Veterans First

A guide for people leaving the Armed Forces in Perth and Kinross









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"We are delighted to support the launch of this Veterans First guide. This has been a partnership response between Perth & Kinross Council and our local SSAFA branch to deliver information about what is available to support our Armed Forces veterans in Perth and Kinross. This area has had a long and proud tradition as a recruiting ground for the Armed Forces and the Council signed the Armed Forces Community Covenant Partnership in 2012. This has been our first joint outcome since then, and we hope it leads to further opportunities to work closely together in future. This guide aims to ensure those leaving the Armed Forces at any time and choosing to settle in Perth and Kinross do so with confidence that they know what help and support is available to them when they are making that transition from military life."

Provost Liz Grant

Councillor Kate Howie (Veterans & Armed Forces Champion)



"It is with great pride and enthusiasm that the Provost. the Veterans and Armed Forces Champion, and I present the Perth and Kinross Veterans Partnership publication - 'Veterans First'. This is an important collaboration between the Military Community (serving and retired service personnel, both regular and reserve, and their families), the local Council and the Third Sector Community (particularly SSAFA). It is designed for the future use of our friends, who are about to leave, or who have left the military, and very importantly, their families. We very much hope it will also help those in the Community, who want to help all service and ex-Service personnel, and signpost the support that is available in the Perth and Kinross area. Our Community Covenant Partnership, which I signed with the Provost in December 2012, seeks to recognise the sacrifice



made by those who are serving or who have served in the Armed Forces, help prevent disadvantage due to the nature of military service, and also to help the Military give something back to our Community. We are not trying to make it a catch-all directory, but rather a booklet to signpost the most effective routes for help, advice, support and assistance, when needed - perhaps the next iteration in the future will allow us to focus even more widely. If you have any suggestions as to how we can improve the next edition, please do get in touch. We are very fortunate to have a tight bond between the Military and the Community in Perth and Kinross - let's all work to make it that bit tighter!"

Lieutenant Colonel Peter M Little OBE (Commanding Officer, 7 SCOTS, Queen's Barracks, Perth; The Local Military & Community Task Force Commander) **Housing Options** Health & Care **Employment** Welfare Advice **Armed Services** Advice Project

Schools & Education

Leisure & Recreation

Contacts
All contact details are
correct at time of printing.

Housing Options

Housing is one of the major concerns for many people when leaving the Armed Forces. Whether you are planning to leave the service, have left or need adaptations to your current home, staff based at the Housing Advice Centre in Perth can help.

Housing Advice Centre

The team based at the Centre can help you plan for life outside the military environment, where housing is a key need. We can provide assistance for those whose military service has resulted in a need for additional support or for a specific adaptation to your home.

To help you consider your housing options, Perth & Kinross Council has a free, easy to use online Housing Options Self-Assessment Service www.pkc.ehodirect.org.uk



which can guide you through your options. This service offers advice and information personalised to your particular circumstances. As well as looking at housing solutions, it also offers information and links to other services, which could impact on your housing options, such as the Welfare Rights Hub, employment and training, and support services etc. At the end of the assessment, you will have developed an action plan, which you can print out and keep. This plan provides you with details of the options that are suitable for you, and the next steps you may need to take.

If you need further assistance or you would like to discuss things in more detail, staff based at the Housing Advice Centre are there to help. When you make contact, you will be offered an interview



with a trained member of staff, to help identify the best housing solution that meets your needs. If you have an emergency housing need, staff based at the Centre can also assist with both short-term and the long-term options.

There are also a number of Registered Social Landlords (RSL) and private landlords operating in Perth and Kinross, who can provide housing opportunities. Each RSL has its own individual allocations policy and points system, although most are based on a needs assessment. They provide varying types of accommodation from mainstream housing to amenity and sheltered housing.

Perth & Kinross Council have a common allocation policy with Hillcrest and Caledonia Housing

Association, and a number of nomination agreements with other RSLs. These agreements allow the Council to nominate people from our waiting list for vacancies with these RSLs.

Private rented accommodation is another option for housing, and properties can be found advertised in a variety of places including the internet, local letting agents and the local press. The Council has a number of initiatives designed to assist people to access accommodation in this sector, and details of the properties that are available can be found at:

1 https://.pkclocalpad.co.uk

People on low incomes with high rental costs are usually entitled to receive Local Housing Allowance to help them pay the rent. It is important to note that the level of allowance may not pay the rent in full. You will normally have to pay an upfront deposit that is equivalent to a month's rent. Perth & Kinross Council operates a Rent Bond Guarantee scheme, which can assist if you would find it difficult to get a deposit together.

Private renting is a good option if you are looking for somewhere to stay quickly, in a particular area or are looking for somewhere that is furnished. Flat-sharing opportunities are also available if you would prefer to share.

Social Housing Providers Contact Details

Housing Advice Centre

Perth & Kinross Council 10-16 York Place PERTH PH2 8FP

- **2** 01738 474500
- @ housingadvicecentre@ pkc.gov.uk

Caledonia Housing Association

5 South St John's Place PERTH PH1 5SU

- **2** 0800 678 1228
- @ info@caledoniaha.co.uk

Hillcrest Housing Association

55 Huntingtower Road PERTH PH1 2LH

- **2** 0300 123 2640
- @ perth@hillcrestha.org.uk

Kingdom Housing Association

Saltire Centre Pentland Court GLENROTHES KY6 2DA

- **2** 01592 630922
- @ kingdom@ kingdomhousing.org.uk

Bield Housing Association

1 Bonnethill Gardens 1 Caldrum Terrace DUNDEE DD3 7HB

- **2** 0131 273 4000
- @ info@bield.co.uk

Cairn Housing Association

Citypoint 65 Haymarket Terrace EDINBURGH EH12 5HD

- **2** 0131 556 4415
- @ homeworks@cairnha.com

Fairfield Housing Co-operative

5 Fairfield Avenue PERTH PH1 2TF

- **1** 01738 630738
- @ reception@fairfield-ha.org.uk

Ark Housing Association

The Priory Canaan Lane EDINBURGH EH10 4SG

- **2** 0131 447 9027
- @ arkha@org.uk

Link Housing

Link Housing Customer Service Centre Watling House Callendar Business Park FALKIRK FK1 1XR

2 08451400100

@ csc@linkhaltd.co.uk

Hanover Housing Association

Hanover House Bridge Close STAINES-UPON-THAMES TW18 4TB

1 0131 557 7404

@ lettings&enquiries@ hanover.org.uk

You may also find out about some specific additional information about accommodation for former service personnel from the following organisations:

Scottish Veterans' Residences

Provides residential accommodation for our ex-Servicemen and women of all ages.

