



insight

A LOOK AT OUR WORK AND AIMS

Who we are and what we do

Church Housing Trust supports the work of Riverside ECHG, a social housing association which provides accommodation and support for over 3,800 homeless and vulnerable people each day of the year.

The hostels we work with up and down the country do not only offer a roof and a bed. Residents are given health checks, help with their addictions, housing and employment advice and the opportunity to learn skills such as cooking and use of IT that will help them when they are able to move on and resettle on their own.

Our funding provides the added value that ensures that as many people as possible receive these opportunities and do not go back to their unsettled way of life on the streets or in temporary accommodation.

Much has been written recently in the press about how much charities spend on administration and how much is given to their causes. We are proud to tell you that 80% of our income is used for the homeless people we support as outlined above. 14% is spent on fundraising and 6% on administration. If we did not spend anything on raising money we would not have any new donors or funds to give away - it's as simple as that!

Please support us in any way you can. Turn to the back page to find out how you can help.

New training facility for Veterans

October saw the official opening of a new log cabin in the garden at Mike Jackson House, an award winning scheme which provides accommodation and support for 25 ex-Service men and women.

Named 'The Cribb' in honour of Church Housing Trust Trustee and long-time champion of homeless veterans, former naval Commander Bob Cribb MBE, the construction was mostly carried out by some of the residents using skills they had acquired whilst serving in the forces.

CHT is proud to have contributed £21,300 to the new facility, which offers a base for community groups to have meetings, as well as being used daily by residents and staff for meetings with mentors, counselling services and case conferences, as well as for therapeutic activities such as art and creative writing, and just as a quiet area where the residents can relax in peace away from the main building.

"Veterans who struggle after coming out of the Armed Forces can feel a real sense of isolation without the camaraderie of their service years so what we are trying to do is to bring in the local community by sharing a really useful resource that is free for them to use and benefits us all," said Chris Symons, the manager at Mike Jackson House.



Some staff and residents with Commander Bob Cribb in front of 'The Cribb'.

"The Cribb was funded by the Armed Forces Community Covenant Grant and Church Housing Trust. We are already running therapy sessions there and we are really pleased that agencies such as Probation and Combat Stress have been among the first to make use of its tranquil garden setting. We want to get the message out there that The Cribb is a resource for all the community."

Mike Jackson House provides residents with specialist support and access



to a range of training facilities including an IT suite, lifeskills cookery kitchen and training gym.

- The average age of death for a homeless woman is 43 and a homeless man 47
- Homeless people are 9 times as likely to commit suicide than the general population
- Drug and alcohol problems are prevalent among the homeless and are common causes of death

Information from www.crisis.org.

POSITIVE **Action** FOR HOMELESS PEOPLE

Becoming creative

The Shaw Street* project in Liverpool has been exploring ways in which residents can become creative and express themselves in different ways.

Lee Houghton, a Support Worker at the project, decided to start a creative writing group and residents had a great time during the course, with many claiming it was excellent as an outlet to convey their many emotions and life journeys.

Over the weeks the course grew as did their confidence. They explored many different issues and the group reflected on personal experiences, often painful and emotional. The course was designed to help them move through this and focus on the future in addition to achieving a completed piece of work.

Lee told us, "The classes went so well and produced really inspirational material. There were some intense and personal poems, quotes and stories which really will provoke the reader into thinking about homelessness. I was blown away by the courage, commitment and effort made by the individuals. Watching them grow through creative writing was overwhelming at times; even the staff got involved and enjoyed the classes".

Residents were also given the opportunity to join an art group with the result that some of them had their paintings exhibited at ArtsHub47 – Merseyside's only arts-based community co-operative in Lark Lane. The idea for the exhibition came to Becka, a committee member at ArtsHub47 in Liverpool.

"Since I started to set up Shaw Street it's exceeded all my expectations," says the project's manager Julie McInnes. "And with Becka's help, the support she's given to us, and also to the guys and other people who've attended the art group, it's been phenomenal. I think she's brought out so much in them that they never thought was there. When someone is very low in confidence and self-esteem, and they get this skill, my job is to encourage that. So for me, watching these guys grow and seeing how much they've achieved, is amazing and it's so inspirational."

