

Easy Guide to Benefits for the 60+

2013/14



This guide can be downloaded
in PDF format at:

www.EqualityScotland.com
or www.trustha.org.uk
or www.hsha.org.uk
or www.bield.co.uk

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Introduction

The **Easy Guide to Benefits for the 60+** has been produced jointly by Trust, Hanover (Scotland) and Bield Housing Associations.

The guide explains the most commonly received benefits in straightforward, easy to understand language. This will help older people and their families/carers know if they are entitled to receive these benefits and which ones they are eligible to apply for. It is aimed at all older people who would benefit from using it, not just for residents of the three housing associations.

The Guide is available in the following languages: Arabic, Bengali, Cantonese, Hindi, Punjabi and Urdu. If you would like it in an alternative format eg large type, in another language or braille (or know of someone who would find this useful) please request this from one of the housing associations whose contact details appear on the back page. The benefits rates shown are those applicable for the current financial year. The figures are updated in April each year.

This publication is a general guide to benefits and is not a full and authoritative statement of the law or an alternative to seeking benefits advice from a reputable advice service or government agency. We have made every effort to ensure that the information in the guide is correct at the date of publication. It is reviewed regularly. You are advised to check all figures and rates of payment prior to making an application.

Further information can be obtained from the Department of Work and Pensions or local advice centres such as the Citizens' Advice Bureau. If you are a resident of the three housing associations, information can be obtained from onsite members of staff if you live in one of the Associations' staffed developments or directly from one of the associations (contact information is at the back of this guide).

The Welfare Reform Act 2012

The UK government has proposed changes to benefits and tax credits, which it aims to save £18 billion a year. Some changes have already begun, with many other changes planned and being implemented over the next few years.

The majority of changes will only affect those of you who are of 'working age', which is currently 16 to 62 years of age, with fewer changes affecting people entitled to receive pension credits. You do not need to do anything right now, as DWP or The Pension Service will contact you directly if your benefits are to change. This may not happen until 2017.

Updates about the changes are also published in the Housing Associations' newsletters and further information can also be obtained through the Housing Association's staff or your local advice centres

State Pension

What is it?

State Pension is a regular payment people can claim when they reach State Retirement Age, and is awarded on the basis of the National Insurance contributions or credits accrued during their working life.

To qualify for basic State Pension at least one of the following must apply to you:

- You were working and paying National Insurance
- You were getting certain benefits, e.g. for unemployment, sickness
- You were a parent or carer and claiming certain benefits or credits
- You have a spouse or civil partner whose National Insurance contributions cover you
- You were paying voluntary National Insurance contributions

To get the full basic pension you need 30 years worth of contributions or credits. These are your qualifying years. If you have fewer than 30 years your State Pension will be paid at a reduced rate.

State Pension Age

The State Pension Age (SPA) is the earliest age you can draw your State Pension and is defined by your date of birth. Currently the SPA for men is 65, however for those born after 6th December, 1953 this will be a gradually increase to 68. For women the SPA, as at 1st April, 2013, is 62 and 5 months rising to 63 by March, 2013. Thereafter, it will continue its gradual rise until equalising with men's SPA.

To check your own SPA you will find a State Pension Age Calculator on The Pensions Advisory Service's website, which can be accessed at this website. <http://www.pensionsadvisoryservice.org.uk>

I did not pay enough NI contributions, will I still be entitled to a State Pension?

Many people who have children or care for others are eligible for National Insurance Credits (NI credits.) These help protect your State Pension entitlement for years when you were not working or your earnings were low and were receiving a qualifying benefit, e.g. Child Benefit for a child under 12, Carer's Allowance, Working Tax Credits.

A woman who has never worked may be able to receive a pension through her husband's contributions if he has made any. She will be able to claim the married women's pension when her husband reaches state pension age.

If you are not receiving any State Pension because you think you do not have enough qualifying years or you think you may not be eligible for some other reason, you should still claim. You could be entitled to a pension and you could be missing out.

How much will I receive?

The table below provides details of this year's State Pension rates. Remember, however, if you have less than 30 years qualifying years you may be entitled to a reduced amount.

Basic State Pension (per week)	
Based on your own or your late spouse's NI contributions	£110.15
Based on your spouse's NI contributions	£66.00
Non-contributory Over 80 pension	£66.00

How do I apply?

