

# Looking for rented housing



Age Scotland Information and Advice

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## Introduction

There are three main types of landlord which provide housing for rent: Councils, Housing Associations (Registered Social Landlords) and Private Landlords. The term “Social Landlord” is often used to refer to Councils and Housing Associations together.

# 1 Council and Housing Association property

Social 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.

## Housing Lists

All applicants over the age of sixteen 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 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.

Scottish law says that certain groups of people must be given priority (or ‘reasonable preference’). These include:

### **People who are homeless or threatened with homelessness**

The term ‘homeless’ applies to lots of different situations, not just people living on the street. This can include people who have no home, have no right to live where they are staying or live in accommodation which is unsuitable for their needs or is technically overcrowded.

Call Shelter Scotland or Silver Line Scotland if you need to know more about Homelessness and whether this applies to your situation.

There are also certain factors which CANNOT be taken into account when making a decision about letting a property, these include:

- any rent arrears which are no longer outstanding, was no more than a 12<sup>th</sup> of the total annual rent payable or for which you have been keeping to an arrangement to pay for 3 months;
- debts which are not to do with your housing;
- you or your family's income;
- whether or not you own or have owned your home;
- the length of time you have lived in the area (but get advice if you are returning from abroad and are affected by immigration control)

## Making an application

Your local Council, Citizens Advice Bureau or housing advice agency will know about local Housing Associations and their application procedures. You may be able to phone or call in to a local office for an application form or you may be able to apply online.

Applications forms will ask about:

- where you live now
- any medical conditions which affect you or your family
- what sort of housing you need – (ground level flat because of problems with stairs, a particular area to be close to family or carers, near to a bus route so you can get to work or appointments)

If you need to move because of medical problems, you may have to ask your GP for a letter, fill in a form about your health or have a medical examination so that the council can decide what priority you should be given.

If you are not confident to fill in the forms, the Council or Housing Association, your local Citizens Advice Bureau or other advice agency can help you to make sure you include all the information needed so that a proper decision can be made about your application according to the landlord's policy.

You are likely to have to wait some time for housing, but the landlord should give you an indication of the average waiting times for different types of housing in different areas and your likelihood of being offered a home. Whilst you are on the housing list, you may be sent a form every now and again to ask if your circumstances have changed, you need to complete and return this form to stay on the list.

If you are not happy with any decisions about your application you should get advice as you may be able to:

- Ask for a review if you think the law and the Council or Housing Association policy have not been followed
- Follow the Council or Housing Association complaints procedure, and after this complain to the Scottish Public Services Ombudsman
- Complain to a local councillor

## **Common Housing Registers (CHR)**

Some Councils and Housing Associations have agreed to share one application form and one housing register, so in those areas you only need to complete one application form and (if it is relevant) have one medical assessment. Find out if this applies in your area, as it could save you having to complete several different forms.

## **Choice based lettings**

Some Councils and Housing Associations have a system where you fill in an application form and join a list of people who are entitled to bid for different types of vacant properties according to their needs. Vacancies are normally advertised in the local paper, at the local housing offices and on the landlord's website and you will need to check these every week as there will be a closing date for each property. You then apply for a property you want and your bid will be considered alongside other bids according to the Council or Housing Association's guidelines.

## **Offers of housing**

Each Council or Housing Association has its own policy about how many properties they will offer to you and what will happen if they think you have been unreasonable in refusing an offer. You should be given a reasonable period of time to decide on the offer, and you will normally be given a chance to look at the property before deciding. If you refuse an offer, and the Council or Housing Association thinks you are being unreasonable, you may be taken off the list or not be offered another property for some time.

If you are not happy with an offer of housing or other decisions about your application, write or speak to the Council or Housing Association to explain your point of view and get advice quickly if you are not sure how to argue your case. The landlord will have a Complaints procedure which will explain how your complaint should be dealt with.

If the Council or Housing Association offers you a tenancy, which will normally be a Scottish Secure Tenancy, you should read it carefully so you understand:

- how much the rent will be (you may be able to get Housing Benefit to help with this)
- whether there are restrictions on how many people can live in the property
- what the rules are for gardens, common stairs etc
- whether there are any service charges
- whether there are rules about pets

If repairs need to be done to the property before or soon after you move in, get written confirmation about what these repairs are and when the work will be done.

If you need help with the costs of moving you may be eligible to apply to the Scottish Welfare Fund. Since April 2013, many of the functions of the Social Fund were taken over by the Scottish Welfare Fund which is operated by your local council. Call the Silver Line Scotland on 0800 4 70 80 to find out more or see our factsheet *The Scottish Welfare Fund*.

