



# Strategic Plan

2021 and beyond

**Our vision:** Health and wellbeing equality whether you rent or own your home - through access to justice and safe, secure, affordable housing



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# Overview

By Jacky Peacock - CEO

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## **We are Advice for Renters, a small West London based charity with big aspirations, who've been tackling poverty in the Private Rented Sector since 1989.**

COVID-19 has only further exacerbated housing inequality and the resultant poverty of the most vulnerable in society. Now we must work in every way we can to ensure our country's post pandemic recovery is inclusive, and the important work we do supporting vulnerable tenants is sustainable and can be scaled up to meet the challenge.

We have developed a bold new plan for the next five years and on. It includes moving away from our current over-reliance on grant funding, scaling up our legal advice support for renters in poverty, continuing to campaign for decent affordable rented housing for those who need it, and taking a leading role in a community-led housing movement through Brent and beyond.

We will do this by continuing to refine our internal working practices to further empower and support our front line staff to work to the best of their ability; and by listening to, learning from, and platforming the voices of our beneficiaries.

This strategic business plan outlines our core beliefs, what motivates us to keep moving forward in the face of adversity, why now might be the best opportunity we've ever had to effect change. It covers the key challenges and how we plan to address them at a strategic level. It is supplemented by an operations plan that covers our range of daily activities.

*As the CEO from the start, I have nurtured Advice for Renters to this point. The organisation now stands on the brink of a new era, and I am thrilled to be handing over to a new CEO, who will share our passion and our vision, and oversee the changes outlined in this Strategy as well as bringing new ideas.*

**Jacky Peacock**

Chief Executive (1989 - 2021), Advice for Renters

Part 1

# How did we get here?

An insight into the problem we are trying to solve, from our perspective, after more than 30 years of operation

**1.1** We have a record number of vulnerable people living in expensive, substandard, insecure accommodation, in a sector not fit for purpose, gaining very little government regulation or long-term strategic planning.

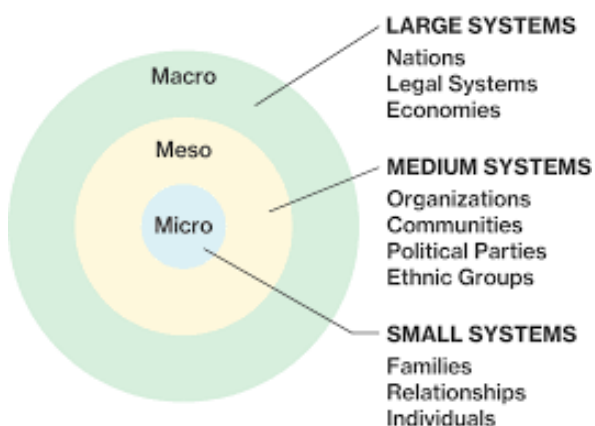
**In the 6th most prosperous country in the world, this isn't acceptable.**

It's well evidenced that shelter is one of our most basic physiological human needs [A.H Maslow, 1954], along with air, food, water and sleep.

As human beings, without safe, secure housing, we will struggle to function in society, let alone flourish and prosper.

To understand why so many of us are not having this basic human need adequately met and what we can do about it, it is useful to zoom out and think about the many interconnected systems at play, their influence on providing safe secure housing for all of us, and finally where it is best to focus our efforts.

It's useful to think about the systems from the following "Systems Change" [Dopfer, Foster, Potts 2004] perspective.



Since the Second World War there have been two distinct mind sets at play, at all three "system levels" that have had dramatic effects on how we talk about and use housing.

During the mid-late 1940s a new political narrative emerged, aimed at solving the UK's post war social injustice and poverty.

This narrative paved the way for the creation of the welfare state, the NHS and the [1946 New Towns Act] (general needs housing for all) social housing programme. Both Labour and Conservative governments supported these policies during this time.

These policies led to the most equal times in recent history through the 60's and 70's, culminating in a sub 3% poverty level. [British Economic & Social Policy '73}

This changed across all levels post 1979 with the deregulation of capital markets, privatisation and the elimination of price controls.

The [1980 Housing Act] which gave council tenants the Right to Buy their homes at large discounts, coupled with restrictions of the ability of local authorities to build new homes, quickly diminished the social housing stock. Many of these ex local authority houses ended up in the private rented sector at about double the cost of social housing.

Around this time there was a shift in public behaviour towards individualism and consumerism and a change in narrative towards housing being an investment. By 1987 poverty had risen to 20% [Britain in close up '93], a figure strikingly similar to today's.

When private rents were deregulated in 1989, housing benefit was intended to 'take the strain' for those on low incomes. Instead, it inflated market rents, and the benefits bill rose from [£4bn to £18bn] between 1980 and 2000 (in 2021 prices).