You will be sent an invitation to apply for State Pension 4 months before you reach pensionable age. If you have not received your invitation 3 months before you reach pensionable age you should contact the State Pension claim line on **0800 731 7898** and request a Claim Pack.

Pension Credit

What is it?

Pension Credit is an entitlement for people aged 60+ which could mean extra money for you. In addition to this people aged 65 and over may be entitled to Savings Credit which means they may be rewarded for having savings or a second pension.

The age from which you can get the Guarantee Credit - the qualifying age - is gradually increasing from 60 to 65 in line with women's State Pension age. Changes to the State Pension age are likely to affect the Pension Credit qualifying age.

Pension Credit is an income-related benefit that provides, or contributes to, a guaranteed level of income. (see below)

How do I qualify?

You may qualify for Pension Credit if you have an income of less than:

- £145.40 per week for a single person
- £222.05 per week for a couple

The person who applies for Pension Credit must be at the qualifying age (which for both men and women coincides with women's State Pension Age), it does not matter if their partner is under the qualifying age. You must also be a permanent resident in the UK.

However if you are age 65 and over, you are likely to be entitled to Pension Credit even if your weekly income is up to around:

- £190 per week for a single person
- £279 per week for a couple

You may still be able to get Pension Credit if your weekly income is more than these amounts if, for example, you or your partner are disabled, a carer or have certain housing costs.

Only use the amounts shown as a guide. The rules for benefits mean that your individual circumstances may affect the amount you can get. This means you will not always be able to work out exactly how much you will get by using these figures.

What happens if I have savings?

Savings under £10,000 are disregarded. Savings over £10,000 are taken into account at the rate of £1 per week income for every £500 of savings. For example - a couple with £14,000 savings would find their entitlement to Guaranteed Pension Credit reduced by £8 per week.

How much will I receive?

Pension Credit is calculated in two stages.

Stage 1

Guarantee Credit - this guarantees everyone aged 60 and over an income of at least:

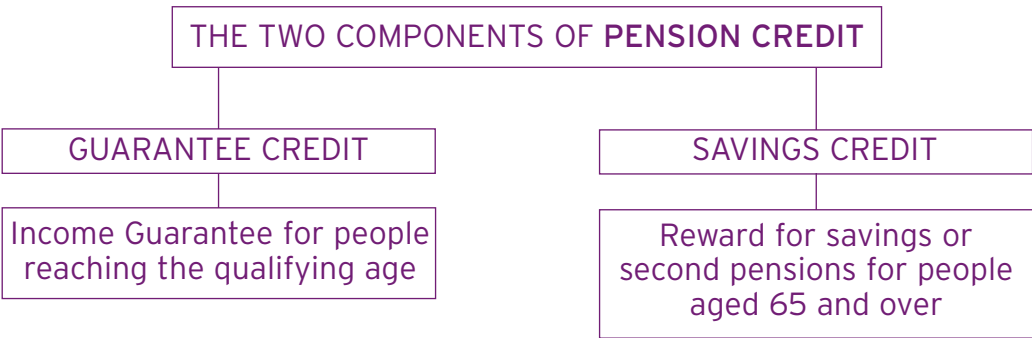
- £145.40 per week for a single person
- £222.05 per week for a couple.

Stage 2

Savings Credit - if you are aged 65 or over you may be rewarded for saving for your retirement by up to:

- £18.06 per week for a single person
- £22.89 per week for a couple.

If you apply, you may be entitled to up to 3 months back dated payments if you could have claimed earlier. If you pay any kind of maintenance or factoring bills for the property you live in, Pension Credit may take this into account and may increase your award to contribute towards this cost.



Can I receive Pension Credit if I am in receipt of Attendance Allowance/Disability Living Allowance?

If you receive Attendance Allowance (AA) or Disability Living Allowance (DLA), this is NOT counted as income for Pension Credit purposes. You may be able to receive extra benefit if you are living alone and nobody receives Carer's Allowance for you. The table below explains how much extra you may receive.

