



Mission Housing



**Providing affordable housing solutions  
for key Christian workers in London**

# Who we are

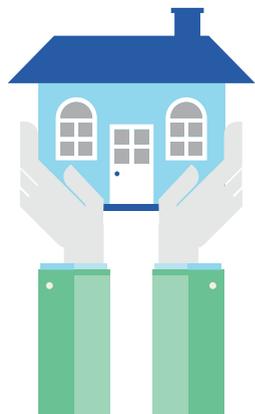
**Mission Housing exists to assist key Christian workers to carry out God's mission and ministry in areas of need and opportunity in London through the provision of a range of housing solutions and services.**

**Mission Housing is a privately financed charitable housing association, which provides a range of housing solutions for key Christian workers in London.**

We offer several ways to help Christian workers with input from many contributors and partners, often 'mixing and matching' different approaches.

- Give support, information and advice
- Offer missional investment/loan schemes
- Help to purchase properties for: Rent or Shared ownership
- Help to arrange funding solutions
- Help with housing costs

We currently help to house over 50 individuals and couples working with churches and Christian organisations across London, from Thornton Heath in the south to Winchmore Hill in the north, and West Drayton in the west to Forest Gate in the east.



## History

London is one of the world's greatest cities – dynamic, vibrant and wealthy. However, it also has some of the most socially deprived communities in the country, and there are huge unmet economic, social, emotional and spiritual needs.

For almost 50 years, **Mission Housing\*** has pursued spiritual regeneration in London by housing 'key Christian workers' in under-resourced urban areas. We make it possible for many Christian workers to live right in the heart of the communities they are serving, facilitating authentic incarnational living and gospel witness.

Our most recent statistics show that their ministries reflect the needs of London's diverse population. They reach out to the young and elderly, employed and unemployed, those with physical or mental health issues and addictions, the homeless, refugees and recent immigrants.

\* During 2014, Victoria Park Homes (1965) Ltd and Affordable Christian Housing Association Ltd merged, to become **Mission Housing**, combining their skills and experience to help more key Christian workers to find affordable accommodation.

# How to support us

**Please consider using your finances in the ways below to partner and support more key Christian workers with their housing needs.**

Please read on to find out how you can help our mission. For more details and examples of how our work has supported key Christian workers, please visit our website [missionhousing.org.uk](http://missionhousing.org.uk).

### Financing property (loans to Mission Housing)

Your funds can be loaned to us so we can help finance the purchase of properties for key Christian workers.

An illustration of two houses, one green and one blue, with white roofs and windows, set against a blue background.

### Give Monthly: "Support Us" (regular donations)

Help us to provide affordable services for applicants. Regular support enables this to occur.

An illustration of a hand holding a blue gear, symbolizing support and action.

### Housing Support Fund (subsidise rent)

The Housing Support Fund was established for key Christian workers whose circumstances do not allow them to meet rent payments in full.

An illustration of a hand holding a coin with a pound symbol (£), symbolizing financial support.

### Give now: "Buy a Brick" (one off donations)

Help us raise funds for individual projects. One "brick" is £25. It takes 8,000 bricks to build a 2 – 3 bedroom house.

An illustration of several bricks, with one brick highlighted in blue, symbolizing individual contributions.

### Donate your property (we can manage this for you)

You could have accommodation that suits one of our key workers. We are on the lookout for residential properties with the potential to suit our needs.

An illustration of two hands holding a house, similar to the one in the 'Who we are' section.

### Legacy (for ongoing support)

Enable Mission Housing to help future generations. A final act of thanksgiving to God.

An illustration of a hand holding a glowing lightbulb, symbolizing ideas and legacy.

# Where we work

Here are some examples of how our support is spread across London.

## Harvist Road – NW6

Ministry: The resident is a deacon and administrator for a church in Kilburn  
 Purchased in April 2005 for £170,000 – using sale proceeds of another property.  
 Approximate value at end of 2014 – £325,000.  
 Ex-Local Authority, first storey, one bed flat.

## Newstead Walk – SM5

Ministry: The resident partly leads a small church, co-ordinates Foodbank, Street Pastors, School Pastors.  
 Purchased in July 2007 for £167,750.  
 Approximate value at end of 2014 – £220,000.  
 One bed ground floor leasehold flat.  
 The resident has managed to do a partial buyout. Currently Mission Housing owns 23%, resident 65%, remainder with two equity lenders.

