



Shelter



Highlights of 2009/2010

Helping more people – reaching further

- Advised more than 84,000 people with specialist advice on housing, debt, care and welfare benefits problems.
- More than one million visits to our Get Advice web pages and more than 5,000 people were sent tailored advice by email.
- Launched new helplines to provide legal advice on housing and debt, and mortgage advice to help prevent repossession.

Changing the future – persistent campaigning

- Lobbied with our partners to bring about protection for a third of a million private tenants if their landlord is repossessed; now secured by the Mortgage Repossessions Act.
- Won a House of Lords ruling that women fleeing domestic violence and staying in refuges must now be treated as homeless, with proper rights to find a permanent home.
- Successfully protected vulnerable families from unregulated 'sale and lease back' schemes.

Raising funds – with your vital support

- £25.5 million was donated by generous Shelter supporters – £1 million more than last year.
- Individuals and community groups raised more than £1.4 million taking part in our fundraising events.
- Energetic runners raised more than £600,000 by taking part in the 2009 London Marathon and Vertical Rush.

Photo: Simon Rawlins

Photo: Eddie MacDonald

Photo: Alison Basherville



Foreword



Let me start by saying a considerable thank you for your support in what has been a tough year. Thanks to your help, we have been able to invest in crucial services such as our free housing advice helpline and families projects.

In the past year we have helped more than 84,000 people with specialist advice on housing, debt, care and welfare benefits problems. We won a landmark legal ruling in the House of Lords for women fleeing domestic violence, ensuring they are now given proper rights to find a permanent home. We protected vulnerable homeowners at risk of losing their homes in 'sale and lease back' scams, and private tenants are now protected if their landlord is repossessed, thanks to successful lobbying by Shelter and our partners.

During this time unemployment, repossessions and arrears have all continued to rise. The waiting lists for social housing increased rapidly, and the chronic lack of affordable housing became even more apparent. But with your outstanding support, we've been able to achieve these key successes in difficult times.

With current threats to public investment in housing, and the widespread reform of public services and the welfare state, your support is more important to us than ever. You can help us continue our work and bring about an end to homelessness and bad housing.

Campbell Robb

**Campbell Robb
Chief Executive**



Preventing homelessness

Shelter's services and projects across the country have continued to play a key role in preventing and solving homelessness. Last year we gave specialist advice to more than 84,000 people. Our advice services prevented homelessness for more than 7,000 families and individuals, and enabled another 2,341 to obtain new settled accommodation.

Last year we prevented homelessness for more than 7,000 families and individuals.

Our helplines answered almost 49,000 calls from people in urgent need of housing advice and practical support, and our email advice service gave support to more than 5,000 people. We set up two new

helplines: one to provide legal advice on housing and debt (answering more than 6,000 calls), and another in support of a government initiative to provide mortgage advice and help people avoid repossession, which answered almost 3,000 calls.

Over the past year, we've been further expanding our support services beyond housing, working with other organisations to address a wide range of issues, tackling the root causes of housing need.

Developments across the regions

- We launched a new, expanded advice service in South Yorkshire to advise on housing, welfare benefits, debt and community care.



Photo: Katie Stanworth

- In Northumberland, we're working in partnership with Citizens Advice to increase our services and provide housing, debt, health and benefits advice.
- In an innovative scheme, Shelter's face-to-face fundraisers promoted local Shelter services, resulting in a large increase in appointments with advice centres in Blackburn and Barnsley.



he Davidsons' story

Mr Davidson, a self-employed glazier, fell into severe financial difficulties when several companies he had done jobs for went bankrupt, leaving him unpaid for his work. As a result, he built up mortgage arrears, and the lender was threatening to evict his family from their home.

Faced with repossession, Mr Davidson feared he was powerless to keep the roof over his family's heads. Despairing at the prospect of himself, his wife, and their 14-year-old son becoming homeless, he scraped together what money he could and transferred it to the mortgage company – but it was nowhere near enough.

