



HOUSING BAME COMMUNITIES IN BRISTOL

A Community-led Initiative



A report by Black South West Network
for Power to Change & Bristol City Council

2020



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ABOUT THE FUNDERS

POWER TO CHANGE



**power to
change**

Power to Change is an independent charitable trust that supports and

develops community businesses in England to revive local assets, protect the services people rely on, and address local needs. Established as a ten year initiative, their aim is to accelerate the growth and impact of community business. Using an endowment from the Big Lottery Fund in 2015 (now the National Lottery Community Fund), they hope to strengthen community businesses by providing money, advice and support to help local people come together to take control. At a time when many parts of the country face cuts, neglect and social problems, Power to Change want to make sure local areas survive and stay vibrant through their key values of being bold, collaborative, open and informed.

BRISTOL CITY COUNCIL



The Council is working to increase the number of additional homes delivered by the community-led housing sector; to provide housing

that is affordable at local income levels and remains so in perpetuity; and to deliver a lasting legacy for the community-led housing sector.

For advice on how to start a project, email: housingdeliveryteam@bristol.gov.uk

If you're interested in self or custom housebuilding, you can apply to join the local register [here](#).

ACRONYMS

| | | | |
|------|--------------------------------------|------|-------------------------------|
| SCL1 | Strategic Community Leader 1 | HE2 | Housing Expert 2 |
| SCL2 | Strategic Community Leader 2 | HE3 | Housing Expert 3 |
| SCL3 | Strategic Community Leader 3 | HE4 | Housing Expert 4 |
| SCL4 | Strategic Community Leader 4 | D1 | Developer 1 |
| SCL5 | Strategic Community Leader 5 | OO1 | Outreach Officer 1 |
| LAR1 | Local Authority Representative 1 | OO2 | Outreach Officer 2 |
| HAR1 | Housing Association Representative 1 | ACFG | African Caribbean Focus Group |
| HAR2 | Housing Association Representative 2 | CLFG | Community-led Focus Group |
| HE1 | Housing Expert 1 | SFG | Somali Focus Group |

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Disclaimer

The researchers note that the use of the government defined group of Black, Asian and Minority Ethnic (BAME) acronym is problematic but do so here to align with broader policy discourse.

PREFACE

We would like to preface this report with a brief note on the current coronavirus pandemic and how this relates to our research on the housing needs of Bristol's communities. While this research is not a report on the impacts of the pandemic and lockdown on BAME people, it must be acknowledged that as communities who have disproportionately been impacted by the current crisis, the effects of the lockdown will be acutely felt here, particularly with regards to housing.

It must also be mentioned that the pandemic hasn't happened in isolation. Starting from an already precarious position due to over a decade of austerity and its impacts on the poor, who are disproportionately BAME communities, the effects of the lockdown must be understood alongside the Black Lives Matter movement. It is important to acknowledge that some people are at greater risk or in more need than others – risk and need which continue to run along racial lines.

It is now widely researched that the immediate health effect of the coronavirus has disproportionately impacted BAME communities, a fact inextricably linked to poverty. As Dr Omar Khan in the foreword to the report, *The Colour of Money*, notes, "the Covid-19 crisis has thrown into sharper focus the way racial and other inequalities blight people's lives from cradle to grave". The Runnymede Trust report showed that Black African and Bangladeshi households have 10 times less wealth than White British households. This wealth gap will almost certainly only increase due to the implications of Covid-19. There is a variety of explanations for this but unequal access to the housing market is one highlighted in the report.

Equally, employment is central to housing as illustrated by the charity, Shelter, who report that around 227,000 renters have fallen into arrears. With the eviction ban lifting, this could spell disaster for many. The most recent labour market overview (September 2020) reports that there are 62,000 more people unemployed than in the previous quarter. In the same period, redundancies have increased by 48,000 – the largest quarter increase since 2009. Moreover, there were 695,000 fewer people in paid employment in August than in March 2020 and the claimant count level increased by 120% since March.

We are currently experiencing two crises at the same time – health and housing, and as a key social determinant of health, the link between the two cannot be made clearer than by the disproportionate impact of the virus on poorer communities predominantly with low quality housing and the mental health impact of the lockdown on those in high-rise flats or with no access to green space. Millions lack access to safe, stable affordable housing but as a key social determinant of health, providing good quality affordable housing must be central to any recovery strategy. The coronavirus has heightened the inequality of the housing market, a crisis that this country will continue to experience even after the pandemic is over.

Given that housing providers have a higher than average proportion of BAME staff and residents, housing organisations will need to bear in mind the different risk levels for BAME staff as we begin to return to work. In the long term, there is a need for increased investment in new and existing affordable housing and social housing aimed at disadvantaged communities.



INTRODUCTION

The housing crisis is certainly not an issue exclusive to BAME people, nor just to those under any arbitrary income bracket, but it is important to develop knowledge and understanding of the types of multiple disadvantage and important issues facing individuals who are experiencing problems with housing from BAME communities and the unique struggles they may face.

Studies around race and housing can be traced back to the 1960s and the fact that disparities in this area have persisted during this time is indisputable. Policies of austerity and welfare reforms over the last decade have disproportionately impacted upon ethnic minority groups. BAME households are more likely to live in overcrowded, inadequate and/or fuel-poor housing. Homelessness has increased 18% to 36% in BAME communities in the last two decades – double that of the total ethnic minority proportion in the population (RDA, 2019). A quarter of BAME households live in houses built before 1919, with one in six ethnic minority families living in a home with a category 1 hazard under the housing, health and safety rating system. BAME homes are less likely to include safety features such as, fire alarms which after Grenfell is unacceptable (RDA, 2019).

A research report by Human City Institute (2017) found that the level of housing stress in BAME communities is much higher than for White people. The over-concentration of BAME households in the most deprived neighbourhoods in Britain, as well as the poor housing conditions and generally lower economic status, lead to negative impacts on health and ultimately a lower life expectancy amongst ethnic minorities. This, along with reform to the welfare system in the form of Universal Credit, has had a greater impact on the living standards of BAME people (RDA, 2019).

Closer to home, the housing crisis in the West of England is particularly acute in Bristol, and with 75% of the region's BAME population living in Bristol, the housing situation for these communities is complex. Out of the 348 districts of England and Wales:

- Bristol is the 7th worst place in England and Wales to be from a BAME background. It is the 2nd worst place to be Black (CoDE Data, 2015);
- 60% of Bristol's BAME population live in the city's most disadvantaged wards;
- 40% of Bristol's BAME population live in the inner-city wards (BCC Ward Profiles, 2016);
- Unemployment rate in BAME people aged over 25 is twice that of White British people;
- BAME groups in the South West are three times as likely to rent privately, nearly three times as likely to be in social housing (RDA, 2019);

- 24% of the city's homeless population are Black (RDA, 2019);
- BAME households are four times as likely to be living in overcrowded conditions than White British people in the South West (RDA, 2019).

The decrease in the availability of land, coupled with the unaffordability of the housing market, means that one in three young people will never own their own home, according to the Resolution Foundation in a recent research report. Bristol has a higher proportion of 20-29-year olds making up 22% of Bristol's total population, compared with the national percentage of 13%. This is not just an issue for younger generations, as the Centre for Aging Better predicts that one third of people over 60 will be living in rented accommodation by 2040 (Commission on Care, 2019).

As noted in a recent workshop led by the council, there will be a population increase of 500,000 by 2028 in the South West of England, and 105,500 houses need to be delivered in the West of England in the next 10 years. In Bristol specifically, 33,500 houses will need to be built,

53% of which at affordable prices (BCC, 2019). Bristol is the fastest growing economy outside of London but according to council plans there's a shortage of 12,000 homes. While the private sector is key in delivering new homes, providing affordable housing is not as profitable compared to providing student accommodation for example, which only inflates the market.

This research therefore seeks to further understand how experiences, disadvantages and needs can differ between cultures within BAME communities. It will look at how to appropriately support service users from BAME communities and aim to understand what inequalities have existed in the past and present and how this history and the present circumstances have had an impact on issues surrounding BAME communities affected by problems with housing. It will explore the issues that are unique to BAME communities, and their consequences. We will objectively examine what barriers may exist for a person of BAME descent when accessing housing and support, and consider specific support needs which are both relevant and important to BAME communities. Proposed solutions will include how services can and should link in with various respected community leaders and anchor organisations to work alongside them in supporting their service users. The research will then assess the role of community-led housing initiatives in addressing the needs and aspirations of BAME communities.

1. PROJECT OVERVIEW

This project is aimed at capturing the current picture in terms of BAME housing needs & aspirations in Bristol. The overall project's objective is to provide evidence for the drafting of recommendations to tackle the housing emergency in Bristol and explore potential solutions particularly around community-led initiatives. This project is funded by Power to Change and Bristol City Council.

