Wycombe Rent Deposit Guarantee Scheme OPERATIONS MANAGER'S

# **ANNUAL REPORT**

Celebrating 28 years of 'HELPING TO PREVENT HOMLESSNESS'

# 2023-2024

Wycombe Rent Deposit Guarantee Scheme, The HUB, Easton Street High Wycombe, Bucks., HP11 1NJ

Tel: 01494 528557 Email: info@wycrent.org.uk Web: wrdgs.org.uk

### **ABOUT THE CHARITY**



WRDGS The Office 2nd Floor, The Hub, Easton Street, High Wycombe, Bucks., HP11 1NJ

Email: info@wycrent.org.uk Tel: 01494 528557 WEB: wrdgs.org.uk

The Hub & the Union Baptist Church are next to Easton Street Multistorey Car Park.

Exit at the side of the Multi-Storey Car Park on level 1 & WRDGS entrance is 20 m down the path. Press the intercom & we'll come & let you in.

Access by appointment only



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 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 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 2023/24 we celebrated 28 years of helping to prevent homelessness in Wycombe District.

This year we have provided highly specialised advice via 449 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 38 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 23 households rescue their tenancies and 62 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.

# **VISION & MISSION**



#### **Mission**



- 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.

# **OUR TEAM**



# PHIL THOMAS

**Operations Manager** 

# **TRACEY THOMAS**

**Client Officer** 



# ACHIEVEMENTS IN 2023-2024

In our area, the last 3 years have seen a rise in private rental prices of 31%. As Local Housing Allowance rates have been frozen for 3 years, the gap between LHA rates & private sector market rents has grown even wider. This, together with the rise in the cost of living, has meant that our clients have really struggled to source affordable accommodation. Although we have still managed to house 38 households, we have seen a large increase in our tenancy sustainment & rescue work.

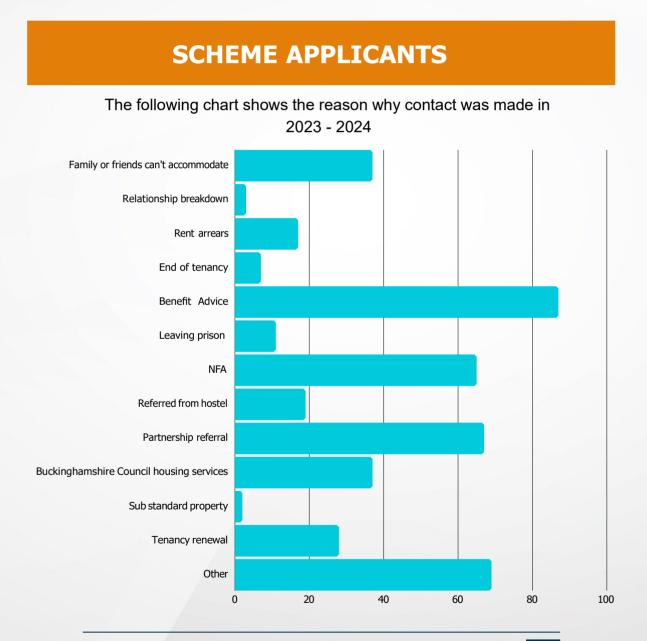
We are helping Buckinghamshire Council implement their Homelessness & Rough Sleeping Strategy. Our Operation Manager is Chair of the Rough Sleepers Core Group, which is a multi-agency group that meets fortnightly & assists rough sleepers to access suitable and appropriate housing. Using funds from the Rough Sleepers Initiative, we assist rough sleepers on their homelessness journey by either paying rent in advance or repaying previous arrears so they can access our local hostels. After a period of stability, we can then help them find an affordable property in the private sector & pay their rent in advance & deposit. We also offer ongoing support to help them maintain their tenancy.

We also continue to provide specialist advice at Wycombe Homeless Connection's weekly Legal Housing Clinic.

