Community–led housing for all

Opportunities and challenges for black and minority ethnic community–led housing

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Executive summary

There is a long history of black and minority ethnic community-led affordable housing solutions in England, including the establishment of cooperatives and housing associations in the 1980s and 1990s. In recent years, there has been a resurgence of community-led housing solutions, including community land trust and co-housing models, which are proven to empower citizens in the planning, development and ownership of affordable housing and community assets. However, research and observation has suggested that black and minority ethnic communities have been under-represented in these recent developments, even though the benefits of community-led housing are well suited to addressing racial inequalities in housing.

The objectives of this research were to raise awareness of the barriers encountered by black and minority ethnic communities when accessing community-led housing, and to enhance understanding and the benefits of community-led housing to black and minority ethnic communities and relevant stakeholders. The research is based on 26 interviews and participatory workshops with community-led housing projects and practitioners and used a co-production methodology between community-led housing practitioners with lived experience of the issues being studied and academic researchers.

The research highlights significant opportunities to diversify leadership and participation of community-led housing initiatives and makes recommendations to enhance the inclusion and contribution of black and minority ethnic communities to the community-led housing sector. In enabling greater engagement and opportunity for black and minority ethnic communities in the creation of community-led homes, there are a range of positive social, economic and political outcomes to be realised for communities, public authorities, and funders.

Research findings

## The benefits of community–led housing and the importance of partnerships

Black and minority ethnic community–led housing project participants who contributed to this research felt that developing community–led housing enhanced their ability to influence and own planning and development processes in their local areas, in addition to providing more secure and affordable housing for communities under–served by other forms of housing provision.

The projects involved in this study that had formed in recent years benefited from significant support from enabler hubs, national infrastructure bodies, and development partners such as housing associations. These partnerships are key to supporting communities to development projects and realise the benefits of community–led housing. However, the existence and extent of these partnerships varied between projects in different areas, according to the nature of local relationships. There is therefore geographical variation in the ability of projects to secure supportive partnerships.

Representation and awareness of black and minority community–led housing

While this research demonstrates the benefits of community–led housing, research participants from communities and professional organisations perceived that awareness of community–led housing among black and minority ethnic communities can be low. This included limited awareness of the benefits of community–led housing among civic and advocacy organisations.

Low awareness was attributed by some black and minority ethnic community members to under–representation in key roles in the community–led housing sector, including funders, policy organisations, and infrastructure and advocacy bodies. They highlighted the importance of representation to communicating an inclusive image of the community–led housing sector, as well as its importance to ensuring that black and minority ethnic community housing needs derived from lived experience are accommodated in policy, strategy and practice. Many community members in the research highlighted experiences of exclusion from decision–making and desired proactive engagement with and from sector bodies to ensure funding and delivery models are shaped by lived experience. There is a lack of data that provides a quantitative understanding of representation.
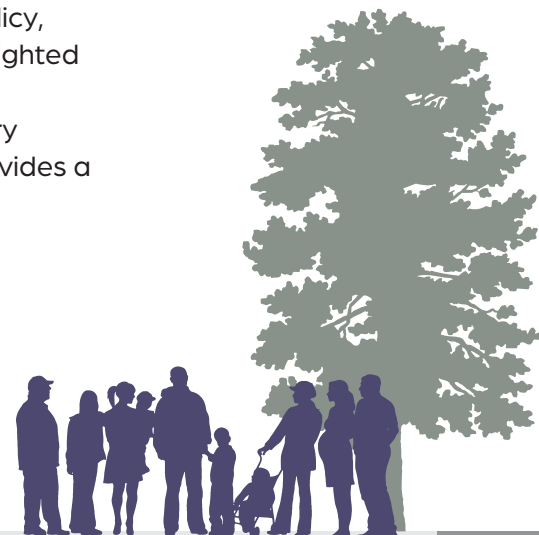
Awareness of community–led housing could be enhanced through greater peer–to–peer support. While this is often associated with the exchange of technical knowledge to help advance projects, in this context it was felt that co–ordinated forums for peer–to–peer support could develop solidarity between projects (both established and newer projects) and enhance the identity and representation of black and minority ethnic communities within community–led housing infrastructure bodies and in exchanges and engagement with professionals. A rich history of cooperative and self–build schemes can provide important inspiration to black and minority community–led housing initiatives today.

Resources and support

Access to resources is key to the success of community–led housing projects. The success of black and minority ethnic community–led projects is threatened by inconsistent funding frameworks and policy processes that are unsupportive of community agency. Similarly, reductions in funding for enabler hubs and infrastructure bodies affect their ability to provide the technical support and guidance necessary for community–led development. The community–led housing infrastructure has been negatively affected by the lack of systemised funding streams to support all forms of community–led housing.

Black and minority ethnic community–led housing projects in this study benefited from a range of good practice, including local authority land disposal policies that created bespoke opportunities for land acquisition and supportive partnerships with housing associations and enabler hubs to progress projects.

However, access to funding was a particular barrier. This included perceptions of under–representation in allocations made through the Community Housing Fund historically and limited proactive promotion of social lending opportunities, where it was felt by communities and practitioners that funding opportunities could be more effectively disseminated through civic and advocacy infrastructure groups that engage with diverse communities.

There is a lack of data that enables quantification and monitoring of the allocation of funds to different demographic groups, which prevents a quantitative understanding of these issues. Funding processes, including the requirement and definition of a 'track record' held by some funders and the availability and alignment of revenue funding, were felt to exacerbate under–representation.
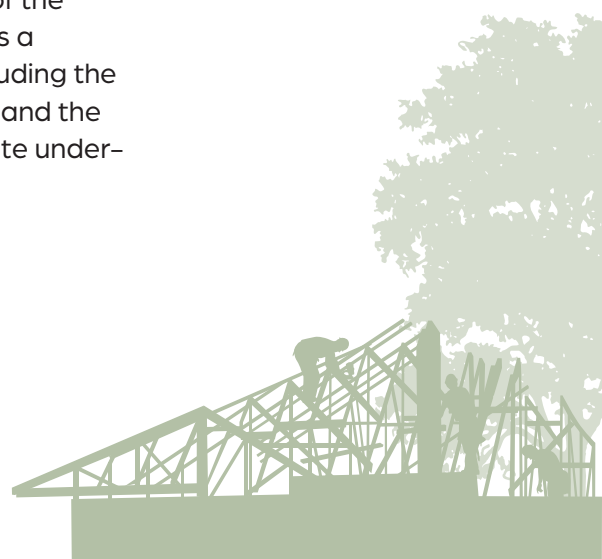
Recommendations

Recommendations for community–led housing infrastructure bodies

- Develop and publish a strategy to grow the number of black and minority ethnic community–led housing projects and accredited advisors, including key milestones and actions to achieve this.

- Facilitate the formation and implementation of a black and minority ethnic community–led housing peer–to–peer practitioner network, which can act as an important reference point for engagement and representation in the sector.

- Catalogue and evidence historic and contemporary case studies of black and minority ethnic community–led housing.

- Consider how standardised models of delivery can be developed and adapted to the benefit of black and minority ethnic community–led housing groups.

Recommendations for community–led housing funders

- Enhance the promotion and dissemination of funding opportunities to black and minority ethnic communities, including proactive targeting of and engagement with relevant civic networks.

- Develop ringfenced funding allocations that provide both revenue and capital funding to black and minority ethnic community–led housing projects.

- Explicitly collect data that monitors equalities, diversity and inclusion in funding allocations.

Recommendations for Central Government

- Any future evaluation of the Community Housing Fund should include research questions that explore allocations to and representation of black and minority ethnic communities.

- The Self–Commissioned Homes Unit within Homes England should proactively encourage black and minority ethnic community–led housing projects, including consideration of ringfenced funding opportunities in future funding allocations and encouragement to housing associations to proactively partner with emerging groups.

Recommendations for Local and Combined Authorities

- Local authorities seeking to enable community–led housing should actively promote opportunities for land disposal and acquisition to black and minority ethnic community–led projects.

- Local authorities should develop inclusive planning and engagement processes within existing planning frameworks, including proactive engagement with potential groups to ensure high–quality planning proposals.

- Combined authorities should consider how the needs of black and minority ethnic communities are reflected in their powers and explore potential synergies with parallel social policy agendas such as commitments to race equity.

Recommendations for housing infrastructure bodies

- Consider how delivery models can be developed and adapted to the benefit of black and minority ethnic communities developing community–led housing, including opportunities to work with grassroots organisations on small sites and alternative approaches to asset disposal.

Acknowledgements

A note on terminology

This report focuses on the under–representation of black and minority ethnic communities in community–led housing. The term 'black and minority ethnic' is used throughout, except where reference is made to secondary literature that uses other terms. The report is written with awareness and acknowledgement of the contested nature of this term, and that of 'BAME' (Black, Asian and Minority Ethnic), which have been contested for homogenising identities and masking disparities between different ethnic groups. We use this term, rather than terms such as 'minoritised communities', to represent this study's specific focus on race and ethnicity. We also use this term to provide consistency and clarity with some of the work and organisations referenced in this research, which includes organisations that refer to black and minority ethnic communities in their organisational names, objectives, and beneficiaries. Black and minority ethnic community–led housing groups are not homogenous in their leadership and participation and may involve people of different ethnicities. We also avoid specifying the race and ethnicity of particular respondents to respect principles of anonymity given to research participants as part of research ethical approval.

1

Introduction

1. Introduction

This research explores the opportunities and challenges of community–led housing for black and minority ethnic communities. There is a rich history of black and minority community participation in housing solutions, including in the cooperative housing and housing association sectors. Despite this, black and minority ethnic communities have been under–represented in the recent resurgence in community–led housing and in the growth of models such as community land trusts and co–housing. This research, based on principles of co–production between community–led housing practitioners and academic researchers, considers the benefits of community–led housing to black and minority ethnic communities involved in the sector, explores why they are under–represented in the leadership and management of projects, and makes recommendations aimed at widening and diversifying access to community–led housing.

The motivation for this research stems from the personal and professional experiences of Claude Hendrickson MBE and Henri Baptiste. Claude and Henri work to facilitate community–led housing development with Leeds Community Homes and Pathway Housing Solutions respectively. They also have longstanding experience in the housing, regeneration and community sectors. Claude Hendrickson MBE is an accredited community–led housing advisor and was the project manager of the Frontline community self–build scheme in Leeds, which completed in 1996 and provided 12 unemployed Afro–Caribbean men the opportunity to build new homes for themselves, acquiring skills and training in the process. Subsequently, he has produced a 10–year growth strategy for self–build, custom build and community–led housing on behalf of Leeds City Council (2016–17), been a founder member of the Community Self–Build Agency and became the first black male to complete the community–led housing advisor accreditation training. In 2019, he became an Equalities, Diversity and Inclusion Advisor for Leeds Community Homes, in 2023 he was awarded an MBE for services to community self–build housing, and in recent years has provided advice, guidance and training to the Bacon self–build review and the Four Million Homes tenant empowerment programme.

Henri Baptiste has a longstanding history in working to meet the housing needs of society's most vulnerable, including over twenty years' senior level experience in residential social work, creation and management of homes and hostels for children in care and homeless populations, and senior roles within social enterprise and urban economic regeneration organisations. He is the Co–Founder and Director of Pathway Housing Solutions, a community housing organisation based in the East Midlands that develops community–led housing as a solution to homelessness and housing disadvantage, in addition to providing outreach and tenancy support services. Relevant to this

research, Henri sat on the Lord Adebowale Commission on social investment that explored barriers to finance faced by black and other racialised minority groups and has worked with a number of organisations and local authorities on the design of community asset transfer policies, black and minority ethnic community leadership and talent development programmes, and policies on equalities, diversity and inclusion. Pathway Housing Solutions has launched two campaigns; Loc(HA)L Homes and Lo(CA)L Spaces & Places, promoting innovative partnership models between public bodies and third sector organisations to address the undersupply of local housing, and advocating for ethical disposal of public assets.

