



Vision, Mission and Values

Vision

The vision behind Housing Justice is the creation of a society where everyone has access to a home that truly meets their needs.

Mission

Housing Justice is the national voice of Christian action to prevent homelessness and bad housing.

We believe that human dignity is challenged by the lack of a decent home, and aim to mobilise Christians united in their determination to work with and for homeless and badly-housed people.

Values

- The worth and dignity of each individual – Caring for the whole person
- Belief in social justice – Priority to the poor and marginalised
- Professionalism – Working for the highest quality in all we do
- Authority – Being recognised as a trusted source of expertise and information
- Valuing difference – Welcoming diversity in staff, services and those whom we serve
- Working in partnership – Recognising the strength of working with others, both internally and externally
- Integrity – Accountability to each other and to all our stakeholders

Cardinal's Message

The merger of the Catholic Housing Aid Society (CHAS) and the Churches National Housing Coalition (CNHC) into a single body, known as Housing Justice, is enabling all our Churches to speak with one voice on one of the most pressing challenges in modern British society.

As Christians, we understand the vital importance of the home as one of the expressions of our dignity as human beings. Home is where we build families, and live out our purpose as social people, entangled in relationships. It is where children receive their first messages about love and God. The home roots us and nurtures us.

That is why the Churches have long taught that decent housing is essential to the common good of society. The Catholic Church first made this explicit in Pope Leo XIII's 1891 encyclical, *Rerum Novarum*, and it is strongly reiterated in the *Compendium of the Social Doctrine of the Church*, which describes housing as a "fundamental right" of all human beings.

Few people in Britain's modern cities are untouched by the problem of high house prices, and the increasing proportion of income spent by the poorest on maintaining a decent home. The numbers of homeless people on our streets are one of the indications that many poor people are unable to meet these demands.

As Christians we must speak up for homeless people, and for the many families who live in undignified conditions. We must also work, practically, to provide for their needs.

That is why I warmly welcomed the establishment of Housing Justice. In uniting our voices, our efforts and our prayers, Christians will be able to work more effectively together in this vital area. Everyone in Britain who wants and needs a decent home should have one, and we shall continue to press for this result. Our faith demands no less.

**Cardinal Cormac Murphy-O'Connor
President, Housing Justice**



**Cardinal Cormac
Murphy-O'Connor**

Chief Executive's Report

Robina Rafferty

Two years on from the merger. How are we doing? The first year seemed to be dominated by paperwork and databases – all the paraphernalia necessary to get a new organisation off the ground. There were inevitable staff changes and restructuring. But then we had the inspirational launch at St. Martin-in-the-Fields followed shortly by a very successful Homelessness Sunday, and it began to feel that we were really in business.

Now, another year on, more and more people are beginning to know about us. Housing Justice has made the headlines in a positive way on a number of occasions, and fewer people look puzzled when I announce at a conference where I am from! But it will take time. We don't have the advertising budget of large companies who change their name, and so we are dependent on word of mouth, media publicity, and of course you, our supporters, on whom we rely to spread the news to your friends and networks.



Robina Rafferty

Your support has made this exciting new venture possible. Little by little we are reaching out to new audiences and new friends, but without you we would not have got this far. Like all domestic charities we have inevitably been hit very badly by the effects of the various tsunami appeals. The Christian community is very generous, and inevitably responded sacrificially when they saw people in such great need. "Home" charities took a back seat. We received only a quarter of what we normally expect at Christmas, the biggest appeal of the year, and that has inevitably hit our accounts. We are hugely grateful to all those who continued to give to make our vital work possible. In the pages that follow you can see how well we have used your donations and membership fees.

Lastly, I would like to pay tribute to our dedicated and loyal staff. It has not been an easy time, and they have all been incredibly flexible as well as hard-working. Without their effort and perseverance, we would not have achieved our very real successes. Thank you all.

Chair's Letter

Rt. Revd. David Walker, Bishop of Dudley

Last year I wrote about the foundations we had established as Housing Justice. I hope that this report demonstrates how we have begun to build upon them.

