

The First Twenty Years

It was a small beginning in 1988-just 7 people with a shared vision. This was born out of a concern for London and the need of Christian churches. Many of these were closing, having been taken over as furniture stores, or rebuilt to be mosques. Workers were few, and those who wanted to stay and work in London were often thwarted by a lack of affordable housing.

It was reminiscent of Nehemiah. He had a burden for the city of Jerusalem. He risked a great deal and committed his life and his resources to rebuild the ruins and raise up a name and a people to witness to God.

With advice from others, the group obtained registration with the National Housing Federation, using their charitable model rules, and membership of the Industrial and Provident Society was achieved. One family among them had experience of owning a house in Amersham Road, near Goldsmiths College, which they rented out to students. This gave the group the confidence to launch the Amersham Housing Association Ltd (AHAL) which obtained charitable status in 1995 to become Amersham Christian Housing Association Ltd (ACHAL). This operated from a home base outside London.

It was not registered with the Housing Corporation, but privately funded. £5,000 was given as a kick start and a bank with a friendly guarantor - gave an overdraft facility of £15,000. That was May 1988. A retired missionary doctor gave £1,000 to print the first brochure.

The aim was to house key workers of London Churches. The first applicants were a young married couple and a single lady who had to admit that the teenagers in the home of the family she lived with needed her space! She had written 100 letters before she saw ACHAL's brochure.

There have been a very large number of enquiries over these years. Where ACHAL's criteria was met formal applications were considered. Of these about 50 have been housed. Some of them were able to rent properties which ACHAL had purchased; others took on a shared ownership with ACHAL. Another means of support has been the provision of relatively small capital loans, which made a crucial difference to a few applicants, enabling them to clinch a deal to buy a property on their own.

Shared ownership has worked! Now the system is commonplace; then, in the early 1990s, it was radical and innovative. The method is for the applicants to choose a modest home, near their church, on a safe public transport route, and one from which they would ultimately buy out if at all possible. They put down a deposit, obtain a mortgage and ACHAL contributes the balance. This modest financial structure has built into it the seeds of its own growth. When after some years, shared owners are able to buy out the last share, the money became the "revolving capital for ACHAL's next scheme.

Funding in the early years was a case of steady plodding to make needs known and to work almost entirely in a voluntary capacity so overheads were minimal. What answers to prayer there were! One day there was a telephone call from a man whose wife had been enthused by hearing about ACHAL. He was a Tax Inspector. "Could you use an interest free loan of £40,000?" he asked. The answer was, of course, an enthusiastic "Yes, thank you!" That was valuable working capital and it was duly returned to him in 8 stages at £5,000 per year.

An administrator of one of the Laing Trusts was pressed to give an interview "In my lunchtime, then he finally agreed. It was in a basement office on Cavendish Square but it proved to be a storehouse! This Trust, after making several modest donations, visited our simple office in the third bedroom' in North East Essex. They asked us what ACHAL needed. We gasped as one member quietly said 'We need £100,000'. They responded by saying they would give £50,000 if ACHAL could raise £50,000! Our supporters rose to

the challenge of this matching fund and the donations came in, small and great. This was the first serious amount of capital to be received.

Funds did not stay in the bank for long. A few commercial loans were added and all transformed into housing. No more than that all were turned into homes for God's people. Very few of those housed have left the homes provided; they seem to be involved long term in their ministry. Many of those who were in shared ownership have bought out ACHAL's share and are now independent and have really got both feet on the ladder! There are now ten still in shared ownership but there is no pressure on them to buy out ACHAL's share.

"Save-a-Home" was a special scheme. A young couple were at bible college preparing for missionary work. In order to raise the money to complete their course, they were prepared to sell their small family house in S.E. London, So ACHAL came in to "Save-a-Home". ACHAL paid them £20,000 as a 25% share, they completed the course and served in Turkey for ten years. ACHAL arranged for their house to be rented out to Christian people while they were out of the country and when they returned to the U.K. last year to care for elderly parents, the house was sold. ACHAL received £56,000 as their appreciated 'share' and the family with their proportion, were able to buy again. This is just one example of ACHAL acting pastorally and of both parties being blessed!

