



***Your choice of home in later life:  
a guide to housing options  
for older people in Scotland***

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# Foreword

When the Scottish Government published *Age, Home and Community: A Housing Strategy for Scotland's Older People 2011 -2021*, we set out a range of initiatives with the collective aim of better supporting older people to live independently at home as they age. I am therefore delighted to welcome the Age Scotland publication *Your choice of home in later life*.

The Scottish Government welcomes the high quality advice provided by Age Scotland within this housing options guide. The accurate and wide ranging advice available to those accessing its website, fact sheets and helpline, enables older people and their families and carers to make informed decisions about the issues that matter to them.

Living in the right home with the right support is essential to enable older people to live independently and safely in their own home for as long as they choose to do so. Making sure they have the necessary adaptations and access to the right support services when needed is clearly important. This guide will help older people, their families and carers by making them aware of the housing options available.

This guide is packed with useful information and contacts. It will help people make informed decisions about their housing needs in later life, whether this is staying in their home or moving to a property that better suits their needs. I am pleased to see that the guide covers many aspects of buying or selling a home, renting, sheltered housing, retirement housing, care homes, adaptations as well as a wide range of other issues. I hope it will prove to be a useful reference guide for those starting to consider their future housing needs as well as those who may be looking to make changes to their current living arrangements.

The Scottish Government is pleased to continue working with Age Scotland to meet the changing needs and aspirations of Scotland's older people.

**Kevin Stewart MSP,**  
Minister for Local Government and Housing

# Introduction

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.

Planning ahead for your future housing needs is best done alongside other planning such as making a will, setting up Power of Attorney and financial planning.

What you want and need from your home will be personal to you. 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.

The main housing options available across Scotland are:

- **Staying where you are, with support and adaptations if you need them.**
- **Buying or renting a property that better meets your needs.**
- **Sheltered housing.**
- **Retirement housing.**
- **Living in a care home.**
- **Moving in with family.**
- **Residential caravans (park homes).**
- **Co-housing.**
- **Home sharing.**

This guide provides information about the options available, whether you need to move in the near future or are planning ahead.



# *Staying where you are*

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, you may have a garden, and you can keep any pets living with you. Being very familiar with your home environment can help if you have a visual impairment or difficulties with your memory now or in the future.

## ***Care and support at home***

If you need care or support to live at home, sometimes a straightforward adaptation to your home or some equipment can make life a lot easier. This might be a ramp to your front or back door, fitting grab rails in your bathroom or having equipment such as a shower chair or bed raiser.

You can apply to your local council's social work department for an assessment of your care needs. The council may not carry out the assessment itself, a health professional may do this instead. It may take a little while to arrange the assessment, so let the council know if your situation is urgent.

When the council has assessed your care needs, the help provided could include support from carers, health services and housing services. They will usually assess what help you need and work out what you need to pay towards the costs of your care. The council should then arrange services to meet the needs they have identified or give you the opportunity to arrange your care yourself. You should be given a copy of your care plan.

There are a number of organisations which provide practical support to older people to allow them to live independently at home. One such organisation is **Food Train** which operates in various areas of Scotland. Their volunteers provide services such as weekly grocery shopping and delivery, monthly home support visits, a befriending service, a library outreach service and neighbourhood meal sharing where local people cook and share extra portions of their own home cooked food with an older person living nearby. All of their services involve a social contact element as well as signposting and/or referral to additional support services.



For more information visit **[www.thefoodtrain.co.uk](http://www.thefoodtrain.co.uk)**  
or telephone **01387 270800**.

See **Age Scotland's guides** for more information:

**Care at home**

**Care and support at home: assessment and funding**

**Equipment for daily living**

Call the helpline on **0800 12 44 222** for free copies.



## What support is available to adapt your home?

### Grants for people who need adaptations because of a disability

If your home needs to be adapted so you can live there safely, and you have a disability, there may be help available from your local council towards the costs of repairs and adaptations. However this will depend on your circumstances including whether you are a homeowner or have a tenancy.

A housing adaptation would involve permanent structural changes to your home which could include:

- Widening doors and fitting a ramp for wheelchair access.
- Replacing the bath with a shower.
- Fitting lower work surfaces to make the kitchen easier to use for a wheelchair user.

Your local council's Social Work department will advise on the full range of adaptations they fund. Financial help is not usually available for building an extension to your home.

Grants may only be available to support work which the council considers essential. In other words, you must need to have the work done to make your home accessible for you, or someone in your household.

There is no set list of work which is essential. But it will usually include:

- Fitting “standard amenities”, such as a bathroom or toilet.
- Changing these “standard amenities” where this is needed so that you, or someone in your household, can use them.
- Other essential changes to the structure of your home so that it meets your needs.

Each council has discretion to set its own rules, which may include grants or low interest loans and it must publish information about its local rules. You can apply for a grant or loan if you own your home, or own part of your home through a shared ownership or shared equity scheme.

Your local council's social work department will assess your needs and decide whether the changes to your home meet the conditions for essential work.

The assessment will usually be carried out by an Occupational Therapist, and will identify what you need help with and suggest possible ways of meeting your needs, including adaptations to your home.

The assessment will also consider how urgently you need a grant.

If your case is assessed as a low priority you may have to wait some time for assistance. Limited budgets may also delay the provision of any grant.



For more information, see the ***Housing Options Guide for Disabled People in Scotland***. This guide has been produced by Capability Scotland and the Glasgow Centre for Inclusive Living (GCIL) who have specific expertise in this area.