	Single Person Per week	Couple Per week
Basic Guarantee Credit	£145.40	£222.05
One person in receipt of AA or DLA middle or higher rate of Care.	£204.90	£222.05
Two people in receipt of AA or DLA middle or higher rate of Care.	-	£341.05

However if you are over 65, you may receive more than the figures shown above. If you receive Guarantee Pension Credit you will automatically be entitled to full Housing Benefit and assistance through the Council Tax Reduction Scheme. This application can be completed at the same time as your Pension Credit form. If you are already in receipt of Pension Credit, you can apply for Housing Benefit and for Council Tax help by providing your local council with a copy of your Pension Credit award letter.

How can I apply?

You can contact the Pension Credit application line on free phone **0800 99 1234** to request help with applying or speak to your local benefit advisory centre.

Attendance Allowance (AA)

What is it?

Attendance Allowance is an entitlement to help you fund assistance if you find everyday tasks such as dressing and washing yourself difficult, or if you need personal supervision to ensure that you are safe.

You may be able to apply through the special rules if you have a terminal illness. Your application requires to be supported by a statement (DS1500) from your doctor or consultant which confirms that you are terminally ill. In these circumstances no qualifying period applies.

Examples of assistance required:

- Help with personal care such as washing and toileting
- Help with eating or dressing
- Help with mobility
- Help with medication
- Help with communication
- Help with other personal care tasks
- Health or disability conditions, which mean that you require help with personal tasks.

You can receive Attendance Allowance even if you live on your own and no one is actually giving you the care or supervision that you need.

The benefit is paid whatever your income, savings or other benefits. Receiving the benefit may mean you could receive extra Pension Credit, Housing Benefit and Council Tax Benefit.

Can I apply?

You can apply if you are:

- over 65 and have had difficulties with the above tasks for more than 6 months
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days
- terminally ill.

How much will I receive?

AA is paid at two different rates depending on how the illness or the disability affects you.

Higher Rate £79.15 per week

Lower Rate £53.00 per week.

To qualify for the higher rate, you need to show that you require frequent care/supervision throughout the day and the night. If you are terminally ill you will qualify for the higher rate.

To qualify for the lower rate, you need to show that you require care/supervision just during the day or just during the night.

How can I apply?

You can apply by phoning the Disability Benefits Centre for an application pack on **08457 123456**

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and another date by which it must be returned. It **MUST** be returned within the stated six weeks to obtain benefit from the date it was requested.

Personal Independence Payments

What is it?

Personal Independence Payments (PIP) will replace Disability Living Allowance (DLA) from April 2013. PIP is a benefit for people who have personal care needs or have difficulties with mobility because of an illness and/or a disability.

PIP has two parts, the care component and the mobility component. Depending on your needs and based on your activities test which will be carried out on behalf of the DWP; you may receive one component of PIP or both. PIP can only be claimed by those under 65 years, although once awarded it can continue beyond the age of 65.

You can receive PIP even if no one is actually giving you the care or supervision that you require.

The benefit is paid whatever your income, savings or other benefits.

Can I apply?

You can apply if you are:

- under 65 and have had difficulties with mobility and/or care tasks for more than 3 months
- needing that level of help for the next nine months after your claim
- a permanent resident of the United Kingdom
- not living in residential care such as a nursing home or in hospital, or receiving free in-patient treatment for more than 28 days.

How much will I receive?

The care component is paid at the following two rates depending on how often you require care and how much care you need.

- standard rate at £53.00 - If you have a limited ability to carry out daily living activities
- enhanced rate at £79.15 - If you have a severely limited ability to carry out daily living activities

The mobility component is paid at two rates, depending on how much difficulty you have with walking.

- standard rate at £21.00 - If you have a limited mobility
- enhanced rate at £55.25 - If you have a severely limited mobility

In order to qualify for PIP you will have to score a certain number of points in an activities test, covering the following 11 activities;

- Preparing food and drink
- Taking nutrition
- Managing therapy or monitoring a health condition
- Bathing and grooming
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating
- Engaging socially
- Making financial decisions
- Planning and following a journey (used in the test for the mobility component)
- Moving around (used in the test for the mobility component)

I am currently receiving Disability Living Allowance, what do I need to do?

If you are currently receiving disability living allowance (DLA) and you are between the ages of 16 and 64 you will be moved/migrated onto PIP if you satisfy the rules for the new benefit. You will also be expected to make a new claim for PIP. The DWP will write to you about this. This process will take place for all existing claimants under the age of 65 between April 2015 and 31 March 2017. You may be asked to apply earlier if you have any change of circumstances after October 2013.

