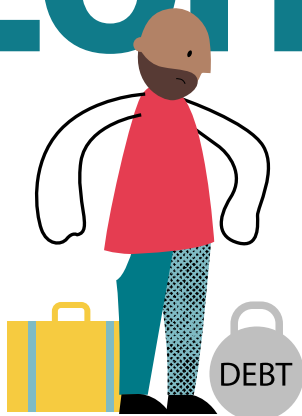


Funding for a fairer London.



Funding for
equality
change
better pay
equal rights
justice
communities
safer homes
families
advice
a fairer London.

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Our strategy

London remains a deeply unequal place. We need a fairer city where everyone has the chance to succeed, no matter who they are. To achieve this, we fund hundreds of organisations that are fighting for economic and social justice in our city.

Our work in **economic justice** is about ensuring that all Londoners have enough money to achieve a decent standard of living. This means focusing on priorities that increase incomes and reduce costs for people living in poverty.

A fairer economy will help many Londoners escape poverty. But even then, some people will be unjustly held back by the way our society works.

Our work in **social justice** is about creating a city where everyone can thrive, regardless of who they are.

This means tackling injustices that lead to some Londoners being disproportionately affected by poverty. Our priorities are ending migrant destitution and fighting for both disability justice and racial justice.

Our priorities:

Economic justice



Decent work

We believe that all Londoners should be able to enjoy decent pay, dignified working conditions and have a say in the decisions that affect their jobs. It should be straightforward for workers to claim their rights.



Improving social security

Londoners should be protected by a social security system that always enables them to make ends meet, even when circumstances change.



Tackling the housing crisis

We believe that all Londoners should be able to live in a stable, good quality, affordable home close to their work, school or family.



Ending the poverty premium

We believe low-income Londoners shouldn't pay more for essential goods and services.

Social justice



Ending migrant destitution

We want to see an immigration system that is humane, fair, accessible and treats different groups equally.



Disability justice

We believe that Deaf and Disabled people's organisations have a critical role in asserting the rights of Deaf and Disabled Londoners. Our vision is for a strong, vibrant, diverse, and sustainable disability justice movement in the city.



Racial justice

Our focus is on tackling racial injustice by reducing poverty in London's Black and minoritised communities through economic empowerment. We believe that we can't achieve racial justice without economic empowerment.

Our approach to funding

Our approach to funding is centred on our values:

We are thoughtful and courageous.

We are thorough and targeted in our approach. We value many forms of evidence and insight, and we are not afraid to make difficult decisions.

We use our power with care.

We recognise, use and share power to achieve our mission.

Relationships are at the heart of what we do.

We build strong, supportive relationships, and listen deeply to the needs of the people we work with. We respect different perspectives.

We are straightforward and transparent.

We strive to be direct, open and accountable.

We are always learning.

We seek out and take seriously the guidance, leadership and feedback of others. We are always open to changing our minds and approaches to be more effective.

Our vision for London relies on us working in partnership with hundreds of organisations (our **funded partners**) across the city. We know that we don't deliver change directly, our funded partners do. So, we focus our efforts on building strong, supportive relationships that help you achieve change. We want to be easy to work with, flexible in our approach, and open and honest with everyone.

The aims of our funding strategy are ambitious. We'll need to take risks with what we fund, supporting organisations that have bold but achievable ideas for tackling the underlying causes of economic and social injustice. At the same time, in our pursuit for long-term change, we'll be equally committed to funding organisations that help people right now.

We'll also champion lived experience, while recognising that change needs alliances that include on a wide range of expertise. We want to work with community organisations, people working on research and policy and campaigners.

Finally, we know that with great ambition comes the possibility of failure. There are serious challenges to overcome to create a fairer London. Sometimes, our collective endeavours will fail. We'll always treat this as an opportunity to learn.

About this guidance

This guidance is to help you decide whether to apply for funding from us. We've tried to make it easy to understand and accessible to everyone, including by publishing an easy read version.

Once you've read through everything, if you're still thinking of applying, we recommend speaking to one of our grants managers. We know it can be daunting to speak to funders, but our team is here to give you advice. By speaking to us we can help make your application stronger, or let you know if it's unlikely to succeed – saving you time filling out an application if we're not the right fit.

This guidance is split into three sections:

1. Are we the right funder for you?

Here, we tell you more about us, what makes a good application and the types of funding we offer.

2. How to apply for funding.

In this section, we'll talk you through the steps in our application process and let you know what you can and can't apply for.

3. What we want to fund.

This section gives you all the information you need about each of our priority areas and what kind of work we want to fund. If you know you're clearly focused on one area, you can just read that section.

Who is this guidance for?

We can provide funding in the form of grants or social investment. This guidance is mostly focused on grant funding. For more details about social investment visit [here](#) to find out more

Accessibility

[You can access easy read and docx. versions of these guidelines on our website.](#)

We offer:

- Online information sessions to talk about our aims/priorities and give potential applicants opportunities to ask questions. These are organised periodically, with information published on our website.
- One to one sessions with a grants manager over Zoom or by phone. [Book a call here.](#)
- British Sign Language (BSL) calls using Signvideo or with a grants manager that can use BSL.
- [Access-payments](#) of up to £500 for accessibility-related support.
- Word and PDF versions of the application form available to download for those that would like to preview the questions in advance of applying online.
- Video and voice application options (although some information will still have to be submitted via our online application form). We will then arrange to have them transcribed into English. Please contact us if you want to do this.