You can find this at **[www.capability-scotland.org.uk/media/417401/housing\\_options\\_guide.pdf](http://www.capability-scotland.org.uk/media/417401/housing_options_guide.pdf)**

or call the **Age Scotland helpline** on **0800 12 44 222**.

## **Dementia**

For most people living with dementia it is important to them to remain in their own home for as long as possible. For more information, see the ***Early Stage Dementia: A Carers guide to creating a dementia friendly home*** which looks at the changes you could make for people living with dementia to allow them to remain independent, safe and comfortable in their own home.

To obtain a copy go online at **<https://goo.gl/Kf9iKb>** or call the **Age Scotland helpline** on **0800 12 44 222**.

## ***Information for homeowners and private tenants - repairs and adaptations not related to disability.***

All councils must have a Scheme of Assistance which sets out their housing priorities, including criteria for any grants or loans which they will provide.

Repair or improvement grants 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. Some councils will offer low interest loans.

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.

## ***Care and Repair services***

Care and Repair services operate in most areas of Scotland to offer independent advice and assistance to help homeowners repair, improve or adapt their homes. They may also provide a handy person service depending on where you live. Their services are generally available to owner-occupiers, private tenants and crofters who are aged over 60 or who have a disability. Services differ across the country.



For details of your local service call **Care and Repair Scotland** on **0141 221 9879** or see **[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)**.

## **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 landlord.

You can use this right for two reasons if your landlord agrees:

- To make it a suitable place to live if you are a disabled person and the property will be your home, or
- To install central heating or other energy efficiency measures which are available through a grant or loan from the Scottish Government's energy efficiency programme.

If you wish to alter areas which are used by your neighbours, such as widening a common entrance, you will need to obtain permission from the owners of all of the properties which use the affected area.

### **If you rent from a private landlord:**

Landlords of tenants living in private rented accommodation who need adaptations because of a disability have a duty to make reasonable adjustments. This could include changing a policy or practice which disadvantages you, such as a no pets rule if you have an assistance dog, or providing extra aids or services, such as making sure an entry phone is accessible for you.

### **If you rent from a council or housing association:**

For tenants living in council or housing association accommodation who need adaptations because of a disability, your landlord should be able to help and to pay for the cost of the adaptations.



For more information, contact:

**Shelter Scotland: 0800 800 4444 / [Scotland.shelter.org.uk](http://Scotland.shelter.org.uk)**

**Age Scotland helpline: 0800 1244 222**

**Disability Information Scotland: 0300 323 9961 /**

**[www.disabilityscot.org.uk](http://www.disabilityscot.org.uk)**

## Having a warm and energy efficient home

The Scottish Government's Home Energy Efficiency Programme includes a number of schemes which help people maximise their income, reduce fuel bills and improve energy efficiency. Home Energy Scotland can:

- Give advice on lowering your bills making your home warmer.
- Check your entitlement to benefits and whether you should be getting help from your fuel supplier including under the Warm Home Discount.
- Check your entitlement to insulation for your home.
- Check whether you qualify to apply for help with a new central heating system or boiler, draught-proofing, further insulation and help with energy efficiency.
- Support you in switching your energy supplier via Citrus Energy, a not for profit company, which provides a quick and easy service to find the energy supplier who can provide the cheapest energy tariff for you. You can contact **Citrus Energy** at **citrusenergy.businesscatalyst.com** or **0800 221 8089**.



Call **Home Energy Scotland** on **0808 808 2282** / **www.greenerscotland.org/home-energy-scotland**.

Call the **Age Scotland helpline** on **0800 1244 222**. An adviser can make a referral to Home Energy Scotland on your behalf.

## Priority Services Register

All energy suppliers are obliged to keep a list of customers who may have additional needs which it is useful for the company to be aware of. You could ask your supplier to put your name on its register; this is normally available to people who are over 60 or have a disability. It may entitle you to a free gas safety check and will ensure that the supplier is aware of your situation if there is a power cut.

## **Sensory impairment**

There are a number of ways in which your home can be adapted if you have a sensory impairment such as age-related hearing loss or visual impairment, in order to help you live independently at home. Further information and useful contacts are contained in this section.

### **Hearing loss**

You may wish to approach your GP for an assessment for a free NHS hearing aid. Home adaptations which can help older people with age-related hearing loss to live independently include adding a hearing loop (induction loop) to door entry intercoms, installing flashing or vibrating doorbells and, most importantly, ensuring a smoke alarm is fitted which has flashing strobe lights and/or vibrating pads that go under the pillow at night.

Other equipment which can make home life easier and reduce social isolation for older people with hearing loss includes amplified and looped telephones, vibrating clock alarm pillows and looped television listeners.

Induction loops work through a microphone picking up the sound of speech and an amplifier processing the audio for output through a metal coil (or loop) as a magnetic signal. Moving the switch on some hearing aids to the 'T' (telecoil) position disengages the hearing aid's own microphone, so that it only receives the sounds going in to the microphone on the loop.



If you have queries about how to manage your hearing loss or need information about assistive equipment, you can visit **Action on Hearing Loss** at **[www.actiononhearingloss.org.uk](http://www.actiononhearingloss.org.uk)**.

The charity's information officers in Scotland can also be contacted by email: **[scotland@hearingloss.org.uk](mailto:scotland@hearingloss.org.uk)**, telephone **0141 341 5330**, textphone: **0141 341 5350** or text: **07388 227 407**.

