Veterans’ Homelessness Prevention Pathway

Veterans Scotland Housing Group
with Dr Steve Rolfe, University of Stirling
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Veterans’ Homelessness Prevention Pathway

Joint Ministerial Foreword

Our ambition, set out in Housing 2040, is that everyone has a home that meets their needs. We recognise the importance of a settled home in supporting people to live their life with good health, wellbeing and a sense of community and belonging.

We are working hard to support veterans in Scotland and are very much committed to tackling and preventing homelessness for those who have previously served in the Armed Forces. This report has been developed by a group with great knowledge and expertise of the veterans and Armed Forces community.

The report highlights the challenges and where improvements can be made. It also serves as a reminder of the sacrifices that veterans have made and how they must suffer no disadvantage as a result of their service.

We welcome this report and thank everyone involved for the time spent and commitment shown in the development of its recommendations. We will continue working with partners in the housing sector and across the veterans and Armed Forces community to maximise the opportunities available to veterans and to ensure they have the same opportunities as others when accessing services.

Kevin Gray Foreword

I would like to thank the members of the Veterans Scotland Housing Group and our partners involved in producing this vital pathway. I am sure their energy, enthusiasm and professionalism will be appreciated by those veterans and organisations who will be better informed and supported through this pathway.
1. Introduction

Nobody should have to face the blight of homelessness – everyone needs a safe place to call home. As part of the overall aim to end homelessness in Scotland, we want to ensure that Armed Forces veterans do not need to experience homelessness.

This report outlines the changes needed to help us to move towards this goal.

The Homelessness and Rough Sleeping Action Group (HARSAG), convened in 2018, recommended to the Scottish Government that pathways to prevent homelessness should be developed for groups that evidence tells us may be more at risk of homelessness and rough sleeping. This included veterans. In 2020, the Scottish Government and COSLA published the updated Ending Homelessness Together Action Plan, which reinforced their commitment to preventing homelessness in Scotland. The Scottish Government approached the Veterans Scotland Housing Group to take forward the work to develop this pathway for Service leavers and veterans. Veterans Scotland is a membership organisation of around 80 Armed Forces charities working to support members of the Armed Forces Community across Scotland. The Housing Group brings together veterans’ housing providers and other organisations interested in meeting the housing needs of veterans under the umbrella of Veterans Scotland.

Data suggests that homelessness amongst veterans has reduced in recent years. However, we know that some still find it challenging to access and sustain appropriate housing. The Armed Forces Covenant clarifies that veterans should not be disadvantaged because of their service – this is part of the moral obligation that the nation owes to those who are serving or who have served in the Armed Forces. So, it is essential to set out specific strategies to prevent homelessness amongst veterans.

In this report, we set out the evidence around the housing challenges encountered by some veterans and identify where changes are needed in policy and practice to help address these challenges. To inform this pathway towards preventing homelessness amongst veterans, we have drawn on three primary sources of evidence:

• We spoke to 17 veterans from across Scotland about their experience of housing difficulties
• We engaged with organisations that provide dedicated housing for veterans, other veterans’ support organisations, mainstream housing organisations and other stakeholders through a series of meetings and a major consultation event hosted by Homeless Network Scotland
• We reviewed the existing research about veterans’ homelessness and housing issues

This combination of evidence has given us a clear picture of the things that are already working well to support veterans facing housing difficulties and the areas that still need to be improved.
2. Veterans’ Homelessness

Definitions

In this pathway, we use the definition of veteran adopted by government across the UK:

Anyone who has served for at least one day in Her Majesty’s Armed Forces (Regular or Reserve), or Merchant Mariners who have seen duty on legally defined military operations.

When considering veterans’ homelessness, we need to recognise that veterans do not exist in isolation, so we also need to consider their households – partners and dependent children. The best estimate of the size of the ex-Service community in Scotland, from the Royal British Legion’s survey in 2014, is 530,000 people, roughly 10% of Scotland’s population.

The public understanding of homelessness often focuses on the most acute forms, such as rough sleeping. However, the legal definition of homelessness in Scotland is broader, including people living in temporary accommodation (e.g. hostels, domestic abuse shelters) or in accommodation that is overcrowded, unfit or unsafe (e.g. sofa surfing with friends, living with an abusive partner). For the purposes of this pathway, we have used this wider definition of homelessness.

To prevent homelessness among veterans, we also need to consider Service leavers who are in the process of leaving Armed Forces accommodation and have not been able to secure civilian housing.