The context of Claude and Henri's experience is significant to this research as it is partly from these experiences that this study was originally conceived. While they each have longstanding experience in fields of community development, housing, and regeneration, including actively facilitating community self-build schemes in the past, they have both perceived and experienced discrimination in the housing field. This has included a low profile given to the history of black and minority ethnic community-led development in the promotion and growth of community-led housing as an alternative housing solution, under-representation of black and minority ethnic people in professional roles in the community-led housing sector and broader housing profession, and limited diversity in existing community-led housing projects.

The reasons for this are not well documented in research and evidence. Very few studies have looked at issues of race and ethnicity in community-led housing. Those that have explored these issues have identified that perceptions of structural constraints, exclusion from social networks that disseminate opportunities for community-led housing, and lack of awareness of community-led housing among some communities may be explanatory factors (Black South West Network, 2020; The Young Foundation, 2022). In one study, the perception of some groups as being "hard to reach" was identified (The Young Foundation, 2022, p. 13). Challenging this, Claude Hendrickson MBE argues that groups are not necessarily "hard to reach", but rather are "easy to ignore", suggesting that prioritisation and targeted action is required to ensure the opportunities and benefits of community-led housing are more widely distributed.

Community-led housing offers many benefits to communities that extend beyond the provision of affordable housing, including enhanced community belonging, cohesion, voice and empowerment, and reduced loneliness. Community-led housing has grown in recent years and there is potential to significantly expand its contribution to tackling housing inequalities. Despite inconsistency in funding and policy frameworks, sector bodies have established an identity for models such as community land trusts and co-housing — running alongside the long-established cooperative sector – through lobbying of policymakers, collaboration with local and regional public authorities, and support for communities forming, developing and managing
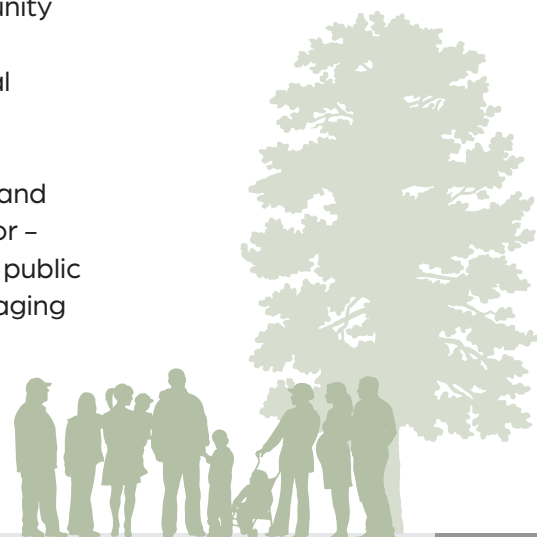
community–led housing initiatives. However, research and observation suggest that black and minority ethnic communities are under–represented in the community–led housing sector, particularly in more newly developed and emerging models of provision. This research identifies several challenges that begin to explain why this is, and in turn makes recommendations that specify particular actions that can address the under–representation of community– led housing among black and minority ethnic communities.

The following section of this report contextualises the under–representation of black and minority ethnic communities with reference to existing research and evidence. In particular, it highlights issues of racial disadvantage in housing experiences, emphasising the potential of community–led housing as a solution, and summarises published research on race, ethnicity, and community–led housing. Section 3 summarises the co–produced research approach and qualitative research methods used in this study. Section 4 presents research findings thematically. Section 5 synthesises these in a thematic discussion, with recommendations for action and intervention targeted at a range of research users presented in Section 6.

2

Literature review
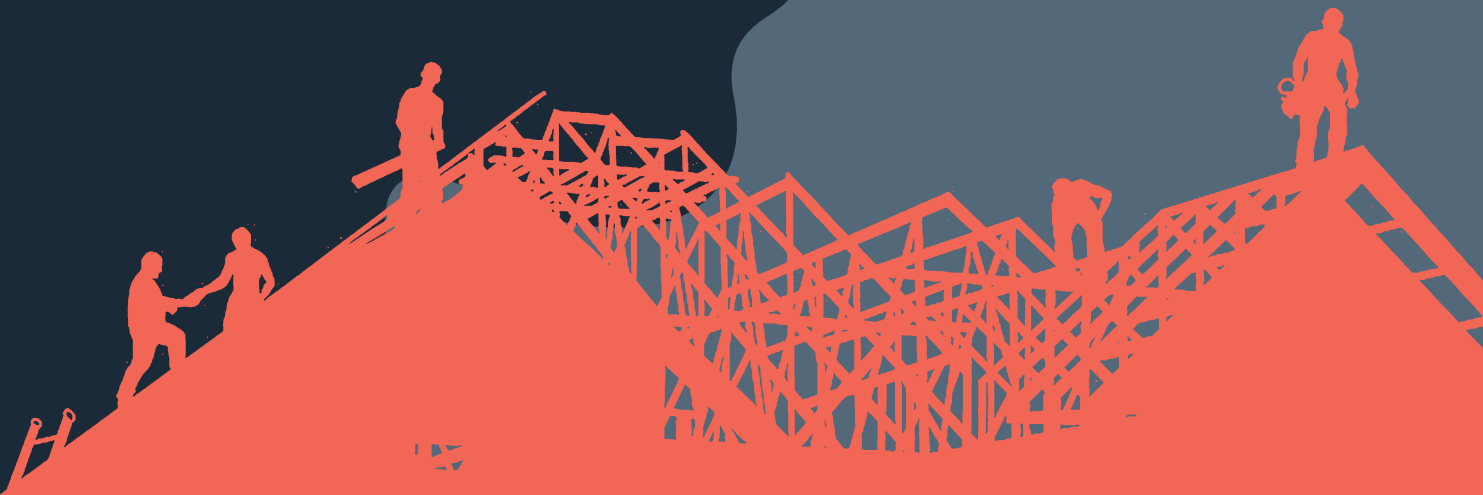
2. Literature review

2.1 Racial inequalities in housing policy and provision

Racial and ethnic inequalities continue to persist in the UK's housing system. Drawing on data sources, including the 2021 Census, Understanding Society, and the English Housing Survey, Robinson et al (2024) highlight that most minority ethnic groups are less likely than White British groups to be homeowners and more likely to be private renters (a tenure characterised by insecurity and affordability issues), most groups are likely to live in overcrowded and non–decent accommodation, and that some minority ethnic groups are exposed to a higher risk of homelessness. While there is variation between minority ethnic groups, many of these inequalities are longstanding. Shankley and Finney (2020) have argued that racial and ethnic inequalities are the product of post–war policy decisions, including settlement in poor quality housing for first generation migrants, while there have also been racialised impacts of policies such as the Right to Buy and regeneration schemes. Research published by the Runnymede Trust has highlighted the impact of gentrification on black and minority ethnic communities in London, suggesting displacement effects and recommending the adoption of community land trusts to provide more secure housing (Almeida, 2021).

It is in this context that community–led housing has been posed as a response to racial inequalities in housing. Community–led housing models are thought to accrue a range of benefits, including citizen empowerment, housing affordability, enhanced personal, social, economic and environmental wellbeing, and contributions to positive local economies (Jarvis, 2015; Arbell, 2021; Moore, 2021; Hudson et al, 2021; Arbell et al, 2022). Enhanced take–up of community–led housing among black and minority ethnic community groups may therefore be positive, given persistent disparities in housing experiences and outcomes.

The following section reviews the relationship between community–led housing and black and minority ethnic communities, as well as lessons from other related sectors to understand barriers to representation, participation, and finance.
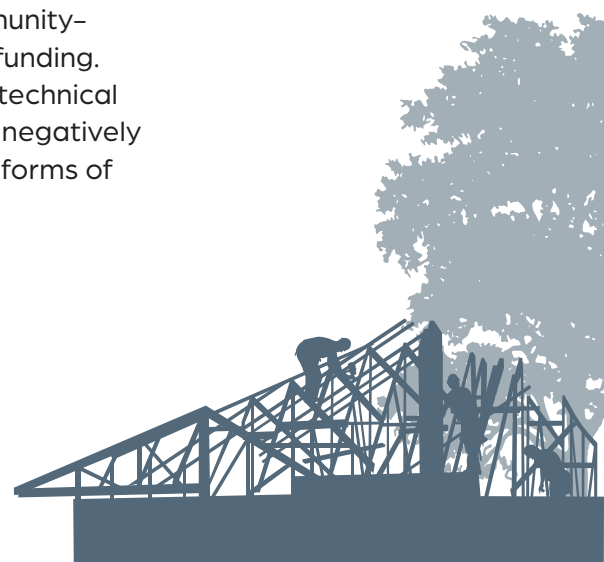
2.2 Community–led housing

Community–led housing (CLH) is an umbrella term for housing developments for, and by, residents and communities. Community–led housing includes different models of provision: community land trusts (CLTs), mutuals and cooperatives, co–housing, self– and custom–build, and self–help housing (Lang, Chatterton and Mullins, 2020, p. 59). Community–led housing has been operating in the UK for decades, with different models developing to meet changing policy contexts. Cooperatives and self–help housing flourished in the 1980s, while CLTs and co–housing emerged in the 2000s (Field, 2020), with the latter models initially associated with responding to rural housing need. In recent years, organisations such as the Community Land Trust Network and Power to Change have promoted community–led housing as a response to urban housing problems, running a series of programmes that targeted revenue funding to diverse urban communities (Moore et al, 2018; Arbell et al, 2022).

Community–led housing development relies on its 'ecosystem' of "supportive partnerships, conducive local policies and strategies, and strong enabling services. But these ecosystems are fragile and need resources and concerted effort to be sustained and adapted" (Archer 2023, p. 3). National organisations (such as the Community Land Trust Network, the Confederation of Housing Cooperatives; the UK Cohousing Network and the National Custom and Self Build Association) play an important role in lobbying and supporting for favourable policy conditions for community–led housing, including enhanced access to land, funding, and technical support. One of the greatest challenges for community–led housing groups is securing land (Benson and Hamiduddin, 2017), mainly due to unequal footing when competing with for–profit developers who are likely to bid higher (Scanlon and Fernández–Arrigoitia, 2015).

Considering the financial risk involved, it is hard for groups without access to capital to raise the required funds without support from local authorities or grants. However, under ongoing austerity conditions councils are pressured into selling land on the open market, adding to the challenge for communities. Funding for community–led housing is inconsistent. The introduction of a Community Housing Fund in 2016 provided a significant stimulus to community–led housing development, providing both revenue and capital funding, but the closure of this Fund means that community–led housing projects face challenges in identifying and accessing funding. Similarly, infrastructure bodies such as enabler hubs that provide technical support and guidance to community–led projects have also been negatively affected by the lack of systemised funding streams to support all forms of community–led housing.

2.3 Race and ethnicity in community–led housing

There is limited data on the demographics and make–up of those who form and develop community–led housing initiatives. Research has highlighted that in some models community participants are often white and from more affluent and educated backgrounds (Arbell, 2021). Peer research conducted in 2022 produced qualitative evidence on diversity in the community land trust network (The Young Foundation, 2022). According to the report, groups in rural areas were predominantly "white, middle class and retired", and "no active strategies were identified to attract members from low socio–economic backgrounds" (The Young Foundation, 2022, p.14); while urban groups were more ethnically diverse (ibid).