Available funding

Funding is available for organisations carrying out charitable work (whether registered as a charity or not).

We provide two different types of funding:

- **Project funding:**
Funding for discrete and timebound pieces of work.
- **Unrestricted funding:**
If you're a registered charity working solely to tackle poverty in London you can apply for unrestricted funding with us. By unrestricted, we mean funding that can be used flexibly for general operational costs in your organisation.

We can fund work for up to five years and normally our grants range from £40,000 to £80,000 a year. We don't typically expect to make grants above £300,000 in total, so if you'd like to apply for more than this speak to a grants manager first. Do include reasonable inflationary increases for multi-year budgets where possible.

You can apply on your own or as part of a collaboration with others. We usually give an organisation only one grant at a time, but we may consider a second application from organisations as part of a partnership.

When you send in your application, we'll need you to provide us with a budget. Please note:

- **If you're applying for unrestricted funding:**
Submit your organisation's budget for the current year.
- **If you're applying for project funding:**
Submit a project budget that covers staffing, other project costs, overheads, user involvement costs etc. and the amount you need, if less than the total project cost.

For those looking for grant funding to run a project we can provide:

- Salary costs of staff
- Direct costs of the project
- Access costs (for example travel, venue hire, support costs, interpreters and childcare)
- Staff training
- A reasonable proportion of your overheads (by this we mean the costs of central activities to support the project, such as management and accountancy).

We're committed to transparency about who we fund and publish information about all of the work we fund on our [website](#).

Are we the right funder for you?

What we're looking for

We're especially interested in work with:

- Meaningful involvement of people with lived experience in the leadership of the organisation, and the delivery of work and campaigns.
- Organisations whose staff teams and governing boards reflect the diverse range of people affected by economic and social injustice in London.
- Strong awareness of the interconnected causes of economic and social injustice, and that takes an intersectional approach in addressing them. An intersectional approach means that people with a range of identities - particularly those who face multiple types of discrimination or disadvantage - are included in work so that their voices are heard.
- A collaborative approach.
- Alliances and capacity-building efforts. This might look like work that builds opportunities to work across sectors with 'unusual suspects', new allies and creative partners. It may mean work between specialists and non-specialists, for example, the delivery of specialist advice in community settings.
- A clear plan to campaign for policy change, locally or nationally.
- Long term impact.

Advice funding

We expect to spend around 40%-50% of our funding on advice services and we normally receive a lot more requests for this type of funding than we're able to support.

When making decisions we'll look for:

- Work that connects advice and casework to wider influencing efforts to bring about longer-term change.
- Organisations that can demonstrate they provide high quality advice with well-trained and qualified advice workers.
- Advice workers that are rooted in/or have in-depth knowledge of the communities they work with, and that are well connected to other local organisations for collaboration, signposting and support.
- Services spread across London.
- Access to tailored advice for different communities, like minoritised groups or Deaf and Disabled people.

We can also give funding for training, supervision and support for advice workers to support with progress and staff retention.



How to apply for funding

The funding application process.



Read the funding guidelines



Speak to a grants manager



Complete our eligibility quiz and submit an application

It's important to read these guidelines in full to make sure your work fits with our aims and goals. We often receive applications for work that has no relation to our priorities – and these are never successful.

Our grants managers are here to help and we encourage you to book a short 1:1 conversation if you're thinking of applying. Organisations that speak to us first are more likely to be successful when they apply because they better understand the aims of our work.

If you decide to apply for funding, we'll need you to complete a short eligibility quiz and then our first stage online application form. You can download a word version to review or complete questions before sending them in online.

We don't have any deadlines for applications and make decisions on a rolling basis throughout the year.





Rolling online applications and decisions made within four months of applying

4

Second stage application

5

Meet us to discuss your application

?

Questions about our process?

We'll let you know whether you've been shortlisted within two months. If you're shortlisted, you'll be invited to complete a second stage application form which includes more information about your governance, finances and partnerships for the work.

After your second stage application, we'll meet with you to talk about your work to help us decide if funding is the right next step. We know there's a lot at stake for organisations and for us this is the first stage in building a supportive relationship that we hope leads to positive change. We'll let you know the final decision three-four months after your initial application.

If you have any questions about our application process please get in touch with one of our grants administrators at grants@trustforlondon.org.uk.

Who's eligible for funding

We do have flexibility in the type of work we can fund, but as a charity ourselves, there are some important legal duties we must follow.

As well as meeting our 2030 strategy impact aims, all work we fund must be charitable and benefit Londoners in poverty.

We can only accept applications from:

- Registered Charities
- Charitable Incorporated Organisations (CIO)
- Community Interest Companies (CIC)
- Companies Limited by Guarantee (CLG)
- Trusts
- Unincorporated Associations
- Cooperative Societies
- Trade unions

Organisations don't need to be based in London to apply, and can also fund work that has a national focus (for example, a campaign to ask government to do something differently). But we need to be sure that the outcome will benefit Londoners. For national projects, we would want to ensure other funders are involved too – we wouldn't fund the whole thing.