Scottish Veterans' Residences 53 Canongate EDINBURGH FH8 8BS

2 0131 556 0091

@ info@svronline.org

Scottish Veterans Residences have specific properties:

Whitefoord House, Edinburgh

2 0131 556 6827

Rosendael, Dundee

1 01382 477078

Houses for Heroes, Scotland

A charity which houses disabled veterans with over 600 houses available in 74 locations across Scotland.

2 0131 557 1188

Military Matters

A dedicated service offering free and independent housing advice. This initiative gives disabled veterans and Service leavers, expert help in finding the right home. For more information, contact Housing Options Scotland.

2 0131 247 1400

www. housingoptionsscotland. org.uk

SSAFA

Housing advice.

2 0207 463 9398

Health & Care

General Practitioner Services

General Practitioners (GPs) are the first point of contact for people seeking the help of a doctor. They provide a wide range of personal medical care and refer patients to specialist services when they need them. When you need to see the doctor, you will have to telephone or go to the practice to make an appointment. GPs' surgeries are located throughout Perth and Kinross. For details of your nearest Doctor's surgery:

1382 423000

NHS 24 - General

If you or someone you know is unwell and needs medical advice or needs health information, you can call NHS 24 and speak to a nurse advisor or health information advisor.

NHS 24 is available 24 hours a day, 7 days a week:

111

NHS 24 - Out-of-Hours

If you are unwell when your GP practice is closed in the evening,



during the night or at weekends, you must call NHS 24 on 111 who may advise you to attend one of the Minor Illness & Injury Units located throughout Perth and Kinross.

These are located in:

- Blairgowrie Community Hospital;
- Crieff Community Hospital;
- Pitlochry Community Hospital;
- Primary Care Emergency Centre, Perth Royal Infirmary, Perth.



Serious Accidents and Emergencies

Please attend Accident & Emergency at either Perth Royal Infirmary, Western Avenue, Perth or Ninewells Hospital, Dundee.

Dental Services

Dental Services are available in many Perth and Kinross town centres. If you do not have a dentist in the area, and have a dental emergency, you should telephone the following at 8.30 am, Monday to Friday:

Community Dental Services

North Methven Street PERTH PH1 5PD

2 01738 564261

For information about emergency treatment out of hours, call 111. For information about obtaining NHS dental care:

1 01382 596982

Pharmacists

Community Pharmacists, available in many Perth and Kinross town centres, should be your first point of contact for advice on all medicines or minor illness matters.

Opticians

Optician services, including eyesight testing, are available in many Perth and Kinross town centres. NHS eye tests are free.

Smoking Cessation

A range of support to stop smoking is available including individual support, community pharmacy support, group support and nicotine replacement, and other methods for stopping smoking.

For more information or to book a place:

2 0845609996

Family Planning

The Family Planning Clinic is situated in:

Drumhar Health Centre North Methven Street PERTH PH1 5PD

2 01738 564272

They offer:

- free confidential selfreferral service;
- all methods of contraception;
- emergency contraception;
- pregnancy testing and advice;
- chlamydia screening;
- advice on sexual health;
- free condoms.

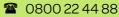
Walk-In:

Monday, Tuesday and Thursday (11.00 am - 2.30 pm), no appointment needed

Appointments Only: Monday, Tuesday, Thursday (3.00 pm - 6.00 pm)

NHS Inform

NHS Inform is a new health information service designed to give you access to the information you need, when you need it and includes a 'Veterans Health Zone' within it. You can find it online or by phone (8.00 am - 10.00 pm):



www.nhsinform.co.uk

Social Work Services

In Perth and Kinross, Housing & Community Care provide community care to adults only, ie people aged 16 and over. Social Work services for those under 16 are provided by Education & Children's Services. Criminal Justice Social Work services are also provided by Housing & Community Care. If you would like to know more about this, your local Community Care office can advise you.

If you wish to contact Community Care services for the first time, the Community Care Access Team is your first point of contact and can be contacted between 8.45 am and 5.00 pm on **0845 30 111 20** or at Pullar House. There are also offices providing specialist mental health services, for people with learning disabilities and for drug and alcohol related issues.

For emergency contact after 5.00 pm and before 8.45 am on weekends and public holidays:

2 0845 301 1120

Erskine Hospitals

Erskine Hospitals has been providing care for veterans since 1916 including rehabilitation, nursing and dementia care in homes throughout Scotland. There are five Erskine homes in Scotland.

2 0141 812 1100

Poppyscotland

Poppyscotland offer assistance even if your disability wasn't caused by your Service.

If you are limited in your daily activities because of a health problem or disability, they can arrange for an occupational therapist to visit. Then, following their recommendations they may be able to assist to fund the mobility aid best suited to your circumstance, from a motorised scooter to the installation of hand rails around your home.

2 0131 550 1557

Employment

Employability isn't about just getting a job; it's about accessing training and learning opportunities and also taking on new skills.

Perth & Kinross Employment Connections Hub

The Hub is a Perth & Kinross Council facility which offers oneto-one employability support; provides advice on how to enhance and add to the skills you have developed during your services. The team will help you to realise your full potential by highlighting the unique set of skills and experiences you have to offer which will be invaluable to the right employers. This service is also available out in the rural communities of Aberfeldy, Blairgowrie and Crieff one day per week. Please drop in or call the Team to find out more. The Hub is the flagship initiative of the Council's Employability Strategy and since opening in November 2011 has made a real impact in



helping support local unemployed individuals back into work by offering one-to-one employability support in the city centre base and out in the wider community of Perth and Kinross. The Hub can be found at 31-33 South Street, PERTH, PH2 8PD:

1 01738 459609

@ thehub@pkc.gov.uk



Skills Development Scotland

If however, you are looking to move into new territory, but the thought of beginning a new career after service in the military is a daunting prospect, help is available from **Skills Development Scotland** to make the transition easier. They will help you sort through the many career options, and make sense

of the different routes to gain qualifications.