We have been delighted by the Home Office choosing us to run the Guide Neighbourhoods Programme – building on the previous work of our Regenerate Project to help more resident leaders to regenerate their estates – which will give us a presence across several English regions. In London, grants have enabled us to offer a higher level of services to our members and to church groups. One specific consequence of this is our present discussions with UNLEASH (Church Action on Homelessness in London) as to whether we should unite to provide a single comprehensive service for the London region. Other existing pieces of work continue to grow and develop.

Inevitably there have been some farewells, to staff and Board members, and these are outlined later in the report. All of them have given sterling work to Housing Justice and its forerunners, and we thank them and wish them well for the future. Details of our new staff and Board members can be found on the same pages.

As to our own future, that must continue to be shaped both by the wider housing environment and by what our individual members want from us. The political scene continues to be marked by good intentions – though both policies and funding rarely seem to focus sufficiently on the most vulnerable and needy in our society. We need to work with them to press their case. Church-based projects and individual Christians continue to be at the face of this work, with remarkable ingenuity and persistence, but often in isolation from and ignorance of each other. It remains central to our mission to bridge these gaps and so strengthen all our work and witness.

Please pray that God will continue to bless us in this task.



Rt. Revd. David Walker

Housing Justice Alliance of housing aid centres (HACs)

CHAS Bristol T: 0117 935 1260

Cleveland Housing Aid Centre

T: 01642 254544

Homeless in Oswestry Action Partnership

(HOAP) T: 01691 679817

CHAS Central London T: 020 7723 5928

Croydon Housing Aid Society (CHAS)

T: 020 8688 7900

Kingston Churches Action on

Homelessness (KCAH) T: 020 8255 7400

CHAS Bradford T: 01274 726790

Harehills Housing Aid (Leeds)

T: 0113 249 2482

CHAS Kirklees (Dewsbury & Huddersfield)

T: 01924 324990 (Dewsbury) T: 01484

223928 (Huddersfield)

CHAS York T: 01904 628167

The Alliance Support Team

Providing vital help and support and working to prevent homelessness in their communities, our Alliance of HACs are a key component of Housing Justice's mission. The ten centres helped 17,000 households in 2004-2005. Jim's story recounted below is just one example of the help people receive every week.

'Jim's story'

After serving 15 months in prison, Jim was released on a tag to live with his parents. When the tag was removed Jim left his parents' rural home in search of work. He went to a town some distance away where he had friends. Jim applied to the Council as homeless but they would not accept a duty to house him. Failing to find a home or a job, Jim ended up sleeping in a garage before he found his way to one of our advice centres. Jim was determined to turn over a new leaf, but worry and depression about his situation led him to turn to drink. Advice centre

staff felt there was a real risk that he would be tempted back into crime. A worker at the centre persuaded the YMCA to provide Jim with a bed to help him get back on his feet. Now Jim is receiving the help he needs to find a job and a permanent home.

London church-based housing projects

Alliance Phase Two

At our AGM on 30th November we formally launched a new phase of work for our Alliance Support Team. Thanks to funding from Bridge House Trust and City Parochial Foundation we have been able to extend the support offered to our housing advice centres to small church-based housing and homelessness projects in London.

We kick-started this work in October with an evening conference to highlight the homelessness landscape in Croydon. Hosted with UNLEASH and Croydon Housing Aid Society, the conference drew attention to the scale of the problem, existing support services and how members of local churches might get involved. Local MP Geraint Davies was guest speaker. The next phase is a trio of evening training events for management committee members. The training will cover the role of the committee, business planning and fundraising.

We also brought the MegaBite project into the Alliance team. MegaBite is a meal voucher scheme – a real alternative to giving money to street homeless people which, through links with local day centres as well as other food outlets, provides a route off the street as well as access to a hot meal. There are MegaBite projects running in Cardiff, Exeter, Exmouth and Southampton.



Geraint Davies



Sue, Cherry and Tara

Homelessness Sunday 2005: Homelessness Hurts – build homes, build lives

The pack for Homelessness Sunday on 30th January 2005 told the story of some of the thousands of children and young people throughout the UK whose lives are stunted and damaged by homelessness. Over 2,000 churches and groups took part in this effort to draw attention to the national scandal that, here in the UK in the 21st century, more than a million young people have their futures spoiled as a result of living in bad housing. People marked the day with special services; sleep outs; bed-hops; art exhibitions; collections of sleeping bags, blankets and starter pack items; and by raising money through sponsorship and appeals.

