



1st Annual Report

**1995 - 1996**

# Positive Action in Housing Ltd

**Registered Office:**

98 West George Street  
Glasgow G2 1PJ

**Patron:**

Herman Ouseley

**Co-Patron:**

Moussa Jogee M.B.E.

**Chair:**

Tisha Shaw

**Company Secretary:**

David Campbell Orr

**Treasurer:**

Philip Tomkins

**Executive Officer:**

Robina Qureshi

**Auditors**

Alexander Sloan & Co., C.A.,  
142 St. Vincent Street,  
Glasgow G2 5LB

**Accountants**

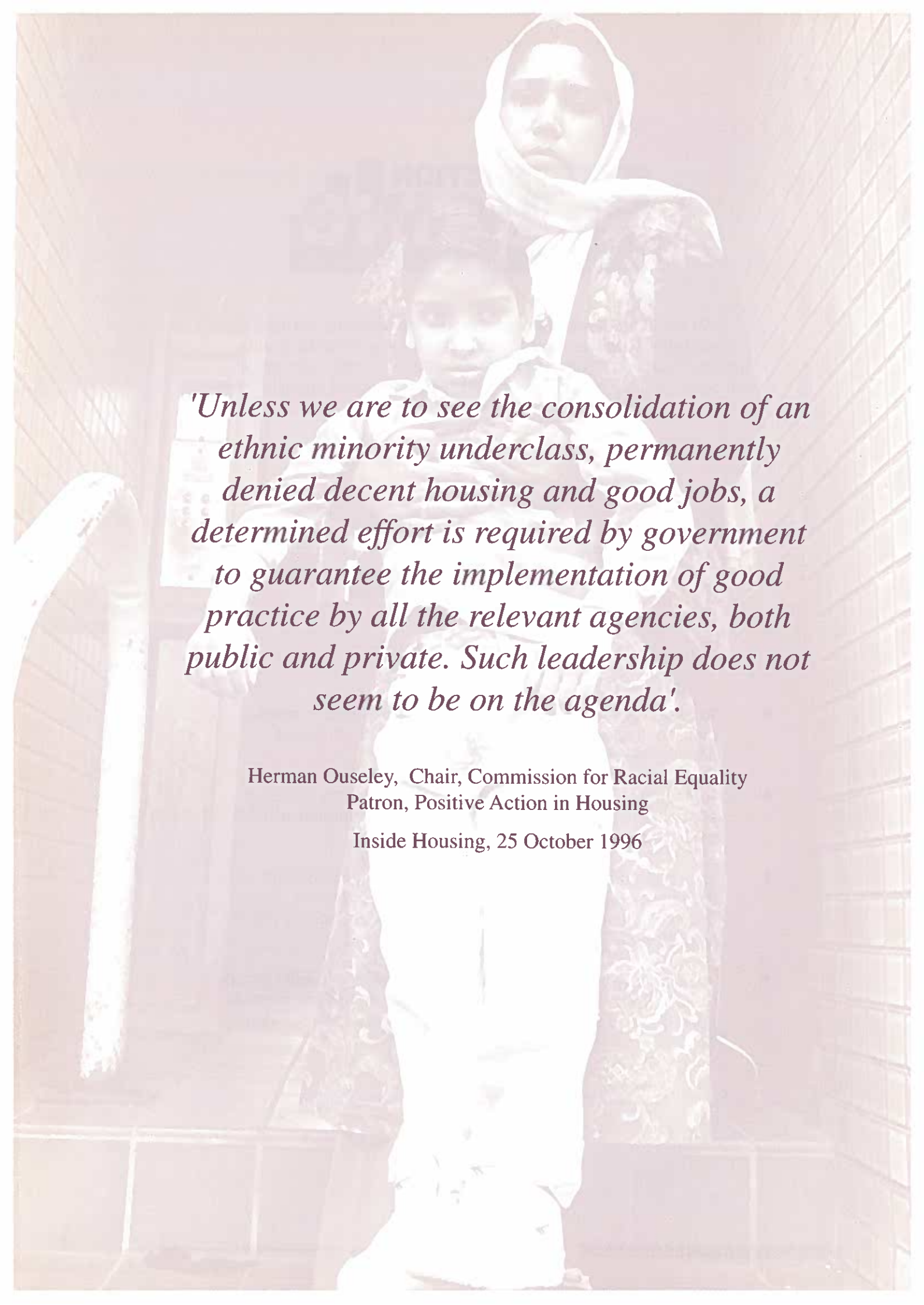
FMD Financial Services,  
430(a) Dumbarton Road,  
Dalmuir,  
Clydebank

**Bankers**

Clydesdale Bank Plc,  
30 St. Vincent Place,  
Glasgow

**Solicitors**

W. J. Burness,  
16 Hope Street,  
Charlotte Square,  
Edinburgh EH2 4DD



*'Unless we are to see the consolidation of an ethnic minority underclass, permanently denied decent housing and good jobs, a determined effort is required by government to guarantee the implementation of good practice by all the relevant agencies, both public and private. Such leadership does not seem to be on the agenda'.*

Herman Ouseley, Chair, Commission for Racial Equality  
Patron, Positive Action in Housing

Inside Housing, 25 October 1996



We are a membership organisation representing housing associations, cooperatives, local authorities, tenants groups, national/voluntary organisations and ethnic minority groups who are committed to promoting race equality and equal opportunities in the Scottish housing movement.