## Visual impairment

There are a number of adaptations to homes which are helpful to people with sight loss, including specialist lighting to reduce glare, daylight bulbs and lamps, tactile signage and hand-rails. There is also a range of specialist equipment which can help people live independently at home with sight loss. Specialist equipment includes talking watches, liquid level indicators, text readers/ scanners, hand-held electronic magnifiers and hand-held illuminated magnifiers. Increasingly there is also a range of IT resources which can help people with sight loss.

**Royal Blind** is Scotland's largest vision impairment organisation and works alongside its sister charity **Scottish War Blinded**, which supports veterans with sight loss.

The focus for Royal Blind's support for older people with sight loss is through nursing home provision at its two care homes, which are Scotland's only specialist homes for older people with sight loss. Braeside House in Edinburgh and Jenny's Well in Paisley have been specially designed to support older people with a range of sight loss conditions as well as other health needs, including dementia.

Scottish War Blinded provides outreach services and support at its two centres to veterans with sight loss. The charity provides free support to all vision impaired veterans in Scotland, including both those that have developed sight loss during or after their service. Scottish War Blinded rehabilitation officers can assess vision and when possible, assist veterans to learn how best to use any remaining vision. These assessments can be done at a veteran's home or at the charity's centres in West Lothian or Paisley. Often assessments can lead to simple changes like better targeted lighting and the provision of appropriate magnifiers.



Information on **Royal Blind** can be found on the charity's website **[www.royalblind.org](http://www.royalblind.org)** or by phoning **0131 229 1456**.



Information on **Scottish War Blinded** can be found on the charity's website **[www.scottishwarblinded.org](http://www.scottishwarblinded.org)** or by phoning **0131 229 1456**.

Even if you have lost all or some of your sight you can often carry on living in your own home. Repairs, adaptations and improvements can help prevent the risk of accidents at home. For example, by removing or fixing any hazards such as loose carpeting on stairs, non-slip bathroom flooring and improving lighting.

**RNIB Scotland** works on behalf of 170,000 people in Scotland with sight loss. They deliver services their members need, and campaign for their civil and welfare rights. They support children, young people and adults with sight loss to live full and independent lives, and work with others to help minimise preventable sight loss.

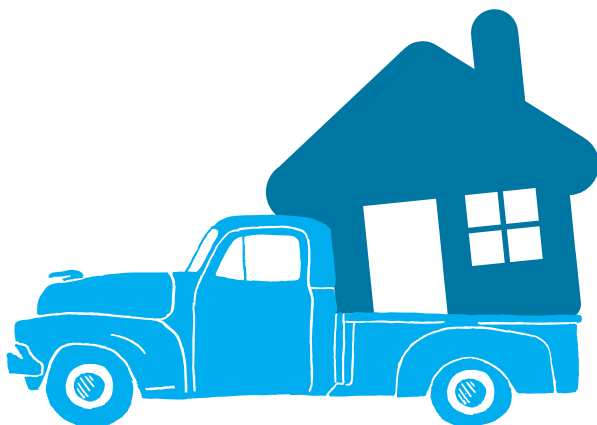
Living with sight loss can involve a lot of extra expense. RNIB Scotland offer a wide range of services and support for people of all ages living in Scotland with sight loss. These include benefits advice and emotional and practical support.



See more at **[www.rnib.org.uk/scotland/how-we-can-help](http://www.rnib.org.uk/scotland/how-we-can-help)** or call the national helpline for advice on **0303 123 9999**.

RNIB's booklet on housing gives advice on using colour contrast and lighting to make the home easier to get around. See the booklet at **[www.rnib.org.uk/information-everyday-living-home-and-leisure/safety-home](http://www.rnib.org.uk/information-everyday-living-home-and-leisure/safety-home)**. There are also many aids and products from talking hobs to Liquid Level Indicators which can help you to live more safely and independently. Visit **<http://shop.rnib.org.uk/>** for more information.





## ***Moving to a home that suits you better***

### ***What are you looking for in your future home?***

There will be many issues to consider when you are deciding what you want and need from your future home. These are covered in more detail in the checklist at the back of this booklet but will include:

- The location of your home.
- How good and frequent are local transport links.
- How accessible the property is.
- How energy efficient the property is.
- Any issues in relation to shared communal areas and service charges.
- What support is available to meet individual care needs.

## Downsizing to a smaller home

Moving to a smaller home can be a good move both practically and financially.

It is likely to be easier to manage, may provide you with an opportunity to raise money from the sale of your home, and may have lower energy costs too. You could also have a fresh start somewhere new in an area where your budget would not stretch to a larger home. You may wish to move somewhere closer to family or friends or to an area where there is more to do.

Downsizing may not work for you. You need to think about:

- Would you be happy with less space?
- Would you need to part with some of your furniture?
- Will you have room for people to come and stay?

Whether you are looking to buy or rent somewhere smaller, your options depend on the money you have and the area where you want to live.

If you are a council or housing association tenant in a larger property, ask your landlord if they have a scheme in place to help you move to a smaller home.





# *Buying a home*

## *Work out a budget*

You need to be clear about what you can afford before you plan to move.

Your budget should take into account:

- Your income.
- What you regularly spend - see Age Scotland's **Money Matters** guide for more information.
- Changes to your spending in the property you want to buy - change of council tax band, estimated energy consumption, property insurance.
- The savings you have and any money you will have from the sale of your current home.
- How stable your income is and how likely it is to change.
- Your ability to budget for changes such as care costs or needing to take taxis if you were no longer able to drive.

