



Housing Options:

a guide for older people in Scotland

Introduction

Where we live plays a major part in our general wellbeing. Even if you are happy where you are at the moment, it is important to think about what you might need in the future. Planning ahead and thinking about what your housing needs are likely to be in later life is best done alongside other plans such as making a will, setting up Power of Attorney or financial planning. Finding out as much as possible about your options gives you the best chance of making the right decision.

What you want and need from your home will be personal to you. Your options will depend on your financial situation, the care and support you currently (or anticipate to) need and what housing options are available in the area where you want to live.

The main housing options available across Scotland are:

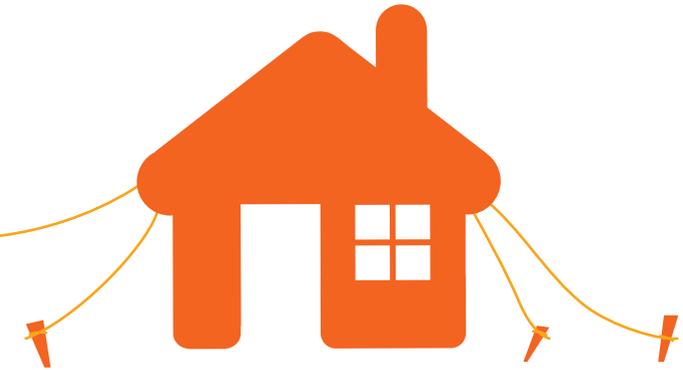
- **Staying in your current home and adapting it to your needs.**
- **Buying or renting a smaller/more suitable property.**
- **Sheltered accommodation (retirement housing).**
- **A care home.**
- **Moving in with family.**
- **Abbeyfield homes.**
- **Park homes (residential caravans).**
- **Co-housing.**

This guide provides useful information about the different possibilities available to you, whether you need to move quickly or are planning ahead for the future.

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Staying at Home



Staying in your own home has obvious benefits. You are surrounded by a lifetime's collection of possessions and memories, you may have friends and family nearby to help or have a garden, and you can keep any pets living with you. Being very familiar with your home environment can even help if you have (or develop) a visual impairment or difficulties with your memory.

If you start to need care or support at some point down the line, sometimes a relatively straightforward modification or equipment can make life a lot easier. This could be for instance a ramp to your front or back door, fitting grab rails to your bathroom or using equipment such as a shower chair or bed raiser.

Your local authority **social work department** can carry out **an assessment of your needs for care and support**. The help provided could be a 'package of care' including social care, health services and housing services. The Council may not carry out the assessment itself, a health professional may do this instead. They would usually assess what help you need and should arrange services to meet the needs they have identified. They could do this, for example, by arranging for equipment or adaptations in your home, provide home care support or by providing services to help any carers who look after you. The help provided could include social care, health services and if appropriate, housing services. You should have a copy of the information about the care which has been agreed.

To start the process, usually you just need to give your local Council (or in some areas your Health Board) a phone and explain your situation. Your Council is likely to have a waiting list for this. However, if you need help because you are at risk (for example, you might be living somewhere with stairs that you cannot easily climb or descend from), make sure the social work department knows that you need urgent help.

See Age Scotland's factsheet ***Council assessments for care and support at home*** for more information.

Care and Repair services operate throughout Scotland to offer independent advice and assistance to help homeowners repair, improve or adapt their homes so that they can live in comfort and safety in their own community. They may also provide a handyman service depending on the area where you live. The service is generally available to owner-occupiers, private tenants and crofters who are aged over 60 or who have a disability. Services differ across the country.

Tel: **0141 221 9879** (headquarters)
www.careandrepairsotland.co.uk

If you rent from your local authority or a housing association, see page 24.

The Royal Voluntary Service (RVS) runs a 'Good Neighbour' service across Scotland. No two local Good Neighbours services are identical but they generally offer the practical help that can really make a difference - whether it's collecting a repeat prescription, walking the dog or changing a light bulb.

Tel: **0845 608 0122**
www.royalvoluntaryservice.org.uk

Contact the **Equality Advisory Support Service** (EASS) if you think you have been discriminated against because of your disability or encountered problems getting an adaptation that you need. It is usually best to contact your local Citizens Advice Bureau first so they can consider your situation and contact EASS on your behalf if appropriate.

Tel: **0808 800 0082**
www.equalityadvisoryservice.com

Home Energy Scotland can help find out whether you qualify for the Scottish Government's 'Home Energy Efficiency Programme'. The programme includes a number of schemes to help people maximise their income, reduce fuel bills and improve the energy efficiency of their home. Home Energy Scotland can:

- Give you advice on lowering your bills and simple steps to make your home warmer.
- Check your entitlement to benefits and tax credits and whether you should be getting help from your fuel supplier
- Check your entitlement to insulation for your home
- Check whether you qualify for help with a new central heating system or boiler, draught-proofing, further insulation and help with energy efficiency.

Tel: **0808 808 2282**
www.homeenergyscotland.org.uk

For more information on energy efficiency in your home, see Age Scotland's factsheet ***Help with heating***.

What support is available to adapt your home?

It is common to think that there is no help available to put towards costs for repairs or adaptations, but depending on your circumstances there may be assistance that could really improve everyday life for you or someone you live with.

Repair or improvement grants may be available from some Councils but these are now unusual. Grants may only be available to support work which the Council considers to be a high priority or in cases of serious hardship. Each Council has discretion to set its own rules, for example some may offer low-interest loans. You can apply for a grant or loan if you are a home owner, or own part of your home through a shared ownership or shared equity scheme. You can also apply if you're a tenant under specific circumstances.

There is no automatic right to a grant from the Council for the costs of repairs and improvements, for example, to rewire electrics. There are however mandatory grants to make a home suitable for a person with a disability to live in (see below).

Information for homeowners only

Help to Adapt is a Scottish Government initiative designed to help older people live independently in their own home for as long as possible.

The initiative encourages homeowners over 60 years old to consider making alterations to their property now to ensure it continues to meet their future needs. The aim is to help people stay safe and maintain their quality of life in their own home. At the time of writing Help to Adapt is being piloted in 12 local authority areas.

For further information about this initiative, contact Silver Line Scotland where an experienced adviser can talk you through what it entails and send out relevant information. The Link Housing website also provides information at www.helptoadaptscotland.co.uk.

Information for homeowners and private tenants

Councils have a general duty to provide assistance to make a house suitable for a person with a disability where the house is their main residence. They are obliged to give mandatory grants for work where the house lacks a standard amenity (such as sink, wash basin or shower). The scope of the mandatory grant also includes most essential structural adaptations which are permanent. For example, widening of doors. However, work to extend property is at the discretion of the local Council. For example, to create a downstairs bedroom or bathroom.