2. METHODOLOGY

The project's methodology includes:

- A **survey** collecting quantitative data from 207 respondents from different BAME communities with special focus but not limited to the areas of Ashley, Easton, Lawrence Hill, Southmead and Knowles West. As can be seen in the chart below, the African (28%) and Somali (22%) communities make up 50% of the survey sample with the other half made up of those identifying as African Caribbean (15%), South Asian (7%), Mixed (5%), and White (5%). The remaining 18% 'Other' group is made up of those who identify as: Black British, Pakistani, Syrian, Kurdish, Chinese and from Afghanistan. The sample is slightly male leaning at 59% and whilst the sample is fairly balanced in terms of age, the vast majority (78%) are those between the ages 25 and 54. **Figure 1: Survey sample by ethnicity*
- **Fourteen interviews** with key housing experts and providers, as well as community members and leaders in the city to understand the roles of each type of housing when addressing BAME needs & aspirations (e.g. private, social, council, community, affordable etc), to investigate solutions with particular regards to the potential of community-led initiatives.
- A **series of focus groups** held in strategic places across the city to support the quantitative data collected through the surveys with qualitative data stemming from a deepened discussion with different communities and residents from various areas of the city, including:
 1. The first held on the 20th January 2020 - organised in an attempt to consult a representative group of the African-Caribbean community on the housing needs of people in Bristol.

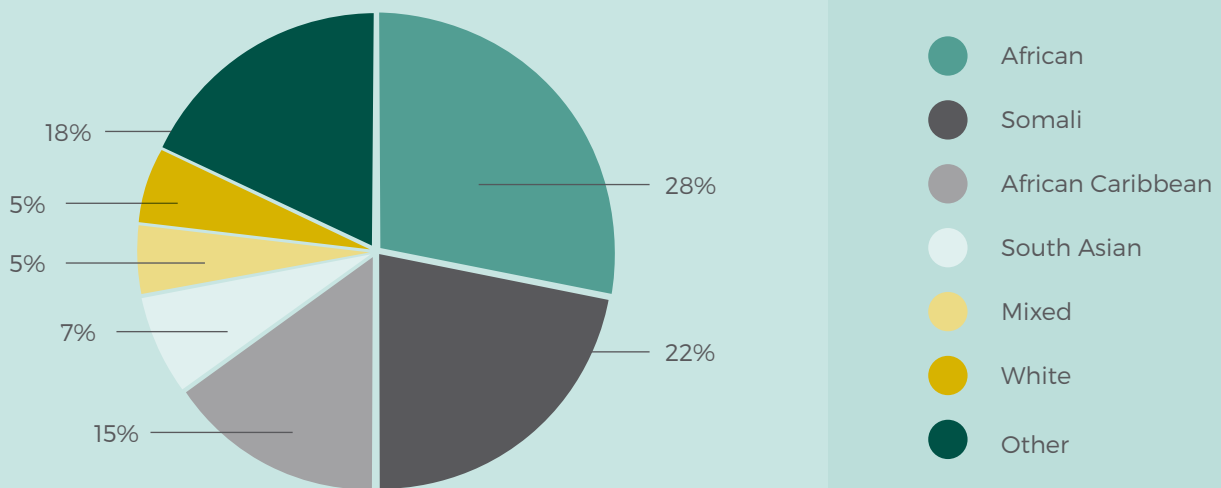
2. The second held on the 27th January 2020 – with residents and board members of two community-led housing schemes (Fishponds Rd and Shaldon Rd) – both run by Bristol Community Land Trust (BCLT).

3. The third held the 11th March – in partnership with Wellspring settlement to consult a representative group of the Somali community.

- A BAME Housing Research Advisory group was set up at the start of the project to inform the research team and facilitate a successful outcome.

ETHNICITY OF RESPONDENTS

Figure 1: Survey sample by ethnicity



ASSESSING NEEDS

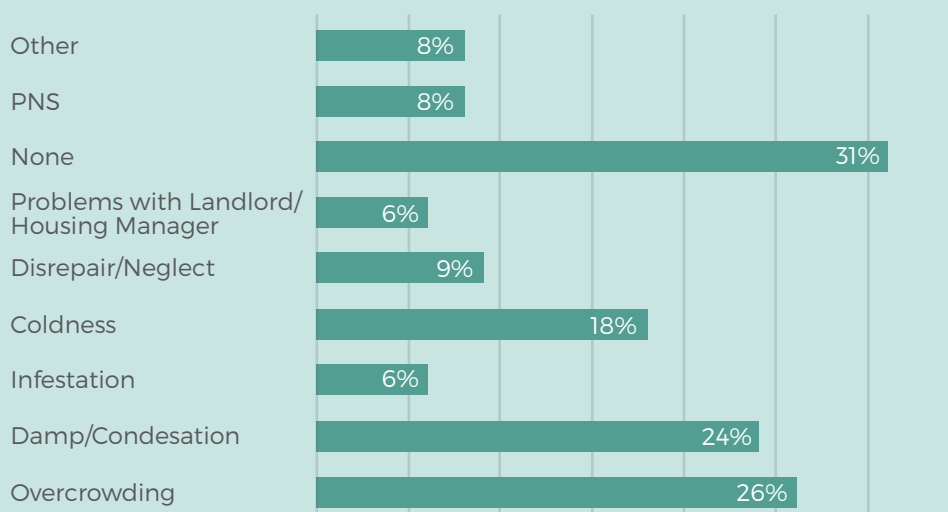
“The biggest problem that we’ve got is that there is a housing crisis. There’s a shortage of supply and there is an over demand for housing which then makes it very difficult to access for BME communities” (HARI)

1. HOUSING CONDITIONS

To the question ‘Which of the following issues have you experienced in your current housing?’, 31% has answered ‘none’, while 61% indicated some type of issue and the remaining 8% preferred not to say. The most common issue is ‘overcrowding’ which was indicated by 26% of the sample. Similarly common is ‘damp and/or condensation’ (24%), followed by ‘coldness’ (18%) and ‘disrepair or neglect’ (9%). The least common issues affecting the respondents (but still notable), at 6% each, are ‘infestation’ and ‘problems with landlords’.

WHICH OF THE FOLLOWING ISSUES HAVE YOU EXPERIENCED IN YOUR CURRENT HOUSING?

Figure 2: Housing issues



Other issues highlighted by participants included:

- **Anti-social behaviour**; also identified by our outreach officers as fairly common.
- **Financial problems** – explored further later in the report but revolved around the deposit required and understanding the mortgage system for those looking to buy, as well as support around navigating financial systems more broadly.

“

“I would like to be supported with good credit history.”

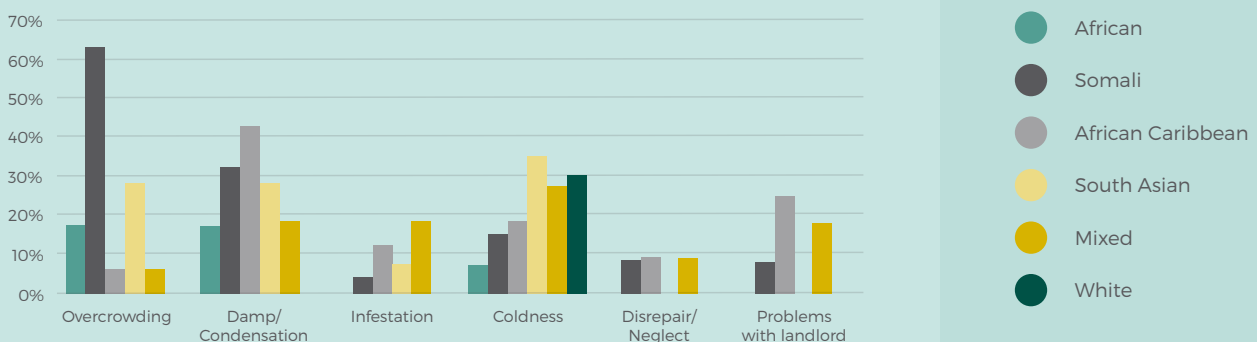
“Rental property demands such a large upfront deposit, do not suit single parent household.”

”

- **Safety-related issues**, e.g. episodes of violence and crime in the neighbourhood, exposure to drugs, other types of infestation or lack of access to functioning facilities for domestic task, such as malfunctioning laundry rooms.
- **stigma** - *“[...] people say there is a need for specialist housing for our older people and they need sheltered accommodation but in reality, the stigma of saying I want my parents to live in that accommodation prevents them from engaging” (HE2)*

The below graph illustrates these experiences of housing by ethnicity. While separation of the issues by ethnicity is neither possible, nor advised, certain trends such as overcrowding in Somali households can be deduced.

