

A Scottish housing guide

for people leaving the armed forces
and ex-service personnel



The Scottish
Government
Riaghaltas na h-Alba

Deciding where to live is one of the most important choices you and your family will need to make on leaving the armed forces. It is never too early to think about where you will set up home. Whether you are due to leave in a few years, a couple of months or have already left, there is support out there to help you. This leaflet sets out your housing options in Scotland and answers some of the questions you might have. It also gives you information about where you can go for further advice and support.

What are my housing options?

Your options depend on where you want to live, your needs and your situation. These options could include renting a property privately or through a council, housing association (sometimes known as a registered social landlord) or an ex-service charity, or buying a property. The local council for the area where you want to live will be pleased to give you advice on your housing options. Contact details for all Scottish councils are listed at the back of this guide.

What about renting privately?

Renting privately can provide you with a home either for the short or the long term and give you greater choice about where you live. Private landlords will advertise properties through local newspapers, magazines, estate or letting agents and on property letting websites.

You will also usually need to pay a rent deposit at the beginning of your tenancy. This will be held in a tenancy-deposit scheme and you will get all or part of this back when you move out if you have kept the property in good condition and paid your rent and bills.

All private landlords have to register with their local council. You can check if a landlord is registered on www.landlordregistrationscotland.gov.uk.

I want to rent privately but I'm having problems saving for a deposit

If you are having problems saving enough money for a deposit, rent-deposit or guarantee schemes may be able to help you. These schemes provide a financial guarantee to the landlord on your behalf. They work in a number of different ways. In some schemes, you repay the deposit over time and it is given back to you when you leave. In others, you won't need to pay the deposit back, but you may have to pay money to the scheme if the landlord does not return the full deposit to the scheme because of damage or unpaid rent or bills. The local council will be able to give you details of rent-deposit or guarantee schemes in their area.

How do I apply for a council or housing association house (also known as social housing)?

You need to fill in a housing application form. You can get this from the council or housing association. Your council will be able to give you a list of housing associations in their area. In some areas you only have to fill out one application form for all social housing in that area (this is sometimes called a common housing register), in others you may need to fill out more than one.

What happens next?

The housing providers will use your application to decide your level of priority and you will be added to each landlord's housing list. Landlords are likely to ask you for a copy of the Certificate of Cessation of Entitlement to Occupy Service Accommodation once you have it. The Ministry of Defence issues this six months before you leave the armed forces. This certificate will let the landlord know the date you have to leave your service accommodation and they should use the six months to help you look at your housing options. Don't wait for the certificate before applying for housing.

Landlords have different ways to decide who gets housed across Scotland. Your priority will be based on your housing need and situation. Generally, the higher your priority, the more likely you are to be offered a home, but this also depends on the needs of other people on the housing list and the size and type of houses that become available. Some landlords will contact you to offer a house, others will advertise their properties (giving you a greater choice about the properties you are considered for). Social landlords must publish their rules on how they let their houses. You should speak with your council or housing association to find out what they do.

How long will I have to wait for a council or housing association house?

This depends on the area you want to live in and the type and size of home you are looking for. In many places, there are not enough council and housing association homes for those who want one. This means that waiting times can be very long even for those with a high priority, and to get a home quickly, you may need to look at renting privately. Your council or the housing association will be able to give you advice about your chance of being housed. Your local council should also be able to provide information on other housing options to help you find something suitable.

What about housing by ex-service charities?

There are a number of charities across Scotland that provide housing for ex-service men and women and their dependants. All of these charities are members of Veterans Scotland and you can apply to all of them for housing using a single housing application form. For more information, including how to apply, visit Veterans Scotland's website at www.veteransscotland.co.uk.

I'm worried I won't be able to pay my rent

If you aren't able to pay your rent you may be able to get state benefits to meet these costs. There are rules, and how much benefit you get depends on your circumstances. Also, the way your benefits will be worked out will depend on if you rent privately or with a council or housing association. The UK Government, who is responsible for most state benefits, is making a number of changes to the way benefits are calculated and given out. This may affect the amount of benefit you get. You can get more information on benefits, including how to apply and any changes that affect you, from your local council or from the UK Government's website, www.gov.uk.