Any adaptations may fall under the **'Scheme of Assistance'** which Councils must produce and make available. This is a document which sets out the Council's housing priorities, including any grants or loans which the Council will provide and it should be made available on their website and sent to you if you request it.

The minimum grant is 80%. This may increase to 100% of the approved expense or costs depending on whether you are in receipt of certain benefits. There is a duty on local Councils to ensure that where essential adaptation work is not being covered by the grant, owners receive advice on funding the work.

It is up to local Councils to assess an applicant's contribution (if any) as there is no standard national means test of resources. There is also no maximum value of the work that can be undertaken. Social work departments can provide small items of equipment and temporary adaptations that are not covered by an adaptations grant, like grab rails or bath seats.

Private tenants will usually have an assured tenancy or a short assured tenancy. As part of the tenancy rights, you are permitted to adapt your home with the landlord's consent. The landlord can refuse to allow the adaptation to go ahead, but permission cannot be 'unreasonably withheld'. In other words, the request has to be considered to be 'reasonable'.



For more information, see ***Help with adaptations to your home – A guide for disabled people in private housing in Scotland***. If you have access to the internet, this can be accessed by typing the title into a search engine.

Alternatively contact **Silver Line Scotland** and an adviser can send it out to you for free.

'Right to adapt' for tenants

All tenants have a right to adapt their home, however different rules apply depending on whether you rent from a **public** or **private** sector landlord.

This right can be applied with the consent of the landlord for two reasons:

- To make it a suitable place to live if you are a person with a disability who intends to live there as your main residence.
- Install central heating or other energy efficiency measures which are available through a grant from the Scottish Government's energy efficiency programme (see page 5).

If you are a person with a disability living in rented accommodation you may need it to be adapted to meet your needs at some stage. The Equality Act 2010 states that all landlords or managers of a property have a 'duty to make reasonable adjustments'.

A 'landlord or property manager' includes: the owner of a property, an estate agent, a property management company, a local authority or a housing association.

There are two things that they must do to help you continue to live in your home comfortably.

1: Change a policy or practice including the terms of a tenancy agreement.

If they have rules in place which disadvantage you because of your disability they must amend them. This may be something that is detailed in your tenancy agreement such as a 'no pets' rule. It is likely to be reasonable adjustment under the Equality Act to allow someone to have a pet that assists them, such as a hearing dog.

2: Provide extra aids or services.

The Equality Act refers to 'auxiliary aids and services' which generally means something that helps you live somewhere. This could be for instance making sure the entry phone service is accessible.

The landlord or property manager only has a duty to make changes if it is seen to be a *reasonable* request. This should take things into account such as your safety and how well the adaptation will meet your needs but also how much it is likely to cost and whether the work will reduce the value of the property.

Who do you rent from?

The rules depend on whether you rent from a private landlord or your local Council / Housing Association. See below for information that applies to you.

If you rent from a private landlord:

See 'Information for homeowners and private tenants' on page 7.

If you rent from your local authority or a housing association:

If you are a tenant in the social rented sector, as a Scottish secure or Short Scottish Secure tenant you will have more rights to adaptations than private tenants. Each year, Housing Associations receive funding from the Scottish Government's housing agency to pay for adaptations to their properties to make them more suitable for people who have disabilities. You may be able to claim compensation at the end of the tenancy for adaptations that you have carried out to the accommodation.

Bear in mind that if you are considering downsizing, releasing a capital sum may affect any means-tested benefits you receive now or may need to claim in the future.



For more information, see **Shelter Scotland**'s website and search for 'Adaptations in Council and Housing Association homes' or phone **Silver Line Scotland** we can print and send on the information to you for free.

If problems arise...

If the landlord gives consent but applies certain conditions to this, or refuses to consent to the adaptation, they must give their reasons why and tell you about your right to appeal.

On the other hand, if you have a disability and your landlord wants to end your tenancy, you have specific rights under the Equality Act 2010 if the reason that you are being evicted is because of something to do with your disability. The **Equality Advisory Support Service** (EASS) helpline can also provide advice for tenants who have disabilities who think they have been discriminated against by their landlord. You can reach them on **0808 800 0082** or at their website at **www.equalityadvisoryservice.com**.

If you are in dispute with your landlord about an adaptation, you may be able to get some help from your local **Care and Repair** service (see contact details on page 52). The service that they provide does vary across the country, so if in doubt call **Silver Line Scotland** who will be able to advise you of what your local Care and Repair currently offers and give you their contact details.

UPDATE (Disability Information Scotland) can also help if your landlord has refused to allow an adaptation. An adviser there may be able to help you negotiate to find a resolution. See contact details on page 55.

Downsizing



Moving to a smaller home can be both practically and financially beneficial. It is likely to be easier to manage and also to allow for more independent living in later life. It may also provide you with an opportunity to raise money from the sale of your own house if you buy or rent a smaller flat which may have lower energy costs and be cheaper to run. You could also have a fresh start somewhere new in an area where your budget would not stretch to a larger home. Somewhere closer to family or friends perhaps? Or if you are feeling lonely and isolated where you currently live, downsizing and relocating may open doors to a new social life with people who share your interests.

It is not uncommon for someone to find themselves 'asset rich, cash poor' in later life: owning a home but living off a relatively small income such as a pension. Downsizing to a less expensive home opens up opportunities to choose how to use the extra money.

However, this type of move may not suit your circumstances. For instance, the very nature of downsizing will mean that you will have less space. Would it feel cramped? Especially if you have lived in an older, large home with a garden, you might find it a bit too confined. How much of your existing furniture could safely and comfortably fit in? Could you still accommodate people when they come to visit?

Whether you are looking to buy or rent (either privately, from your local council or housing association) there are options available to you. However, the breadth of these options will depend on the area you are looking to live in and your financial circumstances.

There are schemes available that aim to help council and housing association tenants downsize to a smaller property. The idea behind this is to encourage tenants to move in order to free up larger properties for families. Each landlord will have different criteria for this and they may offer cash incentives or a housing exchange.



Seek advice from **Silver Line Scotland**, or for face to face advice your local **Citizens Advice Bureau** before entering into an agreement. They can also provide further information about downsizing, and if needed, look up the contact details for your local council for you.

