



**HOUSING
JUSTICE**

HOUSING JUSTICE

ANNUAL REPORT & ACCOUNTS

FOR THE YEAR ENDED 31st MARCH 2025

CONTENTS

Housing Justice Team	4
Chair's Address	7
Our Impact	8
Reflection and Outlook	10
Strategic Plan	12
Risks and Governance	13
Housing Justice Cymru	15
Shelters and the London Lettings Network	20
London Migrant Homelessness Projects	31
Citadel	44
Faith in Affordable Housing	48

CONTENTS

Our Partners	56
Financial Review	58
Legal and Administrative Information	59
Financial Results	60
Auditor's Report	66
Notes on Financial Statements	73

HOUSING JUSTICE TRUSTEES



**CARDINAL
VINCENT NICHOLS**
President



**RACHEL
LAMPARD**
President



**RIGHT REV'D
ROB WICKHAM**
Chair of Trustees



AIDAN DWAN
Vice Chair of Trustees



**CHRISHANTI
JOANNA SHAH**
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Chair of the Involvement
Sub-Committee



**SHARON
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**JANE
FOWLER**
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**GLYNYS
SYKES**
Trustee and Chair of
Fundraising Sub-Committee



**SUZANNE
DAVIES**
Trustee



**LUKE
O'SULLIVAN**
Trustee

THE HOUSING JUSTICE TEAM



BONNIE WILLIAMS
Chief Executive



JACOB DIMITRIOU
Director for England



NICOLA EVANS
Director for Wales



MARTIN PARKES
Director of Corporate
Services



JOANNA WHITNEY
Marketing and
Communications Manager



GEORGE BUTLER
Head of Citadel
Programme - England



EMMA TORBARINA
PA to the Chief Executive



STACEY WEBBER
Performance Manager



MARK BRENNAN
London Catalyst
Team Leader



LUCIEN LAWRENCE
London Catalyst
Worker



CHARLES O'SULLIVAN
Move-on Co-ordinator



NIGEL WILLIAMS
Citadel Co-ordinator



MANDY TOWN
Citadel Co-ordinator



JOANNE JONES
Citadel Co-ordinator



HALIMA HASHI
Hosting Officer
- Wales



VICTORIA TUROVSKA
Ukraine Resettlement
Co-ordinator



GETHIN JONES
Ukraine Resettlement
Co-ordinator



MILLION ABESHA
Ukraine Resettlement
Co-ordinator



ROMY WOOD
Seeking Sanctuary Manager
- Wales



REBECCA KENTFIELD
Faith in Affordable Housing
Wales Partnership Manager



BEKI WINTER
Faith in Affordable Housing
England Project Officer



ISABELLA HARRISS
Head of Partnerships
and Development



BERNARDO CANAS
Partnership and
Development Co-ordinator



EVE MCCALLAM
Partnership and
Development Co-ordinator



JAMES SMALLEY
Impact Manager



JENNA ROBERTS
Migrant Homelessness
Projects Manager



ELLA GOSLING
London Hosting
Project Officer



SALLY ROWLAND
London Hosting
Project Officer



JOE RINVOLUCRI
Refugee Lodgings
Officer



EMMA FAIRHURST
Partnership & Development
Co-ordinator



KEIRA MCNULTY
Marketing & Communications
Co-ordinator

THE HOUSING JUSTICE TEAM



JESSICA FENLON
Citadel Manager - Bristol,
Sheffield, Cornwall and Wales



MERIEL DAVIES
Citadel Manager -
London and Hastings



KIRSTY DEXTER
Citadel Co-ordinator -
Cornwall



SARAH BASSETT
Citadel Co-ordinator -
Cornwall



OLIVIA DUNPHY
Citadel Co-ordinator -
Sheffield



NICHOLA D'URSO
Citadel Co-ordinator -
Hastings



SOPHIE MERCER
Citadel Co-ordinator -
Bristol



MEIRON AVIDAN
Citadel Co-ordinator -
Bristol



FRED POLL
Citadel Co-ordinator -
Lodnon



CARL FRANCIS
Citadel Co-ordinator -
London



LEWIS LENON
Citadel Co-ordinator -
London



JOVINIE KAMEMBELE
Citadel Co-ordinator -
London

CHAIR'S ADDRESS

THE RT REV'D ROBERT WICKHAM, CHAIR OF HOUSING JUSTICE

In Matthew's Gospel, there is a moment when Jesus asks the disciples: "Who do people say that I am?" The disciples respond in a variety of ways. Jesus then asks again: "But you, who do you say that I am?" Peter responds with much conviction: "You are the Messiah, the Son of God." This is a pivotal moment on Jesus' journey to the cross and resurrection. Peter, who is seen by many as a foundation of the Church, declares with sincere clarity, this is who Jesus is.

Occasionally, it is right to ask these questions of purpose and identity - who do you say that I am? 2024 in Housing Justice has been one such moment as we have navigated two significant changes.

Firstly, the UK had a General Election. Given that much of our work, and many of our significant relationships, rest with Government, this was an important moment. Certainly in rhetoric, a focus upon homelessness and housing as a priority for the new Government has emphasised the importance of our partnerships in delivery and policy engagement.

Secondly, we bade farewell to Kathy Mohan OBE, our CEO. Kathy led Housing Justice with determination, tenacity and agility. She grasped opportunities, and took tough decisions when required. Any CEO who has led such an organisation through Covid, much of austerity, and the rising cost-of-living crisis; growing the charity in both impact and activity, deserves much praise, and Kathy's contribution was celebrated accordingly.

It was then with deep delight that we appointed Bonnie Williams as the new CEO. Bonnie was our Director for Wales therefore she knew Housing Justice inside out, with a deep heart and conviction to grow our work even further. Collectively, this has given us the opportunity to ask: "Who do you say that I am?"

The results have been beautifully moving, forming the basis of a new strategic framework for the charity.

Shaped by research, stakeholder and staff engagement, we have doubled our efforts to face the relational poverty brought by homelessness. Indeed, we have been asking what it means to create a sense of belonging for those who experience homelessness, or are at risk of becoming homeless? This work has also shaped our co-production in Citadel and our other projects, and the deep listening to those with lived experience which shapes our programmes. As such, we have a clear view of our purpose and what is required to achieve this purpose. This, in itself, enables us to articulate in new and profound ways our impact, which you will see in the pages of this report.

What has also become clear is our need to be rooted in the Christian values which shape the culture of all that we do and are. Here we live out the conversation between Jesus and Peter, as a Christian Charity, not a charity for Christians, with a determination to love our neighbour.

The pages in this report reveal what such love looks like. I hope and pray that, as you interact with this report, you too will double any effort to build a sense of belonging, rooted in God's unconditional love for you, and for your neighbour too.

With love and prayers,

+ Rob



OUR IMPACT

PROJECTS OVERVIEW

HOW HOUSING JUSTICE HELPS PEOPLE FROM HOMELESSNESS TO BELONGING

FAITH IN AFFORDABLE HOUSING (FIAH)

We support churches across England and Wales to develop surplus land and buildings into affordable homes.

WINTER NIGHT SHELTERS

We are the national membership body for non-commissioned night shelters provided by churches, faith and community groups. We provide funding, move-on support and best practice guidance for this network.

UKRAINE RESETTLEMENT SUPPORT

Our team works alongside families and individuals who are displaced from Ukraine to offer advice and guidance to identify and obtain long-term and sustainable accommodation in Wales.

CITADEL

Citadel is a homelessness prevention Project which uses a network of volunteers to support people experiencing or at risk of homelessness to find and sustain a home.

HOSTING

Our Hosting Project supports people seeking asylum, facing destitution and homelessness into accommodation with local volunteer households.

REFUGEE LODGINGS

By connecting refugees at risk of rough sleeping with a Resident Landlord for a six-month lodging placement, we support newly granted refugees to adjust to life in the UK. With the rising cost-of-living, Resident Landlords also benefit as they earn fair rental income.

FIAH

CURRENT PROGRESS TO DATE:

 **105**

NEW HOMES HAVE BEEN BUILT IN WALES ON **10 SITES**



OFFERING AFFORDABLE HOUSING TO AT LEAST **271 PEOPLE**

 **58**

NEW HOMES EITHER IN CONSTRUCTION OR IN PLANNING, OFFERING AFFORDABLE HOMES TO A FURTHER **116 PEOPLE**

WINTER NIGHT SHELTERS

ESTIMATED

4,796

PEOPLE

PROVIDED WITH ACCOMMODATION OVER WINTER 2024-2025

1,493

BEDS PROVIDED BY THE NETWORK DURING WINTER 2024-2025

COMMUNAL: 927
SINGLE ROOM: 460
LOW-RATIO: 107

90

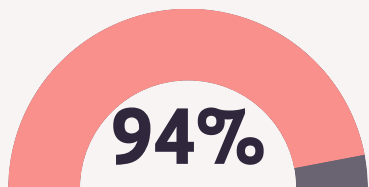
ACCOMMODATION PROJECTS IN OUR NETWORK (+7 ON LAST YEAR)

95%

THOSE WHO ATTENDED OUR EVENTS FELT BETTER EQUIPPED TO SUPPORT PEOPLE EXPERIENCING ROUGH SLEEPING

OUR IMPACT

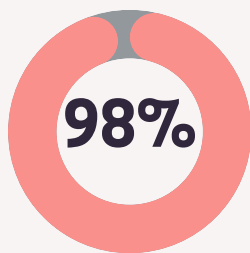
CITADEL (WALES ONLY)



PEOPLE WE WORK WITH
CONTINUING TO ENGAGE WITH
THE SERVICE



THE NUMBER OF PEOPLE WE HAVE
SUPPORTED HAS GROWN BY 117%
SINCE 2021



OF PEOPLE SUPPORTED HAVE
MAINTAINED THEIR TENANCY
SINCE APRIL 2023

48

COMMUNITY VOLUNTEERS
WORKING ACROSS WALES

HOSTING

OVER

80,000
SAFE NIGHTS

PROVIDED BY HOSTS ACROSS
LONDON, CARDIFF AND
NEWPORT TO DATE



39

PEOPLE ACCESSED
ACCOMMODATION
THROUGH HOSTING
BETWEEN APRIL 2024
AND MARCH 2025



AT LEAST 23 NATIONALITIES
HOSTED & SUPPORTED TO
REBUILD LIFE IN THE UK

REFUGEE LODGINGS



PLACEMENTS BETWEEN APRIL
2024 AND MARCH 2025



PLACEMENT
SUSTAINMENT



GUEST ENGAGEMENT WITH EDUCATION,
EMPLOYMENT AND TRAINING

REFLECTION & OUTLOOK

BONNIE WILLIAMS, CHIEF EXECUTIVE OF HOUSING JUSTICE

The 2024/25 financial year marked a period of significant transition for Housing Justice with my appointment as CEO. During this time, we took the opportunity to reflect on our organisational needs and realign our internal structures to better support our mission and our people.

We placed a strong focus on supporting our staff through this period of change, recognising the emotionally demanding nature of frontline work in homelessness services. I've listened to colleagues throughout this process and heard their concerns about the potential for organisations to drift from their values during times of growth, so creating a supportive and compassionate culture has remained a top priority.

We reinforced our commitment to colleague wellbeing, ensuring that everyone across the organisation – especially those delivering vital services – has the support, space, and tools they need to thrive. This is especially important in a remote-working organisation where informal support may be harder to access.

We began a programme of organisational development, aimed at building a more connected, effective, and resilient team. This included reviewing systems and ways of working to ensure we grow together and stay aligned around our shared purpose. Across teams, we've nurtured a culture of care, learning, and collaboration – acknowledging the complexity of our work and the emotional toll it can take, while celebrating the commitment and passion that drives our staff every day.

Volunteers are the heartbeat of our work, helping create a sense of welcome, safety, and belonging for people at vulnerable points in their lives. Their contribution demonstrates the power of community in tackling homelessness and reinforces our belief that no one should face it alone. While Covid-19 had a significant detrimental impact on the number of people volunteering across the board, this year we have been pleased to see impressive growth in volunteer numbers across our new Projects, signalling a strong recovery in community engagement post-pandemic. Combined with over 6,000 active volunteers in our Night Shelter Network, this shows volunteering is bouncing back - and remains central to our vision of community-led responses to homelessness.

ENGLAND POLICY

We were pleased to be asked by Rushanara Ali MP, Parliamentary Under-Secretary for the Ministry of Housing, Communities and Local Government, to advise the Westminster Government as they develop their new approach to addressing homelessness. I sat on her Expert Group, and was asked to Chair a Sub-Committee on 'Helping People reach their full potential' in recognition of Housing Justice's unique and leading role in not only enabling people to find homes, but to sustain them, and, with the support of their community, go on to live fulfilling lives and reach their full potential.

Our voice in this work focussed on asking the Government to recognise that to truly foster community and belonging for people experiencing homelessness, systemic change is essential. This requires the system to invest in grassroots and community anchor organisations that are embedded in local contexts and trusted by those they serve. Flexible, long-term funding is needed to allow these organisations to provide consistent, person-centred support that goes beyond crisis intervention. We also call for commissioning practices that devolve power to community-led groups, enabling them to respond holistically and creatively to individual needs. Creating belonging means not just providing shelter, but restoring trust, dignity, and connection - elements only possible when the system values relationships as much as it does resources.

WALES POLICY

2024/25 was a year of transition and renewed purpose for Housing Justice Cymru, marked by structural changes, new leadership under Nicola Evans, and a deepened commitment to ending homelessness. We launched our Sanctuary Service, bringing together key Projects to better support refugees and people seeking asylum, and advanced innovative housing models to prevent homelessness among sanctuary seekers. Through the establishment of the Croeso Collective, we galvanised cross-sector collaboration to address critical gaps in housing provision. We also spotlighted the potential of unused church land for affordable housing through a major joint report with the Bevan Foundation, and continued to advocate for community-led responses to homelessness. Our Citadel Project was recognised by the Senedd as a successful model for tenancy sustainment and community integration - affirming the power of relationships and local action in tackling homelessness.



STRATEGIC PLAN

In 2024, Housing Justice undertook a major strategic development process to create a new cross-organisational Impact Framework, supported by Out of the Woods Ltd. The aim was to align the organisation around a shared understanding of its intended impact, clarify what success looks like, and embed more robust ways to evidence change.