Skills Development Scotland was created to change the way in which people learn, develop and utilise their skills, and to help businesses and organisations build their capabilities and put their skills to their most productive use. The service provides careers advice and guidance for young people still at school, unemployed

young people and adults looking to find work, those facing redundancy and for those looking to advance their career.

The 'My World of Work' service is full of features and advice designed to help you identify your strengths and match them to the types of learning and jobs that will suit you best. You can drop in to the Skills Development Scotland careers centre at the Perth Careers Centre, Highland House, St Catherine's Road, PERTH, PH15RY.

1 01738 637639

@ perth@sds.co.uk

www. skillsdevelopmentscotland. co.uk/myworldofwork.co.uk

My World of Work

The Skills body's interactive web service, 'My World of Work', offers an engaging experience that will help you to plan, build and direct your career throughout your life.

It features a careers A-Z course search, jobs search, CV builder and hundreds of video clips of people talking about their job roles. The site also allows users to store their personal details and benefits from responses that are personal to them.

My World of Work supports the Scottish Government's ambitions for 'an all age, universal careers service'. It is available 24/7 and complements Skills Development Scotland's current face-to-face and telephone services, as well as those provided by partners, so that customers have access to a range of channels based on the level of support they need.

Education is an option to enhance your employability or career development. It may be that schooling was the last formal experience you may have had of the education system and this experience, good or bad, will probably have informed your current thinking about it.

However, the modern education arena is very different from school and there are now a lot of full-time, part-time, work-based and professional training opportunities that are available to someone seeking to develop their skills and qualifications.

Many civilian occupations have qualification bars. This means that you will need a formal qualification in the subject you are to work or practice.

Perth College - UHI

Perth College UHI is situated in the city of Perth, right in the heart of Scotland.

The College is part of the University of the Highlands and Islands and offers a wide range of vocational and academic courses that can be studied on a full or part-time basis. It is part of Scotland's newest university, serves a wide community with local learning area stretching from the banks of the River Tay to the peaks of Highland Perthshire and beyond.

The main campus is situated in the historic city of Perth, voted the best place to live in Scotland and offers a range of community learning centres.

There is a lot more to Perth College UHI than their fantastic location. The university provides access to undergraduate and postgraduate study, and research opportunities through a distinctive partnership of 13 colleges and research institutions, offering opportunities in Aircraft Engineering, Computing, Construction, Hospitality and Tourism, Music and Music Business, Sound and Audio Engineering to Social Sciences and Sport and Fitness.

- **2** 0845 270117
- @ pc.enquiries@perth.uhi.ac.uk
- [↑] www.perth.uhi.ac.uk

Jobcentre Plus

Jobcentre Plus is committed to supporting veterans, service leavers, serving personnel, their partners and families. It provides a number of programmes and services to help jobseekers, those with disabilities and others who may need extra help in finding work.

2 0845 6060234

www.direct.gov.uk

Armed Forces Jobs and Employment Champion

Department of Work &
Pensions Services Directorate
Perth Jobcentre
60-62 High Street
PERTH
PH15TH

2 0845 604 3719

Internal Extension 01738 412912

Textphone 0845 602 6904

www.dwp.gov.uk

Jobs and Resettlement

Career Transition Partnership

(CTP) is a partnering agreement between the Ministry of Defence and Right Management Ltd, who are global career development and outplacement specialists and part of the ManpowerGroup.

The CTP provides resettlement services for those leaving the Royal Navy, Army, Royal Air Force

and Marines. They also operate as an intermediary service for employers wishing to hire Service leavers.

[↑] www.ctp.org.uk

British Forces Resettlement Service (BFRS) provide a careers platform for the Armed Forces Community (veterans, transitioning service-members, and military spouses).

www.bfrss.org.uk

LifeWorks is a 4.5 day course that provides you with the tools you need to help you get the job you want. If you are living with a health condition which you consider to be a barrier to employment, or are actively seeking work but regularly failing to get that interview for the job you want, this course could be for you. Delivered by a team from Royal British Legion Industries, this is a great opportunity to experience a shift in your motivation and realise the employment options best suited to your skills and mindset. The course is residential and course fees and travel costs are covered by Poppyscotland.

Call to discuss whether LifeWorks could be beneficial to you.

2 0131 550 1568

Poppyscotland offers

Employment Support Grants: these are available to Service leavers and veterans who are unemployed or in receipt of means-tested employment benefit.

Finding work after leaving the Armed Forces can be difficult but gaining the right qualifications can make it a little easier; this service is to help you get the qualifications that you need to succeed.

A grant of up to £2,000 is available to undertake a course of vocational training that has a strong likelihood of leading to sustainable employment.

Application can be made online or you can phone for an application pack:

2 0800 169 4073

Contact for further information or advice on Employment support grants:

2 0131 550 1568

@ d.pringle@
 poppyscotland.org.uk

Poppyscotland's 'Employ-Able' mental health employability programme offers one-to-one and group support to people who are living with low mood, depression or any other mental health condition and need assistance to find or sustain employment.

A small but significant number of veterans face difficulty in adjusting to civilian life with many facing complex and multiple issues. Employment and mental health are areas of great concern as they impact greatly on all aspects of veterans' lives and those of their families.

The Employ-Able programme is delivered on a sessional basis over a number of weeks by Employment Advisors Scottish Association for Mental Health (SAMH) using their successful 'Tools for Living' programme which supports people to develop a tailored pathway towards employment. This service is available throughout Scotland.

Call to find out more about the programme:

2 0131 550 15688

The **Civvy Street website** is designed to help members of the Armed Forces adjust to life on 'civvy street' and kick-start a new career.

