A photograph of a family of three. A man with dark hair, wearing a grey hoodie, is holding a young child with blonde hair. The child is wearing a dark blue jacket with red and white stripes on the sleeves and is laughing. A woman with reddish-brown hair, wearing a red jacket, is standing next to the man, smiling and hugging the child. They are standing in front of a red brick wall. The background is slightly blurred, showing some greenery.

If you believe
everyone should
have a home...

Shelter

...please leave a gift to Shelter in your Will

A home is not just a roof over your head. It's the key to so much more, including stability, good health and happy family relationships.

For over forty five years, ever since the film *Cathy Come Home* created a wave of public indignation about the human cost of homelessness, Shelter has been working to give everyone the most basic right of all – to live in a decent, safe and affordable home.

In that time, we've run projects that deal with the effects of homelessness and campaigned for political and legislative change that tackles its root causes. We also created a national network of housing services that now helps thousands of people a year.

We are proud of having helped hundreds of thousands of families in desperate housing need. Yet every day we see the devastating impact bad housing has on families – parents and children who face the daily pressure of living in damp, dangerous and overcrowded conditions.

That's why we are asking you to help us end homelessness and bad housing by leaving a gift to Shelter in your Will.

Leaving a legacy will cost you nothing today. But it will make sure that Shelter can carry on the fight for better housing; and make a real and lasting difference to the lives of homeless and badly housed people.

‘My health is better.
My depression
has lifted. I am not
scared any more.
My daughter
sleeps better and
is better behaved.’

**26-year-old mother, rehoused
after contacting Shelter’s
housing advice helpline.**



Why your gift is so important to Shelter

For most of us, making or changing our Will is perhaps the only opportunity we have in our lives to give a really substantial gift to a cause we hold dear.

Naturally, your first priority will be to safeguard the interests of your loved ones. But as the years go by, many of us find that there is room to leave a gift to charity. What's more, you don't have to be wealthy to leave a worthwhile gift. Any gift, of whatever size, is precious to Shelter because it enables us to help more people in housing need.

Some national charities receive as much as half of their voluntary income from their supporters' Wills – but for Shelter the figure is less than 12 per cent. That's why we hope

that more Shelter supporters decide to remember us in their Wills, so that in years to come we'll be able to run all our vital services and help everyone who needs us.

Your gift can make sure that Shelter is here, not just for us today, but for the future. It can help people find secure, affordable homes; give families the chance to bring up children in decent, healthy conditions; and ensure we continue to campaign for laws and policies to end the blight of homelessness.

‘This is my first settled accommodation in eight years. I now have a stable lifestyle rather than being on the streets. I feel fully self-sufficient – before, I had to rely on other people. I have a life now.’

37-year-old man, who has now found permanent housing after contacting Shelter.



Help us give future generations the chance to live in decent homes

It's an inspiring thought that by remembering Shelter in your Will, you can make a difference to the lives of future generations. Here is some of the vital work your gift could help to fund.

Housing advice helpline

Our helpline gives free, confidential and expert advice to thousands of people with housing problems every year and prevents many families becoming homeless. Last year we answered over 66,000 calls and we'll answer many more in the future.

Shelter advice services

Our services across the country deliver debt, housing, welfare benefits and community care advice. In many County Courts, a Shelter duty

adviser provides advice and advocacy to people threatened with repossession. Last year we gave specialist advice to 120,000 people in England and Scotland.

Housing support services

Shelter provides a number of services tailored to individual needs. We give specialist support to vulnerable families, housing support for older people, peer education for young people and advice to ex-offenders. We also give hardship payments and offer DIY guidance.

Campaigning for change

Our campaigns have helped push through new laws and policies that have left a lasting legacy for people in housing need. Your gift could help us continue to pressure the Government to find new and better solutions to homelessness and to invest in decent, affordable homes.

‘We were cooking, eating, sleeping and living in the same room. I was depressed and I couldn’t cope. I was stressed out because nobody was listening and when nobody listens you give up. Shelter listened to me.’

Couple with two children who became homeless after their house was repossessed. Thanks to Shelter, they have now moved into a permanent, affordable home.



