



AFFORDABLE  
CHRISTIAN  
HOUSING

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# 25<sup>YRS</sup> OPENING DOORS FOR KEY CHRISTIAN WORKERS



# NEWS FROM THE CEO

Jim Gilbourne



How happy I was to find that some of your children live in the truth, just as the Father commanded us. And so I ask you ... let us love one another. This is no new command which we have had from the beginning. This love I speak of means that we must live in obedience to God's commands. The command, as you have all heard from the beginning, is that you must all live in love (2 John 1, GNB).

'It was great to meet Associates and supporters – plus our neighbours in Belmont Hill – who couldn't make it to the annual event on 8th June'

It's wonderful to be able to publish this newsletter as we celebrate 25 years of ACH. In this issue, you can read about how we marked our anniversary on 8th June at St Peters, Vere Street, London (pages 4–5). It was great to welcome a wide spread of our Associates and supporters, but also to have all three founders present. The event served to remind us of the vision, passion and achievements of these people – Dorothy and John Davies, and John Woodman – who were or will be appointed to a rejuvenated Council of Reference. In this way, we will still be able to draw on their experience and consult with them regarding some of the bigger decisions that we will make in the years ahead.

## Current developments

The core mission of the Association remains to house key Christian workers in London. During the last year, we've been able to consider further ways to enable us to fulfil that vision as we've developed relationships with like-minded individuals and groups. We're also working in partnership with another Christian housing association, Victoria Park Homes 1965 (VPH65), in east London to support four churches in the area through the E123 Mission House project ([www.e123missionhouse.org](http://www.e123missionhouse.org)). We're currently in discussion with VPH65 about further collaborations – we'll keep you updated with these developments in due course.

We also partnered with other church-based groups who want to provide affordable housing for their own mission workers in London. This led to ACH being selected to be the key delivery partner for the London Missional Housing Bond, which was launched in February this year see page 10 or visit [www.achal.org.uk/bond](http://www.achal.org.uk/bond) for more information.



## Improvements to Belmont Hill

Following an interest-free loan from a Christian charitable trust, ACH has been able to improve and refurbish its Lewisham offices. The premises now offer good quality office accommodation for ACH staff, with plenty of room for expansion, plus a beautiful rear garden. ACH have also been able to lease all the spare rooms in the building as office space for two Christian churches, Micah Ministries ([www.micah.org.uk](http://www.micah.org.uk)) and Calvary Chapel ([www.calvarychapelsouthlondon.org](http://www.calvarychapelsouthlondon.org)).

## Barbecue celebration

ACH held a barbecue on 20th June, as an additional celebration to mark its 25th anniversary. It was great to meet Associates and supporters – plus our neighbours in Belmont Hill – who couldn't make it to the annual event on 8th June.

Thank you for your continued prayer and support.

# CELEBRATING 25 YEARS



**As ACH marks a quarter of a century of supporting Christian workers in London, Jess Bee reports on a celebration of the people used by God to bring transformation across the city.**

Andy Flannagan, together with his wife Jenny, is passionate about developing relationships and cohesion on the south London estate they live on. Helped by ACH to buy their flat on the estate, Andy and Jenny are seeing that their presence is having a positive impact on the lives of those around them: 'My 11-year-old neighbour sees me as some sort of hero,' says Andy, 'because he sees our commitment to making people's lives better.'

Over the past 25 years ACH has been supporting mission workers like Andy and Jenny by helping them rent or buy properties in London. On 8th June, ACH celebrated this milestone with 70 supporters and Associates at its annual event at St Peter's, Vere Street.

The event was a chance to thank God for how ACH is integral to supporting Christians to do their work in communities across London, focusing on how he has used various people – both now and in the past – to share the gospel. Andy and Jenny led a wonderful time of worship, which set the tone for the whole celebration. Then, Dorothy Davies and John Woodman, founding members of ACH, were acknowledged for their immense passion, contribution and commitment to seeing



ACH's vision to provide affordable housing for Christian workers extended in London.

The gathering also heard from Associates who chatted to Bernadette Cunningham, a Management Committee member, about how ACH has helped with their housing. Phil and Julie Stokes are the pastors of the church that Andy and Jenny attend. They have been Associates for a number of years after ACH helped them to purchase a home close to their church. 'The church has grown over the years,' said Julie, 'and we are now developing missional communities to encourage Christians to live together. Our aim is to meet people where they are and bring Christ to them in a way they can understand.'