Level of homelessness among veterans

Despite the widespread perception that large numbers of veterans are sleeping on the streets, official data suggests that ex-Service personnel are not over-represented in the homeless population in Scotland. The most recent Scottish Government data on homelessness applications to local authorities shows that 2.4% of applicant households had a member who was previously in the Services. This proportion has declined slightly over the past decade – see Figure 1 below. This is consistent with academic research for the UK, which suggests that homelessness among veterans may have been higher before the turn of the century but is now somewhat lower than for the wider population.

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1 Royal British Legion (2014) A UK Household Survey of the Ex-Service Community. London: Royal British Legion. More accurate data will be available from the 2021/22 census, which includes a question about military service for the first time.
However, this does not mean that there is no homelessness problem for veterans. Whilst reporting on veterans within the homelessness system has improved in recent years, there are always concerns that the true figure may be understated. Research with veterans and homelessness services indicates that some veterans may not declare their service history or even avoid contacting support services altogether, thanks to the military culture of pride and self-reliance. Furthermore, there is research evidence suggesting that veterans who experience homelessness are more likely to have multiple, complex problems, often relating to alcohol misuse and/or mental health. Scottish Government data also suggests that veterans who apply for homelessness assistance are more likely to have experienced rough sleeping than non-veterans.

Perhaps most importantly, veterans and their families can face difficulties in relation to housing due to the unique nature of military service. Understanding the distinctive nature of veterans’ homelessness and the particular issues that can contribute to them becoming homeless is crucial to work towards prevention.

### Factors contributing to veterans’ homelessness

The nature of service in the UK Armed Forces includes some elements that can make it more difficult for veterans to access and sustain appropriate housing, particularly as they transition to civilian life.

Although a majority of serving personnel now own their own home, a significant proportion reside in Armed Forces accommodation. Hence, many Service leavers have to find a new home at the same time as finding a new job, whilst also managing the substantial psychological challenges and ‘reverse culture shock’ of transition. This can be particularly difficult for single Service leavers, who have lower homeownership rates and may have minimal experience of the civilian housing system, especially if they started their career at a young age.

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The nature of Armed Forces accommodation can create additional issues for Service leavers in relation to finance. Since rent and other housing-related costs are generally deducted from salary at source, some serving personnel may have limited awareness of the price of civilian housing or the necessity for managing regular bills. The cost of housing in the military is also subsidised, so Service leavers may have unrealistic expectations around civilian housing affordability, sometimes compounded by difficulties in finding employment that pays an equivalent salary after leaving the Forces. Combined with a persistent myth within parts of the Armed Forces community that veterans are automatically entitled to social housing, these factors can lead to some serving personnel failing to prepare adequately for where they will live after leaving the Services.

The veterans and organisations we spoke to for this report emphasised that the transition process can still be complicated for some Service leavers – although the numbers are relatively small, housing is almost always part of the picture. Beyond the immediate point of discharge, they highlighted cases of ‘delayed transition effects’, where Service leavers appear to have made a successful transition to civilian life, but later problems trigger a spiral of difficulties, often including housing issues. In these cases, the lack of understanding about civilian housing systems can re-emerge, particularly where it has been hidden by a partner managing everything to do with housing.

Military service often involves a relatively high degree of mobility, involving regular postings to different parts of the UK and deployments overseas. This mobility makes it more difficult for serving personnel to purchase a home or even decide where to settle for the long term until they reach the end of their career.

For service leavers who are at risk of homelessness or are seeking to move into social housing, career mobility can also make it more difficult to establish a ‘local connection’. However, changes to the regulations have addressed this issue, on paper at least (further detail on recent policy changes is provided in section 3 below).

**Specific veteran groups**

Some groups of veterans are particularly at risk of encountering housing problems, either at transition or at later points in their lives.

Early Service Leavers (ESL), defined as those who leave or are discharged having served less than four years, tend to have poorer employment, health, and housing outcomes. Transition can be challenging for these individuals because they have a lesser entitlement to resettlement support than those who have served longer. An early discharge can also be an indicator of other difficulties. About a quarter of the 12-15,000 personnel who leave the Regular Forces each year fit into the ESL category.

Regardless of career length, those who leave the Forces earlier than they had anticipated can experience difficulties because they had not planned for transition. In addition, depending on the reason for departure, some serving personnel face a relatively short notice period or a lack of clarity around when they will be discharged, again making it difficult to plan for their transition.

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As with the wider population, a small proportion of veterans will experience other issues which may create or exacerbate housing difficulties, such as disabilities, mental health problems or substance misuse. The extent to which such vulnerabilities are a result of military service is often difficult to determine. One estimate suggests that around a quarter of veterans’ homelessness may arise as a result of service experiences, with transition also playing a part for around a sixth\(^\text{14}\). It is also clear that non-service risk factors are important, such as adverse childhood experiences, poverty and unemployment, particularly amongst those joining the Forces at a young age\(^\text{15}\). Clearly, different sources of vulnerability are likely to interact, and there are significant overlaps between ESL, unplanned discharges and other problems.