Figure 3: Housing experiences by ethnicity



1.1 OVERCROWDING

As identified consistently in previous research, the issue of overcrowding is confirmed here to be predominant in Somali (63%) and other African households (17%), as well as South Asian (28%) households, compared to the other groups (African Caribbean, 6%; Mixed, 6%). Multiple intersectional dynamics come into play here, the first being the prevalence of larger families in Somali and African communities (HAR2, OO1, LAR1, SCL2):

'From the Somali community perspective, from African communities, from the Syrian community, from people from the Middle East who have come to Bristol in the last 5 years... Typically, they have large families, which is cultural and the way they normally live their lives. In my community a large family is something that you aspire to have.' **(Housing association representative 2)**

Given the recent nature of these communities' migrations and a significant part of their make-up being refugees or asylum seekers, and as such, the tendency of these groups to enter social housing (HAR2, OO1, LAR1, SCL2), local authorities and housing associations are in urgent need of adequate family houses to respond to the need. Historically however, larger family homes are, through 'right to buy' and other 'housing discount' policies, no longer part of the social housing inventory.

'Before the right to buy came in, the majority of our housing, about 60% of our housing, was houses and about 40% was flats, whereas now it's about two thirds flats and only a third houses because the houses were more attractive and therefore more likely to be bought. When you've got communities coming in with quite large families our housing stock doesn't really meet that need.' **(Local Authority Representative 1)**

It should be noted that the figures for overcrowding are very likely to be higher in reality, as our outreach officers have specified that groups such as people on benefits or asylum seekers do not feel comfortable sharing the make-up of their households or disclosing information on their housing conditions due to their higher state of vulnerability.

1.2 DAMP AND CONDENSATION

When analysing individual ethnic groups, the issue of 'damp and condensation' appears generally more common in African Caribbean households (43%) rather than Somali (32%), South Asian (28%), African (17%) or Mixed (18%). This could be due African Caribbean people being owner occupiers or private renters of older houses (SCL2, LAR1, ACFG) and the lack of access to funds for maintenance and upkeeping, which will be explored further below.

1.3 COLDNESS, DISREPAIR AND NEGLECT

Across the owner occupier households, issues such as damp, coldness, disrepairs and neglect have also been linked to the poor quality of properties. More specifically, there is unanimous agreement across the community respondents (SCL1, SCL2, SCL3, SCL4) that whilst some of the historically older minority communities - predominantly African Caribbean and South Asian - were enabled to buy through the 'right to buy' mechanism, they could generally afford properties in poorer areas of the city where the houses were old and lower in quality:

“

‘Some communities like the African-Caribbean communities in St Pauls who weren’t in social housing, they were in their own properties, their own properties had real issues about age and maintenance and repairs [...]’ (Community strategic leader 2)

”

The general lack of income and systemic barriers to access financial support have resulted in the lack of maintenance and the consequent disrepair and neglect:

‘They might be homeowners, so they had an asset but actually the quality of the property they were living in was very poor and they didn’t have the income to maintain it properly or to do things. And when grants came in, repairs grant or other social grants

came in to help homeowners, a lot of people in the different communities didn’t know about it.’ (Community strategic leader 2)

1.4 PROBLEMS WITH LANDLORDS

Similar issues were deemed to be affecting both private and social renter households. Particularly during the African Caribbean focus group and in qualitative comments from the survey, it has been highlighted how both private and social landlords are neglecting their properties and not responding to the needs of their tenants adequately. That a quarter of the study’s sample (as illustrated in figure 4 below) have either been evicted, been threatened with eviction, or failed to request repairs for fear of eviction illustrates the power of landlords over tenants and so whilst ‘problems with landlords’ was ‘only’ experienced by 6% of participants, it must be noted that nearly 10 percent of study’s participants preferred not to discuss their housing conditions with us – a point undoubtable linked in some way to the repercussions they perceive may occur should they speak out.

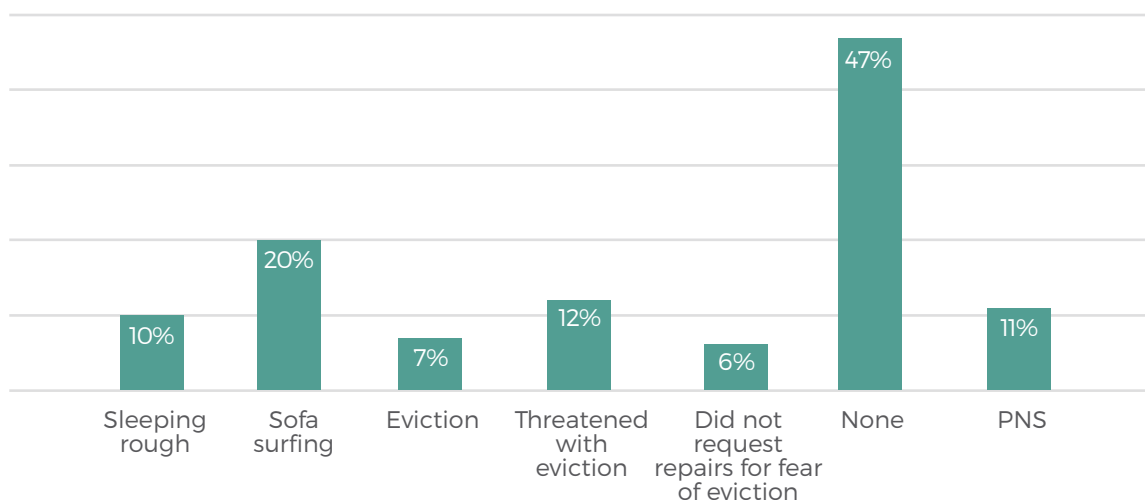
2. EMERGENCY NEEDS

“So, people have houses but sometimes they’re in very poor conditions because they can’t afford to maintain it. I think there are lots of things like that you know that are hidden. So older people for example may be trying to downsize here but people are downsizing because of affordability so they’re been more overcrowded and all of those things and those are hidden because people still see them as homeowners but actually they might be living in overcrowded conditions” (HE2)

While 47% of the survey respondents stated to have experienced no emergency housing needs, 42% have indicated experiencing at least one and the remaining 11% preferred not to say. The most common are by far ‘sofa surfing’ (20%) and ‘being threatened with eviction’ (12%), followed by ‘sleeping rough’ (10%), ‘being evicted’ (7%), and ‘not requesting repairs due to fear of eviction’ (6%).

EMERGENCY NEEDS

Figure 4: Emergency needs



2.1 SOFA SURFING AND SLEEPING ROUGH

issue of sofa surfing has been identified as one of the biggest emergencies across all minority communities (SCL1, SCL2, LAR1, HAR1, HAR2, ACFG). Similar to the issue of overcrowding, the figure for individuals from minorities having to resort to sofa surfing is expected to be higher in reality (ACFG, OO1, OO2).

‘There is growing street homelessness within our communities but a lot of the homelessness in our communities is hidden homelessness. So, people are sofa surfing at their family or friends, overcrowded, they’re not going forwards, they’re suspicious of going for help because of around immigration status.’ (Community strategic leader 2)

While immigration status is a compounding factor for many, there are other contributing factors. The Universal Credit system (ACFG), the complexity of the housing register bidding process (SCL1, SCL2, ACFG) and the bureaucracy around social housing in general (SCL1, SCL2, ACFG), combined with perceived and existing institutional racism (SCL1, SCL2, ACFG, OO1, OO2), are creating an environment where sofa surfing seems like the easiest option for minority individuals, in some cases even for a time-span of years (ACFG). A participant of the African Caribbean focus group was asked to comment on the years spent in temporary social housing accommodation and sofa surfing:

‘Well, it’s kinda like a life-journey for myself because I’ve been moving around a lot. It kinda becomes normality in a way. It’s insane but it has become a normality, it doesn’t even worry me anymore. It’s like there’s now and I am doing my best to create better opportunities for myself, so it doesn’t feel good, but it has to be done.’