Mark Tomlinson, another Associate, talked to Bernadette about his work on the St Helier estate in south-west London where he is a local co-ordinator for Street Pastors and Foodbank. He was able to purchase a home with ACH, on a shared ownership basis. He also has the support of others – through equity loans – who know of his commitment to the estate. 'I seek to build relationships with people who need help in a variety

of ways and show them the love of Christ through meeting their basic needs,' said Mark.

The event was also a chance to meet some new faces. Richard Gatti, an architect and one of the newest members of the ACH Management Committee, was interviewed by Dorothy. He shared how he has campaigned on matters such as the living wage, housing conditions and night shelters, as well as being actively involved with his local church in east London. Richard spoke of his desire to see Christians housed where they can make a difference.

Jim Gilbourne, ACH's CEO, said: 'The event was a moving time of celebration and thanksgiving for all God has done through ACH over the past 25 years. It was also exciting to consider what God will continue to do through us, his people, in London.'

■ Turn to page 5 to read an extract from the Right Reverend Bishop Adrian Newman's challenging and thought-provoking keynote address.

'There is such value in being able to live right at the heart of a community in need; to be salt and light to the people around us'

Andy Flannagan  
ACH Associate

# OVER OUR HEADS HOUSING FOR THE COMMON GOOD



**London is experiencing a vast shortage of affordable homes due to population increase, influx of new communities and high value developments. The Right Reverend Adrian Newman, Bishop of Stepney, offers his thoughts and challenges to Christians in this country.**

## 'The Bible has a lot to say about home but very little about housing'

Some of the UK's housing problems are political, many are national, some are economic, some are ethical – and none are easily solved. However, as Christians we have some agency we can apply to this – as individuals (through crisis responses, for example, food banks and similar), as landlords, as investors, as voters, as employees, as churches, as citizens.

I offer three challenges to the Christian, all of which are based around the challenge that 'affordable housing for Christians' is not enough.

Firstly, 'Affordable Christian Housing' is an interesting name. What makes housing specifically 'Christian'? The Bible has a lot to say about home but very little about housing – and what it does say about home makes uncomfortable reading, because following Christ takes us to a place of deep

domestic insecurity (Matthew 8:20). We could argue that the Bible offers us a radical new definition of house and home that bears very little similarity to most of the received wisdom on the subject in the 21st century western world.

Secondly, I think the title 'Affordable Christian Housing' is saying that, for the Christian, affordable housing is a question of justice. We take our inspiration from Isaiah 58:6–7 and Matthew 25:37–40. When we work alongside homeless and badly housed people, we are responding to the challenge to love our neighbour, we are responding to the call to put our faith into action, we are responding to the vision of a society where everyone is valued and everyone has a home.

Thirdly, there is an often invisible and unacknowledged dimension to housing policy, which we very rarely hear spoken

about in this country: is it right to own property?

The right to own property is enshrined in the Universal Declaration of Human Rights. Some would argue that there is nothing ethical, certainly not Christian, about some people owning large properties while others are crammed together in over-crowded property. How can that be in the public interest? And if it isn't in the public interest, if it doesn't contribute to the common good, do we still have a right to peaceful possession of that property?

So the question is: what currency does the 'Christian' in 'Affordable Christian Housing' have? I suggest that it needs to take in theology, justice, and ethics. We have a song to sing, a contribution to make, and agency to exercise in response to the housing crisis in this country.

► This is an edited extract taken from *Over Our Heads: Housing for the Common Good*, Affordable Christian Housing 25th anniversary address, 8th June 2013. For a full transcript of the address please visit [www.achal.org.uk](http://www.achal.org.uk).



# ANNUAL GENERAL MEETING 2013



**This year's AGM, which took place as part of the annual event on 8th June, was a chance to look back on all that God has enabled ACH to do over the past 12 months. Jim Gilbourne, CEO, says, '2012 was a good year for ACH, when we saw further foundations laid for the continued growth of the Association and the work we do through our Associates. It is inspiring and humbling to be part of God's plan for London.'**

During the AGM Rob Lantsbury, Chairman, summarised ACH's achievements in 2012. These include the purchase of 8 Belmont Hill in March. The cost of the loan on the building is largely covered by the rents of other building users and the majority of the cost of refurbishment (completed in November) has been covered by an interest-free loan of £50,000 from a Christian charitable trust which is to be repaid over the next five years. Richard Gatti, an architect, and Will Hogg, who is training to become an actuary, were elected to the Management Committee.

In May 2012, ACH had a stand at the Christian Resources Exhibition. Its presence there highlighted that ACH-type organisations are needed outside London to support similar housing needs for church-based mission workers.