Through a six-month, highly collaborative process involving workshops with staff and trustees, interviews with beneficiaries, volunteers, and partners, and in-depth reviews of organisational practice, the Project helped re-define Housing Justice's core purpose, vision, and outcomes.

A key outcome of this process was a clearer articulation of our unique role in the homelessness sector: **championing the role of community in ending homelessness**. Whether through the vital work of the night shelters in our network, or the services we deliver directly, the power of community - especially the role of volunteers in building connection and belonging - runs like a golden thread through all we do.

As we move forward with our new Strategic Plan, we are committed to strengthening the evidence base around the effectiveness of community responses to homelessness, and the transformative impact of relationships and belonging in helping people move out of homelessness, and go on to thrive.



RISKS AND GOVERNANCE

Housing Justice continues to place strong emphasis on good governance and robust risk management, ensuring that we remain a transparent, accountable, and well-run organisation, capable of delivering on our mission.

GOVERNANCE OVERVIEW

Our Board of Trustees has remained largely consistent throughout the year, providing steady leadership and oversight through a period of organisational transition. We were pleased to welcome Luke O'Sullivan to the board in 2024, bringing with him extensive financial expertise as a chartered accountant. His contribution has strengthened our financial oversight and supported the development of long-term sustainability plans.

Looking ahead, we recognise the need to broaden and diversify our board. As part of our commitment to Equity, Diversity and Inclusion (EDI), and to ensure the voice of lived experience is central to our decision-making, we will use a skills matrix and EDI profiling to guide future trustee recruitment. This will help us identify and address gaps in both skills and representation, ensuring our governance structures better reflect the communities we serve. Representation matters - not just for legitimacy - but for ensuring our direction is shaped by those with both lived and living experience of homelessness and housing injustice.

In 2024/25, we significantly strengthened our approach to risk management with the implementation of a new online, live risk register. This register is accessible to trustees and key staff, and is reviewed and updated quarterly. It includes defined controls, target risk levels, and assurance mechanisms. This dynamic tool has helped us prioritise areas requiring scrutiny, focus our resources, and promote greater transparency and accountability at all levels.



The risk register has become a central part of how we drive the organisation forwards, enabling both the leadership team and trustees to track progress and respond proactively to emerging risks. Three key risk areas we have focused on this year include:

MANAGING GROWTH AND ENSURING WE ARE FIT FOR PURPOSE

- As we embed our new Impact Framework and expand our services, we have recognised the need to ensure our internal infrastructure keeps pace. We have undertaken reviews of structures and roles, identifying opportunities to strengthen core corporate functions including HR, governance, and administration. These improvements are vital for delivering consistent, high-quality support, and ensuring we are equipped to meet future demands.

NAVIGATING A CHANGING FUNDRAISING LANDSCAPE

- The external funding environment continues to be volatile, with increasing pressure on short-term government funding. While we continue to advocate for more sustainable and realistic funding settlements from Government, we are also taking proactive steps to diversify our income. This year, we have committed to strengthening our marketing, communications, and fundraising capacity, helping us build broader financial resilience.

BUILDING ORGANISATIONAL RESILIENCE

- As we grow, we are mindful of the risk of over-reliance on key individuals. To safeguard both the wellbeing of our team and the continuity of our work, we have prioritised developing resilience plans for Projects and support functions. This includes building in cross-organisational understanding, improving knowledge-sharing, and introducing matrix management structures to support better collaboration and reduce silos.

As a remote-working organisation running services for people at vulnerable points in their lives, embedding resilience and transparency into our governance and operations is essential. We remain committed to maintaining the high standards of oversight and organisational maturity that our mission demands.



HOUSING JUSTICE CYMRU

NICOLA EVANS, DIRECTOR FOR WALES



The past year has been one of transition for Housing Justice Cymru (HJC) - a time of endings, new beginnings, and renewed purpose. We saw several important Projects draw to a close, making way for fresh initiatives and partnerships. In 2024, I was delighted to assume the role of Director for Wales. Throughout this transition, our commitment to ending homelessness and ensuring everyone in Wales has access to safe, dignified housing has remained at the heart of everything we do.

We also brought together two key Projects to form our Sanctuary Service, a dedicated programme supporting refugees and people seeking asylum. This integration has strengthened our ability to respond with compassion, consistency, and impact, working in partnership with communities to offer welcome and stability to those who need it most.

Amid these changes, our commitment to ending homelessness in Wales remains steadfast. The changes reflect not only a shift in structure, but a renewed sense of direction. They have been accompanied by meaningful achievements that give us cause for hope and confidence in the road ahead.



KEY ACHIEVEMENTS IN WALES

CREATING INNOVATIVE ACCOMMODATION MODELS FOR SANCTUARY SEEKERS:

We know that newly granted refugees often face a high risk of homelessness due to limited access to affordable housing, language barriers, and difficulties securing employment. Once their asylum is approved, many lose access to temporary accommodation provided during the application process, leaving them with little time or support to transition into stable housing. Similarly, failed asylum seekers face extreme vulnerability and destitution as they are unable to access mainstream welfare benefits, social housing, and homelessness assistance. With limited options and uncertain futures, many are forced into street homelessness or unsafe, temporary living arrangements, compounding the trauma and instability they already face, trapping them in cycles of abuse and invisibility.

HJC has been working towards expanding our offer of accommodation for refugees and asylum seekers, building on the success of our Hosting Project and responding to the diverse needs of people experiencing homelessness and destitution in Wales. Our aim is to create a portfolio of housing options for people seeking sanctuary in Wales to support Wales' ambition to become a Nation of Sanctuary.

We have been exploring models used in other areas to create models of housing provision for sanctuary seekers that are financially sustainable, and enable a community response to ending homelessness through volunteer-led support. We aim to have our first homes available in Autumn 2025.

LAUNCH OF CROESO COLLECTIVE PARTNERSHIP:

In November 2024, we launched our report ['We cannot be a nation of sanctuary without housing'](#), which examined the role of housing associations in supporting people seeking sanctuary in Wales. It highlighted significant gaps in housing provision, particularly for refugees and asylum seekers, and emphasised that without secure and adequate housing, the Welsh Government's ambition to become a true Nation of Sanctuary could not be realised. The report called for stronger collaboration between housing providers, local authorities, and third-sector organisations to prevent homelessness among sanctuary seekers.

In response to these findings, HJC has established the Croeso Collective ('croeso' means 'welcome' in Welsh) – a cross-sector network of housing and homelessness organisations from across Wales committed to providing housing for people seeking sanctuary. Through the Croeso Collective, Housing Justice Cymru aims to galvanise the housing sector's response to ending homelessness among sanctuary seekers and ensure that sanctuary seekers are welcomed into our communities across Wales.

The Croeso Collective was officially launched in March 2025 and forms part of Housing Justice Cymru's commitment to not only address immediate housing need, but to work towards systemic change that upholds Wales' commitment to being a true Nation of Sanctuary.

LAUNCH OF REPORT ON UNUSED CHURCH LAND AND BUILDINGS WITH THINKTANK BEVAN FOUNDATION

February 2025 saw the launch of our joint report with the Bevan Foundation at an event kindly sponsored and chaired by John Griffiths MS, Chair of the Local Government and Housing Committee, at the Senedd. The report, [Regenerating communities: affordable homes from unused faith-owned spaces](#), focusses on the potential of faith-owned spaces to provide affordable homes, saving them from disrepair and dereliction, and the resulting negative community perceptions.

The report highlights the opportunity provided by unused faith-owned land and buildings in tackling the housing crisis in Wales; the potential to deliver more than 1,300 homes through the redevelopment of unused places of worship and associated buildings, and to create nearly 5,500 homes through the release of faith-owned land holdings. At Housing Justice Cymru we want to see greater strategic leadership and coordination, and call on the Welsh Government to recognise the potential contribution of faith-owned assets in solving the housing crisis, and to lead a strategic approach to ensure this potential is realised.

ADVOCATING FOR A COMMUNITY RESPONSE TO HOMELESSNESS:

We were pleased to be called to give evidence to the Senedd's Local Government and Housing Committee in March 2025 to help shape the Committee's inquiry into housing support for vulnerable people. The Committee is undertaking a comprehensive review of the Housing Support Grant (HSG) in anticipation of the forthcoming Homelessness Bill and the transition to a Rapid Rehousing model.

In addition to highlighting the critical role of stable housing in achieving Wales' ambition to be a Nation of Sanctuary, our evidence focussed on the benefits of our Citadel Project, which provides tailored, wraparound support through trained volunteers for individuals at risk of or experiencing homelessness. The model is not only an effective model for tenancy sustainment and client engagement, but delivers wider community benefits such as creating a sense of belonging, and wellbeing outcomes for both the supported individuals and volunteers.

We are pleased that Citadel has been highlighted in the Committee's recently published report as an effective model for tenancy sustainment and community integration. We hope that our Citadel model can be rolled out more widely across Wales and the UK in the next few years.

LOOKING FORWARD

These key achievements both highlight and reflect the dedication of our team and partners over the past year. We look ahead with optimism, building on this momentum as we celebrate significant achievements and continue to lay the foundations that will enable us to grow.

We extend our heartfelt thanks to our partners, funders, and volunteers – their support makes all of this possible. Together, we remain hopeful and committed to creating stable homes and welcoming communities for everyone in Wales.





SHELTERS & THE LONDON LETTINGS NETWORK

EVE MCCALLAM, PARTNERSHIP AND DEVELOPMENT CO-ORDINATOR

EMERGENCY ACCOMMODATION

Our Emergency Accommodation work supports the belief that homelessness ends in communities by partnering with faith and community groups across England to provide vital emergency accommodation, support, and pathways out of rough sleeping.

Through our Night Shelter Network, the Partnerships and Development Team works with over 100 non-commissioned, community-based emergency accommodation providers.

These Projects are powered by compassion, local commitment, and the belief that small initiatives can drive big change. From church halls to community centres, houses in local areas and specifically designed accommodation, they offer more than just a bed for the night - they create spaces of safety, dignity, and hope.

While the traditional model of communal night shelters has shifted significantly in recent years, many shelters continue to evolve, now offering daytime support, befriending schemes, tenancy sustainment, and move-on pathways.

In England alone, the number of beds provided by these grassroots Projects outstrips even the largest hospital in London. Although we have seen a move towards the preferred style of accommodation being in single rooms, sadly the scale of the homelessness crisis in England means that the need for emergency accommodation for rough sleepers is greater than ever. This has led to many night shelter organisations returning to communal style shelters to enable them to meet the needs of as many people as possible.

Our team supports this incredible network of faith and community organisations by providing expert advice, training, and resources. The team supports their development, facilitates shared learning, and helps secure the funding that makes their work possible. These organisations are at the sharp end of a desperate homelessness crisis and the Housing Justice team is there to provide support, encouragement and reassurance in a challenging and complex context.



WHAT PEOPLE ARE SAYING

ABOUT THE EMERGENCY ACCOMMODATION TEAM

“

"I wanted to take this opportunity to express my sincere gratitude for the unwavering support that Housing Justice has provided us with over the past few years. Your dedication and commitment to our cause have made a significant impact and have not gone unnoticed.

"Your contributions have played a vital role in our efforts to address the pressing issues facing our community, particularly in the realm of housing and homelessness. Through your support, we have been able to make a real difference in the lives of those in need and work towards creating a more equitable society for all.

"Your partnership and collaboration have been invaluable, and we are truly grateful for the ongoing support that you and Housing Justice continue to provide. Please know that your efforts are deeply appreciated and have made a meaningful difference in our work.

Thank you once again for everything you do. We look forward to continuing our partnership and making a positive impact together."

A SHELTER IN OUR NETWORK



FUNDING SUPPORT

Housing Justice continues to advocate for investment in community-led emergency accommodation, and plays a central role in supporting and administering key funding streams that enable night shelters and similar Projects to provide safer, more dignified, and more sustainable services.

NIGHT SHELTER TRANSFORMATION FUND (NSTF)

The Night Shelter Transformation Fund (NSTF), launched in 2022 by the Department for Levelling Up, Housing and Communities (DLUHC), was created to improve outcomes for people using night shelters - particularly by helping providers transition to single room accommodation. This shift represents a significant move towards raising standards, increasing privacy, and enhancing the overall safety of shelter guests.

The NSTF has affected the most significant change in emergency accommodation in England in a generation, with approximately half of all provision now single room. NSTF funding has also supported significant capacity building in terms of staff resource and there is a clear correlation between funding and positive move-on: more staff equals better outcomes and fewer people returning to rough sleeping.

DLUHC allocated £13.3 million over three years for the NSTF, combining capital and revenue funding. Housing Justice delivers this programme in partnership with Homeless Link, supporting grantees through application guidance, capacity building, and ongoing monitoring.

We are pleased to report that the NSTF has been extended into 2025/26, offering much-needed continuity and helping to ensure the long-term sustainability of the Projects it supports.

SIAS GRANT FUND (IN PARTNERSHIP WITH LONDON COUNCILS)

Housing Justice also partnered with London Councils to deliver the Sub-Regional Immigration Advice Services (SIAS) Grant Fund, supporting move-on options for non-UK nationals using night shelters.

Six projects were selected to receive a total of £100,130 in funding. The funding period is now drawing to a close, with grantees currently preparing End of Grant reports. As of this report, 18 positive and stable move-ons have been achieved, with further outcomes anticipated. These results are especially notable given the high complexity of the cases supported - many of which presented significant and unforeseen challenges.

EQUIPPING SHELTERS FUND

Launched in winter 2024/25 with support from London Councils, the Equipping Shelters Fund is a new grant programme aimed at increasing emergency accommodation for people from outside the UK experiencing rough sleeping in London. The fund offers grants of £10,000 - £25,000 to faith and community organisations to expand or improve emergency shelter provision, particularly for individuals with unclear immigration status. Funding supports a range of activities from staffing and utilities, to hosting schemes and immigration advice. The initiative reinforces the vital role of grassroots shelters in responding to homelessness among non-UK nationals.