Attempts to curb this by placing ever tighter caps on benefits did nothing to conflate rents, since the overall scarcity of affordable housing was by then acute and has been growing steadily since.

Whilst the Private Rented Sector largely serves its purpose for students, transient young professionals and those in immediate housing need following a change in life circumstances, it has increasingly become the only choice for vulnerable people whose needs it was never intended to serve.

Data from a recent [English Housing Survey] noted that 70% of private tenants surveyed say they're renting in the PRS because they have no other option.

Shockingly one third of the Private Rented Sector houses vulnerable tenants, in housing that either fails to meet the decent homes standard, is overcrowded, or is so costly the tenants are living below the poverty line. This is a growing problem, with the PRS being 21% larger than it was in 2008, and since 2012 housing more people than the social rented sector. [The Evolving Private Rented Sector - J Rugg]

With the average PRS tenancy length at 20 months, compared to 11 years in Germany, it is clear that a different policy approach can restore security in the PRS. However with responsibility for renting policy sitting across five different government departments, and a surprising lack of consistency with 18 housing ministers since 1997, there is little wonder as to why our current policy is out of date, with recent amendments uncoordinated.

It's also worth noting that the current UK housing crisis is not necessarily a shortage of supply. The 2011 census showed us that there are [1.2 bedrooms per capita] in the UK as a whole, with 1.01 in London, more than ever previously on record. Our current housing stock is frequently under-occupied by those who on higher incomes, and treated purely as an investment that can be left completely unoccupied by domestic and foreign buyers.

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Indeed it might be wise to think of the housing crisis as an uneven distribution of both economic activity and good quality affordable housing, which does not reflect where housing need is greatest, contributing to high prices and low standards in places like London.

Part 2

# About Us

A bit about our history, and why we come to work every day





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**2.1** We are a small passionate team with grass roots beginnings incorporated as Brent Private Tenant's Rights Group in 1989, with the charitable objective of relieving poverty in West London, by providing or assisting in the provision of advice, information and services. We have a well founded reputation of achieving those objectives through unwavering persistence and blue sky thinking.

We believe that safe, secure housing is a fundamental right meaning that the life outcomes and well-being of people living in the Private Rented Sector should be no different to other households.

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## **2.2 Vision**

To achieve our vision we are tackling housing inequality from many angles, with the holistic wellbeing of our clients at the centre of everything we do. This ranges from providing legal support to vulnerable tenants facing eviction, to lobbying the government for policy change. Over the last 30 years we have supported thousands of tenants in acute housing need, and our influence is seen in housing policy changes since the early 90's.

Our high standards are driven by on-going review and improvement based on listening and learning from our beneficiaries, and the direct experience of our clients in the private rented sector and our staff who manage their cases.

## **2.3 How we operate**

We are a small but growing Charitable Company regulated by the FCA, who have integrated our traditional charitable governance structure with innovating policies and ways of working that ensure:

- Everyone feels valued
- We work to the best of our ability
- We constantly learn, reflect and develop.

We do this by operating with a high level of autonomy, trust and staff involvement, a want to understand all perspectives of a given issue, a minimizing of traditional hierarchy and its inefficiencies, and a decision-making process that takes into account the skills and experience of those involved, and the consequences for all affected.

This way of operating has developed naturally; however we are in the process of documenting and refining these processes which will allow us to improve them further and retain our effectiveness as we expand the organisation.

We also believe that these underlying principles can be used on a far greater scale than at Advice for Renters alone.

The following few sections will explain how we envisage these principles being applied to specific housing related issues, and the wider political sphere.



Part 3

# Our Solution

Our vision and action plan for achieving our  
charitable objectives

### 3.1 Changing the system

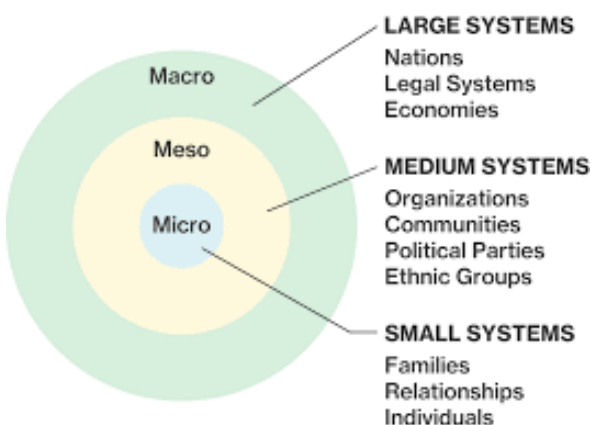
Building on what's been said in part 1, we have come to understand that in order to create real change we must look at the work we do in relation to the wider yet connected systems that we also need to influence.

Much has been written, tried and tested about systems change, and here is not the place for the specifics, however at risk of oversimplification, here is an outline of our understanding of what we need to do, and how we are applying this thinking to our everyday work.

