A guide to caring for the Armed Forces veteran community

Where to get help
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Who is this guide for?

This guide is for Armed Forces veterans and their friends and family who have caring responsibilities.

A UK Armed Forces veteran is someone who has served as part of the HM Armed Forces or Armed Forces Reserves community for at least one day. This includes:

- The Regular Army
- The Royal Air Force
- The Royal Navy
- The Royal Marines
- The Regular Army Constituent Reserves
- The Royal Air Force Voluntary Reserves
- The Royal Navy Reserves
- People enlisted into National Service
- Merchant Mariners who have seen action on a legally defined military operation

The Armed Forces community also extends to those who depend on veterans and includes spouses, civil partners and children. This definition can be extended to unmarried partners, parents, other family members and non-family friends where they have taken on caring responsibilities for a seriously injured Service person or for the child of a deceased Service person.

You may be caring for somebody mentioned above, or they may be caring for you, because of age, disability or illness.

This guide aims to provide a guide to caring and outlines the support that is available.

In Wales there are:

- **210,000 veterans** of whom 50% are aged 75 and over
- **370,000 carers**, many of whom will be veterans

“**You don’t know, what you don’t know.**”

– a veteran who cared for his wife with dementia

“I didn’t have time to think. There was no help at all.”

– a mother caring for her veteran son

“It would have been different if we’d have known everything from the start and how to get support.”

– a veteran caring for his wife
Are you a carer?

For many people caring is a part of life, though many people don’t recognise they are carers.

Carers come from all walks of life and are of all ages. Carers are generally linked to people by bonds of love, friendship and duty but sometimes they can also be bound by necessity, guilt and family pressure.

People can slip into a caring role as someone gets older, start to live with illnesses or disabilities or need additional help and support with day to day life.

For others, it may happen overnight, for example, when someone suffers an injury through service or has a life-limiting illness. It could happen if a child or grandchild is born with a disability. Carers may also be caring for more than one person at the same time, for example, a spouse as well as a parent with a disability or illness.

The demands of caring can be overlooked but it is important to recognise the crucial role you play in helping someone else in their day-to-day life.

Caring within the Armed Forces veteran community, whether you are the carer or are being cared for can present some additional challenges. You may have come from a culture in the military where you have coped with severe risks and being a veteran you are accustomed to self-sufficiency and sacrifice. You could be reluctant to admit any weakness because you are used to just getting on with it. There may also have been times in Service where you have been away from your family and friends and lost touch with those who could help. It is therefore important that you know where you can go for the right support should you need it.

“We are co-dependant, set in our ways. It took me 3 years to ask for help.”

– Tony, Welsh Guard
The Armed Forces Covenant

The Armed Forces Covenant is a promise from the nation ensuring that those who serve or who have served in the Armed Forces, and their families are treated fairly and not disadvantaged in their day-to-day lives, compared with other citizens in the provision of public and commercial services.

Special consideration is appropriate in some cases, especially those who have given most, such as the injured or bereaved.

The obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces.

This means that there may be additional provisions for veterans and their families.

There are regional Armed Forces Liaison Officers, funded until April 2021, working across local councils in Wales that may be able to support veterans to access services. You can call your local council to speak to them.
Some veterans and their families will feel that support services are ‘not for them’ and that their needs won’t be understood.

However, finding the right support and information can be life-changing. This could range from financial and practical support in the home to emotional support such as counselling. Even knowing that you can get information and advice when you need it can have a positive effect.

Where to get information & advice

As part of Carers UK, Carers Wales is here to listen and give you expert information and guidance that’s tailored to your situation. We aim to champion your rights and support you in finding new ways to manage at home, at work or wherever you are to cope with the pressures of caring. Having the right information, at the right time can make a huge difference.

Carers Wales has a booklet called Looking after someone – information and support for carers in Wales. This gives an overview of the support that’s available for carers across Wales.

You can find more information at carersuk.org/wales/help-and-advice/factsheets-carers-wales/looking-after-someone

Our website is also a good starting point if you are looking for information about any aspect of caring.