# **GUARANTEED FUNDS**

In the 2023/24 financial year the total value of new guarantees written by the scheme was £8,333.44. By the end of 2023/24 the total value of Guarantees written by the Scheme since its inception was £ 440,594.48 with a total claim pay out of £4,863.26.

This makes the Scheme's average claim rate 1.10% A copy of the Scheme's accounts is available on request



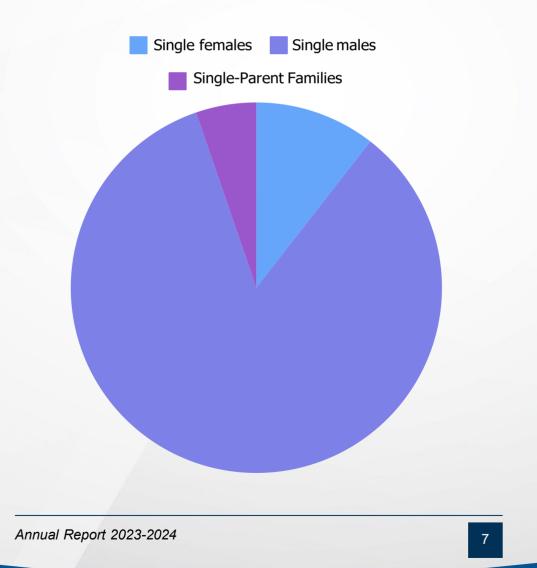
Annual Report 2023-2024

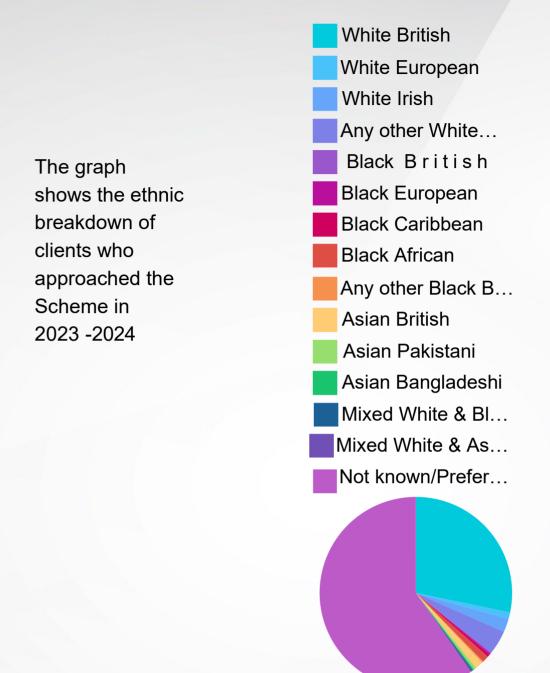
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# PEOPLE HELPED BY THE SCHEME IN 2023-2024

By the end of 2023-2024, the Scheme had HOUSED 1792 households, a total of 1965 adults and 759 children housed. Of these, 38 households (38 Adults and 2 children) 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 2023-2024, the Scheme had RESCUED 706 clients' tenancies. Of these 23 were new in 2023-2024. We have also helped to SUSTAIN 62 tenancies in order to keep clients in their accommodation who would have been at risk of becoming homeless

The graph below shows the breakdown by household type of people housed by the Scheme this year





In 2023-2024 the Scheme assisted both landlords and tenants to successfully renew 20 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 by the following organisations:

**Buckinghamshire Council Housing Options** Team **Buckinghamshire Council Customer Services** Center **Buckinghamshire Social Care Citizens Advice Bureau Connection Floating Support and RESET** services **Chiltern Adult Mental Health Team GP Surgeries - Social Prescribers** H.M. Prison **Job Centre Plus Oasis Partnership Old Tea Warehouse One YMCA Padstones** Probation **Private Sector Landlords** P3 Housing Support Service Saunderton Lodge Hostel **Thames Valley Police Wycombe Homeless Connection** Wycombe Women's Aid **Youth Enquiry Service** 

# **CASE STUDIES**

Details have been changed to protect clients identity

#### Housed

A client was verified as sleeping rough due to a relationship breakdown. He was placed in emergency accommodation where he managed his tenancy really well. He was referred to us as he had a bad credit rating & was in receipt of benefits. He had proved that he was ready to live independently but kept failing referencing checks. We persuaded a landlord to give him a chance & using funds from the Rough Sleepers Initiative paid his rent in advance, covered his deposit & bought him some furniture. The landlord is very pleased with him & has just renewed his tenancy.