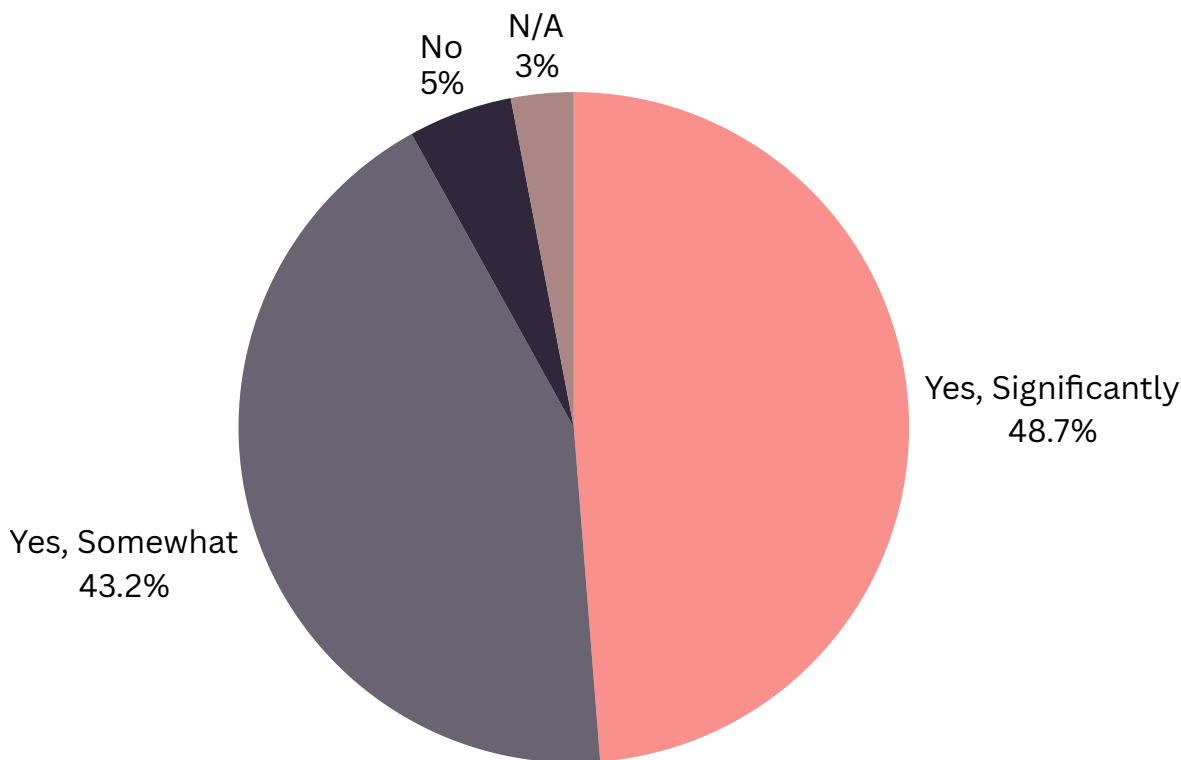
LONDON LETTINGS NETWORK

Formerly known as the Night Shelter Lettings Network, the London Lettings Network (LLN) is a straightforward and accessible tool that lists all rental properties in London and surrounding boroughs that accept Housing Benefit, so users can easily find everything they need in one place - without requiring insider knowledge or personal contacts. The platform is updated five days a week (Monday to Friday) with real-time information on new listings. Users can search and filter available properties, and contact landlords or estate agents directly to arrange viewings. It is mobile and desktop-friendly, with 80–100 new properties uploaded each day.

The impact of the LLN has been significant, both in terms of outcomes and user experience. In early 2025, Housing Justice surveyed frontline workers and caseworkers who regularly use the platform. Feedback emphasised the LLN’s accessibility, time-saving design, and transformative impact - particularly when funding for deposits and upfront costs was available:

DID USING THE LLN IMPROVE YOUR ABILITY TO ACCOMMODATE CLIENTS?

33 RESPONSES



WHAT PEOPLE ARE SAYING

ABOUT THE LONDON LETTINGS NETWORK

“

“For some guests, private renting is much more suitable, but with the difficulty of not having enough/any money saved... this scheme made it so much easier and quicker to move our guests into convenient homes that suit their needs.”

CASE WORKER USING THE PLATFORM

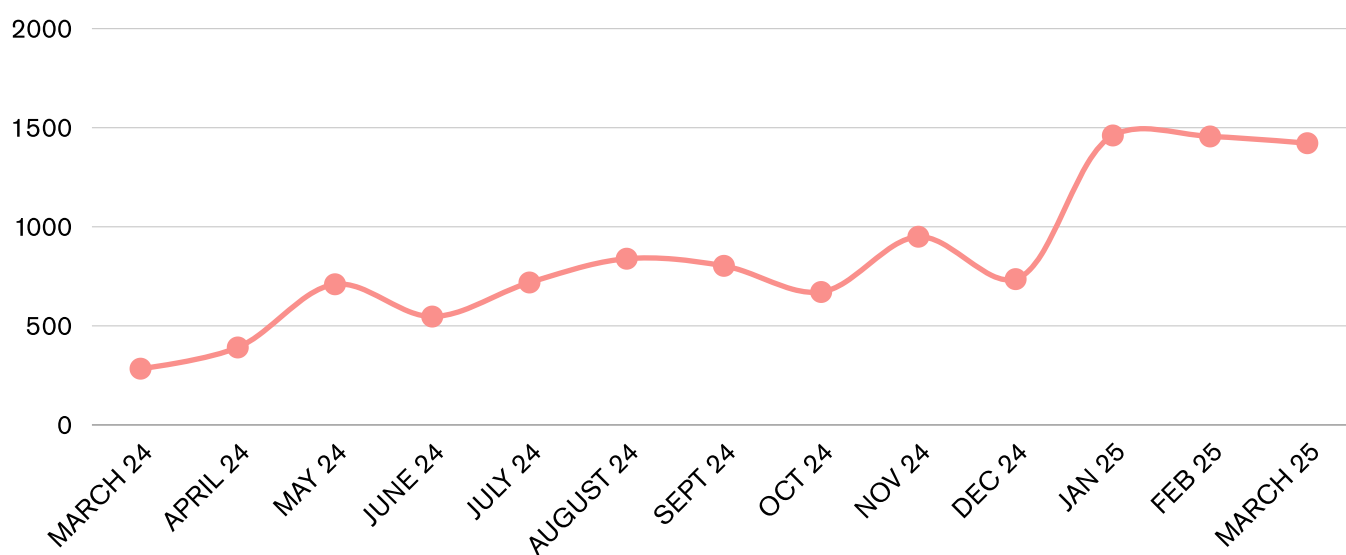
“

“This funding doesn’t just house people - it restores dignity, creates stability, and empowers individuals to rebuild their lives.”

CASE WORKER USING THE PLATFORM

In 2024, the LLN was recognised at the London Housing Foundation Awards, winning first place. This achievement reflects the commitment and innovation of the LLN team whose work has helped hundreds access safe and secure housing.

NUMBER OF PROPERTIES LISTED



IMPACT PORTAL

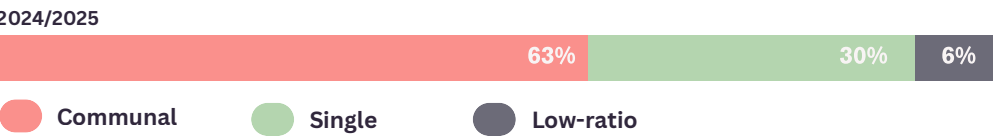
Each year, Housing Justice collects and analyses data from night shelters and day services in our national Night Shelter Network via our bespoke Impact Portal. This annual data collection spans the core winter period - from 31st October to 31st March - and provides the most comprehensive dataset available on non-commissioned emergency accommodation in England. No other organisation collects this level of data on the voluntary and community-led homelessness sector.

In 2024/25, over 60 night and day services submitted data through the Impact Portal. This included detailed information on shelter capacity, guest demographics, support needs, reasons for rough sleeping, and move-on outcomes. The data allows us to track patterns across the country, identify emerging issues, and better target support and resources to where they are most needed.

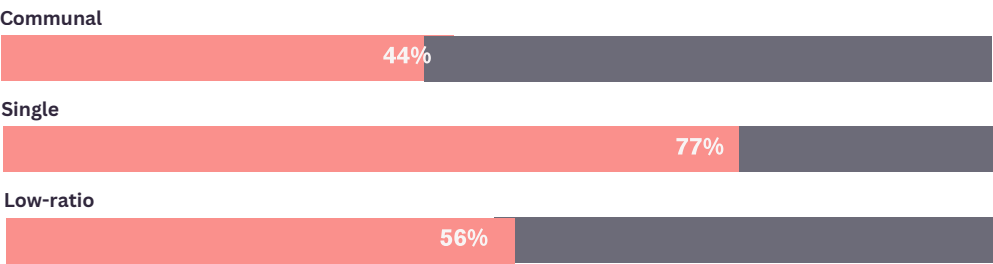
Crucially, the information gathered through the Impact Portal enables Housing Justice to advocate for policy change at local and national levels, using real-world evidence from the front line. Each participating Project receives a tailored data report, helping them to better understand their own impact and support funding applications, service development, and strategic planning.

As pressures on emergency accommodation continue to grow, the Impact Portal remains a central tool in evidencing the value and effectiveness of community-based shelter responses – and in amplifying the voices of those providing and using these essential services.

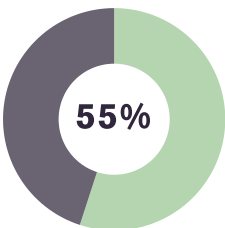
BED TYPE COMPOSITION



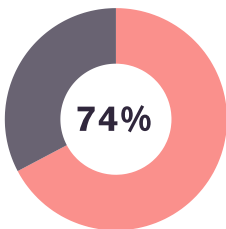
MOVE ON RATE BY ACCOMMODATION TYPE



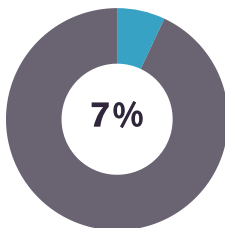
POSITIVE MOVE-ON RATE



GUESTS WITH A RECENT HISTORY OF ROUGH SLEEPING



GUESTS WITH CURRENT OR RECENT EMPLOYMENT



EVENTS, FORUMS AND COMMUNITIES OF PRACTICE

Housing Justice continues to support night shelter and emergency accommodation providers through a dynamic programme of forums, events, and Communities of Practice (CoPs) across England and London. These gatherings create invaluable spaces for peer learning, shared reflection, and collective problem-solving.

In 2024/25, we ran 15 regional forums across England and London, bringing together providers to network, discuss emerging trends, and share best practice.

We also hosted our dedicated Communal Night Shelter Community of Practice (CoP), aimed at organisations operating communal night shelters. This CoP created a supportive space to reflect on good practice, ask questions, and learn together in response to the challenges of providing communal accommodation in a shifting policy and funding environment.

Our Annual Conference took place on 3rd October 2024, welcoming night shelter and emergency accommodation providers from across the country. The day featured sector insights, training sessions, breakout workshops and peer-led panels. Highlights included a keynote conversation with Ian Brady (London Housing Foundation), data insights, and practical sessions on trauma-informed care, working with outreach systems, and supporting young people.

Across all our events, our goal remains the same: to strengthen and sustain emergency accommodation provision by equipping providers with tools, knowledge, and a national network of support.



RESOURCES

In 2024/25, we continued to develop and share practical resources to support emergency accommodation providers across the country.

This year saw the creation of new trauma-informed care materials, including an introductory video for volunteers and a practical guide for communal settings (currently in development). These tools were shaped by feedback from providers gathered at a workshop and are designed to help shelters embed trauma-informed approaches into everyday practice.

We also piloted a Reflective Practice Group, and delivered six sessions facilitated by Matt Hatton. This space enabled night shelter and emergency accommodation staff to explore the emotional and practical challenges of frontline work, and to strengthen peer support and reflective learning.

Additional training included our Housing Benefit/Exempt Accommodation 101 session, run in partnership with Homeless Link, which offered a clear introduction to the topic and was followed by a drop-in advice surgery to help Projects navigate complex funding questions. Our monthly newsletters continue to keep Projects informed and connected, sharing policy updates, practical guidance, funding opportunities, and examples of good practice from across the Network.



QUALITY MARK

Housing Justice's Quality Mark supports emergency accommodation providers across England to strengthen their services and improve outcomes for guests, staff and volunteers. Unique to the non-commissioned, faith and community-led shelter sector, the QM offers a practical, service development tool that promotes continuous improvement.

In 2024, based on Project feedback, we shifted focus away from accreditation and towards collaboration, flexibility, and development. The result is a framework that works with providers - recognising the dynamic and evolving nature of emergency accommodation - to build on strengths and identify areas for growth.

The framework covers nine core areas from policies, procedures and governance, to lived experience and guest outcomes, using a Red-Amber-Yellow-Green (RAYG) rating system. Organisations can engage at a level that suits their needs - starting with self-assessment and choosing whether to proceed to external review, site visits and a development plan.

Between 2023 and 2025, we completed 16 full assessments, with five more in progress, and strong interest from across the sector. Projects report that the process is supportive and empowering, with many using it to shape forward strategies and enhance co-production, guest voice, and staff wellbeing.

The QM has recently been opened up to communal shelter models, and we are developing a digital self-assessment portal, launching in 2025. This will help Projects track progress, access tailored resources, and generate structured reports.



WHAT PEOPLE ARE SAYING

ABOUT THE QUALITY MARK

“

“Self-assessment is a great way to evaluate your service and the standards you are working toward. I found it straightforward and the team very helpful if there were any queries or things to be clarified in terms of evidence.”

“

“The personal visit from assessors gave us a chance to showcase our services and what we offer.”

“

“I have learned what we are good at and what we need to improve which has influenced the forward strategy: one example is that of a co-production strategy. While we feel we engage well with our guests and partners, writing a co-production strategy formalised it and has given a better commitment from our trustees.”

“

“Our guests and volunteers (and staff) are all very proud of what is done in the shelter and therefore very keen to be part of the visit. The assessors handled all the interviews very informally and sensitively. Guests were very pleased to have an opportunity to talk about the impact the Project had for them – they see that it operates in a way that partners with them and being interviewed was part of that empowerment.”

SHELTERS IN THE NETWORK



A woman with curly hair, wearing a leopard-print headband, sunglasses, a dark jacket, and a patterned skirt, is walking across a city street. In the background, there is a brick bridge with a metal railing. To the left, a pink brick wall features a mural with the text 'LOVE DIFFERENT LOVE' and 'MURRAY'. A red and white circular sign is visible on the left side of the bridge. A tall, modern brick building is visible in the background on the right.