(African Caribbean Focus Group)

Another participant shared the below experience during the focus group:

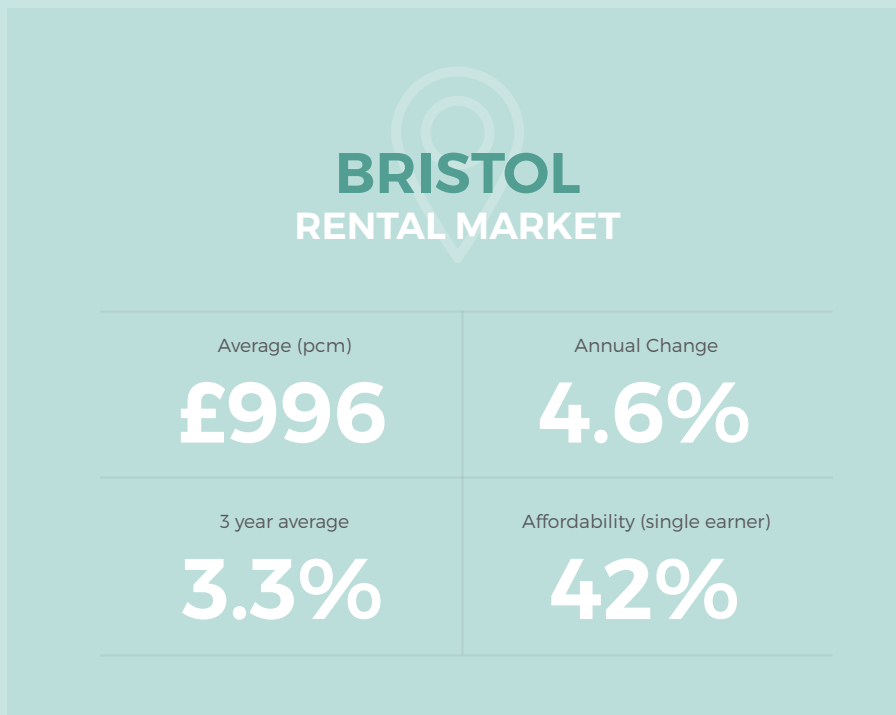
‘This man had an issue doing the bid online and he asked if could I help him doing the bid. [...] Since then, now I see more men that are homeless through him, because you know, they come to sit and talk and as they come to sit and talk you realise how many other Black men don’t have houses or are couch surfing?’ (African Caribbean Focus Group)

2.2 BEING EVICTED OR THREATENED WITH EVICTION

The issue of eviction is inextricably linked to that of gentrification. Gentrification has been a conflicting topic of conversation in Bristol for many years - with the redevelopment of much-loved buildings turned into flats or cafes, resulting in people struggling to find affordable housing. Although discussion has often been more about consumerism than class (a means to describe clothing choices, food and art generally centred around the 'hipster') at its core is the displacement of the poor.

Bristol is relatively prosperous, but its affluence only throws its problems with deprivation into sharper relief. With economic growth second only to London, Bristol is now considered a prime place for people and companies to relocate, and as a result, the city is changing fast. Neighbourhoods such as Easton and St Paul's increasingly offer case-studies in gentrification¹. All over Bristol, there is a palpable sense of rising inequality, an issue which as this report has shown, is not just theoretical but has some very real impacts on Bristol's communities.

Table 1: Rental market in Bristol (source: Zoopla UK Rental Market Report, June 2020)



Many tenants do not wish to leave their neighbourhoods because it is their home, and their home holds sentiment, which is sometimes more powerful than increasing rent prices. The low-income residents then remain in the neighbourhood by living in substandard housing or paying a larger percentage of their income for rent. As Table 1 illustrates, the average percentage of income spent on rent in Bristol is 42% (based on the average rent and salary). This is the highest percentage outside of London (45%). All participants in our research noted that renting in the city has become increasingly expensive.

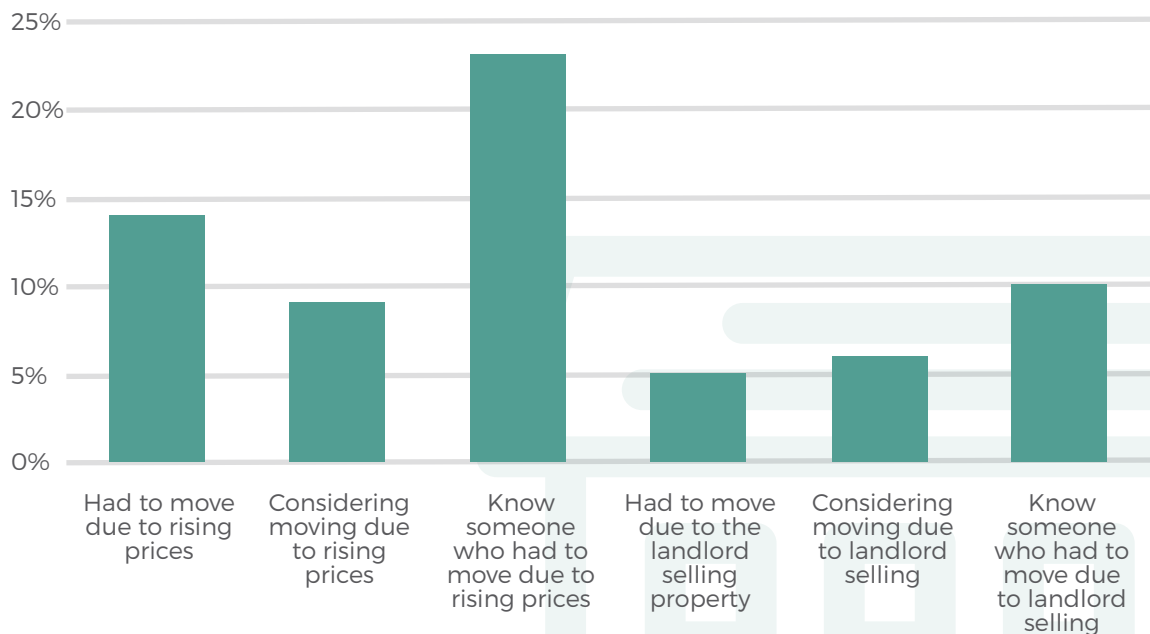
¹As a recent analysis by Propcast has shown, the areas to watch will be St George and Redfield - the BSS postcode has the second-highest number of homes for sale that are already under-offer or sold nationally; Horfield with the fastest rising house prices in Bristol over the past 12 months; and Bedminster - BS3 is the 5th most saleable postcode nationally and house prices rose by 2% between June and September despite the current health and economic crisis.

“People are having to move further away from the centre to find somewhere they can afford”...“There’s a much smaller pool of houses within my budget now” (ACFG; CLFG)

If they are not compromising on location, then they are compromising on space as noted by one participant, “I’m 32 and instead of living on my own I have to share and some of my friends still live with their parents.” (Survey respondent). These issues run along racial lines as most of the wealthy and well-paid in Bristol are White, while those being displaced are more often BAME who typically have less income to bid for housing and are more often renters at greater risk of eviction. Race is tied to class and power in gentrification because the elite can hold onto their claims to the city because they also hold the political power and financial capital.

Displacement can be difficult to measure but our survey included a question regarding displacement and reasons for moving out of their rented homes. Of these renters, 21% were directly displaced from their neighbourhood by the private landlord wanting to sell the property. Whether or not respondents have ever had to move home due to rising rent prices which has shown that approximately 46% of respondents have either had to move, are going to move or know someone who has had to move at least once due to rising housing costs.

Figure 2: Reasons for moving



These issues all contribute to not only problems of displacement and gentrification, but those surrounding concepts such as ‘cohesion’ and ‘community’ - having (un)intended consequences for not only the definition of ‘community’, but some of the elements which underpin it such as: organising and mobilising, voice and influence, and health and security. These are all factors participants felt prevented any sense of empowerment and therefore the ability to address their own housing needs and so aspirations revolved around ownership due to its perceived stability, voice and influence, and security and affordability, themes discussed in greater detail in the next section.

ASSESSING ASPIRATIONS

I don't think the aspirations of the BAME community are really massively different from anybody else's? They just want something serviceable. It's comfortable. It's easy to heat. It's in a convenient location where they can relate to their family, friends and access work and it provides the right kind of accommodation. (HE3)

1. OWNERSHIP

As evident from the graph below (figure 5), the aspiration to become homeowners is extremely high across all minority communities. When survey respondents were asked to classify the types of housing in order of preference, owned housing was indicated as primary choice at 47%, followed by council housing (12%). Rented affordable and community-led housing present close figures at 8% and 6% respectively, while the least preferred option is renting privately at only 2%. Participants saw numerous barriers to homeownership which prevented them from pursuing what they perceived to be the most stable housing option. For all participants, the initial cost in the form of the deposit was the biggest barrier and most do not have savings nor the disposable income to set money aside each month for this. Equally, the hierarchy placed on certain forms of employment over others places many in precarious positions when it comes to housing. Here, participants referred to the self-employed sector and the requirements placed on them (i.e. 3 years' worth of returns) versus their employed counterparts who only need to provide 3 months' worth of payslips to a mortgage lender. This view of those who are employed as more 'stable' than those who are self-employed was seen as a large hurdle for many in getting on the housing ladder. For more recent migrants, the language barrier and the general lack of networks to the wider environment have resulted in a lack of access to knowledge around the buying process and more in general around how to navigate the housing system (OO1, SCL2, SCL3).