### **Our Mission**

To work with communities and housing providers to enable everyone to have an equal chance to live in good quality, affordable and safe housing, free from discrimination and the fear of racial harassment and violence.

### **Our Aims**

- To assist black and ethnic minority communities to resolve their housing problems through the provision of expert housing information and advice.
- To help historically disadvantaged ethnic minority groups to shape housing policy and pursue self-determination and full participation in the various housing sectors
- To provide practical assistance, published guidance and member services to help Scottish housing providers meet their obligations under the Race Relations Act and as Equal Opportunities organisations.
- To undertake research into housing for Ethnic Minority groups around which Positive Action in Housing Limited will promote good practice to ensure their needs are met and their rights ensured.

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# Chairs Introduction



It gives me great pleasure to present Positive Action in Housing's first Annual Report. Since opening up in June 1995, the Agency has achieved a great deal and, justifiably, has much to be proud of.

As well as being a very busy and successful year, 1995-96 also held mixed blessings. We got off to a difficult start when we lost crucial funding commitments because of the Barings Collapse. With a total committed funding package of £45,000, one and a half temporary workers and an ambitious work programme, the committee decided to come out from under the Scottish Federation of Housing Associations umbrella and take the plunge. I am glad we took that decision.

Positive Action in Housing is run by its members individuals, ethnic minority groups and other housing providers/voluntary organisations. The response to our initial membership drive, particularly from housing associations and cooperatives, was excellent and demonstrates the overwhelming support for our work from the Scottish housing movement.

I would particularly like to extend thanks to our funders, the Commission for Racial Equality, Housing Associations Charitable Trust, HomePoint, the Esmee Fairbairn Trust and the Scottish Office Development Department for putting their faith in Positive Action in Housing Ltd in its first year. Also our members, the numerous local authorities, housing associations, cooperatives, ethnic minority groups, tenants and voluntary organisations. Special thanks must go to David Orr, our Company Secretary, and Director of the Scottish Federation of Housing Associations for his support and assistance. Finally, I am grateful to the Lord Provost of Glasgow City Council who gave us our formal launch and hosted a civic reception at the City Chambers in June 1995.

I am confident that this report will confirm that much has been achieved by and much more needs to be done.

**Tisha Shaw**

# Company Secretary's Report

The impact of Positive Action in Housing Ltd on Scottish housing and participation by black and ethnic minorities has been considerable. PAiH's lobbying and campaigning role has been crucial in ensuring that black housing in Scotland gets serious funding. In February 1996, Scottish Homes took a major U-turn in its Race Equality Strategy. At our fifth race & housing conference, Peter McKinlay announced a £10 million funding commitment over three years to specifically address the unmet housing needs of people from ethnic minority communities in Glasgow. Scottish Homes also offered Seedcorn funding for a detailed research/feasibility study into the potential housing provider role of the Ethnic Minority Led Housing Initiative, a steering group which Positive Action in Housing Ltd was instrumental in setting up.

In a world of growing uncertainty there are few things we can be sure of. But one thing is clear. If there was no agency called Positive Action in Housing, there might not be a Scottish Homes Race Equality Policy. Twelve black workers would not be training for a career in Scottish housing. A resolution supporting the empowerment of Ethnic Minority communities may not have been passed by Scottish Federation of Housing Associations Council. Black and Ethnic Minority Communities would not be demanding their right to get involved in Housing Associations at all levels, not just as staff and tenants, but also as shareholders and committee members.

All these developments have helped to undermine - if not fully address - discrimination against and the under-representation of people from ethnic minority communities in Scottish housing. Positive Action in Housing is uniquely responsible for keeping race & housing on the agenda of the Scottish housing movement. The hard work and dedication of the committee and staff have put this new kid on the block firmly on the map. I am proud to have been part of PAiH's success. The future bodes well!

**David C Orr**



*Civic Dinner on occasion of PAiH's 5th Race and Housing Conference*



## Treasurer's Report



At the end of the first year we made an overall surplus of £6753. In order for the organisation to achieve its overall objectives it is essential that at all times expenditure is covered by income and that we have a healthy cashflow position. Being an organisation with charitable aims and very much in the public eye it is essential that we maintain financial integrity. To help us in this we have adopted a set of stringent financial regulations and detailed financial procedures. I would like to thank Fettes MacDonald of FMD Financial Services and Richard Parker for the hard work they have undertaken in ensuring that we are operating a more than adequate system of financial records and procedures.

**Philip Tomkins**



# Director's Report

Positive Action in Housing Ltd is a dynamic national agency with several challenging roles. In our first year we made efficient use of resources and excellent progress against the organisation's targets:

## During 1995/96:

- We raised £87,911 from donations, membership fees, training income and charitable trusts.
- We increased our membership base to 85 members.
- Our support and back-up to the Glasgow-based Ethnic Minority Led Housing Initiative resulted in Scottish Homes committing Seedcorn funding to assist the group to develop its role as a potential housing provider.
- The number of delegates to our national race & housing conference increased to 260.
- We dealt with over 468 inquiries for assistance with housing problems.
- We took up 143 cases requiring follow-up work.
- 43% of those who approached us for assistance achieved a positive outcome to their housing problems.
- Throughout the year we maintained a high profile of our work in the local and national media.