### 3.2 Underlying Principles

To change our current private rented housing system for the better, action must be taken from all three systems levels. We don't have to be directly involved at every level, but to achieve our vision we must be aware of what needs to happen, and to be able to partner with others who can fill in the gaps.

Going back to the diagram in part 1



The three systems levels that we need to think about simultaneously are:

**Micro - Small systems.** This often includes working with individuals, families and the relationships between them.

**Meso - Medium systems.** This often includes working with communities, organisations and political parties to affect medium term policy change.

**Macro - Large Systems.** The large institutions, legal systems and economic principles that overshadow everything else we do. This section is often based around ingrained perceptions, how we communicate, how we understand one another.

We must facilitate or contribute to the facilitation of change at this level too. From a historical perspective there tends to be a once in a lifetime opportunity to properly affect change here, at times of large public debt, widening inequality and both political and public polarisation, usually resulting from global upheavals such as pestilence or war.

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### 3.3 Our Strategy

Underpinning what we do in achieving our charitable objective of relieving poverty, is our desire to tackle the current climate emergency, and ensuring racial equality is at the heart of our work. Below is our strategy for achieving our vision in relation to the systems we are affecting.

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#### **Micro - Small systems.**

This type of work has always been and will continue to be our bread and butter. It's the direct life changing work we do with vulnerable individuals in our community. We will do everything we can, using the law, to get housing for people who need it, ensure housing is maintained properly and fit to live in for those who have it, and, defend the rights of those who are being evicted.

We currently do this through:

- Our Housing Advice Centre funded through Legal Aid for those on low income or with a specific need
- Special projects - Grant funded help and advice for those not covered by legal aid
- Holistic analysis and support - Grant funded help to cover the specific needs of individuals, such as mentoring and befriending, and money advice

We will continue on this premise with these services, with the aim of reaching many more people through our expansion plans (detailed below), and through developing a fuller understanding of the holistic support we can provide internally and through partnerships.

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#### **Meso - Medium systems**

In furtherance of our charitable object of relieving poverty, we undertake campaigning to effect changes for tenants, which forms a key part of our strategy.

We've been lobbying politicians, engaging other local organisations and empowering community groups since inception.

Now more than ever, the Private Rented Sector must be made fit for purpose for the vulnerable people who have no other choice but to live in it, which means offering decent, affordable homes with security of tenure. With this in mind, we will continue to campaign for the following:

##### *Abolition of Section 21*

The abolition of the s.21 (no fault eviction) ground for a court order has been incorporated into the [Renters' Reform Bill], but this has been placed on the back burner and must be given our priority. This goes hand in hand with a significant increase in the advice and representation available to tenants.

##### *Legal Aid System redesign*

Our current legal aid system is outdated, underfunded and often inaccessible for those who need it most. With legal aid representation being a core part of our work, we have exceptional insight into the changes required to make the system fit for purpose.

*A proactive approach to the prohibition of letting substandard and inadequately managed homes*

While the [Homes (Fitness for Human Habitation)] 2018 was very welcome, it relies on someone challenging homes being let which are not Fit, which is onerous and stressful for tenants, expensive and resource intensive for local enforcement authorities, and is not the best use of limited court time.

The reactive approach must be replaced by a centrally regulated scheme requiring landlords or agents to provide evidence that properties are Fit and are competently managed as a prerequisite for letting. We have been campaigning for such a change for two decades and it is needed now more than ever. To be fit, a home must provide adequate (and affordable) heating and must be safe and in good repair.

### *Energy Efficient Homes*

There is medical evidence that cold, damp homes exacerbate respiratory illness. Alleviating these conditions is essential in addressing the coronavirus pandemic. A major investment in increasing the energy efficiency of homes will also make a major contribution to kick-starting the economy and leading us out of recession. It will increase health and wellbeing, and reduce costs to the health service, and most important of all, will play a key role in reducing carbon emissions from homes in order to reach the net zero target.

### *Local Authority Enforcement*

Finally, local authorities must be required to exercise their enforcement powers and duties against non-compliant landlords and be adequately resourced to do so. This includes the exercise of their duty to take control of the property away from the landlord when the health, safety and welfare of the occupiers is at risk.

## **Macro - Large Systems**

This is an area we hadn't previously considered working in, but since 2020 have now started to play our part. We know that major political change is possible and very much needed for equality.

- We believe that we must change the narrative on both how we perceive housing, and how we make policy change in housing.
- We believe this can be done through facilitating a genuine understanding of the needs and expectations of every party involved in housing, not just those who stand to make profit, but not excluding them either.
- Much like how we operate internally, we believe decisions should not necessarily be made by majority rule or by traditional consensus, but by taking into account the skills and experience of those making decisions, and through consultation with and the engagement of those directly affected.