MIGRANT HOMELESSNESS Projects

JENNA ROBERTS, PROJECT MANAGER - HOSTING & REFUGEE LODGINGS

Over the past year, the London Migrant Homelessness Projects team has doubled in size and enhanced its impact, with the launch of three new strands of work that sit alongside our well-established Hosting Project - the Refugee Lodgings Project, a Lived Experience Group, and Shared Goals (weekly football sessions). We have three frontline staff co-ordinating accommodation placements and holistic casework support for asylum seekers, refugees, and other migrant Londoners who find themselves at risk of homelessness or rough sleeping in the capital. The Hosting and Refugee Lodgings Projects make new, affordable bed spaces available to people with limited housing options via a growing network of people who open their homes and offer their spare rooms as places of safety and welcome. Our Projects represent community-based solutions to homelessness, facilitating integration and a sense of belonging.

LONDON HOSTING PROJECT

A vibrant network of trained volunteer hosts welcome destitute migrants, including people seeking asylum, into their homes to provide safe accommodation when there are no other options. Over the past year, we facilitated 26 hosting placements with 100% placement sustainment. We welcomed 12 new people into the Project and supported 16 people to positively move-on into their own, longer-term accommodation. Having a safe and stable place to stay, in the home of a volunteer host, enables people to work with a solicitor to resolve their insecure immigration status, so they can move forward and build a prosperous life in the UK. In the last 12 months, seven people were granted leave to remain whilst living with a host.

A key element of the support Housing Justice provides to people in the Hosting Project is a monthly destitution payment, so they are not completely reliant on the goodwill of their host.

WHAT PEOPLE ARE SAYING ABOUT DESTITUTION PAYMENTS

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“The Destitution payment makes a huge difference because it gives you the feeling of belonging because you have the freedom to buy what you want and most importantly what you need, without having to ask anybody for anything, the flexibility it brings is important”

LIVED EXPERIENCE GROUP MEMBER

We are grateful for the funding support we receive from the Stef & Phillips Foundation, London Churches Refugee Fund, Churches Homeless Charity, The Souter Charitable Trust and The Bird Song Trust that enables us to continue providing this essential support. If you are a funder or an individual who would like to donate to the Destitution Fund, you can do so [here](#).

One of our highlights of the year was a three-day Seeking Sanctuary trip to the amazing Hill House Retreat in the Cotswolds, where a group of guests and staff spent quality time together sharing stories, playing games, walking in the countryside, cooking together and creating clay flowers.

WHAT PEOPLE ARE SAYING ABOUT WELL-BEING ACTIVITIES FOR GUESTS

“

“The care I received in this beautiful house has made the trip feel like medicine. It gave me the feeling of being at home, which many of us have lost over the years. Some peaceful time away from our daily tensions is something many of us long for. The experience has been like an energy boost – I feel like a new person.”

“

“This trip has been so healing. I have become me again.”

GUESTS IN THE PROJECT



People always tell us how much they value the opportunity to engage in social activities as a way of making new connections, and escaping the stress and worry caused by their homelessness. The team has developed new community partnerships with Tate Britain, the British Museum, Winter Wonderland and Kew Gardens, and we continue to partner with our friends at St Peter's Church, Eaton Square to host regular gatherings for hosts and guests. Connection, community and peer-support is also important for our volunteer hosts (and resident landlords in the Refugee Lodgings Project) as they navigate the highs and lows of opening their homes, and journeying alongside people from homelessness to belonging. 21 volunteers attended our new regular online catch-ups, set up to complement a monthly newsletter and group Whatsapp chat.

We cannot thank our excellent host and resident landlord network enough, for the love, compassion and care they share with Housing Justice and the people we support. They play a vital role in Housing Justice's vision of a community where everyone has a safe and stable home, and feeling they belong.

REFUGEE LODGINGS

The Refugee Lodgings Project has been making a positive impact in its first full year working with local authority rough sleeping teams in the North-East and South-East sub-regions of London, and the Greater London Authority. Launched in March 2024 as a direct response to the dramatic increase in newly granted refugees being forced into homelessness and rough sleeping, the Project has provided over 2,000 nights of safe, affordable accommodation to 17 young refugees in London. Our innovative model makes new, low-cost bedspaces available in a landscape where affordable accommodation for people aged under 35 is increasingly hard to access (due to Local Housing Allowance rates being out of sync with the spiralling costs of accommodation in the private rented sector).

Londoners with spare rooms looking to earn an extra income provide a safe and welcoming space for newly granted refugees for six months, while Housing Justice co-ordinates holistic casework support to help with the refugees' integration into UK life. Everyone in the Project is currently engaged in education, employment, training or volunteering, and supported to access health and wellbeing services. We aim to equip people with tools, resources and knowledge that empowers them to develop skills and independence, so they can move into their own longer-term accommodation. Six people have achieved this to date.

The Deputy Mayor of London, Tom Copley, visited the Project and said the project is playing a part in Mayor of London Sadiq Khan's bid to [end rough sleeping](#) in the English capital by 2030.

WHAT PEOPLE ARE SAYING ABOUT REFUGEE LODGINGS

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“Everyone deserves a safe place to call home, so we are proud to be supporting Housing Justice with their innovative Refugee Lodgings Project, which is helping to combat rough sleeping and homelessness in the capital by providing vital accommodation and support for newly recognised refugees.”

DEPUTY MAYOR OF LONDON, TOM COPLEY



As with our Hosting Project, the individuals opening their homes are the heartbeat of the Project. Housing Justice offers a comprehensive package of support that helps to prepare people for sharing their homes in a safe and manageable way, with ongoing, tailored support for the duration of the placement. 100% of resident landlords have welcomed another lodger after their first lodger has moved on, based on their positive experience. This has been crucial for the sustainability of the Project.

WHAT PEOPLE ARE SAYING ABOUT REFUGEE LODGINGS

“

“I’ve been part of the Housing Justice lodgings scheme for just over a year. What I really like about it is that Housing Justice vets you as the resident landlord, gives you good training and manages your expectations, as well as making sure you and the refugee guest have time to meet to see if you will get on. I have had two lodgers so far and both have worked out well. One surprise for me has been how helpful my lodgers have been in helping around the house and garden! If you have a spare room, I highly recommend supporting Housing Justice in this way”

RESIDENT LANDLORD

The Refugee Lodgings model has received a lot of interest as an innovative community housing option for newly granted refugees. Housing Justice is proud to partner with NACCOM and others to share our experience and learnings with sector professionals. We are delighted that the Project will be funded for another year, so we can continue to help young refugees out of homelessness and to realise their full potential.



CASE STUDIES

The names and images used here do not belong to the people described in these case studies

Marta has been supported by Housing Justice since 2016. She received her Refugee Status in 2024 and has since moved into her own accommodation, which has massively improved her confidence and quality of life.

After living undocumented in the UK for 20 years, Mara became homeless following her mother's death. For nine months, she experienced homelessness until she was referred to Housing Justice's Hosting Project, which pairs vulnerable migrants with volunteer hosts. With stable accommodation, Mara regained trust and confidence, ultimately securing Leave to Remain just four months into her placement — a life-changing milestone. With legal status, she accessed Universal Credit, enrolled in college, and began working towards independence, although navigating the housing system remained a major hurdle.

Housing Justice continued to support Mara through the London Lettings Network, an innovative Housing Justice platform that connects benefit recipients to rental properties. With this tool, and financial help with upfront housing costs, Mara found an affordable flat near her family, bringing her much-needed stability.

When David was referred to the Refugee Lodgings Project, he had already been supported by four other services but was still facing homelessness as a newly granted refugee. "I gave up before I found Housing Justice." David developed a supportive and understanding relationship with his resident landlord and was able to start working and building his own business. He recently moved into his own flat and was able to visit his sister in Germany after five years apart.

Esther recently moved into her own one bed flat, after a positive lodging placement with a resident landlord. She said she'd spent the past 15 years trying to find a safe home for herself, and has finally been able to do so. She now feels like she wants to give something back via volunteering to help people who are in the same position she was.



LIVED EXPERIENCE GROUP

In September, we launched our Migrant Homelessness Projects Lived Experience Group. This comprises a group of people who have been supported by Housing Justice and who meet on a regular basis to share feedback with us. They use their experiences to provide advice to staff on how to develop Projects, and improve the way Housing Justice helps people who are homeless in London, particularly those who are not from the UK.

The group meets in person, every six weeks for two hours, for group discussions, activities, visits from guest speakers and plenty of snacks. The group has direct engagement with the Housing Justice Board of Trustees and has contributed to the new organisational strategy. Together, we are exploring creative ways that people can tell their stories, and highlight issues that are important to them, incorporating their direct experiences of being supported by Housing Justice, and more widely, as a migrant trying to build a life in the UK.

For the group, the biggest issues facing migrants in the UK include housing, financial struggles, difficulty applying for jobs, Home Office delays, discrimination, legal aid shortages, and a lack of options and choice (particularly while waiting for a decision from the Home Office). People felt that the period of time after they had been granted leave to remain can be the most difficult and stressful. All of these issues contribute to poor mental health and low self-esteem.

We are excited to see the group evolve and flourish over the coming year and would like to say a big ‘thank you’ to all our members for their dedication and passion, and for using their voices and experiences to make a difference.



SHARED GOALS

Since November 2024, Shared Goals has held weekly football sessions for asylum seekers, newly granted refugees, and those staying in winter night shelters across London. Our aim is to create a safe space where people can escape from their worries and get involved in something they may not have experienced (or been able to access) before. We aim to help connect people, improve their wellbeing, and enable them to play a game of football. No prior experience of football is necessary, and we encourage all ages and abilities to attend.

Since the Project started, 31 individuals have taken part over 17 sessions, and everyone involved has attended more than one session. We have been able to provide eight players with access to football boots or clothing, the lack of which had been a barrier to them feeling confident enough to play football in the past. The sessions are attended by individuals from the Housing Justice Citadel and Migrant Homelessness teams, as well as people from three different London night shelters.

Various different languages are spoken by the players with the main one being Arabic. A guest from the Refugee Lodgings Project translates for us when needed and we have never found language to be a barrier. Players have invited their friends along, some of whom have now also signed up to play, and friendships have been built. The players are now familiar with the HJ staff team members, including a member of staff from Citadel who has led one session, and feel comfortable asking questions, particularly about future plans for Shared Goals.

WHAT PEOPLE ARE SAYING ABOUT SHARED GOALS

“

“I never put myself out of my comfort zone, but I really just thought why not, and I am so pleased I did it.”

“

“These sessions give me purpose. I always feel better afterwards!”

“

“Since joining this team, I haven’t wanted to play in any other team, this is the one for me.”

GUESTS WHO ARE PART OF SHARED GOALS



SEEKING SANCTUARY

In 2024/25, Housing Justice Cymru's Seeking Sanctuary Project continued to provide vital support to refugees and people seeking asylum in Wales. In September 2024, our Hosting and Homes for Ukraine Projects merged to become one Seeking Sanctuary team. The Project has been instrumental in highlighting the barriers faced by refugees and asylum seekers, including the challenges posed by the 'No Recourse to Public Funds' policy which often leads to homelessness and destitution. Our Seeking Sanctuary Project not only provides immediate shelter but also fosters community integration and understanding, helping people to rebuild their lives in Wales.



HOMES FOR UKRAINE

HJC's Homes for Ukraine Project has continued to play a vital role in supporting both hosts and Ukrainian refugees across Wales. Ukrainians displaced by the war face distinct and evolving housing needs that require sustained attention and support. While many initially arrived in the UK under the Homes for Ukraine scheme and were hosted by generous sponsors, the temporary nature of these arrangements has revealed longer-term challenges. As host placements come to an end due to personal circumstances, financial pressures, or emotional fatigue – many Ukrainians find themselves at risk of homelessness or reliant on local authorities for emergency accommodation. Accessing private rental housing presents further barriers, including high costs, a shortage of affordable properties, and limited understanding of UK tenancy systems. Additionally, many Ukrainians, particularly women with children, need housing that is not only secure but also close to support networks, schools, and public services.

HJC, alongside local authorities and third-sector partners, continues to advocate for longer-term housing solutions that recognise these needs, including access to social housing and culturally sensitive support. We have supported 125 Ukrainian refugees to find sustainable accommodation, assisting those who are homeless or at risk of becoming homeless, as well as individuals who want to move to alternative accommodation for other reasons.

The level of support required for Ukrainian refugees has changed throughout the life of the Homes for Ukraine Project. Despite this, demand for support has continued, particularly in light of changes to the UK Government Homes for Ukraine scheme welcome payment. In June 2024, and with agreement from our funder, we decided to expand the support offered by the Project to refugees from other countries to ensure that we are helping as many people as possible who find themselves in housing need. Referrals to the Project have highlighted the need for housing for those with refugee status and work rights but who have no recourse to public funds (NRPF).



HOSTING IN WALES

Despite the conclusion of Comic Relief funding for the Hosting Project in Wales in September 2024, HJC remains committed to hosting as a model of safe accommodation and community connection for individuals while they navigate the asylum system. Staff numbers have reduced in response to funding coming to an end, however we have continued to offer 19 hosting placements to individuals with NRPF.

Between April 2024 and March 2025, 45 referrals were made to the Project and of this, we were able to assist with 13 cases. Assistance included the provision of a hosting placement together with a weekly destitution payment to ensure individuals were able to purchase essential items or, in some cases, procure hostel accommodation.

The financial stability of the Hosting Project was brought into sharp focus as Comic Relief funding came to an end. A continued concern has been the Project's ability to pay a weekly destitution payments for the duration of an individual's stay, which particularly impacts longer term placements. To overcome this, we have successfully sought partnerships with other refugee community organisations who are able to contribute towards hardship payments for individuals that we accommodate, as well as continuing to prioritise securing additional income from funders.

Ensuring the availability of long-term hosting placements has remained a challenge for our Hosting Project in Wales. Hosting is a unique and meaningful volunteering role and requires much dedication from individual hosts, as well as support from our Sanctuary team. The ambiguity around the time it takes to resolve a case can make it difficult for hosting placements to be arranged as the length of time a host must commit to a placement is often unclear. For an individual to be eligible for a hosting placement they must have a pathway towards regularising their immigration status as it is extremely challenging to arrange a hosting placement without an approximate end date.

