



AFFORDABLE  
CHRISTIAN  
HOUSING

SPRING Newsletter May 2012

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# OPENING DOORS FOR KEY CHRISTIAN WORKERS



Meet our newest Associates  
housed near Kennington Park  
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# ACH BUYS PROPERTY, MOVES TO LEWISHAM!

After 12 years in Mottingham, Affordable Christian Housing moved to Lewisham in March with the purchase of a 4–storey property.

Just a few minutes' walk from the Lewisham DLR station, the Georgian building comprises three floors of office space and a loft, a sizable back garden and parking in front.

ACH presently works from one large office and an adjoining conference room, using a donated conference table and chairs. Additional office space on the ground floor will be used as the charity expands.

The Association has big plans for developing the property: It is presently applying for local planning permission to convert part of the building back to its original purpose — residential accommodation. These flats would house ACH tenants, increasing the amount of affordable housing we can offer Associates.

If you would like to help fund the redevelopment of this building, either by giving a donation or making an equity loan in the property, please complete the Enquiry Form on the back and return it to Jim Gilbourne, Chief Executive



# BUY A BRICK CAMPAIGN

Affordable Christian Housing is distinguishable from other housing associations in that it depends on private capital rather than public funding.

We know how expensive property in London can be! But donations of every size help us house Christian workers. To prove the point — and make giving more affordable for you —

we've created the Buy A Brick option. One 'brick' is £25. It takes 8,000 bricks to build a 2–3 bedroom house.

If 8,000 people  
give £25 or

800 people  
give £250 or

400 people  
give £500 or

200 people give  
£1,000...

You've just built  
a house!

Please visit our  
website for details.

[affordablechristianhousing.org](http://affordablechristianhousing.org)

# ANDY & JENNY FLANNAGAN

National politics, professional music and local hospitality



“We would have had to leave and interrupt all the hard work. Relationships wouldn’t have been able to continue.”

Before they were married, Andy and Jenny Flanagan each had the desire to live in a council block: to build community among the neighbours there and share God’s love. So in June 2009 the newlyweds settled as private renters on the Doddington Grove Estate in Southwark, near Kennington Park.

They soon realised that building relationships throughout the block’s 50 flats required a lot of patience. There was little to no common ground among the residents, who hailed from places including Poland, Guyana, Nigeria, the West Indies, Uganda and Ecuador. “And there’s not a culture of hospitality,” explains Andy. “People aren’t confident to invite someone into their home who’s not family.”

But the couple persisted with ‘Neighbour Nights’, in which they would invite one family over for dinner every fortnight. Slowly these diverse couples, parents and children began to open up.

Last year the owner of their ex-council flat decided to sell. In October 2011, ACH helped

the Flannagans purchase the two-bedroom home through a shared-ownership scheme. The Association’s involvement simply “just makes it possible for us to live here,” says Andy. “We would have had to leave and interrupt all the hard work. Relationships wouldn’t have been able to continue.”

Indeed, in the last six months the couple has seen a significant shift among the residents, and now the Flannagans are not the only ones extending help and hospitality. For example, when a Nigerian family moved in next door to Jenny and Andy, many neighbours offered to help carry furniture – which was quite a shock to the newcomers!

The Flannagans both work part-time in order to be more available in their community. “So many in our block don’t have jobs or work evening cleaning jobs or have strange schedules,” Jenny explains. “We have to be around in the day [to develop relationships].”

Andy is Director of the Christian Socialist Movement, a resource and network supporting

Christians in the Labour Party. He enjoys sharing the ACH mission with politicians, who are “blown away that this agency exists.” In addition to his work with MPs, he appeals to church leaders to support those in their congregations for whom politics is (or will be) their mission.

Also a professional musician, Andy has performed at conferences (including Christians Against Poverty, Open Doors, Spring Harvest) and local party fundraising events, and he leads the monthly worship gathering at Parliament. His new album will be released in April.

Jenny’s job with Tearfund sends her to Africa, Asia and Latin America several times a year. But the work reminds them both about the importance of local ministry. “We are part of a generation of Christians who grew up learning about God’s heart for justice – to be invested and in tough and uncomfortable situations of challenge and brokenness,” says Andy. “Engagement is about our lives in the UK, not just the broken lives away in other countries. It’s on our own doorstep.”

# THE HOUSING SUPPORT FUND



The Housing Support Fund (HSF) was established for the Association's key Christian workers whose circumstances do not allow them to meet rent payments in full. These people may not be eligible for local authority housing benefit. Regular donations by you to the HSF play an important part in the funding process and can make all the difference.

The Fund also helps Associates who are unable to enter into shared ownership and need initial assistance to rent privately. From January 2012, the Association widened its remit for the Housing Support Fund to include offering an interest-free loan for the deposit (repaid when vacating the premises) and a grant of the first month's rent to be paid directly to the landlord or agent.

You can designate your gift to a specific ACH Associate – or, when a nomination is not made, the Management Committee allocates funding as needs arise.

If you would like more information, please email us or fill in the form on the back page and return it to us.

# EFFECTIVE PROPERTY PROVISION FOR GOD'S KEY WORKERS

## Equity Loans – using your finances for the Kingdom



Christian workers are often priced out of London's housing market, unable to rent privately or buy a home. The result is that many leave London and their ministries.

Affordable Christian Housing (ACH) is a charitable housing association established to provide affordable, long-term accommodation that helps key Christian workers remain in London.

With your support, we could do more. Your equity loan would be a key component to the successful purchase of an affordable home for a Christian worker. Such a loan is a ministry opportunity to strengthen Christian witness in London.

The Association will use its expertise to manage the scheme. You can either lend the sum interest-free or receive interest on your capital (typically 2-3%). At the end of your loan period (usually a minimum 10 years), you have the prospect of a capital gain linked to

the increase in the value of the property. It follows that if the value of the property falls over the period you could receive back less than you put in.

This is called an Equity Loan Scheme, because your capital is backed by equity in the property. A number of Christians, prepared to fund a property purchase in this way, can make an affordable home a reality for a key Christian worker.

If you would like more information, please email us or fill in the form on the back page and return it to us.



# ENQUIRY FORM

If you would like to receive future newsletters, you can join our mailing list by giving us your details below. For more information about how to support us, please tick the appropriate box(es). Please detach this page and post it to us. We look forward to hearing from you!

Name

Address

Telephone

E-mail

Other  
Comments

Please send me more information about:

Buy a Brick Campaign

Equity Loans

Housing Support Fund

Regular support

Information to be sent via:

E-mail

Post

[info@affordablechristianhousing.org](mailto:info@affordablechristianhousing.org) [www.affordablechristianhousing.org](http://www.affordablechristianhousing.org)  
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Affordable Christian Housing is the operating name of Affordable Christian Housing Association Limited.

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