We also have some basic criteria about how you're governed. To get funding you'll need to have the following in place:

- A bank account with two unrelated signatories.
- At least three trustees or directors who are independent of the senior management of the organisation.
- A written constitution.
- Be paying at least the [London Living Wage](#). You don't have to be accredited but if you're not we would like to have a conversation about why this is, and hope we can encourage you to register with the Living Wage Foundation.

We can't accept applications from individuals or from mainstream public services including schools and hospitals.

There are also some other types of work we can't fund.

Exclusions

We will not fund:

- Work that subsidises statutory services (such as extra support for work you've been contracted by government to do).
- Applications for the promotion of religion.
- Applications for general appeals.
- Applications for work that you've already completed.
- Applications from organisations holding significant **free reserves***. Generally, reserves equating to up to nine months' worth of expenditure is acceptable.
- Applications for significant capital costs, like building and renovations (but we can fund small items of office equipment such as computers).

***Free reserves** mean unrestricted funds which are freely available to spend on any of the charity's purposes.

What to expect if you're successful

Once we've decided whether to approve funding, your grants manager will get in touch with you. We try to do this on the same day as the decision.

Our grant managers are there to build a supportive relationship with you and learn from your work alongside our own. Your manager will meet with you regularly to listen, to refine your plans together and work through challenges.

We'll meet with you again to get the ball rolling and explain the different ways we can support you as a funded partner. We'll talk you through any events and meetings that may be helpful to you, including connecting you to other funded partners.

Your grant manager will also cover how we approach learning and evaluation.



Questions about our process?

If you have any questions about our application process please get in touch with one of our grants administrators at grants@trustforlondon.org.uk.

The application process in detail

1

Step one: read our guidelines

It's important to read these guidelines in full. Your work will need to meet the priorities we've outlined in these guidelines. We often receive applications for work that has no relation to our priorities – and these are never successful.

2

Step two: speak to a grants manager

If you're thinking about applying, we really encourage you to [book a short conversation](#) with one of our grant managers. Organisations that speak to us first are more likely to be successful when they apply because they better understand the aims of our work. And if it doesn't fit, our team will tell you – saving you valuable time in filling out an application from.

Conversations normally last around 30mins. These calls are a chance for you to:

- Tell us about you, your organisation and your work.
- Explore how your work might fit our priorities.
- Get advice on what to include in your application.
- Better understand whether we're the right funder for you.

We know communicating with funders can sometimes be daunting, but it's our job to help you. We know that people who speak to us find it valuable. Please do get in touch.

3

Step three: complete our eligibility quiz and submit an application

If you decide to apply for funding, we'll need you to complete an application form via our website.

We don't have any deadlines for applications and make decisions a rolling basis throughout the year.

Before completing an application form, you'll need to complete a short quiz to ensure you meet our eligibility criteria set out above. This should only take a few minutes.

Our application form covers four areas:

1. What you want to do and how the work contributes towards the impact goals set out in these guidelines.
2. What changes your work will contribute towards.
3. Who is involved in the work.
4. If you have a track record of delivering this work, what you have achieved and learned so far.

We'll also ask for a budget, and for some information related to diversity, equality, and inclusion, but this won't be used in the application process. It's used to help us to identify if organisations experience barriers accessing our funding.

4

Step four: initial decision making and the second stage application

We make decisions on a rolling basis. Our grant managers will read your application to see if it fits our priorities. We'll then discuss it alongside other applications and decide if it should be shortlisted.

We'll look carefully at what we already fund in a priority area when we make decisions. So, if we already invest a lot in one area (such as advice work on a particular issue) we'll take that into consideration.

You can expect an initial decision on whether your application has been shortlisted within two months, and a final decision three to four months after application

Some grants, including those over £250k, will need to go to our trustees for a final decision. Your grant manager will let you know if this is likely to apply to you when you meet.

If you're shortlisted, you'll be invited to complete a second stage application form which includes more information about your governance, finances and partnerships for the work.

You'll also need to upload some supporting documents, including your latest set of annual accounts and your constitution/governing documents.

5

Step five: meet us to discuss your application

After you've sent us your second stage application, we'll meet with you to discuss your work. This will help us decide if a funding award is the right next step.

We'll talk about:

- The context for your work, what you want to do and what you hope it will result in.
- More details about your organisation, including your governance and staffing, finances and the policies you have in place.
- More details about your proposal and budget.

We know there's a lot at stake for organisations in this meeting, so we approach this as an opportunity to support and help you to put together the best application possible. For us, it's the first stage in building a supportive relationship that we hope leads to positive change.

We'll still have to ask some questions about your organisation as part of our due diligence, but that won't be our focus. And we'll let you know the areas we will cover beforehand.

Economic justice

Our economic justice aim covers four priority areas:



Decent work



Improving social security



Tackling the housing crisis



Ending the poverty premium



Decent work

A job that provides a regular income should be a route out of poverty.

We believe that all Londoners should be able to enjoy decent pay, dignified working conditions and have a say in the decisions that affect their jobs. It should be straightforward for workers to claim their rights.