Despite his financial struggles, Mr Davidson did not qualify for Legal Aid, so he and his wife arrived at the County Court with no one to represent them.

Fortunately, Shelter had an adviser in attendance, who took up their case there and then. In the brief time leading up to their hearing, he talked through their circumstances in full, advised the couple of their options, and then immediately launched into negotiations with the mortgage company.

Thanks to Shelter – with just minutes to go before the case went before the judge – an arrangement was agreed with the lender which the Davidsons were confident they could afford. The possession order was suspended and most importantly, the Davidsons were able to stay in their home.

Shelter immediately launched into negotiations with the mortgage company.

Photo: Sophie Laslett





Improving chances

85,000 children in Britain are living in temporary accommodation with no permanent place to call home. Through our specialist services, Shelter has been working to tackle child homelessness, education issues and health problems so that children can lead happier, healthier lives.

Shelter's Keys to the Future projects aim to end the devastating impact that bad housing and homelessness has on young lives. Since its launch in 2007, the projects have helped 11,876 children and young people.

In the last year, our peer education project in Gloucestershire ran sessions for 2,787 teenagers, who learnt from the experiences of former homeless youngsters about preparing for independent living.

In Bristol and Merseyside our teams worked with vulnerable and hard to reach families, providing activities

for children to play, learn, build their confidence and make friends, while helping parents with budget management and practical housing advice.

'I like working with Shelter because it makes me feel like I belong'.

10-year-old boy, Keys to the Future, Bristol

Our educational services in East London and Scotland helped 375 children and their families by securing school placements, and helping with attendance and homework. Our East London service won 'Superb Service' in the London Child Poverty Awards 2009.

Our Children's Service Advice Line supported 1,217 children and young people by providing expert advice and guidance to professionals, and our Children's Legal Service worked on 144 cases.



Photo: Dave Keightley



Photo: Dave Keightley



Photo: Dave Keightley



thomas' story

Thomas was experiencing significant upheaval in his home life, as he was constantly on the move. He frequently switched between living with his stepdad in temporary accommodation and his mum who was living in a Travellers' caravan park.

Thomas would struggle to get to school when living with his mum, as she couldn't afford his travelcard. She also didn't have much money for food. Of the few times he did attend school, he was hungry and tired, as well as dirty and scruffy due to poor facilities at the caravan park.

'I don't know how I'd have got through without them.'

The distress of his home situation and missing large amounts of school meant Thomas was in need of

considerable help with reading, writing and homework, as well as help building his emotional well-being and self-confidence. Thomas was due to begin secondary school, but this was overshadowed by his three older siblings, who had all dropped out shortly after starting.

Shelter stepped in and allocated Thomas an Education and Outreach Worker, who provided weekly one-to-one support sessions, literacy and homework sessions, and plenty of fun social and developmental activities with other children living in bad housing. With a little encouragement, Thomas participated in a drama group run by the project, which helped to build his self-esteem.



Photo: Matt Cook

Shelter also provided practical support to Thomas and his family, planning routes to school and topping up his travel card, taking him to buy shoes and a school uniform, and most importantly for Thomas, keeping him informed of important decisions that affected his life.

Thomas has just turned 12 and has started secondary school, which he is attending regularly and enjoying. He's also settled into a new three bedroom council flat with his mum and older sister. Thomas says: 'I've liked all the help that Shelter has given me. I don't know how I'd have got through without them.'



campaigning for change

In the last year, Shelter has been campaigning for greater recognition of the damage the housing crisis has inflicted on thousands of families. We've continued to challenge Government, influence policy and drive change where it is needed.

- We lobbied for the protection of people threatened with repossession and mounting arrears, and secured a package of support schemes for homeowners at risk. Also, following Shelter's campaigning, the Financial Services Authority introduced strict regulation for private 'sale and lease back' firms.



Photo: Shelter

- Shelter advisers flagged up the plight of private tenants, and prompted us to press for political action. Thanks to our lobbying, the Mortgage Repossessions Act now protects private tenants when their landlords are repossessed.



