

Housing for older veterans in Scotland



Foreword

The world is an ever more complex place in which to live and change is a constant theme. As one gets older, so it becomes more challenging to keep abreast of the changes and feel comfortable as one's own needs change.

Age Scotland's Veterans' Project and the Housing Options Scotland Military Matters have developed this practical guide which provides a wealth of information for older veterans. Being able to remain in your own home as you get older, whether as an owner or a tenant, can really help with a person's general wellbeing.

The guide gives details of a number of organisations who can provide advice and support, plus it gives down to earth hints and tips on moving house, paying bills, help with repairs and home adaptations, to name a few.

There are also details of organisations who can help with transport to get older veterans out and about, which can really help to avoid social isolation and loneliness.

This guide is a great example of what can be achieved when organisations work together, pooling their knowledge and expertise and is something I am keen to see more of.

I commend the work and hope you find it provides the answers you need.



A handwritten signature in black ink, which appears to read 'Charlie Wallace'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Charlie Wallace
Scottish Veterans Commissioner

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The Age Scotland Helpline can provide information and advice, relevant leaflets or the details of an organisation that could help you. If there is anything you need to know which is not covered in this guide, call **Age Scotland's helpline** on **0800 12 44 222**. This booklet is intended as a guide only and is not a full and definitive statement of the law.

Welcome to the Housing for Older Veterans in Scotland guide

The home you have in later life has a major effect on your general wellbeing. Even if you are happy living where you are now, it is good to think about what you might need from your home in future.

Your options will depend on your financial situation, where your friends and family live, the care and support you need now or may need in future and the housing options available in the area where you want to live.

This guide provides information about the options available, whether you need to move in the near future, or are planning ahead. Veterans may be eligible for extra help: to stay in their own home, or to move to a more suitable one. Information about support and entitlements for older veterans and their dependants is included in the guide.

This guide has been developed by the **Age Scotland Veterans' Project*** and the **Housing Options Scotland Military Matters project**.

***The Age Scotland Veterans' Project** is supported by the **Covenant Fund Trust** funded by the Chancellor using LIBOR funds. Unforgotten Forces is a partnership of 15 leading organisations delivering a range of new and enhanced services for older veterans living in Scotland.



Staying in your home as you get older

Help with repairs and adaptations for tenants and home owners

Most people would prefer to live independently in their own home for as long as possible. If you find it difficult to manage stairs or steps, use the bathroom or bend and stretch to reach kitchen equipment, you could consider adapting your home to better meet your needs. If you have a disability, you could get practical and financial help to do this.

Scheme of Assistance

By law, every council in Scotland must have a Scheme of Assistance statement. This gives details of the help available to adapt and repair privately owned or rented homes. Depending upon the type of work required, this help could be in the form of information and advice, practical assistance or grant funding.

Grants may be available where structural adaptations are needed to make a property suitable for someone who has a disability. An occupational therapist must visit you to assess your needs before a grant can be given.

If you plan to make structural changes to your home, check with your council if you need planning permission or a building warrant. These must be in place before the work begins.

If your property needs a repair or you want to make other improvements, the council doesn't have to provide a grant under the Scheme of Assistance. However, they should provide information and advice.

If you rent your home from a private landlord and you need to adapt the property, you must ask their permission before starting work. The landlord can only refuse if there is a good reason, for example their mortgage lender won't allow it, or the adaptations would affect areas of the building used by more than one tenant, such as halls or stairs.

If the landlord consents to the adaptation, you can apply for help from the Scheme of Assistance in the same way as a home owner.

You can find out more about the Scheme of Assistance where you live by contacting your local council, or by speaking to the **Age Scotland** helpline on **0800 12 44 222**.



Care and Repair

Most council areas have a Care and Repair service. Care and Repair services are charities which support older people and those with disabilities to repair, improve or adapt a home which is no longer suitable for their needs. They provide practical assistance with grant applications, finding reputable tradespeople and co-ordinating work on your home.

Care and Repair services also have small repairs and handyman services in many areas. Qualified tradespeople may help with small jobs and adaptations, such as installing ramps and handrails, fitting police-approved key safes and repairing window frames. Handyman volunteers can help with a variety of tasks around your home, such as hanging curtains, fitting plugs and changing lightbulbs.