Our impact goals

- 1. Improving access to rights for all workers.** A system of employment justice to ensure that all workers have access to decent pay, dignified conditions and can seek remedy when needed.
- 2. Increasing jobs that provide decent pay and conditions.** Significantly more workers in London have jobs that pay at least the Real London Living Wage and come with secure and dignified conditions.
- 3. Ensuring that worker experiences inform technological advancements.** The experience of low-paid workers are placed at the centre of technological advances in the workplace.

How we fund advice work in this area

We'll prioritise our funding for employment rights advice services on:

1. Established advice services with proven outcomes.
2. Organisations combining advice with strategic legal or policy work.
3. Areas lacking existing employment advice provision.

1. Improving access to rights for all workers

Our goal is a system of employment justice that at a minimum ensures that all workers have access to decent pay, dignified conditions and can seek remedy when needed.

The problem we're trying to solve

A job with a regular income and decent working conditions should enable people to make ends meet. But many working Londoners are trapped in poverty by low pay, exploitative and insecure work. Women, racialised, migrant and Disabled Londoners are more likely to experience exploitation and poverty while working.

The current system of enforcement of workers' rights isn't good enough. People often don't know what their rights are and with almost no legal aid available for employment law, those who can't afford to pay for advice are excluded from justice.

This needs to change. We need a system where all workers in London have decent pay and working conditions.

How change will happen

Change will happen when workers are supported to challenge wrongs in their workplace. One way this happens is when workers get high quality advice from organisations they trust.

Change can also come through advocacy that goes beyond securing justice for individual workers. This could involve strategic legal work or working with regulators to find better ways to design the employment justice system.

What we'll fund

- **Employment rights advice.** This is advice that focuses on helping people to access their rights at work. We'll support casework, representation and tribunal work. We particularly want to support work to secure unpaid wages and challenge exploitative practices. We'll also support mediation work that ensures settlements.

We recognise that some employment rights advice is delivered as a part of a holistic advice service. We'll fund advice services that are not exclusively about employment rights, but only if the overall focus is on maximisation of access to rights of low-paid workers/workers in insecure work.

- **Strategic legal work.** This is work that goes beyond securing justice for individual workers and contributes to change in law and practice to ensure rights of low paid workers in London. We'll fund pre-litigation research or organisations that want to make third-party interventions. We will **not** underwrite legal costs or court costs.

We encourage all partners funded for employment rights advice to engage with the [Employment Legal Advice Network \(ELAN\) initiative](#).

2. Increasing jobs that provide decent pay and conditions in London.

Our goal is for more jobs in London to pay, as a minimum, the [Real London Living Wage](#), and to come with dignified working conditions.

The problem we're trying to solve

Paid work is crucial to addressing poverty, but it's not a guaranteed way out. Pay below the real living wage, insecure conditions and exploitation trap people in poverty. This can look like non-permanent work including casual, seasonal, fixed term or agency work, with volatile pay and/or hours (zero-hour contracts), tied work visas or outsourcing through a chain of sub-contractors.

Employers are a key part of the problem and the solution, but our current systems of enforcement and public procurement do little to encourage good practice.

We want workers, regardless of their background or immigration status, to have the rights and means to influence the conditions that impact them and for good employers not to be undercut by rogue operators.

How change will happen

Change will need to be fought on multiple fronts by diverse coalitions. It will need effective campaigning by groups of workers, unions, NGOs, employers and investors working towards a common goal. Sometimes it will require working across other policy areas, such as immigration, modern slavery and business policy. It will also require sustaining pressure where changes have been won.

Campaigning will need to be focused, based on evidence and workers will need to be at its core. Change is likely to be incremental and will require the involvement of employers.

Work will be needed at both the national and local level. This means that the voice and experience of low paid workers in London will need to contribute towards research and campaigns that are both London and nationally focused.

What we'll fund

We want to fund **campaigns, organising, research and policy work** that is focused on increasing jobs that provide decent pay and conditions in London.

Examples include:

- Worker-led campaigns and organising to build the power and influence of workers with common experience of low pay or exploitative working conditions. The focus can be on changing employer practice, changing government procurement practices, tackling barriers to organising, or challenging regulations that contribute to low pay or exploitation.
- Campaigns to promote [Living Wage](#) and [Living Hours](#), retain legal protections of workers' rights in line with international standards or tackle barriers to access justice for low-paid workers. In particular, we are interested in campaigns led by diverse coalitions including workers and employers.
- Trialling new ways to achieve decent work, for example through legally enforceable agreements between workers and employers (such as a "good work agreement" or worker driven social responsibility within supply chains).
- Work to turn employers and investors into allies, for example through shareholder activism.

- High-quality research from worker-led groups, academics, think-tanks or civil society organisations to provide evidence on the impact of low-pay and exploitative conditions on people, London's economy and productivity, and to identify possible solutions.
- Collaborations and communities of practice working to increase decent pay and conditions in London, including cross-sector collaborations.

3. Ensuring that worker experiences inform technological advances.

Our goal is that the introduction of technology and artificial intelligence in workplaces is informed by the experiences of low-paid workers.

The problem we're trying to solve

New technologies and artificial intelligence are transforming jobs and working conditions. But worker's voices are often absent from decisions that lead to technology being developed or introduced in workplaces.

Some employers adopt technologies while not being equipped to assess their impact on workers and businesses before they are deployed.

