



# ADVICE FOR RENTERS ANNUAL REPORT 2021

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# FROM THE CHAIR

As the saying goes, every cloud has a silver lining.

At the beginning of the pandemic, there was considerable uncertainty as regards Advice for Renters' sustainability. We experienced significant disruption to the way we operated, a dramatic decline in the number of legal aid cases due to the temporary suspension of eviction proceedings, and an apparent funding freeze by grant bodies.

Almost two years on from the onset of the pandemic, I am pleased to report that Advice for Renters has emerged in a stable position. This was mainly attributable to the following:

1. While the shutters came down on our office, the staff put in place emergency measures to ensure service continuity. Among other things, this helped ensure that staff and volunteers had the equipment required to continue delivering our services remotely. Particular thanks goes to Denise and Tiziana whose tireless efforts enabled this transition to take place smoothly.
2. We were overwhelmed by the rapid responses by our funders, including Crisis, the London Response Fund, the Community Justice Fund and the Tudor Trust, whose generous support enabled us to weather the storm.
3. With the end to the temporary suspension of eviction proceedings, the demand for our housing advice has rebounded. This was unsurprising given the absence of any fundamental solution to rent arrears and other issues that had built up during the pandemic.

The last year has also seen the Board of Trustees formalising good governance practices. Specifically, we set up a Governance Working Group to establish systematically where improvements may be required. In particular, to enhance accountability and effectiveness of the Board.

We set up two sub-committees: (a) the finance sub-committee led by our new and highly experienced Treasurer Jenny and (b) the property sub-committee that explores opportunities to advance our plans to acquire a property to help stabilise our finances.

Each Trustee has also been required to undertake an annual self-appraisal, followed by a peer review by either the Chair or another senior Trustee.

On behalf of the Board, I would like to thank our staff and volunteers who rose to meet the additional challenges faced by our most vulnerable clients during this difficult period.

Last but not least, I am really pleased to welcome Joe as our new Chief Executive. Our outgoing Chief Executive Jacky has very kindly agreed to stay involved and will move to a different role leading our

campaigning arm. Having heard some of the very innovative plans Joe has for Advice for Renters, I know that we can look forward to an exciting future.



**John Kwan**  
**Chair**  
**November, 2021**

## Volunteer Spotlight

*I am a Civil servant working for the Home Office and decided to volunteer as I felt that during my working life, I had accumulated a lot of life skills and approaching my own retirement I had some time to offer through Volunteering as a way of giving back to the community. I get immense satisfaction from helping a variety of people and a sense of purpose when I am able to make a great change to their lives.*

***Felix Compas***

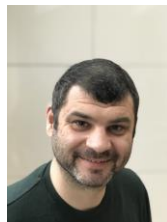
## FROM THE CEO

Advice for Renters like many organisations over the last two years has struggled to find balance in the time of covid - and - whilst we have been able to operate in relative safety, it is not how we operated before the pandemic. As such, like many groups across the country, we face change, but covid is not the only one, nor are the declining living standards and squeeze on renters and income.

COP 26 showed us that we are set to live in a period of constant change. Much of the world will face insurmountable problems from floods, droughts and storms resulting in famines, and mass migration.

In England our climate change problems are for the most part solvable with political will. Whether that will come in time is left to be seen. We are after all building coal mines and giving tax breaks for flights. Where we, as a small group can affect change we will. Climate change prevention, which links to energy and fuel poverty, will be at the forefront of the decisions we make.

For leading us to this point, and throughout the last 40 years of our existence, we owe Jacky Peacock OBE, who will finally be retiring from the position of CEO. However, she will be spearheading our campaigns and I hope continue to provide advice not only to our clients but also to myself.



**Joseph Cole**  
**Chief Executive Officer**  
**November, 2021**

# WHAT ARE WE DOING AND WHAT DO WE DO TO REDUCE OUR CARBON FOOTPRINT?

It should now be obvious to all that everyone needs to do their part to reduce their carbon footprint. In many regards the UK unlike many places will be paradise with a rise in temperatures but that is compared to the rest of the world where, in many areas, it will be an unimaginable ecological manmade disaster. If temperatures continue to rise the UK can expect far more unpredictable weather, large migrations of peoples, soaring costs for everything from food to fuel.