Relationship breakdowns and domestic abuse are common causes of homelessness across society. In the Armed Forces community, there are some distinctive features related to these issues which are important to understand. Firstly, where a couple consisting of a serving person and their non-service partner are living in Service Family Accommodation when a relationship breakdown occurs, the non-service partner will generally be issued with 93 days’ notice to quit, whilst the serving person will be able to stay or be rehoused within Armed Forces accommodation\(^\text{16}\). In contrast to the situation in social housing, this is true regardless of whether the non-service partner will have custody of children or whether domestic abuse was involved. Secondly, similar to the experiences of some Service leavers, relationship breakdowns can sometimes create housing problems many years after transition, where the veteran has relied on their partner to navigate the civilian housing system.

The working group report specifically focused on women and children experiencing domestic abuse was published at the end of 2020\(^\text{17}\). In responding to the recommendations in this report, it will be necessary for the Scottish Government to take account of the specific issues experienced in the Armed Forces community.

**Barriers to accessing housing support**

When veterans do experience homelessness or find themselves at risk of becoming homeless, there is a wide range of support available from the public and voluntary sectors. In addition to the statutory homelessness services provided by local authorities and the variety of mainstream third sector support organisations, the UK has a particularly large and diverse Armed Forces charity sector\(^\text{18}\). This sector provides advice and services to veterans and the wider Armed Forces community, including dedicated veterans’ housing and housing-related support\(^\text{19}\). On paper, at least, this spectrum of support should mean that no veteran need experience homelessness. However, there are several factors that can act as barriers, preventing some from seeking, accessing or receiving the right support at the appropriate time.


\(^{17}\) Chartered Institute of Housing Scotland/Scottish Women’s Aid (2020) *Improving housing outcomes for women and children experiencing domestic abuse*. Edinburgh: Scottish Women’s Aid.


The military culture of pride and self-reliance can make it difficult for veterans to ask for support or even admit that they may need help\textsuperscript{20}. For some, this can be exacerbated by disillusionment when civilian services do not operate like the Services\textsuperscript{21}, especially where capacity issues mean that there are waiting times for support. For others, who no longer wish to associate themselves with the military because of negative Service experiences or other reasons, there is a risk that they exclude themselves from Armed Forces charity support\textsuperscript{22}.

Navigating the housing system can be challenging for veterans who have lived in the military ‘bubble’ where housing is managed in a very different fashion\textsuperscript{23}. In contrast to Armed Forces accommodation, the civilian housing system involves multiple organisations and considerable variation between the countries of the UK, local authorities and housing providers in terms of cost and regulation. This situation is further complicated by the number of Armed Forces charities, in addition to the public and mainstream third sector organisations, making it hard to know where to start\textsuperscript{24}. However, there is also substantial evidence that veterans experiencing housing difficulties often lack awareness or information about the services available to help them\textsuperscript{25}.

From the perspective of public and third sector organisations, there can be difficulties when Service leavers arrive without warning\textsuperscript{26}. However, there is some evidence that this is a reducing problem due to the Duty to Refer in England and Wales and the Defence Transition Service\textsuperscript{27}. Service providers can also find it difficult to identify veterans. Some do not want to identify themselves as veterans, whilst others may fake a service background for their own advantage\textsuperscript{28}.

Inconsistencies in the processes for identifying veterans, as well as data-sharing issues, undermine the ability of organisations to provide appropriate services and assist veterans in accessing the support available\textsuperscript{29}.

All of these issues around veterans finding the right information and organisations recognising the needs of veterans can be exacerbated by jargon. Some veterans can be confused by housing language, whilst housing providers can find it difficult to understand military terminology and idioms.


Summary

Although veterans are not at higher risk of homelessness than the wider population, there are issues to do with Service life and the transition to a civilian society that can cause problems for some. Getting to grips with the complexities of the civilian housing system can be difficult for those Service leavers who have spent their career in Armed Forces accommodation, particularly if they face other problems around employment, health or family circumstances.