Laws and regulations to protect workers rights are lagging technological advancements.

How change will happen

There is a window of opportunity to influence how technologies are developed and rolled out.

Change can happen through effective campaigning and policy work, but also through innovation and developing technologies that help low paid workers by improving their agency, access to their rights and amplifying their voice.

What we'll fund

Our goal is that the introduction of technology and artificial intelligence in workplaces is informed by the experiences of low-paid workers.

Examples could include:

- Campaigns and policy work to ensure that the development of fast-moving AI regulation is informed by voices of low paid workers.
- Work that brings the experiences of low paid workers into the design, development and testing of workplace technology, including algorithmic systems for impact on workers' rights.
- High-quality research from worker-led groups, academics, think-tanks or civil society organisations to provide evidence of the impact of technology and artificial intelligence on low pay and conditions of workers in London.
- Testing new ways of using technology and artificial intelligence to improve pay and conditions of workers in London.

We won't fund

- Work that supports routes into employment.
- Work that focuses on careers advice, employability training or further education.
- Progression out of low paid work that doesn't involve work with employers.
- Work that doesn't benefit low-paid Londoners.

If you're interested in our decent work priority area, you can book a 1:1 call with a grants manager to learn more. [Book a call here.](#)



Improving social security

Londoners should be protected by a social security system that always enables them to make ends meet, even when circumstances change.

The system should maintain the dignity of the people that use it, be designed around their needs and be fairly administered. It should be straightforward for people to claim the income support they are entitled to, and this should provide at least enough to cover the cost of the everyday necessities of living in London.

Our impact goals

- 1. Improving social security.** A social security system that guarantees Londoners, including children, never have to go without essentials such as housing, food, clothing, or heating.
- 2. Increasing benefits take up.** Significantly more people access their benefits and entitlements.

How we fund advice work in this area

We only fund social security advice that:

1. Is provided by an existing specialist benefits advice service.
2. Connects casework and policy work.
3. Provides services to multiple communities.

1. Improving social security

The problem we're trying to solve

Our social security system should support people whenever circumstances change or there's a need and prevent them from falling into poverty. But we're a long way from that right now.

The current system of social security simply doesn't provide enough to cover the basics of living in London. Even worse, it actively pushes people deeper into poverty through features like the two-child limit, the benefits cap, the bedroom tax, sanctions and unreasonable conditionality.

We need to get rid of these punitive features and start the process of rebuilding a proper safety net for Londoners.

How change will happen

Change will need to be hard fought. It will rely on effective campaigning by broad coalitions working towards a common goal. This campaigning will need to be built upon a solid evidence base, and people with lived experience will need to be at the forefront. It will require shifts in public attitudes towards social security, as well as political courage.

Change will require work at both the national and local level. This means that the voice and experience of Londoners will need to contribute towards research and campaigns focused on London, as well as the wider UK.

What we'll fund

We want to fund **campaigns, research and policy work** focused on improving our social security system so that it better meets the needs of Londoners.

Examples could include:

- User-led campaigns and community organising approaches to build the power and influence of Londoners with direct experience of the social security system. The focus could be on poor decision making by local authorities or DWP, tackling barriers to accessing financial support, improving local welfare assistance schemes, promoting cash first approaches or making the case for ensuring benefit levels meet needs.
- High-quality research from user-led groups, academics, think-tanks or civil society organisations that highlight the impact on Londoners of punitive measures such as the two-child limit, the benefit cap, conditionality or sanctions.
- Trialling new ways of delivering social security. For example, new approaches to local schemes.
- Specialist and infrastructure organisations working to build the capacity of user-led and frontline organisations to campaign on and influence social security and deliver high quality advice.

2. Increasing benefits take up

Our goal is to significantly increase the take up of benefits that people are already entitled to.

The problem we're trying to solve

Many people don't claim the benefits they're entitled to. This might be because they aren't aware of their rights, and/or because the process is unnecessarily complex with lots of barriers.

It's likely that there are billions of pounds of unclaimed benefits across the city. If we can increase take-up, it will have a dramatic effect on reducing poverty in London.

How change will happen

Change is possible by providing people with the help they need to claim the benefits they're entitled to. The main way this help is provided is through high quality advice from organisations they trust.

Innovation is another powerful driver of change. This could be through using behavioural insights techniques to encourage people to claim or through data driven campaigns that target people who may not be aware of what they are entitled to. It could also involve work with central or local government to find better ways of designing the social security system.

What we'll fund

- **Welfare rights advice.** Advice that focuses on helping people access the benefits they're entitled to. By welfare rights advice we mean advice on a wide range of entitlements like Universal Credit, PIP, Tax Credits, Disability Living Allowance and Carers Allowance, as well as grants and other forms of local welfare assistance like the Household Support Fund and Council Tax Reductions.

We recognise that some welfare rights advice is delivered as part of a holistic advice service. We'll fund advice services that aren't exclusively about welfare rights - but only if the overall focus is on maximising income for people in poverty.

- **Specialist legal advice.** Focused on casework and representation for appeals to First Tier and Upper Tribunal.
- **Innovations to address the lack of uptake.** This might include data-driven campaigns, automation, behavioural insights work or service design work to test new approaches.