## If you need a mortgage, find out how much you can borrow

If you need a mortgage, get independent advice about your options.



For independent information about mortgages, call the **Money Advice Service** on **0300 500 5000** or visit the website at **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**.

## Additional costs of buying a home

Other costs involved in buying a home include:

**Legal fees** - You cannot buy a house in Scotland without using a solicitor. As with any other service, shop around to see where you will get the best price for the work the solicitor will do. You will be charged more for a complicated transaction, for instance if there are difficulties with the purchase. To find solicitors in your area, contact the **Law Society of Scotland** on **0131 226 7411** or visit their website **[www.lawscot.org.uk](http://www.lawscot.org.uk)**.

**Land and Buildings Transaction Tax - LBTT** - No tax is charged on a property that costs £145,000 or less, but if you are buying somewhere that costs more than this the rate depends on the price of the property. The more expensive the property, the more you pay.

Charges on the *difference* between the purchase price and the £145,000 allowance start at 2% 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. The Scottish Government has announced plans to raise the LBTT relief for first-time buyers, of any age, from £145,000 to £175,000.



Contact **Revenue Scotland** for more information. Their website, **[www.revenue.scot](http://www.revenue.scot)**, has a calculator that can help you work out how much tax you will pay or you can call them on **03000 200 310**.



## How to find a home to buy

If you are looking for general housing solicitors and Estate Agents will generally advertise in local newspapers and property papers and websites.



If you are looking for housing for sale in your area which is specifically for older people contact The **Elderly Accommodation Counsel**, a charity that aims to help older people make informed choices about meeting their housing and care needs. You can contact them on **0800 377 7070** or see their website **www.eac.org.uk**.

## *Different ways of owning your home*

### Outright ownership

Your home will be entirely your own.

### 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

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 all maintenance, repairs and insurance. When the property is sold the owner and the Government each receive their percentage share of the property's final sale value.

## Shared Ownership

Shared ownership is a cross between renting and buying which is offered by some local councils, housing associations and housing co-operatives. It is an option for people who cannot afford to buy a home outright. Purchasers can buy 25%, 50% or 75% of the property, which they can increase up to 100% at a later stage if they wish. An occupancy charge, which is effectively rent, is paid for the part of the house value that is not purchased. Shared owners are responsible for all maintenance, repairs and insurance regardless of the share they buy, and would be responsible for service charges such as those in sheltered housing.

## Help to Buy

The **Scottish Government** sometimes has schemes which help people to buy their homes but these can change from time to time. They can often be demand led which means that once the budget is fully allocated no further applications can be considered.



Details are available on the **Money Advice Service** website [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en) or you can call them on **0800 138 7777**.



# *Selling your home*

## *The Home Report and Energy Performance Certificate*

Homes for sale in Scotland must have a Home Report before they can be put on the market. It is a pack of three documents:

The Single survey contains a surveyor's assessment of the condition of the home, its accessibility and any repairs you may need to carry out. It also gives a valuation and an estimated cost of any repairs.

The Energy report is the surveyor's assessment of the energy efficiency of the home and its environmental impact. It also recommends ways to improve its energy efficiency.

The Property questionnaire is completed by the seller of the home. It contains extra information about the home, such as Council Tax banding, any issues that may have affected the home in the past, such as fire or storm damage, any alterations or extensions that have been made to the home, details of any specialist work or guarantees, details of any notices that might affect the home and factoring costs.

## **Putting your home up for sale**

Once you have the Home Report you can look at how best to sell your home. You will need a solicitor to carry out the legal work of the sale but you have some options about how you sell your home. You could

- Look for a buyer, advertise, show people round and set a price yourself. This is usually only advisable if you already have experience and knowledge of the property market in your area. You will still need a surveyor to prepare the Home Report and a solicitor to carry out necessary legal work, or
- Use an estate agent or solicitor to advertise and sell your home. They usually charge somewhere between 0.5% and 3% of the final selling price and you will need to pay VAT on top of this too. As with any service, shop around to find the best deal for you.
- Accept an offer from a Quick house sale company which will make you a low offer but buy your house quickly. Get advice from your solicitor to make sure you are aware of any pitfalls and so you are clear about how much lower the value is than the market value.
- Part exchange if the property you want to buy is part of a part exchange scheme. Some housing developers and estate agents offer part exchange deals particularly if you want to buy a new property. You would usually have to sell your home at a lower price than you had hoped for but you may be able to move quite quickly. Seek legal advice before entering into a part exchange arrangement.
- Sale and rent back – some companies will buy your home from you but still let you live in it. These schemes can be very risky as you are likely to receive a low price for your home and you may not have that right to live there securely in the long term.





## ***Renting a home***

### ***Renting from a council or a housing association.***

Councils and housing associations provide accommodation including housing designed to meet the needs of older people: these properties are commonly called social housing.

If you are interested in social housing, contact your local council or housing association to ask about what is available locally, and how you can apply to join their waiting list.

There can be a long wait for social housing, particularly in popular areas. Different landlords will have different rules about who will have priority but there are some things they cannot take into account, including your income, your age and how long you have lived in an area. Your application may have a higher priority if you have a care needs assessment which shows that your current home is not suitable for your needs.

## How to apply

Your local council, Citizens Advice Bureau or housing agency will know about local social landlords and their application procedures. You may be able to apply by phone, in person or online. Application forms will ask about:

- Where you live now.
- Any medical conditions which affect you or your family.
- The type 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 that you can get to work or medical appointments?

