

PRESSING
PROBLEMS:
PRACTICAL RESPONSES



QUAKER HOUSING TRUST

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PRACTICAL WITNESS SINCE 1967

QUAKERS HAVE LONG BEEN CLEAR ABOUT THE IMPORTANCE OF A *HOME* TO EACH INDIVIDUAL'S DEVELOPMENT AND THE HEALTH OF THE WIDER COMMUNITY.

QUAKER HOUSING TRUST WAS CREATED SO THAT FRIENDS CAN HELP PEOPLE WHO ARE PARTICULARLY VULNERABLE IN FINDING A SUITABLE HOME.

WE ARE A QUAKER BODY GIVING QUAKER MONEY ON BEHALF OF QUAKERS TO SOCIAL HOUSING PROJECTS WE BELIEVE FRIENDS WOULD WANT TO SUPPORT.

A UNIQUE NATIONAL PRACTICAL EXPRESSION OF THE QUAKER CONCERN ABOUT THE NEEDS OF BADLY HOUSED AND OTHERWISE HOMELESS PEOPLE IN BRITAIN.

HOW WE WORK IS AS IMPORTANT AS WHAT WE DO BECAUSE BOTH REFLECT THE REASON WE EXIST.

QUAKER HOUSING TRUST

Friends' (Quakers') concern about housing is one expression of our long commitment to social justice. It is not just about houses: it is about people and lives, and having a safe, secure and appropriate place to live.

It recognises that housing – a *home* – is a vital element of an inclusive and compassionate society. Social housing is an important option for secure housing in the choices available to everyone.

By funding practical housing elements Quaker Housing Trust helps projects provide real *homes* for people of all ages and with a wide range of needs. We particularly like small, local, often innovative housing projects.

Our grants and interest-free loans to projects help them start up, develop and grow, and keep growing during difficult times. We also have four grants for good practice and development.

Our income is primarily from individual Friends and their Quaker meetings, and repayment of the loans we make to social housing projects.

The work we do also actively reflects Friends' linked concerns about social justice, right use of resources, care for the environment and care for one another.

Quakers are strong advocates for actions that improve environmental sustainability and reduce carbon usage. QHT encourages applicants actively to think about how to improve the energy efficient performance of their properties.

We also encourage applicants to meet the best possible space standards and quality of design to provide a genuinely appropriate *home* for the occupants of their projects.

We do not require applicant organisations to have a Quaker link: we do tell Friends about the projects we have supported on their behalf.

CAPITAL COSTS FUNDING PURPOSES

Our primary area of funding is one-off grants or loans for capital costs work: practical elements of actual housing that creates *homes*.

We help with the 'bricks & mortar' elements such as:

- Buy property or land for social housing.
- Build new housing.
- Convert, renovate and refurbish property.

We help with things that enhance the quality of life for the occupants, such as:

- Decoration and furniture.
- Adding en-suite facilities.
- Creating wheelchair access.

We help to make a housing project 'greener', such as:

- Energy-efficient heating and insulation.
- Solar panels.
- New windows.

CAPITAL COSTS FUNDING AMOUNTS

It is the ethos and practice of Quaker Housing Trust to disburse whatever funds are available, and not to fix annual expenditure budgets.

There is no set amount or 'sliding scale' for the amount that is offered. The funding can be a grant or a loan or a combination of both according to how we believe our available funds can be of greatest help to the project.

Every application is considered individually on its own merits. This lets us tailor our funding offers to the applicant's needs within our available funds.

Currently we rarely offer more than £50,000 (fifty thousand pounds) in response to any successful application for capital costs funding.



GOOD PRACTICE GRANTS

We have four grants to encourage good practice and development of social housing projects, all to a maximum of £5,000 (five thousand pounds).

Feasibility Study Grant: for professional fees to test the feasibility of specific proposals to provide genuinely affordable rented housing.

Environmental Assessment Grant: for professional fees to identify environmentally-friendly options in the housing project.

Dissemination of Good Practice Grant: for sharing proven good practice that will help other organisation to provide better social housing of the kind we ourselves like to fund.

Health Check Service Grant: we provide and pay for approved consultants to help evaluate the present and future 'health' and potential of the housing project.

OUR FUNDING PREFERENCES

As a small charity we like to use our very limited resources where they can make a genuine and positive difference. We particularly like small, local projects, often innovative or that other funding bodies tend to ignore.

We prefer housing projects that are:

- Helping individuals who are vulnerable at points of change in their lives, perhaps moving from one place or stage of life to another or from the margins of society into the community.
- Providing good quality *homes* to best meet the needs of the occupants, including size, shape and style of the accommodation.
- Environment-friendly and energy-efficient, with options that also contribute to a reduction in costs for the occupants.
- Contributing to well-balanced and sustainable communities both within the housing project and its geographical area.
- Run by financially small organisations and finding it hard to attract money from other sources.

ELIGIBILITY FOR OUR FUNDING

To be eligible to apply for our funding an organisation must meet all six of our criteria.

