

Veterans First

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

Third edition - June 2023



Armed Forces
Covenant



Lifelong support
for our Forces
and their families



Veterans First

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

"As local Chairman of SSAFA, the Armed Forces Charity, the lead case-working charity founded in 1885, I am delighted to support the updated version of this invaluable booklet, aimed at pointing veterans towards help in a wide variety of ways. We are very grateful to Baillie Ahern and David McPhee for their support to us, and for their work in pulling all the strands together. SSAFA is a charity which relies on the expertise of others. We are really good at signposting to help – we don't know all the answers, but we know people who do. This is what we aim at here – we never want a veteran to flounder, and not to know where to turn for help. This fabulous booklet goes a long way to that end, and we in SSAFA commend it to you. A big thank you to the Provost, our Branch Patron, and his staff for their support – it means a lot to the veterans community and those of us who try hard to 'Make a Difference'".

Andy Middlemiss BEM DL
(Chairman, SSAFA Perth and Kinross)

"I was delighted in 2022 on being elected in the local elections to be asked once again to continue in the role of Armed Forces and Veterans champion for Perth and Kinross. I will continue to support Veterans, Regulars and Reservists and cadets as well as their families. There is now a legal obligation to have due regard to the principles of the Armed Forces Covenant and as part of my role I will ensure that the Council will do so. Part of that is this refreshed information booklet which gives details and advice about all the services available both within the council and within the community. We will ensure that Perth and Kinross remains a place that personnel and their families can choose to settle with the confidence that they will get all the help that is available to them when they make that transition into civilian life or choose to move here later in life."

Baillie Chris Ahern
(Perth and Kinross Armed Forces Veterans Champion)



“The Community Covenant Partnership was first signed by the Provost of Perth and Kinross in December 2012 to support those living in the local area who are



either serving or have served in the Armed Forces. Since then, the Council continues to work closely with our Armed Forces Community and was proudly awarded the prestigious Armed Forces Covenant Gold Award in recognition of our work in 2022.

In achieving the Gold award, the Council demonstrates that we go far beyond the basic principles expected. Many of our employees have served, are reservists or Cadet Force Volunteers and the skills they have brought with them have benefited the Council and our local population greatly - most evidently during the coronavirus pandemic.

I fully support our Armed Forces Community and recognise the value in serving personnel, both Regular and Reservists. Veterans and military families contribute greatly to our local communities, and this Veterans First guide very much affirms our continued support to those personnel who chose to live in Perth and Kinross.”

Provost Xander McDade

Housing Options

Health and Care

Employment

Welfare Advice

Armed Services
Advice Project

Education
and Schools

Leisure and
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 Options and Support Team in Perth can help.

Housing Advice

The team based at Pullar House 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 and Kinross Council has a free, easy-to-use online Housing Options Self-Assessment Service which can guide you through your options:
www.pkc.ehodirect.org.uk



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, Housing Advice Team staff can 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 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.

They provide varying types of accommodation from mainstream housing to amenity and sheltered housing.

Perth and 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.

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 and 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.

Shared Equity Home Ownership Scheme

Perth and Kinross Council has a shared equity home ownership scheme to help people get on the housing ladder, or to buy a house that better suits you and your family's needs.

The scheme is available to first-time buyers. However, priority is given to:

- social renters (people who rent from the Council or a housing association);
- disabled people;
- **members of the Armed Forces;**
- **Veterans who have left the Armed Forces within the past two years;**
- **widows, widowers and other partners of Service personnel for up to two years after their partner lost their life while serving;**
- people who have previously owned a home and have

experienced a significant change in circumstances, for example, a marital breakdown.

If you would like more information on how the Shared Equity scheme works:

@ SharedEquityEnquiries@pkc.gov.uk
📄 www.pkc.gov.uk/sharedequity

Social Housing Providers Contact Details

Housing Advice

Perth and Kinross Council
Pullar House
35 Kinnoull Street
PERTH
PH1 5GD

☎ 01738 474500
@ housingoptionsandsupport@pkc.gov.uk

Caledonia Housing Association

5 South St John's Place
PERTH
PH1 5SU

☎ 0800 678 1228
@ info@caledoniaha.co.uk

Hillcrest Housing Association

55 Huntingtower Road
PERTH
PH1 2LH

 0300 123 2640
@ perth@hillcrestha.org.uk

Kingdom Housing Association

Saltire Centre
Pentland Court
GLENROTHES
KY6 2DA

 01592 630922
@ kingdom@kingdomhousing.org.uk

Bield Housing Association

Bonnethill Gardens
1 Caldrum Terrace
DUNDEE
DD3 7HB

 0131 273 4000
@ info@bield.co.uk

Cairn Housing Association

Citypoint
65 Haymarket Terrace
EDINBURGH
EH12 5HD

 0131 556 4415
@ homeworks@cairna.com

Fairfield Housing Co-operative

5 Fairfield Avenue
PERTH
PH1 2TF

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

Ark Housing Association

The Priors
Canaan Lane
EDINBURGH
EH10 4SG

 0131 447 9027
@ arkha@org.uk

Link Housing

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

 08451 400 100
@ csc@linkhaltd.co.uk

Hanover Housing Association

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

 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
EH8 8BS

 0131 556 0091
@ info@svronline.org

Scottish Veterans' Residences have specific properties:

Whitefoord House,
Edinburgh

 0131 556 6827

Rosendael, Dundee

 01382 477078

Houses for Heroes, Scotland

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

 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.

 0131 247 1400
 www.
housingoptionsscotland.
org.uk

SSAFA

Housing advice.

 0207 463 9398



Health and 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 GP surgery:

 01382 423000

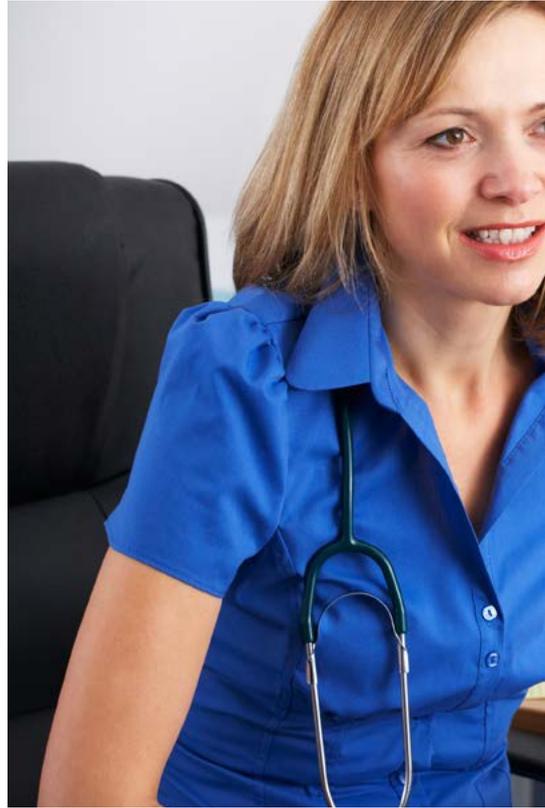
NHS 24 - General

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**.

Serious Accidents and Emergencies

Please attend Accident and 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:

Broxden Dental Hospital

Tweed Place
PERTH
PH1 1JT

 01738 450550

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

 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:

 0845 60 99 96

Family Planning

The Family Planning Clinic is situated in:

Drumhar Health Centre

North Methven Street
PERTH
PH1 5PD

 01738 564272

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):

 0800 22 44 88

 www.nhsinform.scot

Social Work Services

In Perth and Kinross, Health and Social Care Partnership provide community care to adults only, ie people aged 16 and over. Social Work services for those under 16 are provided by Education and Children's Services. Criminal Justice Social Work services are also provided.

If you wish further information or support, the Access Team can be contacted between 8.45 am and 5.00 pm on **0345 30 111 20** or at Pullar House. There are also specialist mental health services, for people with learning disabilities for drug and alcohol-related issues.

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

 0345 30 111 20

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.

 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.

 0131 550 1557

Unforgotten Forces – Supporting Scotland's Older Veterans

Unforgotten Forces is a consortium of armed forces and civilian charities working together to deliver high-quality and joined-up support that boosts the health and wellbeing of veterans in Scotland age 60 and older.