There is plenty of support available from mainstream housing organisations and the Armed Forces charity sector, but asking for help can sometimes be difficult, as well as finding the right information. Civilian organisations are not always set up to address the needs of veterans. Breaking the barriers created by jargon can also be challenging.
3. Policy and Practice Context

There are two areas of policy and legislation which are important in relation to veterans’ homelessness. Firstly, there is a range of policy related specifically to Service personnel and veterans, including broad national frameworks such as the Armed Forces Covenant and specific policy approaches within the Services and the Ministry of Defence. Secondly, there is a set of policies regarding housing and homelessness prevention. This section of the report also covers the services aiming to address veterans’ homelessness, which have been established in Scotland within this broader policy context.

Veterans’ policy

Defence is a reserved matter, and therefore policy decisions regarding the Armed Forces are taken at a UK level, whilst housing is a devolved policy area. However, the situation regarding veterans is somewhat complicated since some policy has been developed collaboratively between the UK Government and the devolved administrations, including the Scottish Government.

The Armed Forces Covenant

The unwritten covenant between the nation and those who serve in the Armed Forces was formally codified in 2011 and has now been written into law via the Armed Forces Act 2021. The Armed Forces Covenant lays out the basic principle that the people and governments of the UK owe a moral duty to those who put their lives and health at risk for the defence of the realm. It therefore tries to ensure equal treatment for veterans, taking into account the implications of Service life and allowing for special consideration only in certain cases, such as those who are injured or bereaved.

The central aim is to ensure that members of the Armed Forces Community “should face no disadvantage compared to other citizens in the provision of public and commercial services.”

Underneath this broad umbrella, the Scottish Government outlined the range of policy intended to deliver on the Covenant principles through ‘Our Commitments’ in 2012 and ‘Renewing Our Commitments’ in 2016. Alongside other areas, both of these documents included commitments relating to housing and homelessness.

The Strategy for our Veterans

Building on the Covenant, The Strategy for our Veterans was produced collaboratively by the UK, Scottish and Welsh Governments in 2018, setting out an over-arching vision stating that:

Those who have served in the UK Armed Forces, and their families, transition smoothly back into civilian life and contribute fully to a society that understands and values what they have done and what they have to offer.

One of the six key themes set out in the Strategy is ‘Making a home in civilian society,’ with a goal of ensuring that all veterans have a secure place to live. Following consultation with veterans, the Armed Forces Charity sector and other stakeholders, the Scottish Government set out its approach to taking the strategy forward in Scotland. Amongst other actions relating to housing policy and provision, this included the commitment to produce this pathway to prevent veterans’ homelessness.

Scottish Veterans Commissioner

The Scottish Veterans Commissioner (SVC) was established by the Scottish Government in 2014, with a remit to “improve outcomes for veterans in Scotland, by engaging with, listening to, and acting on the experience of veterans, individually and collectively, and to be an ambassador for veterans in Scotland, helping public services focus on veterans experience of their service provision.” The SVC has produced a number of reports, aimed particularly at improving transition. The latest of these focuses on transition issues related to housing\textsuperscript{34}, setting out four broad recommendations, which the Scottish Government has accepted. This report builds on these recommendations, reinforcing and elaborating on them where necessary.

MOD support for transition

Serving personnel are entitled to resettlement support to smooth their transition to civilian life at the end of their service career. Historically, resettlement has been focused primarily on employment, with resettlement provision increasing in line with length of service. Advice and guidance relating to housing within the Services were limited to briefings and newsletters provided by the Joint Services Housing Advice Office (JSHAO). More recently, the MOD approach to resettlement has been significantly augmented through the Defence Holistic Transition Policy (DHTP)\textsuperscript{35}, which takes a much wider perspective on transition for the Service Person and their family, emphasising the importance of preparation for transition from day one in the military. As part of this commitment, the MOD is introducing a ‘Life Skills’ training package for all serving personnel to address some known skills gaps in areas such as housing and money management. The impact of the DHTP and Life Skills approach is yet to be seen, but the veterans we spoke to for this report emphasised the importance of ensuring that serving personnel and Service leavers are given good information about how to deal with housing when they leave. This needs to include advice that is specific to the relevant national and local situation – many personnel may be based in England but want to return to or move to Scotland on leaving the Services.

The MOD has also established the Defence Transition Service (DTS) to provide ‘full spectrum transition support’ for serving personnel and their families, from up to two years prior and until two years after discharge. The DTS has a specific focus on individuals identified by their units as being at risk of making a poor transition, including those who may be at risk of homelessness. Our discussion with the DTS in Scotland highlighted that housing had been an issue for nearly all their referrals since the service was set up in late 2019. Their experience is that finding accommodation for vulnerable Service leavers is usually not too problematic, but that the suitability and sustainability of the available accommodation is variable. In particular, whereas families and older Service leavers can generally access settled housing, younger single Service leavers tend to move into temporary accommodation.