This means it must:

1. Have legal charitable status, which means it is:
 - registered as a charity with the Charity Commission for England and Wales or the Office of the Scottish Charity Regulator (OSCR), or
 - recognised as a charity for tax purposes by HMRC, or
 - a Quaker Area Meeting still with Excepted status from the Charity Commission for England and Wales.

We fund only organisations with legal charitable status as defined above.
2. Operate within the geographical area covered by Britain Yearly Meeting, which is England, Scotland, Wales, the Channel Islands and the Isle of Man.
3. Be a small organisation with a maximum annual turnover of not more than £1 million pounds and limited funds available for the work it wants to do.

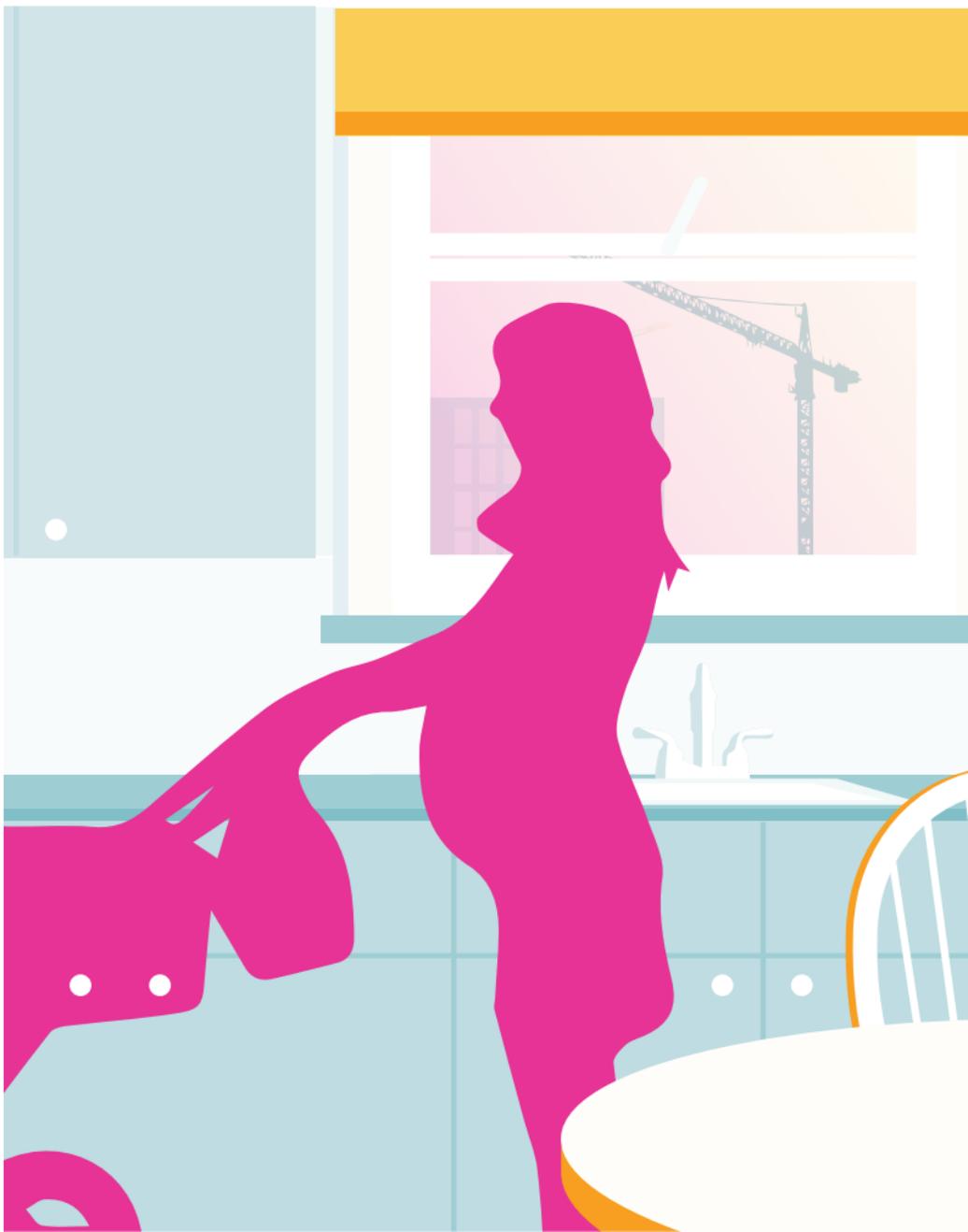
4. Meet a real and demonstrable housing need such as local people having difficulty finding a home or people whose mental, physical or emotional needs are overlooked by other housing providers.
5. Provide actual 'bricks & mortar' housing (or aim to provide if it is a new housing project), which the organisation owns or leases.
6. Let the homes at a rent that is both realistic for the financial viability of the housing project, and also genuinely affordable for the occupants however limited their financial resources.

Full explanations of the criteria are available from our secretary. Before sending an application pack our secretary will ask you to provide confirmation that your organisation does (or will) meet all six criteria.

