

Positive Futures

Getting Transition
Right in Scotland



Housing:
Making a
Home in
Civilian
Society



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Foreword

A roof over our heads and a safe and secure place to live, unsurprisingly would be top of most people's list when it comes to having a positive destination in life, veteran or not. What makes it different for veterans and their families, is that in the Armed Forces, housing provision comes with the job.

With subsidised housing, a flat rate which is deducted directly from pay so there's no need to budget for it, and the same approach to housing taken whether you live in Lossiemouth or London, it is no wonder that on leaving the Armed Forces, the housing system can be both an eye-opener and a challenge. Housing is an extremely complex environment for the uninitiated.

Housing is a top concern for Service leavers. Some, particularly those seeking social housing may have unrealistic expectations. There are those who still believe that housing is an automatic entitlement when you leave the Armed Forces; that it is cheap; that the housing process is the same across the UK and that social housing is abundant, providing a choice of where you can live.

The lack of social housing provision across the general population means that some Service leavers will get into difficulties. Although the numbers are very low, some will experience homelessness, a few may end up rough sleeping and for greater numbers, although housed, their needs may not be fully met.

While we've seen an improvement across many aspects of transitioning from life in the Armed Forces to civvy street, including housing, there is scope to do more. Many veterans will make a smooth transition, however acting now to build on further improvements could help avert those especially vulnerable to a failed transition from entering a cycle of homelessness and the knock-on effects of that. For the most part, those outcomes are preventable. It's that prevention work we need to shore-up.

Better support now exists for the most vulnerable but I want to make sure that nobody 'falls through the net' because of a lack of information, advice and support. I think we can agree that we want all Service leavers and their families to find somewhere to live that's right for them, so that they can become part of a thriving civilian community and go on to secure more positive futures.

As I and many others have discovered, trying to meet with people during the last year has been challenging to say the least and I am grateful to all those who have met with me and my team virtually and contributed their time, experience and views to help shape this report and its recommendations.

Charles Wallace
Scottish Veterans Commissioner

Introduction: the strategic context

We have seen an improvement across many aspects of transition in recent years – including housing, which presents some unique challenges – but we are still not getting it right for everyone. We need to act now to build on improvements, especially for those vulnerable to a failed transition, who risk entering a cycle of homelessness and the knock-on effects of that. For most that's entirely preventable.

Positive Futures: Getting Transition Right in Scotland

'Transition' is the term most commonly used to describe the period of change around reintegration into civilian life from the Armed Forces. The timeframe is fluid, so this and the language of 're-settlement' can lead to confusion over expectations of where, when and how it happens and exactly where the responsibilities for it lie.

In my Positive Futures series of reports¹, I consider transition as a journey, not a single process or a point in time and I see it as a shared responsibility. While the individual should clearly own their transition journey, after all they have the biggest stake in it, the statutory sector and the MOD as their employer have a responsibility to support them and their families. This enables informed choice and encourages aspiration and habits of independence. The civilian community also has a role in welcoming Service leavers, easing connections and offering support and sometimes a 'leg-up' where it is needed.

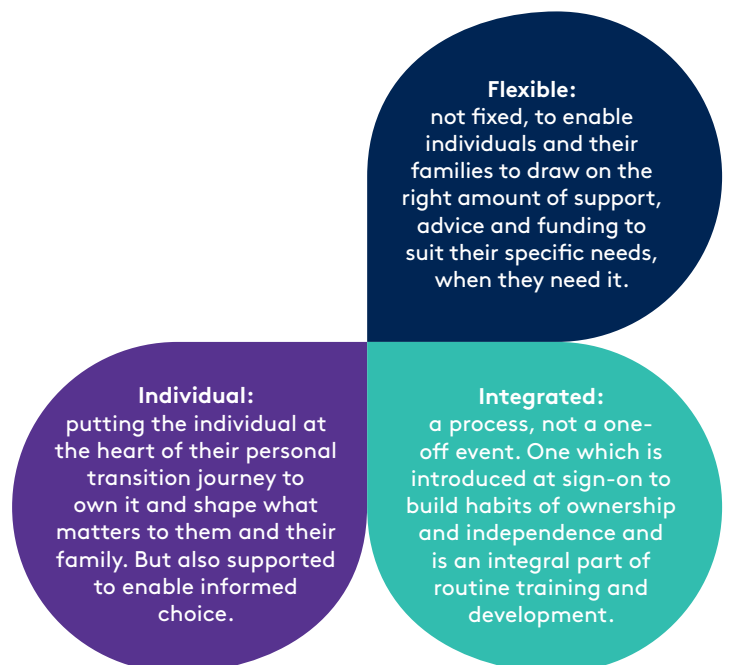
A smooth transition to a fulfilling civilian life is what I want to see for all Service personnel and their families and getting it right is important, not just for the individuals themselves but for the future of our Armed Forces and to Scottish society in general. A successful transition from military to civilian life is essential to the long-term independence, financial security, health, happiness and social integration of the transitioning individual and where relevant, their family.

A New Transition Model

Transition impacts on many aspects of life. My first thematic report in the Positive Futures series looked at Employment, Skills and Learning. This second report deals with Housing and Making a Home in Civilian Society, and looks at this from a transition aspect only, rather than from the perspective of those who may have left the Armed Forces many years ago.

Housing is a key aspect of transition and the flexible, integrated, individual transition model I recommended in my previous Positive Futures report is just as relevant to housing as it is to employment, skills and learning or health and wellbeing.

I consider there to be three key tenets around which a good transition model (and therefore a good transition) should be designed or framed. It should be **flexible** not fixed – accounting for the differing needs of the individuals involved and allowing them and their families to draw on the right amount of support and advice to suit their needs; it should be **integrated** – a process that starts at sign-on, not a one off event and an integral part of an individual's career; and it should be **focused on the individual** – person-centred, not system driven, making clear the responsibility and ownership on that individual that sits alongside the provision of support.



1. Positive Futures: Getting Transition Right in Scotland – Employment, Skills & Learning (scottishveteranscommissioner.org)

Why housing transition matters so much

Housing really matters. We all need a home and good homes support improved life chances, wellbeing and better educational outcomes. Good homes are important to people and communities. Well planned, good quality housing contributes to strong, resilient communities and helps promote economic growth. Our homes have a major impact on the quality of our lives. Getting transition planning and the provision of information, advice and support right can help prevent other problems in people's lives and additional costs to the public purse in areas like health, employment and wellbeing.

“For the majority of UK Service leavers, housing is their biggest concern upon transition. Yet we know that over half leave without their housing needs having been sorted.”

Ray Lock CBE, Chief Executive FiMT, October 2020

Shelter – having a decent roof over your head – and finding work are usually uppermost in Service leavers' and their families' minds as they transition from a career in the Armed Forces. The civilian housing system is difficult to navigate for anyone but it can be especially difficult for ex-Service personnel. Service accommodation is completely separate from the civilian system and many members of the Armed Forces community will never have had to find, make and sustain a home for themselves in the civilian world.

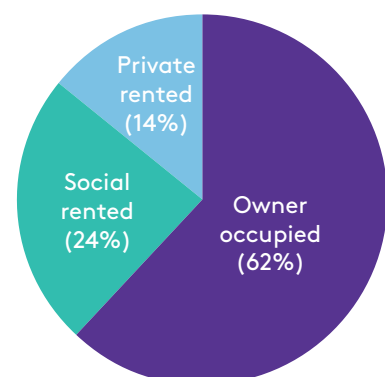
In transitioning, Service leavers will be negotiating the housing system at a time when they will face multiple challenges and for more vulnerable Service leavers, especially Early Service Leavers (ESLs) and those who are discharged unexpectedly or at short notice, those challenges will be even more keenly felt. For too many, finding and sustaining a home of their own can be something of a culture shock.

Housing challenges those transitioning can face:

- **General challenges** – finding a new job and home at the same time as managing a loss of identity and belonging, and possibly a drop in income
- **Lack of preparation and barriers to planning** – while transition support has improved in recent years it can still be patchy and serving personnel can find it difficult to engage with generic JSHAO briefings early in their career, when transition seems a long way off
- **Lack of knowledge about housing** – particularly for those who joined the Armed Forces at a young age and have little or no experience of the civilian housing world
- **Working out where to start**, given the large numbers of military charities and housing organisations which exist and the amount of information available
- **Unrealistic expectations** – the costs of buying or renting a home and the associated costs of living in it
- **Difficulties in accessing the right house** for their needs in the right area for them

Many Service leavers fail to appreciate what is often a chasm between what they expect and what they are reasonably or even statutorily entitled to when seeking a home in the civilian world. Most will have no idea about how to interact with housing providers, and their serving peers and seniors may be little better placed to advise them. The situation is exacerbated by the complexities of the housing system, by poor preparation, a lack of financial skills, and unrealistic expectations and myths about ease of access to social housing that are still all too common within the Armed Forces.

Housing tenure split



5 Myths about access to social housing:

1. Social Housing is an automatic entitlement when you leave the Armed Forces
2. Social Housing is cheap
3. Social Housing is abundant and you get a choice of where to live
4. Social Housing is a universal cost, it's the same wherever you live
5. The process of applying for Social Housing is the same across the UK

In preparing for transition, people need to decide well in advance what kind of tenure best meets their needs. That could be renting or buying but it is a decision driven by what is appropriate for them. Although availability clearly has a bearing, the key determinate of choice of housing will always be affordability. The primary tenure for households in Scotland is owner occupation, however 14% of households now live in the private rented sector, which has more than doubled in the last ten years. The split differs by local authority area but social rents now make up less than a quarter of tenures in Scotland.

