
RESPONDING TO THE COMMUNITY HOUSING CRISIS

6th December 2022

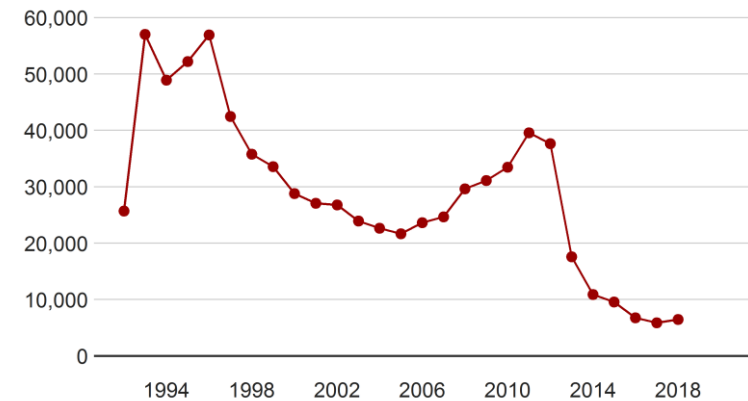


WHY WE HAVE CALLED THIS MEETING

- Responding to an immediate need within our congregation:
- To pray together
- To explore different solutions
- To see how we can respond individually
- To seek God's will for our church and wider community

Fall in new social housing across England

Additional homes provided in the year ending March

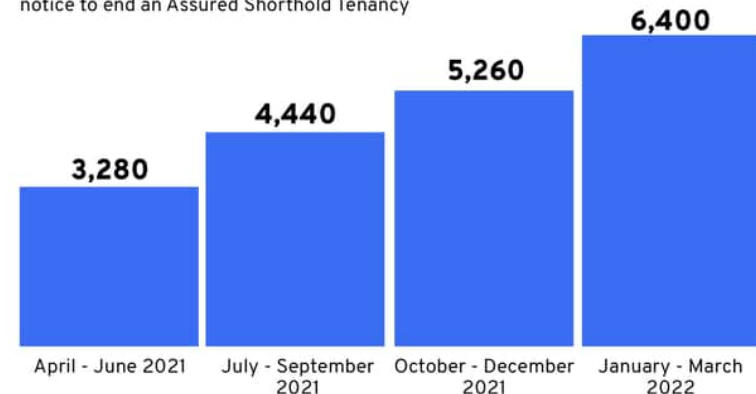


Source: MHCLG

BBC

No-fault evictions

The number of people threatened with homelessness due to service of a Section 21 notice to end an Assured Shorthold Tenancy



THE IMMEDIATE CHALLENGE

The situation facing the Miles family

- Landlady selling the house, given legal notice to them for eviction 25 January 2023
- Two of the teenagers have special needs, including one with EHCP
- No social housing available in Weston that will fit the mother and 3 teenage children (tried for 8 years, including outside the area)
- No private rentals secured in last 6 months as demand very high and landlords have opted for offers from others not on Universal Credit (even with letters of guarantor, deposits etc)
- Been officially declared 'homeless' by local authority, putting huge mental and emotional strain on whole family

A balancing act

Giving to everyone
as they have need

(Acts 2v45)

Sustainable stewardship
of resources

(Proverbs 14v8)

Responding in faith

Responsible budgeting

A church/building
project to finance

An imminent housing crisis

‘My God will meet all your needs according to his riches in Christ Jesus’

Philippians 4:19

SOME SOLUTION PARAMETERS

The best solution would be for the Miles family to secure appropriate social housing or a private rental in the Weston and Newbridge area

But failing that, we are praying and working for a solution that:

- Works with an existing housing provider
- Is sustainable
- Does not involve legal or financial obligations for the PCC or ministers for the time being of All Saints Weston
- Is mindful of ROCK and other financial commitments of All Saints Church members
- Provides a strategic model for potential further development in future

OUR PROPOSAL

Raise loan money from church members to enable a housing charity to purchase and then rent a house in Weston for Miles family, then others...

THE EARLY CHURCH'S RESPONSE

The fellowship of the believers - Acts 2 :44-45

All the believers were together and had everything in common. ⁴⁵ They sold property and possessions to give to anyone who had need.