We would like to **engage with other individuals and organisations** to progress this wider change in narrative on a national scale, whilst gaining experience and understanding of the practicalities of such a movement through our own community led housing programme and a broader community-led housing movement. Further details on this can be found below in the Sustainability section.

Part 4

# Sustainability

How we'll continue to do great things in  
uncertain times

## 4.1 Risk Analysis of current operations

Following a perceptions audit with current staff, previous staff, trustees and peers, the following risks have been deemed to be most important

External Risks	Description	Planned Mitigation
COVID-19	<p>Legal aid payments are vastly reduced during the current evictions ban</p> <p>Potential for a flood of new cases once the eviction ban ends</p> <p>Closure of the office and the digital exclusion of the most vulnerable</p>	<p>A flexible approach is required as the length and severity of COVID is unknown</p> <p>Grant funding has been applied for to cover the legal aid shortfall</p> <p>Remote working procedures have been put in place as much as possible, including the provision for the digitally excluded to attend our offices for digital meetings with remotely working staff</p>
Upcoming Recession	Potential for grant funding to be cut, along with the likelihood of an increase of people needing our services.	See part 4.2 - Sustainability
Internal Risks	Description	Planned Mitigation
Succession Planning	Jacky Peacock our CEO will be retiring in 2021	<p>A team was put together to address immediate business development needs crucial for the successful recruitment of a new CEO</p> <p>A timeline was created, and all staff are being consulted in the process. Recruitment is underway</p>
Financial Instability	<p>A4R have a big reliance on grant funding</p> <p>Legal aid cuts could further reduce our income</p>	<p>See part 4.2 - Sustainability</p> <p>Campaigning for legal aid reform</p>
Brand Recognition	<p>Poor recognition and engagement with our brand outside of North West London</p> <p>Generally poor reach of our services outside of London</p>	<p>Hiring a communications officer to be the focal point of all external comms and brand</p> <p>The new hire will work on our digital expansion plans, providing a far more engaging platform for beneficiaries and funders England wide</p>
Under Resourcing	Many staff are working at or near capacity. There have been concerns about staff burnout	Recognition of the problem, regular check ins with staff and in one case hiring a new member of staff to ease the workload.

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## 4.2 Sustainability Plan

Since its inception Advice for Renters has been heavily grant funded with just over 1/3rd of income coming from our Housing Advice Centre work. The remainder of our working capital has come from a variety of restricted and unrestricted grants.

Grant funding continues to be vital for the introduction and trialling of new services but presents a challenge to mainstreaming projects that are integrated with core services. The uncertainty of being able to replace the element of grants that contribute to our core costs also represents a high risk to the financial sustainability of the organisation.

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During 2018/19, Advice for Renters was part of The Young Foundation's "Reimagining Rent" social enterprise accelerator programme. This was an intensive 6 month series of workshops, with a goal of clarifying the organisation's intended impact, then exploring sustainable scalable routes to achieving this impact.

A key outcome for Advice for Renters was to explore further how we could use housing provision to further our charitable objective of relieving poverty, whilst adding credibility to the organisation by setting an example of what we believe housing should look like.

Other takeaways from the programme included looking at ways to make our existing core work more sustainable, and streamlining our focus of work by developing partnerships with other similarly minded organisations.

With this in mind we have developed a three-part sustainability plan, which we will be working on for the next 3-5 years. Full details are shown overleaf.

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## 4.2.1 - Housing Provision

We are developing a scalable, sustainable community led housing development model, as part of a community-led housing movement. We will facilitate this movement by being an exemplar landlord, building up our own portfolio of homes.

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The key issue we see with current community-led housing development comes from its lack of scalability. There is almost always too little surplus generated that can be reinvested into providing more housing. Our funding model changes that.

We plan to demonstrate the following:

- Managing homes in the private sector can be done professionally, and with high standards of customer service with rents at the 30th percentile. By using a community-led approach, we will put residents in the driving seat in specifying the principles for the development and having autonomy over the management and maintenance of their homes.
- By using a sale and leaseback model with social investors, we are able to build new or renovate existing housing, designed with community input from the outset, and generate a substantial up-front surplus that can be reinvested into providing more of the much needed community led housing and supporting the wider community.
- By reinvesting surpluses into quality homes and services we can run a sustainable business.

We envisage using a portion of this surplus to support Advice for Renter's core work and expansion plans, at least initially until other parts of our sustainability plan materialise.

Financial modelling is available on request.

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## 4.2.2 - Partnerships

As an organisation that assesses the holistic needs of our clients, we find ourselves providing a wide range of support services with a small staff base. We are looking to develop partnerships across all three system levels\*, to allow us to stay laser focussed on our core services, whilst increasing our wider social impact.