Ultimately, we have a moral duty to act to halt the rise in the temperatures, and one day hopefully reverse them.

On face value working from home might look like a great energy saver. People don't commute so they save fuel (be it car, bus or tube), they don't boot up CPUs meaning less electrical consumption versus a laptop, and in the winter, there is no need to put the office heating on - because there are far less people in it! We also have a fraction of the face-to-face meetings we did - so again less transport.

The energy consumption of home working though, even in our small team, most likely outweighs many of the benefits - the effects of multiple small work spaces versus one large one. And, when people do go into the office, they still put the lights on, and still put the heating on but this time spreading the cost/footprint over a lower head count.

The answer then for us is to perhaps have a smaller office, or offices, that cost less to maintain both in terms of finances and in terms of energy consumption.

On top of what we have already done we should look to change our energy supplier when our contract ends to one that is 100% renewable. We should encourage team members to use less paper - probably our biggest carbon footprint as we get through a lot! - more frugally and explore shifting to digital readers which would remove the need for a lot of the paper. Though of course we would need to make sure that we would dispose of them properly at the end of their usable life.

Moving forward we should put climate consciousness at the head of our decision making. We should source responsibly including from sustainable suppliers.

# EXPLORING WHAT CLIMATE CHANGE MEANS FOR RENTERS

There is a difficulty in preparing rented properties for climate change and that mainly boils down to the structural imbalances of the UK rental market. The difficulties don't come from physically fitting them with appropriate heat sources or insulation - the technology is there and has been for some time - but, like everything it, all boils down to money.

Renters in the UK live in precarious situations due to the lack of security of tenure. Coupled with the characteristics that go hand in hand for the majority of renters (such as low income levels) people are less able to adapt quickly to climate and extreme weather piling on pressure to already potentially vulnerable people.

Tenants are rarely able to get buildings insurance as they do not own the property. This means if they are living in areas which are subject to flooding they are less able to protect their home or the belongings inside it. Equally it follows that if they are living in flood risk areas then the property may have other problems associated with lack of investment such as damp and poor quality repairs as the owner is less likely to see it as a valuable asset if it will be difficult to rent or sell. More than half of all renters do not have contents insurance meaning that should they be flooded they may lose everything.

Because renters tend to be transient they may not have the ability to thoroughly check an area, or properties history in the same way a property buyer may do. This means that potentially they are more likely to end up in areas of flooding, or that have other issues such as poor connectivity or end up in poorly maintained and lower EPC rated properties - and because they are renting the property they are less able to adapt the property to be better protected.

If people do get flooded there are cascading problems that spin out from it, from the inability to access safe and secure - and importantly affordable - temporary accommodation. It may also make any insurance held unaffordable, or even impossible to obtain, in the future. They may be unable to change their property and be unwilling to force landlords to make it preventions against flooding as this may cause a rise in rent.

In short what is needed is a comprehensive reform to the UK rental market, and indeed the wider property market. What is needed is **Fairer Housing**.

If you would like more information on the above, please email [info@advice4renters.org.uk](mailto:info@advice4renters.org.uk)

# FROM THE FRONT (PHONE) LINES

**DENISE DODD, RECEPTION MANAGER**

Way back in 2014 I started as a volunteer working on the Healthier Homes Project. Before even 2014 Jacky was highlighting how poor housing conditions were affecting tenants' quality of life. Both physically, mentally and financially.

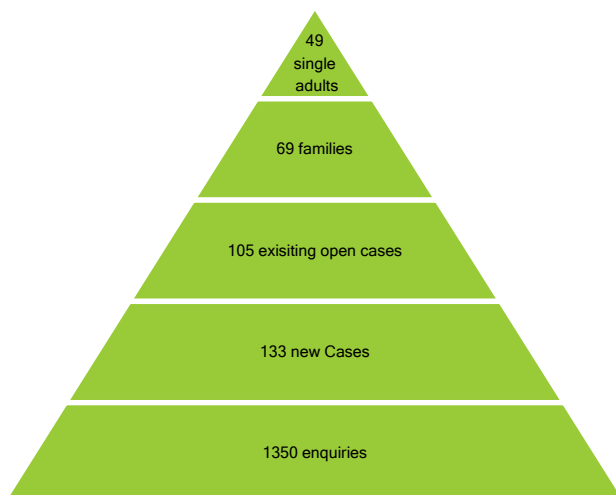
Although I had not previously worked in the Charity sector I was very fortunate that Jacky could see that I had the transferable skills and encouraged me to apply for the part time Reception Manager Role when it became available.

