

# A Scottish housing guide

for people leaving the armed forces  
and ex-service personnel



The Scottish  
Government

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

### **I'm not sure what my housing options are**

Your options depend on where you want to live, your needs and your situation. These options could include renting a property privately or through a council, housing association (sometimes known as a registered social landlord) or an ex-service charity, or buying a property.

### **How do I apply for a council or housing association house?**

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

### **What happens next?**

The housing providers will use your application to decide your level of priority and you will be added to each landlord's housing list. Landlords have different ways to decide who gets housed across Scotland. Your priority will be based on your housing need and situation. Some landlords will contact you to offer a house, others will advertise their properties (giving you a greater choice about the properties you are considered for). Social landlords must publish their rules on how they let their houses. You should speak with your council or housing association to find out what they do.

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

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

## **What about renting privately?**

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

All private landlords have to register with the council. You can check if a landlord is registered on [www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk).

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

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

### **Help! I've nowhere to stay**

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

If you are in this position you should contact your council's homelessness service as soon as possible. If you haven't been discharged yet, you should also speak to a member of your welfare team, who may be located at your base or another base in Scotland, as soon as possible. This team will also be able to give you some support as well.

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

If you aren't able to pay your rent you may be able to get Housing Benefit to meet these costs. How much benefit you get depends on your circumstances. Also, the way your Housing Benefit will be worked out will depend on if you rent privately or with a council or housing association. If you rent privately, the amount you can get is worked out using

Local Housing Allowance rules. This is based on the area you live in and the size of house you need for the number of people in your household. You can get more information on benefits, including how to apply, from your local council or from the UK Government's website, [www.direct.gov.uk](http://www.direct.gov.uk).

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

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

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

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

Yes. Some private house builders offer shared-equity schemes. Shared-equity schemes are a form of low-cost home ownership. They allow you to buy a home in partnership with a private house builder, who gives you an

equity loan for part of the purchase price. The Scottish Government also offers support to help some first-time buyers get on the property ladder through its Low-cost Initiative for First Time Buyers (LIFT). If you are currently serving, have left the armed forces within the past 12 months or are a partner of a member of the forces who was killed in action, you will get priority access to the shared-equity schemes that are a part of LIFT. If you have become disabled due to an injury there may also be extra flexibility to allow you to buy a more expensive property or to have a new build home adapted, which will make it easier to find a property that meets your needs. You can get more information about these schemes from the Scottish Government's website at [www.scotland.gov.uk/lift](http://www.scotland.gov.uk/lift).

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

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

You can get more information from your council.

The Scottish Government also has a guide to the support available for disabled people who own or privately rent their home. The leaflet is available on the Scottish Government's website at

[www.scotland.gov.uk/Publications/2009/03/31131031](http://www.scotland.gov.uk/Publications/2009/03/31131031).

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

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

Website: [www.update.org.uk](http://www.update.org.uk)

Phone: 0131 669 1600

**Ownership options** can give advice to disabled people about buying a home.

Website: [www.ownershipoptions.org.uk](http://www.ownershipoptions.org.uk)

Phone: 0131 661 3400

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

Your local council, or the council in the area where you would like to live, will be able to provide you with information and support to find a suitable house. Many will



be able to provide you with a housing options guide for their area. There is a list of all the councils in Scotland at the end of this leaflet.

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

- **MOD Joint Service Housing Advice Office** provide civilian housing information, advice and, where possible, arrange housing through housing associations for service personnel and their dependants and to ex-service personnel who are still living in service accommodation. Phone 01722 436575, visit their website at [www.mod.uk/jshao](http://www.mod.uk/jshao), or e-mail [LF-JSHAO-MAILBOX@mod.uk](mailto:LF-JSHAO-MAILBOX@mod.uk).
- **The Service Personnel and Veterans Agency** was launched by the MOD to improve personnel, pension, welfare and support services to members of the armed forces and veterans. Phone their free helpline on 0800 169 2277 or visit their website at [www.veterans-uk.info](http://www.veterans-uk.info).
- **Haig Housing Trust and Haig Homes** offer help with housing and have homes for ex-service personnel and their families to rent across the UK. Phone 0208 685 5777 or visit their website at [www.haighomes.org.uk](http://www.haighomes.org.uk).

- **Poppy Scotland** provides support and advice to veterans and their families in Scotland. They also fund an advice helpline, which provides support on housing, employment, benefits, debt and money management. You can call the helpline on 0845 231 0300 or you can visit their website at [www.poppyscotland.org.uk](http://www.poppyscotland.org.uk).
- **Scottish Veterans Residences** supports independent living for ex-service men and women and their husbands and wives. Phone 0131 556 0091 or visit their website at [www.svronline.org](http://www.svronline.org).
- **Scottish Veterans Garden City Association** provides houses for rent by disabled British ex-service personnel, and merchant navy, police and fire brigade personnel. Phone 0131 557 1188 or visit their website [www.housesforheroes.org.uk](http://www.housesforheroes.org.uk).
- **Soldiers, Sailors, and Airmen and Families Association (SSAFA) Forces Help** provides advice through its Housing Advisory Service on 0207 463 9398, through their website at [www.ssafa.org.uk](http://www.ssafa.org.uk) or through one of their local branches. They also have a confidential support line on 0800 731 4880.
- **Veterans First Point** offers help and assistance to veterans in Lothian, whatever their needs are. Phone 0131 220 9920 or visit their website at [www.veteransfirstpoint.org.uk](http://www.veteransfirstpoint.org.uk).