Homelessness and housing policy

Building on the work of the Homelessness and Rough Sleeping Action Group (HARSAG), the Scottish Government published the Ending Homelessness Together Action Plan in 2018, with a further update in 2020 in the light of the coronavirus pandemic. The Plan aims to end homelessness in Scotland through a range of actions within five key areas:

- Embedding a person-centred approach
- Preventing homelessness from happening in the first place
- Joining up planning and resources to tackle homelessness
- Responding quickly and effectively whenever homelessness happens
- Prioritising settled homes for all

From the perspective of veterans, there are two aspects of the Action Plan which are of particular relevance.


Firstly, the Plan sets out to end all homelessness by preventing people from becoming homeless wherever possible and resolving it quickly where it occurs. At a local level, this is being delivered through the duty to prevent homelessness to get people into settled, mainstream housing as fast as possible and, for those who have the most complex needs, a Housing First approach.

Secondly, alongside the general plans to end homelessness, the Action Plan recognises that some groups are at particular risk of homelessness and rough sleeping, including veterans. To address the distinctive challenges that such groups may face, the Action Plan includes a commitment to developing prevention pathways – including this pathway for veterans.

Some of the problems encountered by Service leavers and other veterans, identified in the previous chapter, have been at least partly addressed through a number of specific policy changes in recent years:

- The general duty of local authorities to prevent homelessness includes Service leavers and veterans as a specific group who may be vulnerable to homelessness. Hence veterans’ needs should be specifically considered in the development of Local Housing Strategies. As part of this process, local authorities should consider working with veterans’ organisations to be aware of their issues and available local support. Local authorities are also encouraged to work strategically with Services establishments in their area to address potential transition difficulties at an early stage.

- Although local authorities only have a legal duty to accept a homelessness application from people who are homeless or likely to become homeless within the next two months, they are encouraged to take advantage of the six-month notice period that most Service personnel receive to provide housing options advice in order to prevent homelessness on discharge.

- Recognising mobility during Service careers, a ‘local connection’ for the purposes of a homelessness application can now be established through residence during service. The Scottish Government is also proposing to remove the local connection for all homelessness applicants.

- To assist Service leavers who are at risk of homelessness, in England, the Homelessness Reduction Act (2017) imposes a ‘Duty to refer’ on public bodies, including the MOD, requiring them to refer such individuals to the local authority for assistance. Although this duty does not legally apply in Scotland, the MOD is working to an equivalent ‘moral duty’ and applying it across the UK.

Our conversations with veterans and organisations suggested that these changes have started to improve the situation for veterans at risk of homelessness, but there are still some issues to be resolved. In particular, there is a concern that the level of focus on veterans within Local Housing Strategies is quite variable, and that this feeds through into differences in practice when it comes to working with veterans experiencing housing issues, including support to Service leavers with housing problems at transition.

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37 HARSAG/Social Bite (2018) *Scotland’s transition to rapid rehousing*. Glasgow: Glasgow Homelessness Network

Alongside these policy changes, which are specific to homelessness, a number of similar changes have been made over the last decade to policy around social housing, in terms of allocations and local housing strategy:

- Parallel to the homelessness system, a local connection for social housing can be established through residence during service. Service leavers should not be disadvantaged in relation to social housing allocation if they are returning to their ‘home’ after serving elsewhere.

- Service leavers can be given reasonable preference or a level of priority within allocations. Where they do not have priority, social landlords should have a protocol for how they will assist Service leavers into a home of their own.

- Service leavers should be considered a group potentially vulnerable to homelessness and the needs of the wider Armed Forces Community should be considered in the development of Local Housing Strategies.

The Scottish and UK Governments have also introduced initiatives aiming to support serving personnel and Service leavers to purchase their own homes. The Scottish Government’s Low-cost Initiative for First-Time buyers (LIFT) scheme includes serving personnel and those who have left within the last two years as a priority group, whilst the UK Government’s Forces Help to Buy scheme is targeted at serving personnel.

In broader terms, the Scottish Government have made major investments in recent years to increase the supply of social housing through the Affordable Housing Supply Programme. The importance of this work is emphasised by the number of organisations we spoke to for this report, who suggested that more social housing would be a key factor in preventing veterans’ homelessness. Many of these organisations suggested that there is a limit to what they can do to resolve veterans’ housing difficulties if there is simply not enough social housing available.

Services addressing veterans’ homelessness

Veterans who are homeless or at risk of homelessness have access to the same mainstream statutory and voluntary services as anyone else. In addition, the Armed Forces charity sector includes a number of veteran-specific housing providers and advice/support bodies. On paper, at least, this should mean that no veteran need experience homelessness, but the evidence in the previous section indicates how some veterans can fall through the cracks. This section sets out the existing services.