Adjusting to civilian life after a career in the Armed Forces can be very difficult, and although ex-Service personnel are often very disciplined, determined and great at teamwork, finding a job can be one of the hardest parts of leaving Service.

This handy website offers plenty of free information about settling back into civilian life, with a particular emphasis on learning and work.

mww.civvystreet.org

Welfare Advice

Welfare Rights Team

Most people claim benefits at some point in their lives, depending on their circumstances. The welfare benefits system can be complicated and it is not always clear what benefits, if any, someone may be entitled to.

- The Welfare Rights Team aims to ensure that the residents of Perth and Kinross are not missing out on their entitlement to benefits, and other related help, by providing a free, confidential and impartial benefits advice, information and appeal representation service.
- The team also provides an enhanced Welfare Rights service for people affected by cancer, funded by Macmillan Cancer Support.
- The Welfare Rights service is accredited to the Scottish Government's National Standards for Information and Advice Providers



How to contact the Welfare Rights Team (Advice Line)

- **2** 01738 476900
- @ welfarerights@pkc.gov.uk
- www.pkc.gov.uk/ welfarerights



Why contact the Welfare Rights Team?

People contact the Welfare Rights Team with a variety of benefit related issues but it is usually for one or more of the following reasons:

> you have had a significant life event such as being made unemployed,

- giving birth, being diagnosed with a health problem, etc;
- you are struggling financially;
- you have been turned down for benefit or you are unhappy with the decision.

Other ways we provide support

We also provide the following services:

- delivering training to Council staff and voluntary organisations on a range of welfare rights issues;
- delivering talks to community groups and organisations.

Partnership Working

We also work in partnership with a range of local agencies such as the Minority Ethnic Access Development (MEAD) project and national organisations, such as Macmillan Cancer Support and the Department for Work & Pensions' visiting service.

There are a variety of benefits that someone could be entitled to: some depend on how much National Insurance Contributions you have paid, some depend on your income and savings and some just depend if you have an illness or disability and how that affects you. Some of the main benefits are shown here.

Armed Forces Independence Payment

If you have been seriously injured whilst serving in the Armed Forces since April 2005, you may qualify for Armed Forces Independence Payment.

Disability Living Allowance is currently being replaced by Personal Independence Payment (PIP) for working age people. Armed Forces Independence Payment is an alternative benefit to PIP for service personnel and veterans who have been seriously injured during military service since April 2005.

- Armed Forces
 Independence Payment
 is not taxable, non means tested and is payable
 anywhere in the world.
- It is awarded for life, not subject to review or further medical assessments and will not be stopped if you are admitted to hospital, a care home or prison.
- If you choose to claim Armed Forces Independence Payment, then you will not be able to claim Personal Independence Payment (PIP) or Attendance Allowance at the same time. However, if you choose not to apply for Armed Forces Independence Payment, or if you are not eligible for it, there is nothing to stop you applying for Personal Independence Payment (PIP) or Attendance Allowance.

Who is eligible for payments?

Only people receiving a Guaranteed Income Payment of 50% or more through the Armed Forces Compensation Scheme will be eligible for the payments.

How to claim

The Service Personnel and Veterans Agency (SPVA) will automatically send you a claim form if they think you are eligible.

Personal Independence Payment (PIP)

A new benefit called Personal Independence Payment (PIP) has replaced Disability Living Allowance for disabled people aged 16 to 64 from 10 June 2013.

What is Personal Independence Payment?

- Personal Independence
 Payment is designed to help
 disabled adults live more
 independently and to give
 support to those with the
 greatest need.
- The new benefit is to help people meet the extra costs that come from having a long-term health condition or disability.
- The long-term health condition or disability needs to be expected to last at least 12 months or longer in order for people to qualify.

- Personal Independence Payment is made up of two components:
 - a Daily Living component; and
 - a Mobility component.
- Each component has two rates - a standard rate and an enhanced rate.
- Personal Independence
 Payment isn't affected by
 income or savings, it's not
 taxable and people can get
 it if they are in or out of work.

How to claim

You need to phone the Department of Works and Pensions (DWP) in order to register your claim. Someone else can do this for you if you are unable to use a phone:

2222 222

I am already getting Disability Living Allowance. How might I be affected?

If you are aged 16 to 64 on 8 April 2013 then you'll be affected by the introduction of Personal Independence Payment, even if you have an indefinite or 'lifetime' award of Disability Living Allowance.

Personal Independence Payment is being introduced in stages over a number of years.

Young people

These changes do not affect children in receipt of Disability Living Allowance. They will continue to receive it until they reach age 16 when they become eligible for Personal Independence Payment.

If the young person turned 16 before 7 October 2013, they will continue to get Disability Living Allowance. But in the same way as other people receiving Disability Living Allowance, they'll be asked to claim Personal Independence Payment at some point over the next few years.

If you are 65 years and over

If you are aged 65 or over on or before 8 April 2013, you don't need to claim Personal Independence Payment and will continue to get Disability Living Allowance as long as you satisfy the conditions of entitlement.

If you reach 65 after 8 April 2013 then you'll not be contacted until 2015 or later. However, if there are changes in how your health condition or disability affects you, or you reach the end of your Disability Living Allowance award before then, you'll be asked to claim Personal Independence Payment at that point.

People receiving Attendance Allowance will not be affected by the introduction of Personal Independence Payment



and will continue to receive Attendance Allowance.

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) is paid to people of working age whose illness or disability affects their ability to work.

- When you make a new claim, you will need to get medical certificates from your GP called Fit Notes.
- You must be under state pension age and not getting Statutory Sick Pay (SSP).



- You can claim ESA if you are employed, self-employed, unemployed or a student receiving Disability Living Allowance.
- You may be transferred onto ESA if you have been claiming Incapacity Benefit or Income Support on the grounds of incapacity.
- You normally cannot carry out any work whilst claiming ESA unless it is Permitted Work.
- You will have to undergo a Work Capability
 Assessment (WCA) which will assess if you have limited capability for work.
 It also determines the rate at which ESA is payable.