CHECKLIST: **What would be a more suitable home for you?**

If you are thinking of moving as part of your plan for the future, it is hard to know what might suit you in later life. You might want to consider:

The location

- ✓ Is the area flat? Are there any hills to climb to get to shops etc?
- ✓ Is it affected by noise from factories, businesses, neighbouring flats or busy main roads? If you are looking for sheltered housing or care home accommodation, is there good sound insulation if your home is near the “residents lounge”, laundry room, lift or refuse chute?
- ✓ Is the development in or near the centre of a town or village?
- ✓ Is there easy access to shops, post offices, banks, chemists and medical services?
- ✓ Is it within reasonably easy reach of parks, libraries, churches, pubs, clubs and day centres?
- ✓ Are local services mainly aimed at tourists and therefore not available all year round?
- ✓ Are any communal areas and the individual properties secure?

Transport

- ✓ How frequent are local bus or train services? Always bear in mind, even if you drive right now, you might not always be able to in the future.
- ✓ Is there suitable parking for yourself and your visitors?
Is there easy access from the parking area to your home?

Accessibility

- ✓ Which floor would you live on?
- ✓ If you do not live at ground level, is there a lift?



- ✓ Are there steps to the main entrance door of the property?
- ✓ Are all door openings greater than 750mm or even larger to accommodate a motorised wheelchair?
- ✓ Are the toilet (along with bath/shower), living room, kitchen and bedroom all on one level?
- ✓ Do doors & windows have handles which are easy to reach / operate?
- ✓ Are light switches & sockets reachable without bending / stretching?

If you are buying a property, the Home Report (see page 22) should cover the important accessibility issues such as lifts, widths of doorways and corridors. This is called an 'accessibility audit'.

Energy efficiency

- ✓ How new is the boiler and what type is it?
- ✓ Is the heating system efficient and easy to use and has it been maintained?
- ✓ Does it have a good energy rating? (See page 22 for more information about the Energy Performance Certificate (EPC))
- ✓ Does it have double glazing?
- ✓ Does it have sufficient loft insulation?

Home Energy Scotland can offer advice on energy efficiency measures or fuel costs. You can call them on **0800 808 2282** and their advisers will answer your questions about heating and insulating your home, saving energy and cutting costs, and advise you of any energy efficiency offers that may be available to help you get ready for winter. You could ask your fuel supplier if you can put your name on its Priority Service Register (this is normally available to people who are aged 60 or over or have a disability). This can include a free gas safety check and will ensure that the supplier is aware of your situation if there is a power cut.

You can also call Silver Line Scotland to speak to an adviser who can make a referral to Home Energy Scotland on your behalf.



Buying a home

1. Work out a budget

This is always the most important thing to do before you begin to consider any new home. Your budget should take into account:

- Your income.
- What you regularly spend.
- Savings you have.
- If you are selling your current home, the equity from the sale.
- How stable your income is and how likely it is to change.
- Ability to adapt to changes such as care costs or needing to take taxis if you were no longer able to drive?

2. Find out how much you can borrow

If you need to borrow money to buy a property, get independent advice about your options and make sure you can afford the payments before you commit to anything.

In most cases, the lender will only offer the Home Report valuation or the purchase price – whichever is lower. For instance, if you are looking to buy a house which has been valued at £150,000. If there has been a lot of interest in it you may want to offer a competitive price at £155,000. However, your lender is likely to only agree to £150,000. In this case you would have to pay the extra £5,000 upfront, along with the deposit.

It is important to plan ahead when taking out a mortgage. The nature of borrowing large amounts of money (which is paid back over a long period of time) means that factors such as your age are likely to be taken into account. Buying somewhere accessible (see pages 15-16) before reaching later life is good planning both practically and financially as you can avoid the cost and upheaval of moving twice.

If you are on a low income you may be able to get help towards the mortgage interest repayments through Pension Credit. Rules which apply to this benefit are complicated so always get advice before taking out a mortgage.



For advice about mortgages, call the **Money Advice Service** (MAS) on **0300 500 5000** or visit the website at **www.moneyadviceservice.org.uk**.

3. Take into account the additional costs involved

Other costs involved in buying a home include:

Legal fees: You cannot buy a house in Scotland without involving a solicitor. As with any other service, shop around to see where you will get the best rate and ask for an estimate before you begin the process. You will most likely be charged more for a complicated transaction, for instance if difficulties crop up with the purchase. To find solicitors in your area, contact the **Law Society for Scotland** (details on page 54).

Land and Buildings Transaction Tax - LBTT (previously Stamp Duty Land Tax): No charge is made against a property that costs £145,000 or less, but if you are buying somewhere that costs more than this the rate that it is charged depends on the price of the property. The more expensive the property, the more you pay.

Charges start at 2% of the *difference* between the purchase price and the £145,000 'allowance' for properties that cost between £145,000 and £225,000, right up to 12% for properties over £750,000. For example, if a property costs £150,000 you would be taxed 2% on the £5,000 difference.



Contact **Revenue Scotland** for more information. Their website, **www.revenue.scot** features a very useful calculator that can help you work out how much tax you will pay.

For general **moving and decorating costs** see page 50.

Buying Schemes

Housing Associations

The **Elderly Accommodation Counsel** can provide more detailed information on specific developments in your area (details on page 53).

Access ownership scheme

This is a specific model for people who have disabilities which offers the option to purchase a suitable property on the open market. It is very similar to the Shared Ownership scheme, however with this option you are not restricted to specific percentages.

Help to Buy (Scotland) scheme

This scheme helps people to buy a new-build home (from a participating home builder) without having to fund all of the purchase price. First time buyers and existing home owners can be eligible for the scheme. A budget is set by the Scottish Government each year and once it is used up then it is closed until the next year. There are two parts to the scheme:

1. Shared Equity loan

The Scottish Government lends you up to 20% of the cost of your new-build home and you pay at least a 5% cash deposit and you would need to find a 75% mortgage to make up the rest. You will not be charged loan fees on the 20% loan for the first five years of owning your home but you need to be clear that you will be able to afford those costs later on.

You would be the outright owner of the property and would be responsible for paying for all repairs, insurance etc. When the property is sold you and the Scottish Government each receive your share of the property's value.



If you have internet access, see:
www.helptobuy.org.uk/equity-loan/equity-loans.

2. Mortgage guarantee scheme

This works in exactly the same way as any other mortgage except that under the scheme the Scottish Government offers lenders the option to purchase a guarantee on mortgage loans. This means that lenders that take part are able to offer home buyers more high-loan-to-value mortgages (80-95%). You would still be fully responsible for your mortgage repayments. So if you have a 5% deposit, you will need to take out and pay back a 95% mortgage.



If you have internet access, see www.helptobuy.org.uk/mortgage-guarantee/how-does-it-work.

Part exchange deals

If you are already a home owner and you want to sell your existing property, some housing developers and estate agents offer part-exchange deals. You would usually have to sell your home at a lower price than you had hoped for. Get legal advice before entering into a part-exchange arrangement.

