Housing Options Scotland’s
Military Matters Project

A report on:

The housing advice, information and support pathways experienced by the armed forces community.
**Contents:**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>3</td>
</tr>
<tr>
<td>Case Studies</td>
<td>4</td>
</tr>
<tr>
<td>Introductions &amp; Executive Summary</td>
<td>5</td>
</tr>
<tr>
<td>Main findings</td>
<td>5</td>
</tr>
<tr>
<td>Main recommendations</td>
<td>5</td>
</tr>
<tr>
<td>Conducting our research</td>
<td>6</td>
</tr>
<tr>
<td>Who responded</td>
<td>6-7</td>
</tr>
<tr>
<td>About their current home</td>
<td>8</td>
</tr>
<tr>
<td>Housing advice for people while serving</td>
<td>8</td>
</tr>
<tr>
<td>Housing advice for people preparing to leave the armed forces</td>
<td>9</td>
</tr>
<tr>
<td>Housing advice after leaving the forces</td>
<td>9-10</td>
</tr>
<tr>
<td>Knowing where to get help</td>
<td>10</td>
</tr>
<tr>
<td>Focus group</td>
<td>11</td>
</tr>
</tbody>
</table>
Foreword:

Finding the right house in the right place can sometimes be a difficult challenge for members of the Armed Forces Community, especially in the run up to transition and when settling back into life on Civvy Street.

In conducting this piece of research, the Team at Housing Options Scotland (HOS) felt it was important to be able to follow up on the stories that have been passed on from those going through transition and from recent veterans too. Over the past few years these stories became the anecdotal evidence used to explain why the advice and information on offer from Housing Options Scotland was relevant, necessary and also to illustrate to colleagues some of the challenges people faced which may have otherwise gone unreported. The stories themselves represent the many and varied housing pathways veterans have travelled.

Thanks to the encouraging numbers of respondents to the survey those stories can now be seen more as “facts” and there is also more focused and detailed statistical information which can be used by HOS and by other stake holders in the Armed Forces Community for future planning.

The majority of service leavers settle back into their local communities with little fuss or bother. For some though the transition can be difficult, so any research that ultimately helps to improve access to housing information and advice and highlights the avenues available for support is very welcome.

The aim of Housing Options Scotland is to work with the Armed Forces Community to ensure that Finding Your Home on Civvy Street is a simple and straightforward process. No fuss, no bother.

Tony Carruthers
Case Studies:
There is help out there if you know where to find it and our research uncovered lots of examples of people being given great advice and support:

‘A wheelchair user in transition in England wanted to live in Scotland and sought advice from a local disability housing advice service. This individual was then given advice on a variety of housing options that were open to them that they were not aware of.’

‘A veteran living in social rented accommodation was in rent arrears because they had to give up work suddenly when given custody of their 2 children. As the veteran had built up a good relationship with their housing officer, the housing officer was able to help refer them for a variety of supports, which included; emotional support for the children, an application to a service charity to clear the rent arrears, a grant for school uniforms and a grant to help the family go on a well needed break. The housing officer also helped further, by assisting the family to be rehoused in an area nearer the children’s school and family support network.’

‘A client who was in prison for 13 weeks and as a result was in rent arrears and risked losing their accommodation, was given support from a service charity to access a grant to clear the rent arrears meaning they were able to keep the tenancy.’

‘A veteran who was limited in his choices of accommodation due to a lack of understanding of housing systems. He felt he was being penalised for this, but with the support of a local councillor who was able to help them unpick the problem, they are now on the road to accessing more suitable accommodation.’

‘A veteran had been homeless for a number of years and the accommodation he was in had left him very institutionalised and scared to move on. With the support of a variety of charities and organisations, he was able to move in to temporary accommodation where he could work towards sustaining his own tenancy with the support he required.’
**Introduction and Executive Summary**

Housing Options Scotland is a charity with 20 years of experience helping disabled people find the right house in the right place. In 2012, we created Military Matters to expand our support to disabled armed forces veterans.

Last year the Scottish Veterans Fund kindly gave us money to find out how good housing advice services are for people who are serving in or used to serve in our armed forces.

116 people answered survey questions written by our experts and 14 people attended a focus group to discuss their experiences in depth.

This report summarises the valuable insights into the experiences of trying to find the right home in the right place if you’re serving in, leaving, or a veteran of the British Army, Royal Airforce or Royal Navy.

Housing Options Scotland would like to thank everyone who took part in the research. With particular thanks to the Scottish Veterans Fund and Scottish Veterans Residences.

**Main findings**

- Most service people (70.75%) had no support to find a home that meets their needs.
- Of those who had support only half overall (50.74%) reported positive experiences. However, a higher percentage of respondents who accessed advice earlier reported positive experiences (while serving 62%, in transition 70%, after leaving 38%)
- Two thirds of people who responded were satisfied with their housing.
- One third of respondents (33%) reported their current housing unsuitable.

**Main recommendations**

- People in serving in and veterans of the armed forces need to be told more about planning for their housing futures.
- Housing organisations need to do more to understand the needs of the armed forces community and share good practice.
- Organisations and systems need to recognise that housing support is often not a one-off exercise.
- Advice and support services need to adapt to the needs of the individual and more peer support needs to be available.
- More research is needed to fully understand the housing advice and support needs people have when they are serving or have served in our armed forces.
Conducting our research

Our experts wrote a survey with 36 questions for people who are or have been in the armed forces. We split the questions up, so people only had to answer the questions aimed at them, and we put the survey online and printed it for people to fill in. We told people about the survey by email and phone, at events and on our website and social media. The survey was open for 28 days from 11 November to 9 December 2016. 116 people answered the questions.