My role is really two-fold. The first part is dealing with all phone calls and website enquiries. Assessing clients to see how we can help them under one of our various projects or guiding them to find the support they need elsewhere. The second part of my role is administration and office management duties along with producing stats and data for our fundraising and grant applications and evaluations.

Jacky is well known for her commitment to energy saving, recycling and climate change. I do believe she is still using the same handmade clipboard that she used at my first interview.

I have always been blown away by Jacky's fundraising skills and her vision to incorporate other projects and services to complement our legal services. I have learnt so much from Jacky over the last 7 years and it has been a pleasure and a privilege to work with her.

So far this year we've handled:



42% of people we help have long term health issues.

Most people we help are aged (30%) 35-49 or (31%) 50-64.



# THE HOUSING ADVICE CENTRE

RONALD DALEY, SENIOR SOLICITOR/HEAD OF HAC

As we all know, 2020-21 has been a year unlike any other in living memory. The dramatic world events affected A4R's Housing Advice Centre too.

As soon as the government issued the advice to work from home (WFH) wherever possible, we took the decision to close the office to clients and move to remote working. The advice to WFH was quickly followed by the national lockdown.

Very early in the pandemic the government took some interesting and welcome steps. One of these was to freeze the vast majority of possession proceedings and halt evictions. The other was the introduction of the government's "everyone in" scheme, which aimed to bring a temporary end to rough sleeping during the pandemic. The impact of both initiatives was immediate and very positive.

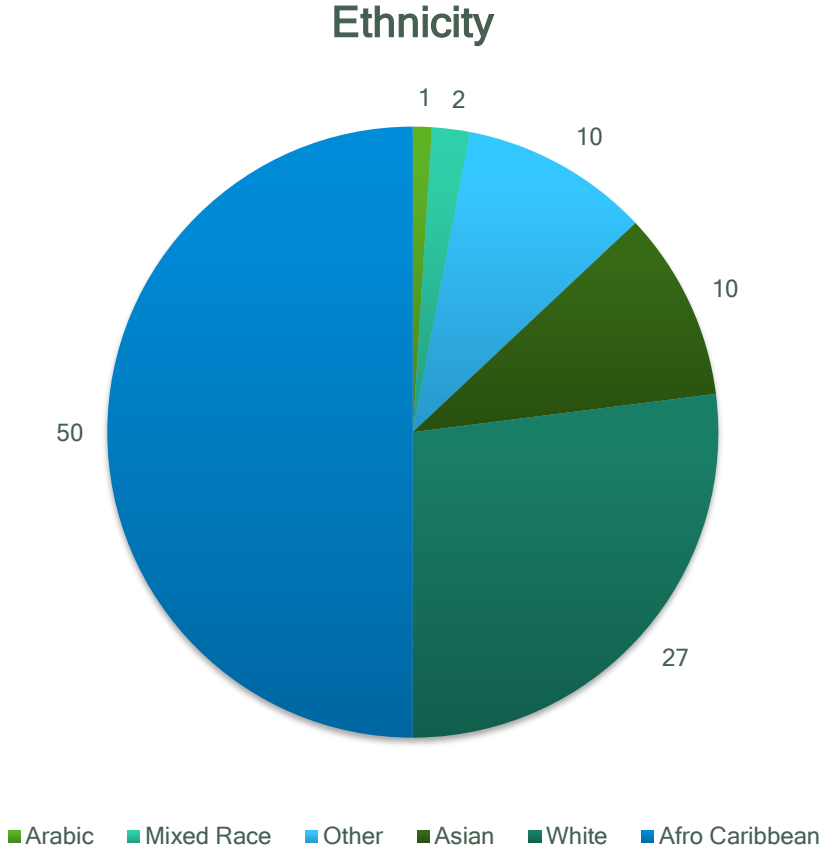
The halt in possession proceedings and evictions meant that for many of our vulnerable clients, the threat of eviction receded in to the distance. The more flexible approach to housing the homeless was extended to those who were already in the housing needs system, not just to rough sleepers. This meant that the issue of securing interim accommodation for most of our homeless clients was a much less contentious issue than prior to the pandemic.

