

# At Home in Guernsey

Impact Report

July 2024 – December 2025

## Working together to end homelessness in Guernsey



## Executive Summary

In our first full year of operation, At Home in Guernsey has made a meaningful and measurable difference to the lives of Islanders experiencing or at risk of homelessness. Since launching our support service in January 2025, we have **helped over 125 people** who were living in unsafe, insecure or unsuitable accommodation, or who had already lost their home. Each of these individuals has their own story — but together, their experiences paint a powerful picture of the scale of homelessness in Guernsey and the urgency with which it needs to be tackled.

Our Support Workers have provided practical assistance, advocacy, emotional support, crisis intervention and sustained casework, responding to people sleeping in tents, cars and bunkers, as well as those sofa-surfing, facing eviction, experiencing domestic abuse, or struggling with unaffordable or unsafe private rentals. Through drop-ins, outreach, and close collaboration with statutory and charitable partners, we have reached people who might otherwise have remained invisible and unsupported.

125 people who  
have been forced  
into homelessness  
reached out for help  
and support in our  
first year

This work matters because homelessness is not simply about the absence of a house. It is about the absence of security, dignity, stability, and opportunity. Without a safe place to live, people struggle to maintain employment, care for their families, stay healthy, or recover from trauma. Homelessness in Guernsey is often hidden, but its impacts are profound — and preventable. Every intervention we make not only supports a person in crisis today, but reduces the long-term human, social and financial costs to the wider community.

Alongside our direct support, we have worked at system level to improve how Guernsey understands and responds to homelessness. Through our role in coproducing the Homelessness Delivery and Implementation Plan, and by launching the island's first Homelessness Notification Form, we are helping to build the evidence base, coordination and infrastructure needed to prevent homelessness.

But ending homelessness requires the whole community. As you read this report, we invite you to consider how *you* can be part of the solution. Whether by challenging stigma, sharing our work, donating, offering a spare room through our Supported Lodgings scheme, providing professional skills, or supporting our plans for a Day Centre or interim accommodation, your involvement makes a tangible difference.

Homelessness affects us all — and with the compassion, energy and commitment shown across Guernsey, it is a challenge we can overcome together.

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## Our Vision and Purpose

At Home in Guernsey's vision is to end homelessness.

We believe that everyone in Guernsey is entitled to somewhere secure, affordable and adequate to live.

In order to achieve our vision, we have focussed on the following objectives:

1. Provide **direct support** to clients through advocacy, signposting and emotional support
2. **Raise awareness** of homelessness and of our services with the aim of de-stigmatising homelessness
3. **Campaign** for a statutory definition of homelessness and associated statutory obligations
4. **Collate data** that will increase our understanding of homelessness and help us collaborate with other services and organisations
5. With our clients, become **experts** in all aspects of homelessness
6. **Secure funds** to sustain our work for as long as it is needed

The At Home in Guernsey team are passionate about demonstrating our values in everything we do. This means:

- We **listen** to our clients and value them as individuals
- We treat people with dignity and **respect**
- We build **trust** with our clients, with our stakeholders and with the community
- We use our **expertise** and influence to improve services
- We are **ambitious** for our clients and system change



## Chair's Foreword

At Home in Guernsey was created by the Guernsey Community Foundation in urgent response to an increasingly pervasive and damaging reality in Guernsey: an increasing number of people are at risk of, or actively experiencing, homelessness.

Comprehensive research funded by Maison St Pierre and carried out by the Guernsey Community Foundation in 2022 and 2023 painted a stark picture: there are many paths that lead to homelessness in Guernsey, but very few paths that lead out of it. The need for a dedicated charity to assist those experiencing homelessness was overwhelming. Without somewhere to live that is affordable, that provides security, and that meets one's reasonable needs, life can become stressful, dangerous, and frightening: a lack of decent accommodation can make it harder to find or retain work, be mentally and physically harmful, and can lead to social and emotional isolation.

Launched in 2024 with funding generously provided by our principal sponsor, Specsavers, At Home in Guernsey wants to reduce these harmful outcomes by ending homelessness. Over the last 18 months we have moved at pace to support as many people in our community as possible. We are grateful to all those who have put their trust in us, especially those who are experiencing homelessness, whose situations are so challenging.