It is difficult to determine levels of black and minority ethnic community–led housing leadership, participation and benefit from other sources. Many studies describe those who lead and participate in community–led housing with reference to their location rather than with specific reference to demographics that would enable a better understanding of equalities, diversity and inclusion in the sector. For instance, the Community Land Trust Network's recently published State of the Sector report (2023) highlighted numerical growth in the number of community land trusts, a strong pipeline of homes, and of the diversity of activities that community land trusts are engaged with, including other forms of community asset ownership. Issues of race and ethnicity were not explicitly discussed.

The Government's Community Housing Fund has not been formally evaluated so there is very limited data on its distribution and outcomes. There are many studies that have evaluated other funding programmes, explored barriers to community–led housing delivery and opportunities for empowerment, and assessed their important housing supply and affordability contributions, though a focus on race and ethnicity is lacking.

Some recent studies aimed to explain why there are fewer examples of black and minority ethnic community–led housing. The Young Foundation's peer research found that a lack of knowledge, skills and confidence can act as a deterrent to diverse participation. For instance, the study highlighted a group of African–Caribbean people that were unaware of the community land trust model, while others highlighted mistrust of local authorities and perceived structural discrimination as a barrier. Other community land trusts also identified that recruitment processes for board members are often reliant on social networks, that often results in recruitment of more of the same types of people (The Young Foundation, 2022). Similarly, the Black South West Network (2020) undertook research into the suitability of community–led housing for BAME (Black, Asian and Minority Ethnic) communities in Bristol. Supported by Power to Change and Bristol City Council, this study assessed local housing

needs highlighting issues of hidden homelessness, a reluctance to ask authorities for support, and the racialised effects of eviction, displacement and gentrification. The study identified that participants were often interested in the principles of community–led housing, including voice, empowerment and agency in shaping their housing conditions, but that there was a significant lack of awareness of community–led housing among BAME communities. To overcome these barriers, the study noted the importance of targeted dissemination of material on community–led housing, including via local and cultural forms of media, as well as the importance of community organising approaches that "brings different groups to the same table to identify a shared interest" (Black South West Network, 2020:29). Community organising approaches have been used to promote and develop community land trusts in London, such as Citizens UK's organising through faith, educational and community organisations to promote the London CLT project at St Clements Hospital (Etkind, 2019).

2.4 Explaining the barriers

In this section, we explore some of the barriers that are prohibitive to black and minority ethnic community groups in other related sectors, including housing, planning and social enterprise.

Representation

People from minority ethnic groups are under–represented in professional roles within the housing, planning and built environment professions. In 2017, a survey by Inside Housing found that only 4.5% of all executive staff in the social housing sector were from a black and minority ethnic group (McCabe, 2018), with under–representation also reported at board level. The Royal Town Planning Institute (2023)), the professional accrediting body for chartered town planners, estimate that 5% of town planning officers belong to a racialised ethnicity.

Some housing and planning organisations have shown an increasing attention to equalities, diversity and inclusion. A consortium of built environment professional bodies[1] have launched an action plan aimed at "creating a more diverse, equitable and inclusive built environment sector" (Royal Town Planning Institute, 2022). The National Housing Federation has also launched an Equalities, Diversity and Inclusion tool in 2021, using data to better understand the composition of their workforce and under–representation of minority ethnic groups in senior executive positions (National Housing Federation, 2023).

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[1] This includes the Chartered Institute of Building (CIOB), Institution of Civil Engineers (ICE), Landscape Institute (LI), Royal Institute of British Architects (RIBA), Royal Institution of Chartered Surveyors (RICS) and Royal Town Planning Institute (RTPI).

One explanation for under–representation is unconscious bias, were organisations recruit in their own image or are unaware of the need for ethnic diversity in their senior leadership and management. The Altair Review (2017) defined unconscious bias as "influenced by our background, cultural environment and personal experiences" and found that unconscious bias operates from favourable and preferential treatment of people from similar backgrounds and existing social networks at the expense of others. This was found to have had a negative impact on black and minority ethnic representation in senior leadership roles in the social housing sector.

These issues matter because under–representation may contribute to the marginalisation of race and ethnicity from housing debates (Shankley and Finney, 2020). A recent review of race equity in housing policy was critical of the focus that the social housing regulator has placed upon the presence of skills and expertise within housing association boards, rather than additional attention to ethnic diversity, questioning "whether boards and leadership teams possess the knowledge and expertise to drive forward the equalities agenda" (Robinson et al, 2022, p.33). Representation in decision–making influences the prioritisation and nature of the decisions that are made. For instance, the Black South–West Network's research into BAME housing needs highlighted the importance of cultural awareness that may be neglected in design processes without adequate representation and voice.

In terms of community–led housing, there is very little data regarding the representation of black and minority ethnic communities in professional leadership roles. The formal community–led housing profession has grown rapidly over the last decade with the emergence of state funding for support organisations. This has included the launch of a professional accredited training programme for community–led housing advisors.

Community–led housing organisations have shown some commitment to enhancing diversity and inclusion. The Community Land Trust Network's Cohesive Communities fund offered small grants to community–led housing groups that sought to undertake work on community cohesion, including but not limited to issues of race and ethnicity. The Network has also published peer research on diversity and inclusion, funded by the Young Foundation. The UK Co–Housing Network has included sections on equality and diversity in its Practical Guide to Co–Housing (2023) for newly forming groups, including advice and guidance on creating cultures of diversity and approaches to questioning assumptions and bias.

Participation

This section considers the literature on black and minority ethnic community participation in housing development and community planning. Drawing upon what is known about other forms of community–based activity may help to further understand black and minority ethnic community under–representation in community–led housing.

Broadly speaking, the term 'community participation' can be distinguished in two ways: where members of a community take part in an initiative through consultation or membership in a steering group, and where the initiative comes from members of the community who then drive the project forward. The former interpretation may include participation in neighbourhood planning initiatives, responding to a proposal or consultation, participation in social housing management, or secondary participation in a community–led housing initiative. The latter interpretation emphasises proactive forms of leadership and engagement, defining the vision and scope for a project. Both definitions are useful for thinking about the different ways in which people participate and the opportunities and barriers that they face.

A significant form of community participation in English planning is neighbourhood planning, which has formed part of the localism agenda since its introduction in 2011. This gives communities the opportunity to develop neighbourhood plans that set a vision for their area, including their preferences for housing development, and which become statutory plans if it is approved in a local referendum and is in conformity with the local authority's local plan. Research on take–up of neighbourhood planning shows that it has been more popular in rural, wealthier areas where there is little ethnic diversity and where there were already long traditions of community planning through Parish Councils (Gallent, 2013). There is a "clear correlation between deprivation and (lack of) Neighbourhood Planning activity" (Sturzaker et al, 2022; p. 54). The literature therefore shows that encouraging more community participation in planning does not necessarily translate into greater opportunities for all members of a community, with avenues to participation and influence often mediated by social networks, social and cultural capital, skills, experience, and the way in which opportunities to participate in planning processes are framed and presented (Matthews et al, 2015).

In community–led housing, issues including the aims of a project, culture and equity play a significant role in the participation of members. Some forms of community–led housing may be perceived as elitist in the way they operate and the social profile that some initiatives tend to attract white, highly educated and politically progressive 'middle–class' people (Arbell, 2021). This has led some community–led housing models to be perceived by some as 'white spaces' (Anderson, 2015), implicitly excluding black and minority ethnic members (Arbell, 2021). Importantly, the perceived or actual greater likelihood of community participation among more privileged communities does not in itself exclude black and minority ethnic groups, given that this is not a homogenous group.

Finance

Access to affordable finance is critical for all community–led housing groups. This includes funding for revenue costs (e.g. payment of professional fees and pre–development work) and capital costs of asset development. Community–led housing groups have been funded through various sources, but main sources of funding (either grants or loans) have not collected or made public data on their beneficiaries' race or ethnicity.

Financial barriers for black and minority community–led organisations have been reported in the social enterprise and social investment sectors and can offer some insights into the challenges facing community–led housing groups. The recent Adebowale Commission explored how social investment can enable the growth of social enterprise and concluded that "the evidence is clear that social investment continues to have a serious problem with inclusion and equity particularly, although not exclusively, in relation to race" (Social Enterprise UK, 2022:10). The Commission found that black–led social entrepreneurs have unequal access to the financial skills and social connections required to support the development of social enterprise; that the requirement to have a 'track record' from funders disadvantages those who have been historically undercapitalised and support due to structural discrimination; and that the social investment market itself is perceived to lack people with lived experience of these communities.

Similarly, a study by Lloyds Bank identified mistrust of banks among black entrepreneurs and found that black business owners felt that they had experienced racism in their entrepreneurial efforts, while others perceived racism as a potential barrier to enterprise growth (Reid, 2021). A 2015 study of the voluntary and community sector also identified that some black and minority ethnic activists perceive there to be discrimination in the allocation of funding and perceive that their communities are not represented in decision–making processes (Voice4Change, 2015, p.12). These findings were shared in a report that highlighted issues of representation within the support infrastructure for social enterprise, identifying that "most key decisions on (social) investment not being taken by people from minoritized ethnicity communities" (Sepulveda and Rabbevag, 2021, p.19). They also identified a concern among communities that available support does not recognise their unique and varied needs and feelings of detachment from mainstream support networks, as well as barriers related to capacity–building and upskilling. In addition, the authors argued that "there is insufficient DEI (diversity, equity and inclusion) data collected across the social investment sector" (Sepulveda and Rabbevag, 2021, p.21), resulting in a "poor picture of minoritized ethnic communities supported by funds and programmes." (2021, p.7).

Policy prioritisation

In addition to barriers experienced within communities, there is also a body of work that contends that race equity is simply not acknowledged nor prioritised enough in Government policy. Robinson (2024, p. 2) argues that "Whereas policy previously foregrounded ethnic inequalities in housing and prioritised race equality, it is now largely silent about these inequalities". A review of race equity in the UK found that race equality is not recognised as a priority in national policy statements, identified limitations as to how black and minority ethnic community housing needs are captured in strategic housing market assessments, and found limited attention to race equality within regulatory frameworks (Robinson et al, 2022). Similarly, Bristow (2021) argued that "it is evident that tackling racial inequalities in housing and meeting the accommodation needs of BAME households are not explicit aims of planning at present, nor are these issues being considered in practice." (Bristow, 2021, p. 51).

The implication of this is that race and ethnicity is marginalised and neglected in housing debates and that tackling racial disparities in housing is not seen as a priority within policy. While this does not solely explain limited take–up of community–led housing, it highlights the structural conditions that shape both the community–led housing sector, and the opportunities afforded to individuals and communities. Here, it is also worth noting the history of the black housing association movement, which grew in the 1980s and 1990s because of dedicated, ringfenced funding programmes that provided capital and revenue grants to set up, develop and manage black–run housing organisations. Growth of black housing associations was stimulated by a recognition within policy that "the housing needs of black and minority ethnic people were substantially worse than for other groups" and because of under–representation in governance and decision–making (Harrison, 1998). Analysis suggests that this type of prioritisation is currently absent in English housing policy and practice.

3

Research
methods

3. Research methods

This research has been based on principles of co–production between community–led housing practitioners and academic researchers. Defining what is meant by co–produced research is complex and worthy of discussion. Definitions can be broad, failing to precisely define what co–production means in practice beyond abstract understandings of partnership and collaboration. Assumptions can also be made about positionality and power, with co–production often considered in relation to whether and how academics can 'invite' practitioners and communities to 'co–produce' (Pain et al, 2011). Interest in co–produced research often arises from concerns over how research is conducted in and with communities, including tensions between the requirements of funders and the expectations and aspirations of researchers and communities, the extent to which academic research is sensitive to community needs and produces research that is meaningful for those that participate, and the legitimacy of researchers within the communities that form the focus of study.

