Deep Roots, Diverse Communities, Dedicated Service:
The Legacy, Value and Future Potential of Black and Minority Ethnic Housing Organisations in England
Interim Summary
Deep Roots, Diverse Communities, Dedicated Service
The Legacy, Value and Future Potential of BME Housing Organisations in England
INTERIM SUMMARY

Kevin Gulliver and Dawn Prentice

October 2014
Cym D’Souza, Chair of BMENational:

"BMENational is one of the Europe’s success stories for black and minority ethnic communities controlling local housing and community assets. But we need to develop a new strategy to face a challenging operating environment. So BMENational has joined forces with the Human City Institute to undertake extensive research that covers a review of the BME housing sector’s legacy, a ‘shape of the sector’ study, a major survey of BME tenants, consultation with key stakeholders and case studies of BME housing organisations. We are confident that with our deep roots, our longstanding support for diverse communities, deployment of our collective assets and our dedicated service delivery, we have much to offer social housing in the UK. This is the message we will be taking to the country in the run-up to the General Election."

David Orr, Chief Executive of the NHF:

“BME housing associations have been remarkable in the delivery of homes and services to BME communities. Since their creation, they have been instrumental in the journey towards a fully integrated multi-racial society. They have a strong current and future narrative, particularly as a ‘collective’ and need to communicate this clearly, proudly and coherently, whilst ensuring that they capture the essence of their offer and proposition for the future.”

Grainia Long, Chief Executive of the CIH:

“BME housing associations have an in-depth understanding of the needs inside and outside the BME sector. They have highly skilled and well educated staff, who are committed to professional standards respected throughout our industry. This is a perfect time to press the reset button in terms of why there is a need for BME housing providers. To be successful as a ‘collective’ the BME sector must focus on a long term plan by setting priorities and articulating clear objectives.”

Lord Bill Morris of Handsworth OJ, former Chair of Midland Heart and former Secretary-General of the TUC:

“One of the great successes of black people in the housing field since the 1980s has been the creation of black-led housing associations, which emerged from BME communities and remain today more sensitive to a diverse population whilst bolstering local pride.”
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Kevin Gulliver and Dawn Prentice
15th October 2014
Foreword

The following is a summary of the findings from a major research project undertaken in partnership between BMENational and the Human City Institute.

The research will be ongoing until the end of November and then a final report will be written in December and launched in early 2015, accompanied by a campaign to promote the final research findings, plus the conclusions and recommendations of the report.

The summary of the research to date makes the case for the continuance and expansion of the BME housing sector as a key contributor to meeting the needs of BME communities, as a community anchor and investor, and as a generator of economic and social value.

It provides an overview of our thirty year legacy, underscoring that we have deep roots in the communities from which we sprang. The summary further provides an updated description of our sector as wielding significant, collective resources and with major opportunities to develop an enhanced role in community-based housing at time when ‘big is beautiful’ should be challenged.

We recommend that the wider social housing sector, decision-makers and opinion-formers take on board the initial findings of our research. We look forward to discussing the full report when it’s available in December.

BMENational Executive

Cym D’Souza, Chair BMENational and Chief Executive Arawak Walton Housing Association
Jackie Adusei, Chief Executive Ekaya Housing Association
Ali Akbor, Chief Executive Unity Housing Association
Llewellyn Graham, Chief Executive Nehemiah UCHA
Richard Renwick, Chief Executive Tuntum Housing Association
HEADLINES

- There are persistent housing, health, care and economic needs of BME communities that need a flourishing BME housing sector to help alleviate. Mainstream housing providers are not fully meeting these needs.

- BME housing organisations have a proud legacy going back to the 1980s. Their achievements over the last thirty years have been considerable.

- While there are fewer today than at their peak, when 100 organisations operated across the country, the majority are viable community-based social enterprises providing culturally sensitive services with a bright future despite financial and policy pressures.

- Those BME housing organisations that have disappeared, mainly in the last fifteen years, have either entered into group structures and then lost their identities, or have merged with each other.

