



**OPERATIONS MANAGER'S**

**ANNUAL REPORT**

**2022 – 2023**

*Celebrating 27 Years of  
'Helping to prevent homelessness'*

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**Charitable Incorporated Organisation - No. 1171222**

**(Previously Charitable Trust – No. 1054725)**

## Wycombe Rent Deposit Guarantee Scheme

The **Wycombe Rent Deposit Guarantee Scheme** is a charity set up to help people in the Wycombe District area, who are on a low income and homeless or in housing need, access rented accommodation in the private sector. The main purpose of the Scheme is to provide an alternative to the cash deposit normally required by a landlord, in the form of a Guarantee which can be claimed against instead of making deductions from a pre-paid deposit. This can help those who are able to pay rent, for example if they qualify for Universal Credit Housing Costs, but who cannot afford a deposit.

The early planning stages of the Scheme were started in 1995 by a partnership between the members of The Wycombe District Council Housing Forum and The Source Group - a lay ecumenical Christian covenant community based in High Wycombe. The Scheme is financed by Buckinghamshire Council, The Guinness Partnership Limited, funds raised by the churches of Wycombe, grants from external organisations and from private donations.

In 2022/23 we celebrated **27 years** of helping to prevent homelessness in Wycombe District. This year we have provided highly specialised advice via **520 meetings with clients**, some in person and some remotely. Some of our clients have only contacted us once, whilst we speak to others on a weekly basis.

We have **housed 52 households** with **9 different landlords**. Utilising our tenancy support service, most of our clients have renewed their tenancies without a guarantee being required, indicating our landlords consider them to be reliable tenants.

We have helped **20 households rescue their tenancies** and **58 households to sustain their tenancies** thus preventing them from becoming homeless. Thanks must go to Buckinghamshire Council Housing Benefit Department for providing advice & Discretionary Housing Payments & also to the Wycombe Homeless Connection Housing Legal Clinic. We have provided specialist benefit & housing advice for this project over the last year.

This year has been our busiest for some time, with demand returning to pre-pandemic levels. We have worked closely with Buckinghamshire Council, Connection Support & Wycombe Homeless Connection, to help clients access local hostels & then move on to private sector accommodation. For example, One YMCA refer clients to us who are considered ready & able to sustain a tenancy. In the last 12 months we have moved 11 of their residents into self-contained studio flats.

## Guarantee Funds

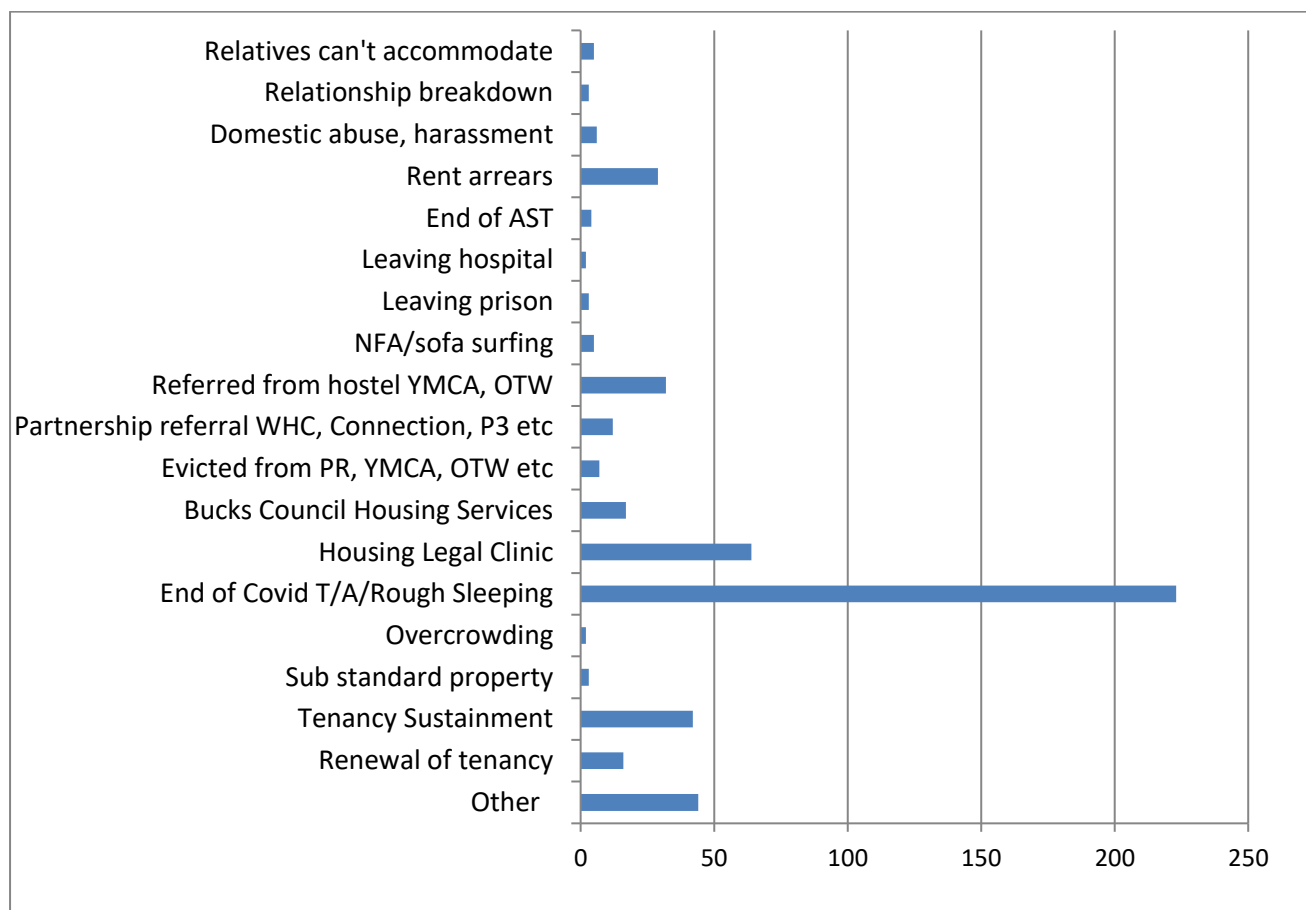
In the 2022/23 financial year the total value of new guarantees written by the scheme was £12,023.09. By the end of 2022/23 the total value of Guarantees written by the Scheme since its inception was £ 432,261.02 with a total claim pay out of £4,863.26. This makes the Scheme's average claim rate 1.13%

