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# **A Scottish housing guide for people leaving the Armed Forces & ex-Service personnel**

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# 1.1 Introduction

**Whether you are beginning your career in the Armed Forces or planning to leave the Armed Forces, making the decision about where you and your family live once you leave is a very important one.**

Don't leave planning for this until after you have received a notice to vacate. Start planning as early as possible whether you are leaving in a few years or few months.

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Your options include:

- » Buying a property
  - » Renting a property in the private rented sector
  - » Mid-market renting a property from a housing association
  - » Renting a property from a local authority, housing association, or from ex-Service charities across Scotland
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You will find more information about this at [www.veteransgateway.org.uk](http://www.veteransgateway.org.uk) or at [www.mygov.scot/veteran-housing](http://www.mygov.scot/veteran-housing)

## 1.2 Buying a property

**There are lots of things to consider if you are going to buy a property. The first thing you should do is decide how much money you will be able to put down as a deposit and how much you will be able to afford for monthly mortgage payments. You will also have to plan for on-going costs such as repairs and maintenance. You should also seek independent financial advice on securing a mortgage. And you will have to get a solicitor to undertake the conveyancing for buying a home.**

There are a number of different financial institutions which offer loans to people buying a property, for example, building societies and banks. You should find out if you are able to borrow money to buy a home and if so, how much.

You will also need to ensure you will have enough money to pay for all the additional costs at the end of the house buying process such as fees charged by the mortgage lender, solicitor's fees, removal expenses and Land and Buildings Transaction Tax, if applicable.

You will find more information about this at [www.revenue.scot/land-buildings-transaction-tax/](http://www.revenue.scot/land-buildings-transaction-tax/)

You can find more information about buying a home at [www.mygov.scot/buying-a-home/overview/](http://www.mygov.scot/buying-a-home/overview/)

## Scottish Government incentives schemes

There are some initiatives run by the Scottish Government to assist with purchasing a property. The Low-cost Initiative for First Time Buyers (LIFT) brings together several ways to help households access home ownership. These include:

- » The Open Market Shared Equity scheme which is available to help first time buyers and priority access groups, such as members of the Armed Forces and veterans who have left the Armed Forces within the past two years, to buy a home that is for sale on the open market. More information can be found at: [www.mygov.scot/open-market-shared-equity-scheme](http://www.mygov.scot/open-market-shared-equity-scheme)
- » The New Supply Shared Equity scheme which is available to help first time buyers and priority access groups, such as members of the Armed Forces and veterans who have left the Armed Forces within the past two years to buy a new build home from a Registered Social Landlord. More information can be found at: [www.mygov.scot/new-supply-shared-equity-scheme](http://www.mygov.scot/new-supply-shared-equity-scheme)

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The LIFT Scheme is a Scottish Government scheme to assist first time buyers and priority access groups achieve affordable home ownership. Applicants are assessed based on their financial circumstances and this determines the level of support that can be obtained.

In addition to LIFT there is also the Help to Buy (Scotland) Affordable New Build Scheme which is designed specifically to help first time buyers and existing homeowners to buy a new build home from a participating home builder. Under the Help to Buy (Scotland) scheme the Scottish Government provide an equity stake of up to 15% of the property value with the remaining amount made up of deposit and mortgage. More information on the scheme, including a list of the participating builders, can be found at: [www.mygov.scot/help-to-buy/overview](http://www.mygov.scot/help-to-buy/overview)

## 1.3 Renting a property in the private rented sector

**If you want to find somewhere to rent you will find information about available properties on letting agent and estate agent websites, from local letting agent offices and in newspaper adverts.**

You may be required to pay a deposit to secure a rental property. If you are experiencing financial difficulties in saving for a deposit, rent deposit guarantee schemes may be able to help you. You can find details about schemes on your council's website, or by checking the Crisis Help to Rent Database [crisis.org.uk/ending-homelessness/housing-resource-centre/prs-database/](https://crisis.org.uk/ending-homelessness/housing-resource-centre/prs-database/)

Your deposit will be held in a tenancy deposit scheme and you will be able to get all or part of this back when you leave the property if you have kept it in good condition and paid your rent and bills.

