

A woman with long brown hair and a young girl with dark hair are hugging in front of a brick building. The woman is looking towards the camera with a gentle smile, and the girl is leaning her head against her, smiling broadly. The background shows a multi-story brick building with several windows and some autumn-colored leaves on the left.

IT'S TIME TO GIVE PEOPLE CHANGE



SHELTER

Leave a gift in your
will to Shelter

NOW'S THE TIME FOR BIG CHANGE

Home is everything. We know it. You know it. And like you, we're sick of the housing injustice in this country – tired of walking through the streets of our towns and cities feeling powerless to change the system. Because you know that for every person you see sleeping rough, there are hundreds more, sleeping on sofas or floors, with no place to call their own

A shortage of social homes has fuelled the unregulated growth of the private rental sector. As a result, we estimate that 17.5 million people across the UK are now living in the grip of the housing emergency, forced to navigate a minefield of sky-high rents, terrible conditions and the threat of unfair eviction. And for many, life is made even more difficult by a welfare system that is not fit for purpose.

We believe that having a safe home is a fundamental right. A crucial foundation for people to thrive. If you agree, and you've had enough of watching government after government fail to do what's needed to end the housing emergency, then now's the time to do something about it.

Leave a gift in your will to Shelter.

We know that to properly solve the housing emergency we need the kind of change that will define a new era. One where millions of people can escape the hell of homelessness and unsafe housing forever.

Change won't be easy, and it won't happen overnight. But together, we can do it.

That's not small change, it's big change – and it will take a lifetime.

OUR VISION FOR CHANGE



Here's what your gift could help us do...

3 million more social homes

In the future, thanks in part to your gift, we could help bring about a historic renewal of social housing. And we could end the housing emergency – for good.

Force through new rent reform laws

Your gift could help the campaign for renters rights, and protect people from exploitation and unsafe housing.

Fight for housing rights

Your gift could help our support services stand beside people as they fight for their housing rights, against injustices like unfair eviction.

Create a movement

Your gift could help create a movement that defines a new era – one where everyone has a safe place to live.

A gift in your will to Shelter could help millions have a place to call home. Are you with us?



**I never
imagined I'd
be living on
the streets.**

THIS IS WHAT CHANGE LOOKS LIKE

As the manager of a pub, Michael had a good job and a place to call home. Accommodation was one of the perks of the job. But then Michael got sick.

An infection in his lower legs meant Michael couldn't work. He was given just seven days to leave his accommodation. And even though Michael approached the council for help, he found himself alone on the streets.

Shelter stands beside anyone who is facing homelessness – and together, we fought to get Michael a safe place to live. He's now getting better. His strength is coming back and he's feeling hopeful about the future. But Michael should never have been put in this position in the first place. He was let down by a broken housing system.

Small change won't help people like Michael defend their right to a safe home. Only big change can make the housing system fairer. And you can help make that happen with a gift in your will.

PADDY KNOWS WE NEED REAL CHANGE

Paddy was living on the streets of Birmingham for five years and had a serious addiction to heroin and alcohol. Now he works for Shelter helping people with the problems he has overcome.

His first-hand experience means he is uniquely suited to helping others. This remarkable change was only possible because Paddy was helped by Colette through our peer mentoring programme. Colette had struggled with addiction herself, so she knew what Paddy was going through.

Across the country, peer mentors are one way that Shelter assists people who are street homeless. Paddy said that Colette's story and the help she gave was a major factor in him turning his life around. 'It really resonated with me, and she just stuck by me.'

Colette was able to get Paddy into rehab, and then helped find him somewhere to live. After Paddy was off drugs and off the streets he started volunteering and from there he put himself forward for a peer mentoring job.

Paddy now has a home, a job, a partner, and two children. Just like Colette before him, his story shows people struggling with addiction and homelessness that they can turn their lives around.



I was in a really bad way, I was on crutches, I could hardly walk. Then Colette came round and saw me and I knew she'd got clean.

I thought, 'Well, if you've got clean and you're doing what you're doing, there's still a chance for me.'

A close-up portrait of an elderly woman with short, curly white hair. She is looking directly at the camera with a slight smile. She is wearing a light blue button-down shirt with white polka dots. The background is a soft-focus green, suggesting foliage.

I WANT TO BE PART OF SOMETHING HUGE

I'm sick of seeing the housing emergency get worse and worse.

I decided to leave a gift in my will to Shelter, because I want to give people real change.

WILL YOU JOIN ME?

Claire

IT'S TIME TO SAY **ENOUGH**

We need big change to solve the UK's housing emergency – and by leaving a gift to Shelter in your will, you can be part of it. No matter how big or small, leaving a gift in your will can help us give struggling families the support they need and give us the strength to define a new era. One where everyone can escape homelessness.