### **Advantages and disadvantages of social housing**

Council or Housing Association property is likely to be cheaper and offer more long-term security than private renting. It may be easier to get a suitable property if you have special needs as some housing associations specialise in housing for people with disabilities or amenity housing for older people. You may have to wait a long time for Social Housing, it is usually unfurnished, it may need decoration and you may have little choice over type and location.

## Specialist Housing Associations

Three national Housing Associations (Bield, Hanover (Scotland) and Trust Housing Associations) now have a joint application process known as the Scottish Housing Options Scheme or SHOPS so you only have to complete one form. You can get the form and further information from their local offices or <https://scottishhousingoptions.org/>.

If you are on a low income you might be entitled to Housing Benefit to help with your rent – you should have your benefits checked to make sure you are receiving all your entitlements. Our team at Silver Line Scotland 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.

## Moving to another area

If you are a tenant of a Council or Housing Association and wish to exchange your current home for another social rented house, you may be able to carry out a “mutual exchange” to swap houses. Most landlords have a system for doing this within their own housing stock. There are also a number of internet-based sites which allow you to do this between landlords in different parts of the country. The site [www.availablehomes.org.uk](http://www.availablehomes.org.uk) lists a number of the mutual exchange web sites. Some sites charge to register. The mutual exchange needs to have your landlord’s consent so be sure to check procedures with them before you begin. Your landlord may need to check out the exchanging tenant and ensure that they will not be overcrowded or under occupying the house.

## 2 Private Renting

Private Sector tenants will normally only have a 6 month Short Assured Tenancy. 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.

There is more information on private tenants' rights in Age Scotland Factsheet 36s, *Private tenants' rights*.

You can find information about private property to rent in local newspapers, online or through letting agents which rent out housing on behalf of the owners.

Before you move in you usually be asked to pay a month's rent in advance and a deposit of at least a month's rent, make sure you get a receipt for this. The landlord should put the deposit in an independent scheme where it will be kept safe; the scheme will help you to agree how much deposit should be returned to you at the end of the tenancy if you cannot agree this with your landlord. If you have damaged the property or contents in any way the landlord will be entitled to keep some of the deposit. If you cannot raise the money for a deposit get advice from your local Council as they may have a scheme which can help you with this.

You should also be given a copy of an inventory (list) of the property's contents. You should check this carefully, correct anything that isn't true and if anything is damaged when you move in, take a photograph and send a copy to your landlord as soon as possible so you can prove that the damage was not your fault.

Most private landlords should be registered with the Council. You can check that your landlord is registered at [www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk) or ask your local Council, Citizens Advice Bureau or housing advice agency to check for you.

Landlords sometimes do not appear on the register whilst they are in the process of registering.

If you are given a tenancy agreement, check it carefully and get advice if there is anything you do not understand. If your landlord won't give you a tenancy agreement, get advice as you still have rights, but you may need help to negotiate with your landlord.

The property should be well maintained and in good condition and have a valid energy performance certificate which must be shown to you by the landlord. Gas and electricity fittings should be safe and gas appliances should be checked at least every 12 months.

If you are on a low income you might be entitled to Housing Benefit to help with your rent so you should have a full check of your benefit entitlements. Our advice team Silver Line Scotland can carry out a benefits check for you over the phone.

## Advantages and disadvantages of renting privately

You may be able to find accommodation quickly and in a location and type of your choice. It may be furnished. It offers less security than social housing and the rent will be higher. You normally have to pay a deposit and rent in advance. Some landlords do not like to take tenants who receive Housing Benefit. Although there are many reputable private landlords, some tenants may still face difficulties persuading the landlord to do repairs despite the laws which say they must do so.

## 3 Help with rent payment

Housing Benefit (called local housing allowance for private tenants) can help you pay your rent if you have a low income. It can help with costs such as upkeep of communal areas or a caretaker, but not charges for heating, hot water, or lighting.

The Housing Benefit system is run by your Council. If you want to know how much help you might get with your rent, contact a local advice agency or Silver Line Scotland who will be able to give you an idea of how much help you might get if you give them information about your income, family circumstances, savings and rent. Housing benefit may not cover all of your rent as there are rules about how many rooms a family needs.

Your Council Tax bill may be reduced if you qualify for Council Tax Reduction or other Council Tax discounts. Call Silver Line Scotland to find out if you may qualify for help with your Council Tax.

