

military
matters



FINDING A HOME

WHEN YOU LEAVE

THE ARMED FORCES

IN SCOTLAND.





Foreword

Leaving the armed forces can be a tricky time. Finding a new home and new jobs, learning to speak “civvy”, meeting new people, and making new friends can all be a bit daunting.

I went through transition after ten years’ service in the RAF and again two years later when my husband left after a full 16 years’ service. So I’ve seen the process as a service person and a family member. There’s lots to think about, lots to learn, and lots of decisions to make.

I am passionate about veterans having the best possible start to their new civilian life. So I jumped at the chance of helping to produce this booklet.

We’ve written it to cover the information I wish I’d had back when I started house hunting. What to expect when you’re leaving your forces accommodation, the different types of housing available to civilians, and the help you can get.

I hope it tells you what you need to know and helps you and your family find your new civilian home in plenty of time for your end of service date, which will loom up very quickly. Here’s to getting your new civilian home “squared away”!

Claire Birch

housing  options
scotland 



Introduction

Welcome to Housing Options Scotland. We are Scotland's housing advice charity.

Finding the right home in the right place can be a confusing and stressful experience at any time. It can seem harder when you're planning to leave the armed forces and facing the uncertainty of transition to civilian life.

That's why we've published this booklet. It offers general information and advice on:

- the housing available outside the forces
- what to do before your end of service date

We have written this information for:



- People who have to leave military accommodation, because they are leaving the armed forces; and
- People who already live in non-military accommodation and intend to move home around the time they are discharged.

The information in this booklet is a guide. The service accommodation information we've used comes from the Tri-service accommodation regulations (TSARs). The regulations are published in Joint Services Publication (JSP) 464, the Ministry of Defence's definitive policy on providing service family accommodation, single living accommodation and the substitute equivalents. Those documents are available in full by searching "JSP 464", or at: <http://bit.ly/2aYsZ0A>

About Military Matters

Military Matters is a specialist project run by Housing Options Scotland providing housing support and advice to help military service personnel and their families find the right home, in the right place.

- We work with serving personnel, those in transition and reservists by providing briefs about civilian housing in Scotland.
- We've produced this booklet as a guide.
- We offer specialist support to veterans and those in transition where they or a family member lives with a disability.
- Our advice is free, we work with clients for as long as they need our help, and we never turn anyone away.

Housing

What's out there?

The kind of home you are able to have when you leave the armed forces will depend on your circumstances and what you can afford.

The money you bring in each month will probably change when you change jobs. If you have money saved, you might need to use some or all of it to help with the transition. Whatever kind of home you choose, whether you are renting or buying, you have to be able to afford it.

Your resettlement officers will be able to help you plan for this and work out what kind of home will suit your budget.

Rent from a social housing provider

Social housing providers are organisations like your local council and housing associations. They build and maintain housing they rent to individuals and families in need of a home. This would give you strong tenancy rights, including the right to repairs and to pass your tenancy on to members of your family.

As a veteran of the armed forces you can apply for social housing in any area you want to settle.

The advantages of social housing are that it is affordable and you have strong tenancy rights, including rights to repairs and to pass your tenancy on to members of your family. The disadvantage is that there can be long waiting lists.

You can apply directly to any social housing provider. The council in the area where you want to live will be able to tell you who the local social housing providers are.

Make sure you keep your application up to date with all the latest information, including everything about you, changes in your circumstances, and the applications you've made to other housing providers in your area.

Rent from a private landlord

Private landlords are people or companies who rent out property they own. Renting privately is different to renting from a social housing provider in several ways.

Private rental agreements usually last 6 months or a year. After that the landlord can give you notice to leave your home or review your tenancy.

Private landlords normally ask for one month's rent up front and ask you to pay a deposit as a guarantee you will stick to the terms of the rental agreement. Your deposit money is safe, because the law says your landlord must give it to a government approved deposit scheme. The scheme is free for you and your landlord. <http://bit.ly/2bdj624>

The advantage of renting from a private landlord is that there are lots of homes available. You can find them advertised in the property section of your local newspaper, in local estate agents and letting agents, and online. That gives you a good chance of finding a home where you want to live.