See our website for more details at carersuk.org/wales/help-and-advice

Carers UK Helpline

You can talk to us on the Carers UK Helpline confidentially wherever you are in the UK no matter how complex your query is. We do benefit checks and provide information and guidance on financial and practical matters related to caring.

T 0808 808 7777
Open Monday and Tuesday 10am – 4pm
E advice@carersuk.org

“The only information I ever had was from Woody’s Lodge in North Wales. I never knew what I was entitled to.”

– Don, RAF veteran
Local Council Information, Advice and Assistance

Another way to get information, help and advice is through your local council.

Each local council in Wales has an information, advice and assistance service. They may also have a dedicated officer that supports Service and ex-Service personnel. You should tell them you are a veteran and that you are caring. You should then be offered further information and guidance and, if there appears to be a need for support now or in the future, a carer’s needs assessment. This is an assessment of what needs you have to help you with your caring responsibility. If you are not offered a carer’s needs assessment, you have a legal right to ask for one so that you can discuss what sorts of things you need to help you care and look after your own health and well-being.

Disability, condition specific and military charities

You can get specialist information, advice and assistance for those you care for by speaking to charities that specialise in the disability or illness they have. There are also military specific charities that may also have access to specialist knowledge that can provide additional support.

To see more about these options, please go to the directory at the back of this guide.

“The last 12 months have been the hardest of my life. If we had information right at the beginning, things would have been different.”

– Tony, Welsh Guard veteran
Linda Gardiner and her son Steven Thomas

I look after my son Steve who while on active service in Iraq in 2003 was the COs driver and personal protection. He was also a Russian oligarch driver and also worked close protection in London. When he came home he was promoted to Lance Corporal in the Royal Marines 42 Commando. Steve then left the Marines and was a close protection operative. During time off he went to Thailand to do Muay Thai boxing. While in Phuket he was involved in an incident which left him in a coma. He was in a coma for six weeks and not expected to live. He’d broken his neck and had a brain bleed along with three brain haemorrhages. I was told by medical experts in the UK that he would never walk or talk again. Being a Royal Marine helped him pull through because of his fitness and mindset.

Steve eventually came home after a long stay in hospital in Phuket. As well as family and friends, the support we had during this time from the Royal British Legion and the Royal Marines Association kept us going. The Royal Marines repatriated Steven back home after six weeks in Thailand, hence the saying “Once a Marine always a Marine”.

Once back home he was taken into intensive care at Newport’s Royal Gwent Hospital and continues to have various medical treatments where I need to be on hand to take him.

I never really recognised myself as a carer for Steve. I am his mum and between trying to do everything needed to help Steve get better, I had no time to think.

“When Steve came out of hospital, I thought of myself as a mother and not a carer, even though I was doing lots of caring tasks.”
Apart from the support we’ve had from the military charities I have never heard of anything else and had no idea about any benefits or any other help that would possibly make mine and Steve’s lives easier.

Steve now lives independently a few doors down, but still needs my support for lots of things that other people take for granted on a day-to-day basis. I am constantly busy and I have to put everything in a diary to keep on top of what needs to be done and where. I suppose in many ways we are a team and despite his injuries he amazes me with his sense of humour and his determination to get as well as he possibly can. I can only put that down to his mindset and his military background.

I would advise anyone who has a caring responsibility for someone to really consider the help that is available out there. Not only can it help you as a carer but there could be support that you don’t have a clue about for former military personnel.

We are grateful for the continued support that we have from Blesma who have helped me as a carer as well as Steve. Blesma have given us advice and support when we really needed it. Tom and Jason at Blesma continue to support us and we attend social gatherings co-ordinated by them to share stories and experiences with other veterans. We have also had help from the Royal Marines charity, 65 Degrees North and Pilgrim Bandits and are very grateful to them all.
Financial support

The benefits system can be complicated. It is therefore a good idea to get a benefits check to make sure that you and the person you are looking after are claiming all the benefits you are entitled to.

Age Cymru’s Adviceline or the Veterans Gateway can help via their helpline or you could visit your local Citizens Advice office, their contact details are listed in the back of this guide.