Your local citizens advice bureau (CAB) can also give you information and advice to help you access all the benefits you are entitled to. You can find out where your local CAB office is on their website, www.cas.org.uk, or you can visit www.adviceguide.org.uk/scotland, their information website.

I'm thinking about buying a house but I'm not sure where to start

There are a lot of things to consider when buying a home – where to look for properties, what mortgages are available, the size of deposit you need and when you need to involve a lawyer. To help you, please see a booklet called 'Buying and Selling a Home in Scotland' at www.consumerfocus.org.uk/scotland/housing/publications (under Consumer Guides).

I heard it was possible to buy a house without paying the full cost. Is this true?

Yes. Some private house builders offer shared-equity schemes. Shared-equity schemes are a form of low-cost home ownership. They allow you to buy a home in partnership with a private house builder, who gives you an equity loan for part of the purchase price. The Scottish Government also offers support to help first-time buyers get on the property ladder through its Low-cost Initiative for First Time Buyers (LIFT). If you are currently serving, have left the armed forces within the past 24 months or are a partner

of a member of the forces who was killed in action up to 24 months ago, you will get priority access to the shared-equity schemes that are a part of LIFT. Under LIFT, your income and finances will be assessed to check you are eligible for help and you can apply to buy either a property on the open market or a new-build property from a housing association or a developer. You can get more information about these schemes from the Scottish Government's website at www.scotland.gov.uk/lift.

I have a small deposit to buy a home but can't get a mortgage. Can anyone help?

Yes. If you have a good credit record and need a 90% to 95% mortgage for a new-build property with a value up to £250,000, you may be able to get a mortgage through the MI New Home scheme.

MI New Home is a private-sector scheme open to anyone looking to buy a new-build home who is finding it difficult to get a mortgage due to the level of deposit mortgage lenders usually ask for. More information about the scheme is available online at <http://minewhome.co.uk/>.

Help! I can't find anywhere to stay

If you are in this position you should contact your council as soon as possible to let them know you may be homeless, and ask to speak to a member of staff in their homeless team. If

you haven't been discharged yet, you should also speak to a member of your welfare team, who may be located at your base or another base in Scotland, as soon as possible. This team will also be able to give you some support.

In Scotland, all homeless households or those threatened with homelessness (if you don't have anywhere to stay or your current accommodation is not suitable or you are at risk of losing it) must be given temporary housing and free information and advice by local councils. If the council find that you are homeless through no fault of your own, they must find you housing, but you may be offered somewhere temporarily before accommodation becomes available.

I was injured during my service and need support and adaptations to my home or future home. What support can I get?

The type of support you can get depends on your circumstances. However, whether you rent or own your own property, you should get in touch with your local council's social-work department. They will be able to tell you about how to have your needs assessed. If you rent from a council or housing association they will usually pay for any agreed essential or high priority adaptations. If you rent privately or own your own property, you may be able to get help to pay for any adaptations. You can get more information from your council.

The Scottish Government also has a guide to the support available for disabled people who own or privately rent their home. The leaflet is available on the Scottish Government's website at www.scotland.gov.uk/Publications/2009/03/31131031.

There are also a number of other organisations across Scotland who can help you understand your options and provide advice on independent living and the benefits you may be entitled to.

UPDATE Scotland can help you to find local advice on independent living and the benefits you may be able to get, as well as a range of other disability-related information and services.

Website: www.update.org.uk

Phone: 0131 669 1600

Housing Options Scotland's Military Matters service provides specialised housing advice and support for disabled ex-service personnel and veterans with a disabled family member in Scotland. They provide support to those with a physical disability, mental-health problem (including post-traumatic stress disorder) or learning disability.