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### Micro - Small systems

We are aware of grass-roots, ethnically and faith based, community organisations providing a variety of support services whose beneficiaries rent privately and bring their housing problems to their trusted local group. We are exploring how to develop a collaborative approach to providing holistic advice and support as opposed to conventional inter-agency referrals. This will improve the experience and outcomes for beneficiaries while avoiding the risk of diluting our core Housing Advice Centre specialism.

We also look to larger partners such as the Green Doctors who help with our fuel poverty advice work by undertaking home visits to assess conditions. Similarly, our Housing Advice Centre calls on barristers and other experts to progress cases.

In order to cascade money advice and extend its reach, we are developing partnerships with faith and community groups.

Another long-standing partner is Hillingdon Credit Union through our own branch, Brent Mutual.

We also work within the social prescribing system which builds links with health providers and encourages referrals where housing problems are impacting on the health of patients.

We are pleased that relationships between Brent Council and the voluntary sector are now seen as a partnership. Examples involving A4R include our role as a Commissioner on Brent's Poverty Commission (2020) and our participation in the voluntary sector Thematic Groups established by Brent in furtherance of its 2019 review of voluntary sector funding. We also play an important role in Brent Hubs both as service delivery Partners and through our membership of the Hubs Steering Group.

We also benefit from the Mayor's role through Team London in facilitating partnerships and networks, and work with the Advice Services Alliance in looking at issues such as recognised qualifications for advice work and opportunities for the sector to employ young people.

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### **Meso - Medium systems**

We are a key coalition member of a Renters Reform Coalition led by Generation Rent and the Nationwide Foundation. The Coalition brings together some 20 organisations representing private renters working collectively to ensure this legislation secures the biggest tenancy reform for the PRS in England in a generation.

We are working with organisations across London to address collectively the growing inequalities across the Capital including My Fair London, Toynbee Hall and The Equalities Trust. Attention is currently focused on the influence we can bring to bear on the Mayoral and Greater London Assembly elections in 2021.

Our membership of the End Fuel Poverty Coalition enables us to campaign to reduce fuel poverty/hard to heat homes in the PRS with the support of partners with expertise in the green energy field who are able to wield influence at a national level.

In preparation for facilitating a community-led housing movement we are talking to existing BAME partners within Brent Community Advice Network (which we helped to establish through Brent Advice Partnership), as well as sounding out others such as Windrush Housing.

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### **Macro - Large Systems**

The pandemic which has both exposed and increased inequality has also generated broad and radical movements under banners including Build Back Better and Black Lives Matter.

These have inspired our initiative, **Fairer Housing – Partners for Change**, which is bringing together grass-roots community groups and those who are hardest hit by the systemic inequality that maintains the housing crisis.

We are using our experience to facilitate a black-led movement which enables those at the sharp end to understand the reasons that underpin high rents, low standards and inaccessibility to genuinely affordable social rented homes.

This is generating ideas about how and what needs to change, and the campaign activities that enable the voice of lived experience to be heard by those with the power to make fiscal and policy changes at the highest level.

We plan to build on this to create a community-led housing movement, further contributing to our charitable objective of relieving poverty, by ensuring homes are available indiscriminately to those who need them, and that people have their desired level of input into the tenure, maintenance and management of their homes.

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### **4.2.3 - Legal Advice Expansion**

We are currently exploring a cross subsidy legal advice model, where a portion of our Housing Advice Centre work is for paying clients, at the market rate.

This will allow us to subsidise the running costs of the organisation and allow us to continue to provide housing advice to the most vulnerable who are unable to afford it, while still generating an operational surplus.

This is currently in the early stages of development, however the exploration of this model should play a key role in furthering our charitable objective of relieving poverty.

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### 4.3 Risk Analysis of sustainability plans

Our 3 part sustainability plan comes with its own risks that must be mitigated. Below is our assessment of these risks.

#### Housing Provision

Risk	Description	Planned Mitigation
Using charitable reserves	There is significant up front expenditure required for staff time, architects and planning prior to gaining large scale investment for the project	Apply for seed funding that is either 100% grant, or repayable upon project completion
Reputation	There is potential reputational risk if our tenants are unhappy with the housing provided	<p>Our community-led approach should ensure constant communication and quick resolution of problems</p> <p>We have great experience in tenant landlord conflict resolution</p> <p>The property will be managed by a separate entity affiliated to A4R</p>

#### Partnerships

Vision compatibility	Other organisations we partner with may not share our vision	Lay out from the beginning our expectations from the partnership, and regularly re-visit to ensure we're both contributing to a shared vision
Reputation	Reputational issues with partner organisations could have a knock on effect to A4R	Stringent due diligence will be required before entering an official partnership, and transparency over any ongoing issues will be mandatory

#### Legal Advice

Mission Drift	Providing paid for services is a move away from our original services	Ensure proper impact measurement framework is in place so that we can be sure we're still meeting our charitable objective of relieving poverty
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Part 5

# Scaling up our impact

Our plans to reach more of our  
beneficiaries - faster

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**5.1 Advice for Renters' impact is undisputed, we are well known for the incredible work our small team carries out in Brent and the wider London area, as evidenced through our achievements over the last 30 years and our recent perceptions audit.**

We are acutely aware though of the void between our **potential** impact and our **current** impact, mainly due to our small reach in relation to the scale of the problem in the UK as a whole. Scaling up our impact isn't as straightforward as it would be for many organisations though, mainly due to the often vulnerable and marginalised nature of our beneficiaries.