Non- means tested benefits are those that are not based on your income or any savings you have. These include:

**Carer’s Allowance**
- Carers Allowance is a non-means tested benefit and is the main benefit for carers. However earnings may affect your entitlement. If you are looking after someone for 35 hours a week or more, you may be eligible depending on your circumstances.

**Personal Independence Payment (PIP)**
- If you are looking after someone who has a disability or illness and is aged from 16 to below their State Pension age, they may be eligible to claim this benefit.

**Attendance Allowance**
- If you are looking after someone who has a disability or illness and is over the State Pension age, they may be eligible to claim this benefit.

**Disability Living Allowance**
- If you are looking after a child who is under 16 with a disability or illness they may be eligible to claim this benefit.

For more information on benefits go to: carersuk.org/help-and-advice/financial-support

**Pensions**
If you or the person you care for is a veteran, you or they may be entitled to an Armed Forces pension. Contact Veterans Welfare Service 0800 0853600, you can also download a claim form at www.gov.uk

If you are retired and your income is below a certain level you may be able to claim Pension Credit. Discover more www.gov.uk/pension-credit
Protecting your State Pension

Carer’s Credit is a way of protecting pension rights for people who are caring for someone but are not paying National Insurance (NI) contributions through paid work and are unable to claim Carer’s Allowance. If you already get Carer’s Allowance then you do not need to claim Carer’s Credit as your pension is already protected.

You could benefit from Carer’s Credit if you are in one of these situations:

- you care for one or more people for 20 hours or more a week but miss out on Carer’s Allowance because you don’t care for any one of them for 35 hours or more a week
- where there is more than one of you caring for someone, and someone else is getting the Carer’s Allowance for that person
- you care for someone who can’t or refuses to claim disability benefits, or if the disability benefits of the person you are caring for have stopped due to them being in hospital or residential care
- you are within 12 weeks of claiming Carer’s Allowance and/or within 12 weeks of your claim for Carer’s Allowance stopping

War Pension Scheme and Armed Forces Compensation Scheme

If you have been injured as a result of Service, or have had a condition made worse by service before 6 April 2005, you may be able to claim a War Pension. If you have had an illness or injury caused or made worse by service in the Armed Forces on or after 6 April 2005, then you may be able to make a claim to the Armed Forces Compensation Scheme. Both schemes are administered by Veterans UK and paid by the Ministry of Defence (MOD)

You can claim for injuries or illness that occurred during Service. They do not have to have been caused by conflict and can include activities such as training and recognised sports. You also do not have to prove anyone was to blame, just that the injury was caused or made worse by Service.

T 0808 1914218
gov.uk/guidance/armed-forces-compensation-scheme-afcs

“There was no explanation about benefits. I found out through word of mouth from my sister.”

– veteran
Help with Council Tax

There are a number of ways that you may be able to get help with your Council Tax bill depending on your circumstances. These include:

- Council Tax Reduction (CTR) schemes (sometimes called Council Tax Support)
- Rebates
- Exemptions
- Discounts
- Disability Reduction Scheme
- Discretionary Housing payments

Carers UK’s website describes the benefits that you may be entitled to and has factsheets that provide more details. You can find more information at carersuk.org/help-and-advice/get-resources/our-factsheets

Charitable Financial Assistance

There may be local charities that can provide one off financial assistance and grants, you could check with your local carers centre.

Turn2Us is a national charity that helps people in financial need get access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations. To find out more, visit their website Turn2Us.org.uk

Armed Forces Benevolent Funds

The Royal Air Force Benevolent Fund, the Royal Naval Benevolent Trust and ABF The Soldiers Charity provide financial assistance to veterans and their families, which may include helping to pay towards care home fees, and for mobility equipment. See their websites for more information:

- rnb.t.org.uk
- rafbf.org.uk
- soldierscharity.org

You can find more information in the further support section on page 23.

“It was only because of information from a veterans charity we found out we were exempt from council tax.”

– veteran
Tony and Tina’s story

I served for 22 years in the Welsh Guards and then worked locally as a caretaker in charge of a castle for a number of years. In November 2017, my wife Tina was taken ill and following various hospital admissions we eventually found out that she had suffered a number of strokes. I had to give up work to care for her which changed our lives completely. We spent all our savings to survive and we ended up ‘down and out’ financially. I’ve always worked and I had never been in that situation before. The stress levels at that time meant I couldn’t sleep from worrying and we didn’t know where to turn.