## Key – Type of support

-  Shared Ownership
-  Tenants
-  Low cost housing loans

## Hazelwood Lane – N13

Ministry: The residents lead a church in Palmers Green.  
 Mission Housing has a 16% share of the property. The rest is between five equity lenders, the largest being Urban Saints with 74% of the house.  
 Purchased in Dec 2005 for £375,000.  
 Approximate value at end of 2014 – £750,000.  
 It's a four bed semi-detached Edwardian three storey, with loft conversion.

## Brunswick Road – E10

Ministry: The residents are both employed in full-time youth work and the husband works on church based ministry.  
 Low Cost Housing Loan issued in November 2013 to help with costs towards a loft conversion.



## Vibart Gardens – SW2

Ministry: The residents manage a Christian bookshop in Brixton. They also help run the church that operates from the rear of the bookshop.  
 Purchased in April 2003 for £163,000.  
 Approximate value at end of 2014 – £500,000.  
 Three bed mid-terrace 1960s property.  
 Mission Housing owns 37%, Residents own 63%.

## Amersham Road – SE14

Ministry: The residents are the leaders of Ecclesia Church.  
 Purchased in Sept 1992 for £73,500.  
 Approximate value at end of 2014 – £550,000.  
 Three storey, mid terrace three bed freehold house Victorian construction.

## Financing property

In 2004 Mission Housing helped house a couple who worked for a Christian employment charity in southeast London. Having a toddler and another child on the way, the family moved to a three bedroom, two-storey maisonette in a local authority block.

The husband became a primary school teacher, and the family moved out of London. Therefore the property was sold in August 2011. After deducting the costs of the sale (estate agent fees, solicitors fees, other legal costs, etc.), a total of £296,972 was divided amongst the various parties.

## The financial breakdown

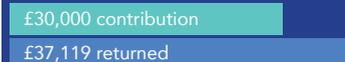
### Christian worker



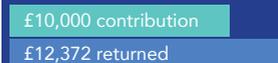
### Mission Housing



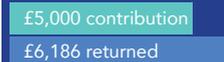
### Friends (equity loan)



### Family (equity loan)



### Ministry supporter



Considering the original purchase price of £240,000 and the sale price of (roughly) £297,000, the home's value increased by 24% over 7 years, a 3.4% annual return.

# The Hadow family

**"Throughout the process, we had the invaluable support of the Mission Housing staff... We are now blessed with a wonderful place we can call home."**

Gareth Hadow



Mission Housing has helped Gareth, his wife Michelle and their children find a place to call home in the community they serve. 'After moving to Tower Hamlets in 2006, we felt we wanted to make this place our home for the long-term future,' says Gareth. 'Having settled in well with a new church (St Paul's Shadwell), our children in a local school, and the main part of my ministry taking shape, we wanted to be a part of this community.'

Gareth Hadow is a community outreach worker and soccer school coordinator with Ambassadors Football in Stepney. His work is based around partnering with local churches and using football projects to reach out to the community.

The process of finding a suitable place to live took two years but the Hadow family are now blessed with a wonderful place they can call home.

# CHIPS Project

**"The support and commitment of the team at Mission Housing has been such an encouragement to us and to the project itself."**

Josh Gear



The CHIPS team works to address issues among young people and bring reconciliation between different groups.

CHIPS employees and volunteers live on the Loughborough estate and share their lives with one another and the wider community. They have been living in a flat bought for them by Mission Housing since April 2015. The rent the team pay to Mission Housing is very affordable which allows them to be able to work part-time and still afford to live in the area, freeing up more of their time to engage positively in the community.

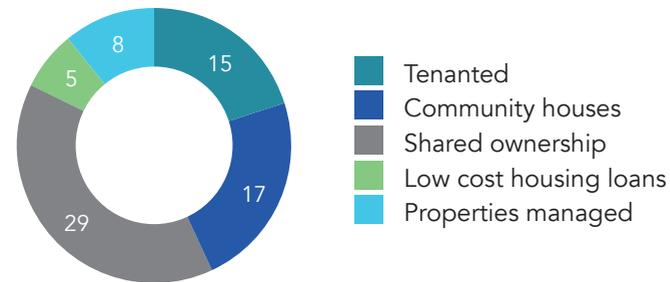
Christian International Peace Service (CHIPS) has just launched its latest project on the Angell Town and Loughborough estates in Brixton, London. These are areas where gang violence has been a problem for many years.

