

A woman with long brown hair and a young girl with dark hair are hugging. The woman is looking towards the camera with a gentle smile, and the girl is leaning her head against her, smiling broadly. They are both wearing dark jackets. In the background, there is a multi-story brick building with several windows, some of which have white frames. The sky is overcast.

IT'S TIME TO GIVE PEOPLE CHANGE



**SHELTER
SCOTLAND**

Leave a gift in
your will to
Shelter Scotland

NOW'S THE TIME FOR BIG CHANGE

Home is everything. We know it. You know it. And like you, we're sick of the housing injustice in this country – tired of walking through the streets of our towns and cities feeling powerless to change the system. Because you know that for every person you see sleeping rough, there are hundreds more, sleeping on sofas or floors, with no place to call their own.

A shortage of social homes has fuelled the unregulated growth of the private rental sector. As a result, we estimate that 1.5 million people across Scotland are now living in the grip of the housing emergency, forced to navigate a minefield of increasingly unaffordable rents, terrible conditions and the threat of illegal eviction. And for many, life is made even more difficult by a welfare system that is not fit for purpose.

We believe that having a safe home is a fundamental right. A crucial foundation for people to thrive. If you agree, and you've had enough of watching Scottish and Westminster governments fail to do what's needed to end the housing emergency, then now's the time to do something about it.

Leave a gift in your will to Shelter Scotland.

We know that to properly solve the housing emergency we need the kind of change that will define a new era. One where millions of people can escape the hell of homelessness and unsafe housing forever.

Change won't be easy, and it won't happen overnight. But together, we can do it.

That's not small change, it's big change – and it will take a lifetime.

OUR VISION FOR CHANGE

Here's what your gift could help us do...

37,100 more social homes

In the future, thanks in part to your gift, we could help bring about a historic renewal of social housing. And we can take steps to end the housing emergency in Scotland – for good.

Support those in need

Your gift could help us answer when people call for help with issues from debt management to fighting unfair evictions.

Create a movement

Your gift could help create a movement that defines a new era – in which everyone has a place to call home.

A gift in your will to Shelter Scotland could help thousands have a place to call home. Are you with us?



**I never
imagined I'd
be living on
the streets.**

THIS IS WHAT CHANGE LOOKS LIKE

As the manager of a pub, Michael had a good job and a place to call home. Accommodation was one of the perks of the job. But then Michael got sick.

An infection in his lower legs meant Michael couldn't work. He was given just seven days to leave his accommodation. And even though Michael approached the council for help, he found himself alone on the streets.

We stand beside anyone who is facing homelessness – and together, we fought to get Michael a safe place to live. He's now getting better. His strength is coming back and he's feeling hopeful about the future. But Michael should never have been put in this position in the first place. He was let down by a broken housing system.

Small change won't help people like Michael defend their right to a safe home. Only big change can make the housing system fairer. And you can help make that happen with a gift in your will.

PADDY KNOWS WE NEED REAL CHANGE

Across the country, our Time for Change programme is one way that we assist people who are street homeless. We now have programmes in Aberdeen, Dundee, Glasgow and Edinburgh – programmes which can help turn life around for people like Paddy.

Paddy lived on the streets for five years and had a serious addiction to heroin and alcohol. Now he works with people who are trying to overcome the same problems.

His first-hand experience means he is uniquely suited to helping others. This remarkable change was only possible because Paddy was helped by

another peer, Colette. Colette had struggled with addiction herself, so she knew what Paddy was going through.

Paddy said that Colette's story and the help she gave was a major factor in him turning his life around. 'It really resonated with me, and she just stuck by me.'

Colette was able to get Paddy into rehab, and then helped find him somewhere to live. After Paddy was off drugs and off the streets he started volunteering and from there he put himself forward for a job.

Paddy now has a home, a job, a partner, and two children. Just like Colette before him, his story shows people struggling with addiction and homelessness that they can turn their lives around.



I was in a really bad way, I was on crutches, I could hardly walk. Then Colette came round and saw me and I knew she'd got clean.

I thought, 'Well, if you've got clean and you're doing what you're doing, there's still a chance for me.'



I WANT TO BE PART OF SOMETHING HUGE

I'm sick of seeing the
housing emergency
get worse and worse.

I decided to leave a gift in
my will to Shelter Scotland,
because I want to give
people real change.

WILL YOU JOIN ME?

Frank



IT'S TIME TO SAY **ENOUGH**

We need big change to solve the UK's housing emergency – and by leaving a gift to Shelter Scotland in your will, you can be part of it. No matter how big or small, leaving a gift in your will can help us give struggling families the support they need and give us the strength to define a new era. One where everyone can escape homelessness.

If you would like to leave a gift in your will, there are a number of ways you can do it.



A share of your estate

You may wish to leave Shelter Scotland all or part of what is left of your estate after other gifts and debts have been paid.

This type of gift (known as a residuary bequest) has the advantage that it will not be eroded in value by inflation over the years.



A cash gift

You may wish to leave us a stated sum of money.