People also filled out and posted back thousands of special campaign cards, signing up to say that they believe that everyone in Britain deserves a safe, affordable place to live, and calling on the Government to take action to end bad housing for the next generation of children.

As always, we are most grateful for the support of many denominations, housing and homelessness agencies, churches and

individuals. Their sponsorship, donations and endorsement helps to make Homelessness Sunday a success – and to keep the pack's purchase price down.

The 13th annual Homelessness Sunday will be on 29th January 2006. The theme is preventing homelessness and the title of the pack is: Stop Homelessness. Build Happiness.



Kidlington Baptist Church



Kidlington Baptist Church

All-Party Parliamentary Group on Homelessness and Housing Need

The All-Party Parliamentary Group on Homelessness and Housing Need (funded by the Joseph Rowntree Foundation)

The Group, which is serviced by Housing Justice, has around 200 members from across the political spectrum and from both Houses of Parliament. Its aim is to raise the parliamentary profile of homelessness and poor housing and thus lead to practical solutions to the problem. It is one of the largest and oldest established of the All-Party Groups in Parliament and was founded in 1989, since when Robina Rafferty of Housing Justice has been Clerk to the Group. One of the Group's great strengths is that it is also supported by a wide spectrum of housing and voluntary sector organisations.

During 2004-2005 the Group has continued to provide high quality and topical briefings, to make delegations to Government Ministers, to organise key parliamentary housing seminars and to hold annual receptions at the three main Party Conferences. Debates have been held on the role of housing in the wider economy, the

many-faceted problems surrounding investment and regeneration, and the ever-growing need for affordable housing. We have also been involved in the passage of the Housing Act 2004. This contains legislation on mandatory licensing to create Minimum Standards for Houses in Multiple Occupation, voluntary licensing of private rented stock, a long overdue redefinition of Statutory Overcrowding, the Empty Dwellings Management Order to help empty property to be brought back into use, and a scheme for protection of private tenants' deposits. All these measures have been discussed, and in some cases urged for many years, by the Group.

The Government has done good work in cutting the number of homeless families living in bed and breakfast accommodation but this success masks a continuing rise in hidden homelessness due to the use of other temporary forms of accommodation which are equally inadequate for long-term use. All of us know the stress caused to families and individuals by poor housing. Children fall behind at a vital time in their

schooling, health suffers, depression flourishes, families break up under the strain. In a rich country like ours, it should be a point of principle that none of our citizens should suffer in this way. The APPG provides an unrivalled forum where we can continue to formulate policies and find solutions to these problems.



**Andy Love MP,
Co-Chair**



**Rt. Hon. David
Curry MP,
Co-Chair**



**Baroness
Maddock,
Secretary**

Policy and information



ODPM Select Committee Report

The Policy and Information Department has taken an active role in responding to Government consultations on housing and homelessness legislation. This year we have sent consultation responses to the Office of the Deputy Prime Minister's Select Committee enquiry into homelessness, the draft London Housing Strategy being compiled by the Government Office for London, the Mayor for London's Housing Advice Strategy and the ODPM's proposals for licensing in the private rented sector (part of the 2004 Housing Act). In each of these responses we used case studies and information gathered from the Alliance of housing advice centres to illustrate the problems caused by poor housing and homelessness.

With the appointment of Luke Evans as Policy and Information Officer the Policy and Information team have been able to bring the production of Rachel's Digest back in-house. Rachel's Digest is sent out weekly to more than 230 subscribers and provides an email summary of housing and homelessness stories from the

broadsheet newspapers and the specialist housing press.

In preparation for the General Election in May 2005, the Department contributed the housing chapter to the publication *Faith in Politics: preparing churches for the general election* which outlined the key issues around affordable housing which churches should consider. In addition, we produced a briefing for Housing Justice members detailing the developments in housing policy over the term of the 2001-2005 Parliament and the main parties' housing policy proposals. These documents, along with the consultation responses, are available on the Housing Justice website.