If you're interested in our social security priority area, you can book a 1:1 call with a grants manager to learn more. [Book a call here.](#)



Tackling the housing crisis

London has a housing crisis. The sky-high cost of housing is the single biggest driver of poverty in London, and every year, things get worse. There isn't enough social housing. This means that low-income Londoners are often forced to rent privately, with many living in poor quality, insecure housing. After housing costs, around 1 million more people are in poverty in the capital than would be otherwise.

We believe that all Londoners should be able to live in a stable, good quality, affordable home close to their work, school or family.

Our impact goals

1. **More Londoners can advocate for their housing rights.** Significantly more low-income people are accessing legal and community-level advice on housing.
2. **There is a comprehensive government strategy to solve the housing crisis, informed by the experiences of low-income Londoners.**
3. **There is a shared commitment to end temporary accommodation for Londoners by 2035.** A movement of Londoners with experience of temporary accommodation and organisations working with them is making a case for change.

How we fund advice work in this area

We prioritise funding housing advice services for:

1. Existing relationships in Outer London.
2. Organisations with specialist, skilled staff..
3. Organisations with established strong collaboration with local policy and community partners.

1. More Londoners can advocate for their housing rights.

Our goal is to significantly increase access to housing rights for low-income Londoners.

The problem we're trying to solve

Londoners on low incomes have little control over where they live. Many find themselves in unsuitable, precarious or temporary housing. Those in private rented accommodation are being priced out of their homes.

Without support, many are at risk of losing their homes or forced to move away from their communities.

How change will happen

Change is possible by providing people with the help they need to understand and enforce their housing rights. High quality specialist advice from legal and community level organisations for people on low incomes, supported by legal aid, is vital.

What we'll fund

- **Specialist legal advice.** Focused on casework and representation on housing and related issues not covered by legal aid, such as the private rented

sector and disrepair.

- **Renter support and member solidarity.** Focused on helping renters stay in their homes, where this is combined with advocacy.
- **Legal education** to increase understanding of people's rights and routes to redress.
- **Campaigning for better access to advice, including** campaigns to widen access to legal aid.

2. There is a comprehensive government strategy to solve the housing crisis, informed by the experiences of low-income Londoners.

London's housing crisis is so severe that the only way to solve it is through significant government action. Our goal is for the government to develop a strategy, informed by the experiences of low-income Londoners.

The problem we're trying to solve

London has a housing crisis and people on low incomes bear the brunt. Affordable homes are hard to come by, insecure, and often unsuitable. We aren't building enough affordable homes. Local authorities are collapsing under a growing homelessness emergency.

At the same time, property in London is too often used as a financial asset rather than a home. Our system relies on ever increasing house prices, attractive to overseas investors looking for a secure return. Homes remain under-used while families languish on waiting lists.

Without a plan to tackle the housing crisis on all fronts, London's decline is just a matter of time.

How change will happen

Change is possible, but it will be a long road. It will need

sustained, effective campaigning by diverse coalitions, built on solid evidence and Londoners with direct experience of the housing crisis will need to be at the forefront. It will require a shift in political will to tackle to root causes of low housing supply, and a change in political attitudes towards investing in London.

While change calls for a disciplined focus on London's housing issues, we will work in partnership to look beyond the city and influence national discourse and policy debates.

What we'll fund

We want to **fund policy work, research and campaigning** focused on tackling the housing crisis. This work should be built around the voice and needs of low-income Londoners. We want to see people with direct experience coming together to build their influence and connections. We value a wide range of kinds of expertise.

We are most interested in work that benefits renters rather than landlords or homeowners. We welcome work that leads to better homes and neighbourhoods, giving people on low incomes greater control over where they live.

Examples could include:

- A diverse portfolio of campaigners advocating for and with groups of Londoners in housing need, especially private renters, Disabled, young and racialised people and communities affected by regeneration.
- High-quality research that generates evidence to support effective campaigns.
- Initiatives and partnerships across sectors to build connections, voice and influence of people with experience of housing need or strengthen policy and practice.
- Focused support for organisations working to

strengthen transparency and safety and tackle lawlessness and financialisation in the housing market.

- Looking at the future of the planning system, including alternatives to the current system, environmental impacts and retrofitting.

We won't fund

- Work that only benefits one estate or very local area and has no wider significance or connections.
- Work that focuses on supported housing or rough sleeping.
- Campaigns or development work for proposals to develop community-led housing. We may consider making a repayable investment in such cases. See the [social investment](#) section for more information on this type of funding.

3. There is a shared commitment to end temporary accommodation for Londoners by 2035.

The problem we're trying to solve

London Councils estimate that as of 2024 one in 50 Londoners are living in temporary accommodation. This includes 83,000 children: on average one in every classroom. Councils are spending an unsustainable amount on housing homeless people in temporary accommodation, sucking money away from other services. Bad housing affects people's health, productivity, education and prospects. London's housing crisis magnifies wider dynamics of power and inequality. Marginalised groups are disproportionately affected, and insecure housing undermines their ability to move out of poverty.

How change will happen

Ending temporary accommodation is central to a better housing strategy for Londoners. For this to happen, people who don't normally talk to each other will need to connect and campaign for this common goal. Voices at grassroots level, involved in local support and policy work, will need to be heard by those in power. Second tier organisations can play a role – using networks to bring connect people, building skills (including resourcing 'doing,' not just training). Organisations with access to decision-makers, including funders, can use their power to invite others in and give them a platform.

