



AFFORDABLE
CHRISTIAN
HOUSING

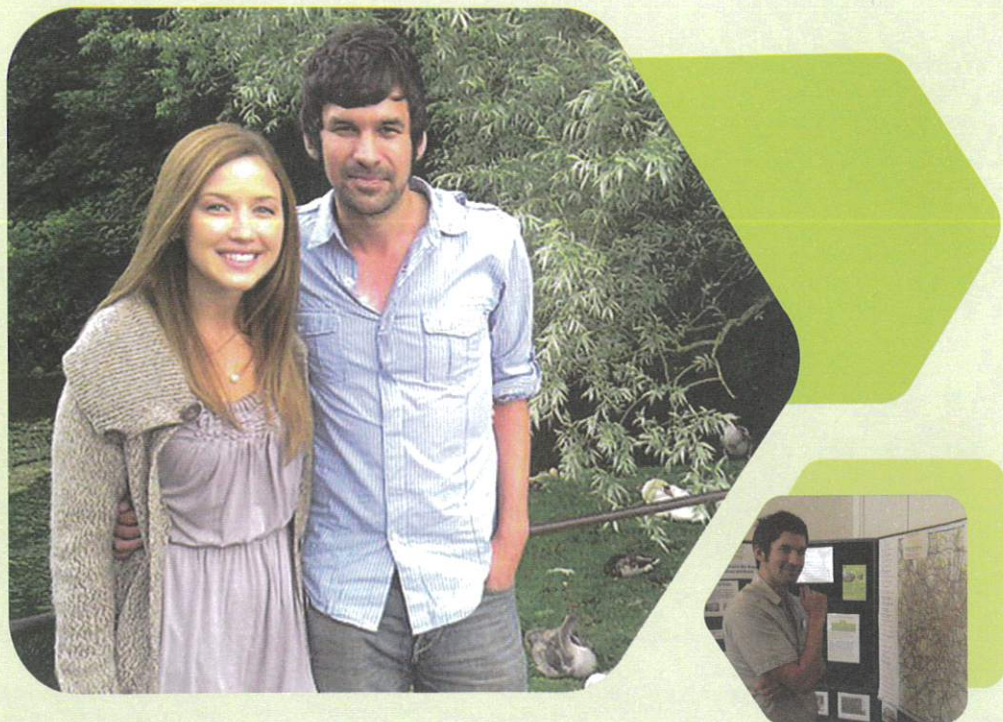
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OPENING DOORS FOR KEY CHRISTIAN WORKERS



Find out more about Phil and Caroline Kingham
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FOR YOUR KINGDOM, NOT OURS

'It was like God saying, "You're taking a step in faith, let me meet you in this."'

Over the past three years, Leigh Miah and his wife Amanda have put their faith in God and seen Him provide for them in amazing ways. Leigh, who grew up in Perivale, west London and knows the area well, is assistant pastor at Hope Community Church. He and Amanda live right in the heart of the community they're serving and were helped by Affordable Christian Housing to rent their accommodation.

Relying on God

Prayer was the driving force of Leigh and Amanda's journey to find somewhere to live, and right at the centre of their story is a reliance on God that He will provide. The couple met when Amanda was visiting from America. They soon decided to marry and continue their work in Perivale. Alongside the excitement and hard work of starting a new life together, they needed to secure a visa for Amanda and find somewhere to live.

'Everything was too expensive for us,' Leigh explains. 'We were keen to live alongside the people we minister to, but this seemed like an impossible dream.' They advertised for accommodation on christianflatshare.org and were offered a flat for rent in nearby Uxbridge, but it was far beyond what they could afford.

So they continued to ask God for His help, praying 'for Your Kingdom, not ours', and trusting that He would provide. It wasn't long before their prayers were answered – Leigh and his church pastor came across ACH, and went to find out whether they were eligible for support. 'We were impressed,' says Leigh. 'They decided to support us – which was amazing!'

ACH offered a deposit and subsidised rent for the first six months. With this help, Amanda and Leigh could afford to take the flat in Uxbridge. And on the very same day that they signed their rental contract, Amanda's visa came through.