Exact durations of hosting placements are often unknown as individuals are reliant on the capacity of their legal representatives to work on their individual case and are waiting for documents to be obtained in support of their case. As such, a focus of the Sanctuary Support Officers has moved towards helping guests to progress their cases, as well as providing emotional and practical support. Refocussing the support provided has enabled guests to more quickly access Home Office accommodation, resulting in shorter hosting placements which benefits the guest as they are able to move forward in their asylum journey, and is also more cost effective.



NEW MODELS OF ACCOMMODATION

Whilst hosting successfully provides people with stability and safety while legal situations are resolved, funding challenges and the availability of hosts have led HJC to explore more sustainable models of accommodating people with NRPF. In November 2024, we launched our report 'We cannot be a nation of sanctuary without housing' following engagement with housing associations to understand the role they can play in supporting people seeking sanctuary in Wales. In addition to leading the housing and homelessness sector's role in achieving a nation of sanctuary and ending homelessness amongst sanctuary seekers, HJC is exploring ways of providing a portfolio of housing options for refugees and asylum seekers.

In February 2025, we visited organisations outside Wales that are providing accommodation through arrangements with housing associations and private landlords, as well as owning their own properties. The models used by these organisations can vary and the journey that each organisation has taken differs, but many have their roots in hosting. Some organisations have been gifted properties or manage properties on a peppercorn rent. Despite the variations, the common purpose for each organisation is to provide sustainable housing to sanctuary seekers.

At HJC, we are working towards creating a portfolio of properties to provide affordable and good quality accommodation (with support available where needed) for newly granted refugees who may be transitioning from Home Office accommodation and for people with NRPF. We want to increase the provision of accommodation available to sanctuary seekers to ensure that we end homelessness for everyone in Wales.



CITADEL

GEORGE BUTLER, HEAD OF CITADEL



We believe that by providing the resources needed locally, communities themselves can play an integral role in ending homelessness and housing insecurity and create places people can truly feel they belong.

HOW FAR WE'VE COME...

Since 2020, when the Covid-19 pandemic closed communal night shelters almost overnight and we began matching individuals who had been supported by night shelters with the volunteers who had once staffed them, Citadel has gone from strength to strength. From 2021 (when Citadel was first commissioned by three local authorities in Wales - Swansea, Neath Port Talbot and Wrexham), the number of people we have supported has grown by 117%. Across Wales in 2024/25 we were supporting 91 people with 48 community volunteers.

Whilst the Projects have continued to grow, we have been pleased to continue to maintain a really high success rate, with 94% of people that we work with continuing to engage in support and 95% maintaining their tenancy since April 2023.



CASE STUDY

The names used here do not belong to the persons described in this case study

Enid and George are a happily married couple (George is 90 years old and Enid is 76), who were referred to us after they received a no-fault eviction notice from their landlord as he wanted to sell the home they had been living in for many years.

Given their advanced years and lack of family support, being forced to move from their home was a particularly alarming prospect for the couple and their beloved old cat. Our volunteer met with them regularly and supported them as we tried to find alternative private rentals (which were all too expensive), or social housing (there was nothing suitable available). She helped them to resolve issues with their bank, manage difficult telephone calls, and put army veteran George in touch with a local veteran's group which he began attending for a coffee and a chat.

As time went on, George's health deteriorated and moving house became less and less practical, and it became apparent that the landlord may be prepared to let them stay if they could pay more rent. We arranged for a welfare rights officer to attend their home to go through their finances and ensure they were claiming the benefits they were entitled to, and we were delighted to find that they were able to afford the increased rent.

Enid, George and their old cat have been able to stay in their own home and very much enjoyed being able to have Christmas together.



CITADEL ENGLAND – TEST AND LEARN RESEARCH PROGRAMME

In 2024/25, following interest from the UK Government, we expanded Citadel from its origins in Wales to an additional five locations in England (Cornwall, Bristol, Sheffield, Hastings and South-East London).

The five new Citadel Projects set up in England form one of the eight Centre for Homelessness Impact (CHI) 'Test and Learn' programmes, funded by the Ministry for Housing, Communities and Local Government. As part of this programme, we have been working closely with data collection and evaluation partners, IFF Research and Ipsos, alongside CHI, who are collecting data on the set-up and delivery of Citadel to understand what makes it tick.

This has meant substantial growth for Housing Justice as an organisation. We have recruited, trained and staffed five new Citadel teams across the country: from a standing start in April 2024, we ended the financial year with a full staff team of 10 co-ordinators and two managers and nearly 100 fully trained volunteers. Meanwhile, having opened the new Projects in England to referrals in November 2024, we supported 60 people to take part in the research and were actively supporting 29 individuals through our staff and volunteers, by the end of March 2025.

We hope that this will be a jumping off point for the 2025/26 financial year which will allow us to reach more volunteers, supported people, community groups and referring partners, with our unique Citadel community-led support, and increase the evidence base for what works in homelessness – shining a light on the vital work volunteers play in ending homelessness in their communities.



WHAT PEOPLE ARE SAYING

ABOUT CITADEL

“

“Thanks for tonight, I’m glad I pushed myself to come down. it’s the kind of stuff I really need in my life right now, and its nice to feel part of a group. Something I haven’t felt in a long time.”

SUPPORTED PERSON

“

“Sometimes the only reason I get out of bed is to see Tre [her volunteer]. Its the highlight of my week every week. I do not know what I would do without this support”

SUPPORTED PERSON

“

“I have been surprised how much I have got out of volunteering and the relationship we have forged, I’ve learnt so much about other people. I feel like I’ve had my head in the sand until now. I love the training and use it in my day to day life to be a better listener and more understanding. I don’t take what I have for granted anymore.”

VOLUNTEER

“

“It’s the small words of encouragement that have made me realise I can do this and I will get there. There’s much more light in the tunnel now”

SUPPORTED PERSON



COMMUNITY GATHERINGS

Citadel is not just about tailored support and the relationships between our volunteers and the people we support: we provide opportunities for everyone in the Project to share a meal, or take part in an activity that is meaningful to them. We have run more than 35 community gatherings across England and Wales, bringing mixed groups of volunteers and supported people together in an equitable social situation, which provides peer support and community cohesion. This has included shared games and pizza, competitions, allotment, crafts, open air community theatre and cookery.



CASE STUDY

The name and image used here do not belong to the person described in this case study

John had been in and out of homelessness for 15 years when he was referred to our Citadel Project. The fear and uncertainty that he lived with day in and day out when sleeping in his car, and the traumatic events he experienced when living in unsuitable temporary accommodation, caused his mental and physical health to deteriorate to the point that he was struggling to cope with daily life.

When we first met John, he was in a very dark place and badly needed our support. Our Citadel Co-ordinator paired him with one of our trained volunteers who made him feel valued and heard, and helped him to communicate with his landlord to resolve the ongoing dangerous damp issues in his home, receive a care assessment with the local care team, access physical and mental health appointments, and successfully apply for a blue badge so he can leave the house more independently.

Without the ongoing support, time and care that our team gave him, he would have continued to miss out on the help that he desperately needs and, would likely have become homeless again. His case, like so many others, highlights the importance of one-on-one support programmes like Citadel which offer holistic support to people who would otherwise not know how to access it.



A photograph of a row of modern, three-story brick houses. The houses feature red-tiled roofs with white gutters and downpipes. The main body of the houses is constructed from red bricks, while the ground floor and parts of the upper floors are finished with light-colored stone blocks. Each house has a prominent front door and several windows, some of which are grouped together. A black metal fence runs along the front of the properties, and a paved sidewalk is visible in the foreground. The sky is a pale blue with some light clouds.

FAITH IN AFFORDABLE HOUSING

BEX KENTFIELD, FAITH IN AFFORDABLE HOUSING PROJECT MANAGER

Faith in Affordable Housing (FiAH) continues to be funded by the Nationwide Foundation. This funding is enabling HJC to further develop the Project, helping it to become more financially sustainable, and to deliver more social homes across Wales with our framework partners.

THE WELSH CONTEXT

The need for FiAH in Wales is greater than ever as the number of people experiencing homelessness and in temporary accommodation continues to rise, and efforts towards the Welsh Government target of building 20,000 new affordable homes by 2026 fall short.

There has been a significant cost-of-living crisis across the UK, and homelessness has risen along with the number of individuals and households accessing temporary accommodation. The number of households in temporary accommodation in Wales in March 2023 was up 23% (Gov.Wales 2023) on the previous year to 5,481 households, or 10,900 people. Of these 10,900 people living in temporary accommodation, 3,350 were children under the age of 16 (Bevan Foundation 2023). These are the highest reported figures since records began in Wales in 2015.

In addition, Wales has the most rapidly ageing population of any UK nation, the largest percentage of people in the UK aged over 70, and 26% of the population expected to be 65 plus by 2033. This demographic is also increasingly applying for Universal Credit (Care & Repair Cymru, 2023), and is more likely to be divorced and less likely to be widowed, indicating an expected increase in single households that will put pressure on both social and private rental sectors, and that current affordable housing Projections are not accounting for.

PROJECT TO DATE

Working with churches and housing associations in Wales, HJC has overseen the building of 105 homes (across 10 sites), with a further 24 (across two sites) currently under construction. Work will soon begin to build an additional 34 homes (across two sites), with many more in the pipeline.



CASE STUDY

TRINITY PRESBYTERIAN, PENCOED.



BEFORE



AFTER

The Faith in Affordable Housing (FIAH) Project works with churches of all denominations to release surplus land or redundant buildings for the development of new social and genuinely affordable homes.

Every year thousands of church buildings across England and Wales are closing due to declining and ageing congregations. Many of these buildings and associated land can be part of the solution to the housing emergency.

1907

CHAPEL BUILT TO ACCOMMODATE ENGLISH-SPEAKING WORSHIPPERS IN THE COMMUNITY

2017

CHAPEL CLOSED DUE TO DECLINE IN CONGREGATION NUMBERS

2019

2ND AUGUST: SITE PURCHASE COMPLETED BY W&WHA.

2021

4TH MARCH: PLANNING PERMISSION GRANTED

2022

AUGUST: BUILDING COMMENCES ON SITE

2024

15TH JULY: BUILD COMPLETED

2024

19TH JULY: NEW RESIDENTS MOVE IN



THE ORIGINS OF THE OLD BUILDING ARE REMEMBERED AND CELEBRATED



NEW HOMES WITH SHARED GARDEN AND BIKE RACK



THE CHURCH PEWS WERE RESTORED AND RE-PURPOSED AS GARDEN BENCHES



CENTRALLY LOCATED IN WALKING DISTANCE TO FOOD SHOPS AND TRANSPORT LINKS.



FIAH IN THE NEWS

Our innovative Project has been featured this year by ITV Wales, BBC Cymru and on the BBC's One Show, with further coverage expected in The Big Issue and BBC Sunday Morning Live later on this year. We are grateful for the opportunity to be able to spotlight the dedication and commitment of our church and registered social landlord partners towards the provision of more affordable housing.

FIAH IN POLITICS

HJC was approached in early 2024 by the Senedd's Local Government and Housing Committee Inquiry into the supply of social housing, and asked to submit written and oral evidence in recognition of our work in the sector. The FIAH team submitted written evidence and will be participating in future evidence sessions. Alongside this, the FIAH Project has also begun a piece of work with the Bevan Foundation and Cwmpas, funded by Nationwide Foundation. This Project seeks to understand the ways in which land supply may be impacting Welsh Government building targets for social homes, and aims to provide recommendations for unlocking land for social housing.

FIAH also recently represented Wales in a Wales Auditor General transatlantic knowledge-sharing event with representatives from Nova Scotia, where the team provided an overview of the state of housing and homelessness in Wales today. The team is also attending the re-established Welsh Places of Worship Forum to support property officers across churches to access solutions for their buildings.

HOUSEBUILDING

Through close working relationships with our housing association partners, the FIAH Project has identified a myriad of pressures currently on the social housebuilding sector in Wales. These include, but are not limited to the rising cost of materials, inflation, mineral run-off concerns (phosphates), and a lack of available buildable land. The FIAH Project is seeking to raise these concerns through our influencing work and to seek solutions that allow for the building of affordable housing at scale.



CONTINUED WORK WITH KNIGHT FRANK

Knight Frank developed mapping software for the FiAH Project and this continues to be invaluable to the scheme and our framework partners. The mapping software shows the 4,300 places of worship registered with local authorities across Wales, the 6,100 titles registered with the Land Registry by faith groups and organisations, as well as agricultural, glebe and burial land that equates to 3,200 hectares of land in total registered to faith groups. The mapping tool therefore provides the FiAH Project with demonstrable potential to share with our faith and registered social landlord partners as we collaborate to seek opportunities for truly affordable housing in Wales. We hope to further develop the tool in the future.

For deeper insight into the success of the FiAH Project so far, you can view this [video](#) which was commissioned by Knight Frank in support of their continued collaboration and work with the FiAH Project.



FRAMEWORK

Our framework of registered social landlord partners continues to build homes throughout Wales via the FiAH Project in line with Housing Justice commitments to affordability, community, and sustainability. As the Project grows, we continue to look internally at ways to improve the framework approach, and as we build relationships with more housing associations across Wales, we expect the framework to evolve with the Project.