Central to these achievements is the task of helping people from ethnic minority communities into safe, secure housing. This is no mean feat.

The opportunities for black and Ethnic Minority families to obtain accommodation in the public and private sector are severely limited by Racial Harassment, discriminatory policies, institutional racism and the failure of housing providers to plan for their housing needs. Black and ethnic minority households form a disproportionately large and growing number among Scotland's homeless. The one-offer-only policy operated by many local authorities not only fails to satisfy a household's reasonable aspirations, it can often also make a person's housing situation worse.

Black and ethnic minority households are often rehoused in areas where they endure racial tensions, racial harassment and violence. No wonder that many find themselves literally risking their lives to enter public sector housing only to do a U-turn later because of the failure of local authorities' Racial Harassment policies.

Changes in DSS Regulations means fewer people qualify for income support. As a result more people fail to qualify for 100% housing benefit entitlement. If rents are set at a local level by rent registration officers, and landlords continue to rent out slum property at extortionate rates, many families will be forced into a greater poverty trap. Families will have to find the difference between what the landlord wants in rent and what the government

is prepared to call a fair rent. As already stated, past and current discrimination and fewer opportunities to take up housing in the public and social rented sector has resulted in many ethnic minority families living in unsafe and insecure tenancies.

A Scottish Homes survey of Glasgow Housing Associations (1996) found that:

- Community Based Housing Associations do not effectively represent the local communities they aim to serve and the community participation ethos has to date failed to embrace effectively Ethnic Minority groups.
- There is no evidence to suggest that the presence of one or two Ethnic Minority committee members has any measurable effect in steering Associations towards improved targeting of Ethnic Minority housing needs. Only in those Associations with substantial representation is there a clear link between membership and improved provision.

We believe that these findings demonstrate that appropriate services for ethnic minorities can only be properly addressed if Government, through Scottish Homes, develops a coherent strategy to:

- Support and fund ethnic minority led housing associations, and
- Ensure that existing housing providers fulfill their responsibilities in terms of the Commission for Racial Equality Code of Practice for Rented Housing.

A future Scottish Housing Policy must incorporate a multiracial vision and an approach based on inclusion and empowerment of all our communities. The pressure for housing providers to respond tangibly is set to increase. Unlike two or three decades ago, these communities are no longer able to pursue self-employment and owner-occupation. House prices have rocketed, rundown housing is no longer cheaply available and traditional family businesses, crippled since the 1980s by the supermarket giants, run a high risk of failure. Consequently, the up and coming generations are increasingly turning to mainstream employment and public sector housing.

Every housing provider in Scotland therefore has to recognise the 'bigger picture' and contribute their statutory best to ensure all members of their community, including people from ethnic minorities, can play a full part in shaping the future of Scottish housing: as workers, voluntary members, tenants and shareholders.



For our part, PAiH will do its level best to work with its partners, communities and housing providers, to fulfill our responsibility towards securing safe, suitable and affordable housing.

I would like to take this opportunity to thank my colleagues, Smina Akhtar, Richard Parker and our new volunteer, Zahid Deen for their unstinting hard work, dedication and support.

**Robina Qureshi**

*Helping people in need: Smina Akhtar, Housing Advice/Development Worker*

# 1 FUNDRAISING

- 1.1 Fundraising was an important activity for the Agency particularly as our existing funding did not permit us to employ a full staff complement of five workers and expand our services to other parts of Scotland.
- 1.2 We received grant-funding of £55,000 from the following agencies towards our core activities: Scottish Homes HomePoint, (£15,000), Scottish Office (£15,000), Housing Associations Charitable Trust (£10,000), Esmee Fairbairn Trust (£10,000), Commission for Racial Equality (£5,000).
- 1.3 **Barings Collapse:** The Barings Bank collapse was a setback as we were confident of receiving funds from the Baring Foundation.
- 1.4 **National Lottery Charities Board:** We submitted two funding applications to the National Lottery Charities Board (NLCB) under the theme of poverty. Unfortunately both applications were unsuccessful. It is our intention to make further applications for a three year funding package from the NLCB.

# 2 AFFILIATIONS

- 2.1 We received a total of 85 affiliations to Positive Action in Housing. Our members are drawn from housing associations, cooperatives, tenants groups and ethnic minority organisations from all over Scotland.
- 2.2 We are concerned at the relatively poor response from Ethnic Minority organisations. We suspect that under-funding is a reason for some ethnic minority groups not affiliating. To address this issue, we have decided to carry out a detailed survey of the affiliation

requirements ethnic minority organisations may have of PAiH. Once the survey findings have been produced, the committee will review its affiliations policy to encourage a better response.

# 3 MEMBER SERVICES

- 3.1 **Training:** Positive Action in Housing Ltd has negotiated an arrangement with SHARE (Scottish Housing Associations - Resources for Education) whereby both organisations will share in the administration and running of training courses for their members.