Remembering Shelter in your Will is easy

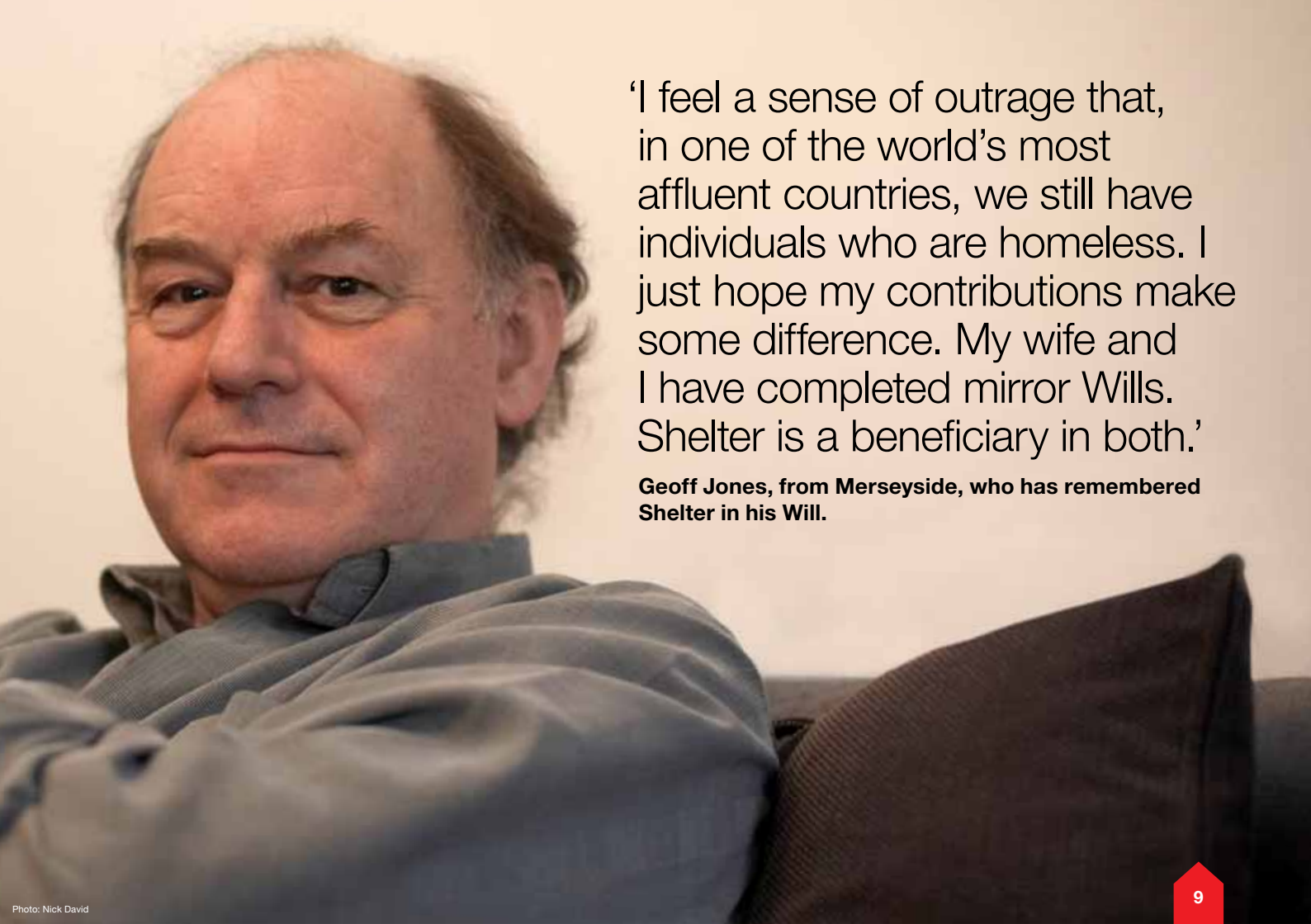
Everyone needs to make a Will. It's the only way to keep your affairs in order, and to make sure your money and possessions go to the people you want to have them.

But even if you have already made a Will, it's simply unwise to put it in a drawer and forget about it. As the years go by, your circumstances may change. You may sell a particular property that is mentioned in your Will. Your assets may increase or fall in value. These are all good reasons to review your Will from time to time and bring it up to date.

Making or changing a Will is easy and relatively inexpensive. Your solicitor (or another professional adviser such as an accountant or bank manager who is qualified to make Wills) can help you to do it.

It's also easy to include a gift to Shelter in your Will. Overleaf you will read about the different kinds of gifts you can leave. And on page 12 we have provided some sample wording that you might like to take when you see your professional adviser.

It will take just minutes to arrange – and yet it's an act of kindness for which you will always be remembered.



‘I feel a sense of outrage that, in one of the world’s most affluent countries, we still have individuals who are homeless. I just hope my contributions make some difference. My wife and I have completed mirror Wills. Shelter is a beneficiary in both.’

Geoff Jones, from Merseyside, who has remembered Shelter in his Will.

What will you give to help homeless and badly housed people?

If you decide you would like to leave a gift to Shelter in your Will, there are a number of ways you can do it.

