Military Matters

Finding a home in Scotland as a member of the Armed Forces community

housing options scotland


Military
Matters

Foreword

Welcome to the second edition of this guide. We hope the guide will help you to make informed decisions on your housing or accommodation options.

One of the quotes we hear a lot in our work with the Armed Forces community is. "It is never too early to start planning". This is sound advice and the move into civilian housing can be daunting, no matter where in your career you are.

Traditionally, the Armed Forces community has linked moving into civilian accommodation with leaving the military for "Civvy Street". That is becoming less common and many service people and their families are now making the move to civilian housing much sooner. Moving early can be a positive step, whether it is putting down roots in a community or just having a place of your own to call home.

As a veteran, or as a family member connected to the Armed Forces community, your housing options depend on a number of factors and the Military Matters service delivered by Housing Options Scotland has been helping people to make informed decisions for thirteen years. In that time, we have helped nearly 2,000 people. This booklet is the second edition of our guide and will be distributed widely across service establishments and service charities. It has been designed to give you a better understanding of housing in Scotland.

Whatever your circumstances, this guide can help you with your housing journey.

Tony Carruthers
Military Matters Associate
and Armed Forces Veteran

Introduction

Welcome to the Military Matters service delivered by Housing Options Scotland. We are Scotland's housing advice charity. Finding the right home in the right place can be a confusing and stressful experience at any time. It can seem harder when you're transitioning to civilian life or moving out of service accommodation for the first time. This guide is designed to help you if you are serving now, if you're thinking about leaving, and if you have left the military behind some time ago.

It offers general information and advice on:

- The housing types available outside the Armed Forces
- Where to find advice about moving out of service accommodation

We have written this information for the entire Armed Forces community in Scotland including:

- People who want to leave service accommodation
- People who already live in non-service accommodation and want to move home to Scotland
- People in the process of leaving the Armed Forces
- Armed Forces veterans and their families
- Family members, including those who are bereaved or are former partners of a service person

The information in this booklet is a guide. The service accommodation information we've used comes from the tri-service accommodation regulations. These regulations are published in Joint Services Publication (JSP) 464, the Ministry of Defence's definitive policy on providing service accommodation. Those documents are available in full here:

Tri-service accommodation regulations (TSARs) (JSP 464) - GOV.UK

About Military Matters

Military Matters is a specialist service run by Housing Options Scotland. We provide housing support and advice to help members of the Armed Forces community to make informed decisions about their housing. It has been in place for thirteen years and has helped nearly 2,000 people. We work closely with other organisations across the housing and service charity landscape offering a service that we believe is unique in the UK. We speak regularly to the Ministry of Defence and organisations supporting the serving community, such as the Navy, Army and RAF Families Federations.

- We work with serving personnel, those in transition and reservists by providing information and education to those based in Scotland.
- We offer specialist support to veterans and those in transition where they or a family member lives with a disability.
- Our advice is free, we work with clients for as long as they need our help, and we never turn anyone away.

Housing

What's Out There

Whether you are still serving, you are in transition, you are in the process of leaving or have left the Armed Forces, the kind of home you are able to get will depend on your circumstances. If you are still serving, housing is managed by the Defence Infrastructure Organisation (DIO) and information can be found at the Defence Homes website, including everything you need to know about moving out.

The following pages of this booklet outline the different types of housing available in Scotland. These include; renting from a social housing provider, renting from a private landlord, mid-market renting and buying a home. You will also find information on assisted buying schemes and how you can access these. First though, it is worth explaining what the Armed Forces Covenant says about civilian housing, as we often find people misunderstand how the Covenant works.

The Armed Forces Covenant

The Armed Forces Covenant is a commitment by the UK Government to ensure that members of the Armed Forces community are treated fairly and not disadvantaged when accessing public services - including housing. The Scottish Government supports the Covenant, meaning you should not face disadvantage because of your military service. The Covenant does not guarantee priority treatment or special advantages. Scotland is currently experiencing a "housing emergency". Demand for housing is very high and new homes aren't being built fast enough to meet it. This means that waiting times for social housing can be long, so it's important to explore all available housing options.

Housing Options in Scotland

Homelessness

If you find yourself homeless or at risk of homelessness in Scotland, remember: help is available, and asking for it is not a sign of failure. Anyone can experience housing difficulties, and the system exists to support people in need, including members of the Armed Forces community.

You do not have to be sleeping on the streets to be considered homeless. You can also be homeless if:

- You have to leave service accommodation after discharge
- Your relationship has broken down and you can no longer stay in your shared home
- You are sofa surfing with friends or family

Contact your local council's homelessness service as soon as possible. This is called 'presenting as homeless'. The local council have a legal duty to provide advice and assistance and can offer temporary accommodation if you have nowhere safe to stay. Councils must treat veterans and service leavers fairly and take their circumstances into account when assessing housing needs. The most important step is to reach out early. You are not alone, and there are dedicated services ready to help.