- 3.2 During the year, we provided training on various aspects of housing and equal opportunities to over 150 staff and committee members of housing associations:

**June 95** Recruitment/selection  
Equal Opportunities - *Staff and Committee Members*

**Nov 95** Equal Opportunities  
Training - Policy & Practice

**Dec 95** Race Awareness -  
*Committee Members*

**Jan 96** Racial Harassment  
Equal Opportunities Policy &  
Practice - *Committee members*

**Feb 96** Equal Opportunities  
*Committee members training*  
Ethnic Monitoring & Record- Keeping  
Race Awareness - *Committee Members*  
Best Practice Recruitment/  
Selection - *Committee Members*

**March 96** Equal Opportunities -  
*committee members training*

- 3.3 **Consultancy:** PAiH also carried out policy audits with three Glasgow housing associations. This involved developing a recruitment and selection procedure, Equal

Opportunities policy, and reviewing their allocations procedures and Equal Opportunities monitoring systems.

**3.4 Publications:** We published the fourth Race & Housing Conference Report *Testing Good Intentions* in June. The report was mailed out to all our members and 200 conference delegates.

3.5 In February, PAiH published the *Scottish Ethnic Minorities Directory* which lists over 200 Ethnic Minority groups around Scotland. The directory has been bought up enthusiastically by trade unions, police authorities, advice agencies, politicians, newspapers and television companies.

## 4 PROMOTING EQUALITY IN SOCIAL HOUSING

4.1 After years of lobbying by PAiH and its predecessor, the Housing Equality Action Unit, Scottish Homes has taken the first steps in the right direction towards ensuring genuine equality of opportunity in housing.

4.2 Our race & housing conferences have moved Scottish Homes to rethink its stance that racial equality can be adequately achieved by traditional mechanisms and the predominantly white-led housing movement.

4.3 In 1995/96 Scottish Homes:

**4.4 Set up a PATH training scheme to help twelve black trainees pursue a career in housing.** The current scheme is to run for 12 months and will then be reviewed. We would encourage Scottish Homes to continue the PATH scheme and increase the number of trainees in order to change the predominantly white face of the Scottish housing movement's workforce.

4.5 **Appointed its first race equality officer.** This is a fixed term 22 month contract. We believe this post should be made permanent and additional staff appointed to insure Scottish Homes race equality strategy is being implemented at local level.

4.6 **Committed £10 million to Ethnic Minority housing in Glasgow from 1995-98** We would commend Scottish Homes for ring-fencing funds to specifically target the unmet housing needs of people from ethnic minority communities. However, we are extremely concerned that black and ethnic minority communities will continue to be left in the lurch on the real issues of participation and self-determination while the predominantly white community based housing associations put together bids for development funding in the name of ethnic minorities. If there is to be genuine equality of opportunity then these communities must have a real say on how those resources are used to address their needs - not just token involvement.

Our fifth race & housing conference which was held at Glasgow Royal Concert Hall and attended by over 260 delegates. The Lord Provost also hosted a civic dinner at Glasgow City Chambers in honour of the occasion. The prestigious occasion put PAiH firmly on the map, with considerable media coverage in quality press and ensured its place as a key player in shaping the future of Scottish housing.

*Richard Parker, Administrator*



## 5 ANALYSIS OF CASEWORK

- 5.1 Our work with vulnerable groups is at the heart of Positive Action in Housing's work with Scottish housing providers.
- 5.2 The people who approach us for help tend to be in poor housing because they have no other choice. The majority of our clients live on or below the poverty line. Often they cannot afford to buy or rent in areas where they are less susceptible to being targets for racial harassment. They may be older people, unemployed or lone parents. They may comprise large families. Perhaps they are overseas students living in hard to let local authority housing. Or refugees facing persecution in their own country and possible destitution here. Poverty, racial prejudice, discrimination and harassment is strongly evident in the lives of many of our clients.
- 5.3 Our housing information and advice service took the form of a drop-in surgery, agency referrals, call-outs to housing associations concerning individual cases and involved one-off inquiries and detailed casework.
- 5.4 Positive Action in Housing Ltd dealt with a total of 468 enquiries. Of these, 143 became actual cases, ie where we had to fill in forms, and/or make representations on behalf of our clients.
- 5.5 *A Note About Our Monitoring System* - We record one-off telephone calls as enquiries. Any enquiries which lead to our staff taking action on behalf of our clients are recorded as cases. Various aspects of those cases are then recorded and monitored. These are detailed below:
- 5.6 GLASGOW BASED : 93% of our clients come from Glasgow. The primary reason for this is that our office is Glasgow-based. Also, because of staff and funding shortages we did not publicise our housing advice service widely beyond Glasgow.
- 5.7 **POVERTY:** 65% of our clients received social security benefits. 34% receive Income Support. This shows a clear link between poverty and poor housing, for which our clients primarily approach PAiH. The vast majority of our clients are unable to leave the council housing sector, rent privately or buy their own homes simply because of poverty which is also linked to racial discrimination in the employment market.
- 5.8 **HOUSEHOLD TYPE:** 71% of the people who approach us for help are women. 50% of our clients consist of couples and two children i.e. similar household sizes to the white population, yet still face poorer housing opportunities and racial harassment. 19% are single parents and 21% are single people. Extended families form 4.2% of our clients.
- 5.9 **AGE:** 21% are in the 18-25 age group. 51% of our clients are in the 26-39 age group. Only 9% of our clients are of pensionable age and over.
- 5.10 **LANGUAGE:** The majority of our clients (56%) require to speak to a bilingual worker because they speak a language other than English.
- 5.11 **ETHNIC ORIGINS:** 49% of our clients are of Pakistani origin. This reflects census information which shows that the largest Ethnic Minority group in Glasgow is Pakistani community. 11% are of Indian Origin. 10% are white and 9% are of mixed race parentage or live in a mixed race family. For the future, Positive Action in Housing Ltd needs to look seriously at reaching out to and