This research was originally initiated by Claude Hendrickson MBE and Henri Baptiste, both community–led housing practitioners with lived experience of the issues and challenges that this study confronts. The research approach and questions that this study asks were explicitly derived from their experiences and engagement in the community–led housing sector. The academic members of the team, Tom Moore and Yael Arbell, were invited to collaborate on the basis of their experience in researching community–led housing. A stakeholder advisory group was also formed at the outset of the research, comprised of representatives from community–led housing infrastructure bodies, national funders, and advocacy organisations.

In addition to co–production, the research adopted an action research approach. This is where questions are asked of a problem, answers are interpreted and analysed to enable reflection and refinement on findings, and findings are then used to plan, implement and evaluate change. Reflecting this, the study took three phases. The first phase involved 14 key actor interviews involving stakeholders that work in community–led housing or areas related to issues of housing and/or race equity in a professional capacity. This typically involved representatives of sector bodies, significant funders, and representatives of organisations that campaign for equity, diversity and inclusion in housing and communities.
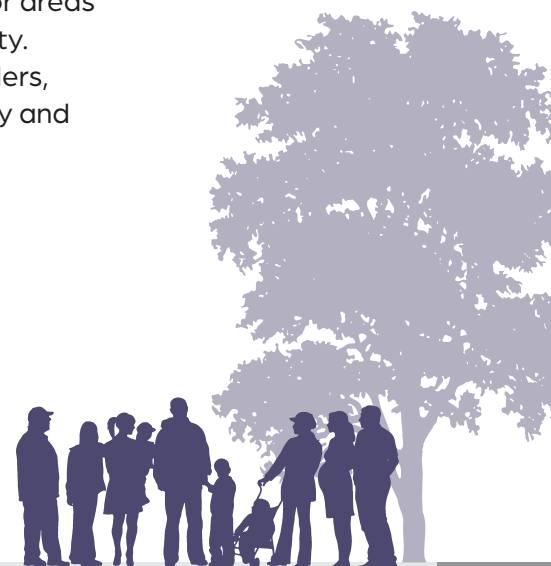
All research tools, such as interview guides and prompts, were collaboratively developed between practitioner and academic members of the team. Thematic analysis of the data was also undertaken collaboratively. The majority of interviews were conducted with one academic and one practitioner member of the team, with a small number conducted by individual academics due to practical constraints. Interviews were undertaken this way to enable different interpretations of the data to emerge, enhancing the scope and rigour of interviews and analysis by incorporating researchers with different positionalities. Prior to interviews, mock interview exercises were held between research team colleagues to test interview questions and joint interviewing techniques, which was important for the rigour of the research and equality and inclusion between members of the team during joint interviews.

Following these interviews, a thematic analysis was undertaken, and key themes were presented to the stakeholder advisory group. This helped to inform the focus of the second phase of the research, which focused on interviews with community–led housing projects. A number of methods were used to identify projects to interview. We adopted a purposive sampling approach, where we set particular criteria and aimed to ensure these were represented in our interview sample. These included geographical location (aiming to capture a broad spread of projects across England), the stage of the project (ranging from initial inception to completion), different black and minority ethnic communities, and a mix of projects that represented different models of community–led housing, such as cooperatives, community land trusts, and co–housing. Projects included housing cooperatives established in the 1980s and 1990s, community land trust schemes that were making progress with development, and projects which were at a very early stage of formation. Representatives of national infrastructure organisations were also provided with multiple opportunities to suggest potential projects for interview. Interviews were typically held with board members of projects.

In addition, where appropriate and possible, interviews were conducted with supporting agencies and partners of some projects to understand how local stakeholders perceive the benefits and challenges presented by community–led housing to black and minority ethnic communities. Interviews were analysed thematically and collaboratively. In total 12 interviews were undertaken, representing 8 projects based in four cities.

The third phase of the study involved presentation of emerging findings at a workshop comprised of research participants, including projects, funders, advocates and representatives of infrastructure bodies, stakeholder advisory group members, and potential research users. 17 people attended the workshop. Emerging findings were presented, and small group discussions were held to reflect upon their significance and the feasibility of potential recommendations. In total, across interviews and workshops with key actors and community–led housing projects, 35 unique individuals contributed to the findings of this research (including some which took part in both interviews and a workshop, and others which only took part in one activity). Collectively, these phases of the research have led to the set of recommendations presented at the end of this report, which can be used to inform and measure future changes in the promotion, growth and development of community–led housing for black and minority ethnic communities.

This research is the first of its kind, representing an independent assessment of the relationship between black and minority ethnic communities and the community–led housing sector. However, it does not claim to speak for all black and minority ethnic communities. The resources of this research meant that it would not be possible to engage with all projects. There were some projects that were invited to participate that were unable to do so for reasons of time and commitment, and others who held reluctance to participate due to previous experiences with extractive research, where findings have not been made available or been meaningful to participants.

Additional challenge was posed by the focus of the research itself: the under–representation of black and minority ethnic communities in newer models of community–led housing, along with limited awareness of community–led housing among some of those communities, means that there are many projects with under–developed connections to the sector, making them difficult to identify. There is also a significant lack of quantitative data available to researchers which limits their ability to undertake extensive secondary analysis. This research intends to make an important contribution to our understanding of the opportunities and challenges encountered by black and minority ethnic communities, providing a basis for future comparison, research, and action.

4

Research findings

4. Research findings

4.1 What does community–led housing offer to black and minority ethnic communities?

Research participants identified community–led housing as a way of resolving unmet housing needs. Representatives of black and minority ethnic community–led housing projects identified many reasons for initiating and managing a project and commonly referred to problems of housing affordability and need. Some projects were initiated by people who were experiencing housing difficulties themselves. Community–led housing therefore represented an opportunity for self–help, particularly in the context of the perceived failure of the state and market to provide satisfactory housing opportunities for black and minority ethnic communities:

> "[Our project] started as a motivation from us living in emergency accommodation, waiting a long time to be rehoused, only to be given a flat or being put in a place we didn't like. We thought about what we can do to help ourselves. The Government, the Council, want to do things for people without allowing them to decide what is important to them. We wanted to influence our own way."

Other projects were led by people who identified housing problems experienced by others in their community and were motivated to initiate a project in response. However, they would not necessarily be the eventual beneficiaries of housing themselves. Such projects were created in response to the needs of particular geographic communities with high diversity, or the needs of particular demographic groups related to age or gender, as well as race and ethnicity. A motivation that unified research participants was the urgency of the housing needs of black and minority ethnic communities, which were regarded as unmet and under–prioritised in housing policy and practice:

> "We need to be deliberate in what we're doing. We need to get away from 'it's a nice thing to do' to 'it's a crucial thing to do'. We as a people have been here for generations. We shouldn't be an afterthought. Deliberative action needs to be taken. Not 'what if'?, but 'what when?' Housing that meets cultural, social, religious needs, something we're actively working towards."

This quotation reflects the frustration shared by many participants that there is a systemic failure to recognise black and minority ethnic housing needs and forms of disadvantage in housing policy and practice. A professional stakeholder within the community–led housing sector bemoaned the absence of race equality agendas in national housing and planning policy and practice: "It's neglected, recognising that certain communities need a certain approach, the present Government doesn't want to get involved in issues like this."[2] Community–led housing, based on the empowerment of citizens through leadership and participation, was therefore perceived as aligning with the aspirations and needs of black and minority ethnic communities whose needs are under–served by mainstream housing options.

In addition to housing needs, some projects were motivated to establish a project to gain greater control and ownership over land use and development in their community. Some projects were in areas that had been threatened by gentrification and redevelopment, with limited opportunity for local people to voice their concerns. The following quotation illustrated this feeling, which reflected on past experiences of regeneration in a diverse community and the racial injustice that this was felt to have created:

> "We don't have a voice on housing and we don't have a voice on where we've got to live. It's okay for white people to come in and buy our homes and we're not supposed to say anything. We have no voice over our community environment."

Other interviewees reiterated this, highlighting racial injustice and discrimination as a specific motivator. One interviewee spoke passionately of her struggle to find suitable housing, feeling that racism and discrimination had prevented her from accessing rental housing. Community–led housing offered an avenue for her to improve her housing conditions.

[2] The reference to "Government" was made prior to the General Election held on 4th July 2024.

Within communities such as this and others, constituting a community-led housing group provided not only a platform to provide housing but also a framework through which community voice could be channelled in response to such problems. Interviewees representing community-led housing projects felt that the formal organisation and structure of a constituted organisation enabled them to collect and represent community concerns in response to disempowerment and non-consultation in the planning and decision-making over local land use, and the imposition of locally unwanted land uses by public and private bodies that do not reflect community aspirations. Empowerment, control and ownership were important motivating factors for many particularly where they are absent in processes led by other agencies and/or housing providers:

> "People have become apathetic to what happens because they don't think they've got any power to change it. We set the CLT up to show people that if you understand the system, and you understand the rules, and you understand how to challenge some of those things, then you do have the power to change things, as long as you've got the framework and the right structures in place to engage."

It should be noted at this point that the aspirations of such groups were not limited to oppositional behaviours that challenged external plans. These activities were combined with efforts to develop plans and visions for the development of vacant land or under-utilised buildings. In addition to longstanding self-build groups and co-operatives, more recently formed community-led housing groups that took part in the study were pursuing a range of opportunities, including the acquisition of land through public land disposal processes, establishing partnerships with housing associations willing to work collaboratively with groups, and attempts to acquire sufficient revenue and capital funding to successfully deliver affordable housing. Asset ownership and the benefits that this would give communities in terms of control and influence in their neighbourhoods, as well as affordable housing, were key motivating factors for interviewees. One interviewee saw this as tackling broader exclusion from property ownership that she witnessed in her diverse community:

> "There are no spaces owned by black people. Black people don't own anything, it is never seen as a priority or as a need. Black people are people who have to work hard to earn anything."

"We don't have a voice on housing and we don't have a voice on where we've got to live. It's okay for white people to come in and buy our homes and we're not supposed to say anything. We have no voice over our community environment."

In addition to housing, groups were also motivated by a desire to foster community cohesion in their area. Some of the groups that were interviewed were located in diverse, multi–ethnic communities, which were home to people from a range of backgrounds. One project leader spoke of their group's efforts to foster community cohesion in areas of tension of housing issues, brokering relations between residents from different ethnic backgrounds in order to establish a shared understanding of local issues and a vision for potential housing interventions. Another group highlighted that while racial injustice experienced by the black community was a strong motivation for establishing their project, they were actively engaged with their geographic community as a whole and had a membership comprised of residents from a range of backgrounds:

> **"While we have black members, we also have many others in the community from all walks of life. We just want to create community cohesion and actually providing housing for one group over another doesn't create cohesion."**

There was variation between groups as to whether beneficiaries of the group's work — i.e. those who eventually occupy the housing that is provided — would be restricted to specific demographic groups. While the project quoted above was keen to ensure broad access, reflecting the demographics of their community, while also remaining black–led, others were keen to target specific beneficiaries related to race, gender and age.

This was reflected historically, too, as the longstanding cooperative and self–build groups in the study were both led by and sought to benefit black and minority ethnic communities. This variation in focus is not unique to black and minority ethnic–led groups — there are other areas of the community–led housing sector that also prioritise housing for the benefit of specific groups, such as local connections to place, age, gender, and sexuality, either through forms of self–provision (e.g. co–housing) or for the benefit of others.

