
(e) This should apply to all housing association group members – not only at group level		✓		✓		✓	✓
(f) ODPM and the Housing Corporation through their regulatory and advisory roles and the ITA through their advisory role can play key roles in					✓		✓



	ODPM	LAs	ITA	AC	HC	BME HAs	Transfer HAs
ensuring that issues facing BME communities are identified and addressed effectively and at an early stage in a stock transfer, and that doors to collaboration post transfer are opened rather than closed in formal consultation.							
(g) BME housing associations can play a valuable role in both identifying and addressing these issues; joint working where practical will make this much more effective.						✓	
(h) BME housing associations that receive Social Housing Grant from the Housing Corporation have valuable resources and skills to offer transfer associations – particularly in the early days following transfer.		✓			✓	✓	
(i) Local collaboration between BME Associations gives them the critical mass to work with the local authorities and new transfer associations, and to contribute knowledge, networking and practical solutions.						✓	
(j) LAs should have BME Housing Strategies developed through a proper process, which involves BME HAs (which need not be locally based) in development and delivery.	✓	✓		✓			

	ODPM	LAs	ITAs	AC	HC	BME HAs	Transfer HAs
(k) The HC should give priority for the application of IGP funding to:	✓				✓		
(i) Facilitating collaboration between BME HAs to increase the effectiveness of the contributions in stock transfers and other major strategic change;							
(ii) Ensure that BME HAs are able to resource their effective engagement in the creation of and setting the strategic aims of new development partnerships, so that their special contribution in post stock transfer developments is accessed most easily.							

## Appendix 5

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### **PARTNERSHIP AGREEMENT BETWEEN SADEH LOK HOUSING GROUP AND WAKEFIELD & DISTRICT HOUSING**

#### **1. Our Partnership Vision**

We will work together in an honest, open and ethical environment, dedicated to successful partnering.

#### **Our Goals will be to:**

- Continually improve the service for the tenants and residents of both our organisations
- Provide choice and quality products for the people of Wakefield
- Advance Community Cohesion objectives within the District, working in partnership with the Local Authority
- Achieve best value, value for money and efficiency gains for both organisations
- Promote each others strengths within the sector and the role of housing within the District
- Work towards sustainability of outcomes

We will cultivate a no-blame attitude in identifying and dealing with all issues, and at the same time will be constructively critical in monitoring our performance.

#### **Our objectives will be to:**

- Enable both partners to contribute their particular skills, knowledge and attributes to the full
  - Encourage innovation
  - Encourage a culture of partnership working across both organisations
  - Proactively seek the successful completion of any project between the two partners to provide a value for money product for their tenants and the people of Wakefield.
  - To ensure that commitments made by each partner in respect of any project they may undertake are always met within the specified targets
  - Seek to avoid conflicts, but where they arise to resolve differences of opinion quickly and at the lowest possible level
-

- Take ownership and accountability for our own areas of responsibility
- Encourage the commitment and participation of all partnership team members through regular communication and continual feedback.

Signed for Wakefield District Housing by:

Signed for Sadeh Lok Housing Group by:

## **2. Our Commitments**

### **(a) Both organisations agree to**

- i. Work towards excellence, using leading measures as their benchmark and work together to achieve a set of standards which meets this level of performance
  - ii. Develop a clear and Joint Community Cohesion Strategy, which will include;
  - iii. Work with each other to provide appropriate homes for the B&ME community within the District
  - iv. Develop multi-tenure and multi-mix housing, including social renting, shared ownership and outright sale, providing choice and options according to means and aspirations, and which does not perpetuate the segregation of B&ME housing throughout the Wakefield District.
  - v. Develop multi-landlord housing schemes
  - vi. Target any areas of market collapse, working with all other key agencies to find solutions to low demand areas
  - vii. Tackle social exclusion and the community safety where required
  - viii. Improving the physical environment
  - ix. Provide local jobs where possible and sensible within the constraints of best value, value for money and efficiency considerations.
  - x. Promote diversity and equality of opportunity in recruitment and selection processes.
  - xi. Provide, where possible, training and development opportunities throughout Wakefield District and within both organisations, giving this matter consideration as part of any joint proposals
-

- xii. Promote diversity and equality of opportunity in all their services and operations
- xiii. Support community involvement and empowerment
- xiv. Carry out any necessary research to promote community cohesion and related strategies