When we had all the responses to the survey, we ran a focus group to find out more about some of the main problems and explore potential solutions. We invited people who told us we could contact them for further information in the survey and charitable organisations who offer housing advice and support.

14 people took part at Scottish Veterans Residences in Edinburgh on 31 March 2017

Who responded

The survey was answered by 116 recipients.

- Recipients served or were serving in the Army (71%), The Royal Navy/ Marines (22%) and RAF (7%).

- The majority had left the services more than 5 years ago (72.12%) with the remainder up to 5 years or still serving (28%).
• Respondents were aged between 25 and 74, with the largest group of respondents aged between 45 – 64 (55%).

• The majority (87%) of the people who responded were men.

• The household compliment of these groups were varied, with the majority having up to 3 people in the household (71%).
About their current home:

- Two thirds (67%) of people told us they were satisfied with their current home.
- Those who weren’t satisfied with their current home, told us it was because their home wasn’t suitable for their family’s medical or disability needs (53%), their home did not give them enough security for the future (38%), or their home wasn’t in the right place (28%).
- Of those that were positive about their current housing, it was mostly because their home was affordable (59%), it was in the right location (59%), it gave them security for the future (48%) and it met their and their family’s needs (33%).

Housing advice for people while serving

- 80% of respondents didn’t get housing advice with their housing need.
- Of those who received advice nearly 70% were living in MOD housing and 60% found the advice useful. This represents a very small number of the survey respondents.
- Half the people in this group were living in Scotland spread between (in descending order); Edinburgh, Perth & Kinross, Aberdeenshire, Argyll & Bute, Moray and Renfrewshire at the time. The rest were posted in England or elsewhere.
Housing advice for people preparing to leave the services

- More than two thirds (68%) didn’t get housing advice when they were preparing to leave the services.
- Of those who did get advice 65% were living in MOD Housing and 70% found the advice useful or very useful. 30% reported a negative experience.
- Three quarters (75%) of those who got advice said they acted on advice they got, mostly because it was right for them or their family at the time, or because it was easy to understand.
- 40% of those who didn’t act on the advice said that was because it wasn’t what they or their family wanted to do, or because they didn’t get support to act on the advice.
- More than two thirds of the people in this group were living in Scotland spread between (in descending order): Edinburgh, Perth & Kinross, Fife, Angus, Argyll & Bute, Highland, North Lanarkshire, and Renfrewshire. The rest were posted in England, Northern Ireland, Germany, and Australia.

Housing advice after leaving the forces

- Nearly two thirds (63%) have had no housing advice after leaving the armed forces.
- Half (50%) of those who’d had advice got it less than two years after leaving the armed forces. One fifth (20%) got advice between two and five years after leaving and a third (30%) got housing advice more than five years after leaving.
- The reasons reported for seeking advice were complex and varied, including combinations of changes in: family circumstances (50%); changes in their
family's health (40%); financial difficulties (36.67%); employment difficulties (27%).

- They were living in various types of accommodation when they asked for advice: renting from a landlord privately (38%), renting from the council (24%), staying with family and friends (17%), living in a home they owned (6.90%), renting from a Housing Association (3%), and living MOD Housing (3%).
- Nearly half (48%) reported a negative experience of seeking housing advice after leaving the armed forces. Compared to just over a third (38%), who found the experience positive.
- More than half acted on the advice they were given (51%). And our evidence suggests that more than three quarters (78%) of those who didn’t act on the advice would have benefitted from support.
- The vast majority (87%) of people who got advice after leaving the forces were living in Scotland spread between (in descending order): Edinburgh, Glasgow, Scottish Borders, South Lanarkshire, Aberdeenshire, Falkirk, Aberdeen, Clackmannanshire, Fife, North Ayrshire, and Perth & Kinross.

Knowing where to get help

- Most people had heard of Poppy Scotland (81%), SSAFA (87%) and Veterans Scotland (66%). Less knew about Military Matters (Housing Options Scotland) (31%), ASAP (40%), Shelter Scotland (45%) and a small number (3%) had not heard of any of them.
- More than half (57%) had not contacted any of these organisations for advice with housing, although around a fifth had contacted each of the following; PoppyScotland (21%), Veterans Scotland (20%), ASAP (20%) and SSAFA (21%). A number had also contacted Military Matters (15%) and a small number had contacted Shelter Scotland (5%).
Focus group

Our focus group discussed the issues highlighted in the survey responses. They concluded:

- Organisations and society need to do more to understand the needs of the armed forces community.
- People who have been through the process have a lot to offer people who are going through it.
- Effective housing information, advice and support is not a one off exercise.
- More needs to be done to share best practice in housing information, advice and support, between organisations military and civilian, statutory and charitable.
- This is a distinct client group with unique life experiences. Services need to be tailored to suit individuals and families.

The group offered their views on the kind of housing information, advice and support services they’d like to see for people with military experience:

- All services are focus on the individual or family person centred.
- The information, advice and support available makes the transition process easier when people are leaving the forces.
- People have more choice and control over the support they get.
- More people know about the support that’s available.
- People with military experience and people with no military experience should be better integrated in housing in Scotland.
- All housing support services are available to everyone in military families.
- More and better research is produced in terms of housing for those in the armed forces and veterans.

The group set out how it could measure that housing support services are changing positively:

- People with military experience are satisfied with the housing information, advice and support they get.
- People and families are at the core of decision making.
- There is less dependence on the provision of information, advice and support for those serving in the armed forces and veterans.
- There is less need for emergency accommodation for veterans.
- Services are adaptable and tailored to individual circumstances.
- Through long term support, people with military experience have more stability in civilian housing regardless of the tenure.