WHAT WE CANNOT FUND

There are some limitations to our remit. We do not give money:

- To individuals directly, nor to be passed on to other individuals, charities, organisations or any other third party.
- To organisations or groups where the recipients of the funding are also the direct beneficiaries of the housing (e.g. self-help groups, fully mutual co-operatives, owner-occupied community or co-housing groups).
- To provide services, whether to occupants or other people (e.g. advice, training or placement).
- For operational or running costs (e.g. salaries, utility bills, legal fees or property rental).
- For housing that is sold to the occupants or other private owners, or is rented out for profit or used as an investment property.



HOW WE WORK

All applications are dealt with at our five annual meetings of the trustees (known as Council of Management). As a Quaker committee we use Quaker business methods in all our meetings.

We value what we can learn by visiting projects and meeting the people involved.

Although our application form collects most of the information we need to make a decision, it cannot always give us the whole picture. For this reason we normally appoint a trustee-in-touch during the application process to provide a direct, personal contact.

A trustee-in-touch will stay in touch during the life of a loan or large grant, and can sometimes offer more general help and advice that might be useful.

We have found the arrangement can build a positive relationship that lasts beyond the initial approach, and projects do come back to us as they develop.

For full information about the QHT application process, contact our secretary.

SUPPORTING QUAKERS' HOUSING CONCERN

Alongside this practical expression of Yearly Meeting's housing concern through funding housing projects, we also:

- Encourage Friends to consider how Quaker property might be used for social housing.
- Publish materials to help Friends explore the spiritual basis of the concern.
- Work with Britain Yearly Meeting committees to express this concern to Friends and other organisations.
- Provide materials to support an appeal for QHT at a Quaker meeting or other event.
- Encourage Friends to give our details to local housing projects they support.
- Work with other Quaker and ecumenical bodies to share expertise and promote good practice, particularly in using church land & property for social housing.

Our trustees are always happy to talk about the work QHT does on behalf of Friends. We may not be able to meet every invitation to talk to your meeting or event, but please do ask us.

QUAKER SOCIAL HOUSING SAVER LOANS

Created in 1995 in a partnership between QHT and Triodos Bank, the Quaker Social Housing Saver (QSHS) was one of the first targeted ethical accounts in the UK. It arose from Friends' dual concerns about ethical investment and supporting social housing.

This deposit account is run by Triodos Bank who uses the money to make interest-bearing loans to social housing projects approved by Quaker Housing Trust.

If an applicant to QHT needs more funds than we can offer, we may refer them to Triodos Bank as a potential QSHS applicant. QSHS loans can sometimes be available for projects outside the normal QHT criteria but still with a social housing element. Triodos Bank's loans aim to respond to the particular needs of small housing projects.

[From November 2018 Triodos Bank is no longer offering the Quaker Social Housing Saver accounts to new customers. The decision makes no difference to the donations made to Quaker Housing Trust by current QSHS account holders nor to the use of the funds available to potential borrowers.]

OUR PUBLICATIONS

All publications can be downloaded from our website and are freely available in hard copy from our secretary - although a donation to our work is always appreciated. They currently include:

Housing: Our Spiritual Concern – ‘Advices and queries’ on why housing is such an important element in creating a compassionate society. A6 booklet.

Principles for a Just Housing Policy – A ‘check list’ against basic Quaker principles for evaluating housing policies. A6 booklet.

Housing: A Tested Concern – A brief history of the housing concern in Britain Yearly Meeting since the 1900s. A5 booklet.

Observations & Challenges – Quotations and questions illustrating QHT’s practical witness to the housing concern. Two sets of six post-able postcards. Colour.

Hard Times Call for Open Hearts – How you can contribute financially to the work of QHT. A6 booklet.

Practical responses – A map showing all the projects supported by QHT 1968-2018. A2 poster.

QHT PRIVACY NOTICE

We process personal information from donors so that we can acknowledge their financial contribution to our work. This is generally in the form of contact details given in a covering letter or email from the donor.

We process personal information from enquirers so that we can respond effectively to their enquiry. This is generally in the form of contact details given in a covering letter, email or telephone call from the enquirer.

We process personal information from the signatories to our application form so that we know who to contact about the application, and so that we can comply with Money Laundering Regulations. Full details are given in the application pack.

A full copy of our Privacy Policy is available via our website and our secretary.

About QHT

Quaker Housing Trust is a committee of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain. The 12 trustees are appointed by Meeting for Sufferings [*Quaker faith & practice* 8.15]. QHT is a separately registered charity [No. 254704] and a company limited by guarantee registered in England [No. 00924311]

The trustees are all unpaid volunteers. Britain Yearly Meeting provides the half-time staffing as a reflection of Yearly Meeting's concern for housing issues in its corporate work. This means that almost all our income goes into social housing projects. We work across the whole of Britain Yearly Meeting: England, Scotland, Wales the Channel Islands and the Isle of Man.

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Images in this publication are from the *Observations & Challenges* series of postcards.

THOUGH THE MATERIALS WE
WORK WITH ARE BRICKS AND
MORTAR AND MONEY, OUR
CONCERN IS FOR PEOPLE.
AND THOUGH PEOPLE
HAVE PRESSING MATERIAL
NEEDS IN THE WORLD, OUR
CONCERN IS WITH SPIRIT.

Quaker Housing Trust 1997

QUAKER
HOUSING
TRUST