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#### **Digital expansion**

With roughly 60% of our current housing advice centre able to be carried out remotely, our first step in expansion is envisaged to be providing and promoting these services to a far wider group of people. We plan to recruit a full time member of staff to focus on external communications, be the focal point for our social outreach, and help us promote our services to those outside of our current sphere.

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#### **Digital inclusion**

We will work to develop a desirable and cost-effective mix of in office, outreach and distance service delivery so that those who are currently digitally excluded can still access our services and be supported to help them become digitally included in future.

In the shorter term we will facilitate digital meetings in our office space for those who have no access to technology where safe to do so, to ensure as much as we can those requiring legal support through COVID-19 can access it.

#### **Partnerships**

We would like to explore partnering with others to deliver both face to face advice services to renters in other boroughs as well as remote advice within a specific borough context by building borough links with the local authority and with community and voluntary organisations in each borough.

We are currently building relationships with and encouraging referrals from organisations in other boroughs.

Safer Renting - an organisation that primarily acts for local authorities for unlawful evictions - is an organisation we're particularly interested working with. We plan to explore how to provide *complimentary* services to theirs across many London boroughs.

Part 6

# Finance

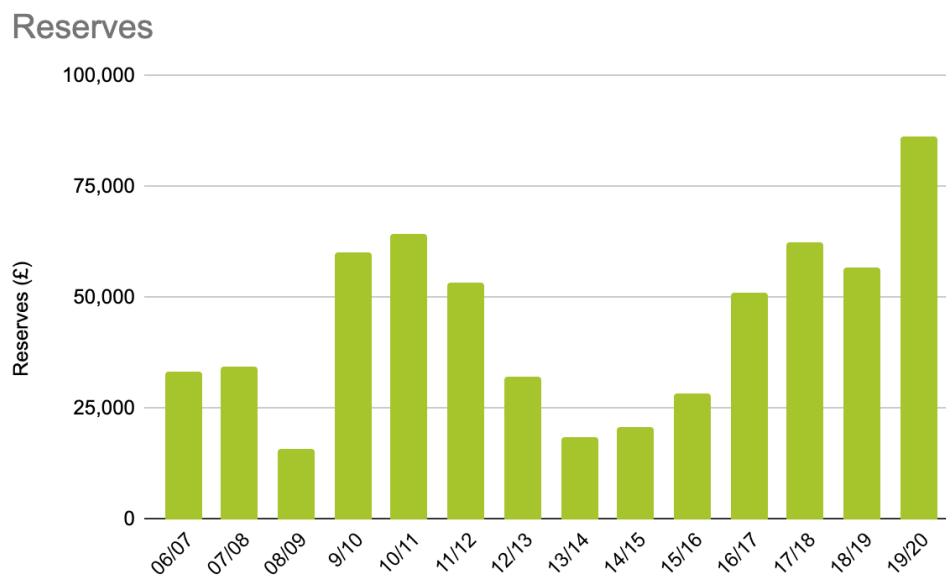
The impact our sustainability and expansion plans could have on our charitable reserves



This section outlines in simplified form, the financial position of the organisation, its financial precarity, and the potential impact of our scaling and sustainability plans

### 6.1 - Financial Reserves

Advice for Renters has a 3 month financial reserves policy (circa £90,000), that we met for the first time in the 19/20 financial year. There has historically been significant year on year fluctuation however, partly due to an over-reliance of time limited grant funding.