## 4 Homelessness

You may become homeless in circumstances including:

- a relationship ending
- domestic abuse
- a tenancy coming to an end
- losing tied accommodation
- an emergency like a fire or a flood

## Do you have to leave?

Your landlord or mortgage provider cannot normally make you leave your home without following proper procedures. If you think you are going to be evicted get advice immediately from your local Citizens Advice Bureau, housing advice agency or ring Shelter Scotland on 0808 800 4444.

## Help from the Council

Councils have a duty to help people who are homeless or are threatened with homelessness within two months. If you think you are Homeless or about to be Homeless contact your Council and say you want to make a Homeless application. If you are subject to immigration control, get specialist advice first. The Council will ask you about your circumstances and you must give full information about your situation. The Council then has specific duties depending on your situation.

If you are not happy with the council's decision about your application, you should ask your local Citizens Advice Bureau or housing advice centre or ring Shelter Scotland on 0808 800 4444 to see if anything else can be done in your individual circumstances.

# 5 Sheltered Housing

## What is sheltered housing?

Many Councils and Housing Associations have sheltered housing which is intended specifically for older people and usually has a minimum age for tenants. Sheltered housing tends to be built in a scheme or 'court' of between 20 and 40 flats or bungalows. The services provided can differ considerably from scheme to scheme and you should find out what is available locally.

There is almost always an alarm system which will be linked to a 24 hour monitoring service, sometimes known as a communications or control centre. You may have a pendant or a pull cord in your flat so that you can get help in an emergency. The staff at the centre will then contact a relative, the warden, a doctor or an emergency service as appropriate.

The warden may be resident, or may visit regularly. There are usually communal facilities such as a residents' lounge or laundry. The landlord usually carries out repairs, gardening and window cleaning. Some schemes have a guest bedroom which can be rented when family or friends want to visit you.

Tenants of sheltered housing pay a service charge on top of their ordinary rent to cover the cost of these additional services. Meals are not normally provided.

### **Extra care sheltered housing**

Some sheltered housing offers extra care facilities for people who need personal care services, such as help with bathing or dressing. The accommodation is usually self-contained flats, but there may be a shared dining room where meals are available. There will also be care staff to provide personal care.

If you are considering moving to extra care sheltered housing it is a good idea to check what care and support is available. For example, will it include personal care, shopping, and house cleaning? You should also find out how much you have to pay for services. If you are assessed as having care needs, personal care is free, but other care and support services and meals are chargeable.

### **Finding sheltered housing**

Landlords of rented Sheltered Housing (normally Councils and Housing Associations) will aim to help those in most need.

You will normally have to show:

- housing need because of the physical condition of your present home;
- medical and/or social reason for moving, such as poor health, disability, isolation from friends or family

A Council or Housing Association may be able to offer you smaller or more suitable housing through their waiting list even if they do not assess you as needing sheltered accommodation.

If you are interested in buying retirement housing see Age Scotland Factsheet 2s, 'Buying retirement housing'.

## Is sheltered housing right for you?

There are different types of sheltered housing. Contact the landlords in your area and ask if you can visit one or two schemes to help you decide what would suit you best.

Before you make any decision you should check out:

Staying where you are	Check with the Council whether you could get support to stay safely and comfortably at home. See Age Scotland factsheets 13s: Older Home owners, repairs and adaptations 41s: Local authority assessments for community care services
Location	Is the site flat - are there any hills to climb to get to and from the scheme? Is it in an unfamiliar area? Are you happy to move away from friends and surroundings you know well?
Local community facilities	Is it in or near the centre of an established community? Is there easy access to shops, post offices, banks, chemists and medical services? Is there easy access to parks, libraries, places of worship, pubs, clubs and day centres?
Transport	Is the scheme on a public transport route? What is the frequency of local bus or train services? You may currently drive but will this always be the case? If you do drive, or if you have regular visitors who do, is there adequate parking space and is there easy access from the parking area to your home?
Social life	Will you be happy living somewhere occupied exclusively by older people? Are social events arranged? Will you feel out of place if you do not join in with these?
Pets	If having a pet is important to you, are there any restrictions?
Design	If the flat is on the first floor, is it accessible by lift? Are doorways and corridors wide enough for people with walking frames or wheelchairs? If you are larger person with a motorised wheelchair are doors wide enough?