How to claim Employment and Support Allowance

 The quickest way to claim ESA is by phoning the Jobcentre Plus First Contact Centre:

2 0800 055 6688

Jobseeker's Allowance (JSA)

Jobseeker's Allowance is a benefit available to people who are out of work.

To get Jobseeker's Allowance you must:

 be aged 18 or over, but below State Pension age;

- not be in full-time education;
- be available for and actively seeking work;
- not be working 16 hours or more.

To get Income-based Jobseeker's Allowance:

- you must not have more than £16,000 savings or capital;
- your partner (if you have one) must not work 24 hours or more a week on average.

How to claim

You can claim online or you can phone the Jobcentre Plus's First Contact Centre:

2 0800 055 66 88

www.gov.uk/ jobseekers-allowance

Pension Credit

Pension Credit is a means tested benefit available to older people who have reached a certain age.

> It is made up of two elements - Guarantee Credit and Savings Credit. You could qualify for Guarantee Credit, Savings Credit or both. You cannot get Savings Credit until you have reached age 65.

- You may be able to get an extra amount to help pay mortgage interest and/or some other housing costs.
- There is no upper savings limit and the first £10,000 of your savings is ignored. If you have more than this figure then you will be deemed to have a tariff income from your savings of £1 for every £500 you have above £10,000.
- The amount you can get depends on your circumstances, income and deemed income from any savings above £10,000.

What age do I have to be to get Pension Credit?

Prior to April 2010, the qualifying age for Guarantee Credit was 60 for both men and women however this is now gradually changing in line with the rise in women's State Pension age. You can find out if you have reached the qualifying age for Guarantee Credit by using the following:

www.gov.uk/ calculate-state-pension

How do I claim Pension Credit?

Phone the Pension Credit Claim Line:

2 0800 991 234

Housing Benefit and Council Tax Reduction

Who is entitled to Housing Benefit and Council Tax Reduction?

Housing Benefit and Council Tax Reduction can be claimed for a household; your entitlement will depend on your circumstances. You may qualify for help with your rent or Council Tax, or you may qualify for assistance with both payments.

You cannot be awarded Housing Benefit and/or Council Tax Reduction until you start living in your property.

Council Tax Reduction is effective from 1 April 2013 and replaces the former scheme of Council Tax Benefit. If you received Council Tax Benefit on 31 March 2013, you will be transferred to the Council Tax Reduction Scheme automatically.

To obtain an estimate of any potential entitlement to Housing Benefit and/or Council Tax Reduction you can use our calculator via the online link listed opposite. If our calculator estimates that you may be entitled, you will be given the option to apply online.

Apply online today

The quickest and easiest method of applying for Housing Benefit

and/or Council Tax Reduction is to apply online:



By applying online, you are able to submit your application form securely and this will be received at our office within a few minutes of you submitting this. The process is simple to follow and there are instructions which will take you through the process.

Alternatively, you can contact Housing Benefit to request an application form be sent out to you:



Although the application form does ask a lot of questions, this is to make sure that you get the right benefit/reduction that you are entitled to. If you require any assistance with the completion of the form, you should not hesitate to contact us.

How much might you be entitled to?

When you submit an application for Housing Benefit and Council Tax Reduction, an assessment of your income, savings and capital, liability for rent and/or Council Tax and the financial circumstances of any other person in your household will deem if you qualify for any Housing Benefit and/or Council Tax Reduction.

Your circumstances may mean that you do not qualify for the full amount which you are required to pay in rent and Council Tax however you may be entitled to some assistance.

Tax Credits

If you are responsible for a child or if you are working and on a low income, you may qualify for Tax Credits. You may qualify for either Child Tax Credit, Working Tax Credit or for both.

Child Tax Credit

You could get Child Tax Credit for each child you are responsible for if they are:

> aged under 16, or under 20 and in full-time nonadvanced education or approved education or training.

Working Tax Credit

You could get Working Tax Credit if:

- you work a certain number of hours a week:
- you get paid for the work you do (or expect to);
- your income is below a certain level.

How to claim

You can claim Child Tax Credit and/or Working Tax Credit by phoning the Tax Credits Helpline:



3 0345 300 3900

How much will I get?

How much Tax Credits you get depends on your income and circumstances.

What hours do you need to be working to qualify for Working **Tax Credit?**

You don't have children

If you're not responsible for children, you need to work the following hours to get Working Tax Credit:

- if you are aged 25 or over, you need to do paid work of at least 30 hours a week:
- if you have a disability and are aged 16 or over, you need to do paid work of at least 16 hours a week:
- if you're aged 60 or over, you need to do paid work of at least 16 hours a week.

You have children

If you're responsible for children you need to be aged at least 16, and work the following hours to get Working Tax Credit:

• if you are single, you need to do paid work of at least 16 hours a week:

 if you are a couple, your joint paid working hours need to be at least 24 a week, with one of you working at least 16 hours a week.

So if you are a couple and only one of you is working, that person will need to work at least 24 hours a week.

If your joint working hours are less than 24 a week, you can still get Working Tax Credit if one of the following applies:

- one of you is aged 60 or over and working at least 16 hours a week;
- one of you is disabled and working at least 16 hours a week;
- one of you works at least 16 hours a week, and the other is entitled to Carer's Allowance - even if it is not in payment due to the overlapping benefit rules;
- one of you works at least 16 hours a week, and the other is incapacitated, an inpatient in hospital, or in prison (serving a custodial sentence, or remanded in custody awaiting trial or sentence).

Scottish Welfare Fund

In April 2013, Scottish Local Authorities (Councils) became responsible for administering the Scottish Welfare Fund. Due to a series of ongoing welfare reforms to the benefits system, Social Fund Crisis Loans and Community Care Grants paid by the DWP have been abolished.

In their place is a new discretionary scheme called the Scottish Welfare Fund which provides:

• Crisis Grant and Community Care Grants.

These are provided in cash or kind and do not need to be paid back.

How to apply

You must apply to the Council where you live or intend to live (if you are leaving prison, hospital or residential care). If you live, or intend living in the Perth & Kinross Council area, you can apply by phoning or by completing an online application form:

2 01738 476900

www.gov.uk/ scottishwelfarefund

For up-to-date information on benefits and other help available, please visit our website:

 www.pkc.gov.uk/ welfarerights

Benefits checks

Turn2Us:

2 0808 802 2000

Armed Services Advice Project

The Armed Services
Advice Project provides
advice and support
for all members of
the Armed Forces
Community.