Those whose choice is limited to social rents tend to be lower paid, with poorer employment choices and those who, for whatever reason, have failed to plan and prepare well enough and in good time. Although not exclusively, the evidence I have heard suggests that Army Service leavers and veterans are much more likely to experience issues accessing and sustaining housing than the other two Services; their situation is most likely compounded by greater mobility during their career, with regular postings to different parts of the UK and overseas more commonplace.

In this report I look at what more there is to do and make recommendations on how we can ensure fewer difficulties and smoother and better housing outcomes for all Service leavers and their families choosing to settle in Scotland. Especially those whose choices are limited, who struggle and whose needs are not always picked up soon enough.



Driving improvement

The housing situation in general in Scotland has improved in recent years with nearly 100,000 new affordable homes built across the country since 2007, with an emphasis on social rented homes. There has also been new Scottish Government investment in shared-equity schemes to support people to buy their own homes.

Although the COVID-19 pandemic has seen some interruption to house building, the Scottish Government set a new target in March 2021, to build 100,000 new affordable homes over the next decade as part of its new wide-ranging long-term housing strategy. Its 'Housing 2040' Strategy's² aim is for everyone to have access to a home that is affordable and a choice about where they live, no matter what tenure they live in.

I am very glad to see the Scottish Government making the right to an adequate home central to its new long-term Housing Strategy and its commitment to taking action to help people realise that right. For now, challenges remain in ensuring people can realise their rights and have somewhere to live that meets their needs and is of an acceptable standard. We see this evidenced for the wider population and that of course has an effect on ex-Service personnel and their ability to find and make a home back in the civilian world.

The Armed Forces Covenant and other policy imperatives by the UK and Scottish Governments have also been driving change which has had a positive effect on housing transitions and there is now evidence of smoother transitions³, and of civilian organisations being more aware of the particular issues faced by ex-Service personnel and working more effectively at a local level. Armed Forces Champions and dedicated services or posts across local authorities and other service providers and advisory services are also making a difference.

2. Housing to 2040 – gov.scot (www.gov.scot)

3. Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

What stands in the way of further improvement?

In terms of further improvement, failure to collaborate and share information effectively and to plan ahead strategically, taking into account discharge patterns and demographics continues to be a barrier to improvement. The challenge I set in my Positive Futures report of 2019 stands and is very relevant to the complex housing world:

‘meaningful collaboration is required, across government and between Armed Forces charities and other providers delivering specialist solutions.’

Probably the greatest risk to progress is dealing with the aftermath of the COVID-19 pandemic. A recent report by the Accounts Commission⁴, looking at how local authorities in Scotland coped with the pandemic, found Scotland’s councils reacted quickly, working alongside communities and partners, to address the unprecedented challenges created by COVID-19. However, many significant challenges remain and are made more urgent by the multiple impacts of COVID-19 on communities and statutory and third sector services. It reports existing inequalities across Scotland’s communities, such as health, work, income and housing have been exacerbated. That, combined with a very challenging financial outlook and the fact that recovery will not be quick, concerns me.

As we move on from the immediate health crisis, local authorities and others will be turning to prepare their recovery plans, including their 5 year Rapid Re-Housing Transition Plans, updates of which were delayed due to the pandemic, I want to make sure that in their planning they do not forget veterans’ interests and the commitments made in both the Armed Forces Covenant and The Strategy for our Veterans.

The Scottish Government has demonstrated serious commitment to supporting and empowering veterans and their families and the many valuable organisations that support them. Indeed, it has clearly recognised veterans as valuable assets to our society, reinforcing its ambition to ‘make Scotland the destination of choice for Service leavers’ in its 2020 response to The Strategy for our Veterans.

Housing is a top concern for those transitioning from the military but it presents many challenges and complexities for people. If we really want to make Scotland the destination of choice and benefit from the many attributes veterans bring, we need to make it easier for them to find, make, and sustain a home in Scotland.

4. Local government in Scotland Overview 2021 | Audit Scotland ([audit-scotland.gov.uk](https://www.audit-scotland.gov.uk))

Aim and scope

My predecessor, Eric Fraser CBE, reported on housing in 2015 and specifically looked at the provision of information intended to help those seeking suitable accommodation in Scotland. His report, *Provision of Information on Housing for Service Leavers and Veterans in Scotland*⁵ highlighted problems with inconsistent, confusing and often inaccessible information on housing as common and recurring issues at that time. He made twelve recommendations to the Scottish Government to address the most obvious shortcomings he found, all of which were accepted in full by Scottish Ministers.

Ensuring that all Service leavers and their families have access to accurate, relevant and understandable information and are aware of their entitlements and the specifics of the housing system in Scotland is as important today as it ever was. Along with all SVC recommendations to Government, I have monitored and reported regularly on progress in meeting the twelve recommendations from that report.

In my most recent progress report of 2020 I assessed nine of those twelve original recommendations as fully implemented. For the remaining three, there is still some work to be done. I have seen some evidence of progress but am not yet satisfied these have been met fully. These outstanding recommendations are listed to the right, alongside my assessment of progress.

I have taken account of these outstanding recommendations from the 2015 Housing report and included action to address them in the outcomes-focussed recommendations made in this report.

Recommendation:

Improving links between local authorities and the MOD to improve information-sharing so that those leaving the Services are aware of the opportunities available in Scotland and local authorities are given advance notice of those expressing a wish to live in their area;

Current Assessment:

While there is evidence of some improvement here there is also evidence that information is still not reaching those preparing to leave soon enough or that too many are simply failing to engage.

Recommendation:

Improving local authority website housing information for Service leavers, veterans and their families to improve accessibility to housing information and advice;

Current Assessment:

While a few local authorities have produced excellent guides aimed at Service leavers considering settling in their area these can often be hard to track down and websites tricky to navigate. Some good examples can be found on the Edinburgh City and the three Lothian council websites, and also on the Argyll and Bute website.

Recommendation:

The provision of guidance for frontline local authority staff on the principles of the Covenant and each council's policy on housing support for veterans.

Current Assessment:

In 2020 the Scottish Government, in partnership with local authorities, MOD and veterans organisations, promoted and distributed Armed Forces and veterans awareness training to all local authorities in Scotland via the network of Armed Forces Champions. However, I would wish to see this training continuing to be delivered and becoming 'business as usual' before I assess it as being fully implemented.

5. SVC Housing report 2015

Aim

Empowering all veterans and their families to adapt successfully to civilian life and make informed choices to go on to lead fulfilling lives and realise their full potential is my ultimate aim. But I also believe huge potential benefits of positive transition exist for the economy, labour market, our communities and for the military itself. Housing is a key aspect of transition and a top concern for Service leavers and veterans and this report and its recommendations aims to identify what more needs to be done to get housing transition right.



Scope

This report looks at housing and making a home in civilian society only from a transition perspective. I see transition as a journey of variable length but essentially in this case it is the period of time between preparing to leave Service accommodation and securing, moving and settling into a home in civilian society. It looks at housing challenges encountered by those transitioning from the Armed Forces now and not at those who may have housing challenges many years after leaving the military.

It is estimated that of the current veterans population of around 250,000 living in Scotland, around 100,000 are presently of working age, with up to another 1,800 individuals a year (plus their partners and families) joining those numbers. Although, longer term overall numbers of veterans are projected to decline, the age profile is clearly changing. Currently, the average age of a Service leaver in the Army is twenty nine years old and in the next 10 years we expect to move to a situation where nearly half of all our veterans are of working age and on transitioning will need to make a home in civilian society.

The needs of older veterans who may have left the Services years ago are of course very important, and by not focussing on them, I do not in any way wish to diminish their experiences. However, this series of reports focuses on transition and the challenges faced by those leaving the Armed Forces today. Challenges faced by older veterans have been considered in earlier reports and recommendations and may be explored further in future work.

The scope of this report looks at four specific aspects of housing relevant to those transitioning and seeking to settle in Scotland:

- Preparation and planning
- Information, advice and support
- Housing provision and supply
- Homelessness

The report makes suggestions and broad outcomes-based recommendations to the Scottish Government and others, for improvements aimed at benefitting the individual and their family during and after transition as they become veterans living and working in communities across Scotland.

Summary of Recommendations

- an outcomes focus

My four recommendations for Ministers are summarised on Pages 11 and 12. They are intended to identify contemporary barriers to progress and consider what still needs to be done if we are to secure improvements and realise my vision of:

‘A Scotland where all veterans and their families are able to access timely, high quality support wherever and whenever it is needed and to realise their full potential in civilian life in Scotland.’

In forming these new recommendations I had regard to the outstanding SVC recommendations on transition and housing and have taken the opportunity to up-date those where relevant, incorporating them in the broader outcomes-focussed recommendations for government that follow.

These outcomes-focussed recommendations are more broadly drawn than in earlier SVC reports in order to maintain a strategic focus on ‘what’ is required and to encourage collaboration on the specifics of ‘how’ to deliver the improvements needed.