From a statutory perspective, local authorities have a legal duty to prepare strategies to prevent and alleviate homelessness, working in partnership with other relevant local bodies. In practice, this means that local authorities have to provide information, advice and assistance to prevent homelessness where possible. At an individual level, this is usually done through a Housing Options approach, which helps people at risk of homelessness to explore all their housing options and work out how best to address their housing needs. Where someone does become homeless or is likely to become homeless within two months, the local authority has a duty to assess their situation and provide information, advice and temporary accommodation whilst awaiting settled accommodation.

Alongside statutory homelessness services provided by local authorities, there are mainstream voluntary sector services providing advice, information or support to people who are homeless or at risk of homelessness. This includes generic advice services such as the Citizens Advice Bureau, specialist advice and advocacy organisations such as Shelter Scotland and Crisis, and a range of local organisations.

In addition to these mainstream services, veterans can access dedicated housing provision, advice and support provided by the Armed Forces charity sector.

Veterans’ housing providers and advice organisations in Scotland

There are four main organisations who provide dedicated housing for veterans in Scotland, each catering to a different segment of the veteran community. Table 1 summarises key information about each organisation.

Table 1 – Veterans’ housing providers

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<thead>
<tr>
<th>Organisation</th>
<th>Tenancy criteria</th>
<th>Number and type of beds/units</th>
<th>Location of accommodation</th>
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<tr>
<td>Erskine</td>
<td>Scottish Secure Tenancies</td>
<td>• 44 family cottages:</td>
<td>Bishopton</td>
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<tr>
<td></td>
<td>Veterans, ex-Merchant Marine (deployed in active service), Royal Fleet Auxiliary</td>
<td>• 1 bed – 8</td>
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<tr>
<td></td>
<td>or Home Guard</td>
<td>• 2 bed – 28</td>
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<td></td>
<td></td>
<td>• 3 bed – 8</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• 5 assisted living apartments</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• 24 transitional supported apartments</td>
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<tr>
<td>Haig</td>
<td>Common law tenancies.</td>
<td>• 2 Bed – 65</td>
<td>Hamilton, Glasgow, Edinburgh</td>
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<td></td>
<td>Unsupported accommodation for veterans in need</td>
<td>• 3 Bed – 30</td>
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<td></td>
<td></td>
<td>• 4 Bed – 1</td>
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<tr>
<td>Scottish Veterans Residences</td>
<td>Veterans and ex-Merchant Mariners who are homeless or at risk of homelessness</td>
<td>• 30 self-contained 1-bed flats and 130 en-suite rooms in HMOs with support</td>
<td>Dundee, Edinburgh, Glasgow</td>
</tr>
<tr>
<td></td>
<td>Veterans and ex-Merchant Mariners in housing need</td>
<td>• 45 Scottish Secure Tenancies – mix of 1 – and 2-bed, plus one 4-bed property</td>
<td>Dundee, Edinburgh, Glasgow</td>
</tr>
<tr>
<td>Veterans Housing Scotland</td>
<td>Veterans who are disabled during or after Service</td>
<td>• 641 properties owned by VHS</td>
<td>Throughout Scotland – concentrated in central belt and up the east coast</td>
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<tr>
<td></td>
<td></td>
<td>• 12 shared ownership</td>
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<td></td>
<td></td>
<td>• 6 nomination rights to properties owned by other local authorities</td>
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<tr>
<td></td>
<td></td>
<td>• 1-bed – 14</td>
<td></td>
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<td></td>
<td></td>
<td>• 2-bed – 246</td>
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<td>• 3-bed – 389</td>
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<td>• 5-bed – 1</td>
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</tbody>
</table>
Alongside dedicated housing providers, there are a number of organisations who provide housing advice and support to veterans in housing need. There are four main organisations operating at a national level, although there are also a large number of local veterans’ centres, regimental associations and other voluntary sector bodies who provide some level of support and advice to veterans. Table 2 outlines the main national bodies.