The availability of services will depend upon where you live. For details of your local **Care and Repair** service, see the Care and Repair Scotland website www.careandrepairsotland.co.uk, call them on **0141 221 9879** or contact the **Age Scotland** helpline on **0800 12 44 222**.

Highland Veterans' Handyman Service

If you served in the Armed Forces and live in the Highland or Moray areas, **ILM Highland's handyman service** can carry out odd jobs and small repairs around your home for just the cost of the materials. Visit their website www.ilmhighland.co.uk or call them on **01349 884774** for more information.

Home Energy Efficiency Programme for Scotland

If you own your own home, the Scottish Government's Home Energy Efficiency Programme for Scotland (HEEPS) scheme allows you to borrow money against the value of your property to fund energy efficiency improvements such as a new boiler, insulation or double glazing.

At present the scheme operates in the Perth and Kinross, Stirling, Dundee, Glasgow City, Inverclyde, Renfrewshire, Argyll and Bute and Western Isles council areas.

You may be eligible if your property is in Council Tax band A-C, or you receive any of the following qualifying benefits:

- War Disablement Pension
- Constant Attendance Allowance
- Armed Forces Independence Payment
- Pension Credit (Guarantee Credit)
- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Personal Independence Payment

For more information about HEEPS, and advice about other ways to save money and energy wherever in Scotland you live, call **Home Energy Scotland** on **0808 808 2282**.

Budgeting loans

Whether you own or rent your home, if you receive Pension Credit and have little or no savings you may be able to get a budgeting loan to help with the cost of minor repairs and adaptations.

You must have been receiving Pension Credit for at least 26 weeks. The maximum loan amount is £1,500 and must usually be repaid within 2 years.

You can apply for a budgeting loan online, at a Jobcentre Plus or by telephoning the **Social Fund** on **0800 169 0140** to request an application form.

The Scottish Welfare Fund

The Scottish Welfare Fund can provide discretionary Community Care and Crisis Grants to people on low incomes.

A Community Care Grant could help if there is something you need which will enable you to live independently at home, and you may otherwise have to move into residential care.

A Crisis Grant can help if you need urgent financial help to cope with an emergency or disaster.

To decide whether they can give you a grant, the council will assess your income and circumstances. Constant Attendance Allowance and Armed Forces Independence Payment are not counted as income in this assessment, so won't affect the decision.

Each council in Scotland is responsible for their own Scottish Welfare Fund, but there is national guidance about how they should make their decisions. Contact your council to apply, or for more information speak to the **Age Scotland** helpline on **0800 12 44 222**.

Retirement interest-only mortgages

If you own your home and don't have a mortgage, or your mortgage balance is low compared to the value of your property, a retirement interest-only mortgage may be an option if you need to pay for adaptations or repairs.

You make mortgage payments on the amount you borrow, but only to cover the monthly interest. The mortgage balance is paid off when you sell the property, move into residential care or die.

The money you owe is secured against your home. This means that the lender can take legal action to repossess it if you don't keep up with the repayments. You should speak to an Independent Financial Adviser if you are considering borrowing money against the value of your home.

The number of banks and building societies offering retirement interest-only mortgages is increasing. For more information, call the **Money Advice Service** on **0800 138 7777** or see their website **www.moneyadvice.org.uk/en/articles/retirement-interest-only-mortgages**.

Equity release

If you own your home and you are unable to find other ways of funding adaptations or repairs, equity release is a way of accessing some of the money tied up in your property without the need to move.

There are different types of equity release products, such as a lifetime mortgage where you borrow money secured against your property but remain the sole owner, and Home Reversion, where you sell all or part of your home to a provider but retain the right to live in it until you die.

You will either pay interest each month on the amount you borrow, or the interest may be added to the amount you owe ('rolled up'). The loan is repaid from the sale of the property when you sell it, move into residential care or die.

It is very important to look at your options and the consequences carefully, and take professional advice from a qualified Independent Financial Adviser, before considering equity release. The debt can increase rapidly, which will reduce the amount of inheritance you can leave. Receiving a lump sum or regular income from equity release can affect your entitlement to benefits and you may pay more tax. There will be arrangement fees, legal costs and other charges, and you will still be responsible for maintaining and repairing your home. It can also make it much more complicated if you wanted to move house later.

For more information, and to find an Independent Financial Adviser, contact the **Money Advice Service** on **0800 138 7777** or visit their website **www.moneyadviceservice.org.uk**.