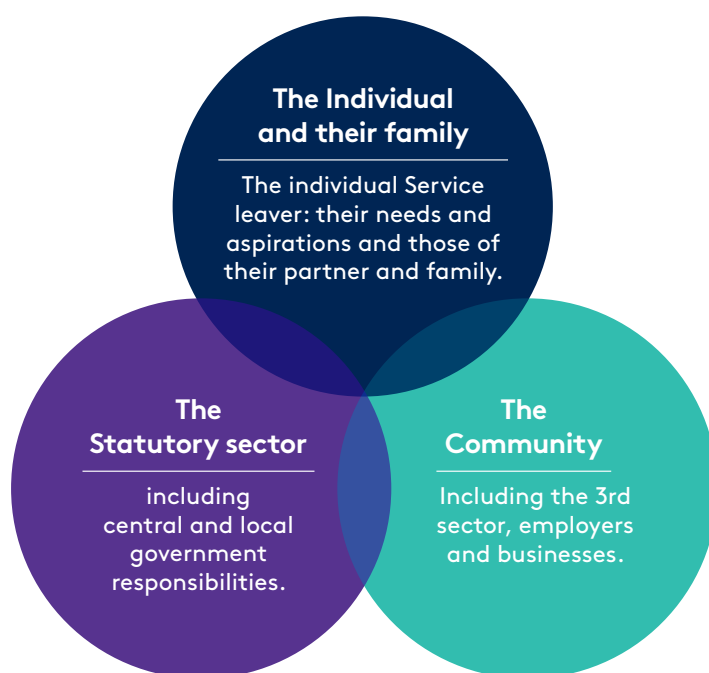
The UK-wide *‘The Strategy for Our Veterans’* focuses effort on six strategic outcomes. These are long-term outcomes across six key themes, one being Making a Home in Civilian Society:

‘Veterans have a secure place to live either through buying, renting or social housing.’

I am particularly concerned with the preparation and actual transition period for Service leavers and their families. I think the strategic outcome ‘Making a Home in Civilian Society’ above, offers a useful description of where we should be by 2028 at the very latest and my recommendations are focussed on helping to achieve that.

The Scottish Government agreed a set of actions in its January 2020 response to *The Strategy for our Veterans - Taking the Strategy Forward in Scotland*⁶, covering both transition in general and making a home in civilian society. I have had regard to the on-going action and thought strategically about what that adds up to and what more needs to be done.

As with my previous report in the Positive Futures series, I have considered the transition journey from three viewpoints: the individual; the statutory sector; and the community. When all three work in harmony, overlapping where required, then the chances of a successful transition are significantly increased.



6. <https://www.gov.scot/publications/strategy-veterans-taking-strategy-forward-scotland/>

Recommendations

Individual

Preparation and planning

1. Service leavers and veterans should be enabled to find somewhere to live that is right for them and equipped to make informed choices. Preparation and planning to make a home in civilian society is a crucial aspect of transition and as such needs to be part of the flexible and accessible transition model I have recommended.

It needs to:

- be owned by the individual who takes responsibility for their own transition and with their family, engages fully in it and embraces all support offered throughout their military career and beyond

Statutory & Community

Preparation and planning

1. Service leavers and veterans should be enabled to find somewhere to live that is right for them and equipped to make informed choices. Preparation and planning to make a home in civilian society is a crucial aspect of transition and as such needs to be part of the flexible and accessible transition model I have recommended.

It needs to:

- start early, as an integrated part of the transition journey and be relevant to local level to the individual or family's intended place of settlement
- include better, more tailored and timely briefings, including equipping Army personnel in particular with Life skills training
- support informed choice – especially when it comes to affordable housing – where preparation, such as having a deposit, can greatly enhance choice

Information, advice and support

2. Service leavers and veterans should have access to accurate, relevant and understandable information and to advice and support on housing options in Scotland which is offered in a timely and accessible way.

It needs:

- a single entry point source of the most appropriate housing information, advice and support. Housing Options Scotland's Military Matters should be put on a sustainable financial footing to provide that and resourced to provide a follow-up service to prevent those who may struggle to sustain their home.
- Scotland specific information and 'reach-in' briefings for those still serving. This needs to be provided by those who know and understand the Scottish housing system best.
- local authority and other front-line housing staff who are aware of the principles of the Armed Forces Covenant, who proactively ask whether clients have served and who are fully aware of the local authority's allocations policy for Service leavers and veterans

Recommendations (continued)

Statutory & Community

Housing provision and supply

3. Service leavers can face multiple challenges when transitioning and finding a home is a challenge that is exacerbated by a lack of suitable affordable housing. They should be assisted in finding and sustaining a home in the civilian world.

This needs:

- further action to encourage all social landlords to include ex-Service personnel as a priority group in their Allocations policies under the 'Reasonable Preference Allocations Priority' policy introduced in the Housing Scotland Act 2014
- raising awareness of the principles of the Armed Forces Covenant and the particular challenges Service leavers face amongst housing allocations staff in local authorities and housing associations who should train and appoint 'veterans aware' team members
- creative solutions to housing supply problems, one of which could be a Veterans Housing Alliance. This idea should be explored in full to provide veterans with a co-ordinated access route into support and a means of maximising the availability of appropriate and affordable housing

Homelessness

4. No one who has served their country should face homelessness or ever have to sleep rough. The homelessness prevention pathways approach for high risk groups is a tested way of addressing the issue and a specific Veterans' Homelessness Prevention Pathway is needed to ensure every Service leaver and veteran has a safe place to call home.

This work should:

- be completed and prioritised for early implementation
- include action to address the issue of 'delayed homelessness' amongst veterans.



Preparation and planning

Preparation and planning

Service leavers and veterans should be enabled to find somewhere to live that's right for them, so they can become part of a thriving civilian community and go on to secure positive futures. To enable that, we need to shore-up the preventative approach with better, more integrated transition planning and a focus on the individual and their family.

Most serving personnel prepare themselves and their families well for their housing needs on discharge. However, there is still a significant minority who fail to plan adequately and who can face serious difficulties and get lost in the complexities of the civilian housing system. For those, housing remains a top concern during transition and one that is often realised too late in the day.

Despite recent research, including the UK-wide 2020 report *Working Together to Meet the Housing Needs of Ex-Service Personnel*⁷, by Steve Rolfe of the University of Stirling, the reasons for this are not entirely clear. They may stem, at least in part, from the fact that serving members of HM Forces do not have concerns about their housing needs while serving.

Those serving can readily access Service accommodation and are not charged anything like the full market rate for this. Whether living in Service Family Accommodation (SFA) or Single Living Accommodation, (SLA) their costs are subsidised, are the same no matter where in the UK they serve and are deducted at source.

Low rental costs can lead to unrealistic expectations of the costs of civilian housing and indeed of civilian life in general, which can be further exacerbated if leaving at short notice for any reason. Deductions at source can mean habits of financial independence are not forged while serving.

Much work has been done by the Armed Forces themselves, the UK and Scottish Governments and others to improve individuals preparation and provide them with better housing information since my predecessors' 2015 housing report was published. However, some personnel still risk leaving with little idea of where and how they are going to live.

Some groups are particularly vulnerable and it is those we must maintain a focus on helping. They include those who have an unexpected early transition out of the Armed Forces through medical or other types of discharge, some ESLs who may have very little experience of navigating the civilian housing market, and those who may have pre-existing vulnerabilities prior to joining the military.

The most vulnerable veterans are supported by the Veterans Welfare Service and by the Defence Transition Service, the latter reporting the vast majority of its cases to have a housing concern. However, I am concerned that there is still a cohort over and above the most vulnerable who can 'fall through the net' and who we are not serving well. They can still experience difficulties applying for housing and a lack of preparation limits their choice and may see them flounder in 'the system' for years.

In order to ensure a smooth transition from their military accommodation to civilian housing, all serving personnel should be armed with the right information, given at the right time to enable them to make informed choices about their personal housing needs.

7. See page 40 [Working-Together-Report-FINAL-published-version.pdf](#) (fim-trust.org)

What happens in the preparation space?

While the MOD and all three Services produce transition newsletters, websites and huge amounts of information regarding civilian housing, and have done so for a number of years, it seems that the message is still not getting through to some of those leaving or is received too late for those leaving at short notice. Is the information actually filtering down to those who really need it? Is it being presented in an engaging and timely way, allowing individuals to make the best use of it? Or is it simply that although the information is there, it is still too complex, not easily accessible, and not seen as relevant so that some individuals 'switch off' and don't engage until it's too late?

Getting the timing right is crucial. Serving personnel need to be equipped early in their career with basic information about civilian housing and forewarned about the complex civilian housing environment they will encounter, especially if their only option is to seek social rented housing. They should be encouraged and supported to take preventative steps long before they have to put this information into practice. A steady 'drip drip' approach throughout a career may be more helpful than leaving things until someone has actually signed off and potentially faces a housing crisis point.

"A classroom briefing delivered at a base hundreds of miles from the planned settling destination a fortnight before leaving is inadequate, but sadly all too common."

Ray Lock CBE FiMT
Inside Housing article 27 January 2021

Engaging early with local authorities or local housing associations is wise and as stated in the Scottish Government's 2018 *Scottish Housing Guide for People Leaving the Armed Forces and Ex-Service Personnel*⁸ serving members of the Armed Forces do not need to wait until the very end of their career for a Notice to Vacate or a Certificate of Cessation of Entitlement to Occupy Service Accommodation before applying to register on a housing allocations list.

8. Scottish housing guide for people leaving the Armed Forces and ex-service personnel, gov.scot (www.gov.scot)



Where are problems most commonly encountered?

To try to understand more about the current challenges facing today's Service leavers I had meetings with Transition and Resettlement Officers from all three Services who explained the different needs and attitudes towards housing amongst the serving personnel they see every day.

Representatives of both the Royal Navy and the RAF said they did not see large numbers coming to the end of their Service with no understanding of civilian housing issues. Indeed, I was told that as far as Navy personnel are concerned, "...some can be very well informed and prepared, buying houses during Service as investments". Similarly, when discussing RAF Service leavers I heard that "Most personnel choose to buy during Service so are not facing the sort of social housing challenges that some Army leavers will more commonly face."