(b) **Sadeh Lok Housing Group (SLHG)** will contribute the following services to the partnership:

- i. Provide assistance through appointment of Project Officer initially for a period of 18 months to co-ordinate the development of partnership projects and to ensure information is provided to either party as required
  - ii. Provide locally based staff in WDH offices when required and as necessary.
  - iii. Provide external challenge to the new WDH Black & Minority Ethnic Strategy (B&ME).
  - iv. Assist WDH, where appropriate, with the setting, delivery and validation of any of the targets within its Diversity and B&ME Plans
  - v. Assist with the writing of a Development and Regeneration Strategy for WDH, using in particular its knowledge of the Wakefield and District B&ME population and the areas they live in
  - vi. Provide training for WDH where appropriate, but in particular in relation to Diversity issues and for Board Members through its Education Subsidiary, Access Matrix
  - vii. Assist with finding B&ME Board and Local Management Committee members for WDH, as required
  - viii. Carry out research for WDH into the needs of the B&ME population in Wakefield and District, and in particular, into the appropriateness of migration strategies to intermediate areas of Wakefield from the traditional areas
  - ix. Assist WDH in communication and consultation with members of the B&ME community in Wakefield and, in particular with its own Tenants Associations and with B&ME tenants, helping to promote community cohesion
  - x. Assist with developing contacts and relationships with B&ME agencies and organisations operating in Wakefield and District to promote WDH and its objectives
-

- xi. Provide support for WDH B&ME tenants, and those from the B&ME community applying for tenancies, as agreed with WDH
- xii. In particular to offer capacity building training and support to hard to reach groups, including Young People and members of the B&ME community in Wakefield as required and in conjunction with the policies and strategies of WDH
- xiii. Provide translation services and access to staff trained in handling cultural diversity and religious issues with the B&ME community
- xiv. Provide, from time to time, any other services which contribute to the achievement of WDH's Corporate Strategy

(c) Wakefield and District Housing (WDH) will contribute the following services to the partnership:

- i. Agree to the transfer of ownership or management of certain identified properties to SLHG, subject to relevant needs being identified in the WDH BME Strategy and an impact study being carried out on the relevant housing stock which demonstrates the positive overall value of such a decision.
- ii. Provide funding for research into the needs of the B&ME community in Wakefield and District and the development of the Diversity Strategy.
- iii. Provide logistical support and strategic input to SLHG to assist the development of the various strategies and projects agreed
- iv. Provide the opportunity for SLHG to participate in its strategic partnering arrangements, taking advantage of its purchasing power
- v. Provide the opportunity for SLHG to take advantage of the strategic services that WDH has to offer
- vi. Provide, from time to time, any other services which contribute to the achievement of SLHG's Corporate Strategy

### **3. The Way the Partnership will Operate**

- (a) The Partnership Steering Group will have responsibility for implementing, monitoring and reviewing the Partnership Agreement.
-

- (b) The Partnership Steering Group members will be:
- WDH Head of Access, Partnerships & Consultation
  - WDH Equalities Officer
  - WDH Research Manager
  - WDH Assistant Director – Housing Management
  - SLHG Director of Finance
  - SLHG Director of Housing Services
  - SLHG Director of Procurement
- (c) The Partnership Steering Group will have clear Terms of Reference and will meet at appropriate intervals in order to achieve these.
- (d) The Partnership Steering Group will develop implementation plans, feeding recommendations to the EMT of WDH and Sadeh Lok.
- (e) The Partnership Steering Group will agree the most appropriate way in which to allocate responsibility for the strategic and operational projects within its remit.
- (f) The EMTs/Boards of both organisations must agree joint proposals.
- (g) The success of the Partnership Agreement and its outcomes will be reported on a half yearly basis to the EMTs and on an annual basis to the Boards of both organisations.
- (h) Any relevant payment for services provided by Sadeh Lok shall be in arrears on a quarterly basis.
- (i) WDH will liaise directly with Wakefield Tenant and Resident Federation to ensure that Tenant and Resident Associations can be accessed and resources are pooled.