- **Veterans Scotland** brings the veterans charities and organisations in Scotland together to support the ex-service personnel community. Phone 0131 550 1595 or visit their website at [www.veteransscotland.co.uk/housing](http://www.veteransscotland.co.uk/housing).

### **Other useful contacts**

**Shelter Scotland** can also give information and advice on housing issues.

Phone (free): 0808 800 4444. Their helpline is open 9am to 5pm Monday to Friday.

Website: <http://scotland.shelter.org.uk/getadvice>

### **Councils in Scotland**

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

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

### **Aberdeen City Council**

Phone: 01224 523 151

Website: [www.aberdeencity.gov.uk](http://www.aberdeencity.gov.uk)

### **Aberdeenshire Council**

Phone: 01467 628 234

Website: [www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)

### **Angus Council**

Phone: 08452 777 778

Website: [www.angus.gov.uk](http://www.angus.gov.uk)

### **Argyll & Bute Council\***

Phone: 01631 572 184

Website: [www.argyll-bute.gov.uk](http://www.argyll-bute.gov.uk)

### **City of Edinburgh Council**

Phone: 0131 529 7200

Website: [www.edinburgh.gov.uk](http://www.edinburgh.gov.uk)

### **City of Glasgow Council\***

Phone: 0800 838 502

Website: [www.glasgow.gov.uk](http://www.glasgow.gov.uk)

### **Clackmannanshire Council**

Phone: 0845 055 7070

Website: [www.clacksweb.org.uk](http://www.clacksweb.org.uk)

**Comhairle nan Eilean Siar\***

Phone: 01851 709 371

Website: [www.cne-siar.gov.uk](http://www.cne-siar.gov.uk)

**Dumfries & Galloway Council\***

Phone: 030 3333 3000

Website: [www.dumgal.gov.uk](http://www.dumgal.gov.uk)

**Dundee City Council**

Phone: 01382 307 400

Website: [www.dundeecity.gov.uk](http://www.dundeecity.gov.uk)

**East Ayrshire Council**

Phone: 01563 576 617

Website: [www.east-ayrshire.gov.uk](http://www.east-ayrshire.gov.uk)

**East Dunbartonshire Council**

Phone: 0141 578 8000

Website: [www.eastdunbarton.gov.uk](http://www.eastdunbarton.gov.uk)

**East Lothian Council**

Phone: 01620 827 827

Website: [www.eastlothian.gov.uk](http://www.eastlothian.gov.uk)

**East Renfrewshire Council**

Phone: 0141 577 3001

Website: [www.eastrenfrewshire.gov.uk](http://www.eastrenfrewshire.gov.uk)

### **Falkirk Council**

Phone: 01324 506 070

Website: [www.falkirk.gov.uk](http://www.falkirk.gov.uk)

### **Fife Council**

Phone: 08451 550 033

Website: [www.fife.gov.uk](http://www.fife.gov.uk)

### **Highland Council**

Phone: 01349 886 606

Website: [www.highland.gov.uk](http://www.highland.gov.uk)

### **Inverclyde Council\***

Phone: 01475 717 171

Website: [www.inverclyde.gov.uk](http://www.inverclyde.gov.uk)

### **Midlothian Council**

Phone: 0131 270 7500

Website: [www.midlothian.gov.uk](http://www.midlothian.gov.uk)

### **Moray Council**

Phone: 01343 563 529

Website: [www.moray.gov.uk](http://www.moray.gov.uk)

### **North Ayrshire Council**

Phone: 01294 314 700

Website: [www.north-ayrshire.gov.uk](http://www.north-ayrshire.gov.uk)

### **North Lanarkshire Council**

Phone: 01698 274 184

Website: [www.northlanarkshire.gov.uk](http://www.northlanarkshire.gov.uk)

### **Orkney Islands Council**

Phone: 01856 873 535

Website: [www.orkney.gov.uk](http://www.orkney.gov.uk)

### **Perth & Kinross Council**

Phone: 01738 476 000

Website: [www.perthshire.com](http://www.perthshire.com)

### **Renfrewshire Council**

Phone: 0141 840 3063

Website: [www.renfrewshire.gov.uk](http://www.renfrewshire.gov.uk)

### **Scottish Borders Council\***

Phone: 01835 824 000

Website: [www.scotborders.gov.uk](http://www.scotborders.gov.uk)

### **Shetland Islands Council**

Phone: 01595 744 360

Website: [www.shetland.gov.uk](http://www.shetland.gov.uk)

### **South Ayrshire Council**

Phone: 01292 612 000

Website: [www.south-ayrshire.gov.uk](http://www.south-ayrshire.gov.uk)

### **South Lanarkshire Council**

Phone: 01698 454 444

Website: [www.southlanarkshire.gov.uk](http://www.southlanarkshire.gov.uk)

### **Stirling Council**

Phone: 0845 277 7000

Website: [www.stirling.gov.uk](http://www.stirling.gov.uk)

### **West Dunbartonshire Council**

Phone: 01389 737 000

Website: [www.west-dunbarton.gov.uk](http://www.west-dunbarton.gov.uk)

### **West Lothian Council**

Phone: 01506 775 000

Website: [www.westlothian.gov.uk](http://www.westlothian.gov.uk)



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ISBN: 978-0-7559-8265-3  
RR Donnelley B63784 03/10