The believers share their possessions – Acts 4

³² All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. ³³ With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them all ³⁴ that there was no needy person among them. For from time to time those who owned land or houses sold them, brought the money from the sales ³⁵ and put it at the apostles' feet, and it was distributed to anyone who had need

OUR RESEARCH

Five months of research:

- Oxford Community Church project – the Edge
- Barton community church – Homes with a Purpose
- Social services: social worker; housing officer; Connecting Families link person
- Councillor for Weston
- Green Pastures
- Hope in Action
- William Carr trustees
- Kingdom Bank for mortgages
- Property financial consultant
- Our skilled people in the church including estate agents, community work leaders, Life Project, wardens, councillor for housing etc

OUR LEARNING

From other church projects & our own people

- Other churches have done this and made it work at very low risk
- Keep it as simple as possible - in structure, partnerships, model
- Align and work with council & statutory bodies

- Housing prices beginning to fall. Owners will find it harder to sell.
- Relatively easy to add extra bedroom to houses in Eastfield Avenue.
- Hard to get high street mortgage for 'pre-fab' houses in Eastfield Avenue.
- Kingdom Bank mortgage available at 5.5%

OUR LOOKING

- Weston - all family support systems and church in Weston.
- Costs - £275,000 - £300,000 (to be rental ready) around Eastfield Ave.
- Miles' own house coming onto market. Needs significant work and landlady may have inflated view of value.
- Neighbour's house good condition and going through probate, sometime...
- Duncan Nash and Liane Hanks (church members/estate agents) actively looking

CRUCIAL QUESTIONS

Where is the finance coming from to purchase the property?

On what basis is the finance being provided?

Who will own the house?

Who has the landlord responsibilities?

Where is the support for tenants coming from?

What is the relationship with the local church?

What sort of house will it be? I.e 2-3 individuals? A family? Short-term, medium-term, long-term

POSSIBLE MODELS

1. Partnership with Green Pastures
2. Expansion of William Carr Trust remit
3. Set up social enterprise like 'Homes with a Purpose' (the 'Oxford model')
4. Find 'wealthy Samaritans'
5. Sell Chandler Close
6. Hope in Action (only temporary housing)

UNLIKELY OR NOT PRACTICABLE FOR NOW

3. A small group sets up a standalone new social enterprise like 'Homes with Purpose' in Weston
4. One, two or three individuals buy a house and rent it out to a family in challenging circumstances with rent funded through housing benefit/universal credit
5. Chandler Close – house owned by church with tenant
6. A small group sets up a new charity in Weston affiliated and franchised to Hope Into Action (a national charity)

Preferred option: Green Pastures

- Individuals invest £1000+ in Green Pastures for 5 years, tied to housing for Miles' family
- They receive regular interest payments on investment at chosen rate 0-5%
- Green Pastures own the property. PCC has no legal responsibilities.
- Rental payments (from housing benefit) go direct to Green Pastures
- If investors remove money after 5 years, GP will make up the difference
- We will take responsibility as 'housing agent' – landlord checks, maintenance
- We provide on-going social and spiritual support to the family
- If Miles family move out, other families can benefit

Second option: William Carr Trust

- Would need to change current charitable objectives (in process)
- Would need agreement of all Trustees (Rector, church wardens and legal representative of current Alms House tenants) to purchase new property
- People would lend money to William Carr Trust (in similar way to Green Pastures) and receive regular interest at chosen rate
- We would need to set up voluntary housing management team (to complement David Shearman)
- Property would be owned by William Carr and would receive rental income
- We provide on-going social and spiritual support to the family
- If Miles family move out, other families can benefit

WHAT DO WE NEED FROM YOU?

- **Pledged investments** for 5 years (choose your own rate of interest) – maybe in an ISA, saved for Uni funds...
- **Pledged donations** – without asking yet, we already have offers of £20,000 +
- **Commitment of time** and passion to sit on Community Housing steering team; act as rental agent; practical skills (building, heating, electricity etc)
- **Ideas for short-term** solution from end of January 2022
- **Respond to Google form by Tuesday 13th December.** A non-binding pledge at this stage.

FAQs

How does this relate to Rock?

- Even whilst investing in or building we cannot ignore the desperate needs of some of our members in our community.
- There was always a 'social outreach' element to ROCK (pledges to Enrich, Eagles) which have only been very partially fulfilled so far.
- We believe this commitment to the 'one' will complement and add integrity to our strategic efforts to make our church more community-facing.

How much do we need to raise?

Depending on the model we opt for:

- With Green Pastures approximately £125,000+ in individual's loans to them
- With William Carr – a similar amount in loans, and £50,000 in donations with a mortgage (from Kingdom Bank available at 5.5%)

What happens after 5 years?

- With **Green Pastures** you can choose to remove your investment in Green Pastures, renew it, or increase it after five years.
- If you remove it, Green Pastures will make up the difference from other investors
- With **William Carr**, if you remove your investment, then other existing lenders may increase theirs; new lenders may join; William Carr may invest more of their own funds; or they could get a small mortgage from Kingdom Bank

What will happen to Miles in January?

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