If you pass the PIP test you will be awarded it straight away and will be transferred from DLA to PIP immediately, without any loss of benefit.

If you are over the age of 65 and currently receive DLA then you will continue to receive DLA as normal and will NOT be asked to fill in a new claim for PIP.

How do I apply?

A new claim for PIP can be made after October 2013 by phoning the Disability Centre for an application pack on **08457 123456**.

When the form is requested, it will be stamped by the Disability Benefits Centre with the current date and another date by which it must be returned. It MUST be returned within the stated date to obtain benefit from the date it was requested.

Help with filling in the forms

You can get help and advice about completing the claim form for Personal Independence Payments (PIP) or Attendance Allowance, as the forms are lengthy. You can use the Forms Completion Service offered by the Benefits Enquiry Line. Alternatively, you could consult an experienced adviser at the Citizens Advice Bureau, who can help you complete the paper work.

Universal Credit

What is it?

Universal credit (UC) is intended to be a new benefit which will replace the following benefits from October 2013:

- child tax credit
- housing benefit
- income related employment and support allowance
- income based jobseeker's allowance
- income support
- parts of the social fund
- working tax credit

Universal credit is an attempt to simplify the current benefit system in order to remove barriers to you getting into and staying in work.

How do I qualify?

To claim UC you will need to:

- be 18 or over
- be under pension credit age
- be a permanent resident in the UK
- not be in education
- have accepted a claimant commitment

If you have a partner you will make a joint claim for universal credit. If one of you does not meet any of the above conditions they will be ignored and you will be treated as a single person for the purposes of calculating the universal credit maximum amount - although both of your savings/capital, income and earnings will still be taken into account.

If one of you is over pension credit age or in full-time education, both of you will still have to claim universal credit unless either of you was already receiving pension credit when universal credit is introduced.

How much will I receive?

The rates that are to apply when universal credit is introduced in 2013 will be decided later this year. You will be awarded a universal credit maximum amount based on your level of income and other family circumstances.

Normally your UC will be paid into your bank account monthly in arrears, as a lump sum, to cover both living and housing costs. You can no longer ask the council to pay the rental element (formerly housing benefit) directly to your Landlord.

In exceptional circumstances you may be paid more frequently than monthly or alternative payment methods may be arranged (such as if you cannot manage your affairs or if alternative payments are needed to safeguard the rest of your family).

If your circumstances change in the middle of your pay month, for example if your earnings go up or down, this change will apply to the whole month.

How can I apply?

If you are receiving any of the above benefits, you do not need to do anything as the DWP will get in touch when you will be moved over to the new benefit.

If you are under Pension Credit age and do not receive any of the above benefits and need to make a new claim, you can do so through the DWP website after October 2013.

Housing Benefit after October 2013

It is thought that after October 2013 Housing Benefit will be replaced by Housing Credits and will be transferred to either Universal Credit or Pension Credits.

All benefits, including Housing Credit, will be paid as one Benefit

- Universal Credit for working age tenants from 2013
- Pension Credit for tenants of Pension Credit Age from 2015

However if you live in 'exempt accommodation' (sheltered, supported or housing with care) or any type of housing where a housing support service is provided; you will continue to get your rent paid by the local authority as normal in the short term. If you currently get your Housing Benefit paid directly to your landlord then this will also continue for you.

Housing Credit payments in the future, will be paid into the applicant's bank account for them to pay their rent directly to their Landlord. It will not be paid as a separate benefit.

What do I need to do?

You do not need to do anything right now. The DWP or The Pension Service will contact you directly when your Housing Benefit is to be moved in with your other benefits. This may not happen until 2017.

Council Tax Reduction scheme in Scotland

What is it?

The Council Tax Reduction scheme (CTRS) is the new name for Council Tax Benefit. The CTRS is assistance towards paying your council tax bill whether you rent or own your home, or live rent-free. Depending on your circumstances you may receive full Council Tax reduction help, which would mean that all of your bill would be paid for you, or partial Council Tax reduction help which would mean that part of it would be paid for you and you would require to pay the balance yourself.

If you receive the Guarantee part of Pension Credit you are automatically entitled to help from the council tax reduction scheme.

Can I apply?