Building relationships

The provision of accommodation so close to the community they're serving is very important for Leigh and Amanda. 'At the heart of the Bible is relationship,' says Leigh, 'being in this community means we can actually invest in people.' One such opportunity was through the Cocaine Anonymous group that holds its meetings in the coffee shop that the church run. Both of the group leaders have become Christians through Hope Community Church, so one day they asked Leigh to pray for Mike* who had had a drug overdose and nearly died. 'Mike was really open to the gospel and we were able to talk to him about the forgiveness God offers,' says Leigh. Later on that week Leigh had a chance meeting

'At the heart of the Bible is relationship, being in this community means we can actually invest in people.'

with Mike who was fighting the urge to use drugs for the first time since his overdose, but praying that God would intervene. Leigh was able to pray for him there and then, and now Mike is part of the community through his ongoing relationship with Cocaine Anonymous and Hope Community Church.

Right at home

Amanda had a baby last September, and the couple continue to feel blessed by God's provision. When they contacted their landlord to let him know about some impending DIY – and as an aside, the news of the baby – the landlord offered them a three-bedroom house for the same price as they were paying in Uxbridge, and just one street away from the church. 'It was a real confirmation that this is where we're supposed to be,' says Leigh. 'None of it would have been possible without the initial help from ACH.' This support has enabled Leigh and Amanda to move into the area they feel passionate about, and to get fully involved with a church that is taking the gospel to their neighbours and friends.

* Name has been changed

'Praise God for answered prayer.'



AGM 2012

The Entrepreneurial Spirit

'Entrepreneurial traits are necessary as ACH develops creative housing solutions and seeks to be resourceful with funding'

At the 2012 Affordable Christian Housing annual general meeting, held at East London Tabernacle Baptist Church on 16 June, attendees were encouraged to be creative, visionary and determined in their support of Christian workers in London.

Member Stephen Carrick-Davies gave a talk that reflected on how entrepreneurial traits are necessary as ACH develops creative housing solutions and seeks to be resourceful with funding. He spoke passionately about the need for change, noting that ACH already recognises that 'social capital' is society's real change-maker. Referring to the parable of the talents in Matthew 25, Stephen explained that the master was unhappy with the 'play-it-safe guy' who only buried his talent instead of investing it in some way. 'Constant change is here to stay,' said Stephen. 'We must do old things in new ways.'

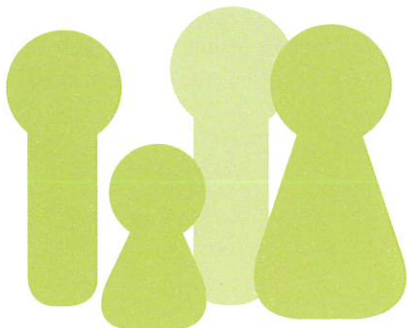
In addition to Stephen's inspiring talk, attendees heard some of the day-to-day ACH news. Rob Lantsbury, the Chair, told attendees that ACH had seen the largest increase in applications in its 24-year history over the last year. Jim Gilbourne, CEO, presented the annual report (view a PDF version on our website), and he and Bernadette Cunningham shared news of the purchase and plans of 8 Belmont Hill, ACH's new office space (read more about the new office on page 8).

Jim also spoke about finance, noting that while income has grown (from gifts and rent), spending has too, from the continued development of the association. He reported that ACH has very little debt, and its consistent stewardship has enabled ACH to receive a loan for the office property from the Salvation Army's Reliance Bank.

'ACH had seen the largest increase in applications in its 24-year history over the last year'

Four Associates then shared their London housing experiences and how ACH has been integral to their local ministries (you can read one couple's story on page 1).

Jim ended the meeting by announcing the date for next year's AGM – 8 June 2013. The meeting will also mark the Association's 25th anniversary. Jim closed the event with an inspirational quote from U2's Bono: 'God isn't short of cash!'



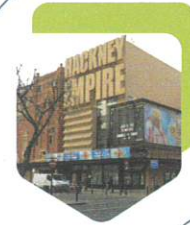
Affordable Christian Housing has Associates all over London. Here a few share what they're doing and the challenges they face. Please pray for them and the work they do.