addressing the housing needs of the Chinese communities through the recruitment of a Chinese worker.

5.12 TENURE: 23% of clients who approach PAiH are private tenants with no security of tenure. 22% are living care of friends or relatives. 19% of our clients are council tenants. 13% are owner occupiers.

5.13 In contrast we have dealt with only three cases involving Housing Association tenants and none involving Scottish Homes.

5.14 Most housing problems are experienced in private, council and owner-occupied sectors, while fewer problems are experienced in Housing Association and Scottish Homes tenancies - *once tenants get access to them*.

5.15 Most problems to do with the council concern the suitability of offers and tenancies. Particularly in predominantly white estates, our clients' visible ethnic differences often leads to them being singled out for harassment. Vulnerability to harassment is a major reason for clients refusing council offers and/or turning away from the council sector in favour of insecure, private rented housing or simply living care of friends/relatives.

5.16 While the council has a policy not to over-crowd tenancies, we have experienced several severe cases of gross overcrowding because of the shortage of larger housing in multiracial areas like Govanhill, Pollokshields and the west end of Glasgow. Problems in the private rented sector primarily consist of insecure tenancies, landlord problems - and similar to the owner-occupied sectors - overcrowding and bad housing conditions.

5.17 OVERCROWDING ACROSS TENURES: The level of overcrowding is greater for those living care of

friends or relatives and for owner-occupiers. Interestingly, overcrowding stands at 41% in the council sector suggesting that the council sector did not plan for and is unable to cope with housing larger families.

5.18 OVERCROWDING LEVELS: The majority of PAiH clients are living in overcrowded accommodation. While 43% of clients are living in accommodation which is overcrowded by 1-2 bed spaces, it is shocking to note that 15% of our clients are living in accommodation overcrowded by three plus bed spaces.

5.19 Overcrowding makes it virtually impossible for children and young people to pursue a decent education and a route out of poverty. In one case, a child was expelled by the headmaster for not doing his homework. When we visited the family and saw their home it was obvious why. The tiny three bedroom flat had only room for beds. There were no tables in the house and hardly any space to move around the flat. The child was unable to study because there was no room for a desk and chair.

5.20 PROBLEMS REPORTED TO PAiH: 59% of our clients cite *overcrowding* as their main housing problem. 34% cite *medical* problems. 30% of clients report that they are *sharing amenities* in their current accommodation. 28% report that they are *dissatisfied with their council offer*.

5.21 This is not surprising. Increasingly, the council has been offering homeless clients rehousing in peripheral estates and areas which many people from ethnic minority communities perceive as unsafe and life-threatening to live in. However, they are judged according to their points. This has led to PAiH stepping in and explaining why the client does

not wish to move to that accommodation. Occasionally the council waives the offer and makes a more suitable offer. Most often it does not. This has led to clients going back to live with overcrowded friends and relatives or turning to private rented accommodation which is more often than not, unsuitable.

- 5.22 The most vulnerable households with no option may accept the offer. 21% of our clients report that they are *victims of Racial Harassment*. A further 17% are *threatened with imminent homelessness*. 15% of clients cite *household friction* as a problem.
- 5.23 **RACIAL HARASSMENT & SEGREGATION OF ETHNIC MINORITY HOUSEHOLDS OUT OF THE COUNCIL HOUSING SECTOR:** The pervading experience of crime & Racial Harassment in multistorey accommodation and on white council estates has implanted firmly in the minds of most clients that the council is not a caring landlord, that it is a reckless idea to move into the peripheral estates if you are black and that it is better, if possible, to avoid being rehoused there at all costs.
- 5.24 The ones who do end up being rehoused in multistorey or peripheral estates are often the most vulnerable, ie women headed households with young children, on social security, speaking no English and reliant on voluntary agencies like Positive Action in Housing, Dr Barnardo's and others for support and assistance.
- 5.25 These people are the ones who often end up suffering racial harassment. This then exposes them to the endless merry-go-round of management transfers and more transfers. They are often stuck in a points system that relegates them to predominantly white hard-to-let

estates where black people are easy targets for harassment. Because of the points system black people are unable to move into housing in safer areas which is regarded as high-demand and end up moving back into insecure private tenancies to escape the harassment. The inaction of local councils is effectively leading to the segregation of black and ethnic minorities *out of council housing*.