- Twelve BME housing organisations continue to operate successfully in group structures. Many others have formal links to development and procurement partnerships, community and social enterprises.

- Concentrations of BME housing are in the East Midlands (at 37%), London (at 25%), Yorkshire and Humberside (at 21%), West Midlands (at 7%), North-West (at 7%) and the South-West (3%).

- BME housing organisations support more than 50 community organisations. Six BME housing organisations (or 9% of the total) are housing co-operatives.

- Today there are seventy BME housing organisations in England. In terms of concentration of BME housing organisations, London has by far the largest number of BME housing organisations (60% of the total) with other regions containing seven to four.

- BME housing organisations are a small but vital part of the social housing sector comprising 2 per cent of the housing stock. Collectively, the 70 remaining organisations manage 65,000 homes, with an annual turnover of £500m and controlling assets valued at £1.5bn.

- BME housing organisations are community anchors and investors with an annual investment of around £25m in community projects covering enterprise, education and skills, wellbeing, health, poverty and social exclusion, environment, liveability, safety and community cohesion.

- Their impact on often fragile local economics is estimated at £200m pa from investment (development, repairs and maintenance, local procurement and expenditure in direct and indirect supply chains). More than 600 jobs are sustained indirectly in the wider economy through the investment activities of BME housing organisations.
• They play a pivotal role in many inner city neighbourhoods, from which they were born, and to which they retain their focus, and have a proud record of supporting local economies, creating employment and generating social value.

• BME housing organisations have a potentially bright future. However, this future requires a more strategic approach as a collective. The BME housing sector needs a long-term vision and strategy that places collective endeavour at its core.

• Expansion of the BME housing sector requires commitment from the wider social housing sector to support BME housing organisations by joint development approaches, partnerships, alliances and group structure arrangements in some cases, and a commitment to stock transfer so that a BME-community-based approach can be extended.
1.

About the Summary

Introduction
This is a summary of a wide-ranging research project between BMENational and the Human City Institute (HCI). The research for the project runs from July to December and is accompanied by a campaign that runs into 2015 to promote the value of BME housing organisations.

The project aims to be as comprehensive possible and has the following objectives:

1. To chronicle briefly the history and legacy of the BME housing sector covering key achievements and the primary developments.

2. Develop an evidence base of the shape, performance and achievements of the BME housing sector via a variety of research approaches.

3. Undertake a future-scoping exercise to aid BMENational’s strategic direction and to help identify new markets for BME housing organisations, new work areas, how more effective partnering might be developed with local authorities and mainstream social housing partners, and emerging BME communities with unmet needs.

4. Run a media campaign and influencing strategy to communicate the legacy, value and potential futures of BME housing organisations based around a research report and prospectus

The following is an extended summary only as many of the research elements are still running. Research will be completed towards the end of November/early December with a draft report produced by mid-December and a final version to be launched early in 2015.

This extended summary covers the legacy of BME housing organisations; some evidence of why BME housing organisations are still required, and may need to be expanded to tackle persistent housing, health and economic needs of BME communities; the shape of the BME housing sector; the value of the BME housing sector in terms of their community investment activities and generate of wider economic and social value; some initial conclusions and issues that need some thought.

About the Research
The research incorporates a range of elements to enable a fundamental assessment of the BME housing sector and point to a stronger future for BMENational as a collective. These include:
**Review of Literature:** Covering 1) the legacy of BME housing organisations 2) 'race and housing' issues 3) equality and diversity 4) policy and operating environment backdrop.

**Shape of the Sector:** A study mapping existing BME housing organisations. The study also explores 1) sectoral data such as stock numbers, asset value, turnover, management arrangements 2) comparative data with mainstream social landlords via regulatory returns, benchmarking reports, CORE lettings.

**BME Housing Organisations Case Studies:** 12-15 case studies of BME housing organisations highlighting the diversity of the sector and varied approaches to sustainability (group structures, independence, mergers, partnerships).