Tina had been in hospital a number of times, and even though we were told about some practical support that may be available, nobody told us that we may be entitled to disability or any other benefits.

This would have made all the difference to our financial situation.

We only heard about disability benefits through word of mouth from friends and family and then we had to fight. If it wasn’t for the support from Woody’s Lodge we would have been out on the street.
Being in the military hardens you. It’s difficult to speak to people who haven’t served. They just don’t understand. In the military even if you are ill, you have to get on with it. When it came to caring, I suppose I took on the same mind set and just got on with it. Tina and I just depend on each other and to ask for help took me three years. Most veterans are so independent they won’t ask for help or show any weakness. You can go to the extreme but a veteran will go to the extreme, extreme before asking for help.

When you come out of the service it’s all new. Things would have been different if we’d known everything we needed at the start. When I come across veterans now, I tell them to get support.

Life is better now things have settled down. I do get help from Tina’s family but more importantly we get the benefits that we need to survive. From the help we have, we are in a much better place now than we were at the beginning of this journey together. “
Practical support

Support for carers

One way of getting support is by having a carer’s needs assessment. All carers who look after someone because they are disabled or ill are legally entitled to have one.

An assessment is not about your ability or how well you are caring for someone. It takes into account what needs you have to help you with your caring responsibility. You can also ask for an assessment before you decide to take on a caring role.

The assessment should consider whether you are able and willing to care; how you can look after your own well-being while you care; and, any personal outcomes that you want to achieve.

The assessment should cover:

- your caring role and how it affects your life and well-being
- your health – physical, mental and emotional
- your feelings and choices about caring
- work, study, training, leisure
- relationships, social activities and your goals
- housing
- planning for emergencies

The aim of the assessment is to help you get the support you need, whether this support is provided directly by the local council or through providing you with information about local services in the area to help you arrange support for yourself.

You can find more information at carersuk.org/wales/help-and-advice/factsheets-carers-wales/getting-an-assessment-in-wales

Support for those you care for

The person that you care for also has a right to an assessment of their needs if they need help because of a disability, ill health or old age. The assessment must look at the person’s physical, mental and emotional needs. The duty to assess an adult (18 years or over) is triggered by the appearance of need and must be carried out regardless of the ‘level’ of those needs or the person’s financial resources. Even if you as the carer are providing all the care the person needs, they are still entitled to an assessment. As a carer you are entitled to be involved in the assessment, if the person you care for wishes you to be.
The whole approach – combining a carer’s assessment with the assessment of a person with a disability

Councils are encouraged to consider combining the assessment of people within the same family, for example the carer and the cared for, so that the assessments are linked and complementary.

Similarly, assessments can sometimes be carried out jointly with another agency, such as the NHS, to ensure all professionals involved in a person’s care are talking to each other when decisions about care are being made.

There is a specific responsibility that where a disabled adult is being cared for, and it appears a child is involved in that care, the local council has a duty to:

- consider the impact on the child of the disabled adult’s needs – in particular, the impact on the child’s wellbeing, welfare, education and development
- identify whether the child is having to perform tasks which are inappropriate, given all the circumstances

More information can be found in this assessment guide: carersuk.org/wales/help-and-advice/factsheets-carers-wales/getting-an-assessment-in-wales

Direct payments

If you or someone you care for is eligible for help from social services, you could apply for direct payments. These let you choose and buy the services you need to meet your eligible needs instead of getting them from your local council. Direct payments offer flexibility to buy the services or employ someone directly who you feel comfortable with, who understands your situation.

You can find more information at carersuk.org/help-and-advice/practical-support/getting-care-and-support/direct-payments
Managing someone’s affairs

It is important to think ahead and plan with the person you look after, how they want to manage their finances and have their health and welfare wishes considered, should they lose mental or physical capacity to do so alone.