Low Cost Initiative for First Time Buyers (LIFT)

With this shared equity scheme people purchasing property can receive a government investment of usually up to 40% of the equity of a property or, up to 49% in certain circumstances. Also people who have a disability do not need to be a first time buyer. This can be new supply (for example, buying from a developer/housing association) or on the open market. If you have internet access, more information can be found on the Scottish Government website at www.gov.scot and type in 'LIFT'.



For further advice on any of these options, call **Silver Line Scotland** on **0800 4 70 80 90** or **Shelter Scotland** on **0808 800 4444**.



Selling a home

Here is a rundown on the basic things you will need to do:

Get a Home Report & Energy Performance Certificate (EPC)

All land registered residential flats and houses in Scotland need to get a Home Report drawn up before they can be put on the market and it must be made available to potential buyers. It is basically a pack of three documents: a Single Survey, an Energy Report and a Property Questionnaire. For detailed information see the Scottish Government website at www.scotland.gov.uk and search for 'Home Report'.

An EPC contains information about a property's energy use and typical energy costs, along with recommendations about how to reduce energy use and save money. In Scotland, this has to be done as part of the Home Report.

To market the property you can either:

Find a seller yourself

You can look for a seller, advertise, show people round and set a price point yourself. This is usually only advisable if you already have experience and knowledge of the property market in your area and you will still need to get a surveyor to prepare the Home Report. All the legal processes have to be carried out by a solicitor and even if you do decide to look for a seller yourself it is best to speak to a solicitor first to make sure that you are aware of all the potential issues.

OR

Use an estate agent/solicitor as a selling agent

An estate agent provides a service to help you market and sell a property. They usually charge somewhere between 0.5% and 3% or the final selling price – always check if their fee includes VAT or not. As with any service, shop around to find the best deals and ask questions up front before entering into an agreement. For example, if they offer a flat fee it is useful to know what this is upfront.

If you choose to accept an offer from a **'quick house sale'** company at a discounted price, make sure you read all the information and small print very carefully as there are potential risks involved. For instance, you are very unlikely to know anything about the buyer or their financial situation.



If you have internet access you can find further advice from the **Money Advice Service** and **Citizens Advice Scotland's Adviceguide** (contact details on page 55). Just search for 'Buying a home' or 'Selling a home'.

Renting

Finding a property that meets your needs & budget.

1) Renting from a local authority or housing association.

Local authorities and housing associations that provide housing in Scotland are called 'Registered Social Landlords' (RSLs). Most tenants of RSLs will have a Scottish Secure Tenancy Agreement (SST). If you have this type of tenancy, you are entitled by law to have a written tenancy agreement which sets out your rights and obligations. As long as you stick to the terms of the agreement you cannot be evicted from your home without a court order. This is known as having full 'security of tenure'.

Key rights include:

- **Be consulted about any changes.**
This could be changes to the amount of rent you pay for example.
- **Pass on the tenancy to another member of the household after death** (called **succession**).
This is a specific rule for 'sole' tenants, therefore if the person who has died had a joint tenancy with someone else they would automatically take over the tenancy. The type of tenancy you have and the terms and conditions included in your agreement will determine whether this is an option for you.
- **Buy where you live** (in some cases) up until the 1st of August 2016. In Scotland, Right to Buy will end on 1 August 2016. This means that tenants who currently have a right to buy will have until 31 July 2016 to do so. The Scottish Government have published a guide called **Your right to buy your home** which is available from their website at www.gov.scot.

With consent of the landlord, tenants also have a right to:

- **Pass on the tenancy to someone else** (called **assignment**).
You must have been the tenant for 6 months before you can apply, and the tenancy has to be assigned to someone who has been living with you as their main home for 6 months or more. Your landlord must not refuse your request without a good reason. However, do not assign your tenancy to someone else unless you are absolutely sure you will no longer need the tenancy.
- **Have a joint tenancy.**
- **Sub-let to other people.**
If your landlord agrees, you can sub-let the whole or part of your home or take in lodgers.
- **Exchange with another Scottish Secure Tenant.**
This can be done internally or through organisations such as 'Home Swappers' or 'House Exchange' (see page 53). Both landlords must give consent in writing for this to be an option. A landlord can refuse in some situations if, for example, the house has been adapted for a person with specific needs and the incoming tenant wouldn't need the adaptations, or if the house would be too big or too small for the incoming tenant. If your landlord refuses and you are unhappy with the refusal you have the right to appeal to the Sheriff Court.
- **Make improvements.**
- **Receive compensation for the improvements made at the end of the tenancy.**

2) Renting privately

You can find housing to rent using local newspapers, websites or a letting agency.

Private Sector tenants will normally have a Short Assured Tenancy. This means that the landlord has the right to end your tenancy after the first six months. Check your tenancy agreement to find out what the deposit is, how the rent is paid, who is responsible for maintenance and repairs and also whether there are specific clauses in the tenancy about issues such as decorating or keeping pets.

Some tenancies stop after 6 months, some are renewed for 6 months at a time and others continue on a “month to month” basis after the 6 month period.

All private landlords in Scotland have to be registered with the local Council (there are very few exceptions to this rule). This has been put in place to make sure that landlords fulfil their duties properly. You can check if your landlord is registered by checking a central database, held by the Scottish Government at www.landlordregistrationscotland.gov.uk.



Housing law is complex. If you have any questions about your housing rights contact **Silver Line Scotland** for advice about your specific situation. **Housing Options Scotland** also have specialist knowledge of this area and can provide you with information and support.

Sheltered Housing



Sheltered housing (sometimes known as retirement housing) is designed specifically for older people or people with disabilities. Some will have a scheme manager (also known as a warden) who may live onsite or elsewhere. All schemes should provide 24-hour emergency help through an alarm system. The housing itself tends to be in a development or court of between 20 to 40 flats or bungalows which are usually self-contained but there are often communal areas, such as a communal lounge, laundry facilities and a garden.

Who provides sheltered housing?

Social sheltered housing in different areas of Scotland is provided by a mixture of Council and Housing Association properties. Most housing associations are non-profit making companies, many of them charities, which receive some funding from the Scottish Government to develop affordable housing.

The services provided in sheltered housing can vary and you should check carefully what is available and what the service charge costs will be. See page 32 for a checklist of issues you may want to consider when making your decision.

What are the different 'levels' of support provided?

All flats should have access to an alarm and some developments have a warden or 'development manager', 'resident manager' or 'house manager' who may live on site. If this is all that is in place it is known as **low level support housing** or just **sheltered housing**. If someone has additional care needs they can ask for an assessment from their local authority social work department for care and support within their home. See page 3 for more information about social work needs assessments.