**Stakeholder Survey:** A survey of 25 stakeholders by in-depth interview (with some Delphi aspects). Stakeholders are sub-divided by sector (trade, housing, politics and policy, local government). The survey looks at legacy, SWOT analysis, and potential future role of BME housing organisations.

**Survey of Tenants:** A representative sample of 750 tenants of BME housing organisations stratified by region and ethnicity will be interviewed. The survey covers household characteristics, KPIs, added value of BME/community-based housing organisations, tenant views on future services.

**Tenant Focus Groups:** 4 focus groups with tenants of BME housing organisations based on 4 key regions (Midlands, North-West, London, Yorkshire and Humberside).

**Roundtables:** With BME housing organisations and significant others in the four regions (Midlands, North-West, London, Yorkshire and Humberside).

**Community Investment, Economic and Social Value:** HCI 'measuring up' approach to VFM and social value - how can BME housing organisations meet the challenges of the future?
2. Persistent Needs

Backdrop
BME communities still experience disproportionate levels of housing, health and economic need. Despite significant improvements since the main waves of inwards migration in the 1950s and 1960s, many BME communities still do not have parity with the White community in a number of areas. This is firm evidence of why BME housing organisations need to continue and expand – as housing and service providers, exemplars and advocates. Some discussion of persistent disproportionate need is shown below.

Social Lettings to BME Applicants
The proportion of lettings made by all social landlords (including local authorities and housing associations) in England over the ten years between the Censuses in 2001 and 2011, rose from 14 per cent to 16 per cent, as chart (1) below depicts. During this time, the proportion of the population associating with a BME background increased from 7 per cent in England to 14 per cent.

![Chart (1) - Lettings to BME Ppl by Mainstream Social Landlords](Source: Continuous Recording (CORE) Lettings (2002-2012))
So social lettings to BME applicants stayed ahead of the proportion of BME households in the population but this trend has slowed. For instance - 14.7 per cent in 2001 and 16.14 per cent in 2011. This means that social landlords are less likely to be housing BME applicants in relation to the size of the BME population today than ten years ago.

Since BME communities experience disproportionate levels of housing need, social landlords should be concerned that the number of lettings to BME applicants has fallen relatively. This concern should spill over into variable levels of service satisfaction: Satisfaction with services delivered by mainstream housing providers is lower for BME tenants than their White counterparts (74% contrasted with 84%).

**Housing Needs of BME Communities**

Individuals from a BME background are more likely to be homeless than those from a White background. While accounting for 1 in 7 of the total population in 2011, BME households represented 1 in 3 of those accepted as statutorily homeless by local authorities. BME people are also more likely to be among the non-statutory and/or hidden homeless. Homelessness is growing proportionately among BME communities. In 2001, 28 per cent of total statutorily homeless households were from a BME background. By 2011, this had grown to 33 per cent and has since increased further to stand at 37 per cent in 2013.

BME households in England are more likely to be living in overcrowded or poor housing than their White neighbours. Although overcrowding, based on number of rooms per household member, decreased overall between 2001 and 2011, ethnic inequalities persist. While only 6 per cent of the White population is classified as overcrowded, between 15 and 35 per cent of BME households are overcrowded depending on ethnic group (Black Africans and Bangladeshis are most overcrowded and Indian and Chinese households least overcrowded within the BME population).

Around one quarter (24 per cent) of BME households live in the oldest pre-1919 built homes which are more prone to poor housing conditions. Some 15 per cent of BME households live in a home with a category 1 hazard (designated as ‘poor housing’) under the HHSRS (Housing, Health and Safety Rating System). This rises to 18 per cent for BME households living in the private rented sector. Using the Hills definition of fuel poverty – taking into account housing costs and the ‘fuel poverty gap’ – reveals that 16 per cent of BME households live in fuel poor households compared with 10 per cent of White households.

**BME Communities & Trends in Tenure**

Rates of home ownership have fallen for all ethnic groups over the 2001 to 2011 period. However, BME households have experienced the greatest drop in home ownership, especially Chinese, Pakistani and Indian households. Rates of home ownership among some BME groups has fallen are unlikely to recover in the foreseeable future.