However, in the context of this research it is important to note that black and minority ethnic–led does not always equate to providing benefits exclusively for black and minority ethnic communities, though this may be the case for some. There is diversity between projects as to the meaning and purpose of black and minority ethnic community–led housing. For some, it will mean active leadership, participation and representation of black and minority ethnic communities in the governance of the organisation, and beneficiaries may not be defined according to protected characteristics. For others, it will additionally refer to the people they hope will benefit from their work.

While this diversity between projects was apparent, they were unified by their view that community–led housing can enhance solidarity between local residents. This included evidence from established projects that had successfully developed collective self–build projects in the past, while others valued the collaboration and participation that planning and delivering a community–led housing initiative was generating:

> "You create more than a house, and you create a community. You do it for the community and get your own housing need met. It is more than just building units."

Many of the community–led housing projects that participated in the research were at an early stage of development. While housing–related benefits were therefore not yet established, the evidence above shows that groups felt that the process of forming and progressing a community–led group was significant in generating a sense of agency and empowerment for community members. The benefits of community–led housing were also evident among the longstanding co–operatives that participated in the research, which can evidence several decades of black and minority ethnic community leadership and provision of community–led affordable homes.

4.2 Awareness of community–led housing

The previous section highlighted that community–led housing is regarded as an empowering housing option by representatives of black and minority ethnic community–led housing groups in this research. However, community–led housing remains a niche form of housing provision in England and there are challenges related to public perception and understanding of community–led housing among communities and external agencies fundamental to its success.

Several community–led housing project leaders highlighted that awareness of community–led housing is limited among the communities they live in, work with, and represent. These people had often become aware of the opportunities of community–led housing through their engagement in pre–existing professional networks related to housing and community action, established through past employment or civic engagement.

One interviewee, with a background in the housing profession and the black and minority ethnic community sector, described their own engagement with community–led housing as a "coincidence" and highlighted that their black and minority ethnic community sector networks were completely unaware that community–led housing even exists, even though its attributes and benefits strongly align with the needs of people they provide support to. This interviewee argued that there is a significant need to proactively raise awareness of community–led housing among black and minority ethnic communities:

> **"How do we get black people interested in this space? Raise their awareness. People just aren't aware that it is even possible."**

Limited awareness of community–led housing is not unique to black and minority ethnic communities. Community–led housing represents a very small proportion of housing provision. Some stakeholders highlighted the complexity and limitations of planning and development processes, which were perceived as paternalistic, top–down, and failing to empower citizens. The difficulties this creates for community–led development were felt to be compounded for groups already experiencing forms of marginalisation or disadvantage in planning processes. One community–led housing professional commented that:

> **"I think it's mostly a systemic issue and it comes back to our system offers little or no agency for citizens in any part of the process: planning, commissioning, building, managing, all of it is private sector or public sector, paternalistic, top–down. There aren't even the structures that would enable them."**

However, black and minority ethnic community–led housing project leaders felt that awareness of community–led housing and barriers to take–up were particularly acute among their communities and stereotyped parts of the community–led housing sector as "white and middle–class", arguing that this can dissuade participation even where people do encounter community–led housing. Similar stereotypes have been identified in recent research on diversity and inclusion in community land trusts, where people indicated that they are less inclined to participate in community–led housing where they see themselves as under–represented (The Young Foundation, 2022). Interviewees felt that there could be greater celebration of the achievements of black and minority ethnic community co–operatives and self–build groups, many of whom were established in the 1980s and 1990s and still thrive today. While recognising that these initiatives were developed in different economic and political context, they may act as an important source of inspiration for communities that do not see themselves represented within the community–led housing sector. The issue of representation is returned to in the next section.

Community–led housing project leaders also attributed limited awareness in black and minority ethnic communities to the way in which community–led housing is promoted, which often defines 'community' and beneficiaries in relation to local connections to place. While there are a range of community–led housing models to suit different conceptions of community, such as communities of interest or identity, interviewees identified the importance of inclusive definitions of housing that related to different ideas, aspirations and expectations of the benefits that people drive from their homes:

> "They [different communities] come again with very different expectations of community, of family. So we try to say 'what does a community–led housing development look like? What does it need to achieve?' It's a concept that many people haven't even heard of or considered."

> "The thing is, I think, mixed cultural heritage is part of the challenge because community–led housing presumes shared values, shared understandings and potentially shared visions. But actually what do these different groups and different ethnic groups expect from a home?"

"I think it's mostly a systemic issue and it comes back to our system offers little or no agency for citizens in any part of the process: planning, commissioning, building, managing, all of it is private sector or public sector, paternalistic, top–down. There aren't even the structures that would enable them."

These points highlight the complexity of assuming 'black and minority ethnic housing needs' are homogenous. As noted in the literature review, labels such as 'black and minority ethnic' encapsulate a wide range of groups and communities. However, this complexity also reinforces the need for nuanced promotion and dissemination of the community–led housing concept. Community–led housing's emphasis on citizen participation, influence, and autonomy means that it should theoretically appeal to and be suitable for a diversity of community ambitions.

At the same time, this emphasis on participation in housing development can in itself become a barrier to inclusion. Studies show that some black and minority ethnic and low–income communities are under–represented in formal volunteering, that has a lot in common with the highly formalised and professional nature of community–led housing projects. Specifically, people living in deprived areas are less likely to volunteer formally than people in the least deprived areas, and that young people (who are also the most likely to live in deprived areas) were less likely to volunteer than older people (Department for Culture, Media & Sport, 2023).

There is also variation between ethnic groups in terms of their propensity to volunteer. Participants referred to this phenomenon, saying that in some black and minority ethnic communities, community–led housing happened 'under the radar', without links to the sector's national organisations or using the term 'community–led housing'. This includes, for example, faith groups supporting members of their congregations using their own resources. 'Under the radar' groups often represent working class and minority ethnic groups, thereby lacking legitimacy in professional, middle–class circles (Dean, 2022). These groups can face a range of challenges, including the ability to prove their track record and access significant funding streams (Mcabe et al, 2010).

Developing such projects informally and away from the established community–led housing network is a matter of social capital. While communities may have strong bonding capital, which increases cohesion within homogenous communities, they could benefit from higher bridging and linking social capital: the forms of social capital that, respectively, connect between different communities horizontally, and connect communities with powerful institutions vertically (Woolcock, 2001). Research has shown the greater influence of white networks in terms of access to status, information and access to opportunities (McDonald, 2011). Lack of awareness of community–led housing among black and minority ethnic communities can indicate that parts of the community–led housing sector are not well connected to diverse communities, and that these communities are not bridged or linked effectively to other communities and to people in positions of power. Limited representation of minority ethnic people in infrastructure organisations was seen by some project leaders as one reason for limited awareness amongst minority ethnic communities, though it was also acknowledged that such infrastructure organisations are generally small in scale. Some interviewees also perceived under–representation of black and minority ethnic community–led housing success stories in the promotion and dissemination of the sector, thereby limiting opportunities for modelling projects or opportunities for building connections.

Interviewees involved in projects also relayed their perception that information on community–led housing opportunities is often not targeted at black and minority ethnic community groups or disseminated via the platforms and civic institutions that may be particularly effective in reaching diverse and under–served communities. One community–led housing participant argued that "people sharing information about opportunities only goes to a certain point" within networks, while another argued that there are "untapped resources" in the civic infrastructure that are not well engaged with national community–led housing infrastructure and funding bodies: "black churches, black community organisations that pull people together and have those discussions." This point seemed particularly pertinent, as another emerging community–led housing project in this study was developing from the unique (to community–led housing) context of a race and gender–based support network, though had arisen through professional networks and relationships (as discussed above) rather than a strategic targeting or engagement with infrastructure bodies.

Black and minority ethnic community–led housing representatives did not believe that this was done deliberately and acknowledged that many community–led housing infrastructure bodies have limited human and financial resources. Many were also complimentary regarding the enabling support they themselves had received from regional and national bodies.

However, there was also a perception that parts of the professional community–led housing ecosystem, including enabling hubs in some locations, national bodies and funders, do not adopt a sustained proactive, strategic approach to awareness–raising among black and minority ethnic communities. This was echoed in interviews with professional stakeholders at a national level, where professionals advocating for race equality in housing identified that they were unaware of the potential for community–led housing to ameliorate race inequity. One stakeholder, reflecting on this, commented that "I would say that not only is public awareness low, but even specialist awareness is a little bit low."

Stakeholders identified that more black and minority ethnic communities could be engaged with the community–led housing sector through strategic, targeted, and action–oriented collaboration between community–led housing infrastructure bodies, funders, race equality advocates, and third sector and civic infrastructure that work with and represent black and minority ethnic communities.

4.3 Leadership and representation in community–led housing

The previous section highlighted that limited awareness of community–led housing among black and minority ethnic communities is viewed as one reason for their under–representation within parts of the community–led housing sector. Interviewees offered several explanations for this, including representation of black and minority ethnic communities in leadership and decision–making roles within the community–led housing sector and its broader ecosystem, including funding, planning, enabling and development organisations. One interviewee involved in a social finance organisation commented that:

> "Anecdotally, it is a minority of people within that sector that I deal with. It feels like while there are absolutely black and minority ethnic minorities involved, the percentage is probably quite small in terms of representation."

This quotation referred not only to groups but to the broader community–led housing sector, including those employed in sector–related organisations. Other interviewees also perceived that black and minority ethnic communities are under–represented in the profession of community–led housing, with limited representation in the accredited advisor programme training and the leadership, management and governance of some regional and national community–led housing infrastructure bodies.

There is very limited data that would enable a quantification of black and minority ethnic representation in community–led housing projects, their representation in the membership of community–led housing groups or infrastructure bodies, on boards, or as recipients of funding (the issue of funding is discussed further in the report). According to the stakeholders interviewed in this study, data that would enable quantitative understanding of representation is not routinely or consistently collected. As one community–led housing stakeholder commented, "If you don't measure something, you don't see if it needs changing or not. If it's on the radar, then it might raise consciousness."

Under–representation in these key roles is an important issue for black and minority ethnic leaders of community–led housing projects. Interviewees highlighted that professional understanding of the needs of black and minority ethnic communities, the challenges they encounter based on their lived experience, and the methods of support required to tackle the structural barriers they encounter is affected if black and minority ethnic communities are not adequately represented in the formulation of strategy and policy.

Representation in the design, decision–making and delivery of strategy and policy matters because it influences the prioritisation of different agendas and the nature of decisions that are made. Interviewees highlighted the importance of cultural awareness when engaging with some black and minority ethnic groups, while others simply argued that there is simply insufficient consideration of equalities, diversity and inclusion when new opportunities arise or are implemented, including proposals for funding programmes or new models of delivery. One interviewee reflected upon their experience of a regional community–led housing meeting to discuss funding and strategy opportunities, to which they (and no other black and minority ethnic groups) had been invited. This was not attributed to overt racism by interviewees, but to ignorance of the fact that those invited did not represent the diversity of the community–led housing sector in the area:

> **"There's always a lack of engagement and reach into black communities when new funding comes around and new policies are put in place, because the people that are doing the work don't look like us and so they won't reach out to us. There's always that barrier."**

This emphasises the need for proactive engagement from those involved in designing and progressing policy and strategy to enable community–led housing, which may include infrastructure bodies, funders, local authorities, enabling organisations, and built environment professionals, including critical reflection as to whether and how diversity is considered within each element of their work.

