



Caritas Anchor House Legacy Pack

About Caritas Anchor House



Caritas Anchor House is a Catholic homelessness and social action charity, based in the London Borough of Newham. We provide residential and life-skills support for single homeless adults, and act as a community empowerment hub in the local area. Our driving mission is to ensure that those who walk through our doors grow in confidence and move towards leading independent, self-fulfilling lives by providing education, guidance and personal rehabilitation.

Caritas Anchor House works with vulnerable groups including those affected by homelessness, unemployment, mental health, substance misuse, domestic abuse and offending. We are proud to act as a beacon of hope to those in our community, and in 2015 we gave a home and support to 211 people, helped 58 of our residents move onto independent living and supported 36 into employment. We also recorded up to 12,000 visits from community members accessing our services.

Legacy Giving

There are different ways to leave a legacy, so you can tailor your giving to suit you. Legacy gift options include the following:

- **Pecuniary legacies** are where someone leaves a specified monetary donation amount to a person or organisation in their will.
- **Residuary legacies** are where, after all the pecuniary legacies have been paid out, the remainder (i.e. residuary) of the estate goes to a person or organisation.
- **Specific legacies** are a specific gift left to charity and can range from jewellery, art works of value, buildings or stocks and shares.

With you every step of the way

If you are thinking of leaving a legacy to Caritas Anchor House, then thank you. Every single gift we receive, large or small, is greatly appreciated and will allow us to continue our vital work with homeless and disadvantaged people, many of whom do not have family or friends to support them.

To help you with your decision, Caritas Anchor House will pay for an independent solicitor to draw up your will and be on hand for any questions you may have. Please also take a look at the FAQ section and our handy will-making process for more information.

How your legacy will support those most in need



Caritas Anchor House supports hundreds of homeless people and community members each year. By leaving a gift in your will, you will enable us to further our work and leave a legacy of hope in Newham.

Aspirations Programme

Caritas Anchor House exists to give not just a home to those who have experienced homelessness and its related needs, but to offer support, address the root causes of homelessness and create sustainable solutions to ensure that our residents do not find themselves homeless again.

On arrival at Caritas Anchor House, each of our residents engages with our award-winning Aspirations Programme – a holistic, person-centred support model. This enables residents to tackle barriers they may be facing in every aspect of their lives, from a lack of confidence, to physical or mental health issues, low skills levels or addiction problems.

Although the programme is unique and tailored to each person, the aim is to support residents to achieve three key outcomes: to gain full-time employment, to secure accommodation and live independently, and to be an active citizen in their local community.

Health and Wellbeing

Our Wellbeing Programme aims to ensure that our residents have the ability to navigate the world, obtain and hold on to a job and tenancy, and rebuild their social networks and personal relationships. This requires attention to physical and mental health, and is about more than having a CV or relevant qualification. We support our residents to strengthen their personal resilience with our in-house services.

Education, Training and Employment

Education and training are vital stepping stones in both preventing homelessness, and helping those who have lost their homes. Every year, we provide residents and local community members with the opportunity to access a wide range of accredited vocational training courses which often lead to secured employment. Residents take part in a Training Needs Assessment to ensure they find the right course for them.

Debbie's story

“At Caritas Anchor House you never feel alone – the encouragement and support you get is unprecedented.”



Debbie moved into Caritas Anchor House in October 2015. Having experienced traumatic events during her childhood, the loss of her daughter and a spell in prison, Debbie was “caught up in madness”. Debbie then lost her home and for four years, found herself homeless and sleeping on buses.

Since coming to Caritas Anchor House, Debbie has turned her life around. She has taken part in training and volunteering opportunities, completed a work placement in Iain Duncan Smith’s private office and is now working with young offenders living in the area.

Debbie praised the support she has received in her time at Caritas Anchor House, and said, **“Without Caritas Anchor House I might not still be around. They gave me back who I am, and probably a little bit more. I’ve achieved so much, and I couldn’t be more proud.”**

Steve’s story

“It’s a goldmine – if you’re prepared to work on yourself, you can’t go wrong at Caritas Anchor House”

When Steve’s brother moved out of the property they shared, he found himself unable to afford the monthly rent and bills on his own. At the same time, his health had deteriorated to the point where he was no longer able to work.