The disadvantages are that it can be more expensive than social housing and the rental agreement means you might be able to live in your home only for a short time.

Mid market renting

Mid market rent initiatives help people on low and modest incomes rent high quality, affordable homes. The initiatives are run by housing associations and supported by the Scottish Government. Each area has its own priorities and eligibility criteria, so contact the housing associations or the housing office at the council in the area where you want to live.



Buying a home

Buying a home is an option for people who can find a home they can afford in the area they want to live. What you can afford will depend on your savings and the amount of money they can borrow in a mortgage.

A Mortgage is the name for a loan that you get from a bank, building society, or other lender to buy a home. Mortgages normally have two types of payment:

1. Capital payments, which pay back the money you borrow to buy your home; and
2. Interest payments, which pay the cost of borrowing the money.

Some people can't have a mortgage, because their religion doesn't allow followers to pay interest on borrowed money. In those cases banks offer other arrangements.

You can find homes to buy advertised in the property section of your local newspaper, in local estate agents, and online.

An Independent Financial Advisor will tell you if you can apply for a mortgage and help you work out how much you can afford to spend on a new home. If you can't apply for a mortgage right now, they will help you plan so you could apply in the future. They also help with pensions, loans and debt.

Buying a home will cost more than the price you pay for the house. You will have to budget for legal fees, estate agent fees, and other charges. If you're buying a more expensive house, you might have to pay a house buying tax called the Land and Buildings Transaction Tax as well. Check with your Independent Financial Advisor or your estate agent.

Some UK law firms offer discounts of between 15% and 30% to serving personnel and some veterans through Armed Forces Legal Action: www.ArmedForcesLegalAction.org.uk

Assisted buying

If your savings and mortgage don't add up to the cost of the home you want to buy, you might be able to get some help. Different assisted buying schemes help in different ways. Some are civilian schemes that are open to military personnel, other schemes only help people in the armed forces. Some schemes can help you buy a home that people have lived in before, some can help you buy a newly built home.

A list of assisted buying schemes and descriptions of how they can help is on the next few pages.



Assisted Buying Schemes

LIFT Open Market Shared Equity Scheme

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

<http://bit.ly/1S1oQty>

Shared Ownership

You buy 25% to 75% of a home using the savings you have and a mortgage, a housing association buys the rest. You repay the mortgage on the bit you own and pay rent to the housing association on the bit they own.

When you are ready, you can buy the housing association out of their share. Or sell up and split the sale price.

<http://bit.ly/2b06VTB>

Help to Buy

The Help to Buy (Scotland) Scheme is one of the ways the Scottish Government helps people buy a home. The scheme helps people buy a new-build home from home builders that are approved to take part in the scheme.

The scheme is open to all home buyers and will give you up to 15% of the price of a home. The scheme allows you to buy a home worth up to:

- £230,000 for purchases that complete on or before 31 March 2017,
- £200,000 for purchases on or before 31 March 2018,
- £175,000 for purchases on or before 31 March 2019.

It is likely your mortgage lender will want you to provide at least a 5% deposit. Your mortgage and deposit together must be at least 80% of the total price. Your mortgage must be a repayment mortgage. You cannot buy a home with an interest-only mortgage.

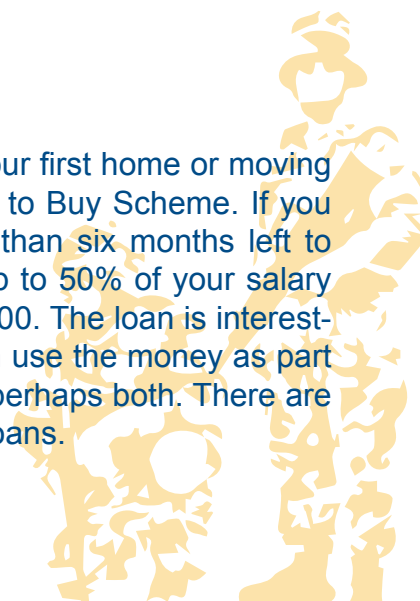
The Scottish Government owns up to 20% of your home. You can buy them out at any time.