In Scotland, you can make a homeless application to any local council - you don't need to have a local connection to the area.

You can find out more about the homelessness process by visiting the Shelter Scotland website. They are a charity that provides free, expert advice on housing and homelessness rights.

Homelessness - Shelter Scotland

Rent from Social Housing Provider

Social housing providers, such as local councils and Registered Social Landlords (housing association and housing cooperatives), build and maintain affordable homes for individuals and families in need. As a member of the Armed Forces community, you have the right to apply for social housing in any area where you wish to settle.

Social housing offers big advantages: lower rents than the private sector and strong rights, like secure tong-term tenancies and the right to repairs.

Demand for social housing has never been higher. This means waiting lists are very long. Priority is given to people in the most urgent need, not to those that have been waiting the longest. The majority of social housing goes to homeless households. It's important to be realistic about waiting times and consider a range of housing options while your application is being processed.

You can apply to any social housing provider. The local council in the area where you want to live can tell you who the local providers are. Make sure you keep your application up to date with all relevant details, including any changes in your circumstances.

Some local authority and housing association allocation policies (the rules they use to decide who gets offered housing) give additional priority or points to members of the Armed Forces community. It's important to check the specific rules of each council or housing provider when you apply.

Rent from a Private Landlord

Private landlords are individuals or companies who rent out homes they own. Renting privately can offer flexibility and a wide choice of locations. It comes with different rules and costs than social housing. Since December 2017, most private tenancies in Scotland are known as Private Residential Tenancies (PRTs). These provide greater security and clearer rights for tenants. Landlords can no longer ask tenants to leave without a valid reason and must follow specific legal procedures to end a tenancy.

Private landlords usually ask for one month's rent in advance and a tenancy deposit (which is normally up to the value of one month's rent). Your deposit is protected by law - landlords must lodge it with a Scottish Government-approved tenancy deposit scheme, ensuring your money is safe and returned fairly at the end of your tenancy if you've met your rental obligations.

The advantages of private renting include a wide range of available homes and flexibility in choosing where to live. Rents vary significantly by location, and private renting can be much more expensive than social housing. Homes to rent from private landlords are typically advertised online, through letting agents, estate agents, and local property listings.

For advice on private renting or to check a landlord's registration, contact your local council.

Mid-Market Renting

Mid-Market Renting (MMR) homes are for people on low to moderate incomes, including members of the Armed Forces community. MMR offers access to high-quality, affordable homes at a cost lower than the private rental market. This can make it easier to settle in a community and plan for the future.

Each MMR provider may have different rules about who can apply, so it's important to check with each provider to find out what these are. Your local authority housing department should be able to help you. They can provide up-to-date information on available homes and how to apply.

Buying A Home

Buying a home can be a good option if you can find a property that fits your budget and is in the area where you want to live. What you can afford will depend on your income, savings, and how much you can borrow through a mortgage. A mortgage is a loan provided by a bank, building society, or other lender to help you buy a home. Mortgage payments normally include two parts - capital payments (repaying the money you've borrowed) and interest payments (covering the charges for borrowing the money).

Homes for sale are usually advertised online and through estate agents or solicitors. An Independent Financial Adviser (IFA) can help you understand your mortgage options, determine how much you can afford to borrow, and plan for future homeownership if you're not ready to buy yet. IFAs can also advise on pensions, savings, loans, and debt.

When buying a home, remember that the total cost is more than the purchase price. You'll need to budget for legal fees, survey costs, and other charges, and if the property price is above a certain threshold, you may also need to pay Land and Buildings Transaction Tax (LBTT). Your solicitor, estate agent, or financial adviser can explain these costs.

Some UK law firms have specific expertise in supporting the Armed Forces community, and a number of these offer discounts of between 15% and 30% to serving personnel and veterans through a scheme called Armed Forces Legal Action (AFLA). You may also find information and adverts for solicitors with military expertise in transition resources.

For advice on private renting or to check a landlord's registration, contact your local council.

Help with Solicitors Fees | AFLA

Assisted Buying Schemes

If your savings and mortgage aren’t enough to buy the home you want, assisted buying schemes may be able to help. Some are open to everyone, while others are specifically for members of the Armed Forces community. Some schemes support buying a previously owned home, and others focus on newly built homes.

LIFT Open Market Shared Equity Scheme

LIFT is aimed at you and your family if you have a low income and want to buy a home. Depending on your income and the savings you have, the Scottish Government will buy up to 40% of a home with you on the open market. There are maximum prices for homes you can buy with this scheme. When you sell the home, you split the sale price with the Scottish Government in the same proportion as you bought it.