It was clear from what I heard that Army personnel, who make up more than half the strength of the British Armed Forces, are most likely to face housing challenges on leaving, in particular more junior ranks, some ESLs and those who leave unexpectedly, at short notice. This could be due to a number of factors including: increased career mobility, personnel having been drawn from a different demographic from the other two Services and a greater percentage living in Service accommodation. Living 'behind the wire' can fuel unrealistic expectations of civilian housing costs due to subsidised Service accommodation costs and a lack of experience with budgeting for utility bills, council tax and the like. Of course transition may involve a salary drop, which can also exacerbate the situation.

Poorly prepared Service leavers are unlikely to have a realistic understanding of housing supply issues and of the challenges securing appropriate accommodation in their destination of choice. Also its costs and ability to meet their particular needs, such as ease of access for those with a medical condition or mobility issues. Low levels of awareness among departing Service personnel about what is required to buy or rent in the civilian market in the UK, was flagged as an issue as far back as 2013 in the FiMT Transition Mapping Study⁹ and so it is disappointing that this is still an issue eight years later.

Finally there is still an enduring myth amongst some serving personnel that they are automatically entitled to social housing on leaving the Armed Forces. This may lead some to fail to prepare adequately or take individual responsibility for their housing post-service. In particular, according to recent research¹⁰ it seems that quite a number of non-UK Service leavers believe that when they are discharged from the Army they will have an automatic right to a local authority or other social tenancy.

9. [Transition-mapping-study.pdf \(fim-trust.org\)](#)

10. See page 61 [Working-Together-Report-FINAL-published-version.pdf \(fim-trust.org\)](#)

Information and advice available

In-service support exists to assist Service leavers as part of the tri-Service resettlement pathway, usually in the last 2 years of Service. The first source of information on housing they are likely to encounter is the MOD's tri-service Joint Service Housing Advice Office (JSHAO). A focal point which provides serving personnel and their dependants with a range of civilian housing information, it offers briefings and workshops at bases across the UK and abroad. It also produces leaflets, hosts a web-page and publishes the quarterly magazine 'Housing Matters', which provides further information.

Although Service personnel can access this information at any time in their career, for too many the reality is that they will not look to JSHAO until their resettlement period in the last two years of service – time not all leavers have. Also, it is difficult to make general briefings accurate and relevant to all circumstances and levels of need. It is also a challenge to make them engaging and relevant to those serving in one part of the UK or abroad who are looking to settle in another upon discharge. Such is the case with many Service leavers looking to settle in Scotland who report attending briefings with generic information or information based on housing options in England, which is of little practical benefit to them. For those individuals, housing briefs need to have a distinctive Scottish dimension to explain housing policy, provision and the house-purchase situation here.

The JSHAO Civilian Housing brief and the Financial Aspects of Resettlement brief provide opportunities for families to receive information directly from the MOD. However, these briefings are still aimed primarily at the serving person. The 2018 Tri-Service Families Federations research project, funded by FiMT '*Lifting the Lid on Transition*'¹¹ reported take up as low, primarily due to poor levels of awareness amongst family members that the briefings exist and/or that they may attend. It recommended that more creative ways of engaging directly with family members about transition should be found.

Perhaps the experience of the past year operating in a socially distanced world and the growth in, and improvement of, the quality of video conferencing platforms may be something which can be exploited to offer more tailored and timely briefings which can be better accessed by the whole family.

Those who have formally signed off and who engage with the Careers Transition Partnership (CTP) can be sign-posted to the housing advice available on their website. But as CTP do not have access to serving personnel until that individual has signed-off, this is likely to be too late for some to make full and informed choices about their housing and to plan sufficiently far in advance. It should also be noted that CTP's primary focus is on employment, and although they have housing information available on their website, housing is not their core concern.

11. Transition-Final-Report-FINAL-ONLINE.pdf (aff.org.uk)

Advice and support for the most vulnerable

Defence Transition Services (DTS), working within JSP100 Defence Holistic Transition Policy, is now the main referral point for those considered most vulnerable. Launched in October 2019 and run by Veterans UK, it provides tailored telephone-based information and guidance on a broad range of transition issues and facilitates access to other sources of specialist support. It offers support focussed on the two year period either side of discharge. Those nearing the end of their Service can be referred to DTS by their unit if they are assessed via the HARDFACTS monitoring and assessment tool¹² to have 'insufficient knowledge or capability to navigate the civilian housing market and/or likely to become homeless'. Self or third-party referrals can also be made.

The Scotland and Northern Ireland DTS office told me that of the 40 or so active cases it has at any one time, the vast majority of clients will have some sort of housing issue, albeit it may be one of a number of issues faced by that person/family as part of a complex transition, such as unemployment, debt or benefit issues.

Recent MOD developments such as the Future Accommodation Model (FAM), and the proposed Life Skills programme (which seeks to address poor civilian life skills, such as lack of financial awareness and limited understanding of how to manage a budget) should go some way to better preparing serving personnel for the challenges of civilian life in general, including their housing needs.

Where FAM is concerned, it is early days and the jury is still out. While I am sure it will be attractive to some, particularly Royal Navy and RAF personnel who traditionally get on the property ladder earlier in their Service career than Army personnel, there is a risk that it will not be seen as such a welcome step for those with greater career mobility who may well prefer the security and ease the current system offers them.



12. Transition_Information_Sheet_6-HARDFACTS (1).pdf

What needs to improve?

Responsibility for their transition and therefore, their housing post-service ultimately lies with the individual and (if applicable) their family, as I outlined in my previous Positive Futures reports¹³ but there is also a responsibility laid on the MOD and the three individual Services. Information must be given to serving personnel in a way that equips them to make informed choices during their military career in preparation for when they leave. Most servicemen and woman know the maxim of the '7 P's', and prior preparation and planning for housing needs is vital, to ensure individuals have the advantage of choice and do not have to settle for the poorest option – possibly ending up in poorer quality housing, 'sofa-surfing', or becoming homeless.

This means housing briefings during Service need to be an integrated part of the transition model, be more engaging and tailored to suit individual circumstances and plans. The importance of these briefings needs to be stressed more by the chain of command and attendance actively encouraged. The limitations of only providing generic briefings was identified in the Working Together report¹⁴.

“The differences in terms of national housing policy between the devolved administrations, as well as differences in local policy and practice between authorities make it especially difficult to provide generic information that will be of any practical benefit.”

Working Together Report, University of Stirling, 2020

Clearly, fresh thought needs to be given to what serving personnel really need to know and when and how local information can be offered when an individual may be working many hundreds of miles away from where he/she may ultimately wish to live. Some creativity needs to be applied to presentation of information, offering it in an attractive, modern and user friendly format and one that the whole family has access to and can engage in.

Closer collaboration between JSHAO and CTP with changes to the way CTP operates may be part of the answer. Currently the focus for CTP is on employment, although there is now a view amongst some serving personnel that this should be widened¹⁵. If at an initial briefing JSHAO determines where someone wishes to settle, that individual could be put in touch with the regional CTP office for further support relevant to their intended place of settlement. This could happen at a much earlier stage than at present, where CTP cannot engage until an individual has formally signed off.

For those wishing to settle in Scotland, CTP could signpost individuals earlier to Housing Options Scotland (HOS) and its dedicated Military Matters service. Military Matters works with Service leavers and veterans to understand the options available to them across Scotland and helps to find the right housing solution for their specific needs. More detail on the work of HOS and Military Minds can be found in the Information, Advice and Support section of this report.

JSHAO briefings should also put more emphasis on giving people information about affordable housing options in the area they are looking to settle. For those unable to buy their own home on leaving, they may feel their only option is social housing. They may then find out this is unlikely to be on offer or that the application process and the wait for a home (if they are eligible and given priority for housing) can take much longer than they imagined. The different affordable housing options in the area, including mid-market renting and help to buy options, needs to be explained and this needs to be done at a local level as there will be different examples of affordable housing in different local authority areas.

The support available through DTS is a welcome safety net for the most vulnerable individuals, but surely building in preparation and planning early in someone's Service career would negate the need (in some cases) for this crisis management style of support towards the end of a career, particularly if that end comes unexpectedly.

13. Reports | (scottishveteranscommissioner.org)

14. See page 65 Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

15. See page 70 Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

During meetings with DTS I was told that about 85% of their referrals are from the Army, and of those about 50% relate to housing. So, as far as the Army is concerned, something is still not quite working. Recent research¹⁶ also found that while few are leaving and becoming homeless on the point of discharge, there is an issue of 'delayed homelessness', where an individual may leave thinking his/her housing needs have been sorted, but because their solution has not been well thought through, this turns out not to be the case and within a few months or a year or so, the individual's original housing solution has broken down. Better preparation while serving to make sustainable choices after Service and better support to help veterans sustain a tenancy may avoid this problem of delayed homelessness.

There is also a challenge when families have to leave SFA unexpectedly, often due to marital breakdown. The issues around being served a Notice to Vacate the property, giving a family 93 days to find alternative accommodation, while also dealing with the emotional and other practical effects of a marital split can be extremely challenging. Local authorities in Scotland have a duty to ensure a homeless family is housed, but this may be in temporary B&B or hostel style accommodation, sometimes for a considerable period of time before permanent accommodation can be found. More information and support to serving families about their options should they face this situation would be useful. Again, providing information to spouses and partners about the help and support offered by HOS may be of considerable benefit.

There needs to be a real understanding and commitment throughout the chain of command that preparing serving personnel for a life after Service is a good thing. The recent MOD publication 'Our Finest Asset – What it means to serve in the 21st Century'¹⁷ asserts that;

“We will also support you with a new ‘life skills’ training package coming soon for you and your family throughout your military career to help you look ahead and plan for the future.”