Photo: André Lichtenberg

- We encouraged people to join the fight for affordable housing, indicating the unsustainable living costs if the price of everyday items had risen at the same rate as housing. More than 50,000 people have now signed up to support Shelter, by signing petitions, sharing their stories or emailing MPs.

Advertising agency Leo Burnett gave their time for free to create a series of hard-hitting posters for the campaign.





■ Our research revealed a shocking shortage in the supply of affordable homes. In response, our online Local Housing Watch held local authorities accountable and campaigned for the building of more affordable homes, visit housingleaguetable.org.uk

■ Shelter's *The human cost* report showed the far-reaching consequences of our housing crisis: how unaffordable housing affects family and relationships, finances, job opportunities and mental health, constraining choices and future prospects.

■ We pressed for change to the legal definition of overcrowding that hasn't been updated since 1935, highlighting the unacceptable situation that a family of five living in a one-bedroom flat would not be classed as living in overcrowded conditions.

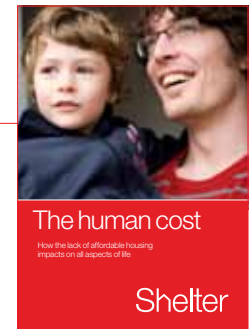


Photo: Claudia Janke



rotecting people and homes

The effects of the current crisis are far-reaching. In the last year we've made vital progress in protecting those at risk from the knock-on effects of the housing crisis, such as tenants whose landlords are repossessed, or people who, desperate to keep their homes, fall victim to unregulated 'sale and lease back' schemes.

'Tenants will get the maximum possible notice of possession proceedings that may affect their home, meaning that, rather than two weeks at present, they will get nearly two months to make alternative arrangements'.

Communities and Local Government

Protection for tenants

Working in partnership with Crisis, the Chartered Institute of Housing and Citizens Advice, we called for the protection from eviction for private tenants if their landlord is repossessed. In April 2010 the Mortgage Repossessions (Protection of Tenants) Act was passed, protecting more than 300,000 households and giving tenants the right to delay possession for up to two months.

Help for victims of domestic violence

Shelter won a landmark legal case to help domestic violence victims, when the House of Lords ruled that women staying in temporary refuges after fleeing domestic violence will now be considered homeless and have proper rights to find a permanent home.



Photo: Simon Rowe

Protection for vulnerable homeowners

In a case brought by Shelter, a family of four were told they could keep the home they had lived in for more than 20 years – after almost losing it in a repossession 'sale and lease back' scam. In a landmark decision, the judge ruled that the family could resume ownership of their home, branding the sale and lease back company 'dishonest'. The case highlighted a worrying increase in similar schemes that target desperate homeowners.



he year in Scotland

Influenced by Shelter Scotland's research, Stirling council introduced a no-evictions policy for tenants in arrears. The research report, *Eviction of children and families*, urged the Scottish Government to ensure that families facing eviction from social housing have the same legal protection as struggling homeowners. We secured £96,000 to fund the free housing advice helpline in Scotland, and funding to expand legal advice for people affected by repossession and debt. We also obtained a grant for work to bring empty homes back into use.

Our Build a Home for Scotland campaign called for the Scottish Government to protect a housing budget that had been slashed by £204 million. We also published *Building pressure*, which revealed the alarming decrease in social rented homes over the last 50 years, and

Building solutions, which calls on the Scottish Government to invest an extra £200 million a year in new affordable homes for rent.

A new Communications and Policy Department was created to strengthen campaigning with the Scottish Parliament and local authorities.

Shelter Scotland services this year

- Shelter Scotland's free housing advice helpline gave advice to 5,549 people.
- Shelter Scotland advice services took on 1,618 cases.
- Our specialist repossession and debt advice line was launched in Scotland in March 2010.
- Keys to the Future – Shelter Scotland helped over 165 children and their families with securing school placements, attending school more regularly, and supporting them with their homework.