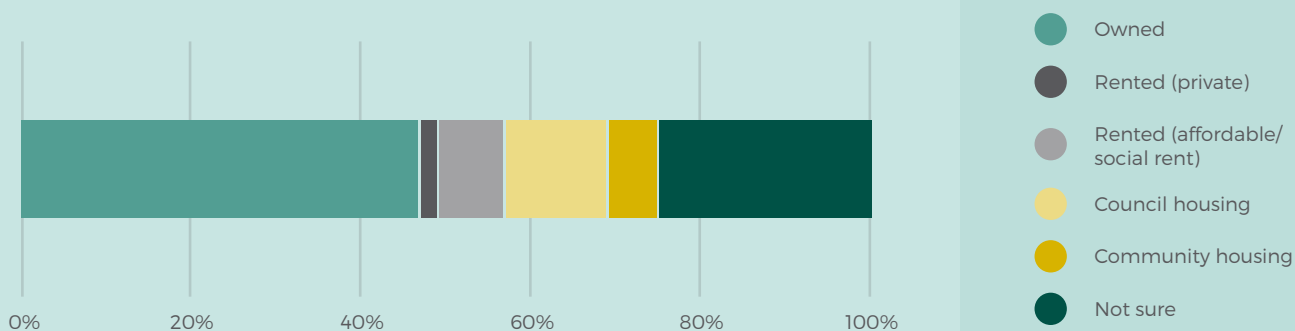
'I think in our communities overall, there's an aspiration to be homeowners because people see the economic benefits of having an asset.' **(Community strategic leader 2)**

'My aspiration was to ensure I wouldn't live in a rented accommodation for more than 2 years and ensure that I have my own house.' **(African Caribbean Focus Group)**

“
'I think the aspirations are probably the – there's a bigger expectation around moving on from social housing into homeownership.'
(Housing association representative 1)
”

TYPE OF HOUSING BY PREFERENCE

Figure 5: Preferences in types of housing



2. VOICE & INFLUENCE

Next to the aspiration to own a house, respondents to the survey and interviews have frequently expressed their aspiration to live in houses that are connected to green spaces and close to supporting facilities and infrastructure (SCL1, SCL2, CL3, CL4, HAR1, ACFG), and so for many this related to being better represented in local planning and access more opportunities to have their voices heard in the shaping of their neighbourhoods (ACFG).

"I think also if you are in an environment where there's a positive relationship with your environment, access to nature, good quality day lighting, you're comfortable, you're not too hot, you're not too cold then you are more likely to thrive as an individual and so you're likely to make connections in your community, etc so I think there is a link." (HE4)

Private developers build to sell, often with no local knowledge of the community's needs or aspirations. Even when community consultation is employed, it often becomes a tick box exercise which is largely rhetorical and not substantive. Community-led housing is in this way a potential response to this lack of representation, voice and influence by providing a permanent space for engagement – a point which will be discussed in greater depth later in the report.

3. SECURITY & AFFORDABILITY

Security for participants referred not only to financial security, but security of tenure, and of safety. Many discussed the pressure on housing providers to reduce costs and the impacts of that on health and safety. As one interviewee noted, "These things start with the right intentions but not enough energy is put in to research. Look at Grenfell... cladding - lightweight, waterproof, cheap but not researched. It was the same with asbestos - fireproof so great idea, but not researched causing all kinds of issues" (HE3). Because there are time and cost pressures, research happens on the ground and tends to disproportionately impact BAME groups.

“

“We shouldn't be putting experimenting on people because that's basically what's happening is these things are not fully researched and the experiment is happening in real time, in real life and therefore potentially people are suffering. The cladding thing has not yet been resolved. What's the next thing going to be? We don't want there to be another thing that happens. All of these sorts of things, still impact more on BAME communities than they do on other people because they tend to be overrepresented in those categories.” (HE3)

”

Participants advocated for a mindset of access when designing:

If you design with a mindset of access, you nearly always end up with a better product if you actually think it through. You know why is that a turn? Why do you have to have that movement? Why can't it just be a pull or something? And if you really, from a first principles way, think about simplifying often in a way that means that it's useable by more people, you often end up with a better thing anyway so I think that's a helpful lens for looking at things” (HE2)

This saw housing development as going beyond just the home and to supporting employment, support in accessing social services and in navigating 'the system'. Whether bidding for a home on the social housing register or pursuing a community-led initiative, much of the information is online which will have an impact on those who are digitally excluded. Moreover, navigating the systems will be difficult for those who do not speak English as their first language. As illustrated by one survey respondent below, solving the housing crisis requires more than just the building of houses but a deeper look into the social determinants of housing such as employment, financial stability, and health. Moreover, a recognition of the impact of individual circumstances on the ability to engage with the system such as being a single parent lacking disposable income.

“I would like to be supported with good credit history.”

“Rental property demands such a large upfront deposit, do not suit single parent household.”

This led to conversations around cultural awareness and a desire for providers to be more sensitive to this. For example, use of space is important as one participant noted, “Somali households generally are a larger, you know I know we're stereotyping a little bit but generally larger sort of family sizes so again, use of space is really important” (HAR1). This is not always an issue of ethnicity but of cultural and religious issues which need to be considered when trying to create the desired diverse communities. As illustrated by a housing association representative,

“Look at for example those who are Muslim with the way that the bathroom is, the location, which direction it faces, those sort of things is not always considered when you’re looking at building a house. You know you’ve got a front room, your kitchen, bathroom but there are nuances to that as well about running water, not having baths in properties so a shower been a preference so there’s those sort of cultural and religious issues that we’ve now started to consider in our homes.” (HAR1)

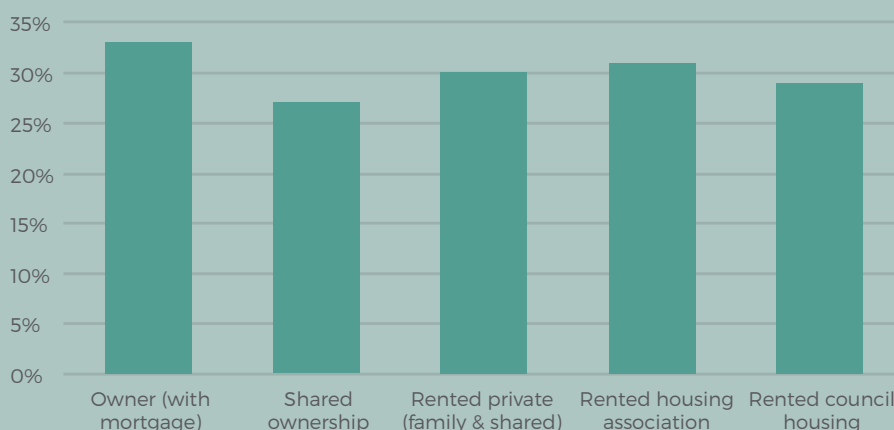
“I think there is a sense of certain localities that they want to be within because they feel safe, they’ve got their connections whether it would be churches, mosques, food outlets, you know there’s already a strong sense of community in some areas and I think there’s a perception in other parts of Bristol that they may be put at risk. There’s a perceived racism perhaps within certain areas of Bristol.” (HAR1)

From here, whether in the interviews or the focus groups, conversations led on to a discussion of affordability. The lack of an official agreed definition for affordable housing made the discussion around it hesitant and uncertain because in a city such as Bristol, where the socio-economic experience is so strikingly dependent on geography, and with the growing phenomenon of gentrification re-assessing price rates and demographics in areas that used to be traditionally more affordable, the question of ‘affordable to whom?’ seemed to be recurrent in all conversations (SCL1, SCL2, SCL3, SCL4, HAR2, ACFG). All interview respondents seem to agree that affordability is at the core of all potential solutions.

In an attempt to assess what would make housing affordable within each housing sector, the survey included questions on people’s current housing expenses and the desired amount they would like to spend on it according to their financial capacity.