Table 2 – Veterans’ housing advice and support organisations

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Description of service</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Armed Services Advice Project</strong> (ASAP)</td>
<td>Provides dedicated information, advice and support to members of the Armed Forces Community in Scotland. Service run by the Scottish Citizens Advice Bureau Service.</td>
</tr>
<tr>
<td><strong>Housing Options Scotland</strong> (Military Matters)</td>
<td>Dedicated housing advice service, run by Housing Options Scotland, supporting members of the Armed Forces Community to explore their housing options and find appropriate housing solutions.</td>
</tr>
<tr>
<td><strong>PoppyScotland</strong></td>
<td>Provides a wide range of support and advice to members of the Armed Forces Community, including financial support and advice related to housing. Works across Scotland, with two regional teams based in Ayrshire and Inverness.</td>
</tr>
<tr>
<td><strong>SSAFA</strong></td>
<td>Runs volunteer-led branches across Scotland, providing advice and support to members of the Armed Forces Community, including access to financial support through Armed Forces benevolent funds. Also operates Glasgow’s Helping Heroes, providing dedicated support to veterans in the Glasgow area, and the Forcesline helpdesk.</td>
</tr>
</tbody>
</table>
The evidence we gathered from talking to veterans, as well as conversations with all of these organisations and others involved in the housing system, suggests that most things are working well – the majority of veterans who need support with housing difficulties get the help they need and end up in appropriate housing. The organisations highlighted the good working relationships built at local and national levels, especially since the Covenant was published. These local relationships are complemented by the Veterans Scotland Housing Group, which brings organisations together at a national level.

Armed Forces Champions in local authorities and other organisations, together with local Covenant groups, have helped raise awareness in both directions – civilian organisations are more aware of veterans’ issues than in the past, and veterans’ organisations have learned how to navigate the civilian housing system.

Recent developments also seem to have improved the support available to veterans at risk of homelessness. The Defence Transition Service was welcomed across the board and there is clear evidence that DTS has built effective working relationships with all of the key organisations. Our conversations with veterans and organisations also emphasised the excellent work done to respond to the pandemic, including shifting services onto phone/online systems, providing emergency funds, and delivering more proactive support where required.

Although the overall picture is positive, the veterans and organisations we spoke to also highlighted a number of areas that could be improved:

- Partly due to the large number of support organisations, it can still be difficult for veterans to find the right information.
- Some veterans really need help to navigate the housing system – this is often available (e.g. through Defence Transition Service, Housing Options Scotland and other orgs), but the picture is patchy across Scotland.
- Some veterans would benefit from more proactive support to help them sustain their tenancies – again, this is available in some areas, but not everywhere. This links back to the notion of ‘delayed transition effects’ that cause problems for some veterans.
- Collaboration has improved a lot but is still not perfect and needs to be maintained – it is easy for partnerships to fade over time. One option that has been suggested is to create a more formal Veterans Housing Alliance to improve collaboration and smooth referral processes.
- There is much better awareness of veterans’ issues, but not everywhere – more needs to be done to raise awareness in homelessness organisations and Housing Associations, as well as really embedding it throughout local authority housing departments.
- Addressing these issues will require commitment and partnership working between local authorities, housing providers and Armed Forces charities at a national and local level.
Summary
The past decade has seen substantial change in policy and practice, since the Armed Forces Covenant was published in 2011. This has built on the strong base of Armed Forces charities and other support organisations across Scotland, addressing many of the problems which veterans in housing difficulty may have encountered previously. Nevertheless, veterans’ homelessness has not been completely solved, and there are a number of areas for improvement, reflected in the recommendations at the end of this report.
4. Ensuring Equality

Not all veterans are the same. We need to consider differences between veterans at risk of homelessness in order to make sure that we prevent homelessness effectively.

The Armed Forces Covenant makes it clear that veterans are a distinct group whose experience of service could result in disadvantage after they have left the Forces. So, the Covenant places an expectation on public bodies 40 and other signatories that they will ensure that ex-Service personnel are not disadvantaged as a result of their service, and that special provision may be necessary to meet this expectation.

Similarly, we need to consider whether services and support to prevent veterans’ homelessness need to include elements of special provision for groups who may be disadvantaged within the veterans’ community. Ensuring equality means that we need to recognise differences and treat people accordingly, so that the outcome for each person is the same regardless of age, disability, sex, gender identity, sexual orientation, marriage or civil partnership, pregnancy, ethnicity, religion or belief.

The evidence around diversity within the veterans’ community is quite thin. Hence, this section sets out a few areas where we do have sufficient evidence to identify issues, but also highlights the need to generate stronger evidence to ensure equality.

Gender

The proportion of female veterans is relatively low, at around 10%, although this figure is projected to rise to around 13% within the current decade 41.

However, evidence from Scottish Government data suggests that there is a slightly higher proportion of women amongst veterans who apply for homelessness assistance – around 16-17% in the most recent data, whilst organisational data suggests that female veterans are less likely to access dedicated veterans housing provision. We do not currently have enough information to understand why this is the case.