At Home in Guernsey benefits from a CEO and a team of Support Workers who bring compassion, expertise and dedication to their work each day. Our operational team is supported by a Board who are determined to achieve our vision of eliminating homelessness from the Bailiwick, and by the many donors, friends and supporters who help us maximise our impact. My sincere thanks to you all.

At Home in Guernsey moves into 2026 professing three significant workstreams at individual, community and Island level:

- We continue to prioritise supporting anyone who is at risk of or experiencing homelessness, providing them emotional and practical support, advice and guidance;
- We have launched the Supported Lodgings scheme, encouraging residents to turn their spare rooms into temporary accommodation;
- We have been commissioned by the States to co-produce, with the Committee for Housing, a Homelessness Development and Implementation Plan intended to eliminate homelessness.

Thank you for taking the time to read our first Impact Report. If you would like to learn more about what we do or donate to support our work, please get in touch via [info@athome.gg](mailto:info@athome.gg) or visit our website for more information.

Jane St. Pier  
January 2026

*Registered Charity Number CH1068*

## CEO Welcome

As someone who grew up in Guernsey, I know firsthand how special our island is. Guernsey is a place defined by warmth, by resilience, and by a community that, time after time, come together to support Islanders facing adversity. Since we launched our support service in late 2024, it has been deeply heartbreaking to listen to the stories of those experiencing homelessness on the Island.

At Home In Guernsey believes that everyone deserves the safety and dignity of having a place to call home. As we carry out our work, we are keenly aware that in Guernsey more than 1,000 people are currently experiencing homelessness.

Our work is driven by the belief that ending homelessness is possible – but it relies on the whole community. The journey ahead requires all of us. With the support of the wider community – and government, business and the charitable sector – we can design and implement pathways out of homelessness and make sure that no-one slips through the cracks.

Since we launched, the Guernsey community has rallied in support of our vision offering practical help, skills and expertise. I'm grateful to everyone working tirelessly in the community and, to quote Prince William, "ensure homelessness is rare, brief and unrepeatable".

As you read our first impact report, please keep the following in mind:

- We find that the term "the homeless" is unhelpful as it dehumanises people. We prefer to talk about "people experiencing homelessness" as it focuses on the individual and reminds us that everyone's circumstances are different.
- We refer to the people we support as clients. Guernsey is a small community, and we take client anonymity very seriously: we want our clients to trust us and to feel comfortable disclosing personal information. The case studies in this report are intended to raise awareness of the realities of local homelessness, but we have amended elements to protect clients' identities.

Charlie Cox

CEO

Registered Charity Number CH1068





## The problem we're tackling

### What homelessness looks like in Guernsey

Homelessness in Guernsey is often misunderstood. It is rarely visible - most people experiencing homelessness are not sleeping on the streets in St Peter Port. Instead, homelessness here is largely hidden, taking the form of sofa-surfing, living in unsafe or overcrowded accommodation, staying for extended periods in hostels, B&Bs or refuges, or remaining in housing that is unaffordable, insecure, unsuitable, or fails to meet basic needs.

Guernsey lacks both a legal definition of “homelessness” and a consistent approach to measuring it. We have adopted the definition recommended by the Guernsey Community Foundation, using the term “insecurely housed” to describe someone who is living in accommodation that lacks at least two of three essential characteristics: affordability, adequacy, and security of tenure. Accordingly, many people with a roof over their head are still experiencing homelessness and therefore likely to be suffering a negative impact on their wellbeing, relationships and finances.

Rising private rental costs have made this problem more acute. By late 2021 (based on the latest available government data), the average rent in Guernsey consumed over half of median earnings and nearly 80% of the earnings of households in the bottom quantile. This can leave households in a deeply precarious position, being one unexpected bill away from losing their home.



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## **Sarah's Story**

*"After six years renting the same home, I was suddenly told it had been sold and I had to move. Three months of searching has shown me that most places are unaffordable or scams. I've even found a property needing repairs, but without support I can't make it livable."*

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## **Who is affected**

Anyone can become homeless. But in Guernsey, those at highest risk include:

- people on low incomes
- single parents
- people experiencing domestic abuse
- young people leaving care
- people leaving prison
- individuals with disabilities or long-term illness
- people recovering from addiction
- young people who are not in education, employment or training and are estranged from their families

Contrary to popular perception, many people experiencing homelessness are in work. Further, many have lived in Guernsey all their lives. Many are already known to support services. What they have in common are high housing costs, limited housing options, and support systems that tend to respond only once a crisis point has been reached.

