

**TOGETHER,
WE CAN MAKE
REAL
CHANGE
HAPPEN.**



**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 battling a system that we know isn't working, and feeling powerless to change it.

Thousands of people in Scotland are now living in the grip of the housing emergency and every 16 minutes a household in Scotland becomes homeless.

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 the Scottish Government 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 thousands 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.

OUR VISION FOR CHANGE

Watch our film



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

Campaign for more social homes

In the future, your gift could help fuel the campaign for a new generation of social homes – and a historic renewal of social housing in Scotland. That way, we can end the housing emergency in Scotland – for good.

Support those in need

Your gift could help us support people when they call or contact us via our website in need of housing advice.

Create a movement

Through your gift you'll join a movement that defines a new era – one where everyone has a safe place to call home.

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



Now, I'm happy and secure, my son is overjoyed. I'm just really, really grateful.
Sarah

THIS IS WHAT CHANGE LOOKS LIKE

When Sarah's mum died just weeks after a cancer diagnosis, Sarah didn't expect to lose her home as well.

Sarah and her family were forced to move out of the housing association home they'd shared with her mum. And for the next three years Sarah, her son Ishmael, and later baby CJ, lived in temporary accommodation.

"I tried to keep life as normal as possible," says Sarah, "keeping Ishmael at his old school, still going to work every day. But the impact on him soon became clear – he became nervous and his school work suffered."

When Sarah got in touch with us, she was able to access advice that meant that she and her two children finally found a safe, secure social home.

"If I didn't get any help from you, I probably would have ended up in another temporary accommodation. Then how would I live for the future?"

For families like Sarah's, home really is everything. But right now, 16,330 households are living in temporary accommodation in Scotland. That's the highest number on record. We need change – big change.

With your gift, you could help families like this find a safe and stable home.

SHANDOR KNOWS WE NEED REAL CHANGE



**I never thought I would be
in that situation... Blink and
your life changes forever.**

Shandor

Shandor became disabled after an accident at work. It wasn't long before he could no longer afford the rent on his home – and became homeless.

He was placed in temporary homeless accommodation. But it wasn't a home – and his son, Billy, was scared to stay there at the weekends.

For months, Shandor lived with the uncertainty of not knowing when he'd find a place of his own again – or somewhere Billy could feel safe.

With advice from us, Shandor was able to find a social home – a comfortable, secure place for him, Billy and their rescue dog, Peach.

But Shandor knows he's not alone. And that to fix the housing emergency, we need change. Real change.

With a gift in your will, you could give us the strength to fight for more social homes, and stricter landlord regulations – so that more families like Shandor's have a place to call home.



IT'S TIME TO TAKE MATTERS INTO OUR OWN HANDS.

Right now, there are
110,000 households on
waiting lists for a social
home in Scotland.
And the Scottish
Government have not
done enough.

That's why we're
calling for change –
REAL CHANGE

WILL YOU JOIN US?

Watch our film



IT'S TIME TO SAY **ENOUGH**

We need big change to solve Scotland'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 give families the support they need and give us the strength to define a new era. One in which everyone has a safe and secure place to call home.

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.



Your home

You can leave your home or a specific property you own. This type of gift can make a huge impact in defending the right to a safe home for thousands of families. For example, a house which sells for £290,000 could help a staggering 10,000 people get advice through our helpline and avoid losing their homes.



A Deed of Variation to a will you benefit under

You may wish to pass on a gift that you have been left in a will to Shelter Scotland by entering into a Deed of Variation. This alters the original terms of the will under which you benefit and may also make the estate more tax efficient by reducing the amount paid in Inheritance Tax.

Find out more at gov.uk/alter-a-will-after-a-death



Life assurance

You can name Shelter Scotland as a beneficiary of your life assurance policy. There are no rules for how many beneficiaries you're allowed to include, so including Shelter Scotland is a great way to continue your support for our fight for home.