A copy of the Scheme's accounts is available on request.

## Scheme Applicants

The following chart shows the reasons why contact was made in 2022/2023.

### REASON FOR APPROACH:



## People Helped by the Scheme in 2022/2023

By the end of 2022/2023, the Scheme had HOUSED 1754 households, a total of 1927 adults and 757 children housed. Of these, 52 households (53 Adults and 1 child) were new to the Scheme and 12 households (12 Adults and 0 children) renewed their tenancies with the help of the Scheme. By the end 2022/23, the Scheme had RESCUED 683 clients' tenancies. Of these 20 were new in 2022/23. We have also helped to SUSTAIN 58 tenancies in order to keep clients in their accommodation who would have been at risk of becoming homeless.

The figures below show breakdowns by household type and ethnic origin of people housed & advised by the Scheme this year.

<b>HOUSED HOUSEHOLD BREAKDOWN</b>	
<b>Couples</b>	1
<b>Families</b>	0
<b>Single Females</b>	9
<b>Single Males</b>	41
<b>Single-Parent Families</b>	1

<b>Ethnic Breakdown of Clients Advised</b>		
<b>White</b>	British	152
	European	4
	Irish	3
	Any other Background	20
<b>Black</b>	British	4
	European	0
	Caribbean	7
	African	12
	Any other Background	0
<b>Asian</b>	British	2
	Indian	0
	Pakistani	0
	Bangladeshi	1
	Chinese	0
	Any other Background	0
<b>Mixed</b>	White and Black British	1
	White and Black European	0
	White and Black Caribbean	0
	White and Black African	2
	White and Asian	0
	Any other mixed background	0
		0
<b>Other ethnic groups</b>		0
<b>Other</b>	Not Known / Prefer not to say	312

In 2022/23 the Scheme assisted both landlords and tenants to successfully renew 12 Assured Shorthold Tenancies. There have been no claims against our deposits, proving that with our help, our tenants are reliable & managing their finances well. Our landlords appreciate the free professional services provided by the Operations Manager who is a Fellow of The National Association of Estate Agents.

Clients have been referred to us in 2022/23 by the following organisations:

- Buckinghamshire Council Housing Options Team
- Buckinghamshire Council Customer Service Centre
- Buckinghamshire Social Care
- Connection Floating Support – Bucks Connection Reset – Bucks Thrive Homes
- Citizens Advice Bureau
- Chiltern Adult Mental Health Team
- H.M. Prison & Probation Service
- GP Surgeries –Social Prescribers
- Job Centre Plus
- Oasis Partnership
- Old Tea Warehouse
- Padstones
- Private Sector Landlords
- P3 Housing Support Service
- Saunderton Lodge
- Thames Valley Police
- Wycombe Homeless Connection
- Wycombe Women’s Aid
- YMCA
- Youth Enquiry Service

## Case Studies

The following case studies are based on real people, although names and details have been changed to preserve anonymity. Much of the work that we do is more complicated than simply housing someone...