For individual support requests, visit the Unforgotten Forces referrals page:

 www.ageuk.org.uk/scotland/what-we-do/supporting-older-veterans/unforgotten-forces/request-support-for-older-veterans/

For administrative and partnership enquiries:

 0333 323 2400
 veteransproject@agescotland.org.uk

Perth and Kinross Mental Health Services Directory

This directory contains information about mental health services and support, including specific supports for serving and former Armed Forces Personnel and their families. To request a copy please contact:

 0345 301 1120

Employment

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

Perth and Kinross Skills and Employment Initiatives Team

The Skills and Employment Initiatives Team offers an 'all purpose' employability service throughout Perth and Kinross to support business growth, people progressing and a wider skills agenda. The team focus support in 2 specific fields:

- supporting and advising jobseeking clients with all aspects of employability and skills development;
- engaging with and supporting local businesses in recruiting and retaining staff to aid business growth.

Assisting an individual on their journey towards meaningful and sustainable employment cannot be underestimated.



Benefits include better health and wellbeing, improved economic activity, community inclusion and more.

If you or someone you know would benefit from our support then please do not hesitate to get in touch. An advisor is on hand to help you start your journey.

 01738 637639

@ perth@sds.co.uk

@ SkillsandEmployment@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, PH1 5RY.

 01738 637639

@ perth@sds.co.uk

 www.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 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.

 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.

 0845 606 0234

 www.direct.gov.uk

Armed Forces Jobs and Employment Champion

Department for Work and Pensions Services Directorate
Perth JobCentre
60-62 High Street
PERTH
PH1 5TH

 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.

 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:

 0800 169 4073

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:

 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.

 www.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)

☎ 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 and national organisations, such as Macmillan Cancer Support and the Department for Work and 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)

Personal Independence Payment (PIP) 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 for 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:

 0800 917 2222

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.

For more information about Personal Independence Payments visit:

 www.pkc.gov.uk/pip

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 or Personal Independence Payments.
- 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:

 0800 055 6688

Blue Badge Criteria

You will **automatically** qualify for a Blue Badge if one of the following applies:

- you receive the Higher Rate of the Mobility Component of Disability Living Allowance;
- you receive either the standard or enhanced rate Mobility Component of Personal Independence Payment (PIP) because you meet a 'Moving Around' descriptor that indicates that you either cannot



stand, or can stand but walk no more than 50 metres (8 points or more);

- you receive the enhanced rate Mobility Component of Personal Independence Payment (PIP) because you meet the 'Planning and Following Journeys' descriptor that indicates that you can't follow the route of a familiar journey without another person, an assistance dog or an orientation aid (12 points);
- you are blind or registered blind;
- you receive a War Pensioners' Mobility Supplement;
- you have received a lump sum benefit within tariffs 1 to 8 of the Armed Forces and Reserve Forces

(Compensation) Scheme and have been certified as having a permanent and substantial difficulty which causes inability to walk or very considerable difficulty in walking.

Apply for a Blue Badge under the automatic criteria

You can either make an online application or you can download and complete a Blue Badge application form (further assessment not required):

- 🔗 www.mygov.scot/apply-blue-badge
- 🔗 www.pkc.gov.uk/bluebadgescheme

Universal Credit (UC)

Universal Credit is being introduced gradually and is only paid to single people making a new

claim for benefit on the grounds that they are fit for work and who satisfy other eligibility criteria in the Perth and Kinross area.

Universal Credit will be available to all other groups of people making new claims for benefit from April 2018, in the Perth and Kinross area, and replaces the following means-tested benefits:

- Jobseeker's Allowance
- Employment and Support Allowance
- Housing Benefit
- Income Support
- Child Tax Credits
- Working Tax Credits

For more information about Universal Credit visit:

 www.pkc.gov.uk/uc

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:

 0800 055 66 88

 [www.gov.uk/
jobseekers-allowance](http://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:

 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.

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:

 www.pkc.gov.uk/ctrhbapply

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:

 01738 476049

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 non-advanced 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:

 0345 300 3900

How much will I get?

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

For more information visit:

 [www.pkc.gov.uk/
workingage](http://www.pkc.gov.uk/workingage)

Scottish Welfare Fund

The Scottish Welfare Fund is a discretionary scheme administered by local authorities which aims to:

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

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

 01738 476900
 [www.mygov.scot/
scottish-welfare-fund/](http://www.mygov.scot/scottish-welfare-fund/)

How to apply

You must apply to the Council where you live or intend to. If you live, or intend living in the Perth

and Kinross Council area, you can apply by completing an online application form.