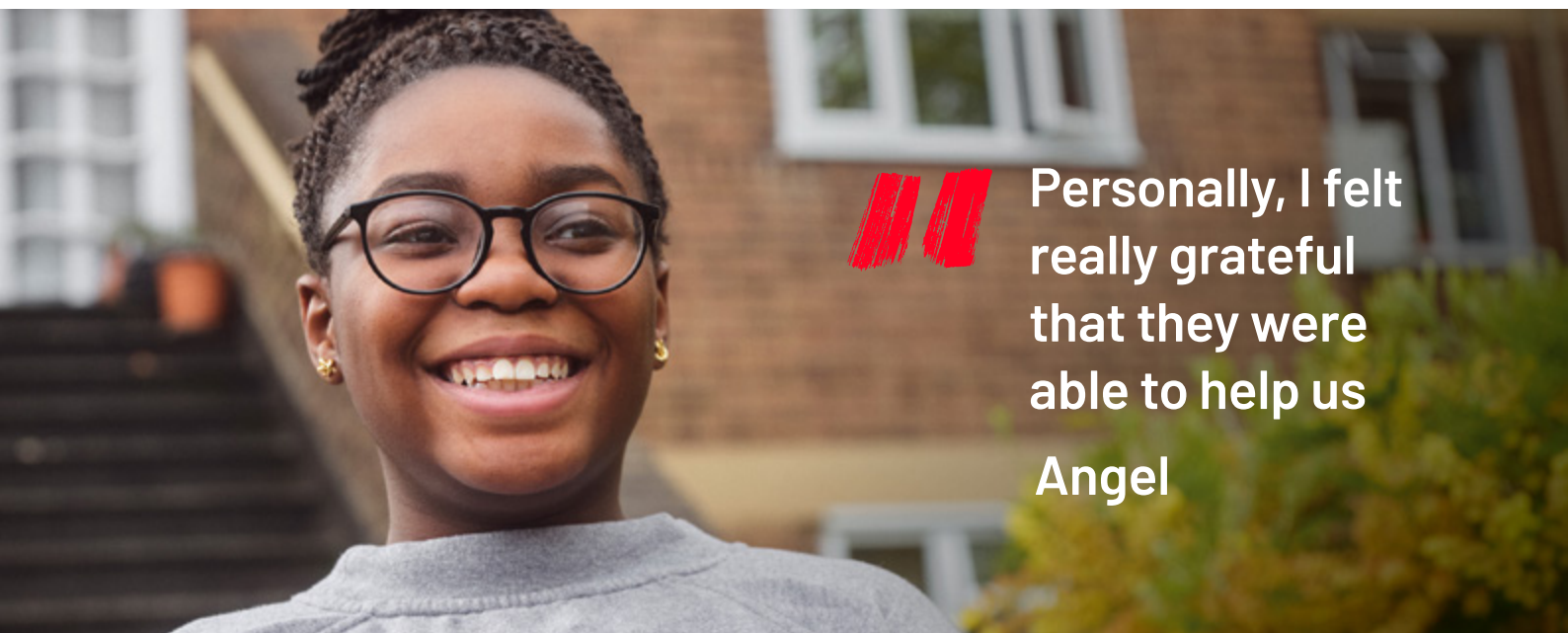


Will wording

To remember Shelter Scotland in your will you will need to provide your solicitor or will writer with the full registered charity name, address and number:

Shelter Scotland, 6 South Charlotte Street, Edinburgh, EH2 4AW. Charity number: SC002327 (Scotland).

For full will wording, [see page 13.](#)



Personally, I felt really grateful that they were able to help us
Angel

WRITE YOUR WILL FOR FREE

If you're interested in writing or updating a simple will, we have partnered with will writing providers so you can do this for free.

Face-to-face: use the National Free Wills Network to get your will made using a solicitor in your local area. You can refer yourself online at mynetworkportal.org/ShelterScotland or email us at legacies@shelter.org.uk with your address and we'll arrange for an information pack to be sent to you.

Telephone: our partner Farewill offer a telephone will service. Speak to a will specialist on the telephone and have your will sent to you by post to sign. Call **0208 050 2686** and quote 'Shelter Scotland' to get started.

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

For more information about these free will services visit our website at shelterscotland.org/freewill



FUTURE GENERATIONS SHOULD **NEVER** HAVE TO WORRY ABOUT BECOMING HOMELESS.

Watch our film



! USEFUL INFORMATION

Your contact at Shelter Scotland

For further information about our work and gifts in wills, please contact us on **0344 515 1617** 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 Scotland at **www.lawscot.org.uk/find-a-solicitor** 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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Registered charity in England & Wales (263710) and Scotland (SC002327).

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've already left a gift in my will to Shelter Scotland: Share of my estate ☐ my home ☐ cash gift ☐
- ☐ I intend to leave a gift in my will to Shelter Scotland: Share of my estate ☐ my home ☐ 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 1617** 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 _____

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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).

THEIR HOME

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 the net sale proceeds of my property: [insert address and postcode] ("my property") 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). In the event that my property should have been sold in my lifetime (or a sale agreed but not completed prior to the date of my death), then I give a sum representing the net sale proceeds of my property to Shelter Scotland in lieu of the above gift.

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).

THEIR HOME

I give to Shelter Scotland of Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW, registered charity number in Scotland SC002327 the net sale proceeds of my property: [insert address and postcode] ("my property") 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). In the event that my property should have been sold in my lifetime (or a sale agreed but not completed prior to the date of my death), then I give a sum representing the net sale proceeds of my property to Shelter Scotland in lieu of the above gift.

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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. Charity number: SC002327 (Scotland).

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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