

# Overcoming Homelessness



## Annual Report & Accounts 2015-16



[www.spelthornerentstart.org.uk](http://www.spelthornerentstart.org.uk)

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## What is Rentstart?

We are a homelessness charity established in 1997, based in the borough of Spelthorne, Surrey. Our mission is to provide access to the private rented sector for local homeless people who have no entitlement to any statutory help. We are the only organization in Spelthorne to which they can turn for this service.

Our team works directly with homeless clients and local landlords from an office based in the council building in Staines. The location also enables us to maintain close ties to the Housing Department which enhances our ability to work collaboratively.

Our flexible working and low core costs enable both staff and volunteers to spend as much time and money as is available working directly for local people in housing need.

# What do we do?

We help individuals through all stages of homelessness and vulnerable housing. We reach out to the street homeless and those hidden from view and continue to mentor them with training and advice on their path to a stable home life.

Specifically:

- ✓ We maintain links with our local Council and other statutory and charitable bodies so that those who are in need get an immediate referral to us. We work with those who are street homeless, hidden homeless (e.g. living in sheds, cars or sofa-surfing) and those who are at risk of homelessness.



- ✓ We build long-term relationships with private landlords and estate agents by working with them in a number of ways. We provide a deposit guarantee and can, if necessary, also provide rent in advance. This backing ensures our landlords feel secure in letting to our clients whom they might otherwise have turned down. The guarantee allows landlords to call on us if the tenant defaults and helps to sustain the supply of suitable properties in which to house our clients. We also offer advice and assistance to our landlords, checking with them periodically that all is well with the tenancies we have provided them with. This ensures problems are identified and resolved early and quickly.
- ✓ We seek out homes appropriate for our clients, which may involve stages of tenancy. For some clients this means supported accommodation that helps them acquire the skills necessary to take on a tenancy of their own.
- ✓ We provide ongoing support to those we house, for example, on how to manage their tenancy, how to budget and what their responsibilities are. In this way we aim to reduce defaults on payments and a reversion to homelessness. This support also increases the confidence the landlords have in our tenancies.



## Where we are today

High demand continues for our services to local people threatened with homelessness. We interviewed 258 people during our 2015-16 year and were able to help house 92 (versus 86 last year). We

conducted another 1864 follow-up contacts with existing tenants to give further advice and assistance which was a 35% increase from last year. This level of demand, coupled with continuing regulatory change (and the uncertainty over potential future change) and the rising cost of private sector rents in the area, means we are constantly challenged to deliver.

We have a small, loyal and effective team of paid staff and volunteers who bring a wealth of relevant experience and expertise to the organization. We welcomed a new trustee to the committee in May 2015 who is working with us to improve our public outreach and fund raising capabilities. We were also delighted that one of our trustees was awarded a CBE in the 2016 Queen's Birthday Honours list for, among other reasons, her work for Spelthorne Rentstart.

We place great emphasis on developing working relationships with complementary organizations, notably with our sister charity Elmbridge Rentstart and the Housing Department. These relationships ensure we can take advantage of other experience to ensure we operate as effectively and efficiently as possible. We continue to seek to develop new links with other agencies and to fundraise from a wide range of sources.

We enjoy long-term financial support from Spelthorne Borough Council, who have given us significant grants for 2015-16 and 2016-17 from Surrey County Council's Homeless Alliance. This has given us some visibility over our future funding position and supports our sustainability. 2015-16 was year two of two years of funding from Crisis for our Rentstart+ scheme. The second year of the scheme was a success, hitting all key targets including the goal of ensuring that 80%+ of all tenants housed sustain their tenancies beyond six months.

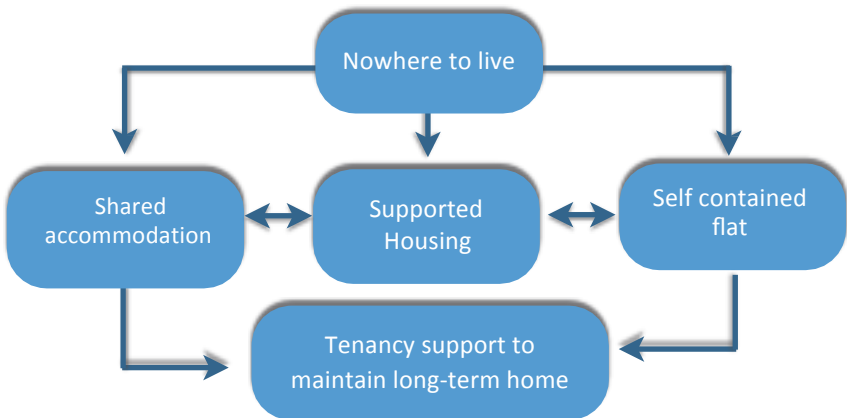
Although we are in a healthy financial state, widening our financial support base is a key goal for the coming year.