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

 [www.pkc.gov.uk/
welfarights](http://www.pkc.gov.uk/welfarights)

Benefits checks

Turn2Us:

 0808 802 2000

Funeral Advice and Support

 07889 009393 (or 0345
222 1525 - Freephone)
 [veteransfuneralsuk@
gmail.com](mailto:veteransfuneralsuk@gmail.com)
 [www.veteransfunerals.
co.uk](http://www.veteransfunerals.co.uk)

The organisation could assist with searching for relatives, seeking funds or sending military representatives to a funeral service.

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;
- consumer issues - help with everything from broken

ASA

Armed Services

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 between 10.00 am and 3.00 pm, Monday to Friday :

 0800 196 9440

National helpline:

 0800 028 1456

@ asap@citizensadvice.org.uk

 www.asapadvice.org.uk

Education and Schools

Early Learning and Childcare

Funded early learning and childcare for 3-5-year-olds

All children are entitled to 1140 hours of funded (free) early learning and childcare (ELC) per year from the term after their third birthday until they enter Primary 1. These hours can be accessed in a range of local authority and funded provider settings across Perth and Kinross, and children will also access a free meal and snack while in attendance. Please find further information online and register your child for a place at:

www.pkc.gov.uk/article/22479/Funded-early-learning-and-childcare-for-3-5-year-olds-2022-2023

Funded early learning and childcare for 2-year-olds (Strong Starts)

Some 2-year-olds can also access 1140 hours of funded ELC in a number of ELC settings, if family circumstances meet the eligibility criteria set out by the Scottish



Government. Further information regarding the eligibility criteria and how to register for a Strong Start place can be found online at:

www.pkc.gov.uk/article/21504/Funded-early-learning-and-childcare-for-2-year-olds-Strong-Starts

If you have any further questions, you can contact the Early Years Team at:

@ ELC@pkc.gov.uk



Children with Additional Support Needs

Education and Children's Services within Perth and Kinross Council has a duty to make adequate and efficient provision for the additional support of each child and young person with additional support needs for whose education they are responsible.

All children and young people with additional support needs are supported wherever possible within mainstream education or within a range of specialist provision:

[www.pkc.gov.uk/
article/17320/ASN-
specialist-provision](http://www.pkc.gov.uk/article/17320/ASN-specialist-provision)

If you are concerned that your child has additional support needs please talk to the school or Early Learning Centre that your child attends.

You will find up-to-date information about Additional Support on the Perth and Kinross Council website:

[www.pkc.gov.uk/
article/17278/Schools-
additional-support](http://www.pkc.gov.uk/article/17278/Schools-additional-support)

Register for School

All children must attend school from age 5-16. You must register your child for both primary and secondary school. Further information and registration forms are available from schools or online:

 www.pkc.gov.uk/schools

where you live will determine the school your child can attend, however, you can make a placing request for another school.

Further information on catchment areas and placing requests is available online or by contacting the Schools Support Team:

 www.pkc.gov.uk/schools
 ECSSchools@pkc.gov.uk

Catchment Areas

Perth and 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

Free School Meals

Free school meals are offered to all pupils in P1-P3 without the need for parents to submit an



application form. For children in nursery or P4 and above, you can claim free school meals if you are in receipt of a qualifying benefit. Full details and application forms are available online:

 www.pkc.gov.uk/schools

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. Transport application forms are available from schools or online:

 www.pkc.gov.uk/schools

If you require further information on how to register your child for school or any other school-related matter please contact:

Schools Support Team
Education and Children's
Services
Perth and Kinross Council
Council Building
2 High Street
PERTH
PH1 5PH

 01738 476200

@ ECSSchools@pkc.gov.uk



Leisure and 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 and Kinross Council indoor leisure facilities.

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

 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 through the St Johnstone Community Trust.

☎ 01738 459090

🌐 www.perthstjohnstonefc.co.uk

🌐 www.saintsinthecommunity.co.uk

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:

 0131 550 1557

 www.poppyscotland.org.uk/get-help/respite

www.kitchenerslowestoft.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 walk-in 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 pre-booked.