	<p>Can you reach and operate door and window handles?</p> <p>Can you reach light switches and electrical sockets?</p> <p>Are rooms adequately heated and ventilated?</p> <p>Is the main entrance and access to each flat secure?</p> <p>If you use a scooter, where can you store and charge it and are doors and hallways wide enough?</p> <p>Can the property be adapted for any particular needs you have?</p>
Size	<p>Will you be happy somewhere smaller than your current home? How much of your furniture will fit?</p>
Noise	<p>How good is the sound insulation for noise from outside?</p> <p>Is there noise from televisions or other equipment in neighbouring flats?</p> <p>Is there noise from any facilities such as the residents' lounge, the laundry, a lift or a refuse chute?</p>
The alarm system	<p>The emergency alarm system should be linked to the warden and to a 24 hour monitoring service when the warden is off duty.</p> <p>Is the system reliable?</p> <p>What happens if someone calls for help?</p>
The warden or scheme manager	<p>What staff are employed, what do they do and when do they work?</p> <p>Most wardens will manage the scheme, help out in emergencies and give residents information about support services. Some will also organise social functions.</p> <p>Wardens do not provide personal care, or to do household tasks such as shopping or cleaning.</p> <p>Are there any plans to change the current role of the warden?</p>
Residents facilities	<p>Is there a 'common room/residents' lounge? Do people use it?</p> <p>Is there a guest room where visitors can stay?</p>

Service and Support charges on top of your rent	Most tenants in sheltered housing will have to pay a service charge on top of their rent. This will pay for things like the upkeep and cleaning of communal areas such as corridors, lifts, residents' lounge, and external grounds. There will also be a support service charge for the alarm system and part of the warden's service. Have your benefit entitlement checked to see if you can get help with these charges. You may however be able to get help to pay these costs.
For Extra Care Sheltered Housing	Will you get help with: personal care, shopping, house cleaning, meals? What are the costs and can you get help with them?

## 6 Shared Equity or Shared Ownership

If you own your own home or have other assets such as savings, but you do not have enough money to buy a property outright, you may want to consider shared equity, shared ownership or similar schemes. Your local Council will know what is available in your area.

**Shared Equity** is offered by some Housing Associations. Purchasers buy a share in the property (normally between 60% and 80%) and the Scottish Government owns the remaining share. The purchaser legally owns the property and is responsible for paying for all repairs, insurance etc. When the property is sold the owner and the Government each receive their percentage share of the property's final sale value.

**Shared Ownership** is offered by some Housing Associations and housing co-operatives. Purchasers can buy 25%, 50% or 75% of the property and can increase this later up to 100%, but not normally decrease the percentage they own. The shared owner pays rent (an "occupancy charge") to the Housing Association on the percentage value of the house they don't own.

Sharing owners are responsible for all repairs and maintenance regardless of the share they buy, and would be responsible for any service charges, including those in sheltered housing.

If you think you will need to claim benefits to help with the cost of the rent or service charges, take expert advice before you make any decisions.

The Scottish Housing Options Scheme website lists properties available through rent and shared equity for the three major housing associations that provide sheltered housing in Scotland. <https://scottishhousingoptions.org>

## 7 Useful Organisations

The following organisations can give further detailed information and advice:

### **Housing Advice Services**

Some areas of Scotland have housing advice centres, you can find out from your local phone book, Council or Citizens advice Bureau. If you have internet access, go on to the Shelter Scotland website ([www.shelter.org.uk](http://www.shelter.org.uk)) and click on 'Scotland'. Once you are on the website, search for 'Advice Service' in the search box. This will allow you to access to information about local services by just entering your post code, city or council.

### **Citizens Advice Bureau (CAB)**

Advisers at your local Citizens Advice Bureau will be able to help you. You can find out where your nearest Citizens Advice Bureau is from your local phone book or [www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)

### **Housing Options Scotland**

Housing Options Scotland specialise in advice surrounding social and private renting, as well as home ownership for disabled people in Scotland. Their website is [www.housingoptionsscotland.org.uk](http://www.housingoptionsscotland.org.uk)

You can email them at [info@housingoptionsscotland.org.uk](mailto:info@housingoptionsscotland.org.uk) or contact them by post, telephone or fax:

Housing Options Scotland

The Melting Pot

5 Rose Street

Edinburgh

EH2 2PR

Tel: 0131 247 1400

Fax: 0870 123 1597

## **Elderly Accommodation Counsel**

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

They have information about accommodation to rent or buy in all parts of the United Kingdom. They can be contacted at [www.eac.org.uk/contact.aspx](http://www.eac.org.uk/contact.aspx)