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40 For some public bodies this moral obligation will become a legal duty once the Armed Forces Bill 2021 has been passed into law.
Disability

In general terms, veterans are relatively well served in relation to disability, at least where they are injured in service. The Personnel Recovery Units (PRU) provide dedicated support to wounded, injured or sick (WIS) personnel to enable them to return to service or make a successful transition to civilian life. Evidence from PRU staff in Scotland suggests that many WIS personnel need some assistance with housing during the discharge process, but that cases of homelessness at the transition point are rare. This is due to support from a number of organisations, but particularly Veterans Housing Scotland, who provide dedicated housing for disabled veterans.

When thinking about disability amongst veterans, we need to remember that many of the issues are to do with mental health rather than physical disability. Data from the Ministry of Defence suggests that around a third of medically discharged personnel experience ‘mental and behavioural disorders’, whilst nearly half are discharged with musculoskeletal disorders and injuries. However, there is some evidence of the delayed onset of mental health issues, and the data is additionally complicated by the fact that more than 2 in 5 medically discharged personnel have multiple conditions. Evidence from Veterans Housing Scotland suggests that the majority of new tenants in recent years have a mental health condition, usually post-traumatic stress disorder as a result of their Service experiences. The Scottish Veterans Care Network have recently published a Veterans Mental Health Action Plan for the Scottish Government.

Interpreting this data is somewhat complicated, because there is a higher proportion of veterans in older age groups due to National Service and the much larger size of the Armed Forces in earlier decades, including WWII.

In considering the needs of older veterans who may be at risk of homelessness, we need to bear in mind the evidence which suggests that they may be at particular risk of ‘multiple-exclusion homelessness’, facing long-standing, complex issues aside from their immediate housing problems.

Ethnicity

We have very little data on ethnicity and veterans’ homelessness. However, we know from previous research that there can be particular challenges for some non-UK personnel who wish to remain in the UK after leaving the Armed Forces, since they cannot apply for settlement until 10 weeks prior to discharge.

Other characteristics

There is even less evidence available regarding some of the other aspects of diversity, such as LGBT veterans or religious belief. We know that some people face particular risks of homelessness as a result of their sexuality, gender identity or faith, but it is not currently possible to tell whether there are particular issues that exacerbate the challenges faced by some veterans.

Age

Data from the Scottish Government shows that older veterans (over 65) may be more likely to apply for homelessness assistance than the wider population – in the most recent data, 7% of homeless veterans were over 65, compared with only 2% of homeless applicants who were not veterans.

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Summary

The evidence around equality and diversity within veterans’ homelessness is quite limited. We are aware of some positives, such as the strong support available to disabled Service leavers and veterans, but we know much less about other aspects, such as the situation of female or LGBT veterans. In order to address these gaps in the evidence, we are recommending further research and improvements in data collection, as well as some awareness raising around equalities issues.
5. Recommendations to prevent veterans’ homelessness

The ultimate goal of this report is to prevent veterans in Scotland from becoming homeless and ensure that they have settled, safe, sustainable accommodation. Each veteran is different, but there are common issues that many veterans experience. Most importantly, there are some basic things that will help any veteran experiencing housing problems.

We know from the conversations we held with veterans, housing providers and other support organisations, as well as previous research, that there are particular issues around:

- Information
- Complexity of the civilian housing system
- Challenges of transition and ‘delayed transition effects’
- Coordination, collaboration and awareness of veterans’ issues among housing providers and support organisations
- Diversity within the veteran population
- Some specific points of policy that adversely affect veterans

In this section, we set out some recommendations to address these issues. If these recommendations are taken forward, we believe that Scotland will move closer to ending veterans’ homelessness.

This is not to say that no veteran will ever be at risk of homelessness – life can be hard and there will always be individuals who encounter serious housing problems. However, we believe it is possible to create a world in which veterans at risk of homelessness can easily find the correct information, access the support they need and have their housing problems resolved quickly and smoothly. The pathway should look something like the diagram below.

The pathways away from homelessness are likely to be as unique as the lives and circumstances of each veteran who encounters housing problems. Nevertheless, the basic components of ensuring that the right information is easily accessible, person-centred support is available, and there are no gaps between services should ensure that veterans’ housing needs are met as smoothly as possible.
Recommendations

Here we set out the main issues which we believe need to be addressed to prevent veterans’ homelessness in Scotland, together with specific recommendations to address them, including which organisation(s) should lead on each recommendation. Where these recommendations refer to Veterans Scotland, this includes the member organisations, not just the small staffing body that coordinates Veterans Scotland’s work.

### Issue

**Information**

Service leavers and veterans often report that they find it challenging to find the right information. This may be due to a range of factors – not knowing where to look