After living off his savings for a short period of time, he was eventually forced to give up the property and moved into temporary B&B accommodation, taking just a single bag of possessions with him. However, help came for Steve when he was referred and accepted into Caritas Anchor House.

Steve says that the support he has received since moving to Caritas Anchor House has been ‘remarkable’ – he has completed a number of vocational courses, and says his Lifestyle Architect has gone ‘above and beyond’, accompanying him to solicitors and doctors’ appointments as he continues to rebuild his life.

Given Steve’s ongoing health problems, his ultimate goal is to secure a warden assisted tenancy, but he wants to stay connected to Caritas Anchor House. **“Hopefully when I am a bit healthier I will be able to do something to pay them back for all of the support they have given me.”**



Frequently asked questions about legacy giving

Here are the answers to some of the basic questions you may have about writing a will and leaving a legacy. For any legal queries we would always recommend you contact a legal professional for advice relevant to your circumstances.

How can I find a will writing specialist in my area?

If you don’t already have a solicitor in mind, we recommend visiting the Law Society website at one of the following links:

- [For England and Wales](#)
- [For Northern Ireland](#)
- [For Scotland](#)

What do I need to consider when making a will?

Writing a will is often a relatively simple and straightforward process.

There are a number of considerations you will need to make before you make your will and we hope that the following will help you in your preparation:

- What are your assets and liabilities?
- Who are the people that are important to you, and how would you like to remember them in your will?
- Who would you like to nominate as executors (the people that will carry out your wishes according to your will) and guardians (those that you wish to appoint to care for any children under the age of 18)?
- We would recommend that you approach these people to check that they would be happy to take on the roles before you appoint them in your will.
- Is there a particular charity that you would like to benefit?

Why should I make a will?

There are many benefits to having a will, these include:

- You can choose executors. These are the people that you want to carry out your wishes according to your will after you're gone.
- You are able to decide how you would like your estate divided, and to whom, and in what shares. If you pass away without a will, the state dictates how it's divided, and it may not suit your wishes (e.g. the law doesn't consider friends, distant relatives or charities).
- You can leave gifts to charities you care about. Some charity supporters see a gift in their will as an opportunity to make a far-reaching gift that will help future generations. Many people believe that providing for their favourite causes can help to protect the people, places and projects they love, and see a legacy as their way of leaving their mark on the world.
- Charitable gifts can help to reduce the Inheritance Tax due on your estate.
- You are able to provide for your loved ones in the way that's most appropriate for their needs and circumstances (e.g. using a trust to safeguard the interests of a young or vulnerable relative.)

If I am including a gift to charity in my will, what technical information do I need to know?

Leaving a gift in your will is very straight forward. All of the information you need from Caritas Anchor House is our charity name, address and registered charity number:

- Address: **Caritas Anchor House, 81 Barking Road, Canning Town, London, E16 4HB**
- Registered charity number: **1147794**

When should I update my will?

We would recommend reviewing it every three years just to double check it is still valid. There are many circumstances that may mean you need to review it. E.g. a birth, death, marriage, retirement or change in financial circumstances may mean that your will needs updating.

I would love to add a gift to charity in my will, but don't want to rewrite it, is there something that I could do myself?

By using a codicil, you can make a simple change to a will without too much trouble or expense. Your solicitor or professional will-writer will be able to help you to do this.

What are the tax implications? Do I have to pay inheritance tax?

If you leave a gift to a charity in your will its value is deducted from your estate before Inheritance Tax is calculated.

The will-making process

- Find a will writing professional. If you don't already have a solicitor or professional will-writer in mind, we recommend visiting The Law Society website.
- Prepare to see your solicitor or will-writer, who will need a certain amount of information in order to best arrange your affairs in your will. Remember to take the time to consider your wishes before the meeting.
- At an initial meeting with your will-writer or solicitor you will discuss your circumstances and give them a rough idea of your wishes. They will then draw up a proposal together with an estimate of the charges.
- On instructing your solicitor or will-writer, they will draw up a draft of your will based on the discussions you have and the wishes you want to include. If you have any concerns or would like to make changes you should raise them at this stage before the will is finalised.
- Once you are happy with your will, you need to sign and date it and have it witnessed by two people not named in your will.
- It is important to store your will somewhere safe, and also tell your executors where it is.

For any further information about leaving a legacy gift to Caritas Anchor House, please contact us on 020 7476 6062 or appeal@caritasanchorhouse.org.uk.