The scheme is run by 5 housing associations.

<http://bit.ly/2bdjBt2>

Forces Help To Buy

You might be able to get help buying your first home or moving to a new location with the Forces Help to Buy Scheme. If you are in regular service and have more than six months left to serve, you get the chance to borrow up to 50% of your salary interest free, up to a maximum of £25,000. The loan is interest-free and repaid over ten years. You can use the money as part of a deposit, to help with legal fees, or perhaps both. There are some conditions that come with these loans.



You can apply for the loan online through the Joint Personnel Administration system and can seek advice on your application through your chain of command and personnel agency.

<http://bit.ly/1Sw8oBR>

Help from Military Charities

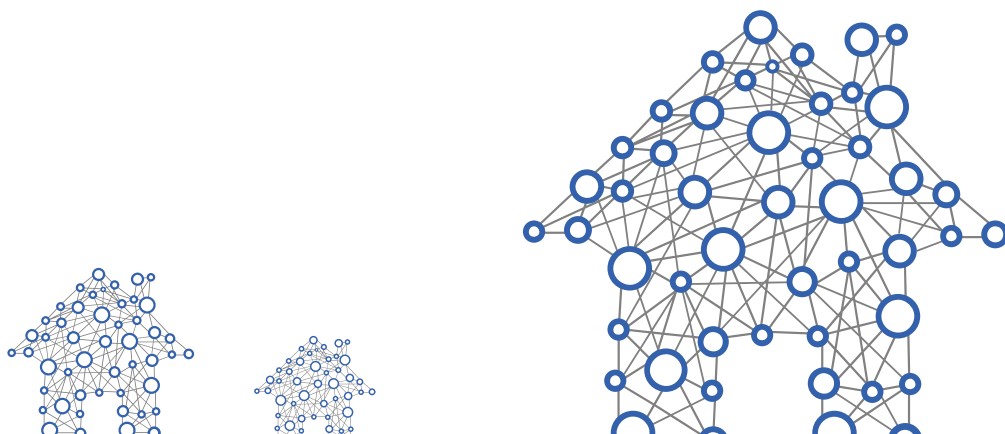
Some service people, like those living with disabilities, can get help from military and other charities when they are leaving the forces. Others who experience social problems after they leave, can get help too.

Housing Options Scotland offers advice and support to all families where a person lives with a disability -

www.HousingOptionsScotland.org.uk

A good place to get information about other charities that help is:

- Veterans Scotland
www.veteransscotland.co.uk



Leaving Forces Accommodation

If you are living in single living accommodation (SLA)

If you are living in armed forces single living accommodation on your end of service date, you must move out of that accommodation on or before your last day of service.

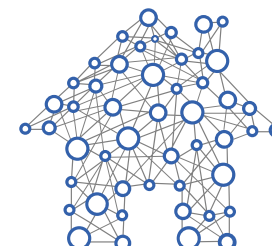
That means you will have to make arrangements for somewhere to live when you leave.

You are entitled to an official certificate that will help you apply for social housing. You have to ask your unit admin officer for the certificate and they should normally give it to you six months before your end of service date. Ask as soon as you know you are leaving the forces.

Ask for: *Certificate of Cessation of Entitlement to Occupy Service Accommodation (SLA/Substitute Service Single Accommodation "SSSA") and of Impending Homelessness*

The certificate will help you apply for a rented home with a council or housing association.

You might have less notice of your end of service date, if you are discharged for medical or disciplinary reasons. If you have less than two months' notice, you can tell your council you are homeless. That's called 'presenting as homeless'. Your local council has a duty to prevent homelessness and must help you, even if they can only offer temporary accommodation.



If you are living in service family accommodation (SFA)

If you are living in service family accommodation, you will normally have your home for the whole of your posting. If you leave the forces, or something else happens that means you can't stay living in your home, you might be told to move out.