PARTNERS



SISTERS
of the
HOLY
CROSS



THE CHURCH
OF ENGLAND



homewards



Waterfront Community Church
Eglwys Gymunedol y Glannau



PARTNERS





HOUSING JUSTICE FINANCIAL REVIEW

LEGAL AND ADMINISTRATIVE INFORMATION

PRESIDENTS:

His Eminence Cardinal Vincent Nichols, Archbishop of Westminster
Rachel Lampard

CHIEF EXECUTIVE:

Kathy Mohan OBE (resigned April 2024)
Bonnie Williams (appointed April 2024)

CHARITY REG NUMBER:
294666

SCOTTISH CHARITY NUMBER:
SC053819

COMPANY REG NUMBER:
CE022450

REGISTERED ADDRESS:
Unit 2.11, The Foundry
17 Oval Way
London
SE11 5RR

ACCOUNTANT:
Enaid Accountancy Ltd
Units 24 & 25
Goodsheds Container Village
Hood Road
Barry
CF62 5QU

AUDITOR:
Dux Advisory Limited
Kennel Club House
Gatehouse Way
Aylesbury
Buckinghamshire
HP19 8DB

BANKERS:
The Royal Bank of Scotland plc
South Kensington Branch
29 Old Brompton Road
London
SW7 3JE

Lloyds Bank
Victoria Branch
98 Victoria Street
London
SW1E 5JL

CCLA Investment Management
Ltd
(COIF Charity Funds)
80 Cheapside
London
EC2V 6DZD

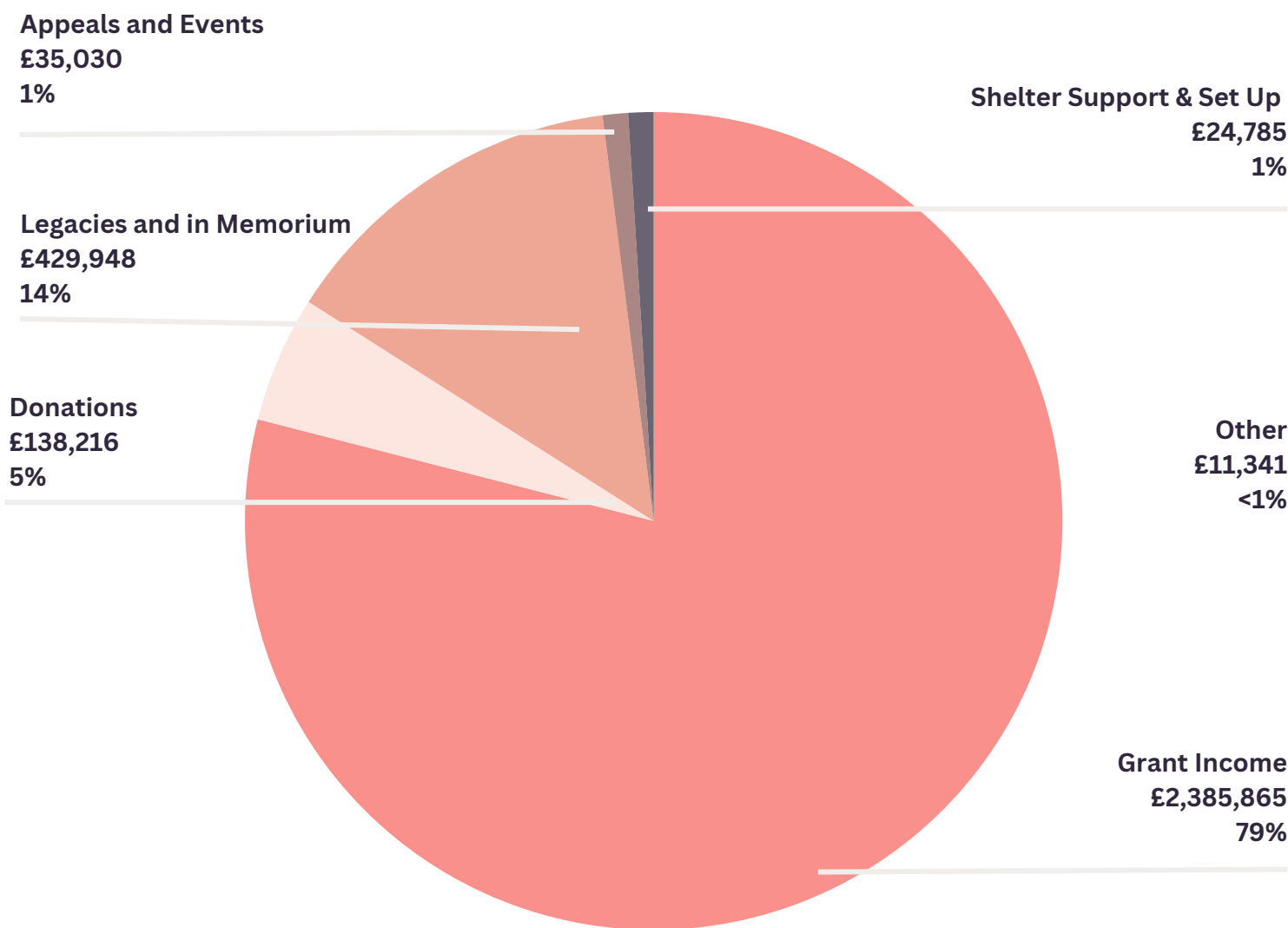
FINANCIAL RESULTS

Details of the organisation's activities for the year are set out in the financial statements on pages 70 - 89.

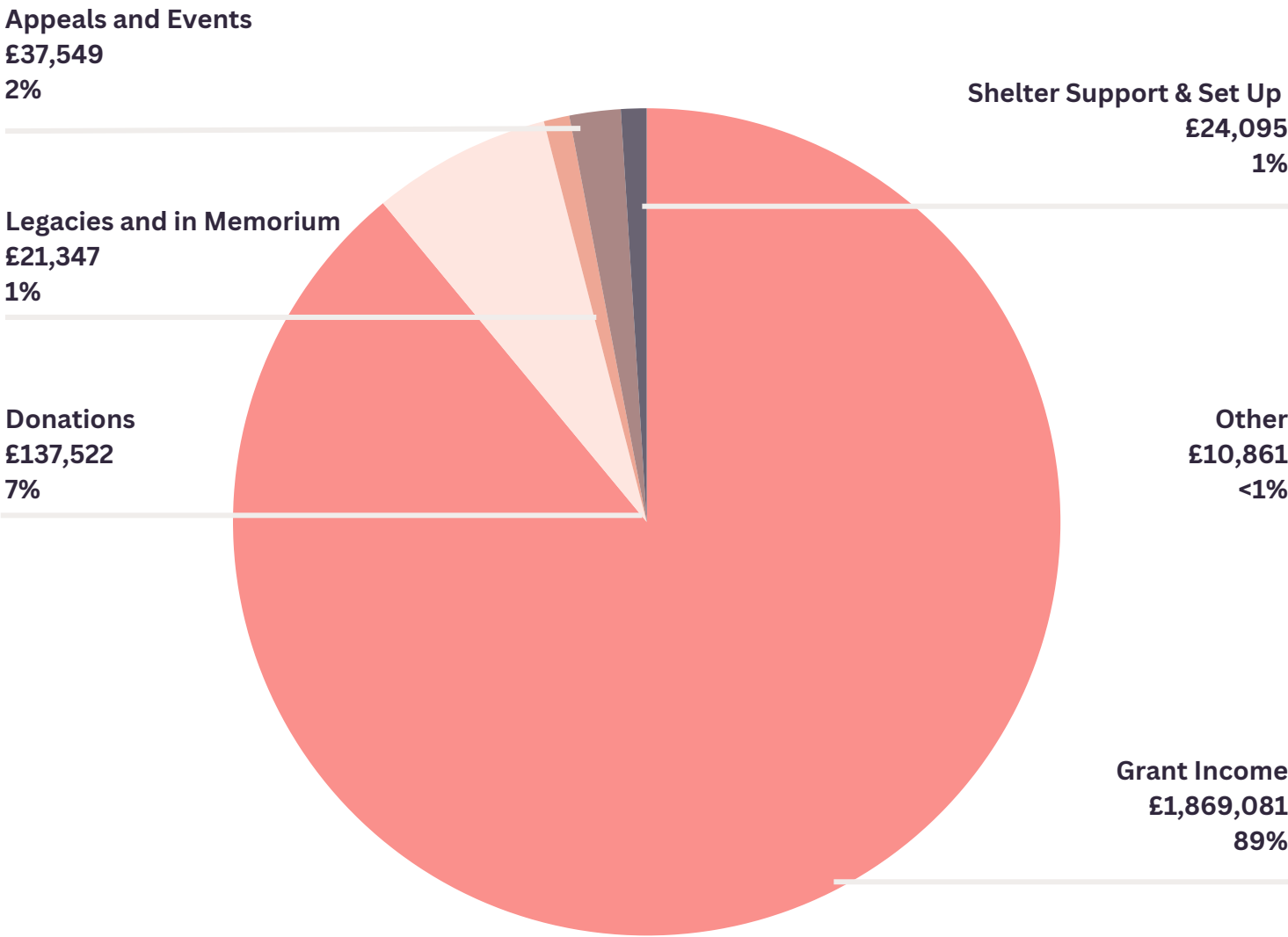
The year ended with a surplus of £426,378 (2024: deficit of £335,369).

As a result, the charity ended the year with total funds of £1,284,903 (2024: £858,525) of which £990,201 (2024: £685,223) were unrestricted as to use and £294,702 (2024: £173,302) were restricted as to use. Of the unrestricted reserves, £300,000 (2024: £nil) has been designated during the financial year, leaving general reserves of £690,201 (2024: £685,223). The designation is to support the growth of the charity and improvement of internal systems.

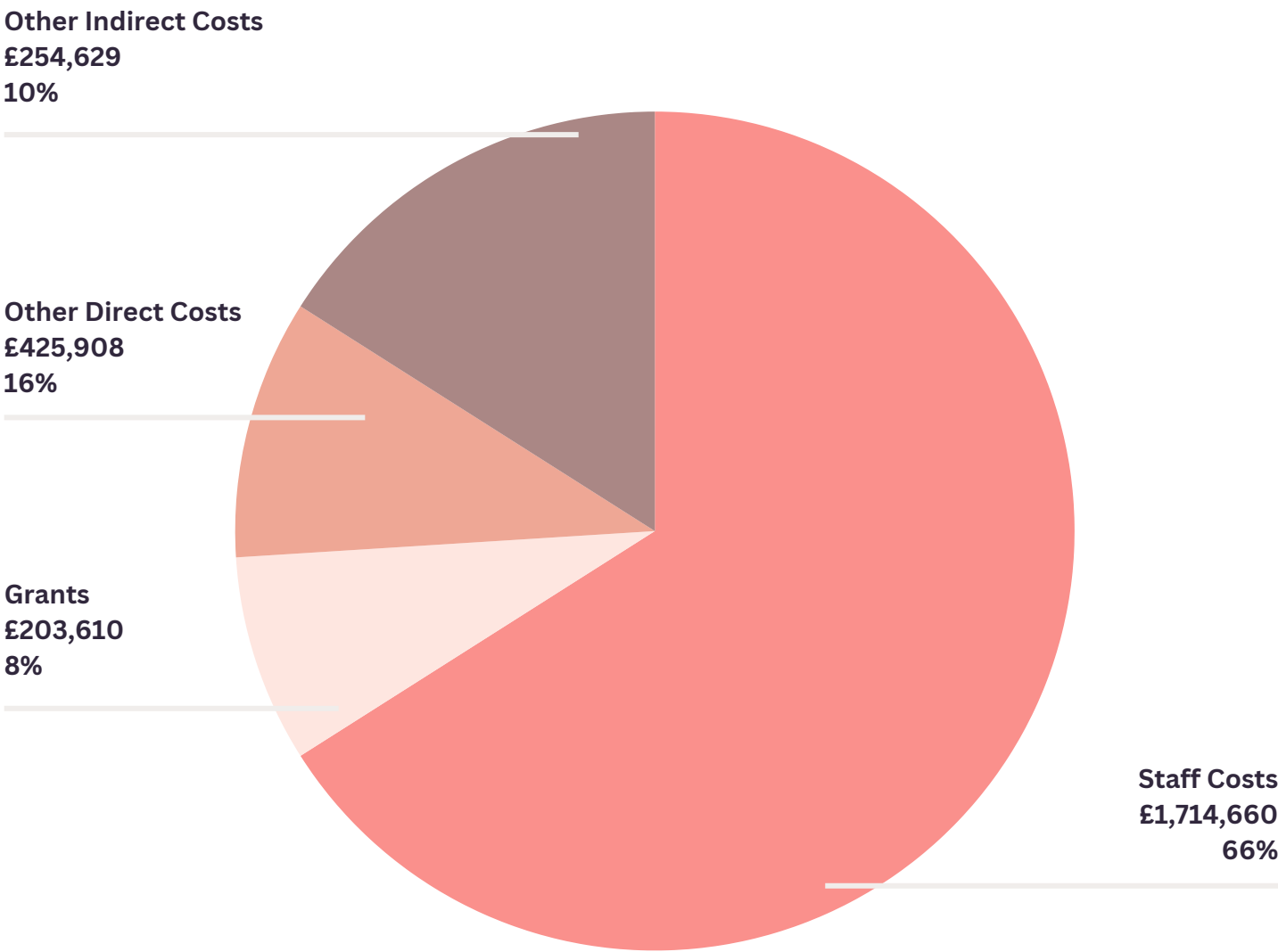
TOTAL INCOME 2025



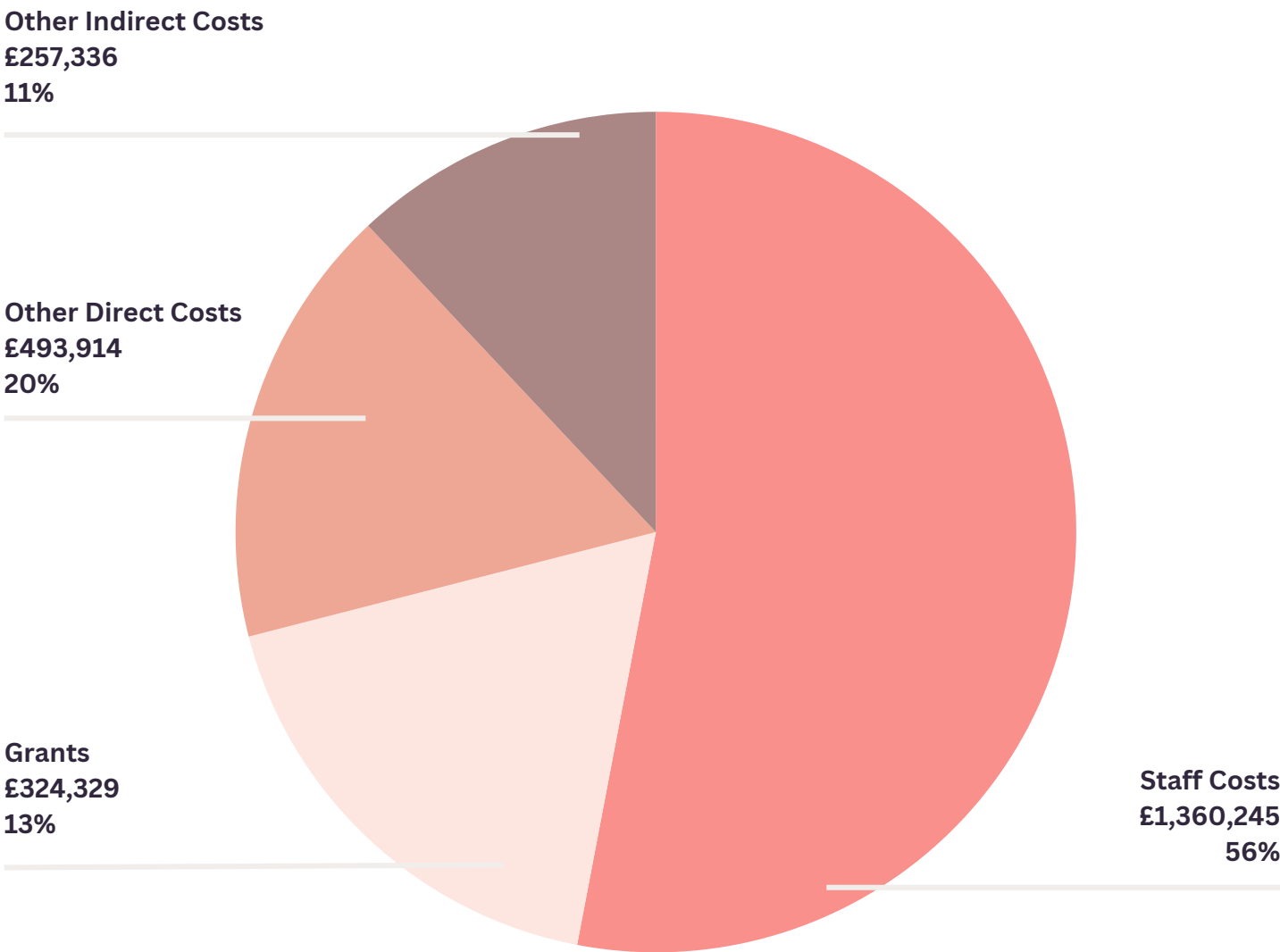
TOTAL INCOME 2024



TOTAL EXPENDITURE 2025



TOTAL EXPENDITURE 2024



RESERVES POLICY

The trustees continue to monitor and update their reserves policy based on an assessment of funds required for current work, development plans and unforeseen circumstances.