AVERAGE RESPONDENT ASPIRATION TO PAY LESS FOR HOUSING BY HOUSING TENURE TYPE

Figure 6: Average people’s aspirations to pay less



On average, the survey results indicated a desire of owner occupiers to pay 30% less on their mortgage. The segment struggling the most appeared to be the property owner (with mortgage) - wishing to pay 33% less on average which is perhaps linked to impacts of the lockdown on mortgage payments despite the three-month mortgage holiday mandated by government. Shared owners, on average, wish to pay 27% less on their housing costs due to the rising costs of rents on top of their mortgage payments². Models such as shared ownership were troubling for some participants who argued that it too is unaffordable (SCL2, CLFG):

“

'It was good ten years ago, now even shared equity's unaffordable, the model is unaffordable because if you can't afford your mortgage how are you gonna afford an additional rent on top of that?' **(Community strategic leader 2)**

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If these desires to pay (on average) a third less on housing is to be taken as an indication of those struggling the most then housing association renters and private renters feel as though they are in trouble. They as they wish to pay 31% and 30% less respectively on their current rents. Once again, the figure is not surprising, considering the trends of private renting in Bristol (as shown in table 1 in the previous section). Council housing renters wished to pay 29% less than their current average rent. It is important to note that people renting in the public sector will generally have lower income and therefore the desire to pay less will be affected by their lower financial capacity.

An exclusionary effect of gentrification is the high cost of rents that force low-income households to move to lower-cost neighbourhoods with fewer resources. Displaced low-income households most likely end up in new low-income neighbourhoods. Many vulnerable households that do move are renters and are at greater risk of moving to neighbourhoods that have lower home values, high unemployment rates, lower median incomes and poor public-school performance.

Public agencies can foster positive development by supporting a shared neighbourhood vision and working with community institutions to ensure a successful revitalization that values culture, health, and positive human development, not just increased economic activity. Agencies should help ensure lasting change through development without displacement. This is where the discussion of community-led housing enters in which we hope to highlight the key role such initiatives can offer in tackling the housing crisis, particularly in BAME communities, and addressing their needs, whilst ensuring the aforementioned housing aspirations are met.

²Interestingly, interim analysis (pre-Covid) showed that shared ownership was the least desirable option, with respondents wanting to spend 47% less on their housing costs. This, we would suggest, requires deeper analysis, more than can be offered in this report due to the small sample of shared owners making it difficult to draw any concrete conclusions/correlations. Equally, home owners were not struggling the most at interim analysis. It must then be assumed that much of the response on this question be taken in the context of Covid-19 and its impact on various tenures.

COMMUNITY-LED HOUSING

Community housing solutions have the potential to bring a range of benefits, such as community cohesion, by developing mutual support and empowering local people to take greater control of their housing needs. Alongside community benefits, increased economic security and affordability provide individual advantages too. Research on one of the largest CLTs in the U.S. – Champlain Housing Trust in Vermont – shows that lower-income affordability continued and improved between generations of homebuyers, homeownership was expanded for persons left out from the market, most homeowners gained wealth, and most homeowners bought market-rate homes after they left the CLT.

1. CONTEXT

The UK housing sector has for a long time struggled to meet demand in both the quantitative and qualitative sense (i.e. standards, quality, design and affordability). While UK housing policy has tended to focus on mainstream housing supply routes via Help to Buy or shared ownership aiming to stimulate development, some facilitative measures with regards to CLH have been introduced such as the Empty Homes Community Grant Programme which enabled the development and growth of self-help housing projects and the Housing Strategy (2011) which encourages local authorities to make land available for self-build.

Neighbourhood planning in England has revealed a demand for connecting local development with alternative ways of producing vital housing. Community-led housing is a growing movement of communities taking action and building the affordable homes the country so desperately needs, the aim being to provide affordable accommodation, housing for families, older people, and disabled residents, which connects local housing with local needs. The concept can be adapted to create local solutions to local issues, manifesting in different ways, such as: community land trusts, co-housing, community self-build, development trusts, housing cooperatives, self-help housing, tenant management organisations whilst all sharing common principles:

- The community is integrally involved throughout the process in key decisions such as what is provided, where, and for who. They don't necessarily have to initiate the conversation or build homes themselves.
- The community group takes a long-term formal role in the ownership, stewardship or management of the homes.
- The benefits of the scheme to the local area and/or specified community group are clearly defined and legally protected in perpetuity.

2. COMMUNITY INTEREST IN CLH

"I definitely think there's aspirations. We're talking to more and more community groups that want to do it so as I said, we've got Southmead, Lawrence Weston, we've got Fishponds, one in Horfield, one in Bath." (HARI)

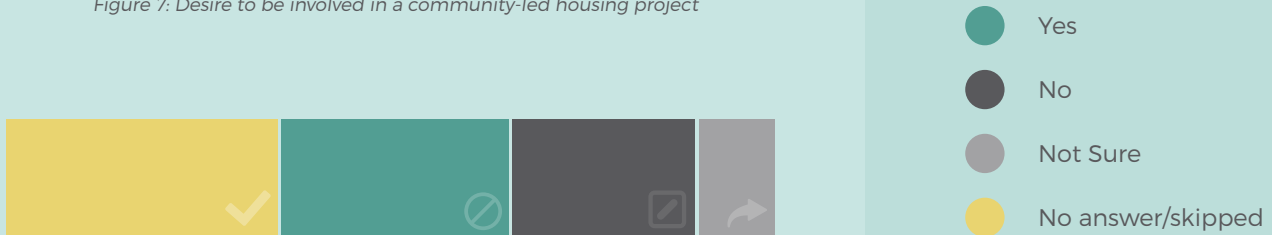
The graph below (figure 7) illustrates survey participant desires to be involved in community led initiatives. Around a third (32%) of participants showed interest in being a part of a community-led housing initiative. While the majority (38%) opted to not answer this question; only 20% gave 'no' as an answer and 10% stated they are not sure. The question included a section in which respondents could explain their answers further. Those who chose to elaborate were predominantly those who answered 'yes' to the question of being involved. Their responses revolved around home ownership, community solidarity, autonomy, and sharing their skills.

Qualitative responses to the question of whether respondents would be interested in taking part in a CLH initiative revealed that reasons for not wanting to participate were due to a perceived lack of time to commit, an idea that control would not truly be theirs, and a lack of knowledge on the nature of community-led housing (i.e. most were unsure of what a community-led housing initiative was). However, those who did say no, were still keen to understand more,

“No, never heard of but would love to know more.”
(Survey Respondent)

WOULD YOU LIKE TO BE INVOLVED IN A CLH PROJECT?

Figure 7: Desire to be involved in a community-led housing project



While a large proportion of survey respondents and all focus groups participants showed interest in CLH, this was after a discussion of what community-led housing is. As one focus group participant noted, “Now that you have explained what it is, we would like to be involved” (SFG) but, “There is a big barrier because we’ve never heard of it” (SFG). For BAME communities, the problem is not that these communities are uninterested in such schemes but, “that they just need a clearer idea of what the process is” (SCL1). Better information dissemination (i.e. through radio stations such as Ujjima) would ensure increased participation from BAME groups. As noted by one of the housing experts interviewed,

“the advice they get is only as good as the person giving it to them. Those sort of things and aspirations so there are people out there who are very articulate and say the issue is our people want to buy. Well I think young people know they can’t afford to buy so what are the alternatives left for them? So, what are the different ways and they might be open for those things. People need to know the options available to them but the information needs to be out there first.” **(HE2)**

“That’s the appropriate way to do that thing because we’ve never heard of it. We don’t hear of nothing because we’re out of everything. I don’t know if it’s a language barrier. I don’t know if it’s because we live where we live. I don’t know but we’re not involved in all those things.” (SFG)

For BAME groups ‘community-led’ often means ‘White-led’. As argued by a key operative in the housing sector, “In terms of community-led housing and the cooperative solutions, all of that have been very White-led” (SCL2). Support and inclusivity were key in overcoming some of the barriers identified. Sharing information on previous projects whilst taking into account issues such as the location of meetings will go far in overcoming these barriers and providing examples of successful initiatives led by BAME communities.

One participant was concerned that the housing needs (particularly for BAME groups) are often time sensitive which brings into question the ability of community-led initiatives to address these needs considering its often-lengthy process. Awareness that CLH is not an answer to emergency needs, there is still a role for the state here, but that it provides another route to a long-term solution to, not only bespoke individual needs, but the housing crisis overall. Moreover, various interviewees noted that most CLH initiatives are no longer than any other housing development but more collaboration in the sector could address this.

“

“What you’ll find a lot of the time, like I said before, is projects are in competition and they’re fighting for funding, so they may be fighting for land, they may be fighting for different things, so there’s a lot of secrecy and not everybody talking to each other because they’re in competition which makes things take longer.”

(HE4)

”

“There’s a lot I think to be done with sharing information between groups ‘cause I see a lot of groups – it’s almost it’s slightly competitive rather than been collaborative between groups because they’re all looking for limited opportunities but actually those that solve something – it doesn’t necessarily mean the group down the road can do exactly the same thing but actually it

could save them a lot of effort if they understood that you could lease land not buy land for example.” (HE2)

3. “DESIGNING WITH RATHER THAN DESIGNING FOR”

“I think there’s something about homes built with people that I think is really powerful and that sense of ownership that people feel when they’re involved in the process, that I think is really important part of design.”