- 5.26 Vulnerable, women-headed households with young children who are in need of hard-to-get larger accommodation in safe areas often end up accepting tenancies in the hostile white peripheral council estates areas. They have nowhere else to go to, i.e. no other choice.
- 5.27 **OUTCOMES:** 43% of those clients who visit Positive Action in Housing Ltd receive a positive outcome, eg they were rehoused, a repair was speedily attended to, police charges brought on Racial Harassment victims are dropped by the procurator fiscal. However, 22.3% have not had their problem resolved since approaching PAIH.
- 5.28 The majority of those who have not had their problem resolved are larger families who are unable to be rehoused and victims of Racial Harassment whose landlord has failed to take action against perpetrators or rehouse the victims if that is what is requested.



Zahid Deen,  
Volunteer

## 6 ETHNIC MINORITY LED HOUSING INITIATIVE

- 6.1 1995/96 was a very productive time for PAiH's work with the steering group of the Ethnic Minority Led Housing Initiative. As well as providing full administrative back-up, we helped E.M.H.I. to build contacts with key players - and potential funders/partners - within the housing movement.
- 6.2 In June we produced a promotional briefing paper "*Ethnic Minority Led Housing Initiative - a Solution for Glasgow*" for the group which was used to promote the group's work at the S.F.H.A.'s Annual Conference 95.
- 6.3 IN October we helped the E.M.H.I. organise a public meeting for members of the Ethnic Minority communities living in Glasgow. Representatives from the Federation of Black Housing Organisations, Presentation Housing Association, the Commission for Racial Equality and Scottish Homes spoke at this meeting.
- 6.4 Over 70 people attended the meeting. The demand for resources to address the unmet housing needs of people from ethnic minority communities was clearly articulated. The perception was also expressed that mainstream housing providers were more concerned to see an acceptable number of ethnic minorities housed rather than address the acute housing needs in the ethnic communities. Therefore it was necessary to set up an organisation like E.M.H.I. that existed to genuinely encourage the empowerment of people from ethnic minority communities in the housing movement and allow them to exercise control over their housing.
- 6.5 The housing and local press gave the meeting considerable press coverage at both the S.F.H.A. Conference and the public meeting keeping the issue ON THE AGENDA.
- 6.6 We also helped E.M.H.I. to organise a membership drive and build closer grassroots links within Ethnic Minority communities. This was very successful and within a month over 200 individual members were recruited to the membership of E.M.H.I. with new elections of committee members and office-bearers.
- 6.7 IN JANUARY 1996, Scottish Homes offered the E.M.H.I. the possibility of being a management only organisation, acquiring housing stock for management from existing Housing Associations and developing projects in partnership. This proposal was highlighted at PAiH's fifth R&H conf 1996 by Scottish Homes which again prompted considerable media coverage of the Initiative.
- 6.8 In March 1996, we devised a draft consultants' brief in consultation with Scottish Homes and the E.M.H.I. with a view to assessing the scope and viability of the Ethnic Minority Led Housing Initiative as a housing provider.
- 6.9 Along with Scottish Homes, PAiH is committed to seeing the E.M.H.I. succeed in its eventual role as a housing provider whose objective it is to be sensitive to the housing needs of everyone including people from ethnic minority communities and to practically increase the empowerment of people from ethnic minority communities within the housing movement.
- 6.10 In 1996/97, PAiH will take a more hands-off role in order that the E.M.H.I. should develop its own identity and objectives independently with the support of Scottish Homes and the housing movement.



## 7 AUDITOR'S REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST MARCH 1996

**7.1 Report of the Directors:** The Directors submit their Report and Financial Statements for the period ended 31st March 1996.

**7.2 Results:** The surplus for the period amounted to £6,573.

**7.3 Executive Committee:** Tisha Shaw, Philip Tomkins, David C Orr, Najimee Parveen, Stuart Duffin, Abdul Khan, Pramila Kaur, Bob Hay, Kandiah Chandran, Judith Tankel, Linda Douglas, Norman Sewell, Stuart Petrie, Martyn Evans, Mono Chakrabarti, Michael Clark, Morven Short, Ifty Ahmed Khan, Mohanjit Singh.

7.4 No remuneration was paid during the period to these individuals.

**7.5 Auditors:** A resolution to re-appoint Alexander Sloan & Auditors, will be put to the members at the Meeting.

**7.6 Small Company Exemptions:** This Report has been prepared taking advantage exemptions applicable to small companies.

**7.7 By Order of the Board  
Secretary  
GLASGOW, 26th August 1996**

**7.8 Statement of the Directors' Responsibilities**

7.9 Company Law requires the Directors to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Company and of the surplus or deficit of the Company for that period. In preparing those Financial

Statements, the Directors are required to:-

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Financial Statements;
- prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

7.10 The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable them to ensure that the Financial Statements comply with the Companies Act 1995. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.11 The Directors confirm that the Financial Statements comply with the above requirements.

7.12 We have audited the Financial Statements on pages 19 to 21 which have been prepared under the historical cost convention and the accounting policies set out on page 18.

**7.13 Respective Responsibilities of Directors and Auditors**

As described the Company's Directors are responsible for the preparation of Financial Statements. It is our responsibility to form an independent opinion, based on our audit, on those Statements and to report our opinion to you.