Interest in social and private rented housing is increasing among BME groups who had minimal interest before. Rates of private renting among BME communities has sky-rocketed with Chinese,
Asian and African households seeing the largest proportional increases. At the same time, the presence of most BME groups within social housing has declined, especially for African-Caribbean and Bangladeshis.

**Economic Needs**
BME communities still face discrimination in the jobs market, are more likely to be disadvantaged socio-economically, are more frequently located in the inner cities of Britain’s large cities and towns and tend to live in higher density neighbourhoods with older housing.

Since access to good schools is a key factor in social mobility, being able to move to neighbourhoods with such schools is crucial to stop disadvantage becoming embedded across generations. But fear and the threat of racism away from settled communities remain concerns. The growth in political parties and movements with an anti-immigration agenda is contributing to these concerns.

**Health & Care Needs**
Health inequalities have an ethnic dimension. BME communities tend to have lower life expectancy and higher morbidity rates beyond lifestyle explanations. Some Asian communities have much lower life expectancies (especially Pakistani and Bangladeshi men). This is more pronounced in deprived neighbourhoods.

BME populations, particularly Asian communities, are over-concentrated in inner city locations compare with the White population. Deprived neighbourhoods have concentrations of poorer, older housing associated with fuel poverty and overcrowding, higher than average unemployment, low incomes and high benefit eligibility, lower grade built environments, and poorer air quality.

Some of these problems - particularly housing problems, unemployment and low incomes - are likely to intensify as austerity and welfare reform bite deeper into the social fabric.

Differing care needs are also an issue. Demand for culturally sensitive services by BME communities remains, especially from older BME people. This is where BME housing organisations have a continued niche and where BME housing organisations need to work with mainstream housing providers to create housing and services that appeal to all communities.
3. The Legacy of BME Housing Organisations

Introduction
While the viability of BME housing organisations is often challenged by housing professionals and the trade media, BME housing organisations have existed for around thirty years, with many having a national reputation for their community-facing ethos and delivery of culturally sensitive services.

This section provides an overview of have a proud legacy with deep roots going back to the mid-1980s when both the National Federation of Housing Associations (today’s NHF) and the Housing Corporation (the regulator of the day) saw helping fledgling BME housing organisations as part of their remit in delivering a ‘fair housing policy’.

A Summary of the Legacy
Here is a very short overview of the legacy of the BME housing sector:

- They enabled BME communities in the 1980s and 1990s, which were much more disadvantaged than today, to control housing and community assets. They were community anchors in the wake of the inner city disturbances of the 1980s and enabled culturally sensitive services to be provided – especially to the growing number of BME elderly and those with special needs.

- They were the forerunners of agencies envisaged by today’s ‘Big Society’, Localism and mutual self-help. They were equally the result of an Active State, with public regulators such as the Housing Corporation facilitating their foundation and early growth.

- They came from the community and remain for the community. Their roots were often faith-based and they saw their role as social action organisations – as advocates for BME communities, as well as housing managers and developers. The majority retain their faith and community links and still have active shareholders and Board Members drawn from these constituencies.

- They were created at a time when ‘race and housing’ issues were at the forefront of national debates against a backdrop of urban decay and social unrest.

- BME housing organisations are highly successful at meeting the needs of their communities. Upwards of 80% of their lettings are made to BME applicants. However, their contribution is relatively small if important in contrast to the wider housing system. This contribution has been
eroded in the last decade or so with a number being subsumed by larger housing association groupings.
4.

The Shape of the BME Housing Sector

Introduction
The research has attempted to describe the shape of the BME housing sector. Below is a summary of initial research findings.

The Shape of the Sector

- BME housing organisations house around 150,000 people in 65,000 homes with an asset value of £1.5bn. They have a turnover of around £500m annually. They employ 2,500 staff and around 300 contractors.