We continue to be able to offer rent in advance where required from the generous 2015 donation from Thames Homeless Project which was restricted for this use.

The time, commitment and resourcefulness of our team of paid staff, volunteers, committee members and our many supporters ensures we are able to deliver cost effective services to our clients. We extend our thanks to all those who have made such a positive impact this year.

## A Client's Journey

The client's journey to a stable and sustainable tenancy is rarely straightforward. There are sometimes setbacks and our ongoing support is vital to ensure successful outcomes. Clients differ in their housing needs and the kind of tenancy they can afford and maintain and may involve more than one move and our ongoing help before they secure a long-term home.



## A Client's Story

**B is a male** who suffers from multiple health issues and severe osteo-arthritis in one foot. In 2015 we assisted him into accommodation in a flat. B was so pleased with his accommodation that when told of the possibility of a future move to sheltered accommodation asked not to be moved.

Following the routine Housing Benefit check we regularly do we learned B's Housing Benefit had been suspended. After unsuccessfully trying to contact B by phone, we made a home visit. B was clearly struggling, he appeared disheveled and his cupboards were bare.

We asked B if he would show us his recent bank statement and learnt that his Employment and Support Allowance had been stopped. B said he had informed the Job Centre in good time that he was unable to attend a medical assessment in Wimbledon as with his disabilities he could not get there by public transport. When he received another letter instructing him to attend the assessment B was confused and didn't know where to turn so did nothing.

We referred B to Look Ahead, a floating support organization with which we collaborate as we felt he needed more support than we could provide. We submitted an appeal letter to the Housing Benefit department on behalf of B and had his benefits reinstated along with backdated benefits so he could bring his rental payments up-to-date and ensure his tenancy was secure. B also knows he can come to us if he has a problem and doesn't know what to do even if it isn't necessarily tenancy related.

## Who do we help?

Last year we supported over 250 local people who were facing homelessness as well as providing continued support to those we had previously assisted into accommodation and their landlords. Those we help are officially called non-priority homeless and are often termed as the "hidden homeless" as they do not always show up on rough sleeper counts. They move from sofa to sofa, or sleep in sheds or cars. Our clients include ex-offenders, people recovering from drug or alcohol dependency and those with mental health issues. We also see a large number of people struggling with job loss and spiraling debt.

# Key Statistics

<b>During the year:</b>	<b>2015-16</b>
Total number of new people seeking help	258
Total number of follow up contacts	1864
Total number housed	92

## Gender

Male	69%
Female	31%

## Age of Clients

18 – 24	26%
25 – 39	39%
40 - 59	30%
60 plus	5%

## Employment Status

Unemployed	54%
Employed full time	29%
Employed part time	13%
Retired	2%
Student	1%
Other	1%

## Housing Status

High risk of losing home	21%
Staying with friends/family	35%
Sofa surfing	20%
Street / car homeless	16%
Other	8%

## Cause of homelessness

Relationship breakdown	26%
Family eviction	12%
Formal eviction	12%
LL selling or renovating	4%
Released from prison	4%
Domestic violence	2%
Tied accommodation	0.5%
Repossession	0.5%
Other	39%

“Other” includes drug & alcohol issues, sickness, rent no longer affordable.

# Our Results 2015-16

Our most important result is that we were able to assist 92 people into accommodation which gave them a secure base from which to take steps towards making positive life changes. Many of the 166 whom we did not directly assist into accommodation were able to use our advice and help to improve their situations themselves. Given that the pressure on the Private Rental Sector is increasing all the time, along with the rent levels, being able to help more people into housing than last year is an achievement of which we are proud.