What we'll fund

- Grants to organisations working to support and advocate for and with Londoners in temporary accommodation.
- Wrap-around support and capacity-building for organisations to help them build the voice, connections and influence of Londoners in temporary accommodation.
- Cross-sector initiatives to build consensus around change needed and linkages to alliances with campaigns on related issues.

If you're interested in our housing priority area, you can book a 1:1 call with a grants manager to learn more.

[Book a call here.](#)



Ending the poverty premium

Londoners in poverty often pay more for essential goods and services than those who are better off. This is known as the 'poverty premium'. It applies to things like the cost of household utilities, borrowing money, banking, and insurance. For example, the extra cost of fuel through using a pre-payment meter.

We believe low-income Londoners should not pay more for essential goods and services.

Our impact goal

- 1. A substantial reduction in the amount of extra money paid by Londoners because of the poverty premium.**

1. A substantial reduction in the amount of extra money paid by Londoners because of the poverty premium.

The problem we're trying to solve

As of 2024 26% of Londoners experience some form of poverty premium, costing them £370m a year. Some groups are more likely to face a poverty premium than others. For example, Black and minoritised households are less likely to pay energy bills by direct debit, costing them more. Single parents and Disabled people are more likely to have pre-payment meters. It costs more for a disabled person and their household to enjoy the same standard of living as non-Disabled people or households.

How change will happen

Change will require businesses to act differently towards low-income customers. This will mean engaging with businesses and regulators to demonstrate the harms caused by the poverty premium, and how alternative approaches are possible. It will be vital to highlight the disproportionate impact on different types of households.

As our city plays its part in tackling climate change, it's also vital that low-income households are given practical help with the costs of the energy transition.

What we'll fund

We will fund **initiatives, research, and campaigns** that have the potential to have impact at scale across the city.

This covers work that:

- Ends business practices that charge low income customers more than those who are better off and supports alternative business models to grow.
- Exposes the unfairness of the poverty premium and the impact on people in poverty, with a particular focus on the disproportionate impact on different types of households.
- Supports a fair energy transition for low-income households, particularly around household gas and electricity. This may include practical initiatives such as helping the growth of community energy schemes or expanding the use of subsidies or social tariffs.
- Offers solutions to the poverty premium designed and driven by people's experience of poverty, through an intersectional lens.

If you're interested in our poverty premium priority area, you can book a 1:1 call with a grants manager to learn more. [Book a call here.](#)

Social justice programme

Our social justice programme has three priority areas:



Ending migrant destitution



Disability justice



Racial justice



Ending migrant destitution

London has a long history of welcoming migrant and refugee communities. However, some Londoners are forced into poverty and destitution because of their immigration status. This includes people receiving insufficient asylum support, EU and EEA citizens who have struggled to secure EU settled status, people subject to extortionate fees, those with no recourse to public funds, and people with irregular status.

We want to see an immigration system that is humane, fair, accessible and treats different groups equally.

Our impact goals

1. Significantly more people in London are supported out of the destitution caused by their immigration status.
2. The immigration system shifts its focus away from the hostile environment, to support

How we fund advice work in this area

We only fund migration advice services that:

1. Are delivered by specialist organisations providing services across London..
2. Connects casework and policy work.
3. Provides services to multiple communities.

We prioritise funding for specialist casework (OISC Level 3).

1. Significantly more people in London are supported out of the destitution caused by their immigration status.

The problem we're trying to solve

Migrant Londoners experience, or are at higher risk of, severe poverty and destitution because of their immigration status.

In 2023, Joseph Rowntree Foundation (JRF) reported that migrants to the UK are disproportionately affected by destitution, making up nearly a third of destitute households. In many of these cases, the destitution arose primarily from the household's immigration status, though data from civil society indicates that an intersection of migration status, race, gender and disability increases the likelihood of a person experiencing poverty and/or destitution.

For our work, we focus on both those in a crisis situation - who are destitute - as well as those experiencing persistent poverty – but not yet destitute – with an aim of ending migrant destitution as an inevitable consequence of immigration policy.

How change will happen

In certain circumstances, and with legal support, destitute migrants may be able to apply for emergency support from a local authority (LA) or to lift the no recourse to public funds (NRPF) condition from their visa which restricts access to the welfare safety net. However, many may struggle to access legal support, will not meet the criteria for emergency support, fear a negative consequence on their immigration status, or simply be unable to wait for a decision on emergency support (e.g. a decision to provide emergency support to a destitute person escaping domestic violence is currently taking three-four weeks forcing many to stay in unsafe situations).

In this context, London's migrant advice services are critical. Resolving a person's immigration issue often offers a pathway out of destitution and ensures people can access additional help. This work is often time consuming and complex and requires high quality specialist advice from legal and community level organisations.