- The BME communities involved include South-East Asians, African-Caribbeans, Chinese, Vietnamese and Irish. Refugees from various war zones past and present are also supported by BME housing organisations.

- BME housing organisations retain their role in meeting the special needs of BME communities but most have branched out over the last fifteen years into meeting general family needs and the needs of homeless people and refugees and asylum seekers.

- BME housing organisations operate in around 100 local authorities with the average for each being seven local authorities. Concentrations of housing are in the following regions, which are the primary areas of high BME population concentration in England:
  
  - East Midlands (37%) - Leicester predominantly
  - London (25%) - inner London especially
  - Yorkshire and Humberside (21%) - Leeds/Sheffield conurbation mainly
  - West Midlands (7%) - Birmingham, Coventry, Black Country
  - North-West (7%) - Greater Manchester and Liverpool mainly
  - South-West (3%) - Bristol and surrounding

- Given the large BME populations in the West Midlands and the North-West, these regions have lower numbers of BME housing than might be expected: largely explained by BME housing organisations losing their identity and stock following a period in group structures.

- Twelve BME housing organisations continue to operate successfully in group structures. Many others have formal links to development and procurement partnerships, community and social enterprises.
- BME housing organisations support more than 50 community organisations. Six BME housing organisations (or 9% of the total) are housing co-operatives.

- In terms of concentration of BME housing organisations, London has by far the largest number of BME housing organisations (60% of the total) with other regions containing eight to four.

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of Organisations</th>
</tr>
</thead>
<tbody>
<tr>
<td>London</td>
<td>42 organisations</td>
</tr>
<tr>
<td>East Midlands</td>
<td>7 organisations</td>
</tr>
<tr>
<td>West Midlands</td>
<td>7 organisations</td>
</tr>
<tr>
<td>North-West</td>
<td>5 organisations</td>
</tr>
<tr>
<td>Yorkshire and Humberside</td>
<td>5 organisations</td>
</tr>
<tr>
<td>South-West</td>
<td>4 organisations</td>
</tr>
</tbody>
</table>
5.

Community Investment, Economic & Social Value

Introduction
Measuring the impact of BME housing organisations on the communities they serve is of crucial importance when considering their contribution to improving the lives and life chances of BME people. So below is an initial assessment using HCI’s ‘Measuring-Up’ methodology.

Community Investment
- BME housing organisations are prolific community investors in both formal and informal ways. Using the NHFs Neighbourhood Audit methodology, it is estimated that BME housing organisations investment around £25m annually in community projects covering enterprise, education and skills, wellbeing, health, poverty and social exclusion, environment, liveability, safety and community cohesion.

- Some key examples of community-based investment include:
  - The Steve Biko Foundation.
  - Tuntum’s ‘Sound as a Pound’ project to help individuals under 25 years old to manage their money more effectively.
  - Asra’s support for housing co-operatives and mutuals.
  - AKSA’s Homes for All initiative.
  - Arawak Walton supports Hideaway, a Moss Side-based educational and training enterprise.
  - The after-schools clubs supported by North London Muslim HA.
  - Ekaya Housing Association supports a 69 place nursery for children under 4 years old.
  - A training agency between Bangla HA and Hackney Homes.
  - Unity Enterprise’s managed workspace including office and conference space, audio and visual recording studios, media lab, industrial space and a cafe.
  - The Dorcas ‘Guns and Gangs’ community safety initiative.

Economic & Social Value
- It can be further estimated that they create in excess of £100m in social value from both their community investment activities and their mainstream work.
• Deploying the Sheffield Hallam model, an approximate Gross Value Added (GVA) in fragile local economics of £200m pa from investment (development, repairs and maintenance, local procurement and expenditure in direct and indirect supply chains).

• It is further estimated that more than 600 jobs are sustained indirectly in the wider economy through the investment activities of BME housing organisations.
6.

Stakeholder Views

Introduction
The research includes in-depth interviews with 25 stakeholders drawn from a number of sectors, including:

- Trade and professional
- Social landlord
- Regulators and funders
- Politics and policy-making
- BME housing sector observers

So far, about one third of stakeholders have been interviewed.