Website: www.housingoptionsscotland.org.uk

Phone: 07713482697 or 0131 247 1400

Email: info@housingoptionsscotland.org.uk

What else do I need to think about in finding and keeping a home after I am discharged from the armed forces?

There are a number of things you will need to think about.

Costs – You will need to make sure you budget for and pay your rent or mortgage and any household bills such as council tax, fuel and phone bills, TV licence, and any service charges or maintenance fees you may be responsible for. You should also think about whether you need building and contents insurance. It is worth finding out what these costs are likely to be in the size of house and area you want to live. This will mean you can prepare for these costs so they don't come as a surprise.

Furniture – Whether you rent or buy, many properties are unfurnished. You may want to think about saving to help you buy the things you will need when you move out of service accommodation. If you cannot afford the essentials you need, speak to your local council, Shelter Scotland or SSAFA Forces Help who should be able to tell you about any furniture projects in your area that may be able to help you. Details of how to contact these organisations are below.

Where can I go for further advice and help?

Your local council, or the council in the area where you would like to live, will be able to provide you with information and support to find a suitable house. Many will be able to provide you with a housing options guide for their area. There is a list of all the councils in Scotland at the end of this leaflet.

As well as the welfare officer at your base, there are also organisations that provide specific advice and support to men and women who have served in the armed forces.

- **Citizens Advice Scotland's Armed Services Advice Project (ASAP)** provides free independent, confidential and impartial advice and information to the armed forces community on a range of issues including housing, employment, benefits, debt and relationships. You can call their helpline on 0845 231 0300. Website: www.asapadvice.org.uk

- **MOD Joint Service Housing Advice Office** provide civilian housing information, advice and, where possible, arrange housing through housing associations for service personnel and their dependants and to ex-service personnel who are still living in service accommodation. Phone 01980 618925, visit their website at www.gov.uk/housing-for-service-personnel-and-families#joint-service-housing-advice-office or email them at AWS-JSHAO-MAILBOX@mod.uk.
- **The Service Personnel and Veterans Agency** was launched by the MOD to improve personnel, pension, welfare and support services to members of the armed forces and veterans. They also have five Veterans Welfare Service Centres across the UK. Phone their free helpline on 0800 169 2277 or visit their website at www.veterans-uk.info.
- **Haig Housing Trust and Haig Homes** offer help with housing and have homes for ex-service personnel and their families to rent across the UK. Phone 0208 685 5777 or visit their website at www.haighomes.org.uk.

- **Poppyscotland** provide financial help and access to mobility services and short breaks to meet the needs of veterans and their families in Scotland. They also lead the Armed Services Advice Project (ASAP) and run a wide range of schemes to help ex-service personnel back into work. You can call them on 0131 557 2782 or you can visit their website at www.poppyscotland.org.uk.
- **Scottish Veterans Residences** provides single-room en-suite accommodation with catering and support services as well as some independent flats. Phone 0131 556 0091 or visit their website at www.svronline.org.
- **Scottish Veterans Garden City Association**, Houses for Heroes Scotland, provides low-cost rented housing in Scotland for disabled British ex-service personnel, merchant navy, police and fire brigade personnel. Phone 0131 557 1188 or visit their website www.housesforheroes.org.uk.
- **Soldiers, Sailors, and Airmen and Families Association (SSAFA) Forces Help** provides advice through its Housing Advisory Service on 0207 463 9398, through their website at www.ssafa.org.uk or through one of their local branches. They also have a confidential support line on 0800 731 4880.

- **Veterans Assist Scotland** provides online access to information and advice resources from one single website. Topics include housing options, how to claim a War Disablement Pension, and finding a route into employment. Website: www.veterans-assist.org
- **Veterans First Point** offers help and assistance to veterans in Lothian, whatever their needs are. Phone 0131 220 9920 or visit their website at www.veteransfirstpoint.org.uk.
- **Veterans Scotland** brings the veterans charities and organisations in Scotland together to support the ex-service personnel community. Phone 0131 550 1595 or visit their website at www.veteransscotland.co.uk/pillars/housing

Other useful contacts

Shelter Scotland can give specialist information and advice on housing issues.