## **Why existing systems aren't enough**

Guernsey's housing support system – the constellation of services provided by government and the charitable sector – is fragmented and overstretched. Emergency and temporary accommodation is extremely limited; to the extent that such accommodation exists, it is definitionally unsuitable for long stays, and also, in some cases, unfit for people with complex needs. People can spend months -even years – in B&Bs, lodging houses or accommodation intended for short-term use, with no stability and no clear route into secure housing.

At the time of writing, over 70 people are on the Band 1 waiting list for social housing, i.e. they are recognised by government as being in the most urgent need. Average waiting times and the mismatch between supply and demand suggest that these households will have to wait 2 years before being offered a place to live by the Committee for Housing or the Guernsey Housing Association. Taking into account households on the Band 2 and Band 3 waiting lists – people who are deemed eligible for social housing because they cannot afford to continue living where they are – the average wait time can stretch to four or five years.

*Registered Charity Number CH1068*



While people wait for be housed, charities and frontline services report being overwhelmed, forced to address housing crises alongside the health, financial or family issues that originally brought people to them. Without a shared definition of homelessness or reliable data, responses remain reactive rather than planned, and responsibility is dispersed rather than owned.



Head chef  
Sea swimmer  
Dog lover



**Only three  
payslips away  
from being pushed  
into homelessness.**

In Guernsey, everyone knows everyone, but not everyone knows that around **1 in 60 people** are experiencing homelessness.

That's why we're calling on the States of Guernsey to commit to ending homelessness in all its forms. We're asking election candidates, should they be voted in, to use their influence to help:

1. Provide practical and emotional support to those experiencing homelessness
2. Create sufficient emergency housing
3. Eradicate the social housing waiting list
4. Support the Homelessness Delivery and Implementation Plan

The result is a system that manages harm rather than prevents it.

### Why early intervention and prevention matter

Our experience tells us that homelessness is not a sudden event, but a process. People often move through stages of housing insecurity long before they need emergency accommodation, facing rent increases, relationship breakdowns, poor housing conditions and/or loss of income.

Early intervention – which we define as providing support when people first experience housing stress – can prevent escalation, reduce trauma, and lessen long-term costs to health, social care and the justice system. Without it, individuals are pushed further into crisis, where outcomes are worse and eventual solutions, such as they are, become more expensive.

At Home in Guernsey exists to respond at this earlier point: before housing insecurity becomes homelessness, and before homelessness becomes entrenched.

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### Chris' Story

*Chris, 40, and his teenage son experienced homelessness for almost three years. They relied on temporary arrangements, often sleeping in uncomfortable conditions. A period of sofa surfing was challenging; later, moving into a shared house exposed them to unhealthy living conditions, including damp and overcrowding.*

*They lost all their belongings and were forced to give up their pet when rental options became scarce after the pandemic. Although eventually housed, the location was near people linked to past difficulties, leaving Chris anxious and his son reluctant to leave the house. Chris describes the experience as draining, with little choice and constant fear of losing their home.*

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## What we do

### What we provide



#### Staffing

Launched in February 2024, At Home was incubated by the Guernsey Community Foundation. After appointing four Directors in February, Charlie Cox was appointed as CEO and Director in June 2024.

At Home in Guernsey appointed its first Support Worker in September 2024 and has relied on just one Support Worker to provide our core service for most of 2025. In October 2025, due to the increasing demand for our Support Service (but also the need to expand our service offering), we recruited our second Support Worker.

Our work is about building trust, developing relationships, encouraging agency and taking action. We are delighted to be finishing 2025 with two hugely dedicated Support Workers, without whom none of this would be possible.

#### One to one Support

At Home in Guernsey supports people who are at risk of or experiencing homelessness.

Some Islanders are forced to sleep in bunkers, tents and cars, or resort to sofa surfing; while others are evicted from private rental properties without anywhere to go.

Since the launch of our support service in January 2025, we have helped over 125 people experiencing homelessness. The support we provide is bespoke, tailored to the needs of the individual, so looks different for everyone, but here are some examples of how we have made a difference:

- Many of our clients are entitled to Income Support and meet the criteria for Social Housing yet are fearful of applying for support they need and deserve. Alongside our

Support Workers, we provide advocacy in meetings and practical support in completing the forms to ensure they have the financial support they need in the future. Without the confidence and belief of our Support Worker, many clients would never attend leaving them without the financial means to survive.