PALMERS GREEN
Phil and Caroline Kingham
 'We're a friendly, informal group that hopes to offer something that might not be found in a more traditional denomination. Because we are not an established Christian denomination – in a community with largely Greek Orthodox roots – people can misunderstand who we are and think we are a cult.'
 Associates planting a new church

HARINGEY
 'Showing love and helping people at our weekly drop-in is one way of showing God's love in a practical way.'
 Associate working with Turkish speakers

HACKNEY
Jennefer & Alistair Besant
 'We hope that the ministry we provide enables people at Grace Church Hackney to reach out to the people around them. It can be challenging to find times and places to meet young people during the week.'
 Associate working with young people, children and families



KENSINGTON & CHELSEA
Michael Ruegg
 'While Earls Court Community Project provides food and other practical services, we believe that addressing people's emotional and spiritual needs are equally important.'
 Associate working with YWAM Earls Court Community Project

NEWHAM
Anne Collard
 'Young people drift in to gangs because they need to belong, we have created a sense of belonging for the boys we work with.'
 Associate working with young Afro Caribbean boys

EALING
Leigh Miah
 'We have the privilege of building meaningful relationships with people and have been able to share the love of Christ with them. We want to break down the barriers so we can build trust with those in the community.'
 Associate, Hope Community Church

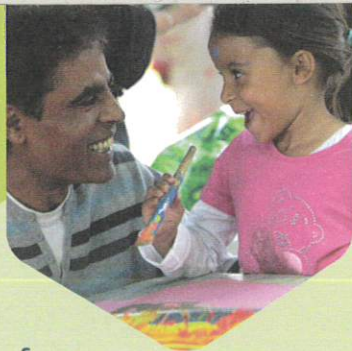


WANDSWORTH
 'We provide a holistic service to older people, visiting them at home and in hospital, and provide care through to death. We also provide integrative art therapy to children in 7 local primary schools. The challenge is that we don't have enough office space, and space to be able to pursue all our activities is at its limits.'
 Associate working with children and the elderly



■ Thank you for supporting ACH in housing these Associates. Please pray that God will bless us with the resources to house the next intake of applicants.

E123 MISSION HOUSE



'The residents have a "passion for urban mission" and are volunteering with several projects'

Four churches in Tower Hamlets are working together to enable Christians to serve people in the inner-city and Affordable Christian Housing is helping them do it.

Hope:Asha, Bethnal Green Mission Church, Victoria Park Baptist and E1 Community Church are joining forces to establish intentional missional communities. The long-term plan is to buy property that will provide low-rent accommodation for several people in east London churches. The affordable accommodation will allow them to remain in the increasingly expensive area long-term and to invest time, energy and unpaid work in gospel ministry in a part of London that is home to many impoverished and vulnerable people.

The plan has already been put into action. The churches have rented a property in Stepney Green with the help of two Christian housing associations: Victoria Park Homes (1965) Ltd and ACH.

In the future, it is hoped that the churches and the housing associations can purchase properties. However, setting up E123 Mission House now allows the churches to select their mission teams and get them used to

sharing accommodation during this time of fundraising.

The Mission House's four tenants moved into the property in March 2012. As the E123 website explains, the residents have a 'passion for urban mission' and are volunteering with several projects, including mentoring youth and serving in the food bank, night shelters and sports ministry, as well as being involved in social justice projects and street evangelism. They also have 'access to pastoral support, ministry support and some excellent training'.

When the money for the purchases has been raised and the new properties bought, the missional residents will relocate to the new houses. People who would like to give to the project, or invest in the scheme, make a five-year commitment, though they can extend their involvement. After five years, the money loaned will be returned (depending on property values), and the process will start again.

● **For more information about how you can support this project please visit www.e123missionhouse.org.**

NEW HOUSEMATES FOR AFFORDABLE CHRISTIAN HOUSING



'ACH have already blessed us greatly with the provision of our home and we are so encouraged at the new capacity they have to be a further blessing to the Lord's work'



After 12 years in Mottingham, Affordable Christian Housing moved to Lewisham in March 2012 and now it welcomes two other Christian organisations to share its new building.

The new base is a Georgian property comprising of three floors of office space and a loft. ACH works from one large office and an adjoining conference room. Having so much space means that ACH is able to share the building with two other organisations who have similar values to see communities impacted with the gospel message.

Calvary Chapel South London are a church community based in Brockley. Efreem Buckle, Pastor and ACH Associate, says, 'We are looking forward to sharing space at the new ACH office... They have already blessed us greatly with the provision of our home and we are so encouraged at the new capacity they have to be a further blessing to the Lord's work.'