3rd Floor

89 Albert Embankment

London

SE1 7TP

Tel: 0800 377 7070

Email: [info@firststopadvice.org.uk](mailto:info@firststopadvice.org.uk)

## **Abbeyfield**

Abbeyfield Scotland Ltd is a charity which provides housing where older people can maintain their independence but benefit from a little help and enjoy companionship. They have properties in 30 locations throughout Scotland. Most are small and have a family atmosphere with a communal lounge/dining room where home cooked meals are available. They can be contacted at:

Abbeyfield Society for Scotland

14 Newmart Road

Edinburgh

EH14 1RL Tel: 0131 225 7801

Website: [www.abbeyfield-scotland.com](http://www.abbeyfield-scotland.com)

## **Shelter Housing Aid Centres**

Shelter has Housing Aid Centres in some cities which offer advice on homelessness, tenancy rights, repairs, housing benefit and other housing issues. Contact Shelter or Shelterline on 0808 800 4444 (free call) between 9.00am – 5pm, Mon-Fri (textphone for hearing impaired callers). Shelter can provide legal advice and sometimes representation in some areas.

Our team at Silver Line Scotland can also refer you on to Shelter Scotland if you have a housing issue so you don't have explain your story twice.

Website: [www.shelter.org.uk](http://www.shelter.org.uk) and click on 'Scotland'

## **Solicitors**

Solicitors can advise you about the law and represent you in court if necessary, your local Citizens Advice Bureau may know which local solicitors have experience in housing issues and, if you are on a low income, which ones participate in the Legal Aid Scheme. You can find a local Legal Aid Solicitor at [www.slac.org.uk](http://www.slac.org.uk) (then click on 'Find a solicitor') or by calling the Scottish Legal Aid Board helpline on 0845 122 8686. Some areas have Law centres where you can get free legal advice from solicitors.

See Age Scotland Factsheet 43s, Obtaining and paying for legal advice.

## **Legal Services Agency**

Legal Services Agency is a National law centre based in Glasgow.

Legal Services Agency Ltd  
Third Floor Fleming House  
134 Renfrew Street  
Glasgow  
G3 6ST  
Tel: 0141 353 3354/0800 316 8450  
Fax 0141 353 0354  
Website: [www.lsa.org.uk](http://www.lsa.org.uk)

## **The Scottish Housing Regulator**

The Scottish Housing Regulator regulates all Social Landlords in Scotland. You can contact them at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk) 0141 271 3810 or email [shr@scottishhousingregulator.gsi.gov.uk](mailto:shr@scottishhousingregulator.gsi.gov.uk)

## **Scottish Public Services Ombudsman**

The Ombudsman looks at complaints about a range of public organisations in Scotland including Councils and Housing Associations. Before lodging a complaint, you must have attempted to resolve the matter through your landlord's complaints procedure.

The Scottish Public Services Ombudsman can be contacted at:

4 Melville Street  
Edinburgh  
EH3 7NS  
Tel: 0800 377 7330 (free call)  
Email: [ask@spsso.org.uk](mailto:ask@spsso.org.uk)  
Website: [www.spsso.org.uk](http://www.spsso.org.uk)

## **SSAFA**

SSAFA (The Soldiers, Sailors, Airmen and Families Association) is a charity that helps the ex-Service community and their families throughout the country. The charity provides a Housing Advisory Service which you can contact on 0845 241 7141.

For general advice call ForcesLine on 0800 731 4880, email through their website or write to:

Forcesline  
FREEPOST  
PO BOX 1312  
Pewsey  
Wiltshire  
SN9 6NN

The website [www.ssafa.org.uk](http://www.ssafa.org.uk) also lets you find details of your local SSAFA contact.

## **Shared ownership**

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

Highland Council area - contact Albyn Housing Society

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

98-104 High Street

Invergordon

Ross-shire

IV18 0DL

Tel: 01349 852978

Fax: 01349 853859

Email: [office@albynhousing.org.uk](mailto:office@albynhousing.org.uk)

Grampian Housing Association: Aberdeen City, Aberdeenshire and the Moray Council areas [www.grampianhousing.co.uk](http://www.grampianhousing.co.uk)

## **Huntly House**

74 Huntly Street

Aberdeen

AB10 1TD

01224 202900

**Orkney Housing Association** - [www.ohal.org.uk](http://www.ohal.org.uk)

39a Victoria Street

Kirkwall

Orkney

KW15 1DN

Tel: 01856 875253

Fax: 01856 876764

Email: [enquiries@ohal.org.uk](mailto:enquiries@ohal.org.uk)