In October 2012, the Management Committee had an away day where they considered plans for the future and growth of ACH. They also worked in collaboration with VPH65 on the E123 Mission House that helps support workers of four east London churches.

'It is inspiring and humbling to be part of God's plan for London'

## News from Associates

Brian and Rhonda Weaver in Westminster bought out their shared ownership but were issued with a low cost housing loan to pay for major works.

A low cost housing loan was issued to Ray and Rebekah Brown in south London, who are planting a church.

Several offers of Housing Support Fund grants were made and accepted for those needing help to move to a new home.



## Financial news

Over the past year there has been a continued rise in income from donations to ACH. There has been a corresponding increase in the amount paid on professional fees, including ensuring that a surveyor undertakes a review of what needs to be achieved on all its buildings. The costs are higher than in previous years, but the goal is to ensure the properties are at a good standard.

ACH continues to seek further sources of funding, from charitable gifts and donations through to large grants and investment funds from Christian trusts and foundations. There is also a drive to encourage more churches to consider using their reserves to support their own mission in London by investing in property for their workers, managed and maintained by ACH.

# TRAINING FOR IMPACT



‘It was great to consider how my faith should underpin and be integral to everything I do’

Bernadette Cunningham, a member of the ACH Management Committee and a director of a London-based property development company, Thornsett Group, took part in the 2012 Executive Toolbox at the London Institute for Contemporary Christianity (LICC).

LICC is an organisation that helps envision and equip Christians and churches in their ministry. With a focus on ‘whole-life missionary discipleship’, LICC resources Christians through biblical frameworks and training.

The Executive Toolbox course took place over 6 months, with a cohort of 36 people meeting together three times to learn how to engage with their workplaces more fruitfully. Bernadette said: ‘I really enjoyed the training. It was very intensive but I enjoyed using my brain in a different way and thinking through ethical challenges, what it means to be a Christian in a business environment, and how we are called to our particular jobs. The training helped me think about how we

can often divide our lives between Christian pursuits and more secular concerns, such as work. Instead, it was great to consider how my faith should underpin and be integral to everything I do.’

The course helped reinforce how bringing her Christian values to bear in her work is very important for Bernadette: ‘Property development does not always have a good reputation and sometimes being a Christian in that world seems like an oxymoron,’ she says, ‘but I am trying to change the perception of property developers, one project at a time!’

Bernadette and one of the projects she’s involved in appeared in an article in LICC’s latest newsletter, written by Mark Greene, Executive Director, LICC: <http://www.licc.org.uk>.

# LONDON MISSIONAL HOUSING BOND

The Eden Network, the Diocese of London and the Contextual Theology Centre are working to serve deprived communities in London through the Missional Housing Bond, operated by ACH. The hope is that the bond will provide rented homes for workers involved in mission, and that this new initiative – the first bond of its kind – will be the first of many.

## Social Investment

### Supporting the church’s mission in deprived communities in London

Through the Bond, ACH and its partners are seeking to raise £2m of social investment to enable the purchase of properties in London. These homes will be rented out, at below-market levels, to people working for the three partners – workers who are involved in mission in some of London’s most disadvantaged communities.

The housing will enable the partners to maintain a living working presence in these areas, as they continue to grow churches and transform communities.

### Social and financial returns

The London Missional Housing Bond is looking for investors. Individuals or groups will receive a financial return, with fixed rates of interest paid annually. But the main return will be a social one, as the money that is invested is put to work in supporting ministries that are changing people’s lives in London.

### How to support the bond

The Bond will accept investment of £5,000 or above on the following terms:

5 Years	3 Years
£15,000 or more: 2.00%	£15,000 or more: 1.25%
£5,000 – £14,999: 1.25%	£5,000 – £14,999: 1.00%

- This kind of investment is not suitable for all, and it is recommended that you seek independent financial advice if you are in any doubt. ACH and the partners are not able to offer financial advice.
- The Bond project is also pleased to accept gift-aid donations for those who wish to support it in that way.

Further details can be found on our website [www.achal.org.uk/bond](http://www.achal.org.uk/bond)



‘It is my hope and prayer that you will join us as fellow partners in the Gospel by providing financial support for this venture.’

BISHOP OF LONDON

# SUPPORT US

We're looking for more funding.

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

## HOUSING SUPPORT FUND

Top up grants needed to enable housing projects to proceed

## SOCIAL INVESTMENTS

Equity Loans, Standard Loans and the London Missional Housing Bond are available for longer-term support

## LEGACIES

Support the work of ACH by leaving a legacy in your will

## FOR MORE INFORMATION

[info@affordablechristianhousing.org](mailto:info@affordablechristianhousing.org)  
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