Other help with adaptations and equipment for veterans

Housing Options Scotland

Adapting your home can be a long and complicated process. If you are considering home adaptations for you or a family member, Housing Options Scotland can provide information, advice and ongoing support to help you with this.

Tel: **0131 247 1400**

Website: **www.housingoptionsscotland.org.uk**

SSAFA, the Armed Forces charity

SSAFA can support you to apply for grants for a range of purposes, including equipment to help you maintain mobility and independence. For more information, speak to them by phone, visit their website or contact your local branch.

Tel: **0800 731 4880**

Website: **www.ssafa.org.uk**

RAFA, the Royal Airforce Association

The RAF Association gives its members a range of support and advice, including help to access grants for purposes such as equipment and adaptations.

Tel: **0800 018 2361**

Website: **www.rafa.org.uk**

Scottish War Blinded

Scottish War Blinded gives free support to veterans whether they lost their sight during or after serving in the forces. They can help with funding for specialist equipment, housing adaptations such as a stair lift or ramp, or assistance with a move to more suitable accommodation.

Tel: **0800 035 6409**

Website: **www.royalblind.org/scottish-war-blinded**



Hearing Forces from Action on Hearing Loss

If you served in the Armed Forces and have hearing loss, Hearing Forces can give you information about equipment to help with everyday life. They provide a hearing aid maintenance and support service and give specialist advice about hearing loss and tinnitus.

Tel: **07388 227407**

Email: **hearing.forces@hearingloss.org.uk**

Website: **www.actiononhearingloss.org.uk**

Poppyscotland

If you are a veteran and have a health problem or disability, Poppyscotland can provide practical assistance even if it wasn't caused by your service. They can arrange for an occupational therapist to assess your needs where appropriate, and can consider funding applications for mobility aids, adaptations and repairs.

Tel: **0131 550 1557**

Email: **gethelp@poppyscotland.org.uk**

Website: **www.poppyscotland.org.uk**

BLESMA the Limbless Veterans

BLESMA offers financial and emotional support to limbless veterans and their families. They provide grants for a range of mobility equipment, adaptations and maintenance services to help with the additional cost of disability.

Tel: **0208 548 3516**

Website: **https://blesma.org**

Disability Information Scotland

Disability Information Scotland's helpline provides information to people who have a disability, their family, friends and carers on a range of subjects, including equipment and adaptations.

Tel: **0300 323 9961**

Email: **info@disabilityscot.org.uk**

Website: **www.disabilityscot.org.uk**

Repairs and adaptations if you rent your home from a council or housing association

Essential adaptations

If you rent from a council or housing association, you can ask them to help if your home needs adapting because you have a disability.

An occupational therapist will assess you and decide if the changes are classed as essential. If funding is available the council or housing association will organise and pay for the work, however, there may be a waiting list and work will be prioritised according to how urgent it is.

If you are a housing association tenant and you don't want to wait, you can choose to arrange and pay for the adaptations yourself, providing your landlord gives you permission.

Repairs

If you need a repair to your home, your tenant handbook should tell you who to contact. If the repair is urgent, there should be an emergency number you can call outside of office hours. When you report the repair, you should be given information about your rights and told how long it will take. Urgent repairs such as a blocked toilet or leaking pipe should be carried out within one day.

During your tenancy the landlord has a responsibility to keep the structure of the property in a reasonable state of repair. They must also keep the fixtures, fittings and installations, such as the heating system, pipework and wiring, in safe condition and good working order.

Your responsibility is to take care of your home, avoid causing damage and report any problems to the landlord as soon as possible. If you, or someone else living in or visiting your home, cause damage by accident or on purpose, your landlord may be entitled to make you pay for the repair.

Help at home

Whether you rent or own your home, support may be available if you have care needs or mobility problems.

Care assessments

Your local council can assess your needs including personal care, safety and mobility and put together a care package to support you in your day-to-day life. They can arrange adaptations and equipment to help you to live independently for as long as possible, such as alarm systems, grab rails and bath risers.

To request an assessment you should contact the social work department of your local council. The assessment will usually happen in your home. The assessor will talk to you about how you carry out everyday tasks and ask about the help you currently have from friends, family or a carer.

Care at home funding

In Scotland, Personal Care and Nursing Care are free for those who are assessed as needing them.