#### **4. Review of the Agreement**

This agreement will be reviewed by the Steering Group on an annual basis and recommendations for change made to the EMTs and Board of both organisations

February 2005

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## Appendix 6

### LOCAL AUTHORITY BME HOUSING STRATEGY – CHECKLIST

The Project Team did not have a specific remit to look at this area. It is however clear that a clear and comprehensive BME Housing Strategy (or a Housing Strategy in which BME issues are well embedded and effectively addressed) is a vital component for engaging BME HAs in stock transfers.

*Sadeh Lok Housing Group have advised many local authorities and HAs on BME Housing Strategies and Equality & Diversity. Their advice is as follows;*

#### 1. Planning

When developing a strategy consider carefully what type of strategy is required bearing in mind what other strategies may already exist in the organisation. It would be useful to undertake a 'mapping' exercise of what strategies, policies, procedures and action plans may already exist that may be relevant to a BME Housing Strategy. This would:

- Include strategies not just within a particular department but across the whole of a local authority or organisation.
- ensure that targets are not set or developed that conflict with others set elsewhere.
- also ensure clarity for those implementing the strategy that they are not working to different action plans or targets.

The types of strategies that could contain information relevant to a BME Housing Strategy would include:

- BME Housing Strategy
- Equality and Diversity Strategy
- Housing Strategy
- Equal Opportunities Policy/ Strategy
- Community Engagement Strategy
- Race Equality Scheme (as required for local authorities under the Race Relations (Amendment ) Act 2000)

All of these may already exist and overlap with what you want to put in a BME Housing Strategy. For example, it may be that ensuring the staff profile of the organisation should better reflect the local communities is an area that you feel the strategy should cover,



however this may already be covered in corporate equality strategies or human resource strategies. By referring to what already exists you should be able to come up with the area of operation or services that you want the strategy to cover.

A key part to the planning process is to identify the communities that the strategy should cover. Provide a definition of what is meant in the strategy by Black and Minority Ethnic communities – good practice suggests that it should take account of the needs of all non White-British communities, including White Irish, as well as Gypsy and Traveller communities and refugee and asylum seeker communities.

The strategy should be based on information that is as up to date and as accurate as possible. Over-reliance on the census should be avoided, although it is obviously a key piece of valuable data that should be used. Where possible it should be supplemented by other sources of information and data, these might include:

- Forecasts or more recent information from statutory agencies and local authority departments.
- Monitoring data from housing providers or other agencies.
- Research studies.
- Information from voluntary and community sector organisations about the location and movements of communities.

## **2. Structure and Contents**

When it is clear what sort of Strategy that you want to develop that will take account of housing issues for BME communities you need to think about what it will contain and the process for developing it. Other sources contain more information about what a strategy should contain (for example Blackaby & Chahal (2000) Black and Minority Ethnic Housing Strategies: A Good Practice Guide), and you may wish to produce it in line with a 'house' style, however the key elements would include:

*Vision* – This should set out in broad terms what the strategy is aiming to achieve, it should be aspirational.

*Aims and Objectives* – The aims and objectives should outline how the Vision is to be achieved and provide more specific detail.

*Context and Background Information* – This should contain information on BME communities, networks and services where appropriate and other information where appropriate.

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*Legislative and Regulatory Requirements and Guidance* – The legislative and regulatory requirements that apply will depend on the type of organisations, i.e. local authority, RSL, ALMO and so on. There could be a range of legislative requirements that will need to be considered in a strategy, including:

- Race Relations Act 1976
- Race Relations Amendment Act 2000
- Commission for Racial Equality – Code of Practice on Rented Housing
- Housing Corporation Regulatory Code
- Audit Commission – Key Lines of Enquiry

It is useful to clearly demonstrate within the strategy how these are addressed through the strategy or action plan.

*Development of the Strategy* – This should outline how the strategy was developed, including how consultation was carried out and how further development will be undertaken.

*Priorities and Actions* – A strategy will often be comprehensive and ambitious in what it is trying to achieve, covering a large number of targets or initiatives. It is often worth highlighting what they key priorities and actions will be over the coming year.

*Relationship to Structure Strategies and Plans* – This section should outline other relevant strategies, policies and plans that should be linked to and the relationship to the strategy that is being developed.

*Monitoring* – It is important that regular monitoring is undertaken of progress against the strategy and action plan. This section should explain how this will be done. Progress against targets should be measured at least annually, the strategy as a whole could be reviewed after three years to take into account the changing needs of communities. Consideration should be given to making the results of monitoring and performance against targets public.