#### Housed Twice

We housed a client from a local hostel into a studio flat. Unfortunately her Universal Credit claim was unfairly restricted which led to substantial rent arrears. We reassured her landlord that we would resolve the situation & so he postponed her eviction. After 9 months of negotiations, the DWP finally reassessed her claim & backdated her housing costs, which cleared her arrears. She then had a child & as the studio was now unsuitable, we helped her successfully apply for social housing. The landlord then relet the property to another of our homeless clients

#### Rescued Housed & Employed

A recently unemployed client was referred to us from the local Job Club as it appeared that her landlord was trying to illegally evict her. We supported her to claim Universal Credit & negotiated with her landlady to stop the illegal eviction. This gave us time to help her find a new property. We also heard of a local job vacancy that may suit her. She successfully applied for the job & is now no longer claiming benefits.

# LANDLORDS

The Scheme incentivises Landlords by offering them a monetary reward to accommodate clients who have faced difficulties in finding housing due to a chaotic lifestyle and a background of homelessness.

# SUPPORT

Clients referred for on-going support to:



Financial support was gratefully received this year from various organisations, to include:



## 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.

# **TO MAKE A DONATION**

Donations can be paid into our bank: Account Name: Wycombe Rent Deposit Guarantee Scheme Account Number: 00033669 Sort Code: 40-52-40

Donate by scanning the QR code



Making a donation via https://mydonate.bt.com/charities/wycomberentdepositgua ranteescheme

Registering with https://www.giveasyoulive.com/ , choosing charity "Wycombe Rent Deposit Guarantee Scheme" with charity number 1171222 and using this whenever you shop or book holidays online

For further information please refer to the Schemes web site at http://www.wrdgs.org.uk



# ACKNOWLEDGEMENTS

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

#### THE SCHEME'S STEERING COMMITTEE: -

Catriona PlummerTrustee nominated by Wycombe Churches Together (Chairof Trustees)Trustee nominated by Buckinghamshire CouncilCllr. Paul TurnerTrustee nominated by Buckinghamshire CouncilNancy BradshawTrustee (Fundraising)Clive BradshawTrustee (Secretary)Eddie MaguireTrustee (Treasurer)

#### THANKS ALSO TO: -

Anthony Pearmain	Web site design & I.T. Consultant @ StratMetrix
Sharon Marshall	Keeping Books 4 U for running our payroll
Steve Potts	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

Connection Support, Hillingdon Law Centre, One YMCA, The Old Tea Warehouse, Wycombe Homeless Connection, Everyone at the Union Baptist HUB, Wycombe Housing Options and Tracey Thomas for all her inspiration & hard work. Last but especially not least: Tracey, Iain, Robert & everyone at Wycombe Housing Benefit

#### OUR GENEROUS DONORS

St Annes Church, St Augustine's Church, E. Ball, M.Bull, C. and W. Bunting, J. Briggs, S. Connolly, P. Crotty, B. Daly, Downley Parish,

G & H Dodgson, C. Gallagher, N. Hanbury, P. Hogwood, E. Maguire, P. Neale, Our Lady of Grace Church, Deacon P. Priestley, W.& C. Plummer, SquaredUp Ltd, St Wulstan's Church,

To all those who donated at our Tombola @ Downley Day To all those who donated at our Swan collection bucket

A special thank you to Charmaine Gallagher for the beautifully designed and crafted angels which she sold at craft fayres raising a substantial donation.

Together with all the donors who have wished to remain anonymous.



# Thank You for your continued support

WYCOMBE RENT DEPOSITGUARANTEE SCHEME