Just Housing account

Just Housing

Run in partnership with Triodos Bank, Just Housing is an ethical savings account which provides good returns for savers and the knowledge that the money invested will be used to finance innovative projects which provide housing and combat homelessness. In addition Housing Justice receives a donation equivalent to 0.25% of all the funds in Just Housing accounts each year. At the end of the financial year 2004/2005 over £4million was deposited in over 300 Just Housing accounts. These funds were used to finance six projects in four organisations – Caring for Life, Leeds; Centre Community, Bristol; Enable Housing Association, North Derbyshire and the North Brixton Trust, London. We are seeking new projects for Just Housing loans. If you think your project might be a suitable candidate, or for further details, contact Alison Gelder on 020 7723 7273 or email a.gelder@housingjustice.org.uk.

The North Brixton Trust is responsible for the North Brixton Foyer which provides

accommodation for up to nine young people in housing need. The Foyer provides support, training and leisure facilities to allow the residents to develop independent living skills.

The Just Housing loan provided the working capital to allow the Foyer to open. The Foyer's Reverend Benny Hazelhurst commented "After a mammoth fundraising programme to renovate a listed building and open the Foyer, we were left with a small but significant shortfall to complete the project. Loans from Triodos Bank enabled us to meet that shortfall and provided us with a financial cushion to help see us through the first few years. Without this provision, the North Brixton Foyer might never have opened."



REGENERATE and the Guide Neighbourhoods Programme



Keith Proctor

For REGENERATE, our resident-led regeneration project, this has been a year marked by both new developments and the end of an era.

To deal with the latter first – in March we sadly said goodbye to Keith Proctor. Keith led the Church Land and Property project at the Churches National Housing Coalition (CNHC) and was the originator of REGENERATE. Keith spotted the need for residents to be supported and encouraged to take control of the regeneration of their neighbourhoods. And he saw the potential for residents who had been through the process to share their experience with other residents. The story of Pembroke Street, one of the estates where Keith has worked, is told opposite. Keith would no doubt be the first to say that the success of REGENERATE depends on the residents – but we want to add that a great deal of it is down to his passion and persistence as well.

"Your people will rebuild what has long been in ruins...You will be known as the people who

rebuilt the walls, who restored the ruined houses." Isaiah 58:12

The new development is, in a very real sense, the culmination of Keith's work at Housing Justice. In December David Blunkett announced the **Guide Neighbourhoods Programme** (GNP). Building on the successful "seeing is believing" residents' visits scheme, the GNP provides the following services:–

- DVD
- Handbook
- Site visits
- Resident to resident consultancy
- Initial professional help

The role of REGENERATE is to both establish and coordinate the provision of a menu of learning opportunities for residents seeking to regenerate their neighbourhoods. The first Guide Neighbourhoods include: Balsall Heath Forum and Castle Vale, Birmingham; The Eldonians and Include, Liverpool; Burrowes Street, Walsall;

Poplar HARCA, London; Royds, Bradford; Pembroke Street, Plymouth. Resident consultants from a number of other neighbourhood organisations will be involved through the National Federation of Tenant Management Organisations. For more information and to find out about visits, contact the REGENERATE CO-ORDINATOR on 020 7723 7273 x228 or email regenerate@housingjustice.org.uk.

Pembroke Street Estate Management Board (EMB), Devonport, Plymouth

Pembroke Residents Association was formed in 1987 by a small group of residents who felt that the time had come to try to do something positive to improve living conditions on the street. The estate is in one of the most deprived areas of the country and had acquired a very bad reputation. The residents' first achievement (in 1989) was to secure a flat, funding and equipment as a base for community activities. The next step was for the tenants to take over

management of their estate and so the Estate Management Board was founded. Funding from the Estate Action scheme paid for complete refurbishment of the flats – with residents involved in the decision-making every step of the way (finally completed in 1994). Today the EMB manages and maintains 160 homes, runs the Pembroke Local Repair and Maintenance Project (training and employing local people), and provides area-wide youth work for five to 18 year olds. As a Guide Neighbourhood, Pembroke Street hosts visits from and works to support residents on other estates as they begin to transform their homes and neighbourhoods.