The Armed Services Advice Project (ASAP) is part of the Scottish Citizens Advice Bureau Service. We can assist with:

- benefits entitlements, support with applications and appeals against decisions;
- debt and money advice budgeting, debt management, income maximisation and improving your financial situation;
- housing whether you rent, are an owner occupier or are homeless;
- work-related problems terms and conditions, dismissal, sickness absence, intimidation, unfair dismissal and redundancy issues;



Armed Services Advice

- consumer issues help with everything from broken kettles to difficulties with gas and electricity supply;
- relationships issues relating to separation, children, bereavement and other family matters;
- Service-related matters, including referrals to the appropriate organisation to help you.

ASAP clients often suffer the same sorts of problems as other clients, but these may be exacerbated by issues such as Post Traumatic Stress Disorder and their service experiences, resulting in multiple and complex issues.

As well as having the knowledge, experience and information to help you help yourself, citizens advice bureaux across Scotland also have strong local links with other organisations whose purpose is to help the Armed Forces Community. There are





many Service and ex-Service organisations that can give you help, advice and financial support. Your ASAP team will look at your circumstances and needs, and will arrange any necessary referrals for you.

Who can use ASAP?

You can contact ASAP if you are in one of the groups listed below:

- currently serving in the Armed Forces, either Regular or Reserve, or a dependant of someone who is;
- have served in the Armed Forces, either Regular or Reserve, or a dependant of someone who has;
- a member of the Merchant Navy who served in a commercial vessel in support of legally defined UK military operations, or a dependant.

Where can I access more information?

You can access free, confidential, impartial advice at Perth Citizens Advice Bureau, just call for an appointment:

2 01738 450581

Or ring our helpline (10.00 am - 3.00 pm) on:

1 01738 450580

Or you can come along to our drop-in service at 7 Atholl Crescent, PERTH, PH1 5NG, Monday to Friday between 10.00 am - 12.00 noon.

National helpline:

2 0845 231 0300

Lines are open from 9.00 am until 5.00 pm, Monday to Friday.

Call charges for the helpline number are charged as local calls from a BT landline, and may include a call set-up fee (depending on your package and supplier). Charges from other networks may vary and mobiles may cost considerably more.

- @ asap@ citizensadvicedirect.org.uk
- www.asapadvice.org.uk

Education & Schools

Register for School

All children must attend school from age 5-16. You must register your child for both primary and secondary school. The registration form is available from schools or online:

- @ ecsschools@pkc.gov.uk
- www.pkc.gov.uk/schools

Catchment Areas

Perth & Kinross Council will tell you which school your child can attend and give you guidance on what to do next. Each school belongs in a catchment area so where you live will determine the school your child can attend, however, you can make a placing request for another school.

For further information please contact your catchment school:

@ ecsschools@pkc.gov.uk



Transport

Free school transport is only available to pupils attending their catchment school and living more than two miles (primary) or three miles (secondary) from the school measured by the shortest available walking route. Transport is not provided for nursery children.

For more information on how to register your child for school, use the contact details for the Schools Support Team.

Schools Support Team
Education & Children's Services
Perth & Kinross Council
Pullar House
35 Kinnoull Street
PERTH
PH1 5GD

- **2** 01738 476200
- @ ecsschools@pkc.gov.uk
- www.pkc.gov.uk/schools



Leisure & Recreation

There are indoor leisure centres located in all of the main towns of Perth and Kinross. These facilities offer a wide range of services, eg:

- aerobics/aqua aerobics;
- yoga;
- badminton;
- free weights;
- short tennis;
- swimming lessons;
- basketball;
- indoor football;
- outdoor courts;
- squash;
- fitness suites;
- martial arts.

Contact for more information:

• www.liveactive.co.uk

Leisure Card - Routes to Leisure

If you wish to use the facilities on a regular basis you can apply for a 'Live Active Discount Card'. This card offers users the opportunity to access a range of services and regular promotions which are

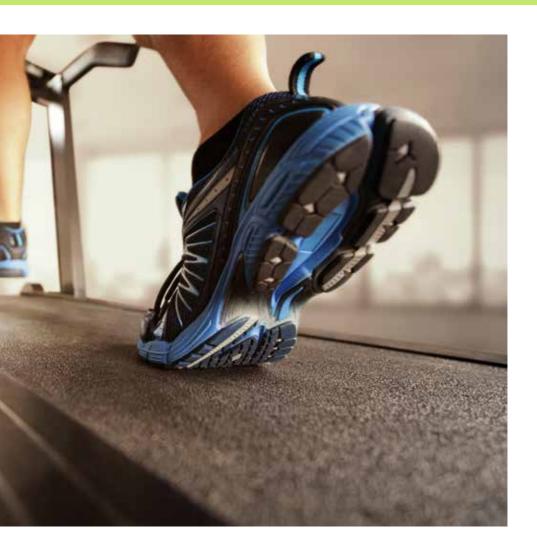


available within Perth & Kinross Council indoor leisure facilities.

For more information please contact your local centre/ swimming pool or contact the Council:

2 01738 450750

@ leisure@pkc.gov.uk



St Johnstone FC

Our local football team play their fixtures at McDiarmid Park in Perth in the Scottish Professional Football league and have an attractive range of season ticket offers or you can pay on a game-by-game basis. They also undertake many community initiatives and can offer volunteering opportunities in football coaching.

1 01738 459090

www.perthstjohnstonefc.

Holiday Breaks

Poppy Breaks are available to all members of the Armed Forces community, whether they are serving personnel, veterans or their families. Poppyscotland recognise that a short break can play a significant role in reducing stress and boosting health.

The types of breaks that are available are:

- respite breaks for serving or ex-Servicemen or women and/or their dependants who are in genuine need of a break;
- family breaks for disadvantaged families where, for example, there is a one-parent family, one parent is caring for a disabled partner or the family is on a low income;
- adventure breaks for teenage children of Service families, where, for example, the child has not had a holiday for a few years or a parent is currently serving on operations.