Higher levels of support are provided in **very sheltered housing** or **housing with extra care**. This offers more support than other retirement housing, but allows for more independence than a care home would. People live in self-contained flats but meals may be provided, either in the flat or in a shared dining room. Staff are often available to provide personal care as well, but always check first to find out for sure.

What role do sheltered housing staff have on site?

Housing schemes are usually run by a separate management group which employs the scheme manager and organises maintenance and other services. The quality of the service can have a great effect on a scheme. Check whether the managers are members of a recognised trade body such as the **Association of Retirement Housing Managers** (ARHM). The ARHM produces an approved code of practice that includes both good practice and legal requirements.

If you have bought a sheltered or retirement housing property this will usually be managed by a management company (or factor). A management company could be a private company or a housing association. It is a good idea to meet them so they can explain their duties and responsibilities.

They will usually be responsible for the day-to-day management of the development, ensuring the necessary services are provided, setting service charges and collecting them fairly and efficiently.

The type of services a management group will be responsible for include:

- Employment of any warden/resident manager service (see below).
- Upkeep and cleaning of communal areas, such as corridors, lifts, communal lounge, external grounds.
- Repairs & maintenance to structure, exterior & communal areas.
- Insurance of buildings.

In general, managers do not carry out services such as shopping, cooking, cleaning or nursing. They may help you contact your local social work department if you want your care needs assessed.

You could check:

- How much of the day the manager is on duty and what their work includes (some wardens are only there for very restricted hours).
- Whether there are arrangements in place for a relief manager.
- What the arrangements are when someone needs help at night.

What are retirement 'villages'?

Retirement villages are larger communities and have more community facilities which could include a restaurant, shops and medical services. They are more likely than sheltered accommodation to organise community events and recreational activities, but as they are quite self-contained there is a risk that people who live there may feel cut off from wider society.

Checklist of points to consider.

- What help is available if you need help at night?
- Is there a communal lounge and what happens there?
- Is there a laundry service?
- Have you visited the development and chatted to other residents to get a 'feel' for the place?
- Will you be happy sharing communal areas?
- What are the rules about pets?

Management company responsibilities for shared services, maintenance, insurance and repairs.

Anyone who acts as property factor has to be registered with the Scottish Government. A 'property factor' broadly covers anyone who manages the common parts of land owned or in some circumstances used by two or more people. It is a criminal offence to operate as a property factor and not be registered.

Property factors have to produce a written statement of services within four weeks of agreeing to provide services to the owner. The written statement should also be provided where requested by the owner or if there are changes to the service.

The written statement should explain issues including:

- Authority to act (for example, if they have been appointed via title deeds or appointed by a decision of majority homes owners on a specific date).
- Information about the services that will be provided.
- Financial and charging arrangements including how the cost will be divided between different owners.
- Communication arrangements including how any complaints will be dealt with.
- Details on how to end the arrangement.



If you have access to the internet, search for a property factor on the **Scottish Government website** by searching for 'The Scottish Property Factor Register'.

Their registration number should be on all correspondence.

Other user points to check:

- In what ways do the management company consult with and inform owners of decisions affecting the development?
- Have the owners voted to dismiss the management company – if so at what stage is this process?
- Does the management company abide by a Code of Practice and have you been given a copy?

If you are buying a property where facilities and services are provided or shared:

- What responsibility do you have for shared or common areas, for example roof, gardens or common stairwell?
- What control or say do you have in the running of shared services?
- What kinds of services are on offer? How much do they cost and what does the contract say about increases in costs? See page 29 for examples of services that may be included.
- What are the charges for the upkeep of common areas or repair works? For example, is there a residents' association, insurance or maintenance fund?
- Does the management company put aside money in a 'contingency' fund in the owners names for future major repair work? Is there enough to cover any planned work? What happens if the fund does not cover the costs?

Service Charges

This often includes services such as cleaning and general upkeep of communal areas and grounds, along with repairs and maintenance. You should be clear about the respective responsibilities of the management company and each resident. Usually all maintenance, repair and decoration of the external structure and common parts of the buildings should be the responsibility of the management company, as should the insurance of the buildings. Charges for water and fuel bills may be part of your service charge for communal areas. You will normally be responsible for maintenance and repairs to the inside of your flat or bungalow and for arranging your own contents insurance.

The service charge for the resident manager/warden will include their salary and the costs of their accommodation if they live on site. Their salary and related overheads can account for a big percentage of the service charge. If you are looking to buy a self-contained accommodation, you should think carefully about whether you will be happy to pay for this service. If there is not a resident manager this would probably mean that the service charge is lower, but you would have to consider whether you may need the support of a manager now or in the future.

The provision and upkeep of any alarm call system will be included in the service charge. In addition to the service charge you will need to budget for your Council Tax, contents insurance, TV licence (for those under 75), telephone, and fuel bills.

How much might the service charge go up by?

You need to check the terms of your written statement, which should make clear how often service charges are reviewed. This is normally annually. The management company should be able to demonstrate that the money you pay is used to cover the cost of the services and tell you the size of recent increases.

Is there any help available to pay the charges?

If you receive the 'Guarantee' element of the Pension Credit or are on a low income you may be entitled to some assistance with paying for certain service charges. You should also contact your local Council to see if help is available with costs in your individual circumstances. You should also check if you qualify for help through the Council Tax Reduction Scheme which is administered through your local Council.

For advice about eligibility, call **Silver Line Scotland** on **0800 4 70 80 90**. An adviser can carry out a benefits check for you over the phone and, if needed, make a referral to the DWP home visiting team to get some help with the application forms.

Advantages and disadvantages

Retirement housing should offer a warm, well-insulated easy-to-manage home. The fabric of the building and external paintwork and repairs will be taken care of by the management company or factor, who will also look after the garden and common areas. You may miss having your own garden, although in some developments you might be able to lend a hand with the gardening.

You may be pleased not to have responsibility for household maintenance, but you may not have as much choice and control as you once had. If you wish to change or do something differently in common areas, you will have to negotiate with the other property owners in the development.

Your 'Deed of Conditions' will set out how much influence and control you and other homeowners have over the development. It is a legally binding contract between you, the other owners of property in the development and the management company, and will also be binding on whoever buys the property in the future. It will lay down some very important conditions that only apply to that type of housing such as age restrictions and details of the management agent's contract and the services available.

The terms of a Deed of Conditions vary greatly and are fundamental in determining your rights and responsibilities in your new home: if you are not clear about any of its terms you should get legal advice. The Title Conditions Act (Scotland) 2003 gives owners the right to change some of the terms, known as burdens, in the Deed of Conditions or Title Deeds in some circumstances.