Following on from a wider review of the risks the charity faces, the trustees adopted a new and more appropriate reserves policy in early 2025, which gives a range within which the reserves should fall. This balances the need for prudence considering a large proportion of the new funding accessed during the year is on a rolling annual renewal basis. It also ensures that the reserve range is achievable.

The lowest that general reserves should now sit at is redundancy liabilities plus salary costs based on contract terms and four months operating costs.

Above this is the higher 'trigger point' where if reserves fall below this limit, the charity would need to review action and take steps to improve the reserves in order to not reach the lower limit. The higher limit of general reserves should sit at is redundancy liabilities plus salary costs based on contract terms with an additional month of salary costs for staff members on a month's notice period, with four months operating costs and a month of Project costs.

As of 31 March 2025 this range sat at £429,072 to £612,893. The year-end general reserves of £685,047 are above this range.

The reserve range is re-calculated monthly and year to date performance continues to be measured against these criteria.

STATEMENT OF BOARD OF TRUSTEES' RESPONSIBILITY

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the excess of income over expenditure for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and,
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity, and enable them to ensure that the financial statements comply with the Charities Act 2011.

They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. In addition, the trustees confirm that they are happy that content of the annual review in pages X to X of this document meet the requirements of the Trustees' Annual Report under charity law.

They also confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland second edition (effective 1 January 2019).

Information provided to the auditors

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as the trustee is aware, there is no relevant audit information of which the charity's auditors are unaware; and,
- the trustee has taken all the steps he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

On 12th September 2024, Dux Advisory Ltd was appointed as Housing Justice's auditors.

This report was approved and authorised for issue by the Board of Trustees on 24th September 2025 and signed on its behalf by:

Chrishanti Shah
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF TRUSTEES OF HOUSING JUSTICE

OPINION

We have audited the financial statements of Housing Justice (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charity's affairs as at 31st March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- The information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- The charity has not kept adequate accounting records; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement set out on page 65, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

The objectives of our audit are to identify and assess the risks of material misstatement of the financial statements due to fraud and error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which it operates. We determined that the following laws and regulations were most significant: The Charities Act 2011, UK GAAP, Occupational Health and Safety regulations, the Data Protection Act.
- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks and made enquiries to the management of known or suspected instances of fraud and non-compliance with laws and regulations. We corroborated our enquiries through our review of board minutes, other relevant meeting minutes and review of correspondence with regulatory bodies where appropriate.
- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the audit team:

1. Identifying and assessing the controls management has in place to prevent and detect fraud;
2. Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
3. Challenging assumptions and judgments made by management in its significant accounting estimates and judgments;
4. Identifying and testing journal entries, in particular journal entries posted with unusual account combinations; and
5. Assessing the extent of compliance with the relevant laws and regulations.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations are from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditors.

USE OF OUR FINANCIAL REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Bianca Permal FCA (Senior Statutory Auditor)
For and on behalf of Dux Advisory Ltd
Kennel Club House
Gatehouse Way
Aylesbury
Buckinghamshire
HP19 8DB

Date: 04/11/2025



STATEMENT OF FINANCIAL ACTIVITIES

INCORPORATING THE INCOME & EXPENDITURE ACCOUNT AND THE STATEMENT OF RECOGNISED GAINS & LOSSES FOR THE YEAR ENDED 31 MARCH 2025

		UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
	NOTES				
INCOME FROM					
Grant income	2	12,995	2,372,870	2,385,865	1,869,081
Other donations and legacies	2	560,538	42,656	603,194	196,418
Total donations and legacies	2	573,533	2,415,526	2,989,059	2,065,499
Charitable activities	3	24,785	-	24,785	24,095
Investments*		11,341	-	11,341	10,861
TOTAL INCOME		609,659	2,415,526	3,025,185	2,100,455
EXPENDITURE ON					
Raising funds	4 & 5	49,319	9,782	59,101	78,066
Charitable activities:					
Church & community night shelters	4 & 6	144,312	1,414,206	1,558,518	1,224,624
Faith in affordable housing	4 & 6	19,201	124,322	143,523	220,862
Hosting	4 & 6	91,849	745,816	837,665	912,272
TOTAL EXPENDITURE		304,681	2,294,126	2,598,807	2,435,824
NET INCOME/(EXPENDITURE)		304,978	121,400	426,378	(335,369)
Transfer between funds	12	-	-	-	-
NET MOVEMENT IN FUNDS		304,978	121,400	426,378	(335,369)
RECONCILIATION OF FUNDS					
Total funds brought forward	12 & 13	685,223	173,302	858,525	1,193,894
Total funds carried forward	12 & 13	990,201	294,702	1,284,903	858,525

*All income from investments and other sources was unrestricted in both the current and prior year.

The notes on pages 73 - 89 form part of the financial statements.

BALANCE SHEET

AS 31ST MARCH 2025

	Notes		TOTAL FUNDS 2025	TOTAL FUNDS 2024
		£	£	£
FIXED ASSETS				
Tangible assets	9		1,345	459
CURRENT ASSETS				
Debtors and prepayments	10	87,786		96,921
Cash at bank and in hand		1,403,392		1,065,063
		<u>1,491,178</u>		<u>1,161,984</u>
CREDITORS				
amounts falling due within one year	11	(207,620)		(303,918)
NET CURRENT ASSETS			<u>1,283,558</u>	<u>858,066</u>
NET ASSETS			<u>1,284,903</u>	<u>858,525</u>
FUNDS OF THE CHARITY				
Restricted funds	12 & 13		294,702	173,302
Unrestricted funds:				
Designated funds		300,000		-
General funds	12 & 13	690,201		685,223
		<u>990,201</u>		<u>685,223</u>
			<u>1,284,903</u>	<u>858,525</u>

The notes on pages 73 - 89 form part of the financial statements.

They were approved and authorised for issue by the Board of Trustees on 24th September 2025 and signed on their behalf by:

Chrishanti Shah
Trustee

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31ST MARCH 2025

	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income/(expenditure) for period (as per SOFA)	426,378	(335,369)
Adjustments for:		
Depreciation charges	538	756
(Increase)/decrease in gift aid due	1,097	3,875
(Increase)/decrease in trade debtors and other debtors	7,672	301,662
(Increase)/decrease in prepayments	366	(5,283)
Increase/(decrease) in accounts payables	6,317	(6,865)
Increase/(decrease) in HMRC and other payables	11,655	75
Increase/(decrease) in accruals	9,724	3,880
Increase/(decrease) in deferred revenue	(123,994)	131,279
	(86,625)	429,379
NET CASH USED IN OPERATING ACTIVITIES	339,753	94,010
CHANGE IN CASH AND CASH EQUIVALENTS IN THE PERIOD	338,329	94,010
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	1,065,063	971,053
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	1,403,392	1,065,063
	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Cash in hand	1,403,392	1,065,063
	1,403,392	1,065,063

The notes on pages 73 - 89 form part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with 'Charities SORP (FRS 102) - Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) second edition (effective 1 January 2019)', the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The effect of any event relating to the year ended 31 March 2025, which occurred before the date of approval of the financial statements by the Board of Trustees has been included in the financial statements to the extent required to show a true and fair view of the state of affairs at 31 March 2025 and the results for the year ended on that date.

The functional currency of the charity is sterling and amounts in the financial statements are rounded to the nearest pound.

GOING CONCERN

The financial statements have been prepared on the going concern basis as the Board of Trustees is confident that future reserves and future income is more than sufficient to meet current commitments. There are no material uncertainties that impact this assessment and the ongoing cost-of-living crisis has no impact on this assessment.

LEGAL STATUS

Housing Justice is a charitable incorporated organisation registered in England & Wales and meets the definition of a public benefit entity. The registered office is Unit 2.11, The Foundry, 17 Oval Way, London, SE11 5RR.

FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund are set out in note 12 of the financial statements.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in note 12 of the financial statements.

INCOME

Income is recognised when the charity has entitlement to the funds, any performance indicators attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations and membership fees are recognised in full in the Statement of Financial Activities when entitled, receipt is probable and when the amount can be quantified with reasonable accuracy. Gift aid receivable is included when claimable.

Grant income is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless the grant relates to a future period, in which case it is deferred.

Legacy income is only recognised when receipt is highly probable, and the amount can be reliably measured.

Income from charitable activities is credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless it relates to a specific future period or event, in which case it is deferred.

EXPENDITURE AND IRRECOVERABLE VAT

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Indirect costs, including governance costs, which cannot be directly attributed to activities, are allocated proportionate to direct staff costs allocated to each Project area, as outlined in note 5 of the financial statements.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

GRANTS PAYABLE

Grants to organisations consists of grants awarded to other charities for night shelter work in London as well as small grants made to destitute migrants. They are recognised as expenditure at the point a legal or constructive obligation to make the grant has been formed – this is normally at the point at which the grant agreement is signed at the start of the season for grants to other charities, and at the point the payment is made for grants to destitute migrants.

TANGIBLE FIXED ASSETS AND DEPRECIATION

All assets costing more than £500 are capitalised unless funded by restricted funds. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their useful life, on a straight-line basis. The useful life used is:

Computer equipment	3 years
--------------------	---------

OPERATING LEASES

Rentals payable under operating leases are taken to the statement of financial activities on a straight-line basis over the lease term.

PENSIONS

Housing Justice operates a defined contribution pension scheme. Pension contributions are charged to the statement of financial activities when due and payable. These contributions are invested separately from the charity's assets.

CASH AT BANK AND IN HAND

Cash at bank and in hand includes cash in hand, deposits with banks and funds that are readily convertible into cash at, or close to, their carrying values, but are not held for investment purposes.

SHORT TERM INVESTMENTS

Short term investments include funds that are held on short term deposit for investment purposes with CCLA Investment Management Limited and earn interest only.

DEBTORS AND PREPAYMENTS

Trade and other debtors are recognised at the settlement amount after any trade discount is applied. Prepayments are valued at the amount prepaid net of any trade discounts due.

CREDITORS

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

CRITICAL ESTIMATES AND JUDGEMENTS

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The annual depreciation charge for property, plant and equipment is sensitive to changes in useful economic lives and residual values of assets. These are reassessed annually. In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

FINANCIAL INSTRUMENTS

Basic financial instruments are measured at amortised cost other than investments which are measured at fair value.

2. INCOME FROM DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £
GRANT INCOME	12,995	2,372,870	2,385,865
DONATIONS AND LEGACIES			
Donations	97,529	40,687	138,216
Legacies and in memorium	429,948	-	429,948
Appeals and events	33,061	1,969	35,030
TOTAL DONATIONS AND LEGACIES	560,538	42,656	603,194
	573,533	2,415,526	2,989,059

Included within grant income for 2024/25 is £177,286 from Welsh Government's Homelessness Prevention Programme.

	UNRESTRICTED FUNDS 2024 £	RESTRICTED FUNDS 2024 £	TOTAL FUNDS 2024 £
GRANT INCOME	17,000	1,852,081	1,869,081
DONATIONS AND LEGACIES			
Donations	129,079	8,443	137,522
Legacies and in memorium	21,347	-	21,347
Appeals and events	37,158	391	37,549
TOTAL DONATIONS AND LEGACIES	187,584	8,834	196,418
	204,584	1,860,915	2,065,499

3. INCOME FROM CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £
Shelter support & set up	24,485	-	24,485
Provision of other services	300	-	300
	24,785	-	24,785

	UNRESTRICTED FUNDS 2024 £	RESTRICTED FUNDS 2024 £	TOTAL FUNDS 2024 £
Shelter support & set up	24,095	-	24,095
	24,095	-	24,095

4. TOTAL EXPENDITURE

	GRANTS PAID 2025 £	DIRECT STAFF COSTS 2025 £	DIRECT OTHER COSTS 2025 £	INDIRECT STAFF COSTS 2025 £	INDIRECT OTHER COSTS 2025 £	TOTAL FUNDS 2025 £
Raising funds	-	35,760	12,326	5,224	5,791	59,101
Charitable activities						
Preventing homelessness	72,173	905,635	290,249	137,759	152,702	1,558,518
Faith in affordable housing	-	109,542	7,233	12,686	14,062	143,523
Hosting	131,437	434,012	116,100	74,042	82,074	837,665
	203,610	1,484,949	425,908	229,711	254,629	2,598,807
	GRANTS PAID 2024 £	DIRECT STAFF COSTS 2024 £	DIRECT OTHER COSTS 2024 £	INDIRECT STAFF COSTS 2024 £	INDIRECT OTHER COSTS 2024 £	TOTAL FUNDS 2024 £
Raising funds	-	36,775	27,017	6,027	8,247	78,066
Charitable activities						
Preventing homelessness	173,783	561,545	265,379	94,540	129,377	1,224,624
Faith in affordable housing	-	142,216	38,263	17,050	23,333	220,862
Hosting	150,546	431,666	163,255	70,426	96,379	912,272
	324,329	1,172,202	493,914	188,043	257,336	2,435,824
Indirect costs includes					TOTAL COSTS 2025 £	TOTAL COSTS 2024 £
Indirect staff costs					229,711	188,043
Other staff and HR costs					41,710	65,547
Finance & admin costs					66,860	61,496
Premises costs					45,211	43,047
Communication and data- base costs					10,428	9,915
IT costs					37,820	37,810
Governance costs					52,600	39,521
					484,340	445,379

4. TOTAL EXPENDITURE (CONTINUED FROM PREVIOUS PAGE)

Indirect costs, including governance costs, which cannot be directly attributed to activities, were allocated between cost centres proportionate to the direct costs allocated to those activities.