Personal Care includes help with bathing, shaving, going to the toilet, getting up and going to bed, medications and dressings, cooking or reheating food and the use of surgical appliances and equipment.

Nursing Care covers medical assistance involving a qualified nurse, such as giving injections or managing pressure sores.

If you are assessed as needing help with housework or shopping, sometimes known as domestic assistance, there is likely to be a charge for these services.

The social worker who is making the assessment will ask you for information about your income, savings and essential expenditure, and will work out how much you can afford to pay.

Some payments under the War Pension and Armed Forces Compensation Schemes, and the mobility components of Disability Living Allowance and Personal Independence Payments, are not counted as income so they won't reduce the amount of financial help you receive.

After assessment the social work department will provide you with a care or support plan, which gives details of your needs and the help they can offer. You should be given a choice of how your care and support will be arranged. You could:

- receive a direct payment and arrange all your care yourself
- ask the council to hold the budget, but make your own decisions about how the money is spent
- ask the council to hold the budget and arrange services on your behalf
- use a mixture of these methods

For a copy of our **Care at Home: Assessment and Funding** guide call the **Age Scotland** helpline on **0800 12 44 222**.

Personal alarms

Personal alarms, sometimes called community alarms or Telecare, can be used to help you to live safely in your home for longer, by making it easier for you to let someone know if you are in difficulty.

There are many types of alarms, such as pendants and wristbands you can use to call for assistance if you have fallen. There are alarms which can monitor your movement, your health and the temperature of your home, and which can remind you to take important medications.

Your council's social work department may provide you with an alarm following an assessment of your care needs, or you can pay for the service privately.

NHS24 have an online Telecare self-check tool at **www.telecareselfcheck.scot**. It asks a few questions about your situation and gives advice based on the answers you provide.

You can search for providers of personal alarms and other daily living equipment on the **Disabled Living Foundation's** website **www.livingmadeeasy.org.uk**, or you can speak to one of their advisers on **0300 999 0004**.

Fire safety checks

As part of their commitment to building a safer Scotland, the **Scottish Fire and Rescue Service** offer free Home Fire Safety Visits. Their staff can visit your home, give you advice about fire safety, help you to spot potential fire hazards and, if needed, fit smoke alarms free of charge. To book a **Home Fire Safety visit**, contact them on **0800 0731 999**, or call the **Age Scotland** helpline on **0800 12 44 222** and one of our advisers can make a referral for you.





Moving house

If your home no longer meets your needs, and it isn't possible or practical to adapt it, you may decide to move to somewhere more suitable, more manageable or closer to family and friends.

Whether you intend to rent or buy, there are many things to think about. There are a variety of property types, ownership options and tenancies, from sheltered housing to private retirement villages, and from social housing to shared ownership and shared equity schemes.

If you are considering a move, Age Scotland's publication **Your choice of home in later life** is an essential guide to housing options for older people in Scotland. For your free copy, contact the **Age Scotland** helpline on **0800 12 44 222**.

Military Matters from Housing Options Scotland

If you served in the Armed Forces, and you or a member of your family is older or has a disability, Housing Options Scotland's Military Matters project can help you to find a home that meets your needs.

They can give you advice about your options whether renting or buying, provide you with a tailored housing options report based on your individual circumstances and support you to find the right home in the right place.

The Military Matters guide **Finding a home in Scotland as a member of the Armed Forces community** contains a wealth of information about your housing options. Contact them to request a copy or to speak to one of their specialist housing options brokers.

Voicemail service: **0131 247 1400**

Email: **militarymatters@housingoptionsscotland.org.uk**

Website: **www.housingoptionsscotland.org.uk**



Homes for veterans in Scotland

There are several organisations in Scotland that provide homes exclusively for veterans and their dependants. To be considered for one of these properties, contact the organisation directly to enquire about their application process.

Scottish Veterans Residences provides supported and transitional housing for veterans in Edinburgh, Dundee and Glasgow. Accommodation is in single rooms or one-bedroom flats. Residents have access to support services including benefit advice, training and employment advice.

Tel: **0131 556 0091**

Email: **info@svronline.org**

Website: **www.svronline.org**

Scottish Veterans Garden City Association (Houses for Heroes)

has rental properties at many locations throughout Scotland for ex-service personnel who have a permanent disability or chronic illness.