There are different ways of managing someone’s affairs. Much depends on whether the person you are looking after can currently make decisions for themselves (which is called having mental capacity) or whether they are unable to make decisions for themselves (which is called lacking mental capacity). If the person you are looking after has mental capacity but wants some help with managing their bank or building society account, they could make a third party mandate. This gives a specific person, such as you as their carer, authority to manage their account.

If the person you are looking after can make decisions for themselves at the moment but want to appoint a specific person, such as you as their carer to make certain decisions on their behalf, they could make a lasting power of attorney while they are still able to do so. The person you are looking after can only make a lasting power of attorney while they have mental capacity.

There are two types:

- **Power of attorney for property and financial affairs** – bank accounts, paying bills, collecting benefits/pensions and selling a home for example. It can be used before the person is unable to make their own decisions, if they so wish.
- **Power of attorney for health and welfare.** It can only be used when the person is unable to make their own decisions.

Find out more at carersuk.org/managing-someones-affairs
Don’s story

“I served in the RAF as a joiner, first on the building side of the service and then as an air gunner when the building side stopped. I left the air force in 1960 and then I did numerous jobs including working as a master joiner and driving coaches on tour. I was married to my wife for 61 years until she died of cancer. I try and keep myself busy by being involved in lots of local things. I care for my friend who used to live next door to me, but since his wife died he has had to go into residential care.

When my wife became ill, we were promised lots of things from the hospital but I got fed up with waiting so went and bought a wheelchair, commode and other things that she needed myself. You get fed up with waiting and having been in the forces, you are trained and have learnt to look after yourself and others. You are also part of a community that help each other through tough times. When my wife was ill, I didn’t even consider that I was a carer. I vaguely remember filling in a form once but never heard anything after that and just got on with it. My doctor advised me on what benefits we could claim.

I now look after my friend and visit him in the residential care home three times a week. I have a Power of Attorney to deal with his financial affairs and I take him what he needs. He also made me his next of kin. The only information I’ve had, really, is through my involvement with Woody’s Lodge.

What people want most of all is independence, the correct information and help to have control over their lives. I still miss my wife dearly and just want to help as many people as much as I can. It’s what keeps me going.”
Technology

There’s a whole world of technology that could help make life as a carer easier. Simple devices and apps can help someone live independently for longer or give you peace of mind when you can’t be around.

Many of us use technology in our everyday lives, but seven out of ten people don’t think of technology when it comes to caring. Why not use it to help you take care of your loved one? You could set up one or two devices or applications, or even a larger system that is connected to you and other carers.

Whether you’re worried about your mum getting lost or need help with your husband’s medication management, there are tech solutions that could help take the stress out of caring.

Technology could help you:

• Be more efficient
• Reduce unplanned visits or hospitalisation
• Take some of the worry out of caring
• Give you and the person you care for more independence.

Online support

There are online communities where you can talk honestly, share experiences, and receive support from people who know exactly what you’re going through.

Our Carers UK online forum may be a good place to start and speak to other carers about how you are feeling and share what’s on your mind, day and night, with people who understand and can support you through any caring related issues you’re facing.

You can find more information at carersuk.org/forum

Many veterans’ organisations have on-line forums where you could start a thread to seek support.

You can find more information at carersuk.org/help-and-advice/technology-and-equipment.tech-for-you
Online tools

If you are new to caring and don’t know where to turn, Upfront, our online tool, will point you in the right direction. It gives you information tailored to your circumstances by email as a starting point and a guide to caring. As well as offering practical and financial support, it includes information to help you cope with the impact of caring on your health and relationships.

You can find more information at carersuk.org/upfront

Jointly

Developed by Carers UK, Jointly is an innovative mobile and online app that is designed by carers for carers.

Jointly makes caring easier, less stressful and more organised by making communication and coordination between those who share the care as easy as a text message.

You can learn more about the app at carersuk.org/jointly
Working carers

If you are juggling paid work with caring responsibilities, you have rights at work that may be helpful.

There is a right to request flexible working and time off in emergencies. As well as these statutory rights, you may also have additional contractual rights.

It is your choice whether to tell your employer about your caring role but there may be support available at work or additional contractual rights that you may be entitled to. It may be worth asking if your employers offer support.