- Being at risk of or experiencing homelessness often creates a huge range of emotions – shame, guilt, fear, isolation. A huge part of the work we do is to listen to our clients and stay by their side throughout their journey. Listening, without judgement or expectation, provides people with a safe place to remember that they are worthy and valued in our community. Many of our clients tell us that we are the only people who actually listen to them and that they feel safe to talk to.
- Some of our clients are forced to move into temporary accommodation and are overwhelmed by the moving process (having often been in their current rental for many years). Our Support Workers help arrange removal companies and on occasion have helped move clients themselves as the deadlines would have been impossible to meet.
- When a client tells us they are “roofless” and sleeping outside, we work with them to ensure they are as safe and as comfortable as possible. Our aim is for clients to be outside for the shortest period possible but the lack of affordable accommodation makes it difficult to move people on quickly. We have sat alongside clients spending hours calling winter lets and guest houses to try and secure something for the future.

We help people for as long as they need help.

Our clients range in age (from 20 to 80), gender identity and background. Ideally, people would contact us as soon as they are worried about experiencing homelessness, but most of the time this isn't the case. Asking for help is a huge step and one that requires an acknowledgement, often unwelcome, that one's situation has deteriorated, so people tend to hold out until they have reached crisis point. This could mean staying on someone's sofa for longer than you feel comfortable, becoming ill because of poor-quality accommodation, or realising that you need to fund a tent and a sleeping bag because you no longer have a roof over your head.

We have built strong relationships with statutory and charitable organisations who can support people at risk of or experiencing homelessness so that when someone does ask us for help we have as many options as possible. The reality is that in Guernsey, those options are very limited – and that's why we consider every level of support - from the accessibility of completing a social housing application form through to delivering more interim accommodation. Our role can be simple, sometimes providing advocacy in a meeting at Income Support, and sometimes complex, helping navigate a client through adult social care pathways.

An important part of our role is to listen; to ensure people feel heard and valued as members of our community.

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## Anna's Story

*Anna is staying in the family home with her ex-partner but is unsafe due to emotional abuse. She lives with multiple long-term health conditions and has been receiving incapacity benefit for over a decade but does not receive income support or help with medical expenses.*

*Her three dogs are a crucial part of her life, and she is determined to find accommodation that allows her to keep them. Anna's health challenges and pets make securing suitable housing extremely difficult.*

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## Drop Ins

In 2025, we delivered weekly drop-in sessions at Guernsey Welfare and Edward T Wheadon House Customer Hub. Recently, one client popped into see us after their visit to Income Support as they had recently received an eviction notice. They had never heard of our charity but this contact, so early on in their journey, made the possibility of finding accommodation with them much easier. Due to their age, we were able to apply to another local charity and secure stable accommodation until they are offered social housing. Without our drop-in session, we may never have been able to support them and ultimately they may have been forced even closer into experiencing homelessness.

Guernsey Welfare is a long-standing Guernsey charity that supports people experiencing poverty. Not only do Guernsey Welfare staff and volunteers operate a food bank and provide practical support, but their drop-in sessions also provide community and reduce isolation for many islanders. The At Home Support Workers are on hand to speak to anyone who is at risk or experiencing homelessness. The drop ins have been crucial in building trust and rapport with individuals who may otherwise not have heard about us or sought support.

At Edward T Wheadon House, our Support Workers can meet benefit claimants, discuss their needs, and explore wider resources to help that individual more holistically. This partnership has been of great benefit to our clients and also to



**Your version  
of surfing**

**Is different  
to mine.**

1 in 60 people are pushed into  
homelessness in Guernsey.

the team at Income Support, who often know the person sitting in front of them may need more support than they can provide.

## Outreach

Our outreach provision in 2025 is reactive, based on reports of apparent homelessness from concerned members of the public. Islanders will contact us with concerns about a location or a car they have seen parked for long periods. When we respond to these enquiries, our values of treating people with dignity and respect are always utmost in our thoughts. We approach each situation individually and with great care to ensure that people feel supported and not exposed.

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*“After retiring, I couldn’t keep up with rising rents. I never imagined I’d face eviction at my age.”*

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We are asking for your commitment to  
end homelessness in Guernsey in all its forms.

Dear Candidate

At Home in Guernsey LBG is a local charity founded in 2024 following extensive research into local experiences of homelessness facilitated by the Guernsey Community Foundation. We know that over 1,000 people are 'insecurely housed', at risk of homelessness or currently experiencing homelessness. This translates to 1 in 60 of us living in Guernsey.