The halting of legal evictions and the "everyone in" initiative together with the shutting down of the courts and the shuttering of the office (although it was still possible for clients to contact us by phone and email) meant that the steady stream of new clients and enquires before the pandemic, turned to a trickle. Case numbers and consequently income throughout the year were very much down on the previous years. Sadly, one area not noticeably affected by these initiatives were harassment and illegal eviction. Throughout the lockdown, we were approached by new clients facing these issues.

Jacky's tireless fund raising efforts secured much needed emergency grant funding. This together with judicious use of the job retention scheme meant that the HAC team emerged from the lockdown in good shape and ready to deal with increasing case numbers.

Although, after the period covered by this annual report, it was with a tear in our eye that we said au revoir to our much-valued colleagues Gusta and Elizabeth. You will be greatly missed.

The “everyone in” initiative showed that with a relatively modest amount of money and a lot of creativity it was possible to have a real impact on reducing rough sleeping and homelessness generally. The halt to evictions showed what a world without no fault section 21 evictions might look like. We must raise our voice and join it with others to make sure the lessons learnt during the pandemic are not lost.



# UNDER ONE ROOF

DIANA YOUNG, WELLBEING MANAGER

This has been a particularly challenging time for our Under One Roof mentoring and befriending service. We match trained volunteers 1:1 for up to 6 months, working towards goals agreed at the outset. Many are isolated, have English as a 2nd or 3rd language, lack confidence and have long-term health & mental health issues combined with low income & high stress.

Our ethos is to help people do as much for themselves as possible; transferring skills so that by the end, the 'mentee' no longer needs that help as they are able to do it for themselves. Prior to lockdowns, our mentors were meeting clients individually, helping to complete online forms, assisting with writing to landlords and giving moral support. Suddenly, all this disappeared and help had to be offered remotely.

The service morphed from being largely focused on achieving goals to one that offered companionship. Through the pandemic, many people were self-isolating, unable to attend groups or meet family. Our volunteers stepped up to the mark and were willing to offer a different service from the one they had joined. For some, they became the only friendly voice heard in a week and were a vital lifeline. They ensured that clients had food and other basic necessities and spent time chatting.

One man in his 20's, K, a recent refugee, was referred to us. He had fled from trauma and was having therapy here. He had painful knees but as he had no money, was forced to walk 1 hour to get to and from his sessions. His mentor, Kiera, raised money for his bus fares, for some winter clothes and a pc. Alongside that, he had regular calls from her too.

Anika in her 50's, lives in one room, sharing facilities with many others. She has mental health issues and feels vulnerable. Others in the block take advantage of her, asking her for money, to use her phone and get their shopping. Anika is afraid to stand up to them, so does as they ask

## Volunteer Spotlight

*"I began volunteering with Advice 4 Renters Wellbeing in April 2021 as I found myself with a lot of free time and wanted to spend it doing something productive and worthwhile. I was attracted to Advice 4 Renters specifically due to the uniqueness of their work. As someone who currently works in the Homeless sector, I am aware that those in the private sector are often overlooked when it comes to tenancy support. Additionally, I wanted to use my experience to be proactive in preventing homelessness rather than reacting once it had occurred.*

**Kiera Brodie**

and tells her mentor about it. She asks Anika what she would like to do if she could and they 'role play' it over the phone,