Pembroke St today



Pembroke St before



During refurbishment

Organisation and members



Housing Justice was formed, in April 2003, from the merger of the Catholic Housing Aid Society (CHAS) and Churches National Housing Coalition (CNHC). The new organisation brought together 60 years' experience of Christian action on housing and homelessness and renewed passion to build a society where everyone has a home that truly meets their needs.

Following the merger and our successful launch at St Martin-in-the-Fields in October 2003, we held the first public AGM of Housing Justice at Friends House on 30th November 2004. At the AGM three new trustees were elected – Richard Capie from YMCA England, Sr. Ellen Flynn, Director of the Passage Day Centre and Peter Walters, Chief Executive of English Churches Housing Group – and we bade farewell to Lewis Donnelly, the last Chair of CHAS, and other trustees who had carried through the merger. We celebrated with a birthday cake (including a candle!). After lunch and time for networking, we heard an inspiring lecture from Chris Holmes on the churches and housing, and then split into

workshops to discuss the future direction of Housing Justice's work in regeneration, with London church-based groups and in the field of policy and politics.

Housing Justice is a membership organisation. Some of our members are pictured opposite at the AGM. There are three types of members:

- corporate members - who undertake to safeguard our Christian values
- associate members – organisations who pay a variable rate depending on whether they are national, regional or local in scope
- individual supporters – who contribute according to their means

We warmly welcome you to join us. Only through building up and advocating on behalf of a broad membership can we truly become the national voice of the churches in the field of housing and homelessness. At the moment, through our projects, we are active in around 40 communities in England and Wales. By developing our relationships with our members

and supporters, and through your help and support, Housing Justice can become a link between the grass roots and the policy coal face for churches and groups right across the country.

The benefits for members, in addition to providing vital support for the work of Housing Justice in preventing homelessness, are to:

- receive our Annual Report, Newsletter and policy updates
- attend an annual conference/lecture
- have opportunities to take part in campaigns and consultations
- be able to access information, support services and policy debates

If you would like to join Housing Justice, or would like more information, please contact Alison Gelder on 020 7723 7273 x251, or email: a.gelder@housingjustice.org.uk, or write to: Housing Justice Membership, 209 Old Marylebone Road, London NW1 5QT



Lewis Donnelly and Bishop David



Chris Holmes



Housing Justice members and trustees



Roger Gould

Thank you

Housing Justice depends on your generous donations to carry out the work we do. Using your gifts we have been able to prevent homelessness and improve housing conditions for thousands of individuals and families. We could not do it without you – and we cannot thank you, our supporters, enough for all you do to help. We promise to make sure that every penny you donate is used to make a difference.

We would also like to thank everyone who has been involved in local collections and fundraising during the year, and especially around Homelessness Sunday. In doing this you have raised money and also awareness of some of the issues around homelessness and bad housing.

GRANTS AND DONATIONS

The Alliance Support Team received grants from Bridge House Trust and City Parochial Foundation for their work in London. MegaBite received a grant from the Maurice and Hilda Laing Charitable Trust. Regenerate has received grants from the Housing Corporation and the

Tudor Trust, and, for the Guide Neighbourhoods Programme, from the Home Office Civil Renewal Unit. The All-Party Parliamentary Group on Homelessness and Housing Need is supported by the Joseph Rowntree Foundation.

Housing Justice is most grateful for the support received from all its supporters – individuals, churches, trusts, organisations, religious orders and statutory funders. We would however like to place on record our thanks for the particular support we have received this year from: A B Charitable Trust, The Albert Hunt Trust, Catholic Building Society, the Daughters of Jesus, the Dominican Sisters of St Catherine, The Haremead Trust, Hastoe Housing Association, Hyde Park Place Estate Charity, the Institute of Christian Education, the Institute of Our Lady of Mercy, King-Cullimore Charitable Trust, The Mercers' Company, the Passionists, the Priory of Our Lady of Peace, the Sisters of Charity, the Society of Jesus, the Society of the Holy Child Jesus and the Society of the Sacred Heart.

We very much hope that all of you will continue

to support our work, through your prayers and actions as well as from your bank accounts. It is only by uniting that we can turn our vision of a society where everyone has access to a home that truly meets their needs into a reality.