We believe that having a home is a human right, and that everyone living in Guernsey is entitled to somewhere secure, affordable and adequate to live. Together with partners agencies and with your support, we are committed to ending homelessness in Guernsey.

Alongside providing direct support to individuals, At Home in Guernsey are working in partnership with the States of Guernsey to co-produce a Homelessness Delivery and Implementation Plan as outlined and agreed in the existing Housing Action Plan.

Should you be fortunate enough to be elected, we ask that you use your influence and vote to achieve the following:

1. Provide practical and emotional support to those of us who are homeless
2. Create sufficient emergency housing
3. Eradicate the social housing waiting list
4. Support the Homelessness Delivery and Implementation Plan

We encourage you to use the pledge board to show your commitment to end homelessness and would welcome your views on how we achieve this together.

We will be actively promoting and publicising candidates who pledge their support to committing to end homelessness in all its forms.

With kind regards,

At Home in Guernsey Board of Directors

Jane St Pier, Jo Cottell, Jim Roberts, James Ellis and Charlie Cox

[www.athome.gg](http://www.athome.gg) // [info@athome.gg](mailto:info@athome.gg)

## Election Campaign

Housing emerged as the primary concern for island residents ahead of the 2025 election, reflected in every candidate's manifesto. However, the link between a housing market in crisis and increased homelessness was frequently overlooked. The Directors of At Home contacted all candidates, requesting their commitment to four key areas of support that are considered most effective in addressing homelessness. The response was positive, with the majority of elected deputies expressing substantial support for our initiatives.



## Homelessness Delivery and Implementation Plan

At Home in Guernsey aims to raise public awareness of homelessness and we are delighted to be co-producing the Homelessness Delivery and Implementation Plan (HDIP) with the States of Guernsey to help achieve our vision of ending homelessness.

HDIP is a collaborative, live workstream – “live” in the sense that, if we identify a solution that can be implemented immediately, we will do so, rather than wait for the Plan to be completed.

HDIP aims to:

- Understand the current landscape and environment which forces people into homelessness
- Evidence the scale and nature of homelessness in Guernsey in order to agree a definition on homelessness
- Gather knowledge from other experiences of individuals who have experienced homelessness, partners and other jurisdictions
- Prepare a plan for the Committee for Housing which will propose changes that need to be made

In November, we launched the Homelessness Notification Form to improve data collection and collation, and to reduce the risk of double-counting. The form is completed by any participating organisation that assist people at risk of homelessness. By the end of 2025, 104 people had completed the form, telling us their stories and the circumstances which they are currently in.

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*Sam worked full-time until illness barred them from employment. They soon lost their rental home, and their children moved in with extended family members. Unable to find rental accommodation that they could afford while on income support, Sam was forced to live in a tent.*

*Now living in a short-term respite placement, Sam worries about what comes next. Sam believes that people with severe health conditions should be provided with greater support. Sam feels the system overlooks the financial burden of illness, leaving them without the support they need.*

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### Why this matters...

*Because ending homelessness won't happen by accident — we need a roadmap that fixes the system, not just the symptoms.*

## Our Impact So Far - From 1<sup>st</sup> January – 31<sup>st</sup> December 2025

### ▲ Overall Impact

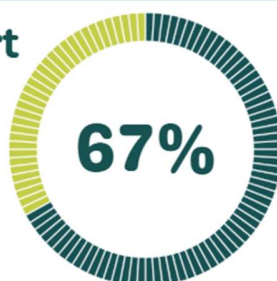
**125** people helped through our services this year.



### ▲ Long-term Support

\*clients who access weekly sessions with a Support Worker

84 out of 125 accessed our services long-term.



