



**It's time to  
give people  
change.**

Leave a gift in your will to  
Shelter Scotland

**Shelter**  
Scotland

# Now's the time for big change

If you care about people, and you care about homelessness, walking through the streets of our towns and cities must make you feel powerless. Because you know that for every person sleeping rough that you can see, there are hundreds more hidden from view, sleeping on sofas or floors with no place to call their own.

And then there are the thousands trapped in a system of bad housing and unaffordable rents – each living just one step away from homelessness.

If you've had enough of seeing the crisis get worse and worse, and watching government after government fail to do what's needed, please do something that will give people real change.

**Leave a gift in your will to Shelter Scotland.**

Because we know as well as you do that we're in the midst of a housing emergency – one we'll never properly solve through small changes. We need the type of change that will define a new era – one where everyone can escape the hell of homelessness and bad housing forever. It won't be easy, and it won't happen overnight, but we can do it – with the support of people like you.

**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 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?**

# This isn't small change: it's huge



‘  
My rent is my number one priority. It has to be paid at the expense of everything else. If my rent goes for one month without being paid, then I’m homeless.’

**Joanna’s 54. She’s worked her whole life, but like so many people around the UK, she’s only one missed paycheque away from homelessness.**

Every month is a struggle for mum of three, Joanna, as despite working as a dinner lady at a local primary school, her paycheque is nowhere near enough to cover her rent and pay for food, bills, and all the other costs associated with supporting a family.

Although she gets some help with tax credits and housing benefit, her budget is so tight it barely stretches to cover the rent on the family’s home.

Small change won’t solve the housing emergency – but with a gift in your will, you could help achieve something huge. For everyone like Joanna.

# ‘Shelter helped me **turn my life around**’

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.

Paddy was living on the streets for five years and had a serious addiction to heroin and alcohol. Now he works for Shelter helping people with the problems he has overcome.

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

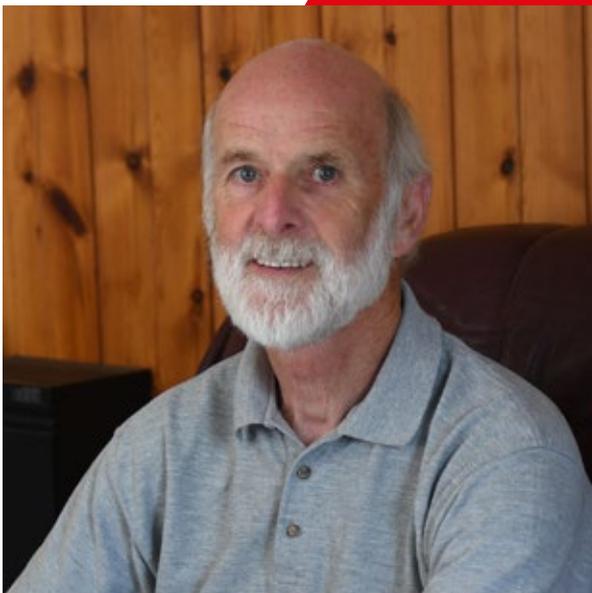
Paddy now has a home, a job, a partner, and a baby on the way. Just like Colette before him, his story shows people struggling with addiction and homelessness that they can turn their lives around.



‘  
I was in a really bad way at that time, I was on crutches, I could hardly walk. Then Colette came around 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, Shelter Scotland supporter

# 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.



## **1. 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.



## **2. 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.



## **3. 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.



‘  
Mariam became homeless after experiencing a relationship breakdown and had to leave her home. We helped Mariam find a suitable home for her and her family.

# 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 [scotland.shelter.org.uk/legacy](https://scotland.shelter.org.uk/legacy) or email [legacies@shelter.org.uk](mailto: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, Shelter supporter

# 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 Scotland 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 mean so much

If you decide to leave Shelter Scotland a gift in your will, we promise to make change happen.

We know it can be done, because we've been working to protect people from homelessness and bad housing for more than half a century. We have the expertise to show the government what needs to happen – and with your help, we'll have the power to demand they take the steps needed to address this disgrace once and for all.

You'll help push the government to build thousands of social homes, so families can move into somewhere truly safe and secure – giving people better rights, more control over their homes, and the chance to put down roots. At the same time, we'll be working hard to support every single person facing homelessness who needs our help.

That's real change – and it has to start now.

**Please, give people change – with a gift in your will to Shelter Scotland.**

Shelter, the housing and homelessness charity

88 Old Street  
London  
EC1V 9HU

Scotiabank House  
6 South Charlotte Street  
Edinburgh EH2 4AW



# Reply form

'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

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- 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 will.

**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](mailto: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](http://www.shelter.org.uk/privacy)

Until there's a home for everyone

# 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.

<b>Add up what you own (current value)</b>	
<b>Possessions</b>	
Home	£
Furniture	£
Other home contents	£
Car	£
Jewellery, paintings, antiques	£
<b>Financial assets</b>	
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	£
<b>Total assets</b>	<b>£</b>
<b>Deduct what you owe</b>	
Mortgage outstanding	£
Loans outstanding	£
Overdrafts outstanding	£
Credit card debts	£
Hire purchase still to repay	£
Other debts	£
<b>Total debts and liabilities</b>	<b>£</b>
<b>Total net value of your estate</b>	
(total of assets, less total of debts and liabilities)	£

Until there's a home for everyone

## 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)

<b>Executor 1</b>	
Name	
Address	
Postcode	Contact tel

<b>Executor 2</b>	
Name	
Address	
Postcode	Contact tel

<b>Guardian(s)</b>	
Name	
Address	
Postcode	Contact tel

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# Will Wording: Guidance for solicitors in England & Wales

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 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 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 Scotland for the time being shall be a sufficient discharge to my executor(s).

Until there's a home for everyone

# 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 in Scotland 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 \_\_\_\_\_

Until there's a home for everyone