Summary of Stakeholder Views So Far
Key messages to date from interviews with BMENational stakeholders include:

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

- BME housing organisations created employment, new skillsets and professional career paths for hundreds of BME people, some of whom moved into senior positions in the mainstream social housing sector (although still under-represented at senior levels).

- Their roots in BME communities opened doors to wider understanding of the BME experience of the housing system.

- In the early days and into the 1990s, BME housing organisations were given a lot of support from regulators, funders and trade organisations, but much of this has been largely withdrawn.

- Today’s operating environment emphasising VFM, austerity and welfare reform is squeezing many BME housing organisations – not because they are BME-managed per se but because of their size and lack of individual financial clout.

- There is an impression that BME housing organisations are not engaging with the virtues of continual improvement.
● They risk losing leaders in the next few years through a lack of succession planning.

● A 10 year planning framework is needed.

● BME housing organisations need to demonstrate why they are different and what they have to offer - then to promote their offer proudly.

● They need to carve out their niche and to become much more focused.

● They have to develop a strong current and future narrative and communicate clearly and coherently their offer for the future.

● They should make more of the ‘collective’ and develop a clear collective purpose and vision accompanied by collective activities, projects and vehicles.
7. Some Initial Conclusions

- BME housing organisations have deep roots going back thirty years in the most disadvantaged communities of Britain’s major cities and towns. BME housing organisations grew out of the need for greater access to social housing by BME communities, in the wake of 1980s disturbances and the growing special needs of BME communities.

- Their achievements over the last thirty years have been considerable. And even though there are fewer today than at their peak, the majority are viable community-based social enterprises providing culturally sensitive services with a bright future despite financial and policy pressures.

- Today BME housing organisations are a small but vital part of the social housing sector comprising 2 per cent of the housing stock. Collectively, the 70 remaining organisations manage 65,000 homes, with an annual turnover of £500m and controlling assets valued at £1.5bn.

- They play a pivotal role in many inner city neighbourhoods, from which they were born, and to which they retain their focus, and have a proud record of supporting local economies, creating employment and generating social value.

- They also provide significant housing opportunities to BME people who still experience disproportionate housing need. Despite achieving greater equality, many BME communities still experience higher levels of housing need, health inequalities and greater intensity of socio-economic disadvantage.

- The mainstream housing sector taken as whole, does not meet this disproportionate need with only 1 in 7 social lettings made to BME applicants (the same as their representation in the population as a whole). This finding alone points to the requirement for a BME housing sector to continue to exist, and to expand and thrive in the future.

- A brighter future for BME housing organisations requires a more strategic by the sector as a collective, since working together, significantly greater bargaining power is available, enabling a stronger voice in policy discussions and formulation. To achieve expansion, the BME housing sector needs a long-term vision and strategy that incorporates collective endeavour – for example, the creation of collective approaches and vehicles – possibly around joint procurement, raising finance, research and policy, public relations and campaigning.
Expansion also requires commitment from the wider social housing sector to support BME housing organisations by joint development approaches, partnerships, alliances and group structure arrangements in some cases, and a commitment to stock transfer so that a BME-community-based approach can be extended.
About the Partners

About BMENational
BMENational is a collective of around 70 BME housing organisations operating in England. It acts under the auspices of the National Housing Federation collaborating with the NHF to influence national housing policy and providing a consultative and promotional platform for BME housing issues. BMENational highlights the contribution BME housing organisations make to successful, vibrant and integrated communities while promoting equality and diversity in the delivery of housing and services.

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About the Human City Institute
HCI is an independent, charitable ‘think tank’ based in Birmingham undertaking research into ‘human city’ issues, investigating exclusion, and promoting solutions to the problems of the most disadvantaged groups in today’s complex and diverse cities, towns and communities. HCI works around research themes that incorporate new visions for housing, mutualism and social value, health, wealth and life chances, no community left behind, and studies of age cohorts such as the young and older people.

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