Phone (free): 0808 800 4444. Their helpline is open 9am to 5pm Monday to Friday. Advice is also available through their website: <http://scotland.shelter.org.uk/getadvice>

Councils in Scotland

There are 32 councils (also known as local authorities) in Scotland. The contact details for each of these are set out below.

Councils marked with an asterisk (*) do not provide council housing. Housing associations provide council housing in these areas instead. However, the council will be able to provide you with information about the housing associations in their areas and, if you are homeless, the council must accept your homelessness application and assess your situation.

Aberdeen City Council

Phone: 01224 523 151

Website: www.aberdeencity.gov.uk

Aberdeenshire Council

Phone: 01467 628 234

Website: www.aberdeenshire.gov.uk

Angus Council

Phone: 08452 777 778

Website: www.angus.gov.uk

Argyll & Bute Council*

Phone: 01631 572 180

Website: www.argyll-bute.gov.uk

City of Edinburgh Council

Phone: 0131 529 5080

Website: www.edinburgh.gov.uk

City of Glasgow Council*

Phone: 0800 838 502

Website: www.glasgow.gov.uk

Clackmannanshire Council

Phone: 01259 452 400

Website: www.clacksweb.org.uk

Comhairle nan Eilean Siar*

Phone: 01851 709 371

Website: www.cne-siar.gov.uk

Dumfries & Galloway Council*

Phone: 030 3333 3000

Website: www.dumgal.gov.uk

Dundee City Council

Phone: 01382 307 400

Website: www.dundee.gov.uk

East Ayrshire Council

Phone: 01563 576 617

Website: www.east-ayrshire.gov.uk

East Dunbartonshire Council

Phone: 0300 123 4510

Website: www.eastdunbarton.gov.uk

East Lothian Council

Phone: 01620 827 827