Photos: Gordon Fraser





How you made a difference

You, our supporters, responded brilliantly when people at the sharp end of the housing crisis were hit the hardest, and we are hugely grateful for your support. For the first time ever, voluntary income exceeded £25 million.

Your help is central to our work: without your generosity we simply wouldn't be able to provide our vital services to those in housing need. With your support we can persist with our aim to help people find and keep a home in a place where they can thrive, and end homelessness and bad housing for good.

How you helped

- Shelter supporters like you gave £25.5 million through donations and fundraising events – a record amount.

- More than £1.4 million was raised by enthusiastic people who ran, climbed, baked, cycled or sang in our fundraising events.
- In the beautiful sunshine, 250 Shelter runners ran the 2009 London Marathon and raised more than £400,000.
- More than 900 competitors scaled the 920 steps of Tower 42 for our tower running event Vertical Rush, raising £195,000.
- Tracy and Jon Morter's Facebook campaign propelled Rage Against The Machine to Christmas number one, raising more than £100,000 for Shelter.



Photo: John McLellan



- Cake Time brought people together to enjoy their favourite treats and raised £50,000 – more than ever before.
- Generous schools raised £111,000 through campaigns such as Home Time and Sing for Shelter.
- Following on from the successful House of Cards campaign that highlighted the fragile state of Britain's housing market, more than £100,000 was raised from an auction of artworks donated to the campaign.





Building partnerships

More than £2 million was raised through employee fundraising and our corporate partnerships, including support from Freshfields Bruckhaus Deringer, Lloyds Banking Group, Birmingham Midshires, Co-operative Insurance, and Wates.

- Our ongoing partnership with Marks & Spencer raised in excess of £700,000 for Shelter's free housing advice helpline through Christmas sales of Shelter branded food and cards and donations of product samples.
- Nationwide Building Society supported Shelter services in Bristol, Dorchester and Milton Keynes donating £274,000.
- In partnership with the Royal Institute of British Architects, Architect in the House raised almost £140,000.

- We launched new strategic partnerships with Legal & General and Barclays, and continue to develop these in 2010.

And also...

- A grant of £363,769 from the Big Lottery Fund Research programme will fund Shelter and Crisis to investigate factors affecting vulnerable tenants in the private rented sector.
- With a grant of £229,550 from the Big Lottery Fund, Shelter services in Herefordshire will deliver training, recreation, education and employment services to homeless people across the county.
- The Oak Foundation awarded us £225,096 towards a project supporting the housing rights of tenants in East London, who are affected by rising rents and

other knock-on effects of the 2012 Olympics.

- In 2010, Shelter launched an exclusive partnership with Bob the Builder and HIT Entertainment. Bob and his 'Can-Do Crew' will work with us to help children and families in housing need.



- A grant of £185,000 from the Cullum Family Trust will help us launch a new project in Kent to provide support to people with debt problems.
- The Ingram Trust gave us £75,000 in support of projects helping vulnerable homeless and badly housed children.



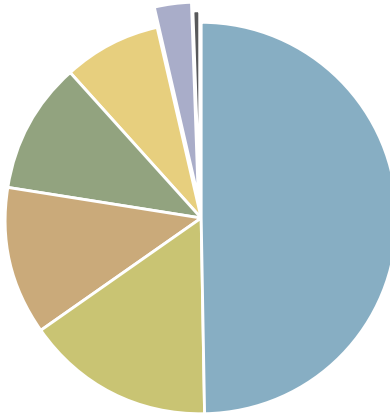
Getting the most from our income

We strive to make the most of our resources. We're proud that for every £1 we spend on fundraising, we generate £4.72 in income. We take care to ensure money is only invested in work that makes a positive and lasting difference to the lives of the people we help, and to keep our support costs as low as possible.

