

QUAKER HOUSING TRUST

Practical Responses to the Housing Crisis

Quaker Housing Trust Guidance for Applicants

Quaker Housing Trust was founded in 1967 as Quakers in Britain's housing charity. We provide funding for charitable social housing projects across Britain, helping create safe, secure and appropriate homes that strengthen inclusive and compassionate communities.

Our Quaker testimony of equality means we believe everyone should have access to quality housing. We support charities which provide homes for people who have a particular housing need or are at points of transition in their lives.

We invite applications where they can make the greatest positive difference, particularly for smaller projects improving housing quality. More background at www.qht.org.uk.

1. Project Development Grants

Organisations at an early stage in developing a project can apply for a grant of up to £6,000 for research into the feasibility of proposals to improve, expand or create genuinely affordable, environmentally sustainable rented housing for those in need.

We expect you to employ a suitably qualified person to do the work, not necessarily an architect or a surveyor, if exploring the purpose of your project is the aim of the study.

Please see the Annex below of issues to be addressed at an early stage of a project.

Grants are paid by reimbursing paid invoices for work that has been completed. If funding is awarded, we require a copy of the report to be submitted along with the claim for reimbursement of approved expenditure.

2. Capital Loans and Grants

We initially invite a simple Expression of Interest from registered charities. If selected, you will be invited to submit a detailed stage 2 application.

- **Interest-free Loans**

For projects generating income from rent, we offer interest-free loans up to £30,000 with a 5% administration fee payable at the end of the 10-year loan period.

For awards of over £20,000, we take out a "restriction on title" for properties in England and Wales, meaning the property cannot be sold without our consent - which will be given once the loan is repaid.

- **Grant Funding**

We offer up to £20,000 for housing projects for people designated as having [No Recourse to Public Funds](#) under the Immigration Acts.

Eligibility

To be eligible for an award, organisations applying for our support must:

- Be a registered charity
- Be an organisation with less than £1.5m annual turnover
[we make an exception for Quaker bodies]
- Operate in England, Scotland, Wales, the Channel Islands or the Isle of Man.

We do not fund:

- Direct support to individuals
- Projects where the recipients are also direct beneficiaries (such as self-help groups, fully mutual co-operatives or cohousing groups)
- Service provision, (e.g. advice, support, training or placement services)
- Salaries, organisational development, operational or running costs
- Work which should properly be part of a planned maintenance programme
- Housing which is to be sold to the occupants or other private owners
- Housing which is to be rented out for profit or used as an investment property
- Refurbishment, renovation and retrofitting of existing housing provision.

Our Priorities

We currently have four funding priorities. Other projects will be considered after those meeting these priorities:

- Projects in East of England, Southwest of England (Somerset, Devon, Cornwall) and Wales - geographically underrepresented in recent award rounds
- Projects providing for older people
- Organisations working with people with No Recourse to Public Funds
- Housing projects that support people from minoritised groups. These include:-
 - LGBTQ+ people
 - Black and other ethnically minoritised people
 - people living with disabilities
 - refugees and asylum seekers
 - prison leavers and
 - care leavers.

This is not an exhaustive list, and we are open to consider other minoritised groups.

As we are mainly supported by Quakers we especially invite applications from Quaker bodies seeking to repurpose property in their care for housing those in need.

Our preferred standards

We want to fund projects which meet the highest possible environmental standards and expect these to have been considered at the earliest stages of project planning.

We want the homes you are creating to enable the occupants to live comfortably and safely and expect homes created to meet the [Nationally Described Space Standard](#).

We fund projects which your organisation must itself own or lease or have equivalent legal interest in. We expect length of occupancy in funded homes to be a minimum of three months, so we do not fund transient accommodation such as night-shelters.

We expect homes with a realistic rent which low-income occupants can genuinely afford.

We expect the allocations policy for your homes to meet genuine local housing need.

Apply through our online application portal

If you have any questions regarding our funding or the application process, please contact Grace Burgess, Charity Secretary and Grants Manager, by email: involve@qht.org.uk or phone: 020 7663 1057 (Normal working days Tuesday & Thursday all day and Friday morning.)

ANNEX: QHT Project Development Checklist

Quaker Housing Trust offers Project Development Grants to help fund appropriate professional / knowledgeable advice to assess the feasibility of the project you are thinking of bringing into being. We recognise that you may also need to use some of your own funds to complete the feasibility process.

