

**MEETING: 22/09/2016**

**Ref: 13426**

**ASSESSMENT CATEGORY - Reducing Poverty**

**Cardinal Hume Centre**

**Adv: Sandra Davidson**

**Base: Westminster**

**Benefit: Westminster**

**Amount requested: £71,505**

**Revised request: (£108,836)**

**Amount recommended: £108,900**

**The Charity**

The Cardinal Hume Centre (CHC) was established in 1986 as a direct response to the high numbers of homeless young people sleeping on the streets and families living in inadequate bed and breakfast accommodation. Over the years, it has expanded its work to welcome individuals of all ages from the local community and have developed a suite of services to respond to a wide range of needs. The Centre now offers six principal service packages: residential services for homeless young people; family services for children and families; immigration advice and advocacy; housing, welfare rights and money management advice and advocacy; employment learning support; English classes and skills training. Over 300 clients visit the centre on a weekly basis.

**The Application**

The original application sought a contribution towards a part-time Housing Officer and an Assessment Officer post. Following discussion with your officer at assessment, CHC now seeks three year funding for a full-time Housing and Advice Worker to continue to provide and co-ordinate a structured advice and information service around complex housing and welfare benefits. The revised breakdown is appended to the application.

**The Recommendation**

CHC has a wealth of experience in supporting the most disadvantaged in the community and has an excellent reputation for the services it provides. It works closely and collaboratively with key organisations including St. Martin-in-the Fields, Salvation Army, and the Mary Ward Legal Centre, to name a few. The charity has seen a significant increase in the demand for services in the past two years, with people facing an unprecedented period of change with a number of government policy decisions having a direct impact on livelihoods and well-being. There has been a particular increase in the number of people with very complex and chaotic lives, living with multiple social, health and personal issues - seeking help. In the last year, CHC successfully closed 180 welfare and housing advocacy cases with an 80% success rate challenging local authority decisions.

**£108,900 (3 x £36,300) over three years for the salary and on-costs of a full-time Housing Advice Worker.**

**Funding History**

Meeting Date	Decision
17/11/2011	£60,000 over three years (3 x £20,000) towards the salary of the Cardinal Hume Centre's ESOL Coordinator.
05/10/2006	£49,500 over three years (£16,000; £16,500; £17,000) towards supporting young parents in housing need.

## Background and detail of proposal

Westminster has the highest private rented sector and one of the highest rates of homelessness in the country. 25% of all rough sleepers in England are in Westminster (Homeless Charity Connection at St. Martin-in-the Fields). Policy changes in the welfare and housing has seen a significant accumulative impact on the growing number of service users. The Centre predicts over the next three years more people will find themselves living in increasing poverty with many forced into homelessness and destitution. The project aims to prevent household evictions and improve the economic well-being of tenants, and increase the outreach service working with clients on a one-to-one basis. The team of four paid advisory staff offer information, guidance and advice for 32 hours per week Monday-Friday. Each client is greeted and triaged by a team of volunteers before meeting an advisor. Your funding, will allow the Centre to continue and enhance its support to clients accessing the service. It is estimated that 129 clients will access the service each year.

## Financial Information

Forecast income in the current year is £2,547,836 of which £931,881 (36.5%) had been raised by 17<sup>th</sup> August 2016. The charity advises that expenditure increased in 2015/16 following the recruitment of new members of staff. Budgeted income for the current year is expected to decrease due to the current challenging environment. Future plans for the charity include increasing voluntary income and maximising the charity's 30<sup>th</sup> Anniversary this year.

The cost of generating funds is lower in 2016/17 as the charity does not calculate the support cost allocation until the end of the year.

Year end at 31 March	2014/15 Audited Accounts	2015/16 Audited Accounts	2016/17 Current Year Forecast
<b>Income and Expenditure</b>	<b>£</b>	<b>£</b>	<b>£</b>
Income	2,690,000	2,678,000	2,547,836
Expenditure	2,619,000	2,644,000	2,678,865
Unrestricted Funds Surplus / (Deficit)	208,000	34,000	(131,029)
Restricted Funds Surplus / (Deficit)	(137,000)	0	0
Total Surplus / (Deficit)	71,000	34,000	(131,029)
Surplus / (Deficit) as a % of turnover	2.6%	1.3%	(5.1%)
Cost of Generating funds (% of income)	411,000 (15.3%)	405,000 (15.1%)	380,740 (14.94%)
<b>Free unrestricted reserves</b>			
Unrestricted free reserves at Year End	689,000	686,000	527,426
How many months' worth of expenditure	3.16	3.11	2.36
Reserves Policy target	436,500-873,000	440,666-881,333	446,476-892,952
How many months' worth of expenditure	2-4	2-4	2-4
Free reserves over/(under) target	252,500-(184,000)	245,334-(195,333)	80,950-(365,526)