There are three tenancy deposit schemes operating in Scotland:

Letting Protection Service Scotland  
[www.lettingprotectionscotland.com](http://www.lettingprotectionscotland.com)

SafeDeposit Scotland  
[www.safedepositsscotland.com](http://www.safedepositsscotland.com)

My deposits Scotland  
[www.mydepositsscotland.co.uk](http://www.mydepositsscotland.co.uk)

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All private landlords have to register with their council. It is advisable that you check to see if the landlord is registered on [www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk) using their registration number, rental property address or by contacting the local authority where the rental property is situated.

Anyone carrying out letting agency work in Scotland must comply with a Letting Agent Code of Practice. They must also apply to join the Scottish Letting Agents Register by 1 October 2018.

The Register is a list run by Scottish Ministers that will make sure every letting agent is suitable to do the job and has met minimum training requirements. You can check if a letting agent is registered by visiting [lettingagentregistration.gov.scot/](http://lettingagentregistration.gov.scot/)

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More information can be found at:

[www.mygov.scot/letting-agent-registration-tenants](http://www.mygov.scot/letting-agent-registration-tenants)

and you can find more details on renting in the private sector at

[www.mygov.scot/rent-private-landlord](http://www.mygov.scot/rent-private-landlord)

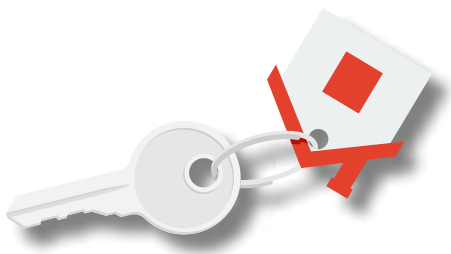




## 1.4 Mid-market renting from a housing association or local authority

**Many housing associations, local authorities and private developers provide mid-market rent properties which are aimed at assisting people on low and modest incomes, to access affordable rented accommodation across Scotland. To ensure that mid-market rent levels remain affordable, landlords receiving Scottish Government support are not permitted to set rent levels above the mid-point of local private sector rent levels.**

If you are interested in renting a mid-market rent home, in the first instance you should contact the relevant local authority or the provider organisation and complete the necessary application form.



## 1.5 Applying for social housing

If you decide to apply for social housing you will need to submit a housing application form to the local authority or housing association you want to rent from. You will be able to access this online from the local authority or housing association website or you can contact them directly for a copy. In some areas you will only have to submit one application for all social housing in that area while in others you will have to submit an application to each of your preferred landlords.

» The Scottish Government's website has advice on how to apply for social housing. Shelter Scotland's website is another source of information on applying for social housing.

<https://scotland.shelter.org.uk/>

<https://www.mygov.scot/apply-for-housing/>



## **Waiting for a home to become available?**

The system for allocating housing is based on the needs of the individual and their current circumstances. Some social landlords have specific policies that apply to Service leavers. However, these vary across Scotland and you should ask the landlord in the area you want to live in for advice about this.

The local authority or housing association will use the information you give on your application form to assess the level of priority they will give you, and you will be added to their housing list. The higher your priority for housing, the more likely you will be offered a home, but this will depend on the availability of housing in the area you want to live in.

If you will be leaving the Service in the near future you will be asked for your copy of your 'Certificate of Cessation of Entitlement to Occupy Service Accommodation' if you have one. This will allow the local authority or housing association to know the date you have to leave your Service and they will be able to offer advice on your application for social housing and other housing options.

You do not need to wait for a Notice to Vacate (NTV) or the Certificate of Cessation of Entitlement to Occupy Service Accommodation before applying for a house.

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## **Why can't I get a property straight away?**

Even if you have priority for housing you may have to wait a long time for an offer of housing to be made. The time you have to wait will depend on the area you want to live in, and the type and size of property available.

Forward planning is key - submit your housing application as soon as possible and maintain contact with your local authority or housing association as they will be able to advise you of your current priority on their housing list and information on the other housing options available to you.

### **Housing supported by ex-Service charities?**

There are a number of charities across Scotland that provide housing for ex-Service personnel and their families.

All of the ex-Service charities are members of Veterans Scotland. More details are available on the Veterans Scotland website.

Visit [www.veteransscotland.co.uk](http://www.veteransscotland.co.uk)

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### **If you can't find anywhere to stay?**

If you have not been discharged yet, you should speak to a member of your unit's welfare team as soon as possible.

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) are entitled to a minimum of temporary accommodation and free information and advice by local councils. If the council assesses you as being homeless through no fault of your own, they have a duty to provide you with settled accommodation. You may, however, be offered temporary accommodation before settled accommodation becomes available.