**Shaw Street offers temporary accommodation for 20 single men and women aged 16 to 65 with low-medium support needs.*

Tommy Murphy has been at Shaw Street since last Christmas. His problems started when he split up with his partner and used alcohol and cannabis as a coping mechanism. He was encouraged to join the art group at Shaw Street although, as he said he had never done anything artistic before. "All my work was driving jobs, labouring jobs, I worked in kitchens for nine years. But you're in a place where you get opportunities and support and you just have a go at them."

The 53-year-old's first piece of work was entitled Manic.

"Well my life has been manic," he said. "I suppose I've always been the way I am, but because I was a busy person, married, had kids, had a business, you don't really sit down and reflect on your life." He had been through the mill of drinking to oblivion and came out the other side and able to reflect on his life.

And for the future? Tommy is starting a sociology and music degree at Liverpool University in September. "I reckon if I hadn't gone to that project I'd have ended up drinking again," says Tommy, "and I'd have still been on the drugs. Obviously you do get temptations in life, but I know deep down it will just spoil everything that I've done."

Your life on a DVD cover

Participants on the creative writing course were asked to imagine their life was made into a film. They were asked by the Director to write a description for when the film is released on DVD.

"The walk of life"

Sophie Johnson-Ferguson stars as herself in a film about her life. It shows the ups and downs she has faced and the decisions she has made. With a positive attitude and the belief that everything happens for a reason, she takes everything in her stride.

She doesn't always deal with things in the right way, and not everyone will agree with her decisions. But she has set her goals in her head and will eventually learn to accept the help she needs. This will allow her to come to terms with inevitable events that happen. The struggles are hard but it is interesting and enjoyable to see her come through the other side and eventually get to be where she wants to be.

This film shows how even if you don't have the best start in life, or everything you want, you can still live a "normal life" that is satisfactory to yourself because you are "number 1".

Sophie Johnson-Ferguson



One of the paintings by a Shaw Street resident which was exhibited at ArtsHub47

Supporting dreams

Staff at The Beacon* have helped a soldier suffering with post-traumatic stress disorder (PTSD) go on to realise his dream of becoming a drugs dog handler.

Sean Percival was medically discharged from the army in 2012 after 10 years of service, which included tours of Iraq and Afghanistan. After the breakdown of his relationships with his wife and family he found himself living on the streets. He began to drink to help him cope with his thoughts and night terrors. Sean said, "I had a moment of clarity and meltdown at the same time. I wanted to drink the wine as quickly as I could and collapse. I needed to pick a direction - drink the wine, give in, go the whole hog and end it, or sort myself out."

He called the number given to him for The Beacon, Riverside ECHG's project for ex-veterans in Catterick, to ask for help. When he arrived at The Beacon Sean was 'blown away' by the facilities and support and when he felt ready to progress with his career he shared his dream.

Sean and Eric, his black and white spaniel, both passed the drugs dog handlers course with flying colours and are currently having ongoing training with the Cumbria Police Dog Section. He has been promised a German Shepherd dog, donated by Sniffer Dogs UK and International, to further extend his career path. Sean accepts the fact that he has PTSD and copes with the daily issues it can cause. He said, "If I didn't have this avenue, I would have taken the other avenue wouldn't I? Civilians go to bed at night knowing soldiers are keeping them safe. It's nice to give back and help keep us safe when we need it."