More specifically to the community–led housing sector, interviewees felt that representation was an important issue to tackle to ensure that the lived experience of black and minority ethnic communities is appropriately considered in the provision of support and in the design and implementation of policy, strategy and funding opportunities. Many interviewees in the research spoke of their experiences of structural and institutional racism and discrimination that they had encountered in their personal and professional lives external to the community–led housing sector. Their experience of discrimination in housing, community and labour markets forms part of their lived experience, echoing research findings conducted in other fields (Gyimah et al, 2022, found that ethnic minority women routinely experience institutional racism and discrimination that impedes career progression).

While such issues may appear external to the community–led housing sector, experiences of discrimination elsewhere can be motivating factors for initiating a community–led housing project and may shape the way in which individuals encounter and perceive institutions. One professional working within the community–led housing sector argued that this should be an important consideration in the provision of support to communities:

> "It's arguable that there are not enough professionals within the black and minority ethnic community–led housing sector to help provide support that's tailored and perhaps has some experience and empathy with your journey."

The argument here is not that white leaders within community–led housing organisations necessarily lack empathy. However, many interviewees from black and minority ethnic backgrounds spoke of the 'lens' through which people view the world, arguing that actions and behaviours, both conscious and unconscious, are inherently shaped by lived experience. This was reflected in one interview with a leader of a community–led housing project who felt that under–representation in the community–led housing sector results in unsuitable design of interventions, policies, and strategies:

> "How many people do not have homes that actually work in community–led housing? Who do people consult in terms of what is important in terms of where community–led housing should go? You need consultation and research with grassroots people as otherwise you'll provide services that are not suitable."

Embedding this understanding into the design and implementation of policies, processes, procedures and strategy, and avoiding tokenistic approaches to representation, was seen as important:

> "The white voice can't ever talk about our experience from a racialised perspective and even if it does it's from a white perspective. So we're always 'othered' and treated as the additional element, rather than being one of the main voices in the room."

Interviewees felt that enhancing representation of black and minority ethnic communities in the community–led housing sector may help to tackle the barrier of awareness mentioned earlier. Here, enhancing representation refers to all elements of the way in which the community–led housing sector promotes itself and its opportunities, whether that be demographic composition of leadership and governance roles, or through the case studies that are used to promote the benefits of community–led housing. Advocacy for and led by black and minority ethnic communities was regarded as important in raising awareness and enhancing the confidence of under–served groups:

> "In all these sectors, we don't have black people advocating for and creating these opportunities to have community–led housing projects. Even though we have these [older successful examples], there is still a lack of awareness and confidence that we can do this."

This quotation echoes the value of showcasing the history of the black and minority ethnic community–led housing sector. This referred not only to learning from the experiences of projects that navigated issues of structural discrimination and institutional racism to provide housing, but also to the importance of representation within the infrastructure that enabled the growth of black and minority ethnic community–led co–operatives and housing associations. One interviewee reflected on the achievements of the Federation of Black Housing Organisations during this period:

> "There was a sector that we were part of. In those spaces, we were able to make alliances and recognise that we were part of a bigger something, and that our actions hadn't been in vain. There was a reason and something to fight for."

This viewpoint reflected the value of peer–to–peer alliances and support between people involved in community–led housing groups that had experienced similar problems and barriers within and beyond their efforts to create a community–led housing project. This solidarity is important within the support that groups receive, which we reflect upon in the following section.

"In all these sectors, we don't have black people advocating for and creating these opportunities to have community–led housing projects.
Even though we have these [older successful examples], there is still a lack of awareness and confidence that we can do this."

4.4 Partnerships and support

Previous research has highlighted the importance of partnerships to the success of community–led housing projects. Partnerships in the community–led housing sector can be assumed to mean different things, ranging from formal contractual agreements to work together between groups and professional organisations such as housing associations (Moore et al, 2018), to partnerships between enabling hubs and projects to progress local schemes, to task–oriented collaboration between local authorities or other professional bodies to help groups navigate specific hurdles.

Black and minority ethnic–led groups that took part in this research were each involved in a variety of different partnerships and relationships with varying levels of formality. These included crucial support from community–led housing enabling hubs, delivery partnerships with housing associations, and support between community–led housing groups.

Enabling hubs were recognised as important to the facilitation and delivery of community–led housing, echoing the findings of previous research that has highlighted their role in supporting groups to build relationships with other stakeholders and to navigate planning, funding, and construction processes (Arbell et al, 2022).

Hubs, and the individuals that lead them, were identified as important allies for the black and minority ethnic community–led sector, while simultaneously recognising that perceived or actual under–representation of black and minority ethnic communities within some hubs can affect perceptions and engagement with them. This issue was emphasised in a small number of circumstances where some individuals or groups were perceived to have claimed representation of the community–led housing sector in local policy circles or had positioned themselves as conduits for asset transfer between local authorities and communities. Black and minority ethnic community–led housing groups were oppositional to this idea, recognising the important role that hubs play in providing support but arguing that they should not be automatically regarded as the primary vehicle for local consultation and input:

> **"We want to do that for ourselves, as a black–led expert, in our own area, we want to do it for ourselves. It's that old assumption that black people can't do things for themselves, that they always need someone to help them."**

Black and minority ethnic community–led housing groups in this study were keen to preserve their local autonomy and to develop solutions bespoke to their needs, circumstances, and aspirations. In addition to the above quotation, another longstanding group spoke of their concern and experience of co–option of their projects, where their successful schemes were held up as good examples by infrastructure bodies who were seen as claiming credit for the development of local projects that they had had limited involvement with. This emphasises the importance of trust and understanding between community–led housing groups and the professionals that work in the sector, and further illustrates why representation of black and minority ethnic people and appropriate consideration of equalities, diversity and inclusion matters. Another interviewee reflected on this theme of trust and its importance to relationships with external bodies:

> "As a black community, we've been so damaged by people coming into our community and doing things to us, that we are very cautious about who we engage with and how we engage with them. Our relationships are built on trust, so for me, and our CLT, we're quite cautious about who we work with."

Engagement with forms of local government (local authorities and combined authorities) tended to be task and action oriented. Communities highly valued specific policies to enable community–led housing, such as land disposal policies that created clear opportunities for delivery. One group was successful in persuading their local authority to include a piece of local land within a community–led housing land disposal policy, enhancing their opportunity to acquire it, while another group were unsuccessful in a bid to acquire Council–owned land but described this as "disappointing but motivating", as the process of putting together a bid enhanced solidarity between community members.

Housing associations were also key partners in the acquisition of land. One group had formed a partnership with a local housing association that had helped facilitate the acquisition of land from a local Church. The housing association were perceived as likeminded, with a diverse leadership with respect to race and gender, echoing the importance of empathy and understanding when supporting black and minority ethnic community–led groups. Partnerships with housing associations committed to equalities, diversity and inclusion may be one approach to enhancing black and minority ethnic community–led housing.
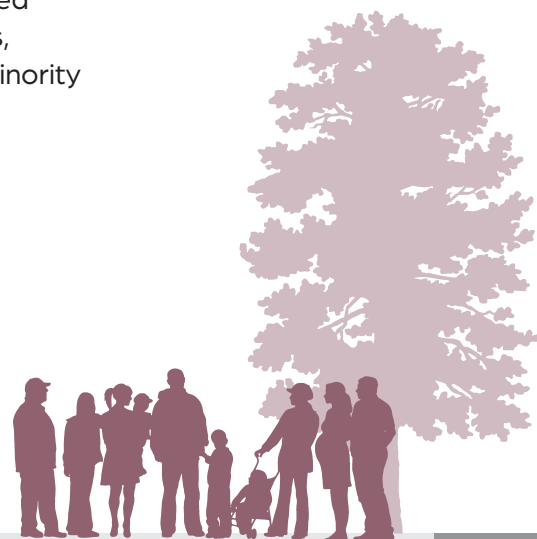
While groups valued the relationships they had struck with enabling hubs, housing associations, and local authorities, some also felt that the complexity of planning systems can be unclear and dissuade new entrants. Interviewees highlighted that local authorities could have a more sympathetic role to play in facilitating community–led development, such as inviting communities to relay their needs and to develop planning proposals collaboratively, rather than a more reactive approach that assumes communities are able to meet the professional requirements of planning applications and/or able to access the specialist support required to do this. This related not only to complex tasks of how to plan and deliver a housing scheme, but also the distinction between different regional and national infrastructure bodies, consultants, and external partners:

> "The support available is not very clear. It's like sending a child to school without uniform. You're almost sending the person to fail. You need to give the person enough tools to have success. We have community experience working on how to create partnerships but imagine a group without experience."

Black and minority ethnic community–led housing groups were very clear that peer–to–peer relationships with other community–led housing groups can be important sources of support. There was enthusiasm for specific connections to be made between black and minority ethnic community groups to enable peer–to–peer learning, sharing of experience, and identifying opportunities and priorities for action based on this learning. While forms of peer–to–peer exchange have been formally facilitated by national infrastructure bodies, the type of support that interviewees spoke of was fundamentally different from task–oriented knowledge exchange that may seek to understand replicability of one community–led housing project in another. Rather, interviewees spoke of this as a platform through which representation and visibility of black and minority ethnic communities in the community–led housing sector could be enhanced and a vehicle to develop community agency and input into the strategy and priorities of infrastructure bodies that is currently perceived as lacking. One interviewee reflected that:

> "I think there would be benefit in connecting us up as communities, so where there are black–led projects, I don't think there would be any harm in providing us with a platform and a forum. But that has to be led by someone black as well."

This opportunity to share experience may be particularly important in the context of other observations in this study. One longstanding, black–led project developed in the 1990s had been ignored in the exchange of knowledge and good practice in their city during a recent revival of community–led housing initiatives, with other more recently–formed groups — generally lacking in diversity — were held up as the most prominent local examples of community–led housing. This was felt to exemplify some of the issues with representation and visibility that other groups in other cities also reported.

Another cooperative formed in the 1980s spoke of their experience of institutional racism and discrimination, including hostile engagements with regulators and overly frequent inspections for their use of funds. The desire to share experiences between groups is not necessarily riven by task orientation but reflects that black and minority ethnic community groups may encounter distinct and different threats to their progress and development and may have shared histories and experiences to draw upon in developing their project.

Partnerships and support for black and minority ethnic community–led housing are multi–scalar and are critical in local and regional contexts. However, the evidence presented in this section also suggests there are associated challenges based on potential mismatch between the assumptions and logics of support agencies and the needs and aspirations of communities, which may be derived from and motivated by previous injustice and/or acute housing need.

4.5 Access to funding

Community–led housing groups have several funding requirements. These are often distinguished between revenue funding, which can pay for pre–development costs such as professional fees, capacity building, feasibility studies, and legal costs, and capital funding that covers the costs of land acquisition and housing construction or renovation. It is well established that the community–led housing sector has encountered difficulties in acquiring sufficient funding to progress projects and sustain the supporting infrastructure organisations (Arbell et al, 2022). Grant streams are perceived to have been fragmented, insecure and unpredictable in terms of timescale, while loan finance through social or commercial lenders can be difficult due to the requirements of lenders. The supporting infrastructure for community–led housing, such as enabler hubs, has also been affected by inconsistent funding streams and the pressures to balance support for communities with financial sustainability.

In recent years, one of the most significant investments in the community–led housing sector has been the Government–backed Community Housing Fund. Initially announced in 2016, it committed to provide £60m a year for five years. In 2016–17, £60m was allocated to local authorities predominantly based in area of high second home ownership. Between 2018–20, a mixture of revenue and capital funding was provided, allocating £163m directly to projects. Finally, in 2021–22, £4m was made available for groups with advanced projects.