If you are struggling to juggle work and care and are thinking of leaving work or reducing your hours, it is important to consider the implications it could have on your income, quality of life and future pension entitlements.

You can find more information at carersuk.org/work
Emotional Support

Looking after someone can be emotionally demanding.

The everyday life for carers can be stressful. Organising care for another person can be complex or limiting. When feelings of stress become harder to bear or lead to anxiety or depression, it is important to reach out for help to look after your own health and mental well-being.

How to best look after yourself differs from person to person. Sometimes the best understanding and support comes from the people you know, such as friends and family members. If you are a veteran turning to military colleagues may also be helpful, especially if you’ve shared common experience. Your GP will also be able to offer guidance and support in the first instance.

For many people, reaching out to veteran organisations or mental health charities may be especially helpful. These organisations will understand what you are going through and be able to give you the support that you need. You can also seek guidance anonymously if you prefer.

For more information on both military and mental health charities, please see the end of this guide.

“My stress level at that time, meant I couldn’t sleep. I’d never been in that financial situation. We’d spent all our savings and if it wasn’t for the help we received from Woody’s Lodge we’d be out in the street”
When caring ends or changes

Looking after someone can be a large part of your life, but it is inevitable that situations change over time. It may be that the person you care for has passed away or perhaps they have recovered and no longer need your help.

Carers Wales has produced a factsheet for carers who are experiencing this significant change in their lives. It outlines the support available and the steps you can take to help you through each situation.

To see a copy go to: carersuk.org/wales/help-and-advice/factsheets-carers-wales/when-caring-ends-or-changes

One of the most common times for a caring role to change, or even begin, is when a loved one goes into hospital. This may be for a short period of time while they recover or it could be a prolonged issue that means your caring role has intensified.

You have rights for when someone leaves a hospital, including knowledge of when they are being discharged and assurances that the correct support will be put in place to assist you with caring for them.

You can find out more by viewing our factsheet Coming out of hospital: carersuk.org/wales/help-and-advice/factsheets-carers-wales/coming-out-of-hospital

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When caring ends or changes

Looking after someone may be a large part of your life, but it is inevitable that your caring role will change over time. This may be because the person you cared for has recovered and no longer needs care, they can no longer be cared for at home, or because they have died.

This resource is for carers who are experiencing significant change in their lives.

2019/20 carersuk.org
Provisions for veterans

Veterans NHS Wales
Veterans’ NHS Wales is a specialised, priority service for individuals who have served in the Armed Forces, at any time in their lives and who are experiencing mental health difficulties related specifically to their military Service.

In Wales, all Armed Forces veterans are entitled to receive priority access to NHS care (including hospital, primary or community care) for any conditions (mental and physical) that are likely related to and/or resulting from their military Service.

This priority is over patients with a similar level of clinical needs and only for Service-related conditions. Veterans should not be prioritised over those with greater clinical need.

Local councils
There are Armed Forces Liaison Officers, funded until April 2021, that cover local councils across Wales that may be able to support veterans to access services.

Leisure
The Welsh Government has committed to provide free swimming for Serving personnel and veterans until 2021 to support health and well-being.

To access the Armed Forces Free Swimming Scheme (AFFS) Veterans and Armed Forces Personnel must hold valid ‘MOD Defence Privilege Card’.

If you don’t have a Defence Discount card you can sign up by visiting defencediscountservice.co.uk
Further support - initial contact points for military networks and charities

There are many military charities and associations that can provide information, advice and additional resources to help you. Some can help arrange day trips and attendance at military ceremonies, or put you in touch with local veterans organisations and serving personnel organisations who will volunteer to “buddy” with veterans. Others offer grants and equipment for eligible veterans.

Veterans’ Gateway
Veterans’ Gateway is the first point of contact for veterans, their families and carers seeking support. No matter what the issue is, they can help connect you with their network of over 30 partners who specialise in different issues from pensions and family matters to physical health and mental wellbeing.

