

## How the investor benefits

Our investors are looking for something more than just maximising their financial investment - they're seeking a reasonable return plus helping the poor. From this angle our package is attractive because:

- After taking into account normal running costs, we target a return to the investor of 2% of the original purchase price per annum.
- Capital appreciation on housing currently runs at about 5% p.a. Of course this is variable depending on local property values.
- There are no additional management charges made by Hope into Action.
- Because prospective tenants are carefully assessed by ourselves, there is a reduced likelihood of tenancy churn or rental default.

## Why investors are so important

Our thinking is that if we can access Christian savings as well as Christian "tithing" then we can use a fresh source of finance for the Kingdom. This seems to be an appropriate 21st Century expression of early Christians who "shared" their wealth (Acts 2) - not necessarily giving it away.

Accessing this source of finance means that we can build a model of housing provision that is not dependent on Government money. Not only does this save the taxpayer money, but it allows us greater freedom, within the requirements of legislation, to house and help the homeless in a flexible and responsive way.

In this way, an investor with Hope into Action can fulfil the parable of the talents, serve the poor, build up the church and "store up riches in heaven" at a stroke.

## How you can support

- Pray, and sign-up on our website for regular news and prayer letters.
- Give financial support: this can be done easily through our website.

[www.hopeintoaction.org.uk](http://www.hopeintoaction.org.uk)

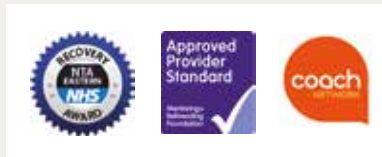
- If you would like to consider the possibility of becoming a property investor with Hope into Action, please e-mail us at:

[info@hopeintoaction.org.uk](mailto:info@hopeintoaction.org.uk)

- or alternatively write to us at:

**Hope into Action  
Hope Centre  
North Street  
Peterborough  
PE1 2RA**

**Telephone: 01733 558301**



# HOPE into ACTION

*Enabling churches to house the homeless*



**INVESTING IN A HOUSE WITH  
HOPE INTO ACTION**

[www.hopeintoaction.org.uk](http://www.hopeintoaction.org.uk)



@hopeintoaction

Registered charity number: 1137686

## Hope into Action - the facts

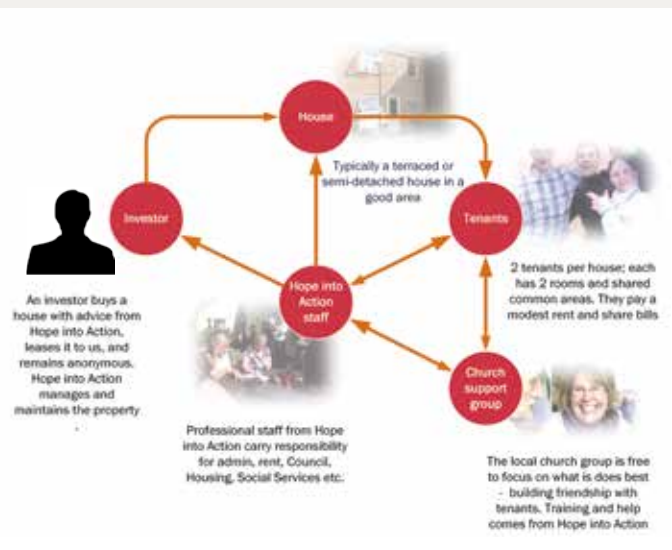
Hope into Action was begun by people who believe that the local church can have a vital role to play in helping people who are in a vulnerable situation. Hope into Action provides a relational, holistic model which meets the needs of the vulnerable and, in partnership with the local church, helps them transition into a local community. In this way the local church can fulfil its mission to “the poor wanderer.”

Since starting in 2010, Hope into Action has grown rapidly:

- Now managing over 30 properties in seven cities.
- 94% of our client ex-offenders have not re-offended.
- By May 2015, 60+ people were sleeping in Hope into Action houses.

The model is proving to be successful with tenants, churches and investors. The need is almost limitless; therefore Hope into Action is seeking to expand its activities as quickly as is prudently possible.

## How it works



When Hope into Action and its partners have played their part, it is normal for tenants to move on in their lives, and new people take their place.

## Purchasing and fitting out a house

Investors can be as little or as much involved in the purchase and refurbishment of their investment as they wish. Most investors want to seriously consider the house themselves and after we have explained what we are looking for, go out and purchase accordingly. Once bought we would expect you to finance the refurbishment and then we would run it on your behalf. The specifics are discussed in detail nearer the time of purchase and occupation but, in summary, we want to reflect Christ's love for tenants through the quality of the house. And if we give them clean, well-equipped and well-decorated houses, they are more likely to respect and maintain them properly.

Generally speaking we look for three bedroom houses, and put two tenants in. Each tenant has exclusive use of two rooms and share kitchen and bathrooms. Depending on the layout we may have to convert a bedroom into a lounge.



Volunteers storing donated furniture



Support group meeting

## Looking ahead

Once a house is established, the work of Hope into Action and the local church can proceed. As people from Hope into Action and the church are talking and meeting with tenants on a weekly basis, we have an in-built way of assessing not only the tenants' wellbeing, but also the condition of the house.

Five years is the normal commitment that investors make to Hope into Action. We are flexible on this, and we have investors who have decided to add another house to their portfolio with us. We welcome this, and are open to an investor owning more than one house in partnership with Hope into Action.

## Responsibilities and risks

Hope into Action takes complete finance and maintenance responsibility for the management of the investor's house. The exceptions are insurance of the house itself (there are companies that specialise in this field) and capital investment (for example if an old boiler needs to be replaced). We carry out monthly checks on each house.

All running costs are in the name of, and borne by, Hope into Action including utilities, Council Tax, and routine maintenance. It is also our responsibility to comply with Housing, Health and Safety and other relevant legislation. We carry full public liability insurance.

We keep the investor informed on a six monthly basis with full, open and transparent accounting of the finances and condition of their house and, within the bounds of client confidentiality, how the tenants are doing.

N.B. None of the content of this brochure is to be viewed as contractual. Individual circumstances may apply.