Sean and his dog Eric

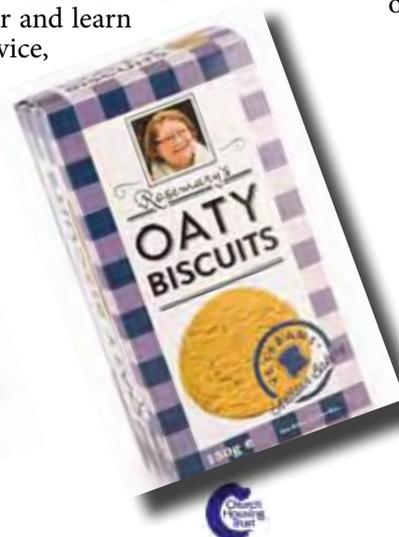
**The Beacon in Catterick contains 31 self-contained flats, for single Service leavers and Veterans who are homeless or at risk of becoming rough sleepers. It provides accommodation on a short term basis (up to 18 months) and helps residents 'move on' into permanent housing in their area of choice.*

Coffee and biscuits

When The Beacon first opened in August 2011, a key feature was the Community Café, which was run as a social enterprise. Unfortunately the partner organisation had to withdraw and the café closed at the end of 2012.

Church Housing Trust is very grateful to the CSiS Charity Fund, which is funded by the Civil Service Insurance Society, for a grant of £10,000 which allowed the café to reopen in the spring this year.

Trevor Morris, Riverside ECHG's MoD Area Manager said, "The Veterans' Coffee point is now up and running and is a vibrant part of The Beacon. Regular customers come from the regional resettlement centre, local residents, our clients and serving soldiers and dependents from the garrisons who pop in as well as our array of supporters of The Beacon. Veterans have now been given the opportunity to volunteer and learn new skills such as good customer service, cash handling, food hygiene. The transition from military to civilian life can be fraught with problems and the coffee point plays a vital role in assisting them. It is a social area where veterans meet and so are not isolated to their rooms."



As part of their campaign to provide Veterans with greater access to therapeutic support, training and employment opportunities Riverside ECHG have developed a groundbreaking approach which has brought together commerce, social enterprise and grant funding in a unique package of support.

In partnership with celebrity chef Rosemary Shrager they are now selling their own Veterans' Oaty and Spicy Ginger biscuits in shops, using Rosemary's recipes. They have set up an artisan bakery at The Beacon which provides income from the sale of bread and pastries as well as training and employment opportunities for Veterans.

"This is such an enriching way to create hope and new life outside of the military.... It shows how something as simple but valuable as baking can transform vulnerable lives."

Chef and patron of the Veterans' Artisan Bakery, Rosemary Shrager.

Support in Manchester

Church Housing Trust continues to raise funds for several projects managed by Riverside ECHG in Greater Manchester.

LifeMatters drop-in centre

The LifeMatters drop-in day centre close to the city centre continues to offer a range of services to rough sleepers and other homeless people. Some have drug dependency problems, alcohol problems, or for one reason or another have chaotic lifestyles which prevent them from being able to hold down a tenancy,

LifeMatters is neither a café nor a soup kitchen but visitors can have a shower, do their laundry, receive clean clothing and enjoy a hot nourishing meal. Staff and volunteers are available offering a range of advice and support and help the visitors access specialist local social and healthcare services.

“I’ve been where you are.”

Street Buddies is an outreach service with a fresh approach never before seen in Manchester. The Street Buddies are volunteers who have themselves lived on the streets and know exactly what rough sleepers are going through.

The Buddies work with rough sleepers building up trust and respect so that they can advise and guide them towards the help that they need. Recruited from day centres, hostels and other services the volunteers are closely monitored so that their own recovery and development continues. They are trained in confidentiality, how to deal with difficult situations, and in how to help vulnerable adults.

Recent research shows that homelessness in Manchester has risen by 31% in the last two years. Services are strained and cuts mean it can’t get any easier. Some may argue that it is risky taking vulnerable adults and giving them such a valuable voluntary opportunity but innovation is risky and peer mentoring has a history of success.

“There are a lot of rough sleepers on the streets of Manchester and it’s good that there are people like me who have been there who are willing to try and help them.” - Andy (Street Buddy)

Prison Visitors’ Centre

Manchester Prison Visitors’ Centre is run by Riverside ECHG, and all visitors have to pass through it before entering the prison itself. Visiting a prison inmate can be a stressful and distressing time for families and friends, especially children, who may find the experience daunting or even frightening, and who may well not fully understand why their father is in prison and can’t come home with them.