*Action Plan* – There should be an action plan that sets out how the Strategy is to be implemented. This should be clearly linked to the aims and objectives of the strategy – this will show both how the aims and objectives will be achieved and how each action links in to the strategy.

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The Action Plan should contain actions that:

- Are specific and clearly defined.
- Are able to be measured.
- Show who is responsible for leading or carrying them out.
- Have a timescale or milestones associated with them.
- Have some indication of progress to allow the plan to be updated.

### **3. Consultation**

Consultation with communities and stakeholders is essential in developing a strategy. Undertaking consultation effectively is no easy task, it can be time-consuming and there are a lot of considerations to ensure you get the best out of it. Again, there is a wide range of guides on how to undertake consultation effectively but some key points to remember are:

- Ensure you allow enough time for consultation.
  - Where possible involve individuals or groups from the communities in the planning of any consultation. This will ensure that any consultation takes account of cultural or religious sensitivities for the local population.
  - If possible provide a range of methods through which people can give their views.
  - Do not undertake consultation for consultations sake – be clear about why you are doing it and exactly what you want to achieve from it.
  - Ensure that the results of any consultation can feed into a strategy and issues raised do not get lost or ignored.
  - Provide feedback from consultations to those who took part as to what has happened and how the views expressed have informed the strategy. This point is crucial, it may be that the consultation has genuinely informed the strategy but if this is not communicated to those who took part they may feel their views have not been listened to.
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## Appendix 7

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### **DEVELOPMENT AND SALES AGREEMENT RELATING TO SHG AGENCY SCHEMES FOR BME HAS WITH OPTION TO PURCHASE (BASED ON THE FORMER BRENT PROTOCOL)**

The complete document is available at:

<http://www.housingcorplibrary.org.uk/housingcorp.nsf/AllDocuments/CA166769148ECB5980256F4E0050DA95>

A shorter less formal version was developed by BME HAs working with Brent Council in the 1990s to ensure that BME HAs were fully engaged in the development of the homes that they would eventually own, and came from the poor experiences of many BME HAs who had either taken transfers of stock that was not as they would have built it, or found that post development transfer terms were difficult to accept.

Subsequently the London Region of the HC has highlighted as 'strongly recommended' the adoption of the Brent Protocol (or a document covering the same ground) where a large HA develops housing for transfer to a BME HA. Discussions are taking place as to whether such an adoption should be formal Housing Corporation requirement.

## Appendix 8

### MODEL LOCAL AUTHORITY BME HOUSING STRATEGY ACTION PLAN

Rochdale Metropolitan Borough Council's BME Housing Strategy can be found at:  
<http://www.rochdale.gov.uk/docs/policy/AHS01.doc>

Following are extracts from "Living In Rochdale In 2011", the Council's action plan for 2004/2005 (February 2005 draft).

STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ X
<b>1. Housing and Renewing Inner Rochdale</b>						
1.1 Reduce Overcrowding	Provide financial assistance to 30 households Grants in 2004/05 programme	1.1.1 -20 completed and 10 on site	March 2005	PJG	20 Completed 10 Approved with work in progress or to commence as soon as contractor able to provide start date.	✓
	To provide an advice information service all enquires for dormer grants	1.1.2 Recruit new Overcrowding Officer. Work with 20 families not qualifying for Dormer Grant assistance to consider other solutions	March 2005	PJG	Overcrowding Officer in post since mid August and worked with 12 families to consider rehousing and a further 10 to consider Equity Release.	✓

STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ ✗
<b>1. Housing and Renewing Inner Rochdale</b>						
1.2 Improve conditions of owner occupiers	Implement equity release scheme with West Pennine Housing Association across the Housing Market Renewal area	1.2.1 30 loans awarded and review the Equity Release Scheme being delivered in partnership with West Pennine Housing Association.	March 2005	PJG	50 loans awarded. Equity Release Scheme is currently undergoing an internal audit and the recommendations will feed into the review of how the Scheme is delivered.	✓
	Develop scheme to enable home ownership to be available to members of the community with relatively low incomes.	1.2.2 to build new "affordable" family homes. (approx 20 units)	Aug 2005	DB	Unavoidable delays in acquiring and demolishing remaining last few properties has pushed the target date back at least 12 months to August 05. Demolition of 22 properties now complete. Developer to be appointed by May 05.	✗

STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ ✗
<b>1. Housing and Renewing Inner Rochdale</b>						
	Resource Action Against Asthma Project	1.2.3 Secure funding for the "Action Against Asthma Project" to improve housing conditions of families suffering asthma.	March 2005	RHI	Have set a meeting up with the PCT and the Asthma team to explore possible scheme – will report back at the next meeting on progress.	✗
	Improve publicity (following review of the RRO Policy) for all Private Sector Housing Services	1.2.4 Produce leaflet in community languages and contact/visit all community centres/groups to distribute leaflets/discuss with community workers/have display boards on show	March 2005	PJG/KA	RRO reviewed and Cabinet have approved revised policy.  Adopted by full Council on 20 October 2004. New policy in place from 21/10/04. Leaflets in progress.	✗
	Increase awareness within the B&ME Community of the assistance available with adaptations for people with physical disability or sensory impairment	1.2.5 Hold 4 meetings/presentations/information giving sessions in Community Centres			Arrangements have been made to talk to 4 groups during March 05.	✓

STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ X
<b>1. Housing and Renewing Inner Rochdale</b>						
	Organise regular consultation with B&ME community to improve services provided by private sector housing	1.2.6 Facilitate B&ME focus groups at least once a year and to hold 5 Community sessions to encourage service users/ community representatives etc to provide feedback on services/suggest improvements.	March 2005	PJG/KA	Consultants currently undertaking research into B&ME issues in the Private Rented Sector and have held 5 focus groups on our behalf.	✓
	Contribute to the Good Practice Guide being produced by Foundations					
	Increasing safety and preventing accidents to children under 4 years living in SRB5 area	1.2.7 Provide and fit safety equipment (stair gates, fireguards, smoke alarms etc) to 100 properties (subject to SRB5 funding continuing or other resources becoming available)	March 2005	PJG/KA	123 properties completed	✓



STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ X
<b>1. Housing and Renewing Inner Rochdale</b>						
	Improve living conditions for BME tenants living in the Private Rented Sector as part of the work of the Private Rented Sector, Bond Board, landlord accreditation etc	1.2.8 Improve conditions in 25 households	March 2005	PJG	25 households have had improved conditions through the work of the Private Rented Sector (enforcement, Landlord Accreditation, Bond Board etc.) where BME tenants in property.	✓
	Improve Energy Efficiency in properties in the SRB5 area	1.2.9 25 households more energy efficient through referrals to HEES and Energy Efficiency works carried out under the HP scheme	March 2005	PJG/KA	42 households had Energy Efficiency measures completed through the work of the HIA and Private Sector Housing.	✓

STRATEGIC OBJECTIVE	OPERATIONAL OBJECTIVE	OUTPUT	TARGET DATE	LEAD	PROGRESS and FREQUENCY OF REPORT	TARGET ✓ X
<b>1. Housing and Renewing Inner Rochdale</b>						
	Increase the number of BME contractors on the Approved List of Contractors	1.2.10 additional BME contractor on the list	March 2005	PG/KA	DL Has contacted all partners to identify BME led contractors – 5 RSLs responded.  One new BME contractor has been used for grant work this year.  Further work ongoing.	✓
	Improve properties through HMR to add value to the in larger East Central Rochdale Neighbourhood	1.2.11 130 properties improved in Wardleworth and Hamer of which approx 100 are currently occupied by BME households.	March 2005	DB	Work in progress work completed on some 130 dwellings of which approximately 110 are BME households	✓
	Improve security to properties in SRB5 area the Inner Rochdale	1.2.12 Carry out security audits and improve security to 100 properties	March 2005	PJG/KA	111 properties improved	✓