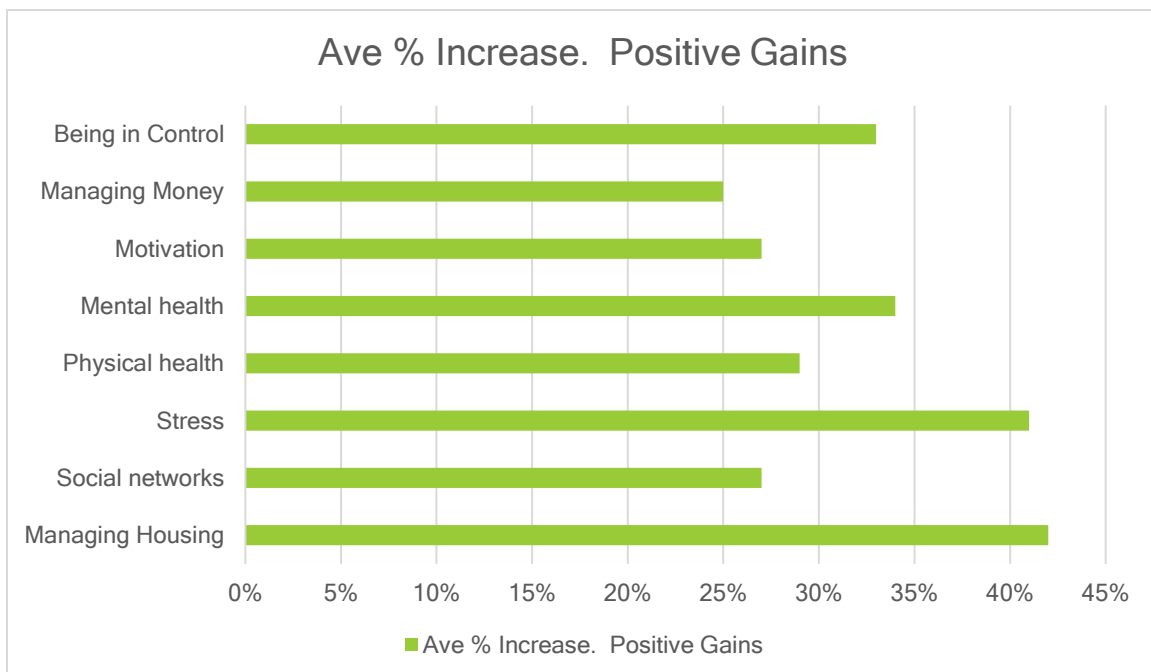
The next time they speak, Anika had said 'no' to a neighbour. Her legs were shaking afterwards but she did it and felt proud of herself. She could already see the difference to her mental health. Anika took things at her own pace. There was no pressure or even expectation that she would take action, but the possibility that she could do this was planted.

Overall Anika's health and wellbeing increased by 30% and her stress reduced by 50%.

This is just a glimpse into the amazing results achieved by our mentor volunteers, none of which would happen without them.

Advice4Renters is going through a big change with the departure of Jacky Peacock, who has been indefatigable in championing the rights of tenants throughout her 30+ years since she started A4R. Although I've worked in the charity sector for a long time, I have learnt so much from Jacky as well as enjoyed working with her. Her vision of working with the 'whole' person and not just the 'housing problem' is what attracted me to A4R in the first place. She will be greatly missed and a hard act to follow.

I am delighted that we now have a further 5 years' funding for this service until 2026 and it has been renamed A4R Wellbeing.