For more information on each of the Poppy Breaks including eligibility criteria and contact details, call:

2 0131 550 1557

www.poppyscotland.org.uk/ index.php/content/show/ how_we_help/Poppy_Breaks

www.lordkitcheners memorialholidaycentre.co.uk

offers hotel-style accommodation overlooking the sea in Lowestoft, to serving soldiers that are wounded in action, veterans, and their spouses or partners from April to October. Twin-bedded en-suite rooms (two have walkin showers). Half board with full English breakfast and a three course evening meal. Guests should be reasonably mobile and able to cope with a few steps. There is ramped access at the rear of the building and a small lift inside. Two mobility scooters are available to hire and a folding wheelchair is available free of charge but all must be prebooked.

www.scottyslittlesoldiers.

co.uk is a charity named after Corporal Lee Scott killed in action in Afghanistan 2009. Run by his widow Nikki, it has raised over £450,000 to open two 3 bedroom lodges on Haven sites in Great Yarmouth and Blackpool.

www.armyofangels.org.uk/canyou-help/holidays-for-heroes

has a mission to offer respite breaks for injured troops and their immediate family. They have three holiday homes at the Haven site in Weymouth Bay and two at Park Holidays, Dawlish. The holiday homes are subsidised by the public holidaying in the peak season allowing our heroes to holiday for free. www.britishlegion.org.uk/ canwe-help/get-away-from-it-all/ family-holiday-breaks provides families of serving and ex-Service personnel the chance of a weeklong break to get away from the stresses and strains of everyday life.

www.nfassociation.org/whatwe-do/holidays provides leisure and recreation for the benefit of serving and ex-Service personnel who are wounded or have sustained permanent injuries.

www.heroes-haven.org.uk

Heroes Haven Swanage provides affordable holidays for disabled, injured and visually impaired Serving and ex-Serving members of the Armed Forces, their immediate family and carers. The lodge has been specially designed to cater for wheelchairs, and for those that have suffered serious injuries to enjoy a 'normal' family holiday,

www.holidays4heroes.org

For those seriously injured on operations, and their families. Also for the bereaved who often have to deal not only with their own grief but also their children's' and other family members. Money is raised for flights, transfers, insurance, taxes and spending money. Working with expatriate and holiday accommodation community, gaining discounts or managing a donation of a free week or three; and liaising with

Regimental family support and welfare officers, Royal British Legion and SSAFA to identify suitable cases, and generally make sure all they have to do is remember their toothbrush!

www.hols4heroesjersey.org.je

provide a week's holiday to any past or present member of HM Forces injured, in mind or body, whilst during or resulting from their service.

www.lynealtrust.org provides holidays and canal boat trips in North Wales/Shropshire for people with disabilities with their families, friends or in groups.

The Jubilee Sailing Trust's

'Sailing Forces' programme integrates Service personnel into crews of 40 people from all ages, backgrounds and physical abilities. The tall ships are designed to enable everyone from wheelchairusers and amputees, to be involved in sailing the ship. All on board set the sails, steer, do night watches, navigate, prepare meals and clean the ship. This is a place where people with life-altering injuries or experiences can gain a new sense of their abilities within their changed circumstances.

• www.jst.org.uk

Contacts

All contact details are correct at time of printing.

Other Agencies Which Can Support You

ABF The Soldiers' Charity National Office

ABF The Soldiers' Charity Mountbarrow House 6-20 Elizabeth Street LONDON SW1W 9RB

207 901 8900

1 info@soldierscharity.org

Scotland Office

ABF The Soldiers' Charity The Castle EDINBURGH EH1 2YT

1 0131 310 5132

d scotland@ soldierscharity.org

Black Watch Association

A charity registered in Scotland (SC16423) which aims to help all those who have served in The Black Watch (and their dependants) who are in need by reason of age, ill health, disability, financial hardship or other disadvantage.

2 01738 623214

British Limbless Ex-Servicemen's Association (BLESMA)

A national charity that directly supports all of our Service men and women who have lost limbs and the use of limbs or the loss of eyesight in the honourable service of our country.

2008 590 1124

Combat Stress

Combat Stress is the UK's leading Veterans' mental health charity. Mental ill-health affects ex-Servicemen and women of all ages. Combat Stress is a vital lifeline for these men and women, and their families. Treatment and support services are always free of charge, and are proven to work.

2 0800 138 1619

Gardening Leave

Gardenling Leave uses horticultural therapy to support troubled Armed Forces veterans, with mental health issues, on their journey to good health and their transition to civilian life. The charity offers professionally conducted, individualised, goal-oriented treatment sessions to maximise a veteran's physical, psychological and social strength, and enhance general health and wellbeing. Gardening Leave has sites at Auchincruive near Ayr;

Erskine near Glasgow and two projects in London.

2 01292 521 444

https://www.gardeningleave.org

Help for Heroes

A charity formed to help those who have been wounded in Britain's current conflicts.

2 07968 868472

Legion Scotland

Legion Scotland exists to promote remembrance and comradeship and in partnership with other ex-Service charities provides welfare, benevolence and pension support to ex-Servicemen and women and their dependants throughout Scotland.

2 0131 550 1563

www.legionscotland.org.uk

Mental Health Directory of Services in Perth and Kinross

An online local directory.

wwwpkc.gov.uk/ CHttpHandler. ashx?id=22524&p=0

Officers' Association, Scotland

Supports Officers and their dependants in many ways, but it has consistently addressed, as a priority, helping officers find employment, providing advice and, in cases of need, financial support.

2 0131 557 2782

Perth & Kinross Community Care Engagement and Wellbeing Projects (WW1 Centenary)

This project is a partnership project funded by the Heritage Lottery Fund and has two strands to it. One of the strands is an exploration of the local impact of Shell Shock and Combat Stress then and now working with veterans with recent experience of Post-Traumatic Stress Disorder. If you wish to find out more about this project or wish to become involved please email.