Security alarms or a warden can be reassuring both for yourself and your family, knowing that help is there in an emergency. A Warden may pop in to see if you are okay if they haven't seen you for a while. Will this provide you with extra peace of mind, or will you find it an intrusion?

Many people find this type of housing highly satisfactory. They enjoy the peace of mind and security, and appreciate a warm, easily maintained home. Only you know best what you would feel comfortable with and what would suit your needs.

Finding sheltered accommodation

Depending on where you want to move to, the area may have sheltered housing available to 1) rent or 2) own.

1) Renting

Most sheltered housing for rent is provided by Councils and Housing Associations.

As there is often a waiting list and a criteria for who will have priority, it is best to enquire as early as possible to figure out whether this type of housing suits your needs. Contact the housing department at your local authority to find out how to apply in your area. You can also ask them directly how long is likely that you would have to wait and what priority your application is likely to be. If you have not already had a needs assessment carried out, it is advisable to do this to support your application for housing (see page 3). Each local authority has an 'allocation policy' which basically gives an overview of how they decide who gets offered housing.

If you have specific requests, such as if you want to move to a particular area or property you may have to wait longer.

Housing Lists for Council or Housing Association Property

All applicants over the age of 16 have a general right to be admitted to the housing list of a Council or Housing Association, in some areas there is a joint list, known as a common housing register.

Being on the housing list does not mean that you have a right to be housed. Each Council or Housing Association will have a written allocations policy which describes how housing is let in their area, who is given priority and how existing tenants can apply to move or exchange homes. You have the right to look at the allocations policy, which is likely to be on their website, but if you want a copy you can be charged for this. A summary of the policy should be available free of charge.

2) Buying

Retirement housing that is available to buy is usually built by private developers. For your own protection, buy only from a builder who is registered with an accredited body such as the National House-Building Council (NHBC) and is covered by its Sheltered Housing Code.

Most retirement housing is sold on a leasehold basis. This means that you are given a lease of the property and will usually pay a small ground rent to the owner. Your rights as a leaseholder are partly established in law and partly in the terms of your lease. Be sure to get independent, professional advice on your rights and responsibilities before you sign your lease. Find out about the running costs, such as the service charge, ground rent, Council Tax and utility bills.

There are different contact points where you can find out if you might be eligible and to make an application, depending on where you live.



The Elderly Accommodation Counsel (EAC) provides information about housing options in Scotland. You can reach them on **0800 377 7070** or visit their website at **www.housingcare.org**.

How to look for sheltered housing

Whether you are looking to rent or buy, contact your local Council for a needs assessment before going any further (see page 3). The social work department can also link in with housing advisers to find out what is available locally.

The **Elderly Accommodation Counsel** also provides lists of retirement housing developments for sale and rent in particular areas and price ranges. They cannot provide specific information on availability but they are specialists in the field of supported housing advice. See page 53 for contact details.



If you have internet access, a Scottish Government website called 'The House Key' at www.gov.scot/housekey provides in depth information about housing support services throughout Scotland. It also features a search function which allows you to select where in Scotland you are looking to live and it will provide you with a list of schemes.



Other Options

Care homes

In Scotland, only a small percentage of older people actually live in a care home. As this guide demonstrates, there are lots of different housing options available to allow someone to maintain as much independence as possible in later life.

However, if someone has complex needs and very sheltered accommodation does not meet their requirements a care home may be the most suitable option.

For specialist advice, call **Silver Line Scotland**. Care home rules and options can sometimes feel like a bit of a maze so it is best to speak to someone who can explain what applies to your situation. An adviser can also send you the relevant information and factsheets through the post or via email.

Abbeyfield Scotland

Abbeyfield Scotland is a charity and social landlord that provides housing support services for older people in various locations throughout Scotland.

Like other registered social landlords, they have members who hold a £1 share and a voluntary Board elected among the members. The Board is responsible for directing the overall business of the organisation.

In each Abbeyfield house there is a team of dedicated staff which provides day-to-day services to residents. There are three area teams across Scotland and a headquarters in Edinburgh that supports this.

Park homes (residential caravans)

Park homes (also known as mobile homes) are single-storey caravans or chalets installed on a park-home site. They can be an affordable way of moving into an area that might otherwise be too expensive. The legal position of a park-home owner is unique because you own the park home but rent the land on which it stands. Make sure you understand the legal implications before buying one and that you have the correct level of insurance. Take independent advice and talk to people on that particular site to see how happy they are with the arrangements. It is also advisable to check availability and whether you can stay in the caravan all year round.

Cohousing

A cohousing community is created and run by residents who come together to live in a way that they specifically choose. Organised into personal, self-contained homes, residents share their community by participating in activities and eating meals together.

Examples of this include a group of houses, flats or part of a building where every person has their own home and front door but you share a 'hub' or common space. This is usually a general living area, kitchen or dining room but it could be whatever the group decides to have.

Cohousing is also a way of combating loneliness and isolation, partly because it recreates the 'neighbourly' support that was once much more prevalent.

For further information about co-housing, contact **UK Cohousing Network** via their website at **www.cohousing.org.uk**. They can provide you with information on what is involved and local groups in Scotland. Although there are currently very few in Scotland, this type of arrangement is expanding.

Moving in with family

For some people this will work well and everyone in the household will be happy with the arrangement. However, it is worth taking time to think ahead and consider what your rights are to live there. These rights will differ depending on the type of agreement you have. If you don't pay rent, you will not have any rights to stay there if you are asked to leave.

In some circumstances, for example, if you care for someone in the household you may be able to argue that the care provided can be considered as payment, however the rules around this are complicated.

The best solution for you will depend on your individual situation therefore it is helpful to speak to an adviser at **Shelter Scotland** or your local **Citizens Advice Bureau**. They can talk this over with you and help you work out what to do for the best.

Homelessness



It is a commonly held assumption that homelessness is sleeping on the streets. Yet, even if you have a roof over your head, you can still be considered as not having a 'home'. This means that even if you have got somewhere to stay, you may still be homeless in the eyes of the Council.

It is not uncommon for someone to not recognise that they are homeless or at risk of homelessness.

Perhaps where you live is not suitable for you any more after experiencing health problems. For example, after a fall or injury you may be no longer able to access your property if it is located on the third floor of a block of flats.

All of these situations may mean that you are homeless.

It is important to get advice as early as possible if you are homeless or at risk of homelessness. The sooner advice is given, the better the outlook is for your general housing situation.