In my mind the roll out of this package (an aspect of the MOD's JSP 100 Defence Holistic Transition Policy¹⁸ and currently being developed by its Transition Working Group) is something which cannot come soon enough, and I look forward to seeing it become a reality, with preparation for life after military Service being given a higher priority during military Service.

Recommendation 1

Service leavers and veterans should be enabled to find somewhere to live that is right for them and equipped to make informed choices. Preparation and planning to make a home in civilian society is a crucial aspect of transition and as such needs to be part of the flexible and accessible transition model I have recommended.

It needs to:

- be owned by the individual who takes responsibility for their own transition and with their family, engages fully in it and embraces all support offered throughout their military career and beyond
- start early, as an integrated part of the transition journey and be relevant to local level to the individual or family's intended place of settlement
- include better, more tailored and timely briefings, including equipping Army personnel in particular with Life skills training
- support informed choice – especially when it comes to affordable housing – where preparation, such as having a deposit, can greatly enhance choice

16. See page 56 Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

17. Our finest asset: what it means to serve in the 21st century (publishing.service.gov.uk)

18. JSP100_Parts1And2_V1.1_Apr_21_.pdf (publishing.service.gov.uk)



Information, advice and support

Information, advice and support

Housing is still a top concern for Service leavers whose sometimes unrealistic expectations of what they are reasonably entitled to, when coupled with an unfamiliarity with aspects of the civilian world, including housing, can mean that finding a home is not always the smooth process we would like to see for all. For some this can lead to last minute crisis calls and potentially time spent homeless or in temporary accommodation or housing that does not meet their needs.

Despite evidence of improvement in information and advice on housing prior to discharge in recent years, too many Service leavers still leave with poor or insufficient knowledge of civilian housing systems.

While homelessness at the point of discharge is a relatively rare occurrence¹⁹ and data on numbers who do encounter difficulties are hard to pin down, there is a sizable minority of those discharged who experience housing challenges. Some may have difficulty finding the right information and level of support and advice for them or may not know that such help exists. There may be waiting times for support in their area and others may be reluctant to seek help in the first place due to pride or a sense of self-reliance.

For many young single Service personnel, or indeed those planning a full military career, their discharge date can seem a long way off and some simply do not engage in thinking about post-service housing while living 'behind the wire' in subsidised Service accommodation. Although the myths around social housing, including those of ready availability and automatic entitlement have faded somewhat, they still persist in some quarters and contribute to the lack of engagement and planning we still see.

Failing to engage in information and advice early enough and plan or save at best limits choices, at worst it can lead to real difficulties finding and sustaining a home. The evidence shows problems tend to be most common amongst two particular groups of individuals: young, single males, some of whom find themselves leaving earlier than expected and where discharge is rapid; and those vulnerable for a variety of reasons, like pre-existing vulnerabilities, mental or physical health problems or very limited life skills.

¹⁹. See page 13 Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

A confusing landscape

Finding a way through the civilian housing maze can be challenging for anyone. That challenge can be so much greater for those transitioning from the Armed Forces and making a home in civilian society, possibly for the first time in their lives. They may well have had little or no experience of civilian housing systems and be facing multiple challenges at once.

For those seeking social housing things can get really confusing and choices become more limited depending on the preparation and transition planning done in advance. Individuals may well be overwhelmed by the sheer volume of information and can struggle to know where to start.

Many organisations are involved in providing housing in Scotland – the 32 local authorities, Registered Social Landlords (mostly Housing Associations of which there are around 160) and private landlords all have an important role in providing affordable homes.

For those seeking and able to buy a property or rent privately, the prospect of navigating the housing landscape may be easier and the choices will certainly be greater. However, home ownership can seem out of reach for many. Yet, with the right advice on options such as help to buy schemes, saving in advance of sign-off or help with deposits, it can be more affordable than people think and it can often be cheaper to buy than rent.

Whether buying or renting, timely access to quality information and advice on the many considerations involved in finding a property and the particular situation in Scotland is vital if Service leavers are to avoid poor decision-making, which can often stoke up problems for the future and can limit life chances.



David Boyle Court, the new Transitional Supported Accommodation development which is run by Erskine

Inconsistent, confusing and inaccessible information

My predecessor's 2015 housing report identified a recurring theme: that of inconsistent, confusing and often inaccessible information on housing in Scotland. He was struck by the fact that:

"...the relevant information often failed to reach Service leavers and veterans, because it was poorly presented, managed or disseminated. Put simply, people were struggling to access timely information explaining their housing options in a language and a format readily understandable by all."

The situation has improved since then and there is evidence of organisations working together more effectively. However, there are still Service leavers entering the civilian world with insufficient knowledge of housing systems and unrealistic expectations. Understanding the local social housing system and awareness of other affordable housing options is the most challenging aspect and is exacerbated by a lack of supply, diverse local allocations policies and for those transitioning quickly or who have multiple challenges.

Information and advice available

Service leavers and veterans are well-served by both mainstream organisations and by specific organisations supporting veterans to help them understand Scotland's housing system and the housing options open to them. But mainstream organisations like local authorities or housing associations and perhaps some mainstream charities, don't always ask whether someone has served and this can get in the way of veterans getting the best advice and support for them.

There are also a number of veterans specific housing organisations in Scotland who act as a focus for all matters relating to housing support for the ex-service community. Some are also Registered Social Landlords with their own housing stock. Others have a role in improving co-operation and collaboration between veterans specific housing organisations – such as the Veterans Scotland Housing Group, while others seek to help housing providers and professionals aid their understanding of the particular challenges Service leavers and veterans face. For example Poppy Scotland, through its Housing in Scotland Guide²⁰.

These organisations generally provide information and advice services but some also offer wrap-around support services for specific groups, such as vulnerable or older people, those with complex or multiple needs and people at risk of becoming homeless.

See a list of these organisations on the next page.



²⁰. Poppy Scotland - Housing in Scotland Guide

Veterans specific support services

Veterans Gateway - aims to be the first point of contact online for veterans seeking support. The Gateway puts veterans and their families in touch with the organisations best placed to help with the information advice and support they need. In 2019, housing was one of the top 3 reasons for people contacting the Gateway.

Veterans Assist - a website set up by Veterans Scotland to signpost and connect the veterans' community in Scotland with the organisations and services best placed to help. It puts in one place most of the resources Service leavers and veterans might need, including information and advice on housing options.

The Defence Recovery Capability - an MOD led initiative designed to ensure wounded, injured and sick service personnel receive co-ordinated support enabling them to either return to duty or transition to civilian life. A tailored Individual Recovery Plan integrates all aspects of recovery including housing.

Veterans Welfare Service - work with veterans in the community as opposed to Service leavers transitioning. The focus of the service is to provide assistance following a change in situation that may result in a welfare need, which can include changes affecting housing. They report issues amongst some veterans who struggle to sustain their tenancies in the first few years after transition.

Defence Transition Services - provide tailored telephone-based information and guidance on a broad range of transition issues and facilitate access to other sources of specialist support for vulnerable Service leavers. Housing is the most common issue faced by those referred to DTS.

Single Persons Accommodation Centre (SPACES) - is part of the Riverside Foundation, and is a housing advice and placement service providing a national network of supported housing options for veterans who have a range of needs. It focuses on the most vulnerable of Service leavers, regardless of rank, length of service, or reason for discharge.

The Armed Services Advice Project (ASAP) - provides dedicated information, advice and support to members of the Armed Forces community in Scotland through the Citizens Advice Bureau network. They provide advice on a range of areas including housing.

Poppy Scotland's Welfare Support Service - includes housing support. Helping veterans find, keep and stay in their own homes by helping to fund home improvements and adaptations, and support housing for veterans and their families provided by specialist housing organisations.

SSAFA's Housing Advisory Service - can offer impartial guidance around housing including homelessness, housing benefits, accessing social housing, tenants' rights, mortgage arrears, repossession and eviction.

Glasgow's Helping Heroes - can help connect veterans to those organisations who can provide rented accommodation or housing support. They can also help resolve legal issues or find emergency accommodation. They have recently introduced a Tenancy Sustainment Programme to provide support to help individuals build up good tenancy behaviours to address the issue of veterans who struggle to sustain a tenancy.

A source of specialist housing advice and support in Scotland

The sheer number of organisations offering support and advice is in itself confusing to navigate and for some Service leavers and new veterans, no amount of pre-discharge information and advice is going to enable them to navigate the complex housing system. Fortunately, in Scotland we have a specialist service which can help.

Originally established by the Scottish Government in 1997, Housing Options Scotland (HOS) is an independent charity and a well-established information and advice service for individuals, local authorities and other organisations.

The service has proved an effective and well-regarded facilitator, focusing on people's personal circumstances, triaging them from first point of contact and helping them explore all options, including social housing and private rented accommodation. It can also provide support for underlying issues that can underpin housing problems such as debt, family breakup and mental health issues. I have been told it has done much to address the needs of those who can otherwise become lost in the system.

In 2012 HOS launched its Military Matters Project. Military Matters assists members of the Armed Forces community, whether still serving or a veteran, helping them to: find their way through the civilian housing system and its bureaucracies, understand the different housing options available locally and find a housing solution that works for them and their specific needs.

Now a tried and tested model that works, Military Matters plays a navigation role, by walking alongside an individual or a family, helping them overcome the barriers ex-service personnel can encounter. It offers an 'easy access', single, named point of contact service which research has shown to have a stabilising effect. Ultimately Military Matters aims to help people find the right home in the right place and they will 'stick with it' until they do.