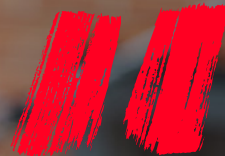
With this kind of gift (known as a pecuniary bequest), it is important to remember that the value of money changes over the years, and you may need to alter your will periodically to keep up with inflation.



A property

By leaving a property to Shelter Scotland you can give thousands of people a safe home. For example, a house which sells for £250,000 can help a staggering 10,000 families get face-to-face advice and avoid losing their homes. In this way, a single property can give stability and security to thousands of people.

Of course, if the property has tenants we make sure that, where possible, they can stay there so they don't lose their home.



When the breakdown of my relationship forced us from our home, we were put in totally unsuitable emergency accommodation. Shelter helped me find a safe place for me and my children.

Mariam



WRITE YOUR WILL FOR FREE

Keeping your will up-to-date is the best way to ensure that your wishes are followed. It will allow you to make sure that your loved ones and the good causes you care about are looked after long into the future.

Shelter Scotland has partnered with the National Free Wills Network to offer a free will-writing service to our supporters.

We'd really appreciate it if you decide to remember us with a gift in your will, but you're under no obligation to do so when using this service.

The National Free Wills Network can put you in touch with solicitors in your local area who will help you make or amend a simple will at no cost.

This service is available to supporters in England, Wales and Scotland. All Network solicitors are members of their relevant Law Society.

To get your free will, visit our website shelterscotland.org/legacy or email legacies@shelter.org.uk



The provision of 'bricks and mortar' is very important. But the role of Shelter as a pressure group and campaigner, seeking reform to housing legislation and funding, is also fundamental to the long-term solution to the country's housing problems.

Shelter has achieved a huge amount but there is still much to be done. That's why I have chosen to give a gift in my will.

Alec

! USEFUL INFORMATION

Your contact at Shelter Scotland

For further information about our work and gifts in wills, please contact us on **0344 515 2062** or at **legacies@shelter.org.uk**

Finding a solicitor

Making or changing your will is simple if you have the right professional help. To find a solicitor, contact the Law Society of England and Wales at **www.findasolicitor.scot** or telephone **0131 226 7411**. Before you see your solicitor, you may wish to complete the checklist at the back of this booklet and take it with you to your appointment.

Inheritance Tax

Gifts in your will to registered charities are free of inheritance tax (IHT). So if the value of your estate is more than the tax threshold, a gift to charity could reduce the burden of IHT. Also, if you leave 10% or more of your estate to charity, this can reduce the rate of IHT from 40% to 36% on some assets. For more information about IHT go to **www.gov.uk/inheritance-tax**

Keep your will safe

Sadly, wills get lost or mislaid over time. To ensure your wishes are carried out we recommend that you leave the original copy of your will with your solicitor. You can register your will with the National Will Register, for a small fee. See **www.nationalwillregister.co.uk** for further details.



Thank
you



YOUR GIFT COULD HELP CHANGE EVERYTHING

If you decide to leave Shelter Scotland a gift in your will, we promise to fight for big change.

We know it can be done. We've been fighting for people's right to a safe home for more than half a century. We have the expertise to show the Scottish government what needs to happen – and with your help, we'll have the power to demand they do what it takes to end this disgrace once and for all.

You'll help push the Scottish government to build thousands of social homes, so more families can move into somewhere truly safe and secure. And you'll help us be there for every single person who is facing housing injustice.

**That's big change.
And it has to start now.
Please, give people big
change – with a gift in your
will to Shelter Scotland.**



HOME IS EVERYTHING



Registered with
**FUNDRAISING
REGULATOR**

88 Old Street, London EC1V 9HU
Scotiabank House, 6 South Charlotte Street, Edinburgh EH2 4AW

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BE PART OF SOMETHING

HUGE

 **YES, I WANT TO GIVE PEOPLE CHANGE WITH A GIFT IN MY WILL.**

If you have decided to leave a gift in your will to Shelter Scotland, we'd love for you to tell us so that we can say thank you. Please tick the relevant boxes below.

Name

Address

Email

Telephone

- ☐ I have already left a gift to Shelter Scotland in my will of: a share of my estate ☐ a cash gift ☐
- ☐ I intend to leave a gift to Shelter Scotland in my will of: a share of my estate ☐ a cash gift ☐
- ☐ Please give my details to the National Free Wills Network so they can send me an information pack
- ☐ Please do not contact me again about gifts in wills.