If you need to move because of medical issues, 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 landlord can decide what priority you should be given.

Your local Citizens Advice Bureau can help you to make sure you include all the information needed so that a proper decision can be made.

You are likely to have to wait some time for housing, but the landlord should give you an idea 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 required to complete forms to confirm whether your circumstances have changed.

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 housing law or the landlord's policy have not been followed.
- Use the landlord's complaints procedure, and after this complain to the Scottish Public Services Ombudsman.
- Ask your local councillor to take up your case on your behalf.



## Common Housing Registers

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.

## 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 property according to their needs. Vacancies are normally advertised in the local paper, at the local housing offices and on the landlord's website; 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 landlord's guidelines.

## Offers of housing

Each landlord has its own policy about how many properties you will be offered and what will happen if they think you have refused an offer without a good reason. You should be given a reasonable period of time to decide about an offer, and you will normally be given a chance to look at the property before deciding. If you refuse an offer, and the landlord thinks you are being unreasonable, you may be taken off the list or not 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 landlord to explain your point of view. Get advice quickly if you are not sure how to argue your case. The landlord will have a complaints procedure which will show how your complaint should be dealt with.

## Your rights as a council or Housing Association tenant

Most council and housing association tenants will have a Scottish secure tenancy agreement. This means that generally tenants have a tenancy for life and you cannot be evicted from your home without a court order. The tenancy should explain:

- How much the rent will be.
- How many people can live in the property.
- Rules about looking after gardens, common stairs.
- Service charges.
- Any rules about pets.

If the property needs to be repaired before or soon after you move in, get written details of the type of repairs and when the work will be done.



If you have a low income and need help with the costs of moving you may be able to apply to the Scottish Welfare Fund. Call the **Age Scotland helpline** on **0800 12 44 222** for advice or see our guide ***The Scottish Welfare Fund***.

Key rights for tenants of social housing include:

- To pass on the tenancy to another member of their household when they die (succession).
- To pass on the tenancy to someone else if your landlord agrees (assignment).
- Sub-let it out to other people if your landlord agrees.

Landlords can refuse your exchange if, for example, the house has been adapted for a person with specific needs and the incoming tenant would not need the adaptations, or if the house would be too big or too small for the incoming tenant.

Some of these rights, such as the rights to succession and assignment, have conditions around when they can be used. If you would like to know more about these rights your landlord or your prospective social landlord will be able to provide more information.



## Advantages and disadvantages of social housing

Council or Housing Association property is likely to be more affordable and offer more long-term security than renting privately. Some Housing Associations specialise in housing for people with disabilities or 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 called “Home for you” so you only have to complete one form. The form is available from their offices or from **[www.homeforyou.org.uk](http://www.homeforyou.org.uk)**.

## Home2Fit

Home2Fit is a national online database and self-help resource to assist disabled people in finding suitable housing. It matches what disabled people want with what is available and makes contact with housing providers who have accessible homes in the person’s area of choice. Online service only: **[www.home2fit.org.uk](http://www.home2fit.org.uk)**.

## 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 if your landlord agrees. Most landlords have a system for doing this within their own housing stock. You can register on the Homeswapper website **[www.homeswapper.co.uk](http://www.homeswapper.co.uk)** to find other tenants who want to exchange.



**House Exchange** offers a mutual exchange service across the UK who want to move. **[www.houseexchange.org.uk](http://www.houseexchange.org.uk)**.

**Shelter Scotland** have information on their website about house exchanges at **[scotland.shelter.org.uk](http://scotland.shelter.org.uk)**.

## **Renting privately**

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

Private tenants whose tenancy began before 1 December 2017 normally had a Short Assured Tenancy. This gave the landlord the right to end the tenancy after the first six months. If it continued after that, it was likely to be for another 6 months or on a month-to-month basis.

Private tenants whose tenancy begins after 1 December 2017 will have a Private Residential Tenancy. The tenancy will be open-ended and will last either until you wish to leave the let property or until the landlord uses a specific legal reason for eviction. This should provide more security, stability and predictability than the previous type of private tenancy.

Check 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 agreement about issues such as decorating, keeping a garden tidy or keeping pets.

Most private landlords in Scotland have to be registered with the local council which can help to ensure that landlords behave properly. You can check if your landlord is registered by checking a central database, held by the Scottish Government at **[www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk)**.

Letting agents in Scotland are required by law to comply with a Letting Agent Code of Practice and to join a Register of Letting Agents; they must register by October 2018. You can check the agent's registration at **<https://register.lettingagentregistration.gov.scot/search>**.

To help landlords and tenants the **Scottish Government** has produced a model tenancy agreement which will include standard tenancy terms. To find out more about the Private Residential Tenancy or to download the model tenancy agreement go to **[Gov.scot/private-residential-tenancy](http://Gov.scot/private-residential-tenancy)**.

## 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. Renting privately offers less security than social housing and the rent will be higher. You normally have to pay a deposit and rent in advance. Many landlords do not accept 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.



Housing law is complex. If you have any questions about your housing rights contact:

The **Age Scotland helpline: 0800 1244 222**

**Shelter Scotland: 0808 800 4444**

**Housing Options Scotland** provide advocacy and support for older and disabled people and veterans who are looking to move to a more suitable home. They can be contacted on **0131 247 1400** or **[www.housingoptionsscotland.org.uk](http://www.housingoptionsscotland.org.uk)**







## *Sheltered Housing for older people*

Sheltered housing is designed specifically for older people or people who have disabilities. Some sheltered housing will have a scheme manager or 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 lounge, laundry facilities and a garden.