"I kept being given office numbers 'call this office, call that office, 'I was being passed around a lot and it was hard work...the only reason they became helpful in the end is because I had a phone number for the mobile phone direct to a single individual who was previously eager to help in any way he could."

Ex-Army, 7-10 years' service

Quote from an interviewee, 'Working Together to Meet the Housing Needs of Ex-Service Personnel', Stirling University research

From the perspective of ex-Service personnel, the navigator role can resolve a host of problems, enabling them to feel that they can turn to a single, trusted person who will help with any issue either directly or by finding the right source of support. The importance of the 'navigator' to successful outcomes is strongly supported in the recent housing transition research by Stirling University²¹.

The Chief Executive Officer of HOS told me that in her experience, simply providing piles of information and reading material is no good to some Service leavers and certainly no good to those who have reached crisis point before seeking help. This was a point backed up by a number of veterans' specific charities I spoke to. Although HOS always aims to assist people before they get to that point, she also said that around 25% of referrals will already be facing a housing crisis at the point they approach them.

21. Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

HOS is clearly a model that works and I am keen to see Military Matters continue to offer a quality single point of access service to the Armed Forces Community. To do that I think any uncertainty over year-on-year funding needs to be addressed and Military Matters moved from 'project' status to that of an on-going programme or service that is a permanent part of the landscape.

I also think there is scope for this service to develop and grow in two particular areas:

- to reach in to the 'preparation space' to engage the serving community (wherever they are posted), offering Scotland-specific information and advice briefings to serving personnel planning their transition and who plan to make a home in Scotland;
- to provide some follow-up with clients, maintaining relationships and helping those who may get into difficulty sustaining tenancies and who risk losing their homes.

Military Matters is a leanly resourced organisation and a relatively small amount of additional resource would enable it to extend its offer to provide both the reach-in and the follow-up services. Reaching into the 'preparation space' – traditionally the preserve of the MOD – is not easy but delivering practical briefings, at the right time is best delivered by knowledgeable people who know and understand the complexities of the housing landscape in Scotland. That has to be a better option than simply providing generic briefings and information leaflets.



Recommendation 2

Service leavers and veterans should have access to accurate, relevant and understandable information and to advice and support on housing options in Scotland which is offered in a timely and accessible way.

It needs:

- a single entry point source of the most appropriate housing information, advice and support for them. Housing Options Scotland's Military Matters should be put on a sustainable financial footing to provide that and resourced to provide a follow-up service to prevent those who may struggle to sustain their home
- Scotland specific information and 'reach-in' briefings for those still serving. This needs to be provided by those who know and understand the Scottish housing system best
- local authority and other front-line housing staff who are aware of the principles of the Armed Forces Covenant, who proactively ask whether clients have served and who are fully aware of the local authority's allocations policy for Service leavers and veterans



Housing provision and supply

Housing provision and supply

The Armed Forces Covenant says Service leavers should 'suffer no disadvantage as a result of time spent serving their country'. Finding and sustaining affordable housing is an aspect of transition back to civilian life where there is a real risk of disadvantage. Housing is a complex landscape for the uninitiated and a shortage of affordable homes means some will get into difficulties. Although numbers are very low, some will experience homelessness, a few may end up rough sleeping and for greater numbers, although housed, their needs may not be fully met.

Housing policy and provision in Scotland is wholly devolved to the Scottish Government. Since the demise of Communities Scotland in 2008 there is no executive housing agency responsible for housing and homelessness at a national level and there are significant differences in housing policies, rules, regulations and procedures within different Scottish local authority areas. For Services leavers wishing to settle in Scotland this presents a complex and confusing landscape they may well be ill-prepared to navigate.

The Scottish Government sets national strategy and provides funding to local authorities. They have recently produced a long-term national housing strategy Housing to 2040²² with "a vision for what we want housing to look like and how it will be provided to the people of Scotland, no matter where they live and what point in their life they are in." They aim to deliver 100,000 affordable homes over the ten years up to 2031/32, with at least 70% of these for social rent.

Most local authorities own housing stock for social rent (the biggest exception being Glasgow City, where all social housing provision is through housing associations) and all have duties to register private landlords and to assess and respond to local housing needs, including emergency and non-emergency homelessness applications. Allocations policies set by each local authority will be different depending on a number of factors, including historic housing stock, demographics, levels of deprivation, population growth or decline and the wider economic situation in their area.

Broadly speaking, housing options for Service leavers fall into three main categories; buying a property, renting a property from a private landlord, or renting through a registered social landlord. Social landlords - mainly councils and Housing Associations - provide lower cost housing which they own and manage under secure tenancies, aiming to provide good, low cost accommodation for people who really need it.

²². Housing to 2040 (www.gov.scot)

Mainstream provision and supply

Although the picture varies widely across the country, social housing remains highly sought after and hard to come by. This has led to a situation where realistically, an individual or family has to be homeless or about to become homeless before they stand a chance of getting a secure social housing tenancy (i.e. one where you can normally live in the property for the rest of your life, as long as you do not break the conditions of the tenancy.) Even then, choice is likely to be strictly limited, particularly for certain groups like single males, who currently make up nearly half of all homeless households in Scotland.

Of course, social housing is targeted at those most in need and local authorities are required to have an allocations policy which sets out a system for prioritising particular groups. Allocations Policies in some local authority areas allow applications from Service leavers and veterans to be prioritised. Indeed, I understand approximately 75% of social housing landlords in Scotland now specifically refer to veterans as a priority group in their allocations policies although there may be time limitations placed on eligibility, e.g. they have to have left the military no longer than two years prior to application.

The 2020 University of Liverpool report for Shelter 'Has 'affordable housing' remained affordable across Scotland'²³ concluded that there are significant variations in the changing affordability of socially rented housing in Scotland and that some local authority areas have seen rents increase by as much as 25% over the five-year period 2013/14–2018/19.

Social rented housing is only one aspect of the broader Affordable Housing market, which again looks different in different parts of the country. In general it will comprise: social rented housing, mid-market rented housing and low cost home ownership. However, within those broad headings there may be further types on offer in different areas.

Social Rent:

Provided by Council & Housing Associations.

Mid-Market Rent:

Provided by Housing Associations and affordable housing providers.

Low Cost Home Ownership:

Affordable homes for sale to first-time buyers & existing homeowners.

The Scottish Government sets targets for its Affordable Housing Supply Programme and funds incentives to assist purchasers. 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
- 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

²³. [Final_social_sector_affordability_research.pdf](#) (ctfassets.net)

Although the number of units has been growing in recent years, affordable housing is not always within reach of everyone. Barriers exist which can stand in the way of accessing mid-market rentals or low cost home ownership, such as the need for a reference or guarantor, a deposit and the first month's rent which is usually required up front, and can be in the region of £1,000 - £2,000. Many serving personnel are unaware of this and yet given the right information and enough time to prepare they could save and afford themselves more choice when they do leave.

There are new approaches to increasing the availability of affordable rentals too, such as the use of Nomination Rights. An arrangement where one landlord (usually a local authority) nominates an applicant for housing to another under formal agreements, this can include, but is not restricted to, homeless households. It may also happen with a proportion of Registered Social Landlord new build vacancies or where a Registered Social Landlord has given a local authority nomination rights for a percentage of any of its vacancies.

I have seen some very positive examples of this recently. For example, the Veterans Housing Scotland (VHS) collaboration with East Lothian Council to allocate six two-bedroom new build flats in Cockenzie, including three fully wheelchair-accessible units on the ground floor, to be allocated to veterans²⁴. Other examples include a collaboration between VHS and Edinburgh City Council at Cannonmills, where a development of 180 homes to be made up of a mix of one-, two- and three-bedroom flats is planned; a quarter of which will be set aside for affordable housing including homes for veterans.



Sam McGeachie and her companion dog Keria receive the keys for their East Lothian property specially created for veterans

²⁴. Tenants move into new homes for veterans in Cockenzie | East Lothian Council

Glasgow City Council homes for veterans:

The City Council has adopted a model whereby housing associations including Glasgow Housing Association (GHA) and Link Housing Association (LHA) provide housing support to veterans. GHA is now setting aside 10 homes per year specifically for former Armed Forces personnel, while LHA has put in place specific procedures to recognise the challenges faced by people leaving or being discharged from the Armed Forces. For example when assessing applications from ex-Service personnel they will:

- Give consideration to injured ex-Service personnel who require adapted housing as a result of their injury/disability;
- Not impose residency or local connection criteria that may disadvantage ex-Service personnel from fair and equal access to housing;
- Be mindful and supportive of the needs of individuals whose spouse or civil partner is killed in action or dies before their discharge date.

Mainstream services (e.g. local authority homelessness teams, mainstream advice and support agencies) 'should' be good enough to support people with diverse experiences, including Service leavers. However, this is not always the case and although around 75% of social landlords' housing allocation policies now allow for applications from veterans to be prioritised, there are inconsistencies and differences and not all landlords have adopted the 'Reasonable Preference Allocations Priority' policy introduced in the Housing Scotland Act 2014.

While I am aware that the Act sets out three main categories of applicants to be given 'reasonable preference' and the needs of those groups come uppermost, it does allow landlords to create other needs groups for priority in their allocations policy. Clearly many social landlords have now included ex-Service personnel and I would like to see a push for all to do that.

Awareness amongst allocations staff can also be a concern. I was pleased to see that in 2020 the Scottish Government, in partnership with local authorities, MOD and veterans organisations, promoted and distributed Armed Forces and veterans awareness training to all local authorities in Scotland via the network of Armed Forces Champions²⁵. I am keen that this training should not be a one-off but should become a regular feature of local authority frontline staff training. I would also like to see all local authorities following the lead of those who have already appointed 'veterans aware' team members in their housing allocations teams.