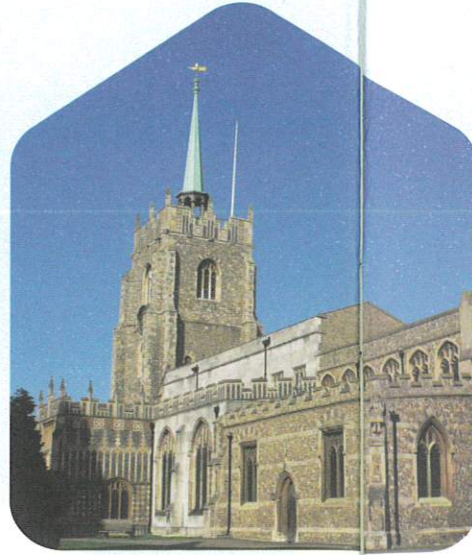
ACH's other new housemates are Micah, a Christian charity and church that has a passion to equip and empower people and communities. Tony Cowans from Micah, says, 'Our goal is to add value to the communities we serve ... with a focus on faith, family life, community cohesion, education and training, coaching and mentoring, and the arts and sports.'

ACH 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 it can offer Associates.

● **Please contact us if you would like to support this development.**

LEONARD JOHNSON

Faithful to the End



Len Johnson (1933–2012) led a quiet, devoted life in Chelmsford, working as a senior local government officer and serving as a sidesman in Chelmsford Cathedral.

Len was also a long-term supporter of Affordable Christian Housing. He first committed to housing Christians in London with a five-year investment in London Christian Housing in the 1990s. At the end of the term he – along with many other investors – chose to pass the liquidated LCH shares on to ACH. With such generous contributions, ACH was able to buy six London properties.

Len became a member of the Association in 1999. His generosity and loyalty to ACH were evident: giving a donation every quarter and attending the AGM every year until his health began to decline in 2008.

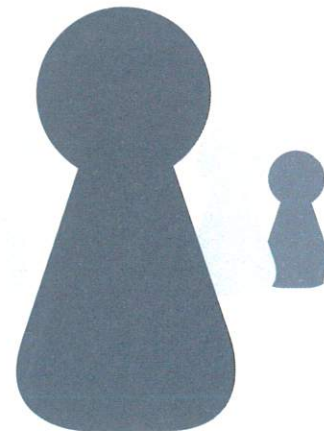
Suffering from prostate cancer, Len passed away on 23 January 2012, aged 79.

Though 100 people came to his funeral, the first two rows remained empty, as he had no living relatives. He was remembered for his firm faith and principles, and many in attendance had benefitted from his generosity.

So too has ACH. Long ago, Len invested in housing an Associate through an equity loan, owning nearly 9% of the property. When he died the shares were given to the Associate. Len also made a separate legacy to ACH of £25,000.

He was considerate of others to the end. At the funeral, it was his wish that no one travel to the crematorium: Len didn't want his friends standing in the cold. Instead he asked that attendees celebrate his joy in heaven by singing '*I Danced in the Morning*'. We dance at his memory!

'He was remembered for his firm faith and principles'



LEGACY GIVING

As Christians, tithing our estate can be thought of as part of our final act of thanksgiving to God. It can express what we have valued highly in our lives and so enable us to make a big difference in a particular area of Christian ministry. This affordable gift – for it is money no longer needed – enables ACH to help future generations.

Legacies of every size – large or small – help us build on our successful 24-year foundation of offering Christian key workers the security and joy of having their own home. As London's population grows, inner-city ministry is more important than ever. But the cost of living has increased too, making long-term community development more difficult to maintain without secure, affordable housing.

■ If you would like to find out more about leaving a legacy to ACH please visit www.affordablechristianhousing.org/how-to-support-us/legacy or call 020 8318 4432.

SUPPORT US

Here are some ways you can help us:

BUY A BRICK CAMPAIGN

One brick is £25.
It takes 8,000 bricks to build a 2 – 3 bedroom house. *Could you donate at least £25?*

HOUSING SUPPORT FUND

Top up grants needed to enable housing projects to proceed. *Why not become a regular donor?*

FOR MORE INFORMATION

info@affordablechristianhousing.org
www.affordablechristianhousing.org
8 Belmont Hill, London, SE13 5BD
020 8318 4432

EQUITY LOANS

secured on the property of an Associate. *Would you like to know how?*