We would expect that an initial feasibility study for an affordable or social housing project considers four overlapping appraisal issues, and not just an architectural design.

Each of the issues below – adopted as a checklist in April 2025 – may be opportunities or constraints that prevent or support the project moving forward into more detail.

Some of the information required in the questions below does not need professional advice but may need a knowledgeable person to find the relevant documents.

Not all the questions will be relevant in your project, but we recommend you consider the future occupants of the homes you plan to create, their circumstances and needs.

1. Management (residents, buildings, running costs)

- Who are the **intended tenants**? Demographics? Geographical limits?
- How will tenants be identified? Will they be referred or nominated by another body?
- Who makes **lettings decisions**?
- What is the **expected length of stay**? If short-term, where will residents move when their stay ends?
- Will residents need **support**? If so, what type and degree of support and who will provide this? Who will meet the cost of support services?
- Will the housing be **furnished or unfurnished**? If furnished, who will provide furniture and equipment?
- What type of **tenancy or licence** is proposed?
- What is the proposed **rent**? Will this be set at 'affordable' or 'social' rent level?
- What is the proposed **service charge / support charge**?

- How do the rent / charges relate to Local Housing Allowance / **eligibility for Universal Credit**?
- Who will **collect** the rents / charges?
- Who will deal with **day-to-day housing management issues**, including Anti-Social Behaviour (ASB) and relationship with neighbours if relevant?
- How will **maintenance** be managed? Day-to-day repairs? Regular servicing? Long term maintenance?
- Will rents and charges, allowing for **void periods** and **arrears written off**, cover the full costs of management and maintenance, including staffing costs, furniture and equipment replacement, loan repayments, property insurance, legal fees etc.?
- If not, how will the **shortfall** be covered?
- What is the **risk** of future shortfalls?
- Will you be planning and managing the scheme with a **partner organisation**?
If so, have you identified a housing association or supported housing organisation or similar body that will work with you?

2. Physical (buildings, land, architectural design, energy use)

- Is there sufficient **space in the building / land** to provide accommodation, amenity space, vehicle parking etc. that meets best practice for social housing?
- Does the size of homes meet **local housing needs**?
- Are there **physical constraints** that could prevent / hinder development?
e.g. underground services, pipes and cables, trees, areas of archaeological interest?
- Is the location near **facilities** that support housing? (shops, public transport etc)
- How will you ensure that the homes created are **energy-efficient**, with low energy bills for occupants and low carbon emissions?
- Consider a defined **energy consumption** target and a target for embodied carbon emissions. Look at Passivhaus / EnerPHit, LETI or AECB standards for guidance.
- Estimated costs should include for work that achieves at least a B rating (EPC rating) for new build or a high C rating for a refurbishment.
- If you are weighing up whether to convert an existing building or to demolish and rebuild, consider the **embodied carbon** and materials in the existing building.
- Converting non-residential buildings to housing is often awkward and expensive, although there is a school of thought that we should never demolish anything because of the embodied carbon. If a decision to convert / demolish is finely balanced, embodied carbon could be the decider.

3. Legal & Legislative (ownership and legal consents)

- Who **owns** the land / building? Are there **rights of access** across the site?
- Are there **rights of light** that could affect what could be built or converted?
- Are there any **conditions / restrictions** in the deeds?

- What is the **planning status** of the building / land? What is its current use class?
- Is there local planning policy against the change of use of community buildings, or can a case be made with the local councillors and officers for a change?
- Is it near housing and facilities that support housing? (shops, public transport etc.
- Are any trees, on site / nearby, subject to preservation orders, or could they in future?
- Is the building listed, or of interest to amenity groups due to architectural or historical interest? Don't assume that modern / 20th century buildings are not of interest.

4. Finance and project management

- What are the likely construction **costs**? For an initial feasibility we would expect a reasonable estimate based on floor area (£/sq.m)
- When seeking cost advice for **low energy buildings** find out if your advisor has experience of working to Passivhaus / EnerPHit, LETI or AECB standards.
- If weighing up converting an existing building or demolish and rebuild, take embodied **carbon** into account, as there will be carbon and materials in the existing building.
- What are the likely total **project costs**? Include consultants' fees, planning and building regulations fees, warranty fees, VAT, etc. Initial estimates may be sufficient.
- What sources of **capital funding** have you identified for this project? Reserves? Grants? Loans? Fundraising campaign?
- Who will **manage** the project through the development stage?