→ ww1@pkc.gov.uk

(Lady Haig's) Poppy Factory

The Poppy Factory has a workforce of 40 ex-Servicemen, the large majority of whom are registered disabled.

2 0131 550 1570

Royal Air Force Association

Membership organisation and registered charity that provides welfare support to the RAF Family.

2 0131 225 3701

Royal Air Force Benevolent Fund

Support for all serving and former members of the RAF as well as their partners and dependent children.

- **2** 0131 225 6421
- www.rafbf.org

Royal Naval Benevolent Trust

Royal Naval Benevolent Trust gives help, in cases of need, to serving and former Royal Naval ratings and Royal Marines other ranks; they are known as Primary Beneficiaries. We also help their partners, children and some others connected with them. Our beneficiaries are known collectively as the RNBT Family.

- **2** 0239 269 0112
- www.rnbt.org.uk

Royal Navy and Royal Marines Children's Fund

The only charity dedicated to supporting children whose parents work, or have worked, for the Naval Service. The needs of the children are paramount and help is provided when not available from family or statutory sources.

- **2** 0239 263 9534
- www.rnrmchildrensfund. org.uk

Royal Naval Association

Association for ex-members of the Royal Navy.

2 02392722983

Scottish War Blinded

Provides assistance to veterans of the Armed Forces who have a significant visual impairment.

- **2** 0131 333 1369
- @ enquiries.warblinded@ royalblind.org
- www.royalblind.org/ warblinded

SSAFA

Your local Branch is Queen's Barracks, Dunkeld Road, Perth, home of 7 SCOTS. Office is staffed on Monday mornings.

- **2** 01738 625346
- @ perth@ssafa.org.uk

Tayforth Veterans Project

Established as a charity with its drop-in centre opened in August 2011. The centre has been specifically designed to be first and foremost a 'welcoming and homely' place - creating a very laid-back informal, non-clinical, non-judgemental, social and friendly environment where ex-service personnel and their families can feel comfortable, safe and relaxed and better able to discuss the issues affecting their lives.

- **1** 01382 206207
- @ tayforth-veterans-project@ btconnect.com
- www.rtay4thveteransproject.

The Not Forgotten Association

The Not Forgotten Association is able to give wounded serving and ex-Servicemen and women with disabilities or illness some of the 'extras' which most of us take for granted, something to look forward to. We ensure they are not forgotten by providing a variety of entertainment and activities which bring a little happiness and joy into their lives.

- **2** 02077302400
- @ infor@nfassociation.org
- www.nfassociation.org

Veterans Scotland

Online resource with information that you may need about a range of issues.

mww.veterans-assist.org

Veterans UK

Ministry of Defence agency responsible for veterans' affairs, including war and Service pensions, Service records, military graves, medals and welfare issues.

2 0808 191 4218

There are 5 Veterans' Welfare Service (VWS) across the UK including one in Glasgow:

2 0141 224 2709

Voluntary Action Perthshire

Voluntary Action Perthsire is based at The Gateway, North Methven Street, PERTH, PH1 5PP and supports, develops and promotes volunteering and voluntary organisations throughout the area.

- **2** 01738 567076
- www.vaperthshire.org

Women's Royal Naval Service Benevolent Trust

Provides relief in cases of necessity or distress among its members and their dependants. The Trust also makes grants for the education of members. The Trust aims to give help in the most constructive way possible, whilst dealing with all requests speedily and effectively. Assistance need not only be financial; many members have found the advice available even more valuable than material aid.

- **2** 02392 655 301
- @ generalsecretary@ wrnsbt.orh.uk-wide
- ** www.wrnsbt.org.UK-wide/ index.php

If you or someone you know would like a copy of this document in another language or format, (on occasion only a summary of the document will be provided in translation), this can be arranged by contacting

Customer Service Centre on 01738 475000.

Customer Service Centre on 01738 475000.

إن احتجت أنت أو أي شخص تعرفه نسخة من هذه الوثيقة بلغة أخرى أو تصميم آخر فيمكن الحصول عليها (أو على نسخة معلة لملخص هذه الوثيقة مترجمة بلغة أخرى) بالاتصال ب: الاسم: Customer Service Centre رقم هاتف للاتصال المباشر: 01738 475000

> اگرآپ کویا آپ کے کسی جاننے والے کواس وستاویز کی نقل دوسری زبان یافارمیٹ (بعض وفعداس وستاویز کے خلاصہ کالز جمہ فراہم کیا جائے گا) میں ورکار ہے تواسکا ہند و بست سروس ڈیو پلیمنٹ Customer Service Centre سے فون نمبر 201730 میراراط کرکے کیا جاسکتا ہے۔

如果你或你的朋友希望得到這文件的其他語言版本或形式 (某些時候,這些文件只會是概要式的翻譯),請聯絡 Customer Service Centre 01738 475000 來替你安排。

Jeżeli chciałbyś lub ktoś chciałby uzyskać kopię owego dokumentu w innym języku niż język angielski lub w innym formacie (istnieje możliwość uzyskania streszczenia owego dokumentu w innym języku niż język angielski), Prosze kontaktować się z Customer Service Centre 01738 475000

P ejete-li si Vy, anebo n kdo, koho znáte, kopii této listiny v jiném jazyce anebo jiném formátu (v n kterých p ípadech bude p eložen pouze stru ný obsah listiny) Kontaktujte prosím Customer Service Centre 01738 475000 na vy ízení této požadavky.

Если вам или кому либо кого вы знаете необходима копия этого документа на другом языке или в другом формате, вы можете запросить сокращенную копию документа обратившись

Customer Service Centre 01738 475000

Ma tha thu fhèin neo duine a dh'aithnicheas tu ag iarraidh leth-bhreacden phàipear seo ann an cànan eile neo ann an cruth eile, (aig amannan cha bhith ach geàrr-chunntas a-mhàin ri fhaighinn air eadar-theangachadh) faodar seo fhaighinn le bhith a' cur fios gu:

Customer Service Centre 01738 475000

You can also send us a text message on 07824 498145.

All Council Services can offer a telephone translation facility.

www.pkc.gov.uk

(PKC Design Team - 2013818)