An analysis of costs of raising funds split between restricted and unrestricted funds can be found in note 5.

An analysis of charitable activities split between restricted and unrestricted funds can be found in note 6.

A full list of grants made in the year is available from the registered office address on request.

Indirect costs is broken down as follows:

	TOTAL COSTS 2025 £	TOTAL COSTS 2024 £
Statutory audit	7,968	8,520
Trustee expenses	7,328	2,493
Insurance Other	21,218	15,047
	16,086	13,461
	52,600	39,521

5. EXPENDITURE ON RAISING FUNDS

	UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £
Direct salaries	26,091	9,669	35,760
Direct other costs	12,326	-	12,326
Indirect costs	10,902	113	11,015
	49,319	9,782	59,101

	UNRESTRICTED FUNDS 2024 £	RESTRICTED FUNDS 2024 £	TOTAL FUNDS 2024 £
Direct salaries	36,775	-	36,775
Direct other costs	27,012	5	27,017
Indirect costs	13,965	309	14,274
	77,752	314	78,066

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £
HOMELESSNESS PREVENTION			
Grants	-	72,173	72,173
Direct salaries	-	905,635	905,635
Direct other costs	1,900	288,349	290,249
Indirect costs	142,412	148,049	290,461
	144,312	1,414,206	1,558,518
FAITH IN AFFORDABLE HOUSING			
Direct salaries	8,788	100,754	109,542
Direct other costs	1,392	5,841	7,233
Indirect costs	9,021	17,727	26,748
	19,201	124,322	143,523
HOSTING			
Grants	-	131,437	131,437
Direct salaries	-	434,012	434,012
Direct other costs	762	115,338	116,100
Indirect costs	91,087	65,029	156,116
	91,849	745,816	837,665
	255,362	2,284,344	2,539,706

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS 2024 £	RESTRICTED FUNDS 2024 £	TOTAL FUNDS 2024 £
<i>HOMELESSNESS PREVENTION</i>			
Grants	-	173,783	173,783
Direct salaries	-	561,545	561,545
Direct other costs	1,996	263,383	265,379
Indirect costs	132,930	90,987	223,917
	<u>134,926</u>	<u>1,089,698</u>	<u>1,224,624</u>
<i>FAITH IN AFFORDABLE HOUSING</i>			
Direct salaries	-	142,216	142,216
Direct other costs	32	38,231	38,263
Indirect costs	17,304	23,079	40,383
	<u>17,336</u>	<u>203,526</u>	<u>220,862</u>
<i>HOSTING</i>			
Grants	-	150,546	150,546
Direct salaries	-	431,666	431,666
Direct other costs	94	163,161	163,255
Indirect costs	70,485	96,320	166,805
	<u>70,579</u>	<u>841,693</u>	<u>912,272</u>
	<u>222,841</u>	<u>2,134,917</u>	<u>2,357,758</u>

7. STAFF NUMBERS AND COSTS

	TOTAL COSTS 2025 £	TOTAL COSTS 2024 £
Gross salaries	1,488,668	1,180,957
Employer's national insurance	158,459	122,897
Employer's pension	67,534	56,391
	<u>1,714,661</u>	<u>1,360,245</u>

The average headcount during the period was 37 persons (2024: 32 persons).

No employees received employee benefits of between £60,000 and £69,999 (2024: one), no employees received benefits of between £70,000 and £79,999 (2024: one), one employee received benefits between £80,000 and £89,999 (2024: nil) and one employee received benefits of between £90,000 and £99,999 (2024: one).

The total remuneration paid to key management personnel during the year was £239,538 (2024: £236,136).

8. PENSION COSTS

The charity operates a defined contribution pension scheme. The assets of the schemes are held separately from those of the charity in independently administered funds. Contributions payable by the charity amounted to £67,534 (2024: £56,391).

Contributions totalling £11,723 (2024: £8,725) were outstanding at year end. Pension costs are allocated between activities and funds on the same basis as relevant salary costs.

9. TANGIBLE FIXED ASSETS

	COMPUTER EQUIPMENT £	TOTAL £
COST		
At 1 April 2024	3,535	3,535
Additions in year	1,424	1,424
At 31 March 2025	4,959	4,959
DEPRECIATION		
At 1 April 2024	3,076	3,076
Charge for year	538	538
At 31 March 2025	3,614	3,614
NET BOOK VALUE		
At 1 April 2024	459	459
At 31 March 2025	1,345	1,345

10. DEBTORS AND PREPAYMENTS

	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Gift aid due	550	1,647
Rent deposit	2,315	2,315
Trade debtors	7,020	4,393
Accrued income	60,366	57,252
Prepayments	15,948	16,314
Other debtors	1,587	15,000
	87,786	96,921

11. CREDITORS: ACCOUNTS FALLING DUE WITHIN ONE YEAR

	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Interest free loan	5,000	5,000
Accounts payable	38,185	31,868
HMRC payable	42,384	33,727
Other creditors	11,723	8,725
Accruals	42,676	32,952
Deferred revenue	67,652	191,646
	207,620	303,918

	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Balance brought forward	191,646	63,642
Released as income in period	(191,646)	(63,642)
Deferred in period	67,652	191,646
Balance carried forward	67,652	191,646

12. ANALYSIS OF CHARITY FUNDS

	BALANCE BROUGHT FORWARD 2025 £	INCOME FOR THE PERIOD 2025 £	EXPENDITURE IN THE PERIOD 2025 £	TRANSFER BETWEEN FUNDS 2025 £	BALANCE CARRIED FORWARD 2025 £
UNRESTRICTED FUNDS					
General	685,223	609,659	(304,681)	(300,000)	690,201
Designated	-	-	-	300,000	300,000
UNRESTRICTED FUNDS	685,223	609,659	(304,681)	-	990,201
RESTRICTED FUNDS					
Faith in Affordable Housing -					
Wales	(2,864)	120,416	(106,810)	-	10,742
England	-	17,562	(17,562)	-	-
Scotland	-	-	(869)	-	(869)
Church & Community Night Shelters - England	(694)	264,972	(264,278)	-	-
Citadel Wales	61,365	190,768	(189,735)	-	62,398
Seeking Sanctuary - Wales	27,759	330,008	(338,160)	-	19,607
Ukraine Resettlement - Wales	34,951	179,335	(161,128)	-	53,158
Equipping shelters	(21,867)	593,787	(552,063)	-	19,857
Night Shelters and Hosting for Women	10,208	-	(2,476)	-	7,732
Citadel England	1,018	492,608	(444,401)	-	49,225
Destitute migrant subsistence	11,702	14,180	(19,798)	-	6,084
HJ Cymru	7,109	2,023	(4,547)	-	4,585
Sharedydd Cardiff	4,407	-	(2,105)	-	2,302
Hosting Project London	-	93,843	(94,744)	-	(901)
Lodgings Project	32,780	114,812	(94,666)	-	52,926
Home4U recharges	(927)	1,212	(584)	-	(299)
Mercers conference fund	4,636	-	(200)	-	4,436
Other	3,719	-	-	-	3,719
RESTRICTED FUNDS	173,302	2,415,526	(2,294,126)	-	294,702
TOTAL FUNDS	858,525	3,025,185	(2,598,807)	-	1,284,903

The **designated fund** relates to an amount which will be used towards supporting the growth of the charity and improvement of the internal systems.

The **Faith in Affordable Housing** fund includes donations to support Projects to promote affordable housing. The Faith in Affordable Housing Wales fund contains Nationwide Foundation grant for the development and promotion of affordable housing across Wales. Nationwide has agreed that expenditure spent in excess of income will be funded after the year end.

The **Citadel Wales** fund contains grants from Swansea, Neath Port Talbot, and Wrexham Local Authorities for support for people experiencing, or at risk of homeless to move into permanent accommodation and sustain their tenancies. Also contains community grants and donations.

The **Church and Community Night Shelters** fund contains donations for supporting night shelters within England, apart from those marked as for work with women in shelters. This consists of a mix of funds from statutory bodies, trusts and public fundraising. The deficit at the year end will be funded from grants received in the next financial year.

The **Seeking Sanctuary Wales** fund contains grants from Comic Relief and Welsh Government for supporting people with no recourse to public funds who are experiencing homelessness or in unsuitable accommodation.

The **Ukraine Resettlement Wales** fund contains grants from Comic Relief and Welsh Government for supporting Ukrainians to find permanent homes and to support host households who may need support or have questions, concerns, or issues. The Equipping Shelters funds relate to an amount received from the Greater London Authority to help equip night shelters across London, including through grant funding. It has been agreed with the Greater London Authority that the deficit carried forward will be funded after the year end.

The **Night Shelters and Hosting for Women** funds relate to an amount received from the Archdiocese of Birmingham as the result of a sale of premises previously used to provide shelter to vulnerable women. The proceeds are therefore restricted to work Housing Justice carries out with female beneficiaries.

The **Citadel England** fund contains grant funding from the Centre for Homelessness Impact which covers Cornwall, Bristol, Sheffield, Hastings and South-East London. The funding provides support for people experiencing, or at risk of, homelessness, to move into permanent accommodation and/or sustain their tenancies.

The **Destitute Migrant Subsistence** funds includes donations and grants to provide subsistence allowances to destitute migrants within the UK.

The **HJ Cymru** fund includes donations and grants for supporting Housing Justice Cymru's work throughout Wales.

The **Sharedydd Cardiff** fund includes donations for supporting Housing Justice Cymru's work throughout Wales.

The **Home4U recharges** fund contains Welsh Government Seeking Sanctuary grant that has been utilised to support Home4U during a period of transition. Amounts spent in advance of income have been recharged after the year end.

The **Hosting Project London** fund relates to amounts received to support homeless individuals with no recourse to public funds in London.

The **Lodgings Project** fund relates to monies received from statutory organisations, trusts and foundations to support the running of the Housing Justice Lodgings Project in London.

The **Mercer conference** fund contains grant income used for the running of a Christian Leaders event hosted by Housing Justice.

Other funds are to be used for work in North West England.

	BALANCE BROUGHT FORWARD 2024 £	INCOME FOR THE PERIOD 2024 £	EXPENDITURE IN THE PERIOD 2024 £	TRANSFER BETWEEN FUNDS 2024 £	BALANCE CARRIED FORWARD 2024 £
UNRESTRICTED FUNDS	815,637	239,540	(300,593)	(69,361)	685,223
RESTRICTED FUNDS					
Faith in Affordable Housing -					
Wales	12,733	101,063	(116,660)	-	(2,864)
England	26,737	49,243	(86,029)	10,049	-
Church & Community Night Shelters - England	10,791	264,932	(276,417)	-	(694)
Citadel Wales	78,679	175,275	(192,589)	-	61,365
Seeking Sanctuary - Wales	141,839	410,189	(524,269)	-	27,759
Ukraine Resettlement - Wales	-	154,775	(119,824)	-	34,951
Equipping shelters	43,024	534,903	(599,794)	-	(21,867)
Night Shelters and Hosting for Women	25,939	-	(15,731)	-	10,208
Citadel England	-	12,508	(11,490)	-	1,018
Destitute migrant subsistence	13,210	25,525	(27,033)	-	11,702
HJ Cymru	3,736	890	2,483	-	7,109
Sharedydd Cardiff	4,519	-	(112)	-	4,407
Hosting Project London	2,331	74,780	(136,423)	59,312	-
Lodgings Project	-	51,028	(18,248)	-	32,780
Home4U recharges	-	5,804	(6,731)	-	(927)
Mercers conference fund	11,000	-	(6,364)	-	4,636
Other	3,719	-	-	-	3,719
RESTRICTED FUNDS	378,257	1,860,915	(2,135,231)	69,361	173,302
TOTAL FUNDS	1,193,894	2,100,455	(2,435,824)	-	858,525

13. ANALYSIS OF NET ASSETS

	UNRESTRICTED FUNDS 2025 £	RESTRICTED FUNDS 2025 £	TOTAL FUNDS 2025 £
Tangible fixed assets	1,345	-	1,345
Current assets	1,128,824	362,354	1,491,178
Creditors	(139,968)	(67,652)	(207,620)
	990,201	294,702	1,284,903
	UNRESTRICTED FUNDS 2024 £	RESTRICTED FUNDS 2024 £	TOTAL FUNDS 2024 £
Tangible fixed assets	459	-	459
Current assets	797,036	364,948	1,161,984
Creditors	(112,272)	(191,646)	(303,918)
	685,223	173,302	858,525

14. TRUSTEE REMUNERATION

During the year, no trustee received any remuneration (2024: £NIL). Eight members of the Board of Trustees received reimbursement of travel and subsistence expenses of £1,777 in 2025 (2024: four trustees for reimbursement of travel and subsistence expenses of £1,473).

15. RELATED PARTY TRANSACTIONS

During the year there were no transactions carried out with related parties (2024: £NIL).

16. OTHER FINANCIAL COMMITMENTS

At 31 March 2025, the charity had future minimum lease payments under non-cancellable operating leases as set out below:

	LAND AND BUILDINGS 2025 £	OFFICE EQUIPMENT 2025 £	LAND AND BUILDINGS 2024 £	OFFICE EQUIPMENT 2024 £
Operating lease due within:				
within one year	43,499	-	37,917	-
within two to five years	83,308	-	114,893	-
	131,807	-	152,810	-



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