Website: www.eastlothian.gov.uk

East Renfrewshire Council

Phone: 0141 577 3001

Website: www.eastrenfrewshire.gov.uk

Falkirk Council

Phone: 01324 506 070

Website: www.falkirk.gov.uk

Fife Council

Phone: 08451 550 033

Website: www.fife.gov.uk

Highland Council

Phone: 01349 886 606

Website: www.highland.gov.uk

Inverclyde Council*

Phone: 01475 717 171

Website: www.inverclyde.gov.uk

Midlothian Council

Phone: 0131 270 7500

Website: www.midlothian.gov.uk

Moray Council

Phone: 0300 123 4566

Website: www.moray.gov.uk

North Ayrshire Council

Phone: 01294 314 700

Website: www.north-ayrshire.gov.uk

North Lanarkshire Council

Phone: 01236 812 571

Website: www.northlanarkshire.gov.uk

Orkney Islands Council

Phone: 01856 873 535

Website: www.orkney.gov.uk

Perth & Kinross Council

Phone: 01738 476 000

Website: www.pkc.gov.uk

Renfrewshire Council

Phone: 0300 3000 222

Website: www.renfrewshire.gov.uk

Scottish Borders Council*

Phone: 0300 100 1800

Website: www.scotborders.gov.uk

Shetland Islands Council

Phone: 01595 744 360

Website: www.shetland.gov.uk

South Ayrshire Council

Phone: 01292 612 000

Website: www.south-ayrshire.gov.uk

South Lanarkshire Council

Phone: 0303 123 1015

Website: www.southlanarkshire.gov.uk

Stirling Council

Phone: 0845 277 7000 or 01786 40 40 40

Website: www.stirling.gov.uk

West Dunbartonshire Council

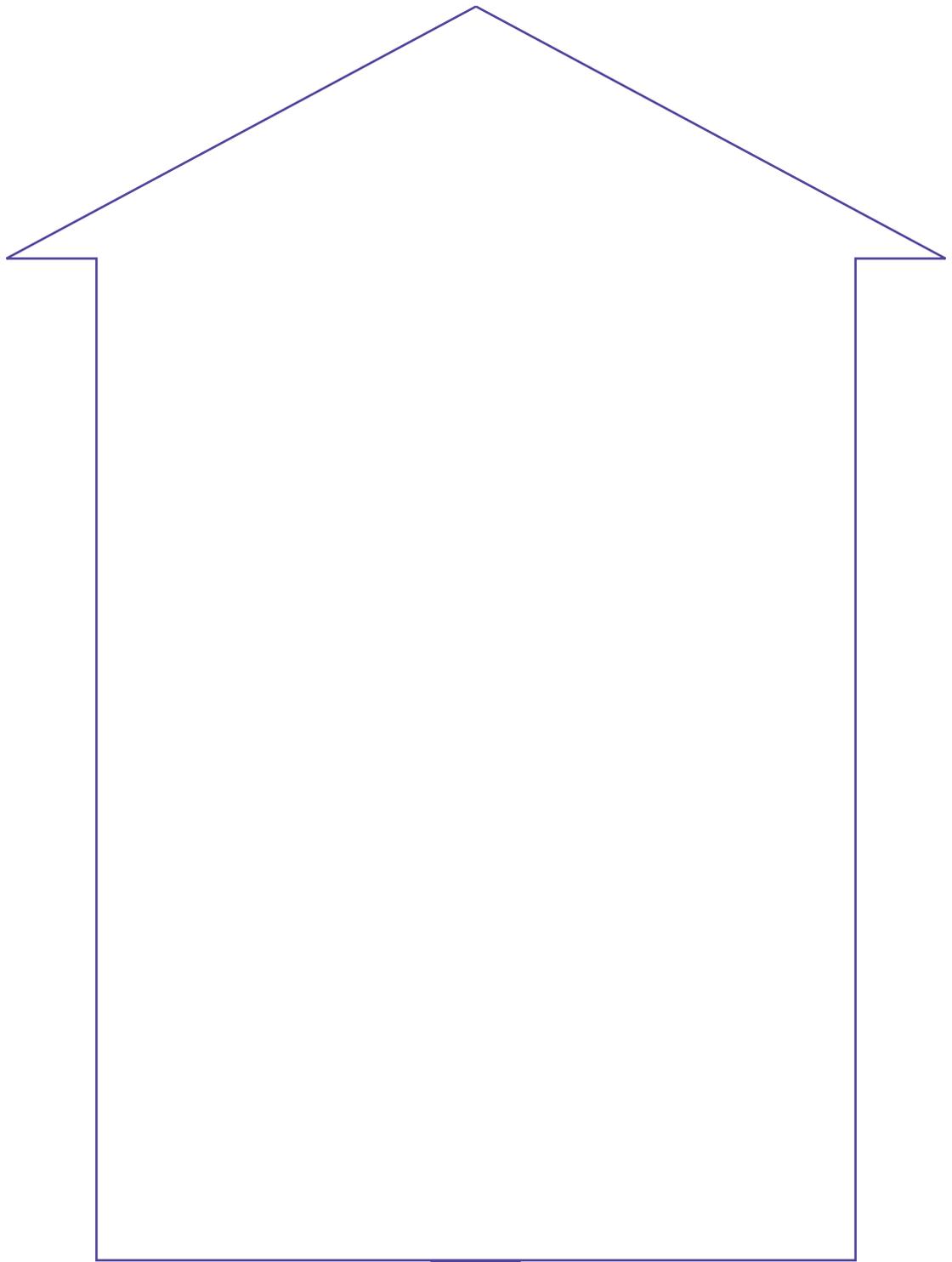
Phone: 01389 737 000

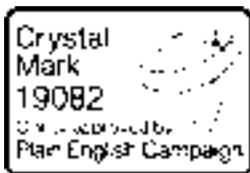
Website: www.west-dunbarton.gov.uk

West Lothian Council

Phone: 01506 775 000

Website: www.westlothian.gov.uk





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