The scheme gives priority to:

- Members of the Armed Forces
- Veterans who have left the Armed Forces in the past two years
- Widows, widowers and other partners of service personnel who have lost their life while serving in the Armed Forces in the last two years

Find out more about LIFT Open Market and other shared equity schemes here:

Shared Equity | Link Group

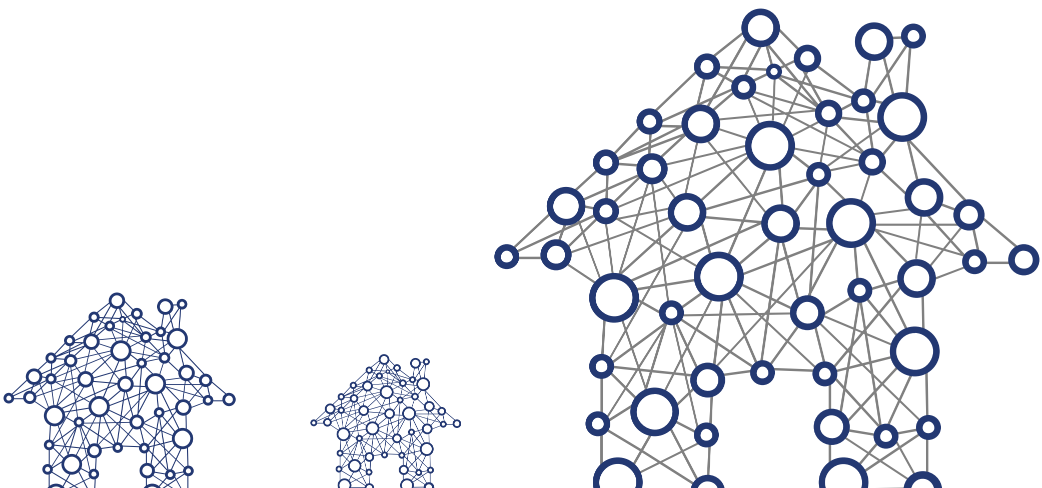
House Builder Incentive Schemes

Barratt Homes and David Wilson Homes offer the Armed Forces Deposit Contribution Scheme to support members of the Armed Forces community in buying a new home. The scheme provides a 5% deposit contribution, up to a maximum of £15,000, helping to reduce the upfront cost of purchasing a property.

The scheme is open to serving Armed Forces personnel and those who have retired in the past 12 months. It applies to both cash buyers and those using a mortgage and is available on new Barratt or David Wilson homes.

To apply, you need to contact a sales advisor at a participating development, provide proof of military service, and work with a New Homes Mortgage Adviser to complete the process. This initiative helps military personnel and veterans buy their own home more easily.

Armed Forces House Deposit Contribution & Discount | Barratt Homes



Forces Help to Buy

The Forces Help to Buy (FHTB) scheme enables service personnel to borrow up to 50% of their salary, up to a maximum of £25,000 interest free towards the purchase of a property. It is primarily aimed at first time buyers and to encourage people to get on the property ladder.

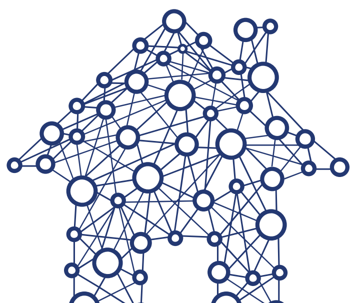
There are a number of criteria you must meet if you wish to apply:

- Have completed the pre-requisite length of service
- Are not a reservist or a member of the Military Provost Guard Service
- Have more than six months left to serve at the time you apply
- Meet the right medical categories

The FHTB loan is interest free and repaid over ten years. You can use the money as part of a deposit, to help with legal fees, or perhaps both. Be aware: if you leave the Armed Forces, you must pay back any outstanding amount. This can be taken from any terminal grants you are due. If you cannot pay it back as one lump sum, arrangements will be made to reclaim any outstanding amounts.

You can apply for the loan online through the Joint Personnel Administration system and can seek advice on your application through your chain of command or the FHTB Cell. You can find out more here:

Forces Help to Buy- GOV.UK



Veterans Housing Providers

If you're a veteran looking for housing in Scotland, there are several dedicated organisations that understand military life and can help you find a secure home. These providers play an important role in helping former service members to get a secure home, easing the transition to civilian life.

Scottish Veterans Residences

Scottish Veterans Residences (SVR) is a charitable Registered Social Landlord operating in Edinburgh, Dundee, and Glasgow. They offer supported housing and transitional support to veterans of all ages who find themselves homeless. Their services include en-suite rooms, one-bedroom flats, and housing support. SVR also provides assistance with benefits, employment, and social integration.