You can access their advice 24 hours a day via their helpline (0808 802 1212) or online via self-help guides at veteransgateway.org.uk

The Royal British Legion
The Royal British Legion supports Serving members of the Royal Navy and Royal Marines, British Army, Royal Air Force, Reservists, veterans and their families. Their support starts after 7 days of Service and continues long after life in the Armed Forces. The Royal British Legion helps veterans young and old transition into civilian life, helping with employment, financial issues, respite and recovery, through to lifelong care and independent living. There are also over 2,000 local branches, the most active of which provide ‘Visiting Volunteers’ who can regularly visit a veteran whilst they are living in a care home, to help address social isolation and maintain a link to their Service history (please contact the Royal British Legion to see if this is available locally).

T 0808 802 8080
britishlegion.org.uk
SSAFA
The oldest national charity supports both regulars and reserves in the Royal Navy, the Royal Marines, the British Army and the Royal Air Force and their families, including anyone who has completed National Service. They are all entitled to lifelong support from SSAFA, no matter how long they have Served.

It provides a wide variety of support in an appropriate and timely way: advice services on a range of financial, health and other issues, practical help to obtain mobility and specialist equipment, household goods for formerly homeless veterans, support for veterans with mental health needs and mentoring for veterans during transition to civilian life.

T 0800 731 4880
ssafa.org.uk

The Royal Airforce Benevolent Fund
The charity provides a range of support aimed at Serving and former RAF personnel and their dependants. The support includes welfare breaks, grants to help with financial difficulty, as well as a range of other support.

T 0300 102 1919
rafbf.org.uk

The Royal Naval Benevolent Trust
The charity provides a wide range of financial assistance as well as providing care for older people in their own care homes, helping with care home fees, disability aids. They also make financial grants to assist with a wide variety of circumstances.

T 023 9269 0112
rnbt.org.uk

ABF The Soldiers Charity
The charity provides financial assistance to veterans and their families, which may include helping to pay towards care home fees, and for mobility equipment.

T 029 2072 6132
soldierscharity.org

The Royal Airforce Benevolent Fund
The charity provides a range of support aimed at Serving and former RAF personnel and their dependants. The support includes welfare breaks, grants to help with financial difficulty, as well as a range of other support.
Help for Heroes
Help for Heroes provides a range of support and services for wounded, injured and sick Serving (Regular and Reserves) and ex-Serving personnel who have suffered illness or injuries in the service of the nation. Help for Heroes does this through services such as:

Help for Heroes Recovery Centres in Pontypridd, Tidworth, Catterick, Colchester and Plymouth
Help for Heroes Hidden Wounds (psychological wounds)
Help for Heroes Welfare support
Help for Heroes grants to individuals and other charitable agencies
Help for Heroes Fellowships of ‘Band of Brothers’ and ‘Band of Sisters’
T 0845 6731760
helpforheroes.org.uk

The Not Forgotten Association
A charity that provides entertainment and recreation for the Serving wounded, injured or sick and for ex-Service men and women with disabilities. They arrange lunches, trips and social events for veterans, including those in residential care.
T 0207 7302400
thenotforgotten.org

Veteran Welfare Service
The Veterans Welfare Service (VWS) provides a professional help and advice service to veterans or anyone supporting a veteran, their families and dependants.
T 0808 1914 2 18
gov.uk/guidance/veterans-welfare-service
Condition specific support

**Blind Veterans UK**
Blind Veterans UK helps ex-Service men and women of every generation rebuild their lives after sight loss. Since 1915 Blind Veterans UK have provided rehabilitation, training, practical advice and emotional support to tens of thousands of blind veterans.

T 0800 389 7979
blindveterans.org.uk

**Blesma, The Limbless Veterans**
Blesma is a service charity that is dedicated to assisting Serving and ex-Service men and women who have suffered life changing limb loss, or the use of limb, an eye or loss of sight. Blesma exist to guarantee that all members are not failed, forgotten or left to fend for themselves and seek to enable members to lead independent and fulfilling lives.

T 020 8590 1124
blesma.org

**Combat Stress**
Combat Stress is the largest charity supporting veterans with mental health needs. They have a 24-hour helpline and operate specialist treatment centres around the UK, but also have peer-support schemes (where veterans can support each other) and offer occupational therapy workshops.

