

# Lewes District Churches HOMELINK



## Minutes of the Annual Meeting

Held at King's Church, Lewes, on Thursday 8<sup>th</sup> June 2017

HOMELINK Office 01273 478541 Website: [www.lewesdistrictchurcheshomelink.org.uk](http://www.lewesdistrictchurcheshomelink.org.uk)

**Attendance and Apologies:** 38 people attended the meeting and 14 sent apologies.

**1. Welcome:** Joan Wignall (Chair) welcomed all **Friends of HOMELINK**, and thanked King's Church for providing the venue, since Christ Church, the original venue, had been designated as a polling station for the day.

**2. Opening Prayer:** The Revd Al Pickering, pastor at King's, gave thanks for the work of HOMELINK over 20 years, and prayed that those elected to government would consider the needs of the homeless.

### **3. Chair's Report:**

Joan thanked our Friends, donors, partner organisations, and James, our Service Manager, for their support. She spoke of the challenges faced in 2016, as HOMELINK had grown so fast, and the coming challenges in 2017, which include application for CIO (Charitable Incorporated Organisation) status and the need for more administrative assistance. Priorities for 2017 include meeting the increased need for loans; finding younger people to fill Committee roles; and encouraging prayer for the homeless. The website was recommended as a useful source of information and documentation.

**4. Setting the scene – homelessness then and now: a reflection from Grace Blaker, founding trustee:** Grace recalled why and how HOMELINK had been founded, mentioning the increasing levels of visible homelessness in the 1990s, when the needs of single people, aged between 16 and 60, were not being met, and how the 'Right to Buy' legislation had resulted in a loss of investment in local authority housing stock.

Grace noted the important part played by CNHC (the Churches National Housing Coalition), Peter Mettyear, (who underwrote HOMELINK's early Rent Deposit Guarantee Scheme), and the practical relationship with Lewes District Council's Housing Dept. However, over the past 20 years, successive governments have failed to produce a comprehensive Housing Policy, so the situation is as bad now as it was then. Now, for someone on average earnings, it takes 23 years to save up for a deposit on a house; there is no security of tenure beyond 6 months in the private rented sector; and austerity cuts have affected many people. On the positive side, all the main parties in the General Election had identified Housing as a priority issue, and there are plans locally for LDC to provide more sites for affordable housing. All Housing Department staff are committed to combatting homelessness.

### **5. Affordable Housing in Lewes District – now and into the future: a report from Andy Chequers, Head of Homes First, Eastbourne and Lewes Councils**

Andy thanked HOMELINK for making a difference in housing the homeless. He outlined how LDC is working to deliver new affordable homes in the District, explaining that the Council cannot borrow to create new homes but is setting up investment companies with Eastbourne Council, to provide affordable accommodation (i.e. at up to 80% of market rent). 22 council-owned homes have so far resulted.

Andy shared information on homelessness and its causes, before detailing the level of demand for suitable housing. With 1,494 people applying to go on the waiting list in March 2017, and 116 B&B placements in Eastbourne (and beyond) over the year, this is clearly not enough. Only 180 properties are re-let in a typical year, so those who are adequately housed are never likely to reach the top of the list. Discretionary Housing Payments are sometimes made, to top up Housing Benefit, so that people can remain in their current home, and LDC works with private sector landlords to lease properties, where possible, for those

in B&B placements. In response to questions, Andy explained that there are no B&B possibilities in Lewes District, as hoteliers are unwilling to take homeless families or those on full Housing Benefit. Andy agreed that there was a link, however complicated, both between housing and health, and housing and unemployment. He confirmed that the 'Right to Buy' legislation is still operative, except in some exceptional circumstances, such that the LDC housing stock continues to diminish.

## **6. Service Manager's Report**

James reported the figures for 2016, comparing them with 2015. They showed a big increase in applications and tenancies, but the figures for the first months of 2017 showed an even higher increase, with 47 loans made to the end of May. He noted the increasing number of those in full-time work who need help. As it is now rare for Housing Benefit to cover rent, prospective tenants may be rejected by landlords, if not earning enough. Those seeking cheaper accommodation, due to current austerity measures, are either unable to find cheaper accommodation or, if they do find it, are having to pay yet more money for agent's fees, in order to make the move. The fear of being on the street or in temporary accommodation is very real. One young girl, recently assisted, had been sleeping in a bus shelter.

HOMELINK's repayment strategy includes reducing or suspending repayments when necessary; taking legal action as a last resort (one County Court judgement this year); and asking for guarantors. Two guarantors are currently repaying for tenants unable to fund their own repayments. An appreciative guarantor had unexpectedly written to James, '*Your charity is doing wonderful work in providing valuable assistance to families who find themselves in difficult circumstances*'. Looking to the future, James hopes that agency fees will be banned, thus reducing the amount of each loan; and that rent controls and longer tenancies will be possible. However, he fears that the housing benefit freeze, operative until 2020, will cause hardship. Andy Chequers noted that landlords have been hit by a drop in tax relief from 40% to 23%, which renders their own situation more difficult. James thanked all volunteers and supporters for their assistance in his work.

## **7. Treasurer's Report:**

John Howes, HOMELINK's Treasurer, referred to HOMELINK's full accounts, which are being sent to the Charity Commission (CC), after independent examination, and which will shortly appear on the CC website. The balance sheet has doubled in size, as have assets (£300k of outstanding loans). Loan numbers have trebled and so have repayments. Gaining CIO status will make no difference to how HOMELINK operates, but will give greater flexibility and ensure the recruitment of a strong team of trustees. A large legacy is still funding running costs, so that all other donations go towards providing loans for needy applicants. A new activity is the provision of small grants, to assist with removals or to pay for furniture or equipment, thus enabling clients to access housing or to remain in current housing.

John showed how the very recent rise in applications for help, rising fees, and the size of loans had eaten into our reserves, costing £88k by the end of May 2017. At this rate, HOMELINK risks running out of reserves early in 2018, so a strategy to avoid this will be developed. James is already encouraging tenants to pay the first month's rent if they can, while we loan the damage deposit. John thanked all subscribers, individual donors and churches for their support, and recommended the Gift Aid scheme, reminding all donors to let him know if they are no longer paying tax. Joan thanked John for his dedication, noting that he has been working across a wide range of other issues in addition to the Accounts.

**8. Events:** Joan spoke of events in 2016/7, the Ukelele tea in Lewes, and the annual Christmas concert. She particularly recommended the forthcoming Open Garden in Seaford, on 2<sup>nd</sup> July, with silver band and jazz band, ploughman's lunches and cream teas, tombola and other stalls. Posters were made available.

**9. The meeting closed** at 9.10 pm with the HOMELINK prayer.

10/6/2017