Apply here:

Scottish Veterans Residences

Veterans Housing Scotland

Veterans Housing Scotland (VHS) is a national charity that owns and manages affordable housing for veterans across Scotland. They offer a range of homes, from flats to family homes, with rents typically below market rates. VHS aims to provide secure and stable accommodation to veterans, supporting them in building independent lives.

Apply here:

Veterans Housing Scotland

Erskine

Erskine is a well-established charity providing care and accommodation for veterans. They operate care homes, including Erskine Home in Renfrewshire, and offer transitional support through their Veterans Village, which includes 24 apartments and 44 cottages designed to assist veterans in adjusting to civilian life. Erskine also provides community-based support through their Veterans Activities Centres.

Apply here:

Erskine Veterans Charity

Haig Housing

Haig Housing Trust is a UK-wide charity that provides affordable housing to veterans and their families. They offer a range of homes, including homes for single veterans and family accommodation, with a focus on long-term stability and support.

Apply here:

Haig Housing Trust

These organisations are part of a broader network of support for veterans in Scotland, working together to make sure former service members have access to the housing and assistance they need. If you or someone you know is a veteran seeking housing support, contacting any of these organisations can be a valuable first step.

Leaving Service Accommodation

Leaving service accommodation can feel like a big step, but there's plenty of guidance available to help you plan ahead.

If you are still serving and plan to move out of service accommodation into your own property, there is a lot of useful information on what you need to do, what you are responsible for and what actions you need to take.

There is a lot of helpful guidance available through the Army Families Federation website. The information is there for everyone, no matter which service you were in.

Army Families Federation

If you are moving out of services accommodation because you are leaving the Armed Forces, it means you will have to plan where to live when you leave. You are entitled to an official certificate that will help you apply for social housing. You must ask your unit admin officer for the certificate, and they should normally give it to you six months before your end of service date.

If you have less than two months' notice, you can tell your council you are homeless. Your local council has a duty to prevent homelessness and must help you, even if they can only offer temporary accommodation.

Useful Contacts / Information

These are some of the service and veteran's organisations that may be able to help you in Scotland. There are many smaller charities, too. You may be able to access support through a regimental association or a charity that works only in specific geographic areas. Veterans Scotland is a good place to start looking.

Veterans Assist

MOD Housing Information and Guidance

This is now delivered by the Defence Transition Service (DTS) in partnership with the Veterans Welfare Service (VWS). Together, they provide service personnel and their dependants with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

DTS, together with colleagues in the VWS can provide advice and guidance to help you make informed choices on your civilian housing options as you transition out of the forces.

Housing & accommodation - GOV.UK

SSAFA helps the Armed Forces community in a number of ways, though their focus is on providing direct support to individuals in need of physical or emotional care and includes: addiction, relationship breakdown, debt, homelessness, post-traumatic stress, depression and disability.

SSAFA, the Armed Forces charity

Service Charities may be able to help you directly or via SSAFA or another partner charity.

The Royal Navy & Royal Marines Charity

Army Benevolent Fund

RAF Benevolent Fund

Forces Families Federation

Still serving? Each branch of the Armed Forces has a Families Federation who can offer you guidance and advice on housing issues.

Support for Royal Naval & Marines Families | NFF

Support for Army Personnel & Families | AFF

Support for RAF Personnel & Families | RAFFF

If you are worried about your situation, there are organisations out there to support you and your family whatever your circumstances. Do not struggle on alone, seek assistance and advice from the experts who are there to help you.

Acknowledgements

Housing Options Scotland gratefully acknowledges the Scottish Government and the Veterans Foundation for their ongoing support, which helps us continue providing vital housing advice and assistance to members of the Armed Forces community and their families across Scotland.

Scottish Government
Riaghaltas na h-Alba
gov.scot

VETERANS FOUNDATION

Helping you to make informed decisions about your housing.

Housing information and support for disabled people, older people, and members of the Armed Forces community.

We're Scotland's housing advice charity. Finding the right home for you can be a confusing and stressful experience. If you have a disability, mobility challenges, or a long-term health condition, it can be even more complicated. We know every housing situation is unique, so our expert staff and trained volunteers are here to support you every step of the way.

Our promise

Our service is free.
We help everyone who comes to us.
We're here for as long as you need us.

For more information, or help with your own housing situation, please get in touch.

Get Help - Housing Options Scotland

info@housingoptionsscotland.org.uk
0131 510 1567

www.housingoptionsscotland.org.uk
info@housingoptionsscotland.org.uk
0131 510 1567

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