**Shetland: Hjaltland Housing Association** - [www.hjaltland.org.uk](http://www.hjaltland.org.uk)

2 Harbour Street

Lerwick

Shetland

ZE1 OLR

Tel 01595 694986

Fax 01595 692229

Email [mail@hjaltland.org](mailto:mail@hjaltland.org)

**Link Housing Association** <http://linkhousing.org.uk>

(Monday to Friday 9am to 5pm)

Link Housing Customer Service Centre

Watling House

Callandar Business Park

Falkirk

FK1 1XR

Tel: 08451 400 100

Email: [csc@linkhaltd.co.uk](mailto:csc@linkhaltd.co.uk)

## 8 Further Information

These other Age Scotland factsheets may be of use:

Factsheet 2s      Buying retirement housing

Factsheet 10s     Council charging procedures for care homes

Factsheet 35s     Rights for council & housing association tenants'

Factsheet 36s     Private tenants' rights

You can call us on 0845 125 9732 for a copy of our publications list or download copies from our website at [www.agescotland.org.uk](http://www.agescotland.org.uk).

### **Silver Line Scotland 0800 4 70 80 90**

Silver Line Scotland provides information, friendship and advice to older people, their relatives and carers. The helpline is open 24 hours a day, every day of the year.

**0800 4 70 80 90** (from a landline)

**0300 4 70 80 90** (from a mobile)

You can also contact us by textphone on 0845 226 5851.

If you need an interpreter call **0800 4 70 80 90** and simply state the language you need e.g. Hindi. Stay on the line for a few minutes and the Silver Line Scotland staff will do the rest.

### **Support our work**

Every year, thousands of older people across Scotland benefit from the vital information and advice Age Scotland provides. If you would like to support this work and help improve the lives of older people in Scotland you can donate by:

- Giving us a call on 0845 833 0200 and ask for the fundraising team.
- Visit our website at [www.agescotland.org.uk/donate](http://www.agescotland.org.uk/donate).
- Complete the donation page over the page and return in an envelope to Age Scotland, Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR.

### **Across the UK**

For information and advice in the rest of the UK:

In England contact Age UK Advice on **0800 169 65 65**  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

In Wales contact Age Cymru on **0800 169 65 65**  
[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland contact Age NI on **0808 808 7575**  
[www.ageni.org.uk](http://www.ageni.org.uk)

## Would you like to support Age Scotland?

Support Age Scotland with a gift to enable us to continue producing fact sheets like this and all our other vital work to help improve lives of older people in Scotland. Please complete the donation form below and return to:

Age Scotland  
Freepost RSBS\_KEHC-GBBC  
160 Causewayside  
Edinburgh  
EH9 1PR

Alternatively, you can phone 0845 833 0200 or visit [www.agescotland.org.uk](http://www.agescotland.org.uk).

Title:	Initials:	Surname:
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Address:
Postcode:

I would like to donate £.....

**Cash/Cheque/Postal Order**

I enclose a cheque/Postal Order made payable to: **Age Scotland**

**Card Payment**

I wish to donate by (please tick) MasterCard  Visa  CAF  Maestro

Card Number:     /     /

Security Code:    Issue Number:   (Maestro Only)

Valid from:   /   Expiry Date:   /

**Please see overleaf for Gift Aid information.**

## Gift Aid Declaration

*giftaid it*

### **Are you a UK Tax Payer?**

If so, you can use Gift Aid to make your donations go further by ticking "Yes" below. If you Gift Aid your donation, the charity will continue to receive an additional 25p on every pound you give.

**To qualify for Gift Aid, you must pay an amount of UK Income Tax and/or Capital Gains Tax for each tax year (6 April one year to 5 April the next) that is at least equal to the amount of tax that Age Scotland will reclaim on your gifts for that tax year.**

- Yes**, I want Age Scotland to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of UK income tax and/or capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year.
- No**, I am not a UK taxpayer, and/or I do not wish to Gift Aid my donations.

Signature:

Date:

We may wish to contact you from time to time by either post or telephone, to provide you with information about our charity, services, or, to gather your opinion or views. On some occasions we may share your information with likeminded organisations. However, if you do not wish us to pass your details on, but are still happy to hear from us, please mark this box.

If you prefer not to hear from Age Scotland, please mark this

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