Housing Justice staff at the AGM

People

STAFF LIST AT 31 MARCH 2005

Robina Rafferty MBE – Chief Executive

POLICY & EDUCATION

Alison Gelder – Director of External Affairs

Ellen Byrne – Policy & Education Assistant (part time)

Luke Evans – Policy & Information Officer (from August 2004)

ALLIANCE SUPPORT

Cherry Furber – Alliance Support Manager

Sue Jewell – Alliance Co-ordinator/Fundraising Assistant

PROJECTS

Tara Guha – MegaBite Co-ordinator

Keith Proctor – Regenerate Manager (Consultant) (till March 2005)

CENTRAL SERVICES

Kebbe Kouroma – Director of Finance & Central Services

Deborah Blake – Admin Assistant (part time) (from November 2004)

Asma Choudhery – Fundraising Executive (till February 2005)

Helen Jaques – Finance Assistant (part time) (till August 2004)

Patreesha Jones – Donor Liaison Assistant

Ann McGovern – PA to the Chief Executive, Assistant to APPG

Dan Martin – Finance & IT Officer

Cathy Plummer – Admin Assistant (part time) (till October 2004)

VOLUNTEERS

Kimberley Burton

Ifeoma Danzaria

Teresa Dodson

Robin Gonshaw

Sr. Frances Levett

TRUSTEES

Rt. Revd. David Walker (Chair)

Erik Pearse (Vice Chair)

Peter Meredith (Treasurer)

Paula Harvey (Company Secretary)

Anthony Bowers (till November 2004)

Richard Capie (from November 2004)

Lewis Donnelly (till November 2004)

Sr. Ellen Flynn (from November 2004)

Roger Gould

Caroline Mabey (till November 2004)

Michael Pike (till November 2004)

Peter Sanders

Richard Trahair

Peter Walters (from November 2004)

Donation form

I WOULD LIKE TO MAKE A DONATION towards the vital work of Housing Justice and I enclose my cheque made payable to 'Housing Justice' for £

Please write the amount in words

Please debit my Mastercard/Visa/Amexco/CAF Card with the sum of £

Card No. ---

Valid from Expires

Signature

Date

- If you do not want a receipt, please tick here.
- Please keep me informed about developments at Housing Justice – I agree to my details being held on the database.
- I would like to remember Housing Justice in my will – please send me legacy information.
- My church/organisation would like to be involved in building Housing Justice.
- I would like to be involved in building Housing Justice – please tell me how.

- As a UK taxpayer I would like to increase the value of my gift (at no extra cost to myself) through the Gift Aid Scheme.
- I have already signed a Gift Aid declaration for Housing Justice (or CHAS). NOTE: If you have already signed a Gift Aid declaration for CNHC, please sign a new one for Housing Justice.
- I hereby sign to declare that this and all donations I have made from 6th April 2000 are to be treated as Gift Aid until I notify you otherwise.

Signed

Date:

Name:

Email:

Address

P/code:

THANK YOU FOR YOUR VALUED SUPPORT

HOUSING JUSTICE
209 Old Marylebone Road
London NW1 5QT
Tel: 020 7723 7273

Registered Charity no 294666

We are a national registered charity and rely on the generosity of supporters to help us in our work. There are all sorts of ways you can join in and make your own contribution to preventing homelessness and bad housing.

- Make a donation to enable Housing Justice to respond to housing need
- Invite your local advice centre to join our Alliance
- Set up a MegaBite project
- Invite Regenerate to work with tenants on your estate
- Volunteer for a local project
- Leave a legacy to Housing Justice in your will
- Become a supporter and receive a newsletter and regular information
- Pray for the needs of homeless and badly housed people
- Organise a service or local event on Homelessness Sunday

Money in and out

Income analysis

2004-2005

Donations	306,598
Legacies	199,610
Grants	173,671
Investments	40,675
Others	70,849
Reserves	29,020
	<u>820,423</u>



Expenditure analysis

2004-2005

Policy and Information	113,994
Fundraising	93,372
Central services	47,151
Projects	565,906
	<u>820,423</u>





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