People on low income who pay council tax may be entitled to help. The introduction of Pension Credit means many more pensioners now qualify for Council Tax help for the first time. You do not have to be receiving Pension Credit or other benefits to be eligible. It may be best to apply for Pension Credit first as if this is awarded you automatically qualify for housing council tax help.

The upper savings limit of £16,000 still applies unless Guarantee Pension Credit is in payment. This means if you have savings of more than £16,000 then you will not be eligible for Housing benefit or Council Tax Reduction help. However if you are in receipt of Guarantee Pension Credit, the upper limit of £16,000 does not apply.

How do I apply?

You will be able to claim through your local council. Complete and return the forms to your local council, with your Pension Credit award letter, if you have one. If you are not in receipt of Pension Credit you can still apply for council tax help; the forms are available from your local council.

Other Discounts

If you don't qualify for full Council Tax help, you may be entitled to the 25% reduction for single person households. Also if you are disabled you may be able to get further help. For more information contact your local council.

Other Benefits and Services Available

There are many other services and benefits available for the 60+. A brief overview will be given in this section. If you require more information about any of the services in this section, please see the contact details provided.

Carer's Allowance

To receive Carer's Allowance (CA) you must:

- be caring for a person receiving either the higher or middle rate care component of Disability Living Allowance or Attendance Allowance.
- be aged 16 or over.
- be caring for at least 35 hours a week.

Carers Over State Pension Age

If you receive Pension Credit and you look after someone who is receiving Attendance Allowance or the care component of Disability Living Allowance at the middle or higher rate, you may be entitled to a carer premium of £33.30 which will be added to your Pension Credit.

Overlapping benefits rules preclude the payment of some benefits together. If you are entitled to, but are not actually paid Carer's Allowance because of these rules, you will receive the carer premium added to your Pension Credit and the person being cared for will keep their severe disability premium. For the overlapping benefit rule to apply you must have a State Pension of more than £59.75 per week. It is possible that an award of Carer's Allowance could reduce your other benefits therefore it is advisable to seek advice before making an application.

Contact

You can now claim Carer Allowance online at:

www.dwp.gov.uk/carers-allowance

or by post:

CA Unit
Palatine House
Lancaster Road
Preston
PR1 1HB

or by telephone:

0845 608 4321

Winter Fuel Payments

A Winter Fuel Payment is an annual payment to help people aged 61 and over with their winter heating bills.

If you are aged 61-79 and you are entitled to receive a Winter Fuel Payment, you will receive either £100 each if part of a couple or £200 if you are single, depending on your circumstances.

If you are aged 80 or over and you are entitled to a Winter Fuel Payment, you will receive either £150 each if part of a couple or £300 if you are single, depending on your circumstances.

If you are receiving a State Pension or any other benefits then you will receive the payment automatically. However if you have reached the qualifying age and do not receive a State Pension or any other benefits then you will need to apply. You can still apply for Winter Fuel Payments even if you do not receive any benefits.

The qualifying age for Winter Fuel Payments will rise gradually from age 60 to 65 between 2010 and 2020. This is to keep in line with changes to the State Pension age for women. To have reached the qualifying age for a Winter Fuel Payment for winter 2013/14 you will need to be born on or before 5 January 1952. If you have already received the Winter Fuel Payment in a previous year you will not be affected.

Contact

The Winter Fuel Payment Helpline is on :
08459 15 15 15 (0845 601 5613 for textphone users).

Or by post at:
Winter Fuels, Unit 16, Coalfield Way, Ashby De La Zouch, LE65 1JF

Help with Health Costs

People living in Scotland are entitled to free NHS prescriptions and sight tests. However if you receive the Guarantee Pension Credit then you will also be entitled to:

- Free NHS Dental treatment
- NHS wigs and fabric support
- A voucher towards the cost of glasses or contact lenses
- Refunds of necessary travel costs to receive NHS treatment under the care of a consultant for you or your partner.

You can receive help with fares or other travel expenses for yourself and anyone who needs to travel with you if you are incapable of getting to hospital on your own. You can also get help if you need to accompany a child. The cost covered is normally that by the cheapest method of transport available. If you cannot use public transport because of your disability you can claim the cost of taxi fares or the cost of car fuel (you should get the agreement of the hospital first and be in receipt of Guarantee Pension Credit).