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



A share of your estate

You may wish to leave Shelter 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) has the advantage that it will not be eroded in value by inflation over the years.



A cash gift

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.



A property

By leaving a property to Shelter you can give thousands of people a safe home. For example, a house which sells for £250,000 can help a staggering 10,000 families get face-to-face advice and avoid losing their homes. In this way, a single property can give stability and security to thousands of people.

Of course, if the property has tenants we make sure that, where possible, they can stay there so they don't lose their home.



When the breakdown of my relationship forced us from our home, we were put in totally unsuitable emergency accommodation. Shelter helped me find a safe place to live for me and my children.

Mariam



WRITE YOUR WILL FOR FREE

If you're interested in writing or updating a simple will, we have partnered with several will writing providers so you can do this for free.

Online: write your will using Farewill, an online will writing service where you can write your own will with expert support via chat or phone.

Face-to-Face: use the National Free Wills Network to get your will made using a solicitor in your local area. Email us with your address and we'll arrange for an information pack to be sent to you.

Home visit: the Goodwill Partnership offers a free, solicitor-provided will service by home visit in England and Wales. Telephone consultations are also available.

We'd really appreciate it if you decide to remember us with a gift in your will, but you're under no obligation to do so when using these services.

To get your free will, visit our website www.shelter.org.uk/legacy or email legacies@shelter.org.uk



The provision of 'bricks and mortar' is very important. But the role of Shelter as a pressure group and campaigner, seeking reform to housing legislation and funding, is also fundamental to the long-term solution to the country's housing problems.

Shelter has achieved a huge amount but there is still much to be done. That's why I have chosen to give a gift in my will.

Alec

! USEFUL INFORMATION

Your contact at Shelter

For further information about our work and gifts in wills, please contact us on **0344 515 2062** or at **legacies@shelter.org.uk**

Finding a solicitor

Making or changing your will is simple if you have the right professional help. To find a solicitor, contact the Law Society of England and Wales at **solicitors.lawsociety.org.uk** or telephone **020 7320 5650**. Before you see your solicitor, you may wish to complete the checklist at the back of this booklet and take it with you to your appointment.

Inheritance Tax

Gifts in your will to registered charities are free of inheritance tax (IHT). So if the value of your estate is more than the tax threshold, a gift to charity could reduce the burden of IHT. Also, if you leave 10% or more of your estate to charity, this can reduce the rate of IHT from 40% to 36% on some assets. For more information about IHT go to **www.gov.uk/inheritance-tax**

Keep your will safe

Sadly, wills get lost or mislaid over time. To ensure your wishes are carried out we recommend that you leave the original copy of your will with your solicitor. You can register your will with the National Will Register, for a small fee. See **www.nationalwillregister.co.uk** for further details.



Thank
you



YOUR GIFT COULD HELP CHANGE EVERYTHING

If you decide to leave Shelter a gift in your will, we promise to fight for big change.

We know it can be done. We've been fighting for people's right to a safe home for more than half a century. We have the expertise to show the government what needs to happen – and with your help, we'll have the power to

demand they do what it takes to end this disgrace once and for all.

You'll help push the government to build millions of social homes, so more families can move into somewhere truly safe and secure. And you'll help us be there for every single person who is facing housing injustice.

**That's big change.
And it has to start now.
Please, give people big
change – with a gift in
your will to Shelter.**



HOME IS EVERYTHING



88 Old Street, London EC1V 9HU
Scotiabank House, 6 South Charlotte Street, Edinburgh EH2 4AW

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BE PART OF SOMETHING

HUGE

 **YES, I WANT TO GIVE PEOPLE CHANGE WITH A GIFT IN MY WILL.**

If you have decided to leave a gift in your will to Shelter, we'd love for you to tell us so that we can say thank you. Please tick the relevant boxes below.

Name

Address

Email

Telephone

- ☐ I have already left a gift to Shelter in my will of: a share of my estate ☐ a cash gift ☐
- ☐ I intend to leave a gift to Shelter in my will of: a share of my estate ☐ a cash gift ☐
- ☐ Please give my details to the National Free Wills Network so they can send me an information pack
- ☐ Please do not contact me again about gifts in wills.