Another result is that our tenants are staying in the tenancies for increasing lengths of time which is hugely positive for them in terms of stability and self esteem. Of the 58 deposit bonds outstanding as of 31 March 2016, 35 have been extended beyond 12 months. While this does impact our reserve fund requirements, the upside to the clients more than makes up for that. The ongoing support from the staff to both tenants and landlords plays a big role in achieving this outcome. This also impacts our rent in advance (RIA) fund as normally the RIA is paid back to Rentstart at the end of a tenancy so the amounts are outstanding longer than anticipated which is impacting the self-funding of the RIA fund.

Over the year Rentstart has worked more closely with Manna Food Bank which is increasingly assisting our clients with food/household necessities when starting a tenancy. Manna has also tailored a parcel specifically for street/hidden homeless with no cooking facilities that includes not only food to be eaten cold but also paper plates, bowls, cutlery and a torch, tin opener and gloves/scarf/hat. We gave them a real challenge by referring a diabetic vegetarian temporarily living in his car and they rose to the occasion beautifully.





For the third year a winter night shelter run by Transform Housing and Support, was open January to the end of March and accepted referrals from Spelthorne, Runnymede and Elmbridge. 37 people were referred from Spelthorne and 31 were accepted for a place in the shelter. This is a big increase over last year which is partly due to the shelter being located in Staines so easily accessible for our clients. Although Rentstart neither funded this initiative nor managed it, it is a very important resource for us to have available to help those most in need with a short-term solution and we work in collaboration with Transform Housing to maximize the impact it can have.

Paul Mitchell, Chief Executive of Transform Housing & Support, said:

"The winter shelter will give homeless people a warm and dry place to stay, with support to help them get off the streets for good. This is the third year we have run a shelter and we know there is a real need in the area. We are very grateful to everyone who is supporting the project; the project partners, funders and donors, and all our staff and volunteers. It has been really encouraging to see the community coming together to support people in need."

## Deposit Guarantee Bonds

Since Rentstart started in 1997, 777 Deposit Guarantees have been issued, giving us a total financial exposure of £325,354 over the years. Of those, 142 claims representing 18.3% of the guarantees issued, have been received and we paid out £40,163.20 or 12.3% of total financial exposure. During 2015-16 we issued 31 deposit guarantees totally £17,874.72. As of 31 March 2016 a total of 58 bonds were held with a total value of £35,226.20. With Thames Homeless Project winding up, we no longer get assistance from them in paying claims and have reviewed the reserve policy to ensure we are in a position to cover any future claims. By working closely with the tenants and landlords normally issues are aired quickly and steps can be taken to ensure remedies are put in place to reduce the likelihood of claims later.

## Key Challenges in 2015-16

We have experienced another busy and challenging year. The high volume of follow-up contacts made through further assessments, interviews, telephone calls and e-mails puts significant strain on the organisation.

A key challenge continues to be the availability of suitable housing at an affordable cost. Fewer and fewer landlords are willing to take on tenants on benefits. With the pressures of the rental market landlords have a choice of tenants and perceive that the risk is lower with tenants not relying on benefits. To meet this challenge we have had to become more flexible with our deposit guarantees, extending them beyond our previous 12 month limit and sometimes for the duration of the tenancy. We have also stepped up the support we provide to the landlords to ensure issues are addressed swiftly and that the landlord is comfortable relying on us.

Most private rental accommodation costs more than Local Housing Allowance (LHA) rate, meaning the tenant must come up with the additional payment each month. Of the 46 clients we housed in private rental accommodation, in most cases the rent was above LHA rate.



## Looking Forward 2016-17

Our scheme is free to use for both clients and landlords, so the continuation and stability of our charity requires access to continuing funds now and for the future. An ongoing challenge is fundraising for day-to-day operations versus new or ongoing projects which tend to qualify for more options.

Via the Surrey Housing Alliance, part of which covers Rent Deposit Schemes, Spelthorne Borough Council has provided additional funding to Rentstart in the amount of £10,775 per year for 2 years starting April 2014 which continued to support our work in 2015-16. However fund-raising will have to be a key focus in 2016-2017.

Having housed in excess of 1600 people since 1997, demand for our services grows and is not likely to diminish given the housing situation in Spelthorne – heavy pressure on the Private Rental Sector and rising rental costs.

We will continue to work with other agencies in neighbouring boroughs to ensure the widest possible impact for our services.

