

Overcoming Homelessness

Annual Report
And
Accounts
2017-18



www.spelthornerentstart.org.uk

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What is Rentstart?

We are a homelessness charity established in 1997, serving 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. Many of them lack the skills and resources to gain accommodation on their own and 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 enables us to maintain close ties to the Housing Department which enhances our ability to work collaboratively.

We collaborate with numerous other local statutory and charitable organizations to ensure the clients get the full range of services they need in order to make other positive life changes from the stability of secure housing.

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 work with those who are street homeless, hidden homeless (e.g. living in sheds, cars or sofa-surfing) or at risk of homelessness. 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 build long-term relationships with private landlords to facilitate sustained availability of suitable accommodation for our clients who can be seen as potentially high risk. We provide a deposit guarantee which pays out in the event of a default in rent payment or property damage and we can, if necessary, provide rent in advance from a reserve fund dedicated to that use. We also provide ongoing support to the landlords by keeping in regular contact which ensures problems are identified and resolved quickly. This backing ensures our landlords feel secure in letting to our clients whom they might otherwise have turned down.
- ✓ 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. This might include how to manage their tenancy, how to budget and what their responsibilities as a tenant 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 tenants.



Where we are today

High demand continues for our services to local people threatened with homelessness. We interviewed 211 people during our 2017-18 year and were able to help 61 into housing with the others

receiving advice and guidance. We conducted another 1,276 follow-up contacts with existing clients to give further advice and assistance. This level of demand, coupled with continuing regulatory change, the future changes to benefits and legislation and the rising cost of private sector rents in the area means we are constantly challenged to deliver.

We have a small team of paid staff and volunteers who bring a wealth of relevant experience and expertise to the organization. Our Manager has been in place for over ten years and several of our volunteers previously worked for the Citizens Advice Bureau so have a deep understanding of the issues. Our volunteers collectively spend 20+ hours a week working with us which enables us to provide a high quality service with a lower budget. Our Committee is a team with diverse backgrounds, all of whom care deeply about the work we do. One member 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 maintaining collaborative working relationships with complementary organizations, in particular the Spelthorne Housing Department. These relationships mean 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.

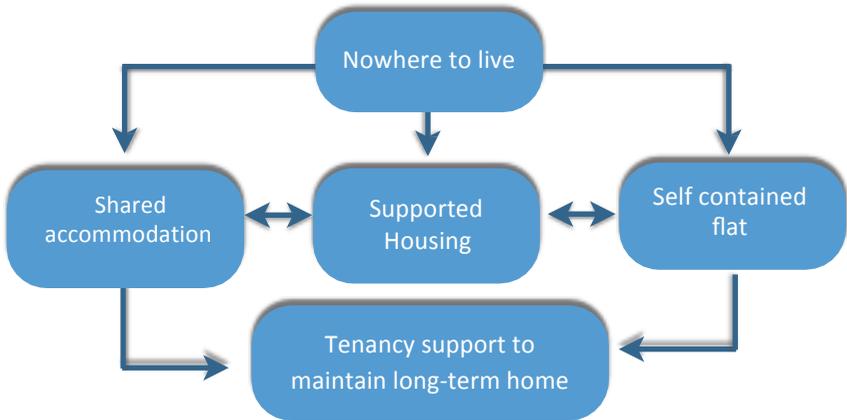
Spelthorne Borough Council has funded us since our inception in 1997 and gave us a significant grant for 2017-18. This has given us some visibility over our future funding position and supports our sustainability.

We continue to be able to offer rent in advance where required from the generous 2015 donation from Thames Homeless Project and a 2017 donation from Surrey Community Fund which are both 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 it may involve more than one move and our ongoing help before they secure a long-term home.



A Client's Story

Sally's Story*

(*name changed to protect identity)

Sally is 45, registered blind, with mental health issues. She was referred to us via Spelthorne Housing Options. Despite being considered 'priority need' under the housing legislation, she was not eligible for assistance due to 'local connection' criteria not being met, as she had not been in the borough for the requisite period as she had recently moved here to live with her fiancée. Sadly, shortly after moving in, Sally's fiancée passed away. As his family were arguing about who should inherit the flat and threatening to throw out her belongings, she did not feel she could remain at the flat.

She was advised by Housing Options to return to her previous borough where she would be eligible for assistance but Sally wished to remain in the area, as during her short time here she had formed a strong support network.