## Appendix 9

### GLOSSARY OF TERMS USED IN THIS REPORT

ALMO	Arm's Length Management Organisation (Council-owned company managing local authority housing stock)
BCHT	Bradford Community Housing Trust
BWCCHT	Bradford West City Community Housing Trust
BME	Black and Minority Ethnic (The Housing Corporation defines a BME Housing Association as one whose Board comprises at least 80% people from BME communities)
CHTF	Community Housing Task Force (A division of the Office of the Deputy Prime Minister)
DHS	Decent Homes Standard (set by the ODPM)
ESG	Estate Steering Group (Estate based bodies in Tower Hamlets selecting the prospective transfer landlords)
HA	Housing Association
HAT	Housing Action Trust
HC	The Housing Corporation
HCA	Housing Corporation Assessment (of a registered housing association)
IGP	Innovation & Good Practice (A Housing Corporation funding programme)
ITA	Independent Tenants' Adviser
KLOEs	Key Lines of Enquiry (used in Audit Commission inspections of local authorities and housing associations)
LA	Local Authority
LB	London Borough Council
LBTH	London Borough of Tower Hamlets
LSP	Local Strategic Partnership
LSVT	Large Scale Voluntary Transfer (housing association)
MBC	Metropolitan Borough Council
NDC	New Deal for Communities
ODPM	Office of the Deputy Prime Minister
RHB	Regional Housing Board
RSL	Registered Social Landlord (housing association registered with the Housing Corporation)
SHG	Social Housing Grant
SLHG	Sadeh Lok Housing Group
THT	Trafford Housing Trust
TMBC	Trafford Metropolitan Borough Council
WDH	Wakefield and District Housing
WMDC	Wakefield Metropolitan District Council

## Appendix 10

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### CONTACTS

The Housing Corporation	Maple House, 149 Tottenham Court Road, London W1T 7BN 0845 230 7000 <a href="http://www.housingcorp.gov.uk/">http://www.housingcorp.gov.uk/</a>
Office of the Deputy Prime Minister	Eland House, Bressenden Place, London SW1E 5DU 020 7944 4400 <a href="http://www.odpm.gov.uk/">http://www.odpm.gov.uk/</a>
Audit Commission	1st Floor, Millbank Tower, Millbank, London SW1P 4HQ 020 7828 1212 <a href="http://www.audit-commission.gov.uk/housing/">http://www.audit-commission.gov.uk/housing/</a>
Aksa Housing Association	Aksa House, 2 Media Square, Phoenix Street, Oldham OL11AN 0161 620 2992 <a href="http://www.aksahousing.co.uk/">http://www.aksahousing.co.uk/</a>
Arawak Walton Housing Association	Margaret House, 23 Manor Street, Ardwick, Manchester M12 6HE 0161 272 6094 <a href="http://www.arawakwalton.com/">http://www.arawakwalton.com/</a>
Ashiana Housing Association	3-11 Drake Street, Rochdale OL16 1RE 01706 712252 <a href="http://www.ashianahousing.co.uk/">http://www.ashianahousing.co.uk/</a>
Bradford Community Housing Trust	Trust House, 5 New Augustus Street, Bradford BD1 5LL 0845 120 8171 <a href="http://www.bchtgroup.org/">http://www.bchtgroup.org/</a>
Labo Housing Association	595-597 Commercial Road, London E1 0HJ 020 7790 9955
Manningham Housing Association	Rosemount, Off Clifton Villas, Bradford BD8 7BY 01274 360460 <a href="http://www.manninghamhousing.co.uk/">http://www.manninghamhousing.co.uk/</a>

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Sadeh Lok Housing Group	Trafford House, 11 Halifax Road, Huddersfield HD3 3AN 01484 435715 <a href="http://www.sadehlok.co.uk/">http://www.sadehlok.co.uk/</a>
Spitalfields Housing Association	78 Quaker Street, London E1 6SW 020 7392 5400
Trafford Housing Trust	Marshall House, 2 Park Avenue, Sale M33 6HE 0161 968 0000 <a href="http://www.traffordhousingtrust.co.uk/">http://www.traffordhousingtrust.co.uk/</a>
Tung Sing Housing Association	Victoria House, 119 Princess Street, Manchester M1 7AG 0161 234 0260 <a href="http://www.tungsing.co.uk/">http://www.tungsing.co.uk/</a>
Wakefield and District Housing	Winston House, Monckton Road, Wakefield WF2 7AX 01924 304400 <a href="http://www.wdh.co.uk/">http://www.wdh.co.uk/</a>
Campbell Tickell Ltd.	11 The Crescent, London NW2 6HA 020 8830 6777 <a href="http://www.campbelltickell.com">www.campbelltickell.com</a>

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