²⁵. Local authorities - Armed Forces Covenant

Veteran specific provision and supply

In addition to mainstream landlords, there are a number of veteran-specific housing providers in Scotland. They provide supported housing for the veterans community, often for those with specific needs, such as those disabled or with a medical condition or who are homeless or vulnerable in some way.

It is interesting to note the proportions of veterans by Service. I have been shown data from both Veterans Housing Scotland, and Scottish Veterans Residences which show that over the last 6 years, Army veterans make up by far the majority (between 77% and 80%) of those seeking help from these organisations.



Veteran-specific housing providers in Scotland:

- **Veterans Housing Scotland** provides affordable homes to 653 veterans and their families who are injured or disabled across Scotland.
- **Scottish Veterans Residences** provides supported accommodation in Edinburgh, Dundee and Glasgow for veterans and ex-Merchant Mariners, with 159 rooms/flats and 46 secure tenancies.
- **Erskine** provides a mixture of 44 independent family cottages, and five assisted living apartments on their Veterans Village Estate in Bishopton, Renfrewshire. They have also recently completed the build of 24 Transitional Supported Accommodation apartments²⁶ for single ex-servicemen and women of working age, offering a home and bespoke personal support package, including an employment opportunity.
- **Haig Housing Trust** provides general needs housing for veterans in Scotland with 90 two and three bed homes on 6 estates in Edinburgh, Glasgow and Hamilton. The Trust also provides bespoke housing solutions for seriously injured or wounded serving personnel and veterans.
- **Sight Scotland Veterans** (previously Scottish War Blinded) provide support that empowers veterans affected by sight loss in Scotland. Their sister charity, Sight Scotland provides personalised residential care for adults with visual impairment and additional disabilities, including veterans.

²⁶ Transitional Supported Accommodation - Erskine

Specific challenges facing Service leavers and veterans

Research on the housing needs of ex-service personnel suggests that most Service leavers make a successful transition to civilian life and they are not disproportionately likely to experience homelessness or rough sleeping²⁷. However, there remains a small but significant number of individuals for whom transition is more problematic and who can experience housing problems, which if not properly addressed may lead to homelessness. Unsurprisingly, the Service leavers most at risk of a difficult transition are those who have a combination of vulnerabilities, some of which may have existed prior to their military Service.

“For this group of ex-Service personnel, the housing system can seem like an assault course, littered with obstacles and with no clear route to a successful outcome.”

Working Together to Meet the Housing Needs of Ex-Service Personnel – Stirling University, October 2020

One particular problem faced by those transitioning is that those who are unable to find a job on leaving will inevitably have to enter the benefits system. Most will have little or no understanding of how to claim, or what benefits they are entitled to. They are unlikely to have been able to gain any knowledge of the benefits system prior to leaving the military from their peers, and they can encounter serious difficulties navigating the system.

The extension of the Shared Accommodation Rate means the maximum amount of rent that can be used in a Housing Benefit or Universal Credit calculation is based on the cost of renting a room in a shared house or flat – accommodation not always appropriate for a veteran’s needs. Those in receipt of lump-sum payments through the Armed Forces Compensation Scheme (AFCS) may also find themselves ineligible for housing support²⁸. The issue of the prevalence of financial issues and debt acting as barriers for some has been highlighted in Stirling University’s Working Together report²⁹. It is an issue which could, at least in part, be helped through the Life Skills Programme being developed by MOD.

What can be done to improve the situation for veterans?

Once a Service leaver has navigated his or her way through the available housing information, they still need to access the right home for their needs in the area they wish to settle. However, this can then promptly lead to a further barrier – that of appropriate housing supply issues. To a greater or lesser extent, they can encounter a lack of supply, long waiting times and potentially time spent in temporary accommodation or for some single benefit claimants, only the offer of a room in a shared property. Issues of demand and supply also exist in relation to private rented accommodation, which manifests in higher rents in some areas.

Many of the support bodies I spoke to identified a lack of suitable accommodation, in particular, four bedroom homes for larger families and one bedroom homes for single people. They also highlighted an issue with a lack of accessible housing for veterans living with physical disabilities and homes suitable for those living with PTSD, (i.e. those who need somewhere quiet and not on a busy thoroughfare).

²⁷. See Page 10 Housing in Scotland – Poppy Scotland

²⁸. Lifting the Lid on Transition

²⁹. See pages 75-77 Working-Together-Report-FINAL-published-version.pdf (fim-trust.org)

With all that in mind I am very interested in an idea which the Veterans Scotland Housing Group has been looking at. The Veterans Scotland Housing Group has been exploring the idea of a Scottish Veterans Housing Alliance – a collaborative of veterans specific housing providers who would agree to work in partnership to best meet Scotland’s veterans and their families’ evolving housing and support needs after they have left military service.

A Scottish Veterans Housing Alliance - a coalition of veterans housing and support charities based in Scotland – would work together to maximise the availability of appropriate and affordable housing for Service leavers and veterans and provide a coordinated access route into necessary support with housing options, applications and ongoing advice needs.

The Alliance would:

- Better meet the current housing needs of veterans and their families across Scotland by sharing information on the current and forthcoming availability of homes and affording them the widest choice of appropriate housing options;
- Work hand in hand with Housing Options Scotland’s Military Matters who would provide a single source of advice to enable timely access to the most appropriate housing and support;
- Make the management of a move from one housing provider to another a smoother and more timely process; and
- Identify and flag gaps in provision and consider changing demographics to help longer-term strategic planning of housing need/demand.

I would be keen to see this investigated further, perhaps through a Scottish Government funded feasibility study to look at and develop options, including any set-up and running costs. A collaborative of founding members could then co-produce the approach from there and agree a lead partner (as is the case with the successful Unforgotten Forces consortium).

Recommendation 3

Service leavers can face multiple challenges when transitioning, and finding a home is a challenge that is exacerbated by a lack of suitable affordable housing. They should be assisted in finding and sustaining a home in the civilian world.

This needs:

- further action to encourage all social landlords to include ex-Service personnel as a priority group in their Allocations policies, under the ‘Reasonable Preference Allocations Priority’ policy introduced in the Housing Scotland Act 2014
- raising of awareness of the principles of the Armed Forces Covenant and the particular challenges Service leavers face amongst housing allocations staff in local authorities and housing associations who should train and appoint ‘veterans aware’ team members
- creative solutions to housing supply problems, one of which could be a Veterans Housing Alliance. This idea should be explored in full to provide veterans with a co-ordinated access route into support and a means of maximising the availability of appropriate and affordable housing

Homelessness

Homelessness

Housing is an extremely complex environment and for the uninitiated it can feel like a maze. Unhelpful myths remain about ease of access to social housing and too many Service leavers still get into difficulties. Although the numbers are very low, for some this can lead to last minute crisis calls and potentially time spent homeless or in temporary accommodation or housing that is never going to meet their needs and can lead to additional problems.

Despite evidence to the contrary, there remains a popular misconception among the British public in general and the tabloid press in particular that homelessness is both a common outcome of leaving the Armed Forces and that a large proportion of those who we see sleeping rough on our streets are veterans. The reality is that relatively low numbers of veterans experience difficulties so great that they become homeless or end up rough sleeping³⁰. Unfortunately, homelessness is often also confused with rough sleeping and the problem amongst veterans is sometimes exaggerated in media reports.

Although veterans are no more likely to be homeless than the wider population, a focus must be maintained on the most vulnerable. Evidence shows the number of veterans experiencing homelessness is greater amongst those who left Military service over 5 years ago, with the most common cause of homelessness being relationship breakdown. We also know that some ESLs and those discharged quickly are more likely to encounter housing issues and potentially experience delayed transition effects.



The Scottish Veterans Commissioner meets with Martin Nadin, Chief Executive at Scottish Veterans Residences, to learn more about the challenges faced by residents

³⁰. Homeless veterans - statistics: 2019 to 2020 - gov.scot (www.gov.scot)

Definition of Homelessness

Homelessness is defined very broadly in Statute, in Section 24 of the Housing (Scotland) Act 1987, as amended, as follows:

“A person is homeless if he/she has no accommodation in the UK or elsewhere. A person is also homeless if he/she has accommodation but cannot reasonably occupy it, for example because of a threat of violence. A person is potentially homeless (threatened with homelessness) if it is likely that he/she will become homeless within two months. A person is intentionally homeless if he/she deliberately did or failed to do anything which led to the loss of accommodation which it was reasonable for him/her to continue to occupy.”

Under the 1987 Act (as amended) local authorities have a duty to assess homelessness applications made to them and a duty to secure ‘settled accommodation’ for the applicant. This is normally a permanent social rented let, though the applicant may well have to spend some time in temporary accommodation first. That seems clear enough, however, many organisations involved in providing housing or housing support may adopt a slightly different definition in setting their own criteria for support or access to the services they provide.

It is also important to be clear about the difference between homelessness and rough sleeping. Rough sleeping is one example of homelessness. It is the most visible, extreme and damaging example and is defined as:

- People sleeping, or bedded down in the open air (on the street, in tents, doorways, parks, bus shelters); or
- People in places not designed for habitation (such as stairwells, sheds, car parks, cars, stations, or “bashers” - makeshift shelters often comprised of cardboard boxes).

While only a very small proportion of homeless applicants in Scotland sleep rough immediately before applying to their local authority as homeless, at 4% (in 2020-21) it is still too many³¹. The number of those who are veterans is even smaller of course. The effective collective response we have seen to the COVID-19 pandemic has resulted in a dramatic reduction in the numbers of people sleeping rough³², taking the Scottish Government closer to its goal of eradicating rough sleeping. That is a position we should not be rolling back from.