*Stewart Petrie, Management Committee Member*

#### **7.14 Basis of Opinion**

7.15 We conducted our audit in accordance with Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the Financial Statements. It also includes an assessment of the significant estimates and judgments made by the Directors in the preparation of the Financial Statements, and of whether the accounting policies are appropriate to the Company's circumstances, consistently applied and adequately disclosed.

7.16 We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Financial Statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the Financial Statements.

**7.17 Opinion:** In our opinion the Financial Statements give a true and fair view of the state of the Company's affairs as at 31st March 1996 and of its surplus for the period then ended and have been properly prepared in accordance with the provisions of the Companies Act 1985 applicable to small companies.

ALEXANDER SLOAN & CO., C.A.  
Registered Auditors

GLASGOW, 29th August 1996

## 8 PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH 1996

Turnover	£ 87,911
Administrative Expenses	81,338
Operating Surplus before Taxation	6,573
Taxation	-
Operating Surplus after Taxation	6,573

### Statement of Total Recognised Gains and Losses for the Period Ended 31st March 1996

The Company made no recognised gains or losses in the period ended 31st March 1996, other than the surplus for the period.

### Baalance Sheet as at 31st March 1996

	Notes	£	£
<b>Fixed Assets</b>			
Tangible Assets	4		669
<b>Current Assets</b>			
Debtors	5	7,768	
Cash at Bank		1,063	
			8,831
<b>Creditors</b> - Amounts falling due within one year	6		<b>2,927</b>
<b>Net Current Assets</b>			<b>5,904</b>
<b>Total Assets Less Current Liabilities</b>			<b><u>6,573</u></b>
<b>Represented by:-</b>			
<b><u>Surplus on Profit and Loss Account</u></b>			<b><u>6,573</u></b>

The Directors have taken advantage of the exemptions conferred by Part I of Schedule 8 to the Companies Act 1985 on the grounds that the Company is entitled to the benefit of those exemptions as a small company.

The Financial Statements were approved by the Board of Directors on 26th August 1996.

**Philip Tompkins, Treasurer**

## 8.1 Notes to the Financial Statements for the Period Ended 31st March 1996

### 1. ACCOUNTING POLICIES

(a) **Accounting Convention**

The Financial Statements are prepared under the historical cost convention, and in accordance with applicable accounting standards.

(b) **Depreciation**

Depreciation is provided on tangible fixed assets at a rate calculated to write off the assets over their expected useful life. The rate which applies is:-

Fixtures and Equipment - 25% straight line

### 2. LIMITED LIABILITY

The Company is limited by guarantee to an amount not exceeding £1 per member.

### 3. OPERATING SURPLUS

This is stated after charging:-

	£
Auditors' Remuneration	588
Depreciation	223

### 4. TANGIBLE FIXED ASSETS

#### Fixtures & Equipment

**Cost**

As at 1st June 1995	-
Additions	893

As at 31st March 1996 **893**

**Depreciation**

As at 1st June 1995	-
Charge for the period	224
As at 31st March 1996	224

**Net Book Value**

As at 31st March 1996 **669**

### 5. DEBTORS

	£
Other Debtors	7,681
Prepayments	87
	<b><u>7,768</u></b>

### 6. CREDITORS - Amounts falling due within one year

Other Creditors	612
Accrued Charges	2,315
	<b><u>2,927</u></b>

## 8.2 Income & Expenditure Account

### For the Period Ended 31st March 1996

<b>INCOME</b>	<b>£</b>	<b>£</b>
Grant Funding		55,000
Affiliation Fees		14,785
Conference Income		14,911
Donations		760
Sale of Publications		455
Training Income		2,000
		<b>87,911</b>
<b>EXPENDITURE</b>	<b>£</b>	
Salaries	33,333	
Meeting/Travel Costs	2,547	
Conference Costs	16,384	
Seminars/Training	1,852	
Rents, Rates, Insurance	9,532	
Heat, Light, Cleaning	385	
Printing, Stationery, Promotional Lit.	7,179	
Purchase of Publications	766	
Leasing Costs	1,093	
Subscriptions	246	
Staff Recruitment	2,234	
Bank Charges	1	
Audit Fee	588	
Professional Fees	802	
Miscellaneous Costs	688	
Depreciation	223	
Telephones	1,685	
Postage	1,800	
		81,338
 Operating Surplus		 <b><u>6,573</u></b>

## 9 Our Members 1995 - 96

Almond Housing Association  
Barony Housing Association  
Barrhead Housing Association  
Beild Housing Association  
Blochairn Housing Cooperative  
Blue Triangle Housing  
Castlebrae Cooperative  
Cathcart & District Housing Association  
Chartered Institute of Housing  
Cleghorn Housing Association  
Cube Housing Association  
Dept. SW JH Campust Univ of.  
Dunbritton Housing Association  
Dundee Asian Housing Forum  
Edinburgh Association of Mental  
Faifley Housing Association  
Fed. of Cunningham Tenants  
Ferguslie Park Housing Association  
Fountainbridge Housing Association  
GAP Housing Association  
Garrion People's Housing Coop  
Glasgow Jewish Housing  
Glasgow Women's Aid  
Glengarry Housing Association  
Hanover Scotland Housing Association  
Hillhead Housing Association  
Horizon Housing Association  
James Nisbet Housing Association  
Kendoon Housing Cooperative  
Key Housing Association  
Kingdom Housing Association  
Kirk Care Housing Association  
Link Housing Association Ltd.  
Lister Housing Coop Ltd  
Lochfield Park Cooperative