Please return this form to:

Freepost Plus RTHE - HSKC - XZLK, Legacy Manager, Shelter, Old Street, London EC1V 9HU

Shelter and Shelter Trading Limited would like to keep you up to date on our work, campaigns, fundraising activities, events, volunteering opportunities and products and services. Please tick if you are happy for us to do so by: E-mail ☐ Phone ☐ Text Message ☐. We will also send you these communications by post. Please tick here if you would prefer us not to send you marketing by post: ☐. If you already hear from us we will continue to contact you in the same ways. You can opt-out or change your communication preferences at any time by contacting our supporter helpdesk on 0300 330 1234 or at info@shelter.org.uk We will never sell or swap your details for marketing purposes. For our full privacy policy, please visit www.shelter.org.uk/privacy

Your contact at Shelter

For further information about our work and gifts in wills, please contact us on **0344 515 2062** or at legacies@shelter.org.uk

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Asset checklist

THREE IMPORTANT STEPS TOWARDS MAKING OR CHANGING YOUR WILL

1. Calculate the value of your assets

It is important when you make or change your will to have a clear idea of what your estate is worth. A good way to do this is to list everything you own and its approximate value, based on what you would be likely to receive for each item or asset if you were to sell it now. If you own an item or property jointly with someone else, you should include only the value of your share.

This checklist will help you make a list of what you own and get a good idea of what your estate is worth.

ADD UP WHAT YOU OWN (CURRENT VALUE)	
Possessions	
Home	£
Furniture	£
Other home contents	£
Car	£
Jewellery, paintings, antiques	£
Financial assets	
Usual amount in current accounts	£
Amount in savings accounts	£
Personal life assurance (sum assured)	£
Stocks, shares, bonds	£
Any debts owed to you	£
Other insurance policies	£
Pension plan	£
TOTAL ASSETS	£
DEDUCT WHAT YOU OWE	
Mortgage outstanding	£
Loans outstanding	£
Overdrafts outstanding	£
Credit card debts	£
Hire purchase still to repay	£
Other debts	£
TOTAL DEBTS AND LIABILITIES	£
TOTAL NET VALUE OF YOUR ESTATE	
(total of assets, less total of debts and liabilities)	£

2. Decide who you want to benefit and what you want them to receive

People or organisations you want to benefit	Share of estate	Specific sum	Specific item

3. Decide who you want to be your executor(s) and, if you have any children under 18 years of age, who you would like to be their guardian(s)

Executor 1	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Executor 2	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Guardian(s)	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Will Wording: Guidance for solicitors in England & Wales

If your client would like to include a gift in their will to Shelter for its **general charitable purposes**, please use the following wording:

A SHARE OF THEIR ESTATE

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) all/ _____ % of the residue* of my estate absolutely for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

*please delete as appropriate

A CASH GIFT

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) the sum of £ _____ (please specify words and figures) free of tax for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

A SPECIFIC ITEM

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) my _____ (specific item(s)) free of tax for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

If your client would like to include a gift in their will to Shelter for **an area of our work**, please use the following wording:

A SHARE OF THEIR ESTATE

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) all/ _____ % of the residue* of my estate with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

*please delete as appropriate

A CASH GIFT

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) the sum of £ _____ (please specify words and figures) free of tax, with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

A SPECIFIC ITEM

I give to Shelter of 88 Old Street, London, EC1V 9HU, registered charity number 263710 (England & Wales) my _____ (specific item(s)) free of tax, with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

HOME IS EVERYTHING

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Making a change to your will

We always recommend that you seek advice from your solicitor when you make or change your will. If you have already made a will and now wish to include a gift to Shelter, it is often more straightforward to make the addition by asking your solicitor to draw up a new will. Alternatively you can complete a Codicil, an example of which is given below, and take it to your solicitor who can advise you on the best way for your wishes to be carried out.

Shelter does not recommend that you make a Codicil without consulting a solicitor, who should ensure that any Codicil made is executed correctly and properly reflects your intentions. Please do not write on or amend your current will, as this could make it invalid.

Please take this sample form to your solicitor

I _____ (full name)

of _____
_____ (address)

declare this to be a codicil to my will dated DD / MM / YYYY

In addition to any legacies given in my said will I give to Shelter, of 88 Old Street, London EC1V 9HU, registered charity number in England and Wales 263710 and in Scotland SC002327, a _____ (percentage) share of* my estate or the sum of £ _____* and/or _____* (a specific item) to be used for its general charitable purposes and I direct that the receipt of the duly authorised officer shall be a valid and appropriate form of discharge.

*Please complete as required and cross out those options not required before taking this form to your solicitor.

In all other respects I confirm my said will and all other codicils thereto.

Signed _____

Signed by the above named in our presence and witnessed by us jointly in his/her presence.

Witnessed by:

Signature _____

Name _____

Address _____

Occupation _____

Date DD / MM / YYYY

Witnessed by:

Signature _____

Name _____

Address _____

Occupation _____

Date DD / MM / YYYY

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