Tel: **0131 285 3292**

Website: **www.svgca.org.uk**

Haigh Housing has general-needs family properties at affordable rents in Edinburgh and Glasgow. To apply, you must have a British Armed Forces connection and be in housing need. They also provide housing advice to the ex-service community and tailored shared-ownership packages to severely wounded and disabled veterans.

Tel: **020 8685 5777**

Website: **www.haighousing.org.uk**



RAFA, the Royal Air Forces Association provides sheltered retirement accommodation to ex-RAF personnel and their widows or widowers. In Scotland, their properties are in Dowding House, Moffat. These self-contained apartments, with access to additional communal facilities, are available to those who have reached normal retirement age and can live independently with support.

Tel: **0131 225 5221**

Website: **www.rafa.org.uk/what-we-do/independent-living**

Erskine has self-contained cottages, and are developing assisted living apartments, for rent on their estate at Bishopton, Renfrewshire. Priority is given to older and disabled veterans and to those with a housing need.

Tel: **0141 814 4533**

Website: **www.erskine.org.uk/getsupport**

UK-wide veterans housing: If you are thinking about moving to another part of the UK, Veterans Gateway can help you to find veterans' housing providers in England, Wales and Northern Ireland. You can search online at

support.veteransgateway.org.uk/app/finding_a_home
or speak to an adviser on **0808 802 1212**.



Service records

To apply for veterans' housing, you will need to provide your service number, or for dependants, the number of the person who served.

If your service records have been lost or destroyed, you can apply to the Ministry of Defence for a copy. If someone has Power of Attorney or written consent, they can apply on your behalf. If the person who served is deceased, their immediate next-of-kin can apply.

The forms to apply for your service records are available on the **UK Government** website www.gov.uk/get-copy-military-service-records. A fee of £30 may be payable.

For more advice about housing for veterans and obtaining service records contact the **Armed Services Advice Project** on **0808 800 1007**.

Bills and utilities

Depending upon your circumstances, you may be able to get financial help with your housing costs.

Housing Benefit and Council Tax Reduction

Housing Benefit and Council Tax Reduction can help with the cost of your rent and Council Tax if your income is low.

How much Housing Benefit you get will depend on your income and other circumstances, such as whether you rent from the council, a housing association or a private landlord, if you have a spare bedroom or if someone living in the property has a disability.

If you receive Guarantee Pension Credit you will automatically be entitled to full Housing Benefit and maximum Council Tax Reduction unless other people live with you.

For a benefit check to find out if you could be entitled to Housing Benefit and Council Tax Reduction, contact the **Age Scotland** helpline on **0800 12 44 222**.

Discretionary Housing Payments

If you receive Housing Benefit but are still struggling to meet your housing costs, you can apply to the council for a Discretionary Housing Payment. This can help if, for example, you find it difficult to pay your rent because you have extra heating costs due to sickness or disability.

Housing costs usually means rent payments but, in some circumstances, can include rent deposits and removal costs if you need to move house.

For more details about Discretionary Housing Payments or to make an application, contact the Housing Benefit team at your local council.

Pension Credit and support for mortgage interest

Pension Credit is a benefit which can top up your state pension if your income is low. You can apply even if you have some money put aside, as savings up to £10,000 are ignored.

Receiving Pension Credit may also mean you get financial help with NHS dental treatment and vouchers towards the cost of glasses or contact lenses. You could also qualify for other benefits such as Cold Weather Payments which are paid automatically if the temperature in your area is 0°C or lower for at least seven days in a row.

If you get one of the following benefits and you live alone, you may also qualify for a Severe Disability addition to your Pension Credit amount if no-one claims Carer's Allowance for looking after you:

- Constant Attendance Allowance
- Armed Forces Independence Payment
- Exceptionally Severe Disablement Allowance
- Attendance Allowance
- Disability Living Allowance (middle or higher rate Care component)
- Personal Independence Payment (standard or enhanced Daily Living component)

If you live with someone and provide care for them, or you both provide care for each other, you may qualify for a Carer's Addition in some circumstances. This is a complex area. Contact the Age Scotland helpline for advice and a benefit check if this applies to you.

If you receive Pension Credit, own your own home and have a mortgage, you may be eligible for help with your mortgage interest payments. Support for Mortgage Interest is paid in the form of a loan which is secured against your home. This means it must be repaid with interest if you sell your property or transfer it into someone else's name.