Social Services had been involved but had assessed Sally not to have social care needs as she was deemed to be fully self-caring.

When Sally approached us she was worried, confused and pessimistic about her future. We were able to match Sally with one of our landlords, who was happy to make minor adjustments to the property that would assist Sally to live an independent life. We assisted with a deposit bond and due to the circumstances were able to loan her rent-in-advance. She made regular repayments and has since repaid back the monies we loaned to her at the outset of her tenancy. We continue to offer Sally tenancy support and are pleased to report that she is in a much happier place and is now looking forward to the future.

Who do we help?

Last year we supported over 211 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 classified non-priority homeless and are often termed as the "hidden homeless" as they do not always show up on rough sleeper or homeless 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

During the year:	2017-18
Total number of new people seeking help	211
Total number of follow up contacts	1,276
Total number housed	61

Gender

Male	67%
Female	33%

Housing Status

High risk of losing home	18%
Staying with friends/family	30%
Sofa surfing	24%
Street / car homeless	19%
Other	9%

Age of Clients

18 – 24	26%
25 – 39	30%
40 - 59	35%
60 plus	9%

Employment Status

Unemployed	57%
Employed full time	31%
Employed part time	9%
Retired	2%
Student	0%
Other	1%

Our Year 2017-18

Our most important result is that we were able to assist 61 people into accommodation which gave them a secure base from which to take steps towards making positive life changes. Many of the 150 whom we saw but 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 so many people into housing 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. The ongoing support from the staff to both tenants and landlords plays a big role in achieving this outcome. While this does impact our deposit bond reserve fund requirements, the upside to the clients more than makes up for that. 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 impacts the self-funding of the RIA fund. We are very grateful to the Surrey Community Fund for their grant to supplement our RIA fund to enable us to continue to offer this service.

Since Rentstart started in 1997, 839 Deposit Guarantees have been issued. During 2017-18 we issued 30 deposit guarantees totaling £17,710. As of 31 March 2017 a total of 81 bonds were held with a total value of £47,295.

Our reserve policy ensures that if claims are made we have the funds to cover future claims. By working closely with the tenants and landlords issues are normally raised quickly and steps can be taken to ensure remedies are put in place to reduce the likelihood of claims later.



Unfortunately this year there was no winter shelter in Staines. One opened in Elmbridge to which we could refer clients, but it shut within a week due to staffing problems. This made it much harder on our clients as we had nowhere for them to stay whilst we were helping them find a more permanent solution.



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. In August 2016 the CEO of the National Landlords Association noted that *“the number of landlords letting to tenants in receipt of housing benefit had halved over the past 5 years.”* 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 rent each month. Of the clients we housed in private rental accommodation, in many cases the rent was above LHA rate.



During 2017-18 Spelthorne Rentstart worked closely with Spelthorne Borough Council to ensure continued smooth collaboration with a focus on the Homelessness Reduction Act of 2017 coming into force in April 2018. The mission of Spelthorne Rentstart remains unchanged and we are an even more important partner with SBC as they adapt to the new way of working to try to further reduce homelessness in the borough.

We have started working more closely with the local Job Centre. In February 2018 we introduced a monthly “help desk” with a staff member on-site at the Job Centre to answer questions/provide advice from both clients and Job Centre staff. This will ensure that even more people are aware of the help we can provide. They have invited us to participate in the training they will receive for the introduction of Universal Credit in late 2018.

During 2017-18 Spelthorne Rentstart took some key actions regarding the future structure of the organization.

After operating as a Registered Society under the Co-operative and Community Benefit Societies Act 2014 (and before that a Charitable Industrial and Provident Society) a decision was made in 2016 to become a Registered Charity as it was felt this would make fund raising easier. Many foundations and trusts will not make grants to any organization not registered with the Charity Commission. Our application was made in March 2017 and as of July 2017 Spelthorne Rentstart was a Registered Charity, number 1173709. Work was started to wind up the Registered Society and will be completed in 2018.

In early 2017 a new Case Management system was implemented. During 2017 further work was done to improve the system and enhance reporting available. We are indebted to Henry Harris for his many hours of work to develop the system and Barbara Royston for her time working on the requirements and system testing.

Sadly in early 2018 long-time trustee Barbara Royston decided she could no longer continue acting due to her many other commitments. Barbara has made a huge contribution to Spelthorne Rentstart by acting as a client interviewer, maintaining the website, setting up Facebook and Twitter accounts and representing us at various community events.