## Who provides sheltered housing?

Sheltered housing in Scotland is usually provided by a mixture of council and Housing Association properties.

The services provided in sheltered housing will vary and you should check carefully what is available and what the service charge costs will be.

## How to find sheltered housing

A landlord of sheltered housing will want you to provide evidence that you need sheltered housing. This may be taken from your council's assessment of your care needs, or by completing a form to explain the help you need.



The **Elderly Accommodation Counsel** also provides lists of sheltered housing in particular areas and price ranges. They cannot provide specific information on what is currently available. They can be contacted on **0800 377 7070** or you can visit their website: **[www.eac.org.uk](http://www.eac.org.uk)**.

## What support is there in sheltered housing?

All properties should have an alarm system and some will have a warden or manager who may live on site. If the alarm and warden are all the support available this will be **low level support housing** or **sheltered housing**. If you have care needs which are not met by this level of support, you can ask for a care needs assessment from your council's social work department to find out what help they can provide for you.

Higher levels of support are provided in **very sheltered housing** or **housing with care**. This offers more support, but allows for more independence than a care home would. People live in self-contained properties but meals may be provided, either delivered to your home or in a shared dining room. Staff may also be available to provide personal care.



## *Retirement housing*

Retirement housing is usually a cluster or block of owner-occupied properties which have been built by a developer specifically for people aged 60 or over. Some Housing Associations also offer retirement housing.

### **Advantages and disadvantages of retirement housing**

Retirement housing will normally include access to an emergency alarm system and there may be a warden or manager. 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?

Retirement housing should offer a warm, well insulated home which is easy to manage. 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 may 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 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** for your home 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 anyone who buys the property in the future. It will lay down some 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. If you are not clear about any terms in the Deed of Conditions you should get legal advice.

## Buying retirement housing

Retirement housing that is available to buy is usually built by private developers who should be registered with an accredited body such as the **National House-Building Council** (NHBC) and covered by its Sheltered Housing Code. You can contact them on **0344 633 1000** or access their website on **www.nhbc.co.uk**.

Get independent, professional advice on your rights and responsibilities before you sign your agreement.



## Management of retirement housing

Retirement housing is usually run by a management company which employs the scheme manager or warden and organises maintenance and other services.

The management company 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 which the management company will be responsible for include:

- Employment of any warden or resident manager service.
- Maintenance and cleaning of communal areas, such as corridors, lifts, communal lounge and external grounds.
- Repairs and maintenance to the structure, exterior and communal areas.
- Insurance of buildings.

It is a good idea to meet the management company before you purchase a property so they can explain their duties and responsibilities.

All property factors or management companies must be registered with the Scottish Government. They have to produce a written statement of services within four weeks of agreeing to provide services to the owner, and produce an updated copy if there are changes to the service.

The written statement should explain issues including:

- Why they have the authority to be the factor - for example, if they have been appointed via title deeds or appointed by a majority decision of home 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 **www.gov.scot** by searching for The Scottish Property Factor Register.



The management company may be a member of the **Association of Retirement Housing Managers** which has a code of practice that includes both good practice and legal requirements. This is available on their website **www.arhm.org** or you can call them on **0207 463 0660**.

## ***Housing manager services***

In general, managers do not carry out support services such as shopping, cooking, cleaning and nursing.

You may want to check:

- When is the manager on duty and what their work includes.
- Arrangements in place for a relief manager.
- What happens when someone needs help at night?

## ***Retirement villages***

There are a few Retirement villages in Scotland. These are larger communities and have more community facilities such as a café, shops and medical services. They are likely 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, particularly if they are in a remote area and a resident becomes unable to drive.

## ***Services and service charges in retirement housing***

In retirement housing, owners pay a service charge to meet the costs of the services provided by the factor or management company. All information on the service charge will be detailed in the factor's written statement.

Service charges can include services such as communal cleaning and general upkeep of communal areas and grounds, along with repairs and maintenance. Usually all maintenance, repair and decoration of the external structure and common parts of the buildings should be the responsibility of the management company or landlord, 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 home and for arranging your own contents insurance.

The service charge will include the cost of the warden or manager service, and the provision and upkeep of any emergency alarm call system. The factor will charge an overall management fee for their staff time and the overheads related to the administration of the development.

### How much might the service charge go up by?

Your written statement should make clear how often service charges are reviewed, but service charges are normally reviewed annually. The factor should be able to demonstrate that the money you pay is used to cover the cost of services and give you information about 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 check if you qualify for help through the Council Tax Reduction Scheme.



For advice about eligibility, call the **Age Scotland helpline** on **0800 1244 222**. An adviser can carry out a benefits check for you over the phone and, if needed, make a referral to the Department for Work and Pensions (DWP) home visiting team to get some help with the application forms.





## Care homes

There are lots of different housing options available to allow someone to have as much independence as possible in later life, but if someone has complex care needs and very sheltered accommodation does not meet their requirements a care home may be the most suitable option.



For information about choosing a care home, living in a care home and how to be a good friend to someone who lives in a care home, see Age Scotland's **Care Home** guides.

Copies are available free through the **Age Scotland helpline 0800 12 44 222**.