As stated, the design of the initial tranche of the Community Housing Fund was targeted towards local authorities in areas of high second home ownership, with one third specifically targeted towards South West England. Interviewees felt that this meant that funding was not directed at areas where potential black and minority ethnic community–led housing groups could significantly take advantage, given urban areas tend to be more ethnically diverse than rural[3]. Sector professionals explained that this iteration of the Community Housing Fund was the outcome of political lobbying in those jurisdictions and that representations had been made to diversify the targeting of funding, reflecting their interest in creating a diverse and inclusive community–led housing sector. This became evident in further iterations, where funding was no longer limited to areas with high levels of second home ownership and was instead available on a competitive bid process administered by Homes England.

However, these more recent iterations of the Community Housing Fund were targeted at those with 'advanced' projects. Given the existing under–representation of black and minority ethnic community groups at all stages of community–led housing development, interviewees felt that this created a barrier for black and minority ethnic community representation in the allocation of funding, and that making funding available for groups at an 'advanced' stage would perpetuate under–representation. While there is no publicly available data source that can enable analysis of funding allocations, one interviewee highlighted that three successful groups had identified as black and minority ethnic community–led in the final iteration of the Fund.

Recognising under–representation, the Community Land Trust Network ran a Cohesive Communities fund that aimed to enhance diversity and inclusion. Groups that successfully applied to the fund had access to 10 days of technical support from professional experts, opportunities to engage with peer support and training, and the opportunity to apply for an additional grant of up to £15,000 to increase capacity and outreach. While this was not specifically targeted at race and ethnicity, such funds recognise that targeted support could be beneficial to under–served groups, and supported outreach to some black and minority ethnic community groups. Unfortunately, the delivery of the Cohesive Communities fund was affected by the Covid–19 pandemic.

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[3] While the Community Housing Fund allocations were not specifically targeted at rural areas, many areas with high second home ownership are classified as rural.

In addition to grants, community-led housing projects can be funded by loan finance from social and ethical lenders. Black and minority ethnic community groups were perceived by some professionals as under-represented in the applications for and allocation of social finance funds echoing under-capitalisation encountered by black and minority ethnic groups in other social enterprise and social investment markets. In part, this may be explained by their general under-representation in the community-led housing sector. However, interviews also revealed that there is limited proactive reach and engagement with civic networks beyond pre-existing relationships and networks within the community-led housing sector. Interviews highlighted that lenders are generally reliant on the infrastructure organisations to promote funding opportunities, who in turn, as noted earlier, are perceived as lacking sufficient reach into the social and civic infrastructure that may enhance black and minority ethnic community take-up of community-led housing. One interviewee commented that:

> "The hope is that those groups were to find the organisations that are there to support them, and then those organisations can point them in the direction of the funders that are in the sector."

While this may be productive for some groups, interviews suggested that black and minority ethnic community groups are not strategically targeted and that the relational way in which opportunities are disseminated, such as through pre-existing networks or memberships from which they are excluded, may perpetuate their under-representation. This circumstance indicates an absence of linking social capital that connects communities with powerful institutions vertically (Woolcock, 2001). As with representation in memberships, interviewees felt that data that would enable quantification and monitoring of the allocation of funds to different demographic groups was not available.

In addition to the connections with funding opportunities, groups also cited the processes used to allocate funding as problematic. Each funder has its own set of requirements, which in itself can be a barrier for groups as some are regularly required to navigate different application processes with different requirement for relatively small amounts of pre-development finance. Interviewees from black and minority ethnic community-led groups also highlighted the need to demonstrate a 'track record' to some funders as a barrier. This was problematic not only because groups are often newly formed and do not own assets, but also because the individuals involved in community-led housing projects often have significant relevant experience external to their community-led housing group, which it was argued should be considered as assurance over their group's ability to manage funds responsibly:

> "There's a lot of assumptions that you don't have one [a track record] because you're the CLT, you've only just started. But I have been managing million pound projects in local authorities for national governments for years. There's an assumption from people who you work with that you don't know what you do."

This reflects findings in other areas, such as the Lord Adebowale Commission of social enterprise that highlighted the disadvantage black and minority ethnic community groups experience due to unequal access to financial skills, social connections, and the requirement to have a 'track record' (Social Enterprise UK, 2022). This is significant for black and minority ethnic community-led housing as evidence in this study found that some groups had had to compromise or tailor their ambitions in accordance with the funding opportunities that they were able to access. Some felt that they were not trusted with money and were held to a higher standard of accountability, including a feeling that funders required them to be "over prepared" for planning processes or funding applications.

"I look at the whole process for new entrants coming into the market and think, ok, I remember what it was like for us, we were part of a strategy that was guaranteed homes, much less a group of people coming together who are only going to be able to get a certain amount of funding. They're not going to get 50 homes early on, you know."

While participants acknowledged the element of risk in community–led housing development and the need to mitigate this, it was felt by some project leaders that there was a "credibility gap" and that black and minority ethnic community–led groups "do not enjoy the benefit of the doubt" when dealing with predominantly white boards and decision makers. This sometimes created difficulties or led to compromises in project ideas. One group eventually partnered with a housing association to make their scheme happen. While one interviewee strongly valued their group's relationship with the association and were pleased to make progress in partnership, they did highlight that difficulties in access funds can lead to dependence on finding sympathetic partners:

> **"One of the things that worried us is that we didn't have the finances that we needed, funds or grants, and depending on other people means you have to compromise some of your visions."**

In interviews, black and minority ethnic community–led groups also felt that their commitment to enhancing diversity and inclusion could be afforded more weight in funding applications, arguing that ideally funders would look beyond merely outputs, such as the number or affordability of homes, and consider the broader civic value of black and minority ethnic community involvement:

> **"Funders aren't civic enough in terms of outcomes and outputs, for instance accountability over the outcome, such as representation."**

This also relates to the targeting of funding. In interviews with longstanding groups that had successfully delivered projects, we hoped to identify the factors that enabled their success and to identify lessons for new groups. In terms of funding, it is clear that access to dedicated, targeted funding that was intended to stimulate the growth of black and minority ethnic community groups was critical. Funding was not the only factor to the success of these groups. The individuals we interviewed displayed significant commitment and dedication to the projects they worked upon, and often cited key individuals within housing, planning and architectural professions as fundamental to the growth of black and minority ethnic community–led co–operatives, self–builds, and housing associations. However, the ability to access funding streams that very clearly encouraged and valued black and minority ethnic leadership was cited as critical. Interviewees of these longstanding groups compared the opportunities they had taken advantage of favourably with the difficulties that groups forming now encounter:

> "I look at the whole process for new entrants coming into the market and think, ok, I remember what it was like for us, we were part of a strategy that was guaranteed homes, much less a group of people coming together who are only going to be able to get a certain amount of funding. They're not going to get 50 homes early on, you know."

This is of course not to suggest that these groups did not encounter challenges, such as experiences of racism and hostility described earlier. However, the facilitation of a black and minority ethnic community–led sector, with well–resourced infrastructure organisations, identifiable partners, and targeted funding streams, was highly valued and equivalent sources of support do not exist in the same way for black and minority ethnic community–led housing groups today.

5

Discussion

5. Discussion

The previous section synthesised qualitative research evidence gathered from black and minority ethnic community–led housing groups, community–led housing professionals and advocates, funding bodies, and a range of partnering organisations. The evidence identifies a range of barriers that impede the growth and development of black and minority ethnic community–led housing. These barriers help to reaffirm and explain the starting premise of this research: that community–led housing can be an effective route to meeting housing need while producing multiple benefits for communities, but that black and minority ethnic communities may be under–represented in the sector and under–served by the social, political and economic ecosystem that facilitates formation, growth and development.

The research has identified that there is a barrier of awareness among black and minority ethnic communities. Black and minority ethnic leaders of community–led housing groups argued that awareness and knowledge of community–led housing among their networks is limited, and that the promotion and dissemination of community–led housing as an opportunity does not reach the civic infrastructure that their communities typically engage with. Similarly, professional advocates for community–led housing and professionals working in fields such as housing justice and race equity argued that community–led housing and its ability to empower marginalised communities is not well known in their areas of activity.

While there are several black and minority ethnic community–led projects represented in this project, some of these were longstanding organisations that emerged during a time of political and sectoral commitment to growing black and minority ethnic community–led housing, and the ones that were more recently established tend to be the exception rather than the norm. A lack of data means that we cannot quantify the number of black and minority ethnic community–led housing groups, but the perceptions shared by research participants, as well as practical difficulties with case study recruitment experienced in this research, reinforce the understanding that black and minority ethnic community–led groups are under–represented.

Related to this, access to funding at all stage of the community–led housing journey is a barrier to the growth and development of groups. The fragmentation of funding sources, targeting of grants in ways that perpetuate under–representation of black and minority ethnic community groups, and difficulties in accessing loan finance all create barriers for new groups. It should be emphasised that this is not necessarily unique to black and minority ethnic community –led groups. Awareness of community–led housing and barriers in terms of access to funding and complex planning processes are also evident in other under–served communities. It remains the case that developing community–led housing can be a difficult process and therefore more disadvantaged groups may stand less chance of success than those with more predictable and reliable streams of support and capital. Many interviewees highlighted the intersectionality and multiple sources of disadvantage that can be experienced by groups, including class and income inequalities, as well as race and ethnicity. Engaging disadvantaged groups in developing community–led housing is further problematised by the lack of systemised funding to support enabler hubs and advisors that provide technical support and outreach.

However, we can infer from interviews that black and minority ethnic community–led groups may be particularly disadvantaged with respect to funding opportunities. Firstly, interviewees suggested that black and minority ethnic community–led groups are under–represented in funding allocations. The study is reliant on qualitative evidence and perception due to a lack of quantitative assessment of funding allocations.

While smaller later stages of the Community Housing Fund did monitor allocations, with some black and minority ethnic community–led groups reported as receiving funding, overall, there is no comprehensive picture of whether and how black and minority ethnic community groups are represented in the funding allocations made by grant makers and social lenders in the community–led housing field. The perception of professionals and experts was that they are under–represented. While we may expect this because of the limited awareness and take–up of community–led housing by black and minority ethnic groups, interviewees also highlighted that funding opportunities are often disseminated in a relational, networked manner, and that funders and infrastructure bodies may not have the reach or engagement with social and civic infrastructure that can enhance and encourage black and minority ethnic take–up of community–led housing.

These issues are also understood in relation to under–representation in leadership roles. Interviewees perceived that black and minority ethnic communities are under–represented in the profession of community–led housing, both within leadership roles in regional and national bodies, and related parts of the sector such as funding organisations. Interviewees with professionals working in infrastructure bodies or funders were not able to provide any data that would enable quantification of black and minority ethnic community representation in community–led housing projects, their representation in the membership of community–led housing groups or infrastructure bodies, on boards, or as discussed above, as recipients of funding.

Previous work has identified the need for a diversity audit among community–led housing organisations (The Young Foundation, 2022). It was argued that this can affect the perception of community–led housing among black and minority ethnic communities who have often experienced racism and discrimination in other areas of their lives and who do not see themselves as represented in the sector. To be clear, this is not to suggest that black and minority ethnic groups did not value the support, commitment and allyship of those that work in the sector who are not from a black and minority ethnic background, but rather that leadership and representation should be enhanced and prioritised to diversify the sector and broaden its appeal to other groups. This is also important given that some groups highlighted challenges such as a potential mismatch between the assumptions and logics of support agencies and the needs and aspirations of communities, and a shared desire among the black and minority ethnic community–led groups to be proactively involved and engaged in shaping policies, strategies and opportunities in the community–led housing sector. It is clear from the black and minority ethnic communities engaged in this research that development of policy, strategy, or new models of delivery needs to actively consider whether and how these are sensitive to issues of diversity, inclusion, and the lived experience of marginalised communities.