What we will fund

- **Specialist legal advice.** Immigration legal advice, casework, and representation services in areas of law that fall outside the scope of legal aid. Organisations seeking funding will be expected to be registered with the Office of Immigration Services Commission (OISC) or Solicitors Regulatory Authority (SRA).
- **Funding to increase the overall capacity, coordination and effectiveness of immigration advice work in London.** This would include funding in shared advice infrastructure (e.g. for supervision or wellbeing support), partnerships between specialist and community-based provision, and advice coordination to strengthen referral pathways between organisations.
- **Funding that enables lived experience leadership in efforts to end NRPF.** This includes funding for legal education that enables individuals to know their rights and better navigate the immigration system, or funding for community organising with a focus on lived experience leadership.

2. The immigration system shifts its focus away from the hostile environment, to support people's settlement.

The problem we're trying to solve

The complex and punitive nature of the immigration system forces people into poverty or destitution. The costs of engaging with the system (both direct costs such as visa fees, or indirect costs, such as legal fees) can lead to high levels of debt. When combined with the exclusion from public benefits, restrictions which prevent people from taking on work, and the prolonged uncertainty and delays in decision making which arise during lengthy routes to settlement, it is no wonder that London's migrant communities are more likely to experience persistent poverty and destitution. Data suggests this disproportionately affects Black and other racially minoritised women and Disabled people.

How change will happen

Migration is often politicised which can make change harder to achieve. A shift in our immigration system to one that focuses on settlement and citizenship will rely on effective campaigning by broad coalitions working towards a common goal. It will require a connected and sustainable migration sector that is effective and influential in bringing about change, and people with lived experience will need to be at the forefront. It will require shifts in public attitudes towards migration, as well as political courage.

Change will require work at both the national and local level. This means that the voice and experience of Londoners will need to contribute towards research and campaigns focused on London, as well as the wider UK.

What we'll fund

We want to fund **campaigns, research and policy work** focused on bringing about a new immigration system that champions settlement and citizenship.

Examples could include:

- Funding to increase influencing capacity and effectiveness. This might include funding for research and policy analysis (e.g. that highlights the disproportionate impact of immigration policy on particular groups, or cost-benefit analysis of removing some social security benefits from the scope of NRPF), funding for shared policy capacity across advice organisations, continued funding to support strategic litigation (through funding for pre-litigation research, expert opinions and third party interventions), strategic communications, lived experience led influencing and organising work, and support for public affairs work.
- Funding to support collaborative ways of working within London's migration sector. This would include early-stage funding to support the development of collaborations, funding for established and effective collaborations between organisations using different approaches and funding that invests in organisations' core capacity and infrastructure to increase their effectiveness.

If you're interested in our work to end migrant destitution, you can book a 1:1 call with a grants manager to learn more. [Book a call here.](#)



Disability justice

A third of families in London that include a Disabled person are living in poverty. And almost half of people living in poverty are Disabled or are living in a household with someone that is Disabled.

We believe that Deaf and Disabled people's organisations have a critical role in asserting the rights of Deaf and Disabled Londoners. Our vision is for a strong, vibrant, diverse, and sustainable disability justice movement in the city.

Our impact goals

- 1. Deaf and Disabled people's organisations have the capacity to campaign for the rights of Deaf and Disabled Londoners.**
- 2. Funders increase their investment in Deaf and Disabled people's organisations.**

Applications for disability justice funding are closed throughout 2025.



Racial justice

Race and poverty in London are clearly linked. Black Londoners are almost twice as likely to be in poverty than white Londoners. Pakistani and Bangladeshi Londoners are more likely to be out of work than white or Indian Londoners.

Our focus is on tackling racial injustice by reducing poverty in London's Black and minoritised communities through economic empowerment. Fundamentally, we do not think you can have racial justice without economic empowerment.

Our impact goals

- 1. An increase in household income in Black and minoritised communities.**
- 2. An increase in the amount of household and community wealth in Black and minoritised communities.**

If you're interested in our racial justice fund, get in touch with our racial justice lead or read more.

Other funding

Grants within our main priority areas aren't the only type of funding and support we offer. We also sometimes give out exceptional strategic grants, and social investment loans to businesses with a social purpose.



Strategic grants



Social investment



Strategic grants

Sometimes we fund work to tackle economic and social injustice that falls outside our priority areas. In this situation, we'll ask organisations to explain clearly how the work they'd like us to support with is exceptional, or how it will make a strategic contribution to our overall aims. We typically make a small number of grants under this category each year.

Give us a call to chat about your project if you think it fits this bracket.



Social investment

Grants aren't the only financial support we can offer. We know some organisations need flexible, low-cost loans or equity to grow and deliver social impact. We can help with this.

We want to support diverse, enterprising, and impactful organisations who find accessing other sources of investment difficult or too expensive. Organisations and projects led by the people directly affected by the issues addressed are a priority for us.

We're particularly keen to support smaller organisations – maybe those trying investment for the first time.

Our primary focus is on unlocking impact so our financial terms are generous, but invested funds are all repayable – so we can lend them again.

We've been making social investments since 2012 and since then have invested £17m to tackle poverty and inequality across London.

We're open and transparent about what we can and can't invest in and will be happy to discuss ideas with you – so do get in touch if your organisation is:

- Based and works in London.
- Has been operating for at least one year.
- Has a clear social mission.
- Can provide a business and financial plan.

Size of investment is flexible and can be as small as £50,000 up to £1m, but what matters is the positive impacts your work can create.

Find out more about our social investments [here](#).



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