Loreburn Housing Association  
Loretto Housing Association  
Lorne Area Housing Association  
Lothian Racial Equality Council  
Maryhill Housing Association  
Minbank Housing Association  
N. East Fife District Council  
New Gorbals Housing Association  
Ochil View Housing Association  
Old Town Housing Association Ltd  
Ormiston Peoples Housing  
Paisley South Housing Association  
Pakistan Muslim Welfare Society  
Perth Housing Association  
Pineview Housing Cooperative  
Port of Leith Housing Association  
Rosehill Housing Cooperative  
Scottish Asian Action Committee  
Scottish Federation of Housing  
Associations  
Shakti Women's Aid  
SHARE  
Shelter Scotland  
Southdeen Housing Cooperative  
Southside Housing Association  
Tayside Racial Equality Council  
Tollcross Housing Association  
TPAS  
West of Scotland Housing Association  
Wester Hailes Against Racisim Project  
Wester Hailes Community HA  
Williamsburgh Housing Association  
Young Muslim Movement  
Youth Councillng Services Agency

14 Individual Members

## 10. Acknowledgements and Thanks

must go to the many, many individuals who provided solid-rock support, honest and constructive criticisms, passionate arguments and practical help of one sort or another:

Morayo Scanlan, Norman Sewell, Stewart Duffin, Grant Saunders, John Logan, Mohanjit Singh, Kandiah Chandran, Carol Oatway, Kayrine Murray, May Fong, Philip Tomkins, Yvonne Summers, Alister Murphy, Allan Johnstone, Shagufta Iqbal, Shakil Ahmed, Stewart Petrie, Councillor Bill Timoney, Sunil Gupta, Taib & Debbie Ismail, Tanveer Uz-Zaman, John White, Candice Johnson-Cole, Tisha Shaw, Tom Johnstone, Mono Chakrabarti, Usha Brown, Andy Egan Janice Fawkes, Louis Julienne, David Orr, Esther Goulding, David Dowie, Ibrahim Qureshi, Suheyla Sezgin, Sannah Khan, Riffit Khan, Gary Dover, Mohammed Akram, Taj Bhatti, Haji Sadiq, Alasdair Wallace, Anil Gupta, Avril Paton, Rehana Ahmed, Gulzar Qureshi, Ghazala Ahquir, Judith Tankel, Jimmy Reid, Bernard Ponsonby, Alister Green, Bob S Chadha, Councillor Josephine Dodds, Councillor Janet Andrews, Baillie Alex Mosson, Nasim Khan, Baillie Mohammed Sarwar, Colin Hann, Martin Verity, George Galloway MP, Mick Conboy, Moussa Jogee MBE, Najimee Parveen, Dave Le Sage, Rahina Hacioglu, Morven Short, Penny Cole, Helen Buchanan, Jit Ram, Pat Bagot, John McAllion MP, Linda Douglas, Fouzia Zaffar, Les Brown, Jason Allardyce, Severin Carrell, Reena Mukherji, Peter McKinlay, Maud Marshall, John D Spenceley, Lesley Riddoch, Zahid Deen (BA Hons).



March 1996 - Edinburgh:

Manning the stall at the Scottish Labour Party Conference



Partners Promoting Equality in Housing: Representatives of EMHI, Scottish Homes, Positive Action in Housing, Scottish Federation of Housing Associations with John McAllion MP, Shadow Housing Minister.



Lord James Douglas-Hamilton, Herman Ousley, Patron, Moussa Jogee, Co-patron



## Homeless 'because of my colour'

MORAYA Scanlan and her two children have been staying at a friend's home since they became homeless last month when the flat they rented at Hillhead in Glasgow was emptied for major refurbishment, writes Jason Allardice.

The young widow, whose son Roti, 14, is studying for his Standard grades, was only offered a council home at Springburn, one of the most deprived parts of Glasgow which she fears is becoming a ghetto.

She refused to go mainly because it would have meant too much upheaval for Roti, who would have had to change schools.

It would also have made it more difficult for her to keep on her

modestly paid job in a west end charity shop.

"I have said to them: 'Please be merciful and take the Standard grades into account.' But no-one has come up with anything else. The local housing association verified all the information in my application which has been with them since 1992, but they didn't get back to me.

"They had nothing available and said to go to the council. I am finding

it very difficult to carry out my job as a parent. It is just not right. I think it is because of my colour. I have lived here since 1982, but people have said to me it would not happen if I was local."

Ms Scanlan, who cannot afford a mortgage, says better co-ordination and a more sympathetic response to the needs of ethnic minority families is required urgently.

Picture: Allan Milligan

**Positive Action in Housing Ltd is a membership organisation representing housing associations, cooperatives, local authorities, tenants groups, national/voluntary organisations and ethnic minority groups who are committed to promoting race equality and equal opportunities in the public and social housing movement in Scotland.**



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