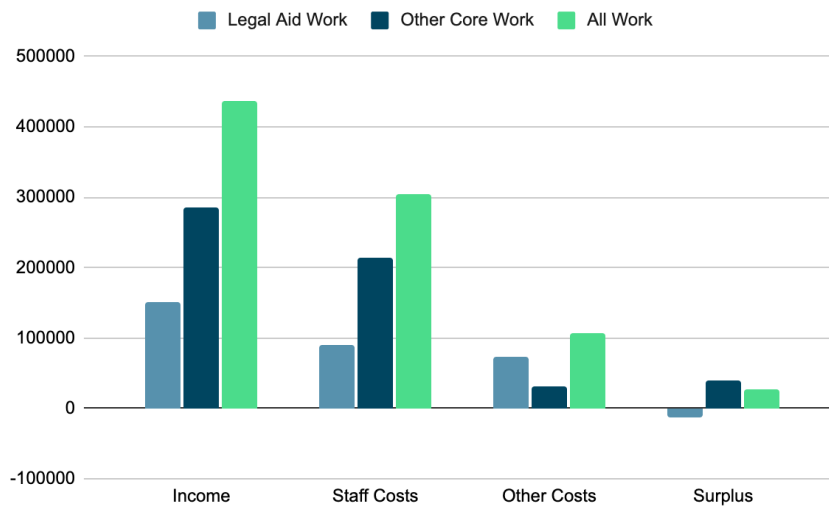


### 6.2 - Scaling and sustainability forecast

Overleaf are a series of simplified financial scenarios to allow us to understand the impact of our expansion plans to the organisation:

- **Chart 1** is an extract from our 19/20 actuals, highlighting the difference between our Legal Aid funded work and our Grant funded work during a good financial year
- **Chart 2** is based on 19/20 actuals but with a theoretical three-fold increase in legal aid work
- **Chart 3** is based on 19/20 actuals, a three-fold increase in legal aid work and a 10 home property portfolio
- **Chart 4** is based on 19/20 actuals, a three-fold increase in legal aid work and a 100 home property portfolio

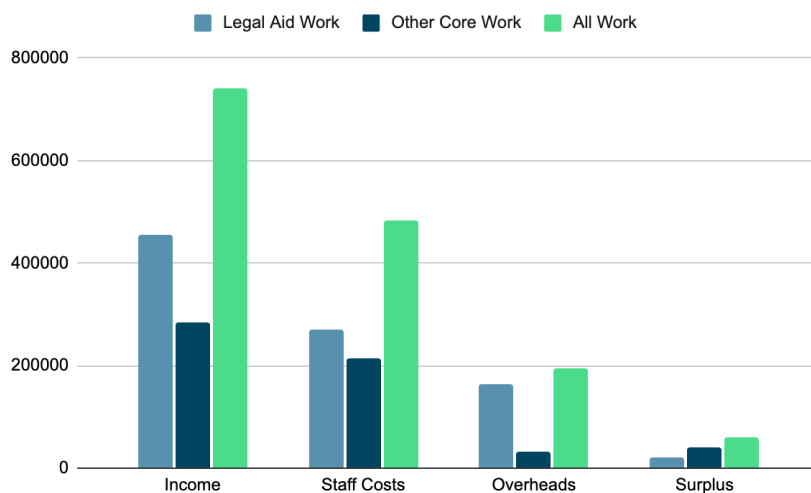
## 6.2.1 - 19/20 Actuals



### Notes

- A4R as a whole made a budget surplus of £26,529
- Legal aid work (when given an apportioned overhead figure) made a budget deficit of £(12,680)
- Legal aid payments can be sporadic due to long waits for court dates and as such are poor for cashflow
- Grant income can only decrease by 9% before reserves are used

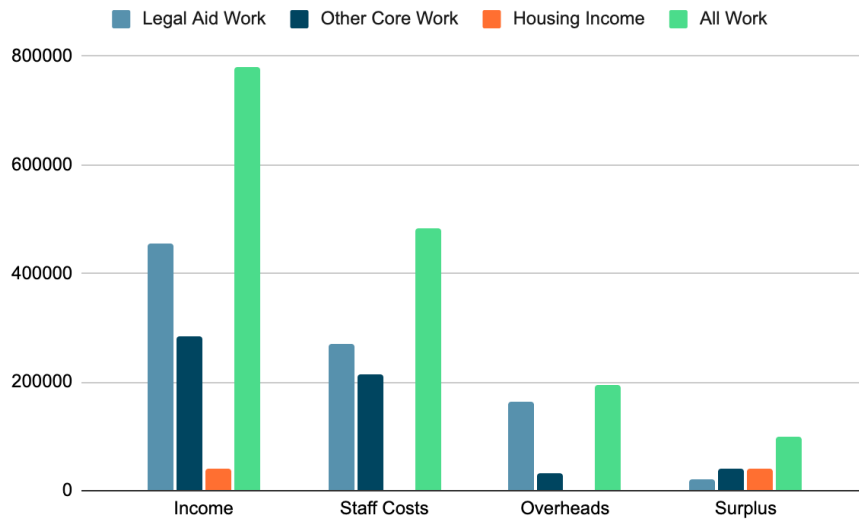
## 6.2.2 - Theoretical projection based on 19/20 actuals and a three fold increase in legal aid work