# Governance and statistical information

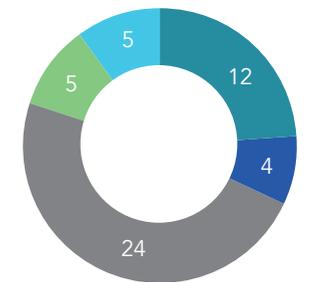
**Mission Housing is an Industrial and Provident Society and a Registered Social Housing Provider, regulated by the Homes and Communities Agency**

Following the merger of the two former associations, the first set of statutory financial statements to the end of 2014 are available on request. Within them, you'll see that Mission Housing has property assets in its Balance Sheet over £5.5m (at cost) and free reserves of over £2.4m. During 2015, further projects have been completed and the statistics provide a good indication of the breadth of our impact across London.

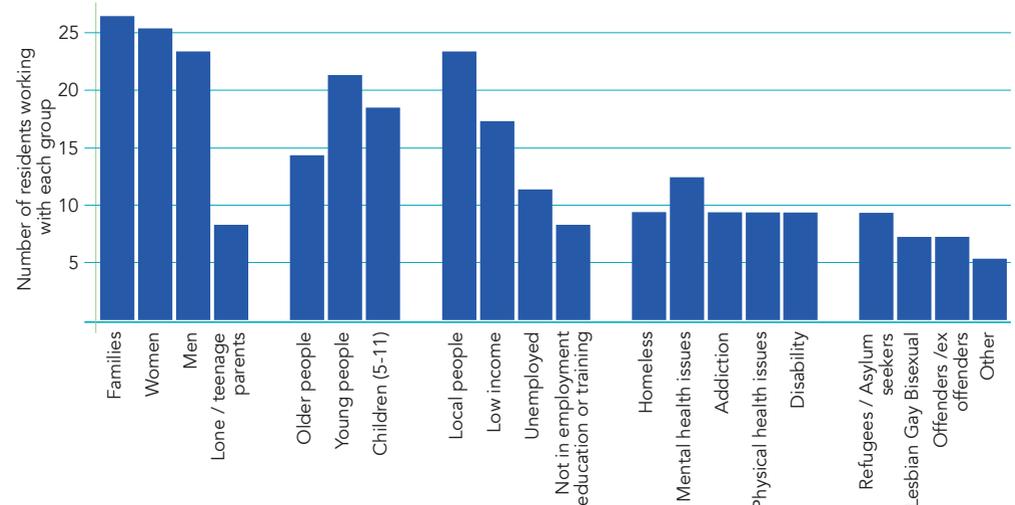
**The number of Christian workers currently housed by the association**



**Number of our properties, owned or managed**



**Our impact across society**



**The number of people reached by the work and ministry of our residents in 2014 rose to over 6,500 adults, including 1,200 families and more than 2,000 children.**



# Mission Housing

## The Board

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*Chair*

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*Deputy Chair*

Mark Robinson

*Treasurer*

Anne Cartwright

*Secretary*

Bernadette Cunningham

Jane Thorington-Hassell

Mike Wilton

Richard Gatti

Tim Fallon

## The Team

Jim Gilbourne

*Chief Executive*

Judi Feasey

*Operations Manager*

Sarah Graham

*Administrator*

## Thanks to our:

- Auditors: Field Sullivan Ltd
- Solicitors: Solomon, Taylor & Shaw
- Bankers: Reliance Bank Ltd and CAF Bank Ltd
- Contractors and surveyors
- Members, donors and supporters



## Contact Us

[www.missionhousing.org.uk](http://www.missionhousing.org.uk)

[info@missionhousing.org.uk](mailto:info@missionhousing.org.uk)

020 8318 4432

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London SE13 5BD

## Office Opening Times

Monday - Friday 10.00am - 4.00pm

but closed Wednesday and weekends.

Member of the National Housing Federation and the Evangelical Alliance.

Registered as an Industrial and Provident Society with Charitable Status No. 17128R

Homes and Communities Agency Registration No. L0262

Registered Office: 8 Belmont Hill, London SE13 5BD