We continue to fund two part time Crèche Workers, as well as volunteer costs, at Manchester Prison Visitors’ Centre. By providing play-based activities for these children in the Visitors’ Centre, the Crèche Workers and volunteers are able to help put them at ease and make the whole experience of a prison visit a less daunting one.



No individual sleeping rough should have to spend a second night out on the

street. That is the vision of No Second Night Out (NSNO), an initiative managed by Riverside ECHG and supported by Church Housing Trust in Greater Manchester.

Members of the public who see a rough sleeper in Manchester should call a Freephone number (0345 11 28 128) with the details so that staff and volunteers can make contact with the rough sleeper and offer them a stay in emergency accommodation or support to reconnect with their community so they can be close to family and friends.

Similar schemes are run in other towns and cities by a variety of other charities. StreetLink is a website that enables the public to alert local authorities in England about rough sleepers in their area. Visit <http://www.streetlink.org.uk/> or call 0300 500 0914

James (aged 30), was referred to No Second Night Out by one of the day centres in Manchester. James’s relationship with his girlfriend had broken down and after receiving threats from her family he felt forced to leave his home area. He stayed with a friend for a while but was asked to leave as the place was overcrowded. He had nowhere else to go and no one to turn to for help so ended up sleeping rough on the streets.

Fortunately, after three nights, he was found by the outreach team who took him to LifeMatters day centre in Manchester. Once in a safe place he felt able to talk about why he was sleeping rough and to think about solutions to his problems. The local authority had told him that there was no statutory duty for them to house him as he did not have poor mental or physical health and was considered to have the ability to resolve his housing situation himself. This had made him feel very depressed and worthless as if he was being punished for not having any convictions or addictions and he was really appreciative of being offered emergency accommodation and the chance to work through his problems himself.

James stayed for three weeks, before he moved on to a hostel where he could stay for longer. The staff help residents plan for the future and find permanent accommodation and as a result James is now doing voluntary work and has a more positive outlook on life. He has recently been back in touch with his children and is working on his relationship with his ex-partner and her family.

“I really appreciated the support I received from NSNO and all the staff were friendly, which has helped me feel a bit stronger to deal with this situation.”

Riverside spokesperson Greg Harris said “With volunteers it is the little things that go a long way to make them feel valued and want to stay. The funding we receive from Church Housing Trust is essential for covering volunteer expenses and for providing refreshments for Street Buddy training meetings. We would not have retained so many successful volunteers if we weren’t able to satisfy these needs and we are grateful to CHT for allowing this to happen.”



New IT Suite for residents

Church Housing Trust has recently funded a new IT Suite to help homeless residents who are rebuilding their lives.

It's not just about finding a roof over your head. If you've been homeless you often need to learn new skills or brush up on old ones if you're looking for a job.

Livingstone House* in Willesden (north west London) is one of many projects that we support which give residents opportunities to learn all the necessary life-skills that they will need to make a successful transition to independent living in their own accommodation. One of these is IT skills – so vital in the modern world with many companies expecting job applications to be submitted online, and with use of the internet vital for looking for accommodation, updating CVs, applying for courses or researching areas of interest.

Thanks to the generosity of a number of charitable trusts Church Housing Trust was able to raise sufficient funding to equip an IT suite at Livingstone House. This is now well-used by residents who enjoy its benefits for educational, practical and social purposes.

Steve Holdsworth, Trust Fundraising Manager at Church Housing Trust, commented, "Many of the residents at schemes like this don't have the computer skills needed in the jobs market today. There are lots of people who are nervous with computers, and on-site IT suites like the one at Livingstone House really give them the confidence to gain those skills. We are enormously grateful to our supporters for making this possible."



**Livingstone House provides temporary accommodation for 92 homeless and vulnerable men and women with a variety of needs. Some residents have had alcohol or substance misuse problems, some have mental health problems. Others have become homeless through family breakdown, and some are ex-offenders.*

Inspiring others

A Cambridge teenager who has transformed her life after becoming homeless has won a prestigious award for her inspirational work to help others.