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### **If you have been injured during your Service?**

The type of support you need will depend on your individual circumstances, and your Regimental Career Management Officer (RCMO) or Unit Welfare Officer (UWO) should have provided you or your family with options before you were discharged about having your needs assessed.

## 1.6 Where can I go for further advice and help?

### Housing

- » **Housing Options Scotland, Military Matters (MM)** is a specialist project within Housing Options Scotland focusing on housing issues affecting people serving in the military in Scotland, Service personnel transitioning into civilian life and veterans. The MM project provides individual tailored support and advice to serving members of the Armed Forces or veterans if they, or a member of their family, are disabled or suffer from a mental health condition. MM also provides housing information, advice and support to family members. Further information is available on their the website: [www.housingoptionsscotland.org.uk/projects-introduction/military-matters](http://www.housingoptionsscotland.org.uk/projects-introduction/military-matters) or by email on [militarymatters@housingoptionsscotland.org.uk](mailto:militarymatters@housingoptionsscotland.org.uk) or give them a call **0131 247 1400**.



- » **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: [scotland.shelter.org.uk/getadvice](http://scotland.shelter.org.uk/getadvice)
- » **Joint Service Housing Advice Office (JSHAO)** 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. Visit their website at [www.gov.uk/government/collections/joint-service-housing-advice-office-jshao](http://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao), email: [rc-aws-jshao-0mailbox@mod.gov.uk](mailto:rc-aws-jshao-0mailbox@mod.gov.uk) or phone JSHAO telephone advice line: **01252 787574**.
- » **Scottish Veterans' Garden City Association (Inc.)** houses only permanently disabled veterans with a registered medical condition; there is usually a long waiting list. Application is available by calling **0131 285 3292** or **0131 557 1188** or visit their website: [www.svgca.org.uk](http://www.svgca.org.uk)
- » **Haig Housing Trust** 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.haighousing.org.uk](http://www.haighousing.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](http://www.svronline.org)
- » **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](http://www.ssafa.org.uk) or through one of their local branches. They also have a confidential support line on **0800 731 4880**.

## Support Services for Veterans

- » **Veterans' Gateway** provides a single point of contact for veterans seeking advice and support. Many of their team are veterans themselves so they understand the issues that people face after leaving the Armed Forces. They work with people on a one-to-one basis, connecting them with the right support as soon as possible. They are available 24 hours a day, 7 days a week on **0808 802 1212**  
Website: [www.veteransgateway.org.uk](http://www.veteransgateway.org.uk)
- » **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. They have advisers offering face-to-face advice across Scotland or you can call their helpline on **0808 800 1007**.  
Website: [www.adviceasap.org.uk](http://www.adviceasap.org.uk)
- » **Veterans' Welfare Service** 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 **0141 224 2709** or visit their website at [www.gov.uk/government/groups/veterans-welfare-service](http://www.gov.uk/government/groups/veterans-welfare-service)
- » **The Royal British Legion Scotland (Legion Scotland)** is the largest military veteran membership charity in Scotland with a network of 153 branches with 63 social clubs and 26,000 members. They remember those who have fallen and support those who have been injured through service; they offer a place of comradeship and provide services that tackle a range of issues affecting veterans and their families. You can call them on **0131 550 1586** or visit their website at [www.legionscotland.org.uk](http://www.legionscotland.org.uk)

- » **Poppyscotland** provides life-changing support to the Armed Forces community, including those who have served, those still serving, and their families. Their tailored support and funding can help with rent deposits, home start-up items, repairs, and mobility aids and adaptations, as well as other areas of need. Their other Welfare Services include short breaks, employment services, and advice through Welfare Centres in Inverness and Kilmarnock. You can call them on **0131 550 1557** or visit their website at **[www.poppyscotland.org.uk](http://www.poppyscotland.org.uk)**
- » **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](http://www.veterans-assist.org)**
- » **Veterans' First Point** is a national service that offers help and assistance to veterans whatever their needs are. Phone **0131 221 7090** or visit their website at **[www.veteransfirstpoint.org.uk](http://www.veteransfirstpoint.org.uk)**
- » **Veterans' Scotland** brings the veterans charities and organisations in Scotland together to support the ex-Service community. Phone **0131 550 1569** or visit their website at **[www.veteransscotland.co.uk](http://www.veteransscotland.co.uk)**





# Notes

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