If you are making a new claim for Pension Credit, you will be asked additional questions to find out if you are eligible for Support for Mortgage Interest. If you already receive Pension Credit, you can contact the **Pension Service** on **0800 731 0469** to find out if you qualify.

For more information about Pension Credit, Support for Mortgage Interest and Severe Disability Additions call the **Age Scotland** helpline on **0800 12 44 222**.

War Pensions and other disability-related benefits

When assessing your income for Pension Credit, Housing Benefit and Council Tax Reduction, some benefits are partly ignored and some are ignored altogether. This means the total amount of benefit you receive may be higher.

The first £10 per week of a War Disablement Pension under the War Pension Scheme, or Guaranteed Income Payment under the Armed Forces Compensation Scheme, is ignored. Many councils in Scotland ignore the full amount for Housing Benefit and Council Tax Reduction applications.

The following benefits, allowances and supplements are also ignored in full:

- Constant Attendance Allowance
- War Pension Mobility Supplement
- Exceptionally Severe Disablement Allowance
- Severe Disablement Occupational Allowance
- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment

To make sure you are not missing out on any money you could be claiming, call the **Age Scotland** helpline for a benefit check on **0800 12 44 222**.

Utilities

Energy saving

Gas and electricity can be expensive, but there are things you can do to reduce the amount you spend on them.

Simple measures like turning off lights and appliances when not in use, swapping halogen bulbs for energy-saving or LED versions and using your heating controls more effectively can cut your costs, as well as being better for the environment.

For a copy of Age Scotland's **Warm and Well** guide, with lots more energy-saving advice, contact the **Age Scotland** helpline on **0800 12 44 222**.

Home Energy Scotland can provide a wealth of advice about saving energy and money, and details of any grants and schemes you may be able to access to improve the energy efficiency of your home. Call their helpline on **0808 808 2282** or visit their website at **www.energysavingtrust.org.uk/scotland/home-energy-scotland**.

Finding the best energy tariff

Make sure you are on the best energy tariff for your level of usage. Your provider should tell you each year if they have an option that would be cheaper for you, but you can check this with them at any time. Prices vary greatly between energy companies. There are several websites which have tools for comparing your provider's prices with its competitors, or you can use a switching service such as the not-for-profit **Citrus Energy** on **0800 221 8089** to find the best deal.

Priority Services Registers

Older people and those with disabilities and health conditions can ask their energy provider to sign them up to the Priority Services Register.

You will get notice of any planned power cuts if you rely on your energy supply for medical reasons. You should be able to receive your billing information in an accessible format if required. You may also receive annual gas appliance safety checks and priority help in an emergency such as an unplanned disconnection.

Water companies and telephone providers also have similar schemes.

To check your eligibility and sign up, contact your gas, electricity or water supplier, or telephone provider, and ask about their Priority Services Register.

Mortgage problems

Mortgage end-of-term

It can be a worrying time if you are reaching the end of your mortgage term but still have a large amount to repay. You may decide to sell your property, downsize or find somewhere to rent. Alternatively, you may want to consider ways to stay in your home.

Retirement interest-only mortgages

Retirement interest-only mortgages are aimed at older borrowers who are struggling to repay their mortgage before the agreed term ends. However, there is generally no minimum age requirement.

You continue to make mortgage payments, but only to cover the monthly interest. The mortgage balance is paid off when you sell the property, move into residential care or die.

For more information or to find a provider, call the **Money Advice Service** on **0800 138 7777** or see their website www.moneyadviceservice.org.uk/en/articles/retirement-interest-only-mortgages.

Homeowner Support Fund

The Scottish Government's Homeowner Support Fund currently has a Mortgage End of Term pilot scheme. If you are at the end of your mortgage term but still owe money on your home which you have no way of repaying, and you are at risk of having your home repossessed by your lender, you may be eligible for the Mortgage-to-Rent scheme.

The Mortgage-to-Rent scheme allows a council or social landlord to buy your property and you remain in it as a tenant.

You must take advice from an approved money adviser before applying for the scheme. To find an approved adviser, visit the **Scottish Government's Financial Health Service** website **www.scotlandfinancialhealthservice.gov.uk/money-advisers/search** or contact the **Money Advice Service** on **0800 138 7777**.

Arrears and repossession

If you find yourself in financial difficulty and unable to keep up with your mortgage repayments, contact your lender as soon as possible to discuss your situation. They should be sympathetic, positive and work with you to find an appropriate solution.