Beth Tilley (pictured left), a resident at the Cambridge Youth Foyer* scooped the Young Tenant of the Year award for the Central Regional Awards of the Tenant Participation Advisory Service. Beth was 18 when she found herself homeless and became a tenant at a 'move-on' flat at Cambridge Youth Foyer. Since then she has found a part-time job, undertaken a range of voluntary work and has just secured one of only 20 places to study art at Brighton University. Church Housing Trust was proud to be able to give Beth a grant for the purchase of books she needs for her degree course and we wish her all the best for her studies.

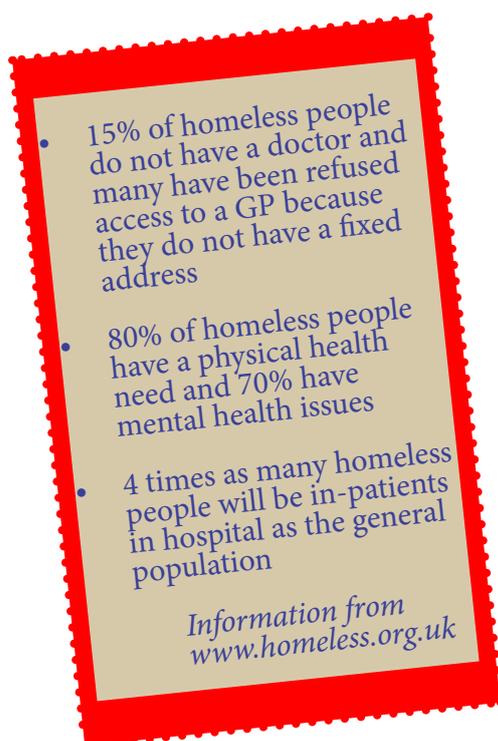
**The Cambridge Youth Foyer provides accommodation for 30 young people aged 16-25, giving them opportunities in education, training or employment. Each resident is expected to share in community life, and they are given the opportunity to help shape and develop the service through regular group meetings.*

Thank you!

"The funding you gave us for the garden furniture and children's swing and slide at Elizabeth Court * have been well used over the summer period and has really helped with the girls mixing and helping each other. We have also purchased the cooker and had a kitchen work top and cupboards fitted and have been arranging some form of cake decorating for the girls nearer the Christmas period. As always I am always so grateful for your contributions and wanted to let you know how much the items you have funded for us have been appreciated."

Rosemary Rodden, Support Worker

**A project for 12 young single mothers aged 16-25 with babies.*



Time out

In Barnsley

Over the past year Church Housing Trust has funded some activities for the residents of the women's refuge in Barnsley. These included outings to the cinema and a local children's activity area; an Easter bonnet decorating competition and a pizza making session for the children during the school holidays.



All the residents and staff sent CHT their thanks for helping them have some fun days out and the opportunity to make new friends.

In Cambridge

Thanks to our funding a variety of activities have been set up for residents at Cambridge's Willow Walk hostel including fishing trips, the opportunity to receive Auricular Acupressure, a breakfast club and a *Come Dine With Me* event.



"The food from the *Come Dine with Me* event was lovely, and it was nice eating communally with other residents."

"Baking cakes was fun, something I haven't done in a long time."

"Breakfast Club brings in a bit of routine to my day."

"I feel healthier once I have had breakfast and my mind seems to function better."

"I think Auricular acupressure has helped with my anger and does make me feel chilled out."

"I appreciate the therapy and it has kept me calm in times of stress."

"It's nice being out here in nature and fishing has a calming effect."

"You can get away from the hostel, away from everyone and enjoy the peaceful surroundings."



Football Fitness in London

Since the beginning of the year Church Housing Trust has been funding weekly football training for residents of King George's hostel in Westminster. As a result fitness levels and confidence have soared as residents take individual responsibility for teamwork and discipline on the pitch.