1. A share of your estate


You may wish to leave us all or part of what is left of your estate after other gifts and debts have been paid. This type of gift (known as a residuary bequest) is easy to add to your Will without reducing any specific sums you have left to family or friends. It also has the advantage that it will not be eroded in value by inflation over the years.

2. A fixed sum of money

You may wish to leave us a stated sum of money. With this kind of gift (known as a pecuniary bequest), it is important to remember that the value of money changes over the years, and you may need to alter your Will periodically to keep up with inflation.

3. A specific item of value

You may wish to leave us a particular item such as a painting or piece of jewellery (known as a specific bequest), which can be sold to support our work.

A photograph of a woman with long brown hair, smiling broadly, wearing a purple top. A young child with dark hair and a purple bow is sitting on her shoulders, also wearing a purple top. The background is a blurred green, suggesting an outdoor setting.

'In the 1980s I was unemployed and met many people who were in hostel accommodation, some of them with children. All this has led to my belief that decent, affordable housing is a human right. Shelter does a great job against tremendous odds and I wish I could help you more.'

Shelter supporter Tessa Kennedy, from Hampshire.

Making or changing your Will is simple if you have the right professional help

If you don't have a solicitor you are familiar with, call the Law Society on 0870 606 2555 or visit www.solicitors-online.com to find one. Also, most banks and other types of professional adviser, such as accountants, can make your Will.

Before you see your adviser, you may wish to estimate the value of your estate. There's a checklist available to help you do this. On the day, take full details of the people you want to benefit, including Shelter. It may also help to take this sample wording:


For a residuary gift: 'I give the residue of my estate [or a part of the residue of my estate] to Shelter, of 88 Old Street, London EC1V 9HU (registered charity number in England and Wales 263710 and in Scotland SC002327),

for its general charitable purposes. I direct that the receipt of the duly authorised officer shall be a valid and appropriate form of discharge.

Or, if you live in Scotland: 'I give the residue of my estate [or a part of the residue of my estate] to Shelter Scotland, of Scotiabank House, 6 South Charlotte Street, Edinburgh EH2 4AW (registered charity in Scotland SC002327), for its general charitable purposes. I direct that the receipt of the duly authorised officer shall be a valid and appropriate form of discharge.

For a pecuniary gift: 'I give [amount] to Shelter [wording continues as above]'.

If you wish to change your Will to include Shelter you can use the sample codicil form.

A photograph of an elderly woman with short, curly red hair, sitting in a green armchair. She is wearing a white, textured knit sweater and is holding a pair of glasses in her hands. She is looking towards the camera with a slight smile. In the background, there is a dark wooden cabinet with glass doors, and some items are visible on top of it. The lighting is soft, coming from the side.

‘I have decided to leave something to Shelter in my Will. I have been fortunate and I want to pass on some of my good luck to people who aren’t so fortunate. I thought I would give you an assurance that even when I’m no longer here, my support for the cause I really care about will still be hard at work.’

Susan Heels, from Middlesex, who has remembered Shelter in her Will.

Leaving a gift to Shelter – some important questions answered

Q. Why leave a gift to Shelter?

A. More than one million people a year come to us for advice and support via our website, helplines and national network of services. Many are homeless or at risk of becoming homeless. A gift in your Will can help us give more people the chance to live in a secure, decent and affordable home, changing their lives for the better.

Q. How easy is it to make or change my Will?

A. It is quite simple to make a new Will or to add a codicil (an additional instruction) to your existing Will. Your solicitor or other qualified professional adviser will help you.

Q. I have my family to think of, so why should I leave a gift to you?

A. Naturally if you have close family, you will want to put their interests first. But you may still find that, after you have provided for them, there is enough left to give a modest amount to Shelter.

Q. How does a gift to Shelter affect my tax position?

A. Gifts to registered charities in your Will are free of inheritance tax. So if the value of your estate is more than the tax threshold, a gift could reduce the burden of inheritance tax. This could mean that, in effect, part of your gift is paid for by the taxman.



Thank you

A promise that can bring hope to a whole generation

Accredited by



Making or changing your Will is something you will want to do only after serious thought. But if you do decide to remember Shelter in your Will, please let us know by returning the reply form. Your promise will be treated in strictest confidence, and is not binding in any way. However, it will bring us tremendous encouragement to know that, many years in the future, we will have your gift to help us carry on our work. And that your gift will bring better housing and life opportunities to a whole new generation.

If you have any further queries about remembering Shelter in your Will, please contact John Ashley on **0844 515 2062** or at **John_Ashley@shelter.org.uk** or go to **shelter.org.uk/legacies**

Shelter, the housing and homelessness charity

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