## *Other housing options and issues*

### *Residential caravan homes*

Residential caravan homes, also known as Park Homes, can be based on one of the 92 residential caravan home sites across Scotland which are in 22 council areas, however more than half of the sites are concentrated to six areas. They can be an affordable way of moving into an area that might otherwise be too expensive for you.

Some issues to think about when considering this option are:

- Can you get insurance for the Park Home?
- Is the site licensed to allow you to live there all year round?
- Does the Park Home have good insulation?
- Could the Park Home be adapted if you develop mobility problems?
- What are the site rules?
- How much is the rent for the land?

It is very important to take independent advice from a solicitor about the terms of the purchase. You may also wish to talk to people who already live on the site to see how happy they are.



Further information about mobile homes, including the rights and responsibilities of residents is available here: **[beta.gov.scot/policies/homeowners/mobile-homes/](https://beta.gov.scot/policies/homeowners/mobile-homes/)** and **[scotland.shelter.org.uk/get\\_advice/advice\\_topics/renting\\_rights/mobile\\_homes/owning\\_a\\_mobile\\_home](https://scotland.shelter.org.uk/get_advice/advice_topics/renting_rights/mobile_homes/owning_a_mobile_home)** or call **Shelter Scotland** on **0800 800 4444**.

## Co-housing

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

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



For further information about co-housing, contact **UK Co-Housing Network** via their website at **[www.cohousing.org.uk](http://www.cohousing.org.uk)** or you can email them on **[office@cohousing.org.uk](mailto:office@cohousing.org.uk)**.

They can provide you with information on what is involved and the communities in Scotland.

## 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 thinking ahead and consider what your rights are, and to check that everyone involved has the same expectations about how you will live and what will happen if you need care later on.

## Home sharing

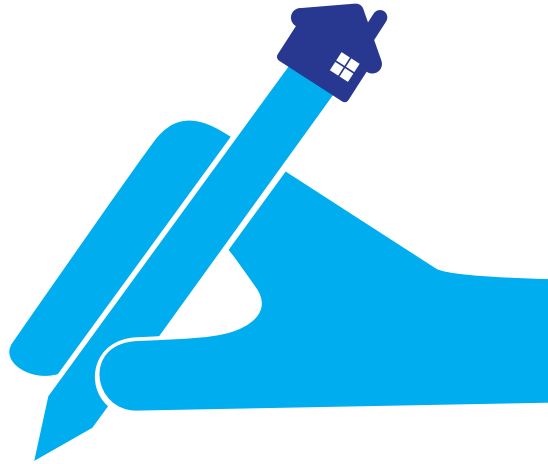
Home sharing is one of a number of housing options available for older people but as yet there are only a few schemes in operation and relatively low levels of uptake. **Homeshare UK** matches someone who needs help to live independently in their own home (householder) with someone who has a housing need (homesharer). In return for low cost accommodation the homesharer provides a minimum of 10 hours support per week to the householder. Each individual is assessed, matched and supported through their Homeshare journey by a delivery scheme.



For further information you can get in touch with **Homeshare UK** which is the UK network for homeshare at:

**Contact@HomeshareUK.org** or call **0151 227 3499**.  
**<https://homeshareuk.org/>**

# ***Signing over your home to someone else***



Many people consider passing on ownership of savings or their home to children or others.

This could involve transferring ownership of your home whilst you continue to live there, moving out of your home or placing your home into a trust. Giving away savings or property could affect your entitlement to help with care costs and to means-tested benefits like Pension Credit.

Transferring an asset out of your name and into someone else's name is called deliberate deprivation of capital if someone transfers an asset in order to put themselves in a better position to obtain help with benefits or care costs.

If you are thinking of transferring assets, seek legal advice from a solicitor. The Age Scotland helpline cannot provide this legal advice.



# Homelessness

It is common for someone to not recognise that they are homeless or at risk of homelessness. Even if you have a roof over your head you can still be considered as not having a home; perhaps where you live is not suitable for you any more after experiencing health problems or you are no longer able to safely access your property on the third floor after a fall or injury.

It is important to get advice as early as possible if you are homeless or at risk of homelessness. Everyone who makes a homeless application to their local council and is 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.



Contact **Shelter Scotland** on **0808 800 4444** or see their website **[www.scotland.shelter.org.uk](http://www.scotland.shelter.org.uk)** for expert advice on homelessness.

# Help with Housing Costs



The benefits and social security system can provide some help with housing costs for people who have a low income. This includes:

***Housing Benefit or Local Housing Allowance:***

help with rent for private tenants.

***Discretionary Housing Payments:*** if someone receives help with their rent but is still finding it hard to meet their housing costs.

***Help with mortgage interest through Pension Credit:***

from April 2018 this will be available only as a loan.

***The Scottish Welfare Fund*** is means tested help administered by your local council. It may be able to help with moving costs or essential household items if you have a low income.



For advice about benefits call the **Age Scotland helpline** on **0800 12 44 222**.

## **CHECKLIST 1:** ***What are you looking for in your future home?***



### **The location**

- ✓ Are you familiar with the area?
- ✓ Do friends and family live nearby?
- ✓ Is the area flat? Are there any hills to climb to get to and from the property?
- ✓ Is there easy access to shops, post offices, banks, pharmacies, GP practices and other medical services?
- ✓ Is there noise from any businesses, neighbouring properties or busy main roads?
- ✓ What is the area like during the day and at night? Are the shops open late and a magnet for people to congregate?
- ✓ Is it within easy reach of facilities such as parks, libraries, churches, pubs, clubs and day centres?
- ✓ Are local services mainly aimed at tourists and not available all year round?
- ✓ If you are looking for sheltered housing or a care home, is there good sound insulation if your home is near areas where people socialise, the laundry room, lift or refuse chute?
- ✓ Are there groups and activities in the area which interest you?