T 0800 1381619
combatstress.org.uk

**Woody’s Lodge**
A charity providing safe spaces for Armed Service Veterans, recent leavers, reservists and those who served in the emergency services, to socialise and access a wide range of health and social services. They also provide support for families and carers.

T 01446 781792
woodyslodge.org

**Change Step**
Change Step offers effective support for veterans, their families and carers in Wales – enabling them to access vital support services and tackle serious stress and related issues.

T 0300 777 2259
changestepwales.co.uk
Military associations

There are also several military associations for different armed services, including the Royal Naval Association (RNA), the Royal Marines Association (RMA), the Royal Air Forces Association (RAFA) and the Officers Association. These provide comradeship and offer opportunities to socialise and keep in touch. Some also provide advice about benefits and housing, as well as operating a benevolent fund which eligible members can apply for to get small amounts of financial assistance.

T 023 9272 3477
www.royal-naval-association.co.uk

T 01392 3464 24
www.royalmarinesassociation.org.uk

T 0800 018 2361
www.rafa.org.uk

T 0203 7616 343
www.officersassociation.org.uk
Condition specific and carer charity support

There are also a range of national organisations that can provide help with many support groups and organisations locally. You can visit carersuk.org/localsupport to see what is available. In addition some useful charities available in Wales are listed below.

**Admiral Nurses**
Specialist service helping the Armed Forces community and their families living with dementia
T 0808 802 8080
britishlegion.org.uk/get-support/care-and-independent-living/support-for-carers/admiral-nurses

**Alzheimer’s Society**
Information and advice for people with dementia and their carers
T 0300 222 1122
Alzheimers.org.uk

**Age Cymru**
Information and advice, and benefit checks for the over 50s
T 08000 223 444
ageuk.org/cymru

**Care and Repair Cymru**
Helping older people to live independently in warm, safe, accessible homes
T 0300 111 3333
careandrepair.org.uk

**Carers Trust Wales**
A network of local partners that provides advice, information and support to carers
T 029 2009 0087
carers.org/wales

**Carers Wales**
A national charity that provides information, advice and support for carers
T 029 2081 1370
carerswales.org
Citizens Advice
Local offices for advice/ representation on benefits, debt and housing
T 03444 772020
citizensadvice.org.uk/wales/

Hafal
Hafal is the principle organisation in Wales working with individuals recovering from serious mental illness and their carers
T 01792 816 600
Hafal.org

Macmillan Cancer Support
Information and advice for people with cancer, their families and carers
T 0808 808 0000
www.macmillan.org.uk

Marie Curie
Support for people living with any terminal illness and their families
T 0800 090 2309
mariecurie.org.uk

Relate
Counselling and support services for couples, families and young people
T 0300 100 1234
relate.org.uk

Rethink
Information, advice and community services for people affected by severe mental illness and their carers
T 0300 5000 927
Rethink.org

Samaritans
Is a registered charity aimed at providing emotional support to anyone in emotional distress, struggling to cope, or at risk of suicide
T 116 123
Samaritans.org

Shelter Cymru
Information and advice on housing issues
T 0345 075 5005
shelter.org.uk

Stroke Association
Information, support and advice to help those affected by stroke
T 0303 3033 1000
stroke.org.uk

Turn 2 Us
Information and advice on benefits and grants
T 0808 802 2000
Turn2Us.org.uk
Carers Wales would like to thank all the veterans’ organisations for their contributions in producing this booklet. We would also like to offer a special thank you to all the veterans and carers who gave their time and experiences to bring this booklet to life.

Every year in Wales 123,000 people become carers, looking after family or friends who are older, disabled or seriously ill.

**However caring affects you, we’re here.**

For expert information and advice about caring, contact the Carers UK Helpline:

T 0808 808 7777, Monday and Tuesday, 10am to 4pm  
E advice@carersuk.org

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Carers Wales  
Unit 5, Ynysbridge Court, Gwaelod y Garth, Cardiff CF15 9SS  
T 029 2081 1370  E info@carerswales.org  
carerswales.org

We work to ensure that our information is accurate and up to date. We would recommend contacting Carers Wales or visit our website for more information.

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