The group bonding has had a huge positive impact and benefit for all concerned. They now channel their frustrations and negative energy on sports, and also find that they relax and sleep better.



The hostel football team take part in numerous football tournaments to test their skills and develop a winning mentality. Other residents come to cheer them on and the healthy lifestyle choices and team working continues to help them as they work towards being reintegrated into society again.

King George's looks after 68 men, many of whom were rough sleepers, who have high support needs.



Other news

in Kent

We are supporting Kent Advice Service for Single Homeless KASSH - a new service providing assistance to single homeless people across Kent and run by Riverside ECHG.

The focus of the service is to help prevent homelessness among single men and women who are at risk of becoming homeless because they are facing eviction from a private rented property, or are sofa-surfing, or who have slept rough already.

The KASSH team provide a single service offer which can include emergency accommodation, help with reconnecting to someone's family or home area or a range of other options to prevent single people becoming homeless. The phone number for any single homeless people seeking assistance or agencies concerned about a single person facing homelessness in Kent is 0345 155 9046.

In Huddersfield

Previously providing sheltered accommodation for older people, Laurel Court in Newsome recently reopened after a major refurbishment and now provides a safe environment for 24 people with learning difficulties to live independently. Church Housing Trust has been supporting the scheme by offering funding for regular social activities including arts and crafts, film nights, games nights, barbeques, karaoke and cooking sessions.

In Gloucester

July saw the opening of a new training kitchen at Claremont House, which provides temporary accommodation for up to six months to twenty homeless men and women.

Julie, one of the residents, said, "Having the new kitchen training facility has given me the confidence and more freedom to decide what to cook for myself. It also helps to build relationships with other residents. And you get support from staff on how to cook healthily and the right way."

Thanks to the generosity of our supporters in the area, Church Housing Trust was able to fund some of the equipment and utensils for the new facility.

GOALS Training Programme

Gaining Opportunities and Living Skills

The GOALS training programme is designed to help improve the confidence, self-esteem and life skills of the homeless people living in the Riverside ECHG's projects which we support.

The 15 hour personal development course is run in-house and has made a real difference to many people. As a result of attending the training some of the comments heard included "I now stop thinking negative thoughts" and "I am going to use the career ladder. I didn't know about the jobs out there."

One of the support workers in Hull commented, "I feel the GOALS training helped 'John' to be more confident, set goals and face his demons. He is dealing with his mental and physical health problems. He can see a positive future."

Another said, "The impact was massive. It enabled one lady who was very nervous ... to gain confidence. She has since done further training and moved on successfully into her own accommodation. Before the training she kept saying she would still be here at Christmas!"

Having part-funded the launch and first phase of the programme in 2011/12, Church Housing Trust launched a new appeal in early 2013 with the aim of raising £42,500 for the 2013/14 financial year, of which £18,000 has been raised to date.



Thank you!

We should like to take this opportunity to say a big "thank you" to churches for their Harvest collections, and donations sent from their mission giving, and others which are planning to give from their Christmas service and carol singing collections.

Thanks also to many people who send donations instead of Christmas cards and those who send donations in lieu of birthday or wedding presents.

Thank you also to all those who have given us anonymous donations and many others who have asked us to save postage and not to acknowledge their donations.

Your generosity and support helps some of England's most vulnerable and disadvantaged people turn their lives around.

We are also immensely grateful for recent legacies received from the late Mrs M C Birch, Mr B J Chow, Miss A M Lloyd, Mrs H M Ropner and Mrs F M A Winter.

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."
Galatians 6:9



You can help

Donations

Your donations are used to provide help for the homeless where it is most needed. You can send us a cheque, charity voucher, postal order, credit card, or donate online via our website. Remember your gift can be worth even more at no extra cost to yourself. If you Gift Aid your donation, Church Housing Trust can reclaim the tax you would have paid on the amount of your donation. You can also give by a regular standing order. This not only makes your financial planning easier, but also gives us the reassurance of a regular income.