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.britishlegion.org.uk/get-support/respite/family-holiday-breaks

provides families of serving and ex-Service personnel the chance of a week-

long break to get away from the stresses and strains of everyday life.

www.nfassociation.org/what-we-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 'Leading 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 wheelchair-users 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

 0207 901 8900
@ info@soldierscharity.org

Scotland Office

ABF The Soldiers' Charity
The Castle
EDINBURGH
EH1 2YT

 0131 310 5132
@ 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.

 01738 623214

British Limbless Ex-Servicemen's Association (BLESMA)

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

 0208 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.

 0800 138 1619

Help for Heroes

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

 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.

 0131 550 1563
 www.legionscotland.org.uk

Officers' Association, Scotland

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

 0131 557 2782
 www.officersassociation.org.uk

(Lady Haig's) Poppy Factory

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

 0131 550 1570

Royal Air Force Association

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

 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.

 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. We also help their partners, children and some others connected with them.

 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.

 0239 263 9534
 www.rnrmchildrensfund.org.uk

Royal Naval Association

Association for ex-members of the Royal Navy.

 02392 722983

Scottish War Blinded

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

 0131 333 1369
@ enquiries.warblinded@royalblind.org
 www.royalblind.org/scottish-war-blinded

SSAFA

Your local Branch is based in Queen's Barracks, Dunkeld Road, Perth, home of 7 SCOTS. The Office is staffed on Mondays, 10.00 am - 3.00 pm and on Fridays by appointment.

Who are we?

We are the national case-working charity, which for nigh on 140 years has been helping serving and ex-Servicemen and women, Regular and Reservist, and their families, in need. Eligibility is based on only one day's paid service.

What do we do?

We spring into action whenever there is hardship and need. Our help and advice is totally confidential, and we help all ages. We work closely with other agencies, and service charities, and help can vary hugely - we may help a war widow with her bills, or an ex-Serviceman with a mobility challenge, or assist a Service family with a special needs child, or a returned veteran from Iraq or Afghanistan.

 07594 650900
@ 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.

 01382 206207

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.

 02077 302 400
@ info@nfassociation.org
 www.nfassociation.org

Veterans Scotland

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

 www.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.

 0808 191 4218

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

 0141 224 2709

Third Sector Interface (TSI)

TSI is based at PKAVS, The Gateway, North Methven Street, PERTH, PH1 5PP and advocates the interests of the voluntary sector throughout the area.

 01738 567076

 www.pkavs.org.uk/third-sector-interface

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. Assistance need not only be financial; many members have found the advice available even more valuable than material aid.

 02392 655 301

@ generalsecretary@wrnsbt.org.uk-wide

 <https://wrnsbt.org.uk/>

Aircrew Association

Has branches at home and abroad where aircrew can meet and enjoy like-minded company. The association is open to all UK serving and retired military aircrew to give financial help and to record the experiences of aircrew.

 www.aircrew.org.uk

Regular Forces Employment Association

Helps those leaving the Armed Forces find and remain in employment.

 www.rfea.org.uk

Headway Tayside

Runs support groups and organises events for people with brain injury, their carers and families.

 www.headway.org.uk/supporting-you/in-your-area

Veterans Aid

Veterans Aid relieves distress among ex-Servicemen and women, including the merchant service, and their widows or

widowers who are unemployed, homeless, or for some reasonable cause, in need. The organisation can help vulnerable Veterans with accommodation, food and clothing and advice and advocacy.

 <https://veterans-aid.net/>

War Widows Association

The War Widows Association is a pressure group to improve conditions of war widows and their dependents in Great Britain. The War Widows Association also represents those who have suffered the loss of their partner in peacetime, when the death was attributable to their service life.

 www.warwidows.org.uk/

The Scottish Government have also produced policy and information in relation to their support for the Armed Forces and Veterans Community.

 <https://beta.gov.scot/policies/veterans-and-armed-forces/>

Live Life Partnership

Partners and children of veterans are often left to support veterans who experience poor mental health on their own with little support. The impact on carers and children who live with

someone who experiences mental ill health are well documented. This projects aim is to reduce the impact of the veterans' mental illness on their families, provide support to all members of the family, allowing them space as individuals to explore the things which are impacting on them and also, work together as a family to address these where appropriate.

 www.livelifepartnership.org/

Forces Compare

Forces Compare is founded and ran by veterans. They help those who serve, or have served, to find the best insurance and finance options through their panel of specialist lenders.

 <https://forcescompare.uk/>

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 the Customer Service Centre on 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 - 2022325)