

Together we will end homelessness

# Leaving a gift in your Will to Crisis



## Your Will is an expression of who you are

It is a way for you to change the future for the people you care about – and to help end homelessness for generations to come.

This guide tells you more about Crisis, and how you can make a difference to the lives of homeless people in the future by including a donation in your Will. Thank you for considering this special kind of gift.

I speak to lots of people who are writing their Will, or thinking about it. First and foremost, they want to make sure they take care of their loved ones in the future. Some find themselves reflecting on their lives and feeling grateful for everything they have achieved. And by leaving a gift in their Will to Crisis, they want to help others who haven't been so fortunate.

The number of people across Britain who are experiencing homelessness is rising. Unless we take action, this number will continue to increase in the future. Everyone has the right to live with dignity and respect, but this is not possible without a place to call home.

#### We know what it will take to end homelessness. With your help, we will.



Thank you,

George Shelley Legacy Executive

## **About Crisis**

Crisis is the national charity for homeless people. We are committed to ending homelessness.

Every day, we see the devastating impact it has on people's lives. We all deserve somewhere decent to live, but the pressures of rising rents and unstable employment can push people into homelessness.

Every Christmas, a dedicated team of Crisis volunteers come together to offer warmth, companionship and vital services at one of the hardest times of the year. For many of our Christmas guests, a visit to one of our centres represents their first step out of homelessness.

Through our research into the causes and solutions to homelessness, we know what it will take to end it. We work side by side with thousands of people each year, to help them rebuild their lives and leave homelessness behind for good.

We know that homelessness is not inevitable. We know that together we can end it.



**O** 

Last year we helped 992 people into safe, secure housing

We helped <mark>1,788 people</mark> gain a qualification or paid work



We helped more than 11,000 people on their journey out of homelessness



We prevented over **500 people** from becoming homeless

## A history of changing lives

Crisis has been supporting people who are homeless for over 50 years. Any gift you leave to us will be in safe hands and will have a real impact.

We were founded in 1967, amid growing public awareness of the extent and severity of the homelessness crisis. Much has changed since then, campaigns led by Crisis resulted in the 1977 Housing (Homeless Persons) Act, which gave homeless people a legal right to housing.

In the early 2000s, the number of people sleeping rough fell significantly, in part due to the Government regarding recommendations made by Crisis and others on how to prevent homelessness.

But since then the cost of renting has skyrocketed, not enough new homes have been built and zero-hours contracts have become more common – all of which have forced more people into homelessness.

## A future of changing society

Today, Crisis supports people to leave homelessness behind for good. We do this by working side by side with people who are homeless, offering personal support, courses and qualifications and help finding employment and housing.

We have Skylight Centres in 12 areas across England, Scotland and Wales which last year, thanks to the support of people like you, helped more than 11,000 people.

As well as helping individuals, Crisis campaigns for the social changes needed to solve homelessness altogether. Homelessness is not inevitable. We know the solutions that can prevent it happening in the first place, and the policies that make life easier for people when it does happen.

By leaving a gift to Crisis in your Will, you could help ensure that future generations do not have to face homelessness.

### **David's story**

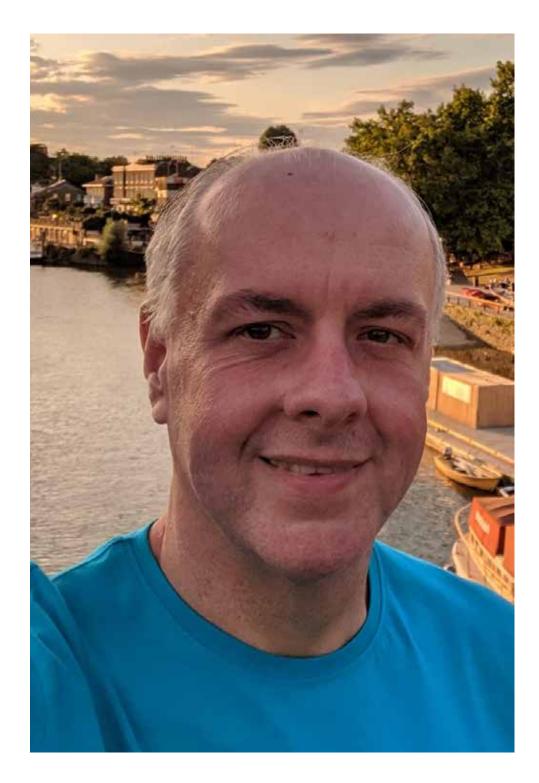
"I chose to leave a gift to Crisis in my Will, as I know it will be put to good use helping those in need. I also know all too well how easy it is to face being made homeless.