An ongoing, but not immediate, concern is the planned move of Spelthorne Borough Council to a different office location. If that location could not offer us the same free office space we have today, that would have a major financial impact on our services.

As of this writing, plans are in place for a winter night shelter for Jan – March 2017, once again giving us an option for immediate referral for those most in need. In good news for our clients, the shelter will once again be located in Staines, making it much easier for them to access the service.

# Our Funders

We would like to thank all our funders, from local supporters to the larger organisations who support our work:

Spelthorne Borough Council  
Surrey County Council  
Crisis  
Rotary Club Staines  
Rotary Club of Shepperton Aurora  
Staines Methodist Church  
St. Mary Magdalene Church, Littleton  
St Nicolas Church, Shepperton

And of course all the landlords and agents willing to accept our deposit guarantee and work with us and our clients.



# The Team

## The Management Committee

Linda Marshall	Chair/Secretary
Joanne Buckingham	
Abigail Honeywell	
Pauline Nicholson	
Les Oaten	
Carol Parker	
Avril Pye	Minutes Secretary
Beryl Rowe	
Barbara Royston	
Hilary Stokes	Treasurer

## Staff

Bryan Pilgrim	Manager
Meena Chahal	Project Officer
Barbara Pilgrim (no relation to Bryan Pilgrim)	Office Co-Ordinator

## Volunteers

Sue Clifford	Interviewer
Maureen Hesbrook	Interviewer
Barbara Royston	Interviewer and Office Support

**SPELTHORNE RENTSTART LIMITED (REGISTERED NUMBER:IP28593 R)  
A REGISTERED SOCIETY UNDER THE CO-OPERATIVE AND COMMUNITY BENEFIT  
SOCIETIES ACT 2014**

**Income and expenditure account for the year ended 31 March 2016**

	Restricted Funds		Unrestricted Funds		2016 Total £	2015 Total £
	THP £	Big Lottery Crisis £	SBC General Funds £	Bond Fund £		
<b>RECEIPTS AND PAYMENTS</b>						
<b>Total Income</b>	-	25,000	41,345	-	66,345	86,417
<b>Expenditure</b>						
Wages	-	14,000	37,272	-	51,272	45,974
Pension	-	-	154	-	154	
Training	-	-	100	-	100	696
Telephone	-	609	72	-	681	639
Post, Stationery & Photocopy	-	141	50	-	191	687
Travel Expenses	-	375	243	-	618	456
Professional and Regulatory Fees	-	-	60	-	60	145
Rent in Advance	904	2,831	-	-	3,735	(153)
Sundry Expenses	-	100	128	-	228	42
Insurance	-	250	285	-	535	535
Consultancy	-	500	2,190	-	2,690	1,750
IT Maintenance	-	741	157	-	898	
Meeting Rooms	-	-	37	-	37	52
Guaranteed Fund Claims (NET)	-	-	160	-	160	170
Transfer to Bond Fund	-	3,419	-	(3,419)	-	-
Provision for RIA Repaid	-	-	-	-	-	4,295
<b>TOTAL EXPENDITURE</b>	<b>904</b>	<b>22,966</b>	<b>40,908</b>	<b>(3,419)</b>	<b>61,359</b>	<b>55,288</b>
Surplus for the year	(904)	2,034	437	3,419	4,986	31,129
Fund balances at 1 April 2015	10,000	741	40,094	23,841	74,676	43,547
Fund balances at 31 March 2016	9,096	2,775	40,531	27,260	79,662	74,676

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**BALANCE SHEET 31 March 2016**

	<b>2016 Total</b>	<b>2015 Total</b>
<b>CURRENT ASSETS</b>		
Cash at Bank and in Hand	83,985	78,998
<b>TOTAL ASSETS</b>	83,985	78,998
<b>LESS CURRENT LIABILITIES</b>	(4,295)	(4,295)
	79,690	74,703
<b>CAPITAL AND RESERVES</b>		
Called up Share Capital	28	27
<b>Unrestricted Funds</b>		
Spelthorne B.C. and General Fund	40,531	40,094
Guarantee Bond Fund	27,260	23,841
<b>Restricted Funds</b>	11,871	10,741
<b>TOTAL MEMBERS FUNDS</b>	79,690	74,703



[The Community Link Centre, Knowle Green, Staines, TW18 1XA](#)

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