## Transport

- ✓ How frequent are local bus or train services?
- ✓ How would you get out and about if you could not drive?
- ✓ Is there suitable parking for yourself and your visitors?
- ✓ Is there easy access from the parking area to your home?
- ✓ Are the roads likely to be accessible even in bad weather?

## Accessibility

- ✓ Although you may have no disabilities just now, would you be able to cope or adapt your home if you were less mobile?
- ✓ Which floor would you want to 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, bath or 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?

## 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?
- ✓ Does it have double glazing, cavity wall insulation or draught exclusion?
- ✓ Does it have loft insulation?
- ✓ Have you asked **Home Energy Scotland** if you qualify for any help? You can receive free impartial advice on **0800 808 2282**.



## **CHECKLIST 2:** **Buying a retirement property**

### **Facilities and Services provided**

- ✓ Are any communal areas and the individual properties secure?
- ✓ Is the heating system efficient and easy to use?
- ✓ How would you get help during the day or 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 what it is like to live there?
- ✓ What is the process of making a complaint?
- ✓ Speak to others in the block to find out more about the area and the property.

### **Owner's responsibilities**

- ✓ What shared responsibility do you have for keeping common areas clean and tidy – such as the roof, gardens or common stairwell?
- ✓ What control or say do you have in the running of the shared services?
- ✓ What are the rules about pets?
- ✓ What would the costs and restrictions be if you wanted to sell your home?
- ✓ Can you lend a hand with the gardening?

## Management company responsibilities

- ✓ Does the management company follow a recognised Code of Practice and have you been given a copy?
- ✓ How does the management company consult with and inform owners of decisions affecting the development?

## Financial issues in a retirement property

- ✓ What are the contract charges for the factor, property manager or warden?
- ✓ What kinds of services are provided? How much do they cost and what does the contract say about increases in costs?
- ✓ Does the factor have a contingency fund for future major repair work? Is this held in a separate account in the owners' names? Does it contain enough money to cover any work that is planned in the near future? What happens if the fund does not cover the costs?
- ✓ What are the charges for the upkeep of common areas or repairs, for example to a residents' association, insurance or maintenance fund?

## Future planning

- ✓ What are your options if you need more care and support in later life?
- ✓ Will you have to leave, or can you receive additional care in your home?



## *Useful Organisations*

### *Age Scotland helpline 0800 12 44 222*

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

## Action on Hearing Loss

For queries on managing your hearing loss, contact the charity's information officers in Scotland:

Tel: **0141 341 5330**

Textphone: **0141 341 5350**

Text: **07388 227407**

Email: **scotland@hearingloss.org.uk**

## Care and Repair Scotland

Provides assistance to older and disabled homeowners to repair, improve or adapt their homes.

Tel: **0141 221 9879**

**www.careandrepairsotland.co.uk**

## Citizens Advice Bureau (CAB)

You can find your local CAB by calling Citizens Advice Direct or visiting the Citizens Advice Scotland website and entering your post code.

Tel: **0808 800 9060**

**www.cas.org.uk/bureaux**

## Disability Information Scotland

Tel: **0300 323 9961**

**www.disabilityscot.org.uk**

## Food Train

Tel: **07545 925513**

Email: **gaynor@thefoodtrain.co.uk**

**www.thefoodtrain.co.uk**

## 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](http://www.home2fit.org.uk)**

## Home Energy Scotland

Home Energy Scotland offers all callers free and impartial energy advice on how to reduce their fuel bills and keep their homes warm. It will also provide a benefits check and advice on energy efficiency measures and callers will be referred to energy efficiency schemes they may qualify for.

Tel: **0808 808 2282**

**[www.greenerScotland.org/home-energy/home-energy-scotland](http://www.greenerScotland.org/home-energy/home-energy-scotland)**

## Housing Options Scotland

Housing Options Scotland helps disabled people, older people and veterans in Scotland find suitable housing. They provide a free housing information, advice and brokerage service.

Tel: **0131 247 1400**

**[www.housingoptionsscotland.org.uk](http://www.housingoptionsscotland.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](http://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.

Tel: **0300 500 5000**

**[www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)**

## Royal Blind

Royal Blind is Scotland's largest vision impairment organisation and works alongside its sister charity Scottish War Blinded, which supports veterans with sight loss.

Tel: **0131 229 1456**

**[www.royalblind.org](http://www.royalblind.org)**

## Scottish War Blinded

The charity provides free support to all vision impaired veterans in Scotland, including both those that have developed sight loss during or after their service.

Tel: **0131 229 1456**

**[www.scottishwarblinded.org](http://www.scottishwarblinded.org)**

## RNIB Scotland

RNIB works on behalf of 170,000 people in Scotland with sight loss.

National helpline: **0303 123 9999**

**[www.rnib.org.uk/scotland/how-we-can-help](http://www.rnib.org.uk/scotland/how-we-can-help)**

## Shelter Scotland

Shelter provides specialist advice, information and advocacy to people in housing need.

Tel: **0808 800 4444**

**[scotland.shelter.org.uk](http://scotland.shelter.org.uk)**



0333 323 2400  
info@agescotland.org.uk  
www.agescotland.org.uk

**Age Scotland helpline**  
0800 12 44 222

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



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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.