# MONEY TALKS

## PAT FERNANDES, A4R MONEY MANAGER

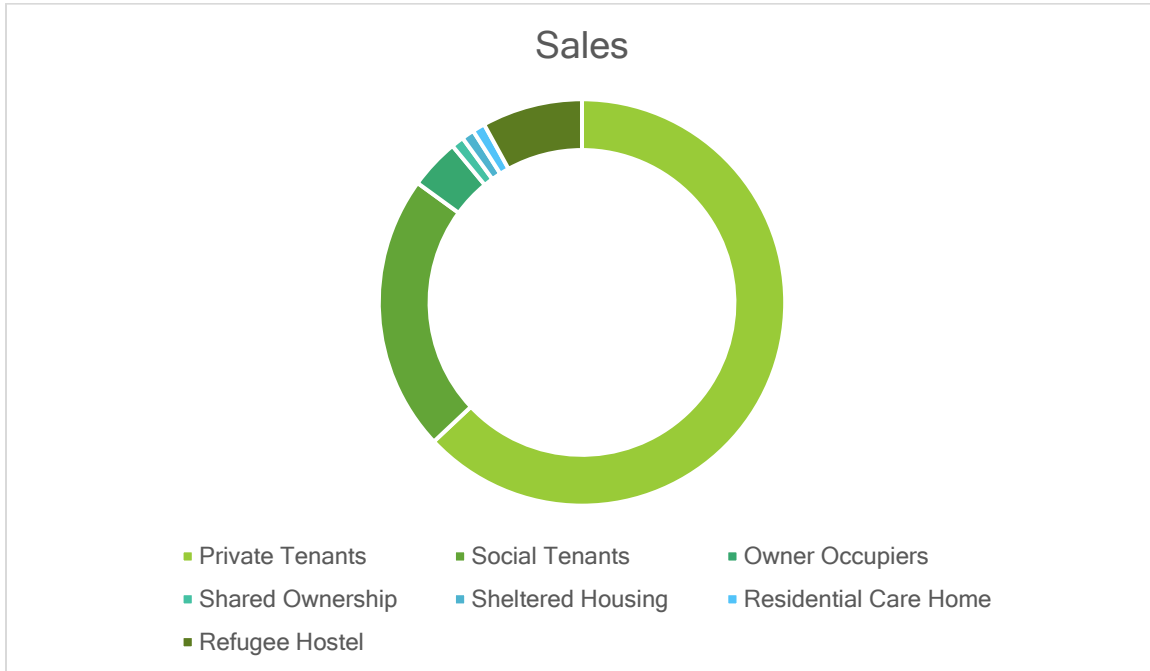
Our successful It's All About Money (IAAM) community mentor programme evolved into In The Community 4 The Community (ITC4TC), a programme increase capacity and accessibility by supporting community leaders, their projects, staff and volunteers to replicate and cascade the financial capability responses initiated by It's All About Money.....and then came Covid and ITC4TC were forced into overdrive.

Community and faith based organizations, schools, foodbanks and the emerging Mutual Aid movement suddenly found themselves having to react to unprecedented demands with little or no former experience. ITC4TC responded with lightning speed, adapting, collaborating, leading and supporting.

During the pandemic: ·

- A4R Money's Covid finance microsite resource had over 650 visitors
- Supported 120 individuals and families with hardship grants to a value of £15k
- Delivered 63 Christmas hampers
- 24 clients received fuel vouchers, with most receiving up to three vouchers.
- Provided 18 emergency budget courses to 73 participants
- Delivered 16 Community Covid workshops to over 300 participants from 191 organisations - (community projects, schools, faith groups, Mutual Aid wards)
- Hosted 8 events for the Talk Money Week Online Video Conference.
- Delivered a pilot employability programme to 11 participants
- Secured 2 business bursaries for unemployed entrepreneurs
- Launched the A4R Money Debt Centre. (CMA affiliated)
- Recruited additional financial inclusion, energy advice and welfare rights specialists
- Launched A4R Money to support individuals from financial subsistence to financial resilience and to support community leaders, their staff and volunteers to build financially resilient communities.

## Tenure Demographic Across A4R Money Services



"Thank you to everyone that helped; I really appreciate it. This is a really big help for me and my family. My daughters were really excited about their new things. I can't tell you how much this has meant to us. God bless you."

"I can't tell you how grateful I am to you as my biggest worry and stress was being able to feed my son during this time. My friends have been very kind cooking and sharing with us when they can. I am not as yet entitled to free school meals and so

"Thank you so much to everyone who helped raise this money. Since I stopped being able to afford her lunch, my daughter has been reluctant to go to nursery. Every morning she cries at the thought of going. It broke my heart knowing she felt different from the other children. I would try to make her some lunch from the foodbank parcel we receive but it was never enough and she would always come home crying. This money means she can eat lunch with her friends. Thank you, thank you so much. You have made us very happy."