Please return this form to:

Freepost Plus RTHE - HSKC - XZLK, Legacy Manager, Shelter, Old Street, London EC1V 9HU

Shelter and Shelter Trading Limited would like to keep you up to date on our work, campaigns, fundraising activities, events, volunteering opportunities and products and services. Please tick if you are happy for us to do so by: E-mail ☐ Phone ☐ Text Message ☐. We will also send you these communications by post. Please tick here if you would prefer us not to send you marketing by post: ☐. If you already hear from us we will continue to contact you in the same ways. You can opt-out or change your communication preferences at any time by contacting our supporter helpdesk on 0300 330 1234 or at info@shelter.org.uk We will never sell or swap your details for marketing purposes. For our full privacy policy, please visit www.shelter.org.uk/privacy

Your contact at Shelter Scotland

For further information about our work and gifts in wills, please contact us on **0344 515 2062** or at legacies@shelter.org.uk

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Asset checklist

THREE IMPORTANT STEPS TOWARDS MAKING OR CHANGING YOUR WILL

1. Calculate the value of your assets

It is important when you make or change your will to have a clear idea of what your estate is worth. A good way to do this is to list everything you own and its approximate value, based on what you would be likely to receive for each item or asset if you were to sell it now. If you own an item or property jointly with someone else, you should include only the value of your share.

This checklist will help you make a list of what you own and get a good idea of what your estate is worth.

ADD UP WHAT YOU OWN (CURRENT VALUE)	
Possessions	
Home	£
Furniture	£
Other home contents	£
Car	£
Jewellery, paintings, antiques	£
Financial assets	
Usual amount in current accounts	£
Amount in savings accounts	£
Personal life assurance (sum assured)	£
Stocks, shares, bonds	£
Any debts owed to you	£
Other insurance policies	£
Pension plan	£
TOTAL ASSETS	£
DEDUCT WHAT YOU OWE	
Mortgage outstanding	£
Loans outstanding	£
Overdrafts outstanding	£
Credit card debts	£
Hire purchase still to repay	£
Other debts	£
TOTAL DEBTS AND LIABILITIES	£
TOTAL NET VALUE OF YOUR ESTATE	
(total of assets, less total of debts and liabilities)	£

2. Decide who you want to benefit and what you want them to receive

People or organisations you want to benefit	Share of estate	Specific sum	Specific item

3. Decide who you want to be your executor(s) and, if you have any children under 18 years of age, who you would like to be their guardian(s)

Executor 1	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Executor 2	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Guardian(s)	
Name _____	
Address _____ _____	
Postcode _____	Contact tel _____

Will Wording: Guidance for solicitors in Scotland

If your client would like to include a gift in their will to Shelter Scotland for its **general charitable purposes**, please use the following wording:

A SHARE OF THEIR ESTATE

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 all/ _____ % of the residue* of my estate absolutely for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter Scotland for the time being shall be a sufficient discharge to my executor(s).

*please delete as appropriate

A CASH GIFT

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 the sum of £ _____ (please specify words and figures) free of tax for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter Scotland for the time being shall be a sufficient discharge to my executor(s).

A SPECIFIC ITEM

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 my _____ (specific item(s)) free of tax for its general charitable purposes and I declare that the receipt of the Finance Director or other proper officer at Shelter Scotland for the time being shall be a sufficient discharge to my executor(s).

If your client would like to include a gift in their will to Shelter Scotland for **an area of our work**, please use the following wording:

A SHARE OF THEIR ESTATE

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 all/ _____ % of the residue* of my estate with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter Scotland for the time being shall be a sufficient discharge to my executor(s).

*please delete as appropriate

A CASH GIFT

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 the sum of £ _____ (please specify words and figures) free of tax, with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter Scotland for the time being shall be a sufficient discharge to my executor(s).

A SPECIFIC ITEM

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 my _____ (specific item(s)) free of tax, with the wish, but without imposing a binding obligation, that the gift is used for _____ (please specify area of our work), and I declare that the receipt of the Finance Director or other proper officer at Shelter for the time being shall be a sufficient discharge to my executor(s).

Making a change to your will

We always recommend that you seek advice from your solicitor when you make or change your will. If you have already made a will and now wish to include a gift to Shelter Scotland, it is often more straightforward to make the addition by asking your solicitor to draw up a new will. Alternatively you can complete a Codicil, an example of which is given below, and take it to your solicitor who can advise you on the best way for your wishes to be carried out.

Shelter Scotland does not recommend that you make a Codicil without consulting a solicitor, who should ensure that any Codicil made is executed correctly and properly reflects your intentions. Please do not write on or amend your current will, as this could make it invalid.

Please take this sample form to your solicitor

I _____ (full name)

of _____
_____ (address)

declare this to be a codicil to my will dated DD / MM / YYYY

In addition to any legacies given in my said will I give to Shelter Scotland, of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number SC002327, a _____ (percentage) share of* my estate or the sum of £ _____* and/or _____* (a specific item) to be used for its general charitable purposes and I direct that the receipt of the duly authorised officer shall be a valid and appropriate form of discharge.

*Please complete as required and cross out those options not required before taking this form to your solicitor.

In all other respects I confirm my said will and all other codicils thereto.

Signed _____

Signed by the above named in our presence and witnessed by us jointly in his/her presence.

Witnessed by:

Signature _____

Name _____

Address _____

Occupation _____

Date DD / MM / YYYY

Witnessed by:

Signature _____

Name _____

Address _____

Occupation _____

Date DD / MM / YYYY

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