Everyone who makes a homeless application to their local authority (and is found to be eligible for help) will receive advice and assistance. Depending on your situation this could range from general advice right through to providing temporary or permanent accommodation. A local authority only has a duty to house someone if they are eligible and there is an official process in place to assess this.

Who can help?

Silver Line Scotland.

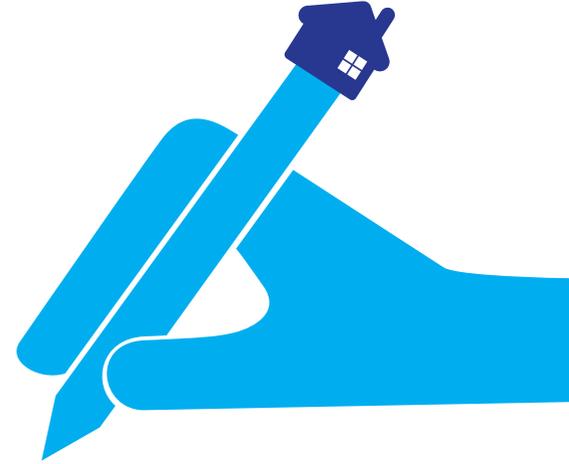
Shelter Scotland's free housing advice helpline and website.

Your local Citizens Advice Bureau.

Your local Council.

See 'Useful organisations' on page 51 for further details.

Signing over property to someone else



Many people consider passing on savings or other capital to children or others. This could be for instance transferring your property over to someone else (whilst you continue to live there, or move out) or placing money/property into a trust. However, giving away savings or property (also known as transferring assets), could affect your entitlement to assistance with care fees and to means-tested benefits like Pension Credit.

Transferring an asset out of your name and into someone else's name is also sometimes called 'deliberate deprivation of capital'. Deliberate deprivation occurs when a person transfers an asset out of his or her possession in order to put themselves in a better position to obtain assistance with benefits or care costs.

If you are thinking of doing any of these things it is very important to seek legal advice. Whilst Silver Line Scotland cannot provide legal advice, they can discuss your situation and provide you with the information needed to help you make an informed choice.

Appendix 1:

Help with Housing Costs



Housing Benefit

Housing Benefit is money that is paid to people who live in Council or Housing Association accommodation who are on a low income or receive benefits. It can help towards rental costs and also some service charges.

Local Housing Allowance (LHA)

LHA is money that is paid to people who live in private rented accommodation who are on a low income or receive benefits. It can help towards rental costs and also some service charges. The rate that it is paid at depends on the area where you live.



For more information, see Age Scotland's **Benefit Maze**. Housing benefit and local housing allowance are likely to change as Universal Credit is introduced.

Non-dependent deductions

The amount of both Housing Benefit and Local Housing Allowance can be reduced if other adults live in your home with you. Call Silver Line Scotland for further details.

Discretionary Housing Payment (DHP)

A discretionary housing payment can be paid to someone who receives Housing Benefit, Local Housing Allowance or Universal Credit but is still finding it hard to meet their housing costs. There are specific rules attached to this and it is at the discretion of your local authority. The way in which each local authority would choose to receive claims for DHP will vary. Give them a call to find out how to do this in your area.

Help with mortgage interest through Pension Credit

Pension Credit is a means-tested benefit for people who are living below an income level set by the government. Call Silver Line Scotland for more information about your rights and how this benefit is calculated.



For more detailed information about benefits, see Age Scotland's **Benefits Maze guide**.

Scottish Welfare Fund (SWF)

The Scottish Welfare Fund (SWF) is a discretionary scheme which aims to help people who are experiencing a crisis or who need support to live independently in the community. If you are on a low income and have no other way to pay for what you need, you may be eligible for help through this Fund, which is made up of two separate grants – a crisis grant and a community care grant.

A **crisis grant** is intended to act as a safety net in a disaster or emergency, when there is an immediate threat to health and safety.

A **community care grant** aims to help with the costs that are involved to remain as independent as possible at home and prevent the need to for institutional care.



See Age Scotland's factsheet
The Scottish Welfare Fund.

Council tax property exemptions

If your home is empty for a period of time (for example, if you are receiving care somewhere else) you may not have to pay Council tax. There are very specific rules attached to this. See Age Scotland's factsheet on **Council Tax** or seek advice from Silver Line Scotland.

Decorating costs

Where you buy may be considered as ‘ready to live in’ condition or it might need a lot of work to reflect your tastes. Before hiring a painter or decorator, contact the **Scottish Decorators’ Federation** on **01786 44 88 38** to find a reputable and qualified tradesperson. Some local authorities also run a **Trusted Trader Scheme** where all tradespersons will be fully vetted by the local Council’s Trading Standards Officers before they can join the scheme.

Moving costs

Moving your possessions to your new home can be expensive. For example, hiring a van along with the charge for the driver’s time to transport your belongings. **Shelter Scotland** has very useful information about the main points to consider, on their website at **scotland.shelter.org.uk**, then search for ‘moving costs’. You can also call them for advice on **0808 800 4444**.

Help with removal costs can be considered as part of a community care grant through the **Scottish Welfare Fund**. See page 49 to find out if you may be eligible.



Appendix 2:

Useful Organisations

Silver Line Scotland

Silver Line Scotland is the confidential, free-phone helpline for older people in Scotland, open 24 hours a day, every day of the year. It provides information, friendship and advice to older people and those seeking advice on how best to support older friends and family members.

Tel: **0800 4 70 80 90**

www.ageuk.org.uk/scotland/about-us/silver_line_scotland



Housing Options Scotland

Housing Options Scotland is a charity, established in 1997 to help people who have disabilities, older people and veterans in Scotland find ‘the right house, at the right time, in the right place’. They provide free housing information, advice and brokerage services and never turn anyone away.

Tel: **0131 247 1400**

www.housingoptionsscotland.org.uk

Shelter Scotland

Shelter provides specialist advice, information and advocacy to people in housing need. They also campaign for lasting political change.

Tel: **0808 800 4444**

scotland.shelter.org.uk

Assist UK

Assist UK leads a UK wide network of locally-situated Disabled Living Centres. Most centres provide an opportunity for people to see and try products and equipment as well as get information and advice from professional staff on what is most suitable.

Tel: **0161 850 9757**

www.assist-uk.org

Care and Repair Scotland

Provides assistance to older homeowners and homeowners who have disabilities to repair, improve or adapt their homes.

Tel: **0141 221 9879**

www.careandrepairscotland.co.uk



Elderly Accommodation Counsel

Elderly Accommodation Counsel (EAC) is a national charity that aims to help older people make informed choices about meeting their housing and care needs.