Money in £51.1 million

£'000

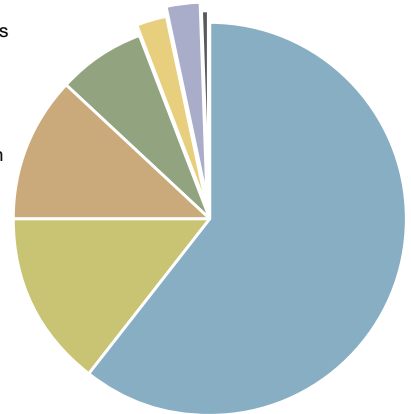
- £25,532 Voluntary income
- £7,914 Shelter shops
- £6,312 Other grants & contracts
- £5,497 Legal services contracts
- £4,117 Government grants
- £1,544 Training courses
- £216 Other/publications



Money out £45.9 million

£'000

- £27,809 Housing & legal services
- £6,729 Shelter shops
- £5,404 Fundraising
- £3,366 Campaigns & education
- £1,166 Publications
- £1,225 Training
- £201 Governance



For Shelter's full Annual Report and accounts 2009/2010 please visit shelter.org.uk/annualreport



Looking forward

Our main objectives are to make sure that people in housing need can access and keep a home, and to drive up the supply of affordable homes in places where people can thrive.

In support of these we will:

- campaign hard for lasting solutions to the housing crisis
- invest in our children's services and our free housing advice helpline to provide up to 30% more people with advice over a three-year period
- aim to bring together the functions of our advice centres to provide a combined debt, care, housing and community legal advice service, and implement a programme for volunteer debt advisers from the financial sector

Shelter's supporter charter

We will:

- continue to invest in our in-house fundraising to increase the numbers of our individual donors, and work closely with partners to develop lasting relationships that help more people in housing need.
- ensure that your personal details and donations are kept secure, and never share your personal data with other organisations
- abide by the Institute of Fundraising Codes of Fundraising Practice and ensure that all our activities are open and fair, honest and legal
- communicate with you in ways you prefer and, if these change, adapt them swiftly to suit your needs
- acknowledge any queries and complaints within three working days, and respond fully within ten working days. Our Supporter Helpdesk number is **0300 330 1234** or email **info@shelter.org.uk**



Some other ways you can help

Your support has helped us achieve so much, and there are many ways you can continue to make a difference. Please help Shelter work towards a future in which everyone can access and keep a home in a place they can thrive.

Make a donation

Please set up a direct debit, make a single gift, or set up a regular gift through your work's payroll at shelter.org.uk/donate

Remember Shelter in your Will

Leaving a gift to Shelter in your Will is a wonderful way to leave a lasting legacy and ensure that the lives of future generations won't be blighted by homelessness. Please call John Ashley on **0344 515 2062**, or email john_ashley@shelter.org.uk

Join our campaign

Campaign with us to persuade the public and decision makers to back our cause. To sign up and find out more, visit shelter.org.uk/campaign

Get involved through work

Business investment enables Shelter to help even more people find and keep a home. Contact us to talk about the many mutually beneficial ways we could work together.

Help a Shelter shop

Please donate unwanted or unsold clothes, books and CDs or volunteer in your local Shelter shop. Visit shelter.org.uk/donategoods to find your nearest shop.

Try something new

From pub quizzes to marathons and team-building challenges, Shelter has a fundraising event to suit everyone. For great ideas visit shelter.org.uk/what_you_can_do

If you know anyone who needs advice

Visit shelter.org.uk/getadvice or call Shelter's free housing advice on **0808 800 4444**. Calls are free from UK landlines and main mobile networks.

Until there's a home for everyone

Shelter helps people fight for their rights, get back on their feet, and find and keep a home.

We campaign for decent housing for all. We need your help to continue our work.

Please support us.

If you have any questions about our work, Shelter's Supporter Helpdesk would love to hear from you. Call **0300 330 1234** or email info@shelter.org.uk

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PH 3288. To protect the identity of the people featured in this publication, names have been changed and models may have been used in photographs. Cover and letter photos by André Lichtenberg.



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Shelter