### Notes

- A4R as a whole would make a budget surplus of £59,525
- Legal aid work made a budget surplus of £20,325 (assuming non operating costs don't increase)
- Increased Legal Aid work adds a small but meaningful degree of stability to the balance sheet
- Grant income can decrease by 17 % before reserves are used

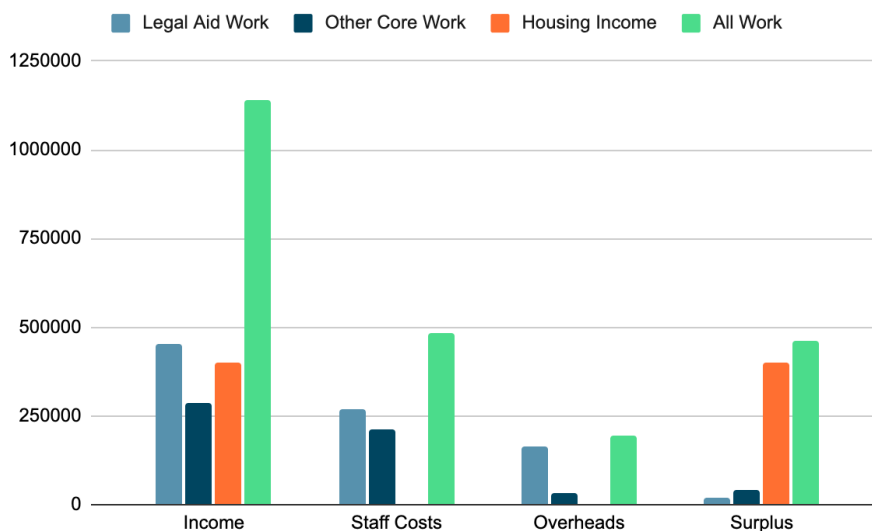
### 6.2.3 - Theoretical projection based on 19/20 actuals, a three fold increase in legal aid work and a 10 home portfolio



#### Notes

- A4R as a whole would make a budget surplus of £99,525
- Housing project staff and overhead costs are separate from A4Rs and have already been deducted from the housing income
- There is a far greater degree of operational flexibility to look at new projects in line with our mission
- Grant income can decrease by 30% annually before reserves are used, but in reality it is unlikely to ever use reserves due to the cash balance held upfront

### 6.2.4 - Theoretical projection based on 19/20 actuals, a three fold increase in legal aid work and a 100 home portfolio



#### Notes

- A4R as a whole would make a budget surplus of £459,525
- A4R would have complete operational flexibility to meet the needs of our beneficiaries country wide
- The entirety of the grant income can be lost, and A4R would still make a budget surplus of £174,365

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### **Housing forecast assumptions:**

- 10 homes give a 2m upfront surplus - 40k per year increase in revenue
- 100 homes give 20m upfront surplus - 400k per year increase in revenue
- As a minimum the surplus not being spent by A4R is invested appropriately in order to maintain its value in line with inflation.
- After the 50 year sale and leaseback ends, the assets will belong to A4R, and all rental income will come directly to A4R. There are too many variables to determine an exact figure for this, but it will be substantially higher than the return during the sale and leaseback period.

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## **Summary**

Scaling up our core Legal Aid funded housing advice work, combined with the development of a community-led housing portfolio appears to be a natural step forward that should help us improve the lives of more of our beneficiaries, add an element of stability to the charity.

This in turn should let us allocate more resources to the campaigning work that will help us have lasting systemic impact, without being over-reliant on time limited grant funding.

# Appendices

Some important additions such as how we're incorporated, governed and regulated

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## **Incorporation**

We are a registered company limited by guarantee (No. 2436887) and a registered charity (No. 1051979).

We have previously been registered under the name of Brent Private Tenant's Right Group (BPTRG), but are now registered as Advice4Renters.

We currently use the trading name of Advice for Renters or A4R.

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## **Regulation**

We are regulated by the FCA.

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## **Governance**

We are governed by a Board of Trustees who meet at least four times a year. Trustees are also Company Directors. There are no Sub-Committees, but time limited Task Groups are established when needed. Currently there is a property acquisition sub group who have a level of decision making autonomy.

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## **Trustees**

The Board aims to include a range of skills and experience, notably finance, business, legal, IT and marketing, as well as an understanding of the statutory and voluntary sectors. It also seeks to represent lived experience of private renting and the local community. A full list of our trustees with bios can be found on our website.

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## **Staff**

We have a diverse full and part time staff base comprising a mixture of legal professionals, mentors, consultants and volunteers. A full list of our staff with bios can be found on our website.

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## **Performance Monitoring**

This Strategic Plan is supplemented by an Operations Plan, with a board approved work scope, targets and timescales.

The Operations Plan should be reviewed quarterly by the board, and specifically reviewed against the Strategic Plan annually.

# References

We honestly didn't make up the shocking statistics here. Original sources are quoted overleaf

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