Contact

For more information contact: NHS Business Services Authority
0845 850 1166 or your local GP Surgery.

The Scottish Welfare Fund

Community care grants and Crisis Loans for essential items and expenses will be abolished and replaced by a new scheme to be run by the Scottish Government and the local authorities from April 2013.

The fund is intended to:

- provide a safety net in an emergency when there is an immediate threat to health and safety (Crisis Grants)
- enable independent living or continued independent living, preventing the need for institutional care (Community Care Grants).

A grant can be awarded in case of crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health or safety of the applicant or their family. An award can also be made to support independent living such as to:

- help people establish themselves in the community following a period of care where circumstances indicate that there is an identifiable risk of the person not being able to live independently without this help
- help people remain in the community rather than going into care where circumstances indicate that there is an identifiable risk of the person not being able to live independently without this help
- help people set up home in the community, as part of a planned resettlement programme, following an unsettled way of life
- help families facing exceptional pressures and who lack the resources to meet irregular costs to provide a safe and secure environment for their children
- help people to care for a prisoner or young offender on release on temporary licence.

The grants do not need to be paid back. The grants are intended to meet a one off need rather than on-going expenses.

Can I apply?

To qualify you must be receiving Pension Credit, Income Support or be due to leave institutional or residential care within 6 weeks of your application to the Scottish Welfare Fund and be likely to get one of these benefits when you leave.

Can I claim?

To claim you must contact your local council office.

Scottish Government Energy Assistance Package

The Energy Assistance Package is a package to help maximise incomes, reduce fuel bills and improve the energy efficiency of homes.

You can get free expert energy advice by calling the Energy Savings Scotland Advice Centre on **0800 512 012**. You may be entitled to further assistance, such as free insulation measures or the installation of a new central heating system.

Who is eligible?

You will qualify for a grant if you, or your partner, receive one of the following qualifying benefits:

- Attendance Allowance
- Council Tax Benefit
- Disability Living Allowance
- Disability Working Allowance
- Disabled Person's Tax Credit
- Family Credit
- Housing Benefit
- Income-based Jobseekers Allowance
- Income Support
- Industrial Injuries Disablement Benefit, which must include Constant Attendance Allowance
- War Disablement Pension, which must include the mobility supplement or Constant Attendance Allowance
- Working Tax Credit
- State Pension Credit - with Guarantee element

If you are aged 60 or over and do not receive one of the above benefits, you could be entitled to a grant of up to £125.

How to apply

To find out more about the Energy Assistance Package or to arrange a no-obligation survey, visit the Scottish Government website or phone free on **0800 316 6009**. A minicom number is available for people who have difficulty with hearing or speech on **0131 244 1829**. You can call from 8.30 am to 5.30 pm, Monday to Friday.

Bield, Hanover (Scotland) and Trust are specialist housing associations providing housing, care and support services primarily for older people throughout Scotland, as well as some general needs housing for other age groups.



SHOP
ScottishHousingOptions.org



Our objective is to enable older people to live independent and fulfilling lives by providing high quality housing, care and support services.

If you would like to know more about us or want to make an application to live in one of our properties, please contact us.

We look forward to hearing from you!

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& more

www.trustha.org.uk
Charity No. SC009086

HANOVERSCOTLAND

www.hsha.org.uk
Charity No. SC014738

BIELD
FREE TO BE

www.bield.co.uk
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HAPPY TO TRANSLATE

Easy Guide to Benefits for the 60+

الدليل الميسر للإعانات للمبالغين ٦٠ سنة فما فوق

৬০ বছরের অধিক বয়সের লোকেরদের জন্য বেনিফিট (ভাতা) পাবার সহজ নির্দেশিকা

60 سال سے زائد عمر کے لوگوں کو دستیاب بنیفٹس کے بارے میں آسان گائیڈ

60+ ਤੋਂ ਜ਼ਿਆਦਾ ਉਮਰ ਦੇ ਲੋਕਾਂ ਵਾਸਤੇ ਫਾਇਦਿਆਂ ਦੀ ਸੌਖੀ ਸੂਚਨਾ ਪੁਸਤਕ

60+ के हितों के लिए एक आसान गाइड (पुस्तक)

有關年滿60歲老人的福利指南

www.EqualityScotland.com



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Promoting Choice and Opportunity for Black & Minority Ethnic Communities