Looking Forward 2018-19

Having housed in excess of 1800 people since 1997, demand for our services continues to grow and is not likely to diminish given the housing situation in Spelthorne – heavy pressure on the Private Rental Sector, rising rental costs and reductions/caps on benefits.

The Homelessness Reduction Act of 2017 came into effect in April 2018 and although it means some changes, we will continue playing a key role in the homelessness strategy for the Housing Department in the years to come.

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 and we hope the change to being a charity will make this easier. Fundraising is a key focus for 2018-19 to ensure sufficient funding ongoing.

We continue to do community outreach in order to raise awareness of the issue of homelessness in Spelthorne and the work Spelthorne Rentstart does. We are delighted to have been selected as a Mayor's Charity by the Mayor of Spelthorne for 2018-19.

We anticipate continuing to improve our social media presence by doing more with Facebook and Twitter. Not only does it spread the news of what we are doing and the services we offer it enables us to see information from other organisations we might miss otherwise.

During the course of 2018-19 we will complete the process of dissolving the Registered Society under the Co-operative and Community Benefit Societies Act 2014 and operate solely as a charity, or more precisely, a Charitable Incorporated Organisation (CIO).

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. This was announced some time ago but there is no timeline or date as of writing.

How You Can Help

There are several ways you can help Spelthorne Rentstart:

- ✓ Consider organizing or participating in a fund raising event – holding a pub quiz, doing a charity walk or having a blue jeans day at work are some easy options
- ✓ Encourage your business or company to make Spelthorne Rentstart their charity of the year
- ✓ Do you have large grant fund-raising experience? We can always use help there!
- ✓ Are you a landlord? Talk to us about the benefits to you of renting to our clients
- ✓ Make a financial donation

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



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

The Team

The Management Committee

Linda Marshall*	Chair/Secretary
Joanne Buckingham	
Abigail Honeywell*	
Pauline Nicholson	
Les Oaten	
Carol Parker*	
Barbara Royston (resigned March 2018)	
Beryl Rowe*	
Hilary Stokes*	Treasurer

* These Committee members are Trustees of The Charitable Incorporated Corporation number 1173709

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
Frances Kavanaugh	Interviewer
Barbara Royston	General Support
Henry Harris	Case Mgt System Development

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 2018

	Restricted Funds		Unrestricted Funds		2018 Total	2017 Total
	Thames Homeless Project £	Surrey Community Fund £	SBC General Funds £	Bond Fund £		
Total Income	-	5,000	50,337	-	55,337	30,964
Expenditure						
Wages	-		53,967	-	53,967	53,980
Pension	-		710		710	713
Training	-		0	-	0	0
Telephone	-		626	-	626	589
Post, Stationery & Photocopy	-		198	-	198	568
Travel Expenses	-		470	-	470	808
Professional and Regulatory Fees	-		125	-	125	0
Rent in Advance			(1,479)	-	(1,479)	4,630
Sundry Expenses	-		53	-	53	200
Insurance	-		561	-	561	553
Consultancy	-		0	-	0	904
IT Maintenance	-		276	-	276	1,962
Guaranteed Fund Claims (NET)	1,188		2,612	-	3,800	560
Transfer to Bond Fund	-		2,158	(2,158)	-	-
Provision for RIA Repaid			0	-	-	(4,295)
TOTAL EXPENDITURE	1,188		60,277	(2,158)	59,307	61,172
Surplus for the year	(1,188)	5,000	(9,940)	2,158	(3,970)	(30,208)
Fund balances at 1 April 2017	1,188		14,953	33,313	49,454	79,662
Fund balances at 31 March 2018	0	5,000	5,013	35,471	45,484	49,454

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

BALANCE SHEET 31 March 2018

	2018	2017
	Total	Total
CURRENT ASSETS		
Cash at Bank and in Hand	45,513	49,483
TOTAL ASSETS	45,513	49,483
LESS CURRENT LIABILITIES	0	0
	<hr/>	<hr/>
	45,513	49,483
CAPITAL AND RESERVES		
Called up Share Capital	29	29
Unrestricted Funds	5,013	14,953
Guarantee Bond Fund	35,471	33,313
Restricted Funds	5,000	1,188
TOTAL MEMBERS FUNDS	<hr/>	<hr/>
	45,513	49,483



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

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Spelthorne Rentstart© is a charity registered with the Charity Commission
No. 1173709