Participants throughout the project discussed a desire for more control in their housing, a sense of agency about how they can shape their home life and how they can shape the place around them – “desires around being connected to the neighbourhood, being connected to the nature, all those things” (SCL4). Community-led models allow for more power in decision making, how this power plays varies according to the model adopted by the community but all allow for greater independence, better connections to their communities and social value.

“The richness you get where you have people involved in the process that gives them a sense of ownership and connection which might mean that they thrive in a way they maybe couldn’t do otherwise.” (HE2)

Participants acknowledge the potential for CLH to provide control and power in decision-making. It is an, “option that some communities or some people in our communities are willing to engage with, as long as it’s led by them and they have a big say and they’re involved” (SCL1). A few qualitative responses from some of the survey respondents illustrate this point:

“Yes, because then I will be able to have own idea about the house.”

“I’m really interested in the concept of housing that is owned and managed by the community. There is so much opportunity for equitable contacts, community gardens, events and connection to local politics.”

“Yes - to give the voices of Eastern European community.”
(Survey Respondents)

“Yes, because I would love to take part in the design, implementation and decision-making process of my future house. taking into consideration of my own housing needs.”

While there were concerns from some regarding the degree to which communities who lack resources can meaningfully lead an initiative, the level of control depends on the model chosen, whether or not a registered provider is involved in the project. One interviewee for example, when discussing a project they were involved in, noted that they had chosen to bring in a housing association to help with the day to day management of the project but kept decision-making control within the community:

“So for example we were able to choose our own architect, we were able to choose our own quantity surveyor, we were able to choose our own solicitor. We were given about four different sites to look at...” (HE4)

Voice and choice were key aspirations for participants so, “the fact that you can be proactive and be involved in changing your housing problem yourself” (HE4), is a key issue that this approach to housing can address.

“CLH can provide a good roof over your head, a sense of being involved, a sense of being part of society, especially for a lot of these disenfranchised groups that are told to wait in the queue until we get you somewhere to live.” (HE4)

4. OWNERSHIP & “HACKABILITY”

Home ownership was a central, if not the central, aspiration for those who took part in this research. As one participant noted, “Good quality affordable social housing and community led sort of housing can be a strong aid to the aspiration to own” (HE2) and as can be seen by a few examples of the survey respondents qualitative responses, the desire to own prevalent.

“Yes, new house would be great. I would like to own my own house.”

CLH can provide a route to ownership for those looking to get on the housing ladder but there was concern from some participants regarding the length of time for some CLH initiatives to come to fruition. However, whilst some do indeed take a few years to complete, such as the Shaldon Rd project, often what holds up projects of this kind is a understanding the options available. As noted by one interviewee:

“The number of people I’ve talked to who just are trying to raise five million quid ‘cause they need to buy the land. You think well actually you could lease it for a lot less. Why not do that? So I think there’s a collaboration between groups that could be better.” (HE2)

“Its navigation and to help them be as effective as they can be without burning through their resource. So their resource is time and motivation, sometimes money but often not that much money. What you don’t want to do is to kind of have them spend three years and all of their energy trying to get a site and then fail because they’ve just run out of steam. You want to be able to help them join the dots in a way that means that they can be efficient.” (HE3)

“I would like to own my own property and get onto the property ladder asap.”

“Yes, to own my own house in the future.”

Affordability was discussed as one of the main barriers to community-led schemes. Particularly around the availability of land and funding for such projects, these were perceived as key barriers to community-led initiatives.

“That’s a resource thing so that’s genuinely time, money and skills. So community groups that don’t have those are gonna nearly always struggle... I think there’s a lot that can be done to guide community groups through that process and I think that is key and wherever that resource comes from, that is key.” (HE4)

When we talk about gentrification, one of the biggest issues is land. Developers or investors buy land when it is affordable in poorer areas and then wait for the right moment to move forward with profitable development. Community Land Trusts (CLTs) offer one way for community stewardship of land and fight against rapid property value escalation. They have the potential to address the community’s dramatic increases in housing prices, the rise in new development that did not consider existing needs, and the problem of vacant land and abandoned buildings to provide perpetual affordability.

Flexible organisational structures (designed according to the needs of each community) is a key strength in CLH and for participants in this study. This related to issues around adaptability which was a central aspiration for many. Housing that can be adapted according to changing needs such as the arrival of another child or caring for older relatives. Many participants live in multigenerational households with caring responsibilities for older parents who may for example require modifications made. Whether self-build or self-finish, community-led housing provides the autonomy and control to make those decisions according to individual needs. By its very nature of being community led, the consultation process allows for conversations around adaptability and level of individualism alongside practicality and budget. Conversations which are key when thinking about accessibility:

— “

“Is your home hackable? Can you move a window without causing massive problems? Can you turn a window into a door say because you need to get a wheelchair in? So some kind of anticipation of this is a robust adaptable building rather than it been, you know, the opposite of it been highly bespoke and tailored and actually really expensive or very difficult to be able to unravel and re-ravel it in a different way”. (HE2)

” —

“One is building for longevity and I think there is something from an environmental point of view and a social point of view.

You're investing a lot of energy and materials and time and effort into building a new home or into converting a building into a home. You want that to last for hundreds of years. You don't want it to be something that's too unusual that actually the next person who comes along and wants it, kind of doesn't work for them. So I think there's something about design that plays a role in that but also that's to do with how much people feel they can change their environment. So adaptability of a home I think is a key part." (HE2)

5. "HOUSING AS A SERVICE NOT A PRODUCT"

"The consumer connection to the producer is not there with housing as with other products. With other products on the market, the maker is interested in what you think of their product whereas with housing, most people are not aware of who built their house." (HE2)

Traditionally, housing projects focus solely on the building of the house and not the 'building' of the actual participants that are involved in the project but CLH enables communities to, "work with the people who are going to be living there, then you can understand their needs in a way that you can't by just imaging" (HE2).

This provides opportunities for skill sharing and learning. "So the fact that people can get skills, that means if their gate is broken, their next door neighbour or one of their friends can fix that gate for them" (HE2).

Participants were keen to use their skills saying, "Yes, I believe I have insight that's helpful"... "I would be a great help as I have worked this field before". CLH offers an opportunity for the community to use a diverse range of skills - skills which are often disregarded by the labour market arguing

that, "Our skills aren't recognised here ... We've got architects, we've got engineers, we've got builders, but they have to retrain to use it". Another said, "We've got young people and graduates from university that ended up taxi drivers".

CLH offers an opportunity for these skills to be employed in varying ways as noted by two interviewees:

"Yeah having diverse skills. In our first cohort of people, we have got amazing, one guy who is an ex brickie, he is fantastic so he knows his way around the construction trade amazingly, another guy used to work for the UN, all over the world, and it's like community organising skills he knows how to talk about stuff and motivate people, so I think if you can tap into that kind of stuff, it does make it much, much richer." (SCL4)

“So my work with community – I’ve supported a couple of community led housing groups and you’re very aware that it’s down to the strength and motivation of often a few people, a few key people. They aren’t necessarily skilled in the sense of housing. They can be skilled in terms of just pulling people together.” (HE4)

CLH is about more than just delivering a house, but also the opportunity to give people skills that become employable, “because even when you’ve completed the house, the maintenance of that house has to happen over the years to come” and so if you can empower people through community-led housing to build or be involved in building their own houses “actually the long term impact is the maintaining of them houses so that in years to come they’ve got skills, they become joiners, and you build communities” (HE4).

CLH for many was the antithesis of market-led approaches to housing which they thought is, “not built for people. They’re built as products, they’re built to sell. It’s a market, it’s not a kind of a service so I think that’s meant that homes have ended up been poor quality because it’s all about how much they cost and what they look like in the brochure” (HE2). Instead, CLH offers an opportunity for resident and community empowerment. This social value was central in the attraction of community led schemes. Many discussed the connection of housing to the wider community, the environment and thought this needed to be designed in relation to rights to the city such as safety, belonging, the environment and connection to neighbourhood. Community-led initiatives were therefore seen to offer one route to linking housing with the community around it, such as via community solidarity which was a key aspiration for participants who, in the survey, saw CLH as central to achieving this:

“It promotes social cohesion and community involvement, can be more affordable, can also help ensure good quality standard.”

“Yes, it will give me an opportunity to experience a sense of belonging to the community.”

“Yes, to know what’s happening in my neighbourhood.”

“Yes, it’s a way to shape the local community, reduce income inequality and also increase home ownership.”

“Yes, because I would have a sense of community.”
(Survey Respondents)

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“Yes, because I like to help the community.”