Several new initiatives and opportunities emerged while this research was conducted. There is emerging practice with respect to diversity and inclusion within the national community–led housing infrastructure bodies. In addition to contributing to the funding of this research, the Community Land Trust Network published peer research on diversity and inclusion, while the UK Co–Housing Network have included guidance on equalities, diversity and inclusion in their guidance for new groups. These sector bodies have also lobbied for funding allocations to be diversified and are engaged with ways to create the conditions for marginalised and under–served groups to enter the sector. This is also occurring within a context of their own resource constraints. However, there is also no mention of equalities, diversity and inclusion — and specifically race and ethnicity — in the latest versions of sector organisational manifestos, reports on the composition of the sector, or in new proposals for growth models. Many of our interviewees felt that black and minority ethnic community needs to be strategically prioritised if the sector is to diversify. If there is commitment to growing the black and minority ethnic community–led housing sector, this needs to be embedded into organisational strategy and models of delivery.

There are also policy opportunities. Local authorities, such as Liverpool and Bristol City Councils, have developed community–led housing land disposal policies, and some black and minority ethnic community–led groups have been involved in these processes. Such policies have reflected elements of social value in their decision–making criteria, rather than simply prioritising numbers of units or the best financial gain that can be accrued from land sale. These policies help to create bespoke opportunities for communities and serve to show how criteria related to civic impacts can be used to advantage community–led housing groups. Similarly, the self–build registers operated by local authorities may provide ways in which land opportunities can be created.

This study has engaged with a subset of the black and minority ethnic community–led housing sector. There is in fact a long and rich history of black and minority ethnic community–led housing associations and cooperatives, particularly those that emerged in the 1980s and 1990s under a social, economic and political framework that actively strategised and encouraged the growth and development of this sector. These groups were able to successfully grow and develop due to a combination of bottom–up factors, including the provision of support and clear commitment from and representation in relevant infrastructure bodies, and top–down funding allocations that encouraged models of inclusive partnership and development. This is not to suggest that the groups that emerged in this era did not suffer their own barriers, including issues of structural discrimination and hostility, but it is to illustrate that community–led housing can be a successful and realistic housing option for all communities if the conditions, frameworks and commitments are in place to enable it.

6

Recommendations

6. Recommendations

The objectives of this research were to raise awareness of the barriers encountered by black and minority ethnic communities when accessing community–led housing, and to enhance understanding and benefits of community–led housing to black and minority ethnic communities and relevant stakeholders. The research has developed and improved understanding as to why black and minority ethnic communities may be under–represented in the models of community–led housing that are currently popularised and promoted and has identified several barriers related to awareness, leadership and representation, funding, and partnership development. It is likely that the solutions to overcoming these barriers are interconnected and overlap with one another. Based on the evidence collected, the research makes the following recommendations to tackle these barriers and enhance the formation, development, impact and representation of black and minority ethnic community–led housing groups and advocates.

6.1 Recommendations for community–led housing infrastructure bodies

The research has identified that black and minority ethnic communities could be better engaged in strategic policy design, and that there is a perception that external–facing strategies and policies are not developed in ways that directly reflect on their suitability for black and minority ethnic communities. Interviewees argued that there is a need to do engagement in methods that are clear, proactive, and targeted at relevant communities and networks, assuming that there is a desire to enhance adoption of community–led housing among black and minority ethnic communities. Similarly, black and minority ethnic people are under–represented in decision–making processes and lobbying and influencing at all levels, and the study identified the value of having people in positions of power that have shared experiences.

To challenge these issues, we recommend that community–led housing bodies should:

- **Develop and publish a strategy to grow the number of black and minority ethnic community–led groups and black and minority ethnic accredited advisors in the sector.** This should include key milestones and actions to achieve these. This should be developed collaboratively with a working group of black and minority ethnic community–led groups, individuals and advocates with longstanding experience, and professionals that can inform and progress the strategy and its milestones. This could be supported by ringfenced funding to develop engagement and help enablers. This should explicitly refer to issues of race and ethnicity, avoiding homogenous categorisations of diversity and inclusion that aggregate issues under broad descriptors.

- **Facilitate the formation and implementation of a black and minority ethnic community–led peer–to–peer group.** This will provide clear representation of black and minority ethnic groups in the community–led housing sector and provide a clear platform for sector bodies to consult and engage with in order to ensure policy and strategy is sensitive to the needs of black and minority ethnic communities. Similar working groups exist in cognate organisations and sectors, which can act as sources of inspiration. Locality organises a 'Leaders of Colour' practitioner network, while the Canadian Community Land Trust Network has a black–led community land trust practitioner group.

- **Catalogue and evidence historic and contemporary success stories and inspirations.** There is a rich history of black and minority ethnic community–led development. Documenting and showcasing this may tackle perceptions and stereotypes of the sector, particularly newer models of community–led housing.

- **Consider how standardised models of delivery, such as partnerships with housing associations, can be developed and adapted to the benefit of black and minority ethnic communities developing community–led housing.** Recent proposals for the growth of community–led housing appear to be concerned with developing scalable, replicable, standardised models of development. While these can reduce barriers to entry and tackle many of the challenges we have documented in this research, our findings also highlight the need to avoid homogeneity and assumptions that all models work for all groups. While new replicable models do not necessarily preclude grassroots innovation, there is a risk that a focus on them may perpetuate some of the concerns expressed in this study regarding the framing and dissemination of community–led housing opportunities.

6.2 Recommendations for community–led housing funders

It should be acknowledged that these recommendations cannot be implemented in isolation from the rest of the community–led housing sector ecosystem. Community–led housing sector bodies also encounter their own funding and capacity constraints. To that end, we also make recommendations to funders. When referring to funders, we refer here to social and charitable–oriented funders, such as grant making trusts, foundations and social lenders. We recommend that this group of funders:

- **Enhance the promotion and dissemination of funding opportunities to diverse communities.** This includes proactive targeting of and engagement with relevant civic infrastructure organisations and bodies and avoid reliance upon national sector bodies. Our evidence suggests that lack of awareness of community–led housing and funding opportunities is a barrier and that current methods of engagement are not effective in reaching these communities. Enhancement of funding opportunities and their dissemination should work in tandem with the strategy and working group that we also recommend is established.

- **Develop ringfenced funding allocations that provide both revenue and capital funding to black and minority ethnic community–led housing groups.** There is evidence to suggest that groups have encountered barriers in identifying and accessing funding opportunities, not only due to limited awareness but also due to perceptions of unconscious bias and risk. Targeted allocations can potentially overcome these barriers for new entrants. It may be possible to learn from contemporary precedents that have also targeted groups with protected characteristics[4].

- **Funders of community–led housing groups should explicitly collect data that monitors equity of funding allocations.** In other cognate sectors, there is ongoing analysis of how equity in funding allocations, including reflection and redesign of funding products as part of that process. Enhanced data collection and monitoring of funding allocations would improve understanding of representation.

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[4] One example is the Women in Safe Homes Fund developed by Resonance Ltd: https://resonance.ltd.uk/for–investors/investment–opportunities/property–funds–1/wish–fund

We distinguish social and charitable financers from Central Government. Central Government agencies have had an important role in funding the community–led housing sector through both the Community Housing Fund and Homes England's Affordable Homes Programme, while Government policy or task groups (such as the Right to Build taskforce) also shape opportunities for communities. We recommend that:

- **Any future evaluation of the Community Housing Fund includes research questions that explore allocations to and representations of black and minority ethnic communities.** This evidence, and learning from previous iterations, should also be reflected upon in future funding and policy decisions.

- **The Self–Commissioned Homes unit within Homes England proactively encourages black and minority ethnic community–led housing.** This could include ringfenced funding opportunities and reflection as to whether and how their processes, such as registering as a Registered Provider enable these groups. Within this, consideration can be given to encouraging housing associations to proactively partner with black and minority ethnic community–led housing groups and may involve proactive engagement with representative bodies such as BME National and the National Housing Federation.

6.3 Recommendations for Local and Combined Authorities

Local and Combined Authorities can also be key partners for black and minority ethnic community–led housing groups. We recommend that:

- **Local authorities seeking to enable community–led housing actively promote opportunities for land disposal and acquisition to black and minority ethnic community–led groups.** This includes maintenance and promotion of self–build registers and, where applicable, targeting of community–led housing land disposal policies.

- **Local authorities develop inclusive planning and engagement processes within existing frameworks.** There is already emerging good practice including the development of land disposal policies that incorporate measures of social value in their decision–making. Developing inclusive planning and engagement processes could include pre–planning application engagement with community–led housing groups to ensure proposals meet professional requirements and are of high–quality.

- **Combined Authorities consider how the needs of black and minority ethnic communities are reflected in their commitments to community–led housing that are emerging within their evolving powers and policies.** Devolution policies mean that Combined Authorities are increasingly important to planning and development processes, as well as to the resolution of social inequalities. Some Combined Authorities, such as the Liverpool City Region, have expressed commitments to tackling race equality. Connections can be made between parallel social policy agendas to grow and enhance the black and minority ethnic community–led housing movement.

6.4 Recommendations for housing associations

Related to the above, housing associations and their representative bodies can be key partners for community–led housing groups. Community–led housing can help strengthen housing association engagement with communities and support creative approaches to the build–out of large and small sites. We recommend that:

- Housing associations consider how their delivery models can be developed and adapted to the benefit of black and minority ethnic communities developing community–led housing. This includes opportunities to work with groups on small sites and alternative approaches to asset disposal. Proposals in the Better Social Housing Review, as well as innovative partnership models such as the Build London Build London Partnership and No Accommodation Network housing model, evidence the capability of housing associations to work in partnership with smaller organisations through scalable, and replicable models of development. Such models reduce barriers to entry and tackle challenges documented in this research and may provide inspiration for methods of working with black and minority ethnic community–led housing projects.

7

Conclusion

7. Conclusion

This research has set out the opportunities and challenges for black and ethnic minority communities that seek to develop community–led housing. In recent years, equalities, diversity and inclusion have become more prominent in community–led housing. There are several positive examples of projects formed and developed by black and minority ethnic communities, including longstanding cooperatives and more newly established community land trust and co–housing schemes. Community–led housing leaders have displayed a commitment to enhancing equalities, diversity and inclusion in the sector. However, this research has also identified several challenges to achieving this, including a lack of awareness among black and minority ethnic communities, under–representation in senior, professional roles, and perceived poor connectivity between diverse communities and powerful institutions that promote and disseminate policy and funding opportunities. This research is the first of its kind with its specific focus on black and minority ethnic communities nationally, but its findings resonate with other studies that have looked at these issues in a local context and at diversity and inclusion more broadly (Black South West Network, 2020; The Young Foundation, 2022).

The study has made several recommendations targeted at community–led housing infrastructure bodies, funders, and policymakers. While inconsistent funding frameworks may pose a challenge to achieving some of these in the short–term, recommendations aimed at greater accommodation of black and minority community needs and aspirations in the development of policy, strategy and delivery models represent an opportunity to strengthen representation and enhance the diversity of community–led housing organisations. There is a long and rich history of black and minority ethnic community–led housing solutions, and a number of emerging projects that can act as an impetus and inspiration to widen and diversify access to community–led housing. As the community–led housing sector continues to scale up, so too must its attention to equalities, diversity and inclusion.

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Community–led housing for all

Opportunities and challenges for black and minority ethnic community–led housing