Isabelle approached us, as she remembered that many years ago, we had helped her father resolve some benefit issues that had put his tenancy at risk. She had lived with him in this house virtually all her life. Sadly, her father had died & consequently her social landlord wished to regain possession of their property. The house was too big & unaffordable for her, but she needed some time to look at her future housing options, as she had to give up work due to ill health. We helped her claim Universal Credit & other benefits, which enabled her to pay the rent. We also negotiated with her landlord who agreed to transfer her to an affordable 1-bedroom property as soon as one is available.

Bill was sleeping in his car when he contacted us. Due to previous addiction issues, his relationship had failed, he lost his job & was homeless. He had been sober for a year & was looking for work, but having no address was hindering his job search. We found him an affordable room & within 2 months he had found employment & no longer needed assistance to pay his rent.

Jimmy had become homeless due to a family bereavement & this has led to a mental health crisis. He was referred to us by his GP’s social prescriber. We sourced an affordable flat for him, paid his rent in advance, covered his deposit & provided him with furniture. His mental health has improved immeasurably & as part of his recovery, he is now volunteering for a local charity.

## We have referred clients for on-going support to:

Central Aid [Home \(central-aid.org.uk\)](http://central-aid.org.uk)

Wycombe Homeless Connection <http://www.wyhoc.org.uk/>

P3 [P3 - Changing lives every day \(p3charity.org\)](http://p3charity.org)

Connection Support [Buckinghamshire | Connection Support](#)

St Martin in the Fields [St Martin-in-the-Fields | Supporting people away from homelessness \(smitfc.org\)](#)

YMCA [High Wycombe Hostel - One YMCA](#)

Old Tea Warehouse <https://www.riverside.org.uk/>

## You too can help us

WE ALWAYS NEED MORE ACCOMMODATION - If you have anything from a room to a 4-bedroom house available to let please get in touch and we will try to find you a suitable tenant FREE OF CHARGE.

WE ALWAYS NEED MORE FUNDS as we are a Charitable Incorporated Organisation, so please remember us when you are fundraising. We are always grateful for one-off or regular donations so please consider making a quarterly or monthly donation by Standing Order. You could make your donation even more valuable by completing a Gift Aid declaration. If you are a U.K. taxpayer WRDGS can then claim back 25p in the pound from the Tax Office. Please contact our office on 01494 528557 for further details or a gift aid declaration form.

Donations can be paid into our bank:

Account Name: Wycombe Rent Deposit Guarantee Scheme

Account Number: 00033669

Sort Code: 40-52-40

or please refer to the Schemes web site at <http://www.wrdgs.org.uk/> for further information.

Thank you.



## ACKNOWLEDGEMENTS

Phil Thomas, the Scheme's Operations Manager, would like to express his thanks and appreciation to the following for their help and support during the past year:

### THE SCHEME'S STEERING COMMITTEE: -

<b>Catri Plummer</b>	Trustee nominated by Wycombe Churches Together (Chair of Trustees)
<b>Cllr. Paul Turner</b>	Trustee nominated by Buckinghamshire Council
<b>Nancy Bradshaw</b>	Trustee (Fundraising)
<b>Clive Bradshaw</b>	Trustee (Secretary)
<b>Eddie Maguire</b>	Trustee (Treasurer)
<b>Linda Dean</b>	Buckinghamshire Council Benefit Supervisor

### THANKS ALSO TO: -

<b>Anthony Pearmain</b>	Web site design & I.T. Consultant @ StratMetrix
<b>Sharon Marshall</b>	Keeping Books 4 U, for running our payroll
<b>Steve Potts</b>	for independently examining our Accounts

All the Landlords and Landladies who have housed our clients. Buckinghamshire Council for different grants throughout the year including our Annual Revenue Grant

<b>Hillingdon Law Centre</b>	<b>ONE YMCA</b>
<b>Connection Support</b>	<b>Old Tea Warehouse</b>
<b>Wycombe Homeless Connection</b>	<b>Everyone at the HUB</b>
<b>Wycombe. Housing Options</b>	<b>Tracey Thomas for all her inspiration &amp; hard work</b>

**Last, but especially not least: Linda, Iain, Tracey, Robert & everyone at Wycombe Housing Benefit**

### OUR GENEROUS DONORS

All Saints Parish Church High Wycombe, Amazon Europe, Buckinghamshire Lottery, C&W Bunting, S. Connolly, Easy Fundraising, G&H Dodgson, N.Hanbury, P. Hogwood, W&C Plummer, Deacon Paul Priestley, St. Francis of Assisi Church Terriers, St. Peters Church Loudwater, Together with all donors who wish to remain anonymous.

### FUTURE AIMS OF THE SCHEME: -

- To recruit more accommodation providers
- To secure permanent long-term funding and put us in a more secure financial position.
- To improve the conditions in private rented accommodation, especially Houses in Multiple Occupation, by ensuring that reasonable standards are met.
- To recognise that, when seeking accommodation, certain groups and individuals are discriminated against and to oppose such discrimination.
- Through good management to maintain our low claim rate.
- To strive to improve our service.