# 2021 ACCOUNTS

## Advice For Renters Limited (formerly Brent Private Tenants' Rights Group Limited)

Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

	Note	Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
<b>Income and endowments</b>					
Donations and Gifts	5	16,667	13,719	30,386	16,555
Charitable activities	6	140,290	220,460	360,750	430,781
Other trading activities	7	2,483	–	2,483	3,097
Investment income	8	47	–	47	117
Other income	9	56,527	–	56,527	865
<b>Total income</b>		<u>216,014</u>	<u>234,179</u>	<u>450,193</u>	<u>451,415</u>
<b>Expenditure</b>					
Expenditure on charitable activities	10,11	203,736	229,938	433,674	412,329
<b>Total expenditure</b>		<u>203,736</u>	<u>229,938</u>	<u>433,674</u>	<u>412,329</u>
<b>Net income and net movement in funds</b>		<u>12,278</u>	<u>4,241</u>	<u>16,519</u>	<u>39,086</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		86,497	11,381	97,878	58,792
<b>Total funds carried forward</b>		<u>98,775</u>	<u>15,622</u>	<u>114,397</u>	<u>97,878</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 12 to 25 form part of these financial statements.

**Advice For Renters Limited (formerly Brent Private Tenants' Rights Group Limited)**

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

**6. Charitable activities *(continued)***

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Housing Advice	155,591	221,586	377,177
Other Services	—	—	—
Policy Development and Community Engagement	43,604	10,000	53,604
	<u>199,195</u>	<u>231,586</u>	<u>430,781</u>

The total income of £360,750 (2020: £430,781) has been received from the following organisations:

	2021 £	2020 £
Community Justice Fund	77,500	—
Trust for London	68,877	53,983
Legal Aid Agency	53,865	155,590
CIL	45,040	23,405
Tudor Trust	30,000	35,000
City Bridge Trust	29,900	23,692
Nationwide BS Community Fund	17,645	24,703
Caritas	10,000	1,667
GLA Team London	7,500	8,000
Trust for London - Community Responses Fund	—	—
Wave 3	5,520	—
UK Power Networks/CSE	5,000	—
Catalyst	3,600	—
Mrs Smith & Mount Trust	3,000	—
Brent Council – VSIF	2,083	4,167
NEA action for warm homes	500	—
Crisis – In this emergency together	480	—
Brent Health Watch	240	—
CAB (BCAN)	—	20,000
Brent Advice Fund (Harlesden Hub) From Aug 18	—	25,639
Garfield Weston	—	25,000
AB Charitable Trust	—	15,000
Awards 4 All	—	10,000
London Legal Trust Support	—	3,604
Tonybee Hall	—	831
Hardship Fund	—	500
	<u>360,750</u>	<u>430,781</u>

**7. Other trading activities**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Rental Income	2,400	2,400	2,880	2,880
Legal Advice Income	83	83	217	217
	<u>2,483</u>	<u>2,483</u>	<u>3,097</u>	<u>3,097</u>



# A THANK YOU TO OUR TRUSTEES

George Bangham  
Jennifer Wall  
John Kwan  
Pam Marum  
Cllr. Robert Johnson  
Tariq Mukadam  
Jermaine Ranger

## STAFF

Diana Young  
Jacky Peacock  
Karen O'Sullivan  
Ronald Daley  
Tiziana Falco  
Denise Dodd  
Dolors Vila  
Dahir Mahmoud  
Nicola McMullen  
Joe Cole  
Pat Fernandes  
Mark Lahaise

## CONSULTANTS

John Piper  
Loreen Brown  
Jim Djouma

We were sorry to see Elizabeth Salmon and Gusta Glover move on to new pastures!

# A THANK YOU TO OUR INCREDIBLE VOLUNTEERS...

Alexandra Costa

Andrew Wheeler

Antony Mansi

David Kaye

Diana Ayres

Felix Compas

Gill Abbott

Gunter Muller

Harry Scott

Jacqueline Newby

Lana Moore

Mai Hassan Ahmed

Mansoreh Vafa

Mary Ryan

Mayanka Mukherji

Mahomed Ladha

Monique Cevek

Renata Acioli

Robert Koch

Rose Nunu Sasa

Sophia Georgescu

Taiwo Kassim

Victor Samuyiwa

# A THANK YOU TO OUR FUNDERS



The Mrs Smith & Mount Trust



Trust for London

Tackling poverty and inequality



City Bridge  
Trust



Edward Harvist

TRUST

London  Catalyst

Supported by



SUPPORTED BY

**MAYOR OF LONDON**

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**AND FINALLY...**

**THANK YOU JACKY.**