"I faced a crisis on two occasions when I nearly lost my rented home, due to no fault of my own. Crisis helped me at the time, for which I am very grateful. In the flat I was living in, a pipe burst, causing a lot of damage. When it was fixed, we found out the regulations hadn't been followed when the building was converted into flats, so the landlord got an enforcement notice.

"I was so stressed and didn't know what to do, so because I'd volunteered for Crisis, I went to them. They put me in touch with the Citizens Advice Bureau who were two minutes from where I lived. They explained what I needed to do, gave me templates to use for letters I needed to write and I got some great support.

"I've got my own place now, but I see all the issues in the country today and the way people are forced to live, how they can never afford to buy. They're landed with poor accommodation, dodgy landlords – the pressure it puts people under is awful.

"I know Crisis supports those who are homeless or facing homelessness, and I wanted to support a charity I trust that pro-actively helps people who are homeless."



## Our promise to you

A gift in your Will is both personal and special. When you make such a gift to Crisis, we will make these promises to you in return:

- We will never put you under pressure to tell us more, or to decide quickly.
- We will always remember that your loved ones come first.
- We will answer any questions you have as quickly and thoroughly as we can.
- We will handle any gift you leave us sensitively, and use it wisely.
- You can change your mind at any time.
- You are welcome to come and see Crisis at work just let us know.

## Talk to us

If you have any questions about anything you read in this booklet, you can get in touch with George Shelley on **020 7036 2642** or **wills@crisis.org.uk**.

George's first experience of Crisis was as a volunteer over the Christmas period more than ten years ago. Passionate about ending homelessness, he now works full-time with us, helping people support Crisis through gifts in Wills.

## Leaving a gift in your Will

Donating to Crisis in your Will is an especially thoughtful thing to do and needn't be complicated.

## Your Will is unique to you. These four simple steps will help guide you through the planning process:

- Write down what you own property, savings, and valuables and work out a rough value.
- Decide who you want to benefit family members, friends as well as Crisis.
- Decide what type of gift you want to leave to each see below.
- Arrange to see a solicitor who can draft your Will formally. Or go to **www.farewill.com/crisis** where you can get your Will written for free by using the code **Remember-Crisis**.

#### There are two main ways you can leave a gift

- A specific sum of money, e.g. £1,000. This is called a pecuniary gift.
- A percentage or fraction, e.g. 1% of my estate. This is called a residuary gift. These are worked out after all expenses and other gifts have been paid. One way you can make sure your loved ones are taken care of is by donating a small percentage to Crisis and leaving the rest to your family.

## Your question answered

#### What if I already have a Will?

It's important to review your Will from time to time, to make sure it still reflects your wishes. This can be a good opportunity to add a gift to Crisis. When you write a new Will it revokes any previous Wills. So if you used a solicitor to write your Will before, they will write a new one with any additional changes you request.

### How much do I need to give?

Any gift makes a difference. Don't be put off if you feel you do not have much to offer – your gift will really help.

#### How can I find a solicitor?

Contact the Law Society on **020 7320 5650** or visit **www.lawsociety.org.uk** and select 'Find a Solicitor' to find a registered legal professional in your area.

#### Who should I choose as an executor?

It's up to you. You can choose an individual, a solicitor, a bank or an accountant.

#### Are there any tax benefits?

Charitable legacies are usually exempt from Inheritance Tax and currently, if you leave more than ten per cent of your estate to charity, Inheritance Tax is reduced further. Always consult a professional for financial advice specific to you.

### How much does it cost to make a Will?

It varies, depending on how complex your Will is. However, the average cost is between  $\pounds 100 - \pounds 200$ .

To get a professional Will written for free online, go to **www.farewill.com/crisis** and use the voucher code **Remember-Crisis**.



020 7036 2642

🔀 wills@crisis.org.uk

### **Farewill**

As a Crisis supporter, you can write your own Will for free, by taking advantage of our offer with Farewill. You can write your Will from the comfort of your own home in as little as 20 minutes. Visit **www.farewill.com/crisis** to find out more, and use the voucher code **Remember-Crisis** when you checkout to get your Will for free.

Farewill take you through the Will-writing process in simple, straightforward steps. There is phone support available from their legal team if you need it, and your Will is thoroughly proofread and checked before it is sent to you. All you need to do then for it to become legally binding is print it, and get it witnessed and signed.

A Will written by a solicitor can cost around £200, but by using Farewill you can write your Will for free, with the voucher code **Remember-Crisis**. There is no obligation in using this offer to leave a gift to Crisis.

This offer is currently only available for residents of England and Wales.



If you have already included a gift in your Will to Crisis, we would love to hear from you. We can acknowledge your kind gesture and make sure not to ask you again in future.

www.crisis.org.uk/giftinwill
020 7036 2642

wills@crisis.org.uk

**Crisis** 66 Commercial Street, London, E1 6LT 0300 636 1967 www.crisis.org.uk