The **Armed Services Advice Project** (ASAP) can give you advice and information about housing and money issues. Call them on **0808 800 1007** or contact your local Citizens Advice Bureau to find out if there is an ASAP adviser in your area.

SSAFA the Armed Forces charity offers support for homeless veterans or those at risk of becoming homeless. They can provide advice about tenants' rights, accessing social housing, Housing Benefit, mortgage arrears, repossession and eviction. Contact SSAFA's **Forcesline** on **0800 731 4880** or visit their website **www.ssafa.org.uk**.

Shelter Scotland provides advice, support and legal services to people struggling with housing problems or homelessness. Speak to an adviser by telephone on **0808 800 4444** or get help online at **scotland.shelter.org.uk**.



Options for getting out and about

Community Transport

Wherever you live, being able to access local shops and services is an important part of living independently. If you have mobility or health issues that prevent you from driving or accessing regular public transport, there may be community transport services in your area that could help you.

Dial-a-Ride

Dial-a-Ride can provide door-to-door transport in vehicles which are specially adapted to carry wheelchair users, and other people with limited mobility, safely.

Dial-a-Bus

Dial-a-Bus vehicles have ramps to allow access for wheelchair-users and those who cannot manage steps. The driver can help you to get on and off the bus if needed. The service will pick you up close to your home and drop you off close to your destination.

Taxicard

Some councils offer a Taxicard scheme, which reduces the cost of taxis for people who are unable to use public transport due to health or mobility issues.



To check if Dial-a-Ride, Dial-a-Bus and Taxicard schemes operate in your area, contact your local council, or call the **Age Scotland** helpline on **0800 12 44 222**.



Fares4Free

Fares4Free is an organisation which coordinates and provides free transport for veterans to attend essential appointments and access vital services. For more information about the support they provide and the areas they cover, see www.fares4free.org or contact them on **07708 299 399**.

Community Connecting

Being involved in the community can play a big part in making the place you live feel like home. Whether you enjoy group activities and clubs, or prefer the company of a trusted individual, the links between tackling loneliness and improving mental and physical wellbeing are well known.

The Age Scotland Community Connecting service can help you to find local groups and services that offer friendship, conversation, education, health and fitness and more.

A volunteer will call you for a chat, then will look for local activities that match your interests. They will keep in touch with calls of encouragement and friendship should you need some extra support.

Age Scotland have produced a Community Connecting guide for each area of Scotland listing some of the activities and services that are available. In many guides we highlight groups that offer older veterans a warm welcome. Some are just for veterans; others are for everyone but are committed to encouraging and supporting those who have served in the Armed Forces to get involved.

If you would like a call from our Community Connecting team, or a copy of our **Community Connecting** leaflet for your area, contact our helpline on **0800 12 44 222**.

Unforgotten Forces

Age Scotland is proud to be part of the Unforgotten Forces partnership, a group of 15 leading organisations providing a range of new and enhanced services to older veterans.

The services include specialist advice and information about benefits, care, money, housing, service-related issues, disabilities, adaptations and more. They also include support to access healthcare, transport, home maintenance, social and creative activities and respite breaks.

Contact the **Age Scotland** helpline on **0800 12 44 222** for more information or visit Poppyscotland's **Unforgotten Forces** website **www.poppyscotland.org.uk/get-help/unforgotten-forces**.



**Age Scotland and the
Age Scotland Veterans' Project**

0333 323 2400
veteransproject@agescotland.org.uk
www.agescotland.org.uk/veterans

Age Scotland helpline
0800 12 44 222

Age Scotland Enterprises
0800 456 1137

 www.facebook.com/agescotveterans

 www.twitter.com/agescotveterans

 www.youtube.com/agescotland

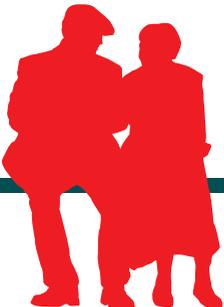


Military Matters project

0131 247 1400
militarymatters@housingoptionsscotland.org.uk
www.housingoptionsscotland.org.uk/projects-introduction/military-matters
The Melting Pot, 5 Rose Street Edinburgh EH2 2PR

 www.facebook.com/HousingOptionsScotland

 www.twitter.com/HousingOpsScot



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.