### ▲ Direct Work

We provided

**467**

support sessions

### ▲ Gender Identity of Long-term Clients

56 Male 28 Female



### ▲ Age and gender identity of Long-term Clients



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*“Sofa-surfing isn’t living — it’s surviving.”*

*For over a year, Ash has been without permanent home. Instead, they have relied on the goodwill of friends, moving from one spare room or sofa to another. Each stay is temporary, often just a few nights. Each stay comes with the constant anxiety of overstaying their welcome.*

*The instability, says Ash, is exhausting. They carry their belongings in bags, never fully unpacking, and live with the constant fear that one day there will be nowhere left to go. Privacy is non-existent, and the lack of security makes it impossible for Ash to plan ahead or feel settled.*

*This hidden homelessness, by definition, tends to go unnoticed. People in this situation are not sleeping rough, but they are experiencing homelessness — after all, they are without a safe, stable, or long-term place to live. The emotional toll is heavy: feelings of shame, isolation, and being a burden weigh constantly.*

*Ash says, “I’m grateful to friends who’ve helped, but I don’t feel like I belong anywhere. You can’t rebuild your life when you’re always waiting for the next place to sleep.”*

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## Working Together

### Homelessness Forum

In 2025, we hosted four forums for professionals, volunteers and interested parties with the overarching aim of ending homelessness in Guernsey.

By design, these forums gave charitable and statutory services the opportunity to connect with fellow service providers and learn more about services available on island. Guest speakers covered topics of shared interest such as anti-homelessness provision in neighboring jurisdictions. We have used the forum to inform the development of the Homelessness Delivery and Implementation Plan.

The quarterly forum will continue into 2026.

### Specsavers

Specsavers cares deeply about homelessness – for many years, they have offered free eye and ear care to people experiencing homelessness in the UK.

Their support to At Home in Guernsey has been invaluable. We have been based at the Specsavers office since we launched, and when planning our communications campaign we were encouraged to utilise the expertise of their worldclass marketing team. They also helped

us design and launch our website and provided valuable connections to likeminded organisations in the UK. All of this, of course, is in addition to their financial support.

Specsavers' commitment to supporting people experiencing homelessness is truly admirable.

### Learning from other jurisdictions

In our efforts to remain at the forefront of homelessness policy and frontline support, we have made contact with charities in Jersey and the UK with experience of delivering complex services in the homelessness sector. UK charity The Passage have supported our CEO with strategy and service design; Jersey Homelessness Sector welcomed us with open arms to understand what is working well for them and latterly, Housing Justice who deliver refugee lodgings across the UK, helped model our Supported Lodgings scheme.

These partnerships are invaluable, particularly when a charity like At Home In Guernsey has no precedent.

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*After losing their deposit and facing unaffordable rents, a local resident felt forced to leave the island. In their words "Rooms offered at extortionate prices were unsafe and degrading, making homelessness here deeply humiliating."*

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## Our Governance

We are a small but experienced team who bring expertise from a range of sectors.



## How We're Funded

At Home in Guernsey relies on donations from the public and grant-givers. Our principal sponsor, Specsavers, has given us a multi-year grant; and we have received a number of welcome donations from Islanders and local companies.

*Registered Charity Number CH1068*

Our service needs to grow if we are to tackle homelessness in all its forms. In 2026 we will be creating a fundraising sub-committee to attract further charitable donations so we can expand the scope of our work.

## Looking Ahead

As well as continuing to deliver and improve on the services outlined above, we have a number of projects in the pipeline which will help us realise our vision of ending homelessness in Guernsey.

### Supported Lodgings

Supported Lodgings is a proven, community-powered housing solution that transforms spare rooms into safe, stable, and supportive temporary accommodation for people experiencing homelessness. Designed in partnership with UK charity Housing Justice, and delivered locally by At Home in Guernsey, this model offers a trauma-informed alternative to traditional accommodation rooted in dignity, trust, and empowerment.

## Spare a room to help tackle homelessness

Charity's new Supported Lodgings scheme offers 'dignity and respect' for the homeless and £10,000 tax-free for householder

by Georgie Rowbrey  
[georgie@atguernsey.com](mailto:georgie@atguernsey.com)

A LOCAL charity is hopeful that islanders will open their homes to a lodger in need, and help it to tackle housing insecurity.

At Home in Guernsey is launching a Supported Lodgings scheme today, inviting people to turn their spare room into a lifeline for someone. The scheme, inspired by the UK's Housing Justice project, involves renting out underused rooms to lodgers – providing a safe, stable, and supportive temporary home for people experiencing homelessness or at risk of it.

Although we can provide emotional and practical support, we realised early on that we wanted to be part of the solution in terms of finding that physical home as well," said Charlie Cox, CEO of At

Home in Guernsey.

"Being in somebody's home provides a lot more dignity and respect and gives people that chance to move forward and see a brighter future, rather than being in a B&B, sofa-surfing, or lots of the other situations we know people are currently in."