Tel: **0800 377 7070**

www.eac.org.uk

Disability Rights UK

Disability Rights UK is led, run and controlled by people who have disabilities. Disability Rights UK focuses on promoting meaningful independent living for disabled people.

Tel: **020 725 03222**

www.disabilityrightsuk.org

Home2Fit (Scotland’s Accessible Housing Register)

Home2Fit gives Housing Associations, Councils and private landlords the chance to match their vacant adapted properties to disabled people looking for a home. It provides an easy to use online system to match accessible properties with people who really need them.

Online service only: **www.home2fit.org.uk**

Home Swapper

Home Swapper is the UK’s leading home swapping provider in the social housing sector.

Online service only: **www.homeswapper.co.uk**

House Exchange

House Exchange is a database of information given by tenants that want to move. Tenants can search the database to find properties that match their requirements.

Online service only: **www.houseexchange.org.uk**



Law Society of Scotland

The Law Society of Scotland is the professional body for Scottish solicitors. They regulate and represent all solicitors in Scotland and can provide details of local solicitors.

Tel: **0131 226 7411**
www.lawscot.org.uk

Money Advice Service

The Money Advice Service helps people manage their money directly through their own free and impartial advice service. They also work in partnership with other organisations to help people make the most of their money. They are an independent service, set up by government.

Tel: **0300 500 5000**
www.moneyadvice.service.org.uk

RVS

The Royal Voluntary Service (formerly WRVS) is a volunteer organisation that aims to enrich the lives of older people and their families across Britain.

Tel: **0845 608 0122**
www.royalvoluntaryservice.org.uk

Self-Directed Support Scotland

Self-Directed Support Scotland (SDSS) is a national membership organisation which actively promotes Independent Living by supporting, working with and championing the aims of Self Directed Support disabled people's organisations.

Tel: **0131 516 4195**
www.sdsscotland.org.uk

Self-Directed Support in Scotland

This is the Scottish Government's official Self-Directed Support (SDS) website. It is a one-stop-shop for information about Self-Directed Support for people who use social care services and health and social care professionals. You can also find your local Self-Directed Support service in your area by entering your post code on the website.

Online service only: **www.selfdirectedsupportscotland.org.uk**

UPDATE

UPDATE is a national charity in Scotland that provides information for disabled people concerning companies that manufacture and sell disability equipment in Scotland. They may also be able to provide list of organisations in your area which can undertake funding searches for you.

Tel: **0131 669 1600**
www.update.org.uk

Your local Citizens Advice Bureau (CAB)

Your local Citizens Advice Bureau can help you access independent help and support to make a decision about your care. You can find your local CAB by calling Citizens Advice Direct or visiting the Citizens Advice Scotland website and entering your postcode.

Tel: **0808 800 9060**
www.cas.org.uk/bureaux

Appendix 3:

Moving home checklist



There are many “moving home” checklists available online with ideas for planning your move along with scheduling and organising. If you have internet access, a simple check using a search engine can bring up lots of useful points to consider. If you do not have internet access, this information provides a general overview.



If you have internet access, visit **scotland.shelter.org.uk** for more detailed information or speak to a **Shelter Scotland** adviser on **0808 800 4444**.

1) Who to tell before or soon after your move.

General

- ✓ Friends and family.
- ✓ Organisations or social groups that you are involved in / volunteer for.
- ✓ If you have a pet, notify your vet and any microchip register.

Health and care

- ✓ Doctor (if you have prescription medication make sure you have enough to last until you can see your new GP).
- ✓ Dentist.
- ✓ Optician.
- ✓ Other health care professionals such as hospital outpatients.
- ✓ Care provider.

Money and contracts

- ✓ Each bank or credit card provider.
- ✓ Insurers for each type of insurance you have (contents, car etc).
- ✓ Pension provider(s).
- ✓ Employer.
- ✓ If you receive benefits, the relevant sections of the DWP or local Council which pay them to you.
- ✓ Gas & electricity suppliers for your old property to give final readings.
- ✓ Local Councils (old and new) for Council tax and voter registration.
- ✓ Your telephone and broadband suppliers.
- ✓ Maintenance contract for boiler.
- ✓ Anyone else you make regular payments to.

Legal issues

- ✓ DVLA if you have a driving licence.
- ✓ TV Licence.

Post

You can choose to have your post forwarded on to your new address for a period of time. This helps you to keep track of organisations or people you may have missed out and ensures you still get your mail. The Royal Mail charges for their re-direction service.



To find out more, ask your local **Post Office**, call **03457 740 740** or visit **www.royalmail.com** and search for 'redirect'.

2) First things to do when you move in.

General

- ✓ Update your insurance, e.g. buildings & contents insurance.
- ✓ Register with Gas & electricity suppliers. If you are unsure, contact:

Gas: The Gas Network Identity Line: **0870 160 0229**

Electricity: SSE Power Distribution: **0870 900 9690**
North Scotland or SP Power Systems: **0845 270 9101**
South Scotland: **0845 270 9101**.

If you can, it is advisable to check at this stage that you are getting the best deal and that you are on the right tariff for you.

- ✓ Get your telephone registered in your name. To arrange this, dial **150**. If the phone line has been cut off you will have to pay to get it re-connected.



Safety and security in your new home

- ✓ Arrange to fit new locks to your new home.
- ✓ Find out where the fuel meters are.
- ✓ Check how you would turn off the water supply.
- ✓ Check that doors and windows are secure.
- ✓ Check or install smoke and carbon dioxide alarms.
- ✓ Arrange for gas and electrical appliances to be safety checked and check if they are still under warranty.
- ✓ If you receive post addressed to former occupants:
 1. Cross out the address
 2. Write on the envelope: “NO LONGER AT THIS ADDRESS, PLEASE FORWARD” and then write their new address. If you don’t have their address, simply write “RETURN TO SENDER” instead of “PLEASE FORWARD”.
 3. Post back free of charge.

Outside your new home

- ✓ Check when the rubbish is collected.
- ✓ Look up the bus services.
- ✓ Find out what the local arrangements are for recycling.
- ✓ Check car parking rules.
- ✓ Find out which local newspapers will get you up to speed on what is happening locally.

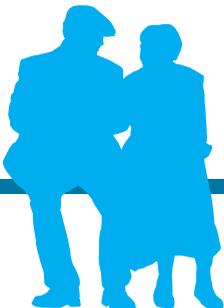


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www.agescotland.org.uk

Silver Line Scotland
0800 4 70 80 90

Age Scotland Enterprises
0800 456 1137 (Edinburgh)
0800 500 3159 (Glasgow)



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www.twitter.com/agescotland



www.youtube.com/agescotland

Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number 153343. Charity Number SC010100.