Legacies

If you include Church Housing Trust in your Will you will be giving a lasting gift which will help to ensure that we can continue to meet the needs of homeless people in the future.

Payroll Giving

Payroll giving is an easy and tax efficient way of giving to charity. Under this scheme, anyone whose pay or pension is taxed through PAYE can make tax free donations. For example, if you give £5.00 a month it will only cost you £4.00. This is because the donation is made before PAYE is deducted, so the tax man won't take the £1.00 you would normally have to pay (at basic rate). You can now sign up directly from our website.

Churches can also help by

- holding an event such as a coffee morning, cake sale or jumble sale on our behalf
- donating all, or part, of the proceeds of a charity fair to Church Housing Trust
- suggesting Church Housing Trust as "charity of the month"
- encouraging your PCC to give a charitable donation to Church Housing Trust
- taking part in a sponsored fundraising activity on our behalf

Please ask us for display material or more information about any of our projects.

Letters

Thank you so much for the grant I received. Since I have been in The Quays I have been down due to being away from my children and not able to work. This grant has made it possible to purchase my equipment and get back into the job I love and have done for nearly 17 years. It has bought a bit of happiness back to my life and the future looks a little bit brighter. Many thanks.

Chris Dingle - Tree Surgeon

From a resident at one of the Cambridge hostels which we support.

I was offered another chance. I couldn't believe it. It has really changed me. I still drink but I am getting help. I've also started eating every day (which is not like me)! On the serious note, since I've been back I've got all the support from everyone. If I'm feeling down or suicidal I just have to speak to staff. They're great. I'm even doing cooking with staff which is such a laugh. I love cooking.

Thank you to all the staff. If it wasn't for you I wouldn't be here.

Donna Holland

Donations

In addition to the funding opportunities mentioned elsewhere in this newsletter, since April 2013 we have been able to use donations for

- resettlement grants for over 200 people moving on from hostels into independent accommodation
- grants to enable 18 homeless people go on training courses
- summer outings and activities for residents
- welcome packs of clothing and food for new arrivals at hostels
- 'Cook and Eat' and food hygiene sessions at over a dozen hostels



Christmas can be a particularly difficult time for homeless people with memories of family and friends, or of cold streets with nowhere to go.

This winter Church Housing Trust will again be providing funding for Christmas meals and small gifts for the residents of over 80 hostels. Please help us give them an opportunity to experience warmth, love and friendship by sending a donation that you know will make a real difference.



Patrons: Sir Martin Berthoud KVCO CMG, David P G Cade, Peter Cooke CBE, Ian Hay Davison CBE, Sir Philip Mawer, Rt. Revd. Christopher Mayfield, Michael Nicholson OBE, Rt. Revd. John Packer, Rt. Revd. Michael Turnbull CBE, The Ven. David Woodhouse
Trustees: The Revd. Canon Ian Gaskell (Chairman), Susan Briscoe, Commander Robert Cribb MBE, RN (Retd.), Christopher Daws, Revd. Preb. Graham Earney, Leann Hearne, The Ven. Dr. Colin Hill



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I should like to support Church Housing Trust.

Please accept my donation of £ _____ I enclose cheque postal order charity voucher (payable to **Church Housing Trust**)

or charge my Visa/Mastercard/Maestro/CAF card (please delete as applicable) **Card No:** _____

Expiry Date: _____ **Maestro Issue No:** _____ **Security code:** _____ (the last 3 digits of the signature strip on the back of the card)

Name _____

Address _____

Postcode _____

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Signature _____

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Gift Aid. Please tick if you are a tax payer and you would like us to reclaim the tax on your donation at no extra cost to yourself.

Please note that in order for us to reclaim tax we need your address and you must pay an amount of income tax and/or capital gains tax for each tax year at least equal to the amount of tax that all the charities to which you donate will reclaim on your gifts for that tax year. Other taxes such as VAT and Council Tax do not qualify.

Please send me the following:

- Standing order form for regular giving Payroll Giving information

Please return to: Church Housing Trust, PO Box 50296, London EC1P 1WF



Charity no. 802801

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