"We're really excited and think it's perfect for Guernsey. There are lots of people with spare rooms and we know with the cost-of-living increase that actually a lot of extra rental income will be really welcomed by lots of local households. We've already had about four or five people show interest."

Unlike conventional housing, resident landlords under this scheme could receive up to £10,000 tax-free rental income each year from taking in a lodger.

Ms Cox said the scheme was not like fostering – landlords

are not expected to provide anything more than a room to rent.

"We want it to be a mutually beneficial arrangement," she said.

"The lodger will be working and living completely independently. We know from experience in the UK that reduction in isolation and engagement in the wider community often builds from this – but there is no expectation of that."

"People could go and rent their room privately, but I'm hopeful that people will choose to do it through us – that the compassionate side of it is as important as the financial side."

Ms Cox said that launching the scheme through the local charity enables it to have personal control.

It will get to know both the landlords and the lodgers, and make appropriate matches.

She said each party would have the chance to meet virtually, and again in person before making their decision. Either party can change their minds at any time.

Through a gradual introduction – where household rules, boundaries and dynamics are set out – the charity aims to ensure a smooth transition.

"The lodgers will be really low risk," she said. "They are people who have just fallen on difficult times."

"The scheme isn't for people who need lots of additional support or who've done awful things. We want to make that as important as the financial side."

Ms Cox said that launching the scheme through the local charity enables it to have personal control.

Continued on page 8

Under the scheme, which will be delivered by At Home In Guernsey, "Resident Landlords" receive rent from lodgers. At Home will manage each placement and will apply a rigorous vetting procedure and safeguarding process – as well as ongoing support for both parties. Lodgers gain not just shelter, but housing stability of the type that helps them access or retain employment and make plans to access a permanent housing solution.

A recent information event for prospective Resident Landlords was a success: we intend to start providing supported lodgings in the first half of 2026.

### Day Centre

From the experience we have gained through our first year, we know our clients would benefit from a dedicated, accessible, welcoming space. The At Home In Guernsey Day Centre will serve as a trauma-informed environment from which we will deliver a range of essential support services, including mental health support, housing advice, benefits guidance, and life

**Registered Charity Number CH1068**

skills development. In addition, the Centre will provide digital access, hot meals and hot drinks, ensuring that our clients benefit from both practical help and a sense of community.

### Interim Accommodation

While our focus will continue to be on the provision of practical and emotional support, we are developing plans to become an accommodation provider. Subject to resources, we intend to secure and manage premises that will provide safe interim accommodation for adults who are on the Social Housing Waiting List in Band One. This accommodation would support residents as they work, with our help, towards more permanent housing solutions. The integration of accommodation with on-site support services would ensure a holistic approach to meeting the complex needs of those experiencing homelessness.

We are actively seeking a property as well as sponsorship for creating this one-of-a-kind space in Guernsey.



## Your Call To Action / How To Help Our Work

Homelessness affects us all. It is our duty to ensure that no one experiences homelessness in Guernsey. There are many ways in which you can support our work:

### Individuals

- **Listen and Challenge Stigma**
  - o Share our report with friends, family and colleagues. One of the simplest but most powerful actions is talk openly and compassionately about homelessness, challenge stereotypes, and help shift public understanding.
- **Donate**
  - o Organise a fundraiser to help us continue to provide vital services
  - o Become a regular donor
- **Support the Supported Lodgings Scheme**
  - o People with spare rooms may consider becoming Resident Landlords offering temporary accommodation in a safe, structured way with full support from At Home in Guernsey
- **Volunteer Professional Skills**
  - o We would value expertise in the following fields:
    - Legal advice (especially in relation to housing or benefits)
    - HR, marketing, design, or data analysis
    - Mental health or social care, training, life skills or financial literacy
- **Provide In-Kind Donations**
  - o Mobile phones or SIM cards, toiletries and hygiene products
  - o Sleeping bags, backpacks, warm clothing or household items for people moving into new accommodation

### Businesses

- **Corporate Partnerships**
  - o Make At Home in Guernsey your charity of the year
  - o Provide payroll giving or match employee fundraising
  - o Sponsor elements of the Day Centre or Interim Accommodation projects
- **Donate Space or Facilities**
  - o Meeting rooms for client appointments, storage space for donations or venue for drop-ins or workshops

To discuss any of the above in more detail, contact Charlie Cox on [charlie@athome.gg](mailto:charlie@athome.gg)