“Yes, provides more choice in terms of build and spec. Greater community ownership and neighbours invested in maintaining and taking pride in their homes.”

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SUMMARY

These needs and aspirations are not BAME-specific but agency and access to resources means that the issues have a disproportionate impact on BAME groups – particularly with regards to the impacts of gentrification. There are, however, ways, to revitalize neighbourhoods without also gentrifying them. One is to use a positive development model that builds a new vision of sustainability that benefits all residents. Community organizing that brings different groups to the same table to identify a shared interest and common struggle is key to ensuring development that empowers entire communities. The development process should enable community members to identify the types of housing, services and infrastructure that should exist in their neighbourhood. The process should value long-time residents' visions of neighbourhood change and give the power of decision-making to community residents. A healthy community is one that acknowledges and supports the importance of racial equity, community and culture.

There are barriers in terms of a lack of knowledge – knowledge of options, the resources available, and the systems and processes. It may be useful then for communities to begin with a community mapping exercise to understand the dynamic and static assets available in their neighbourhoods before embarking on a community-led project.

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“CLH is currently immature area of the industry that needs to rapidly mature. I think part of that is around been able to rapidly understand what each group is missing. So some will have money and an idea and no land. Some will have land, an idea and no money. Think classic kind of time, cost, quality resource thing and a lot of groups don't realise what they haven't got so I think helping groups to understand what they're missing and why they need it.” (HE2)

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“You're going against the grain of the industry but limit how much you're going against the grain. Focus on what's really important to you and make that the bit that's getting your energy and that's the bit of innovation. The rest of it you can work with the industry so I think helping people work out what's critical to them and therefore recognising what are the realistic steps to make that happen.” (HE4)

The chosen model will depend on the needs of the community, availability of resources, and local legal frameworks but an extension of community-based activity whereby an existing community-based organisation with local roots provides housing in addition to their current activities or developer-community partnerships where a local housing association for example recruits founding members from the community to support them in the initiative may help with capacity whilst ensuring decision-making remains in the hands of the community.

The model is highly adaptable and generally apolitical - meaning that funding is not reliant on political cycles and can be reproduced in a way which suits the community involved - we need to involve a wider range of people in what makes a good home and how that works for different

lifestyles; thereby ensuring an initiative led by the community for the community rather than a tokenistic consultation.

On the one hand, the economic impacts of racial inequality discussed means that the types of accommodation created, the associated tenure, the affordability of housing need to be taken into consideration and balanced against pre-existing density issues, and the mobility of occupants. On the other, local authorities need to recognise the extent to which BAME families and communities living in the outer-lying urban estates experience isolation and limited access to community-based support networks.

In terms of information dissemination, a housing database providing information on all housing types (public, private and community-led provision) is recommended. A website which would provide information on what community-led housing is, initiatives taking place in the region, signposting to services as well as for information and links to public and private housing information and services.

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“Yes, we need to get them all in a room and agree to a database, we can hyper-link all of your websites to this one website so that if somebody comes to this one website they can actually click on your button and go to you.”

(HE1)

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“People have tried doing that over the last 20 years, the community self-build agency, it tried it, the NACSBO, the National Association of Community Self-Build Organisations, but ... they'll find one strand of it that works for them, so they'll promote that strand, they won't promote the whole fraternity, the different options there are. For example, there's self-build, there's the empty homes programme, there's the ChaCos, there's lots of different providers. Something that says do you want to do A? Do you want to do B? Do you want to do C.. These are the different types of

options and then if somebody clicks on option A they can get more information just on that strand that they want. Because some information doesn't apply to different strands. So yeah, I think we do need that.” **(HE4)**

Increasing the clarity and consistency of the messages and practices of community-led housing will provide public officials, private lenders and the communities outside of the movement with a better understanding of how it is structured, its difference to other models of tenure.

Community-led housing is not a panacea, the housing crisis requires a multi-scalar, multi-sectoral response. Community-led housing may not (at present) be a replacement for large scale private development but increasing awareness and the scope of these alternative delivery mechanisms may be an effective way of challenging the status quo by creating additional choice, improving aspirations and empowering communities. In the words of one of our participants, “At the end of the day, housing is the like socio-economic glue of society: [it] keeps you down or it lifts you up” and so fighting against displacement rather than fighting against development should be the focus. There is no silver bullet to prevent displacement with regards to policy, but using non-market-based approaches to housing and community development and participation (such as community-led initiatives) can help combat gentrification and help to address the needs and aspirations of Bristol's communities – as long as these are accompanied by baseline protections for the most vulnerable.

BSWN will hold a roundtable discussion with multiple stakeholders from the community, the banking sector, and the housing sector (public, private and third sector) to discuss the recommendations outlined below and how they can feasibly and effectively be implemented.

RECOMMENDATIONS

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1. Genuinely **affordable homes** that are accessible to members of the local community in which they are built. It is not just the number of houses built, but their tenures and affordability which must be central to any strategy tackling the housing crisis, particularly now as those in need of affordable housing is set to rise as a result of the coronavirus pandemic and lockdown. The cost of private sector housing that meets acceptable standards compared with the level and distribution of incomes means that significant numbers of households, particularly those who experience racism, lack the resources for a decent home. The introduction, in 2011, of social sector development with rents of up to 80% of market rents has undermined the ability of even the social sector to supply housing that is truly affordable. For true affordability to be achieved, it must be understood **in relation to local incomes, not the market.**
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2. Access to **affordable finance** by developing housing finance products that can be used to reach low-income households. When delivering affordable housing, one formidable hurdle is a lack of accessible housing finance for end users, particularly those on low incomes. Many of BAME communities are in self-employed or precarious work making access to housing finance difficult, particularly for new migrants where credit history checks may prove difficult. Making housing genuinely affordable for those on low incomes requires a wide range of measures such as lowering interest rates for housing finance products, reducing deposit conditions, extending the term lengths of loans and leveraging new sources of finance such as microfinance loans for land purchase, processing of documentation/legal fees, repair, incremental construction, or the installation of power solar for example.
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3. An intensive **capacity-building programme** targeted at community organisations focusing on business development and access to information, finance, knowledge and land. The intrinsic worth of a community needs to be understood in order to build on existing capacity and so part of this programme will need to involve a **Community Mapping** exercise. Mapping is one of several tools used to help communities gain an understanding of their own capacity and recourse for improved living conditions – being aware of the dynamic and static assets and resources available to them is important to empowering any community in addressing their housing needs/aspirations whether that be via a community-led initiative or not.
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4. **Rent Control paired with enforceable building standards:** rent controls tied to specific residents to ensure they are benefiting those most in need. such policies directly affect neighbourhood affordability by preventing rents from skyrocketing and enabling residents to stay in their homes for the long term.
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5. **Advocates' coalition** is needed to ensure proper enforcement and to advise renters on seeking legal recourse.





6. Secure tenancies for renters by introducing:

- **Eviction regulation**, stipulating that a landlord cannot evict a renter unless there has been a specific violation of the lease. In April 2019 the government announced their plan to abolish Section 21 of the 1988 Housing Act which allows landlords to evict tenants for no reason, however, there has been no mention of Section 8 which offers similar powers to landlords;

- City-wide **landlord licensing** as advocated by ACORN which would provide some legal protection from eviction and extend council powers to inspect;

- **Tenant option to purchase** act which would ensure a property was offered to residents first before being sold, demolished or re-rented. This would help to preserve affordable housing by ensuring market-rate developers cannot automatically buy multifamily rental properties.



7. A **Vacancy tax** for empty buildings, tax which can be reinvested into affordable housing.



8. A Cross-sectoral **Bristol Housing Database** providing residents with up to date support, advice, signposting and information on the housing options (in the public, private and community sector) available to them.



9. **Technical assistance** to community organisations, community anchors and infrastructure organisations in the city to help unlock access for BAME communities. Democracy is about more than a vote once every four years and key to all participants throughout this research was voice and influence. Building the voices of BAME residents and communities by strengthening advocacy organisations, as well as resident and community networks with knowledge of the issues to allow them to organise for communities to feel empowered to address their housing needs whether through the pursuit of a community-led initiative or not.



10. The needs and aspirations presented here all demonstrate the need for new partnerships and collaborations that can overcome systemic barriers. **Understanding systemic** racism in the housing system particularly for newer migrants and/or those on benefits. Racial discrimination in housing has a long history and this research, alongside others such as the government's Racial Disparity Audit highlight the endurance of racial discrimination in the UK, particularly in housing. Government reforms such as universal credit or the bedroom tax, the lack of investment in social and affordable homes, alongside broader issues of inequality disproportionately impacts BAME communities. Racial discrimination in housing is now well documented and redressing these racial disparities will require far greater **investment in BAME-led/specific housing associations**.