The rules are quite complicated. They are set out in detail in the service family accommodation regulations. We've summarised the rules here - <http://bit.ly/2bmJZ4U>

In most cases you will get 93 days written notice to leave your home from the national housing prime help desk (NHPHD). The written notice is known as a Notice to Vacate or NTV.

If you are being **normally discharged** or taking **premature voluntary release**, you will probably be planning for life outside the forces much earlier than 93 day before your end of service date. In that case and if you are applying to councils and housing associations for social housing, you can ask NHPHD for a longer notice period to support your applications.

Ask for: *Certificate of Cessation of Entitlement to Occupy Service Family Accommodation (SFA/SSFA) and of Impending Homelessness.*

In cases of **medical discharge**, **short notice discharge**, or **redundancy**, you will normally be allowed to remain in your home for 93 days, even if that goes past your end of service date. In some cases your Local Service Commander and NHPHD might agree to let you remain in your home longer than 93 days – you need to know that higher rental charges and other charges like Council Tax might apply.

If your **marriage breaks down** and you are the spouse or civil partner of a service person, you will be given 93 days written notice to vacate your home when it becomes clear you will not be getting back together as a couple.

If you are being **discharged for disciplinary reasons**, your notice to vacate could be as little as 28 days.

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

The Ministry of Defence owns your house and living in it after your notice to vacate expires makes you an **irregular occupant**, whatever your reason for staying. You can be taken to court, evicted and required to pay costs and compensation.



Useful Contacts / Information

Useful contacts/information

These are some of the service and veterans organisations that might be able to help you in Scotland. We've included their web addresses or contact details, so you can find out more or get in touch.

Veterans Welfare Service (VWS): Is committed to enhancing the quality of life for veterans and beneficiaries of Veterans UK pensions and compensation schemes, and all their dependants. It also provides support to enable the seamless transition from service to civilian life, assist bereaved families or responds to life events that present welfare needs. It achieves this by facilitating access to all appropriate services. You can contact them either by phone or email at;

Veterans UK, Scottish Helpline – 0141 224 2709

National UK Freephone Helpline – 0808 1914 218

Email – veterans-uk-vws-scot-ni@mod.uk

Veterans Assist: A one stop shop web portal for finding and accessing help and support, no matter when you need it and for why.

www.veterans-assist.org

SSAFA: Provides lifelong support for any serving or former service person and their families, they have a welfare service staffed mainly by volunteers who conduct most home visits and assessments for those in need.

<http://www.ssafa.org.uk>

Poppyscotland: In times of need, Poppyscotland provides life-changing support to members of the Armed Forces community living in Scotland. Its welfare services are broadly split into seven areas: tailored support and funding, advice, employment, mobility, respite and breaks, housing and mental health.

www.poppyscotland.org.uk 0131 550 1557

Armed Services Advice Project: The Armed Services Advice Project (ASAP) provides independent, confidential advice to members of the Armed Forces community. Advice is available throughout Scotland and covers a range of areas, including benefits, debt, employment, relationships and housing.

www.adviceasap.org.uk 0808 800 1007

Gateway Services for Veterans: These are some of the welfare services of shop front style drop in welfare services for veterans. They are free to use and can offer support in a wide variety of topics, including: debt, money, employment, housing and health.

Glasgow's Helping Heroes:

www.glasgowshelpingheroes.org

Lothian Veterans Centre:

<http://www.lothiansveteranscentre.org.uk/>

Veterans First Point:

<http://www.veteransfirstpoint.org.uk/ContactUs/Pages/default.aspx>

PoppyScotland Inverness:

<http://www.poppyscotland.org.uk/get-help/advice/inverness-welfare-centre/>

Right Home. Right Place

Housing information and support for disabled people,
military veterans and older people.

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We're Scotland's housing advice charity

Finding the right home in the right place can be a confusing and stressful experience. If you have a disability, mobility problems, or other special needs, it can be even more complicated.

We know every housing situation is unique, so our expert staff and trained volunteers are here to support you every step of the way.

Our promise

Our service is free

**We help everyone who comes to us
We're here for as long as you need us**

Get in touch

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