There are others who have had vision for housing Christian workers in London. Victoria Park Homes 65 was the organisation that led the way for ACHAL. In 1992 Gordon Holloway of The Shaftesbury Society, with Christian city businessmen, launched London Christian Housing plc. This was set up as a Business Expansion Scheme with a life of 5-6 years. There was some recognition of ACHAL's work and the Secretary was offered a seat on their Board. As they liquidated in 1998 ACHAL were allowed to invite the shareholders to make over their share proceeds in donations or loans. Very many did. The benefit was shared as ACHAL interviewed and accepted some of their tenants. With the share proceeds, ACHAL bought six of their properties and on 30th November 1998 ACHAL's portfolio and responsibilities doubled!

Now the third bedroom was definitely too small and the work was becoming too much for those who had carried the office work for the first ten years.

These needs were met when the Chairman of ACHAL provided a small office in South London and God, In His goodness, led a young Christian woman to become ACHAL's part-time administrator. She is deeply committed to the aims and ethos of ACHAL and the total administration of the organisation is carried out to a high standard. The centre of gravity of the Association now appropriately shifted to London.

A Management Committee of 7 members meets six times a year. There have been a number of sterling committee members over the years, each with particular skills. One, who had been a local council officer, encouraged us to have official Policy and Practice documents and it must be acknowledged that these have been valuable, even though they are regarded as guidelines which can sometimes be overridden by grace. The relationship between ACHAL's officers, committee members and the applicants has been one of mutual respect and appreciation. "We are your servants, for Jesus' sake" would be the model. It is a privilege and a joy to look down the list and see those who have been housed, living happily in homes they chose for themselves, engaged in witnessing for Jesus Christ in their church and community.

As property prices continued to soar, ACHAL's response was to introduce the support of family and friends of applicants. ACHAL provided the vehicle which received equity, capital as a loan. Considerable experience and expertise has been built up in recent years in ACHAL'S administration of equity loan schemes. It seems appropriate to share this with others, and several individuals and churches, who can finance a scheme themselves, have appreciated the assistance that has been given.

Recently, on the death of a pastor, his wife needed to obtain a home to continue her work among the Bangladeshi community near their church. She had some financial resource and friends from ACHAL helped her put in an offer on a wonderfully suitable estate house in Hackney. At the door of the church the following Sunday, friends asked her what she was doing and on hearing the plan, asked if she could use a loan of £90,000 as they had just received a legacy! ACHAL supported her by setting up an appropriate loan agreement and handling the finance. A modest charge was made for this service and it seems possible that such schemes can continue to be an extension of ACHAL's Christian care.

In 1990 the first 2-bedroomed shared ownership flat was purchased for £35,000. In 2007 a 1-bedroomed shared ownership flat is to be purchased for £165,000. But God's people are still generous. It is a challenge to be able to 'stack up' the finance for individual schemes, but with good support from the local church, family and friends of the applicants and by exploring new ways to support applicants, we aim to make housing affordable. The need does not change; enquiries continue; four or five may be considered at each Management Committee meeting.

The Annual Report and Accounts present an impressive record of growth and achievement. The organisation is sustainable; the annual income from property management covers the cost of maintenance of the twelve properties ACHAL own, the servicing of commercial and other loans, and professional fees. A Capital Reserve Fund backs the Equity Loans in place.

As the work of ACHAL 'comes of age' in May 2008 and prepares to enter its 21st year it is appropriate to review the past and prepare for the future.

There is a need now for a new injection of human resource and vision. Many of those who were founder members have moved on, and have already been replaced. As the remaining original visionaries are approaching 'retirement' a new generation of leadership is sought. The past is testimony to God's faithfulness in supplying the people each for their period of time - who have dedicated their particular gifting to the work of ACHAL over 20 years. There is some indication that a new injection of human resource is beginning to be identified.

Rob Lantsbury, A man with very many years of experience in local government housing management, has joined the committee, and also Bernadette Cunningham, a member of the Bethnal Green Mission church. She brings experience from business and property development. She is already sharpening our vision for the coming years, by updating IT use, and marketing in a way which should further expand the opportunities for housing to an increasing number of Christian key workers across the whole of London. Judi Feasey has taken on the role of Company Secretary to ACHAL.

The Times recently published an inset entitled "Affordable Housing". This is the heart of the challenge which faces the government, housing bodies and most of all those (including those who apply to ACHAL) who are desperate to find affordable housing. This word may well be incorporated into our name.

A fresh input in partnership is also sought and we trust that many of the faithful current supporters will understand our plans and that those who may hear of ACHAL for the first time might be challenged to membership and commitment.

Dorothy Davies 10.5.08