³¹. Homelessness in Scotland: 2019 to 2020 - gov.scot (www.gov.scot)

³². Ending homelessness together: updated action plan - October 2020 - gov.scot (www.gov.scot)

Homelessness in Scotland

The right to housing is a human right enshrined in international law. Scotland has made addressing homelessness a priority and is the only country in the UK at present that records whether any member of a homeless household has been in the Armed Forces. However, challenges remain in ensuring people can always realise their right to an adequate home. Research shows at least 8% of the Scottish population has experienced homelessness – a proportion that the Scottish Government has recognised must be reduced.

The number of homeless applications to Scottish local authorities has been decreasing in recent years, mainly due to national policy interventions, including: the Scottish Government's 2012 Homelessness commitment, which saw the abolition of the 'Priority Need Test'; and the Scottish Government and COSLA 2018 Action Plan to End Homelessness, which was revised in October 2020 with the publication of the up-dated 'Ending Homelessness Together' Action Plan³³. The 2020 Plan renews the Scottish Government's commitment to ending homelessness, raises its ambition in light of the 2020-21 pandemic health crisis and sets out the next steps on Scotland's journey to end homelessness and rough sleeping.



³³. Ending Homelessness Together: Updated action plan, October 2020 (www.gov.scot)

Focus on prevention

Although local authorities' existing duties provide strong protection for people when they are at imminent risk of losing their home, less has been done to prevent homelessness happening in the first place, meaning it is still too common for an individual or family to reach crisis point, potentially ending up without a roof over their head, before they get the help they need.

“becoming homeless is one of the most damaging situations someone can find themselves in. There is a moral imperative to prevent homelessness, and it is often much easier to prevent than to fix.”

Preventing Homelessness in Scotland, February 2021

Recognising that more work on prevention was needed the Scottish Government asked Crisis Scotland to convene an independent group of experts to develop legislative proposals to prevent homelessness. The Prevention Review Group's report 'Preventing Homelessness in Scotland' published in February 2021, makes a number of recommendations for new legal duties. These will be for consideration by the new Administration and I hope we will see action to introduce new prevention legislation early in this new Parliamentary Session.

Although not specifically aimed at veterans, Housing First³⁴ is an important model of wrap-around support aimed at ending homelessness and rough sleeping in Scotland which particularly for those ex-service men and women who do not identify as veterans, will benefit. It is a collaborative led by the Salvation Army with partners such as street outreach teams; mental health teams; support providers; social services; landlords; and drug and alcohol services. It offers permanent, affordable housing as quickly as possible and then provides support to link people into the services they need to address other issues.

34. Housing First | The Salvation Army

Veterans' homelessness

These strategies and the impact of housing options and homelessness prevention strategies adopted by local authorities stand to improve the situation for the broader population, which will of course also assist Service leavers and veterans.

Data suggests that veterans are not over-represented amongst the homeless population in Scotland, reflecting the picture across the UK³⁵. Scottish Government data on homeless applications actually suggests a slightly reducing proportion, although this may simply reflect the wider reduction in the number of veterans in society. In 2019/2020 the Scottish Government's homelessness statistics showed that 2.5% of housing applicants stated they were previously in the Armed Forces³⁶.

This does not mean that ex-Service personnel do not experience housing problems which can lead to homelessness and while many may initially appear to make a smooth transition they can encounter problems at a later point. This issue, described as a 'delayed transition effect' is reported in the recent Stirling research on housing transition with interviewees describing it as a "relatively common pattern of difficulties arising a few years down the line when underlying issues start to surface and sustaining tenancies becomes an issue or temporary solutions like staying with family members or friends start to go wrong".

This 'delayed homelessness' amongst veterans will add to broader numbers of the hidden homeless and should be considered in the veterans homelessness prevention pathway work being led by Veterans Scotland's Housing Group.

There is a strong connection between housing affordability and homelessness and in the case of Service leavers/veterans housing options can be further restricted through poor preparation, 'living the lifestyle' while in uniform and unrealistic expectations and myths about the civilian housing market or access to affordable homes.

All Service leavers transitioning have to confront multiple challenges at the point of leaving, such as finding employment, addressing housing needs, perhaps dealing with severe health issues, family considerations and so on. However, there is also a minority who have additional disadvantages which may unfortunately send some on a path towards homelessness. Those groups include:

- those with particular vulnerabilities such as those who may have joined the military having led chaotic lives and may face returning to a similar situation;
- those who for whatever reason have left it too late to engage with housing advice and support and may reach crisis point (about to become homeless) before asking for help;
- those who experience an unexpected early or swift discharge from the military for whatever reason

There are early signs of DTS helping to prevent this slide towards homelessness for their client group of the most vulnerable. Help is also available post Service from Veterans Welfare Service.

The Duty to Refer³⁷ can also make a difference, identifying those at greatest risk of homelessness and the most chaotic of transitions. This preventative approach is important, identifying the most vulnerable before they leave the military thus avoiding the sort of outcomes we see featured in the nations 'red tops' and which crisis support charities are left to pick up. Whilst this legal duty only applies in England and individuals can only be referred to local housing authorities in England, the MOD has taken the position that there is an equivalent moral duty on them to refer to local authorities in other parts of the UK. The Scottish Government has also produced a Code of Guidance to help guide local authorities in their duties to assist people who are threatened with or who are experiencing homelessness.³⁸

35. (Bevan et al., 2018, Quilgars et al., 2018, Jones et al., 2014). Page 26 Working-Together-Report

36. Homeless veterans - statistics: 2019 to 2020 - gov.scot (www.gov.scot)

37. Homelessness: duty to refer - GOV.UK (www.gov.uk)

38. Homelessness: code of guidance - gov.scot (www.gov.scot)

Veterans' homelessness prevention

As well as the Scottish Government's 2020 'Ending Homelessness Together' Action Plan³⁹ for the general population, which will also encompass veterans, there is new work underway to develop a specific veterans' homelessness prevention pathway for Scotland. This will set out where things need to improve and make firm recommendations to the Housing Minister by the end of 2021. It is a joint project between the Scottish Government and the Armed Forces charity sector, led by Veterans Scotland's Housing Group. The ultimate goal is to prevent homelessness amongst veterans in Scotland. I am keen to see the Pathway also include action to address the issue of delayed homelessness, through better preparation, one-to-one named contacts and/or face to face support.

Although evidence suggests that homelessness at the point of discharge from the Armed Forces is relatively rare, that does not diminish the importance of acting to prevent and reduce instances of homelessness and rough sleeping among veterans and to prevent the problem of delayed homelessness. The current work to develop a Homelessness Prevention Pathway for veterans is a welcome and important step in addressing this.



Veterans participating in gardening activities at Scottish Veterans Residences accommodation

³⁹. Ending Homelessness Together: Updated action plan, October 2020 (www.gov.scot)



Veterans participating in art activities at Scottish Veterans Residences accommodation

Recommendation 4

No one who has served their country should have to face homelessness or be faced with sleeping rough. The homelessness prevention pathways approach for high risk groups is a tested way of addressing the issue, and a specific veterans' Homelessness Prevention Pathway is needed to ensure every Service leaver and veteran has a safe place to call home.

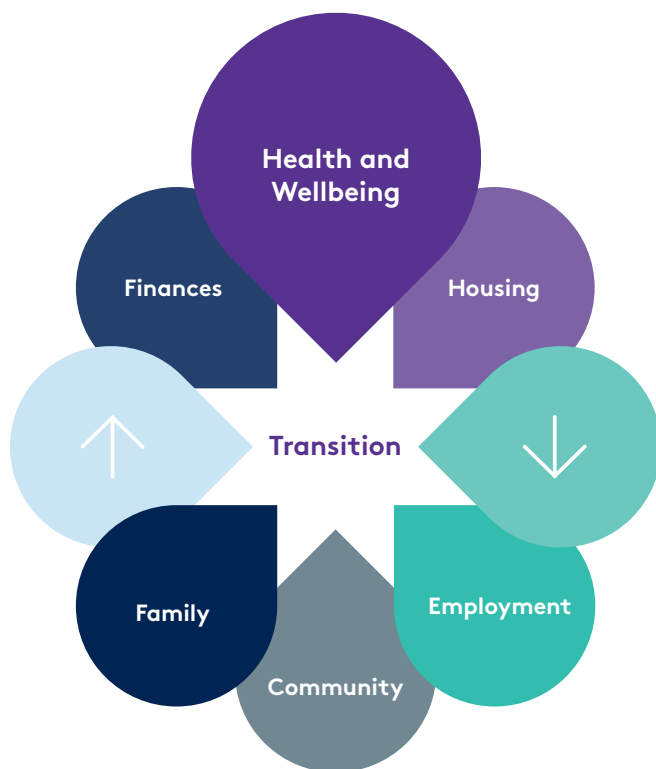
This work should:

- be completed and prioritised for early implementation
- include action to address the issue of 'delayed homelessness' amongst veterans

Next Steps

The civilian housing market for new Service leavers is complex and difficult to navigate. Researching and writing this report has shown me that while there has been improvements for Service leavers and veterans in some areas of housing, there is still work to be done. What I hope has been made clear in this report is that housing is a key piece in the transition jigsaw.

I will now be turning my attention to another critical piece of that jigsaw – Health and Wellbeing. This will complete my work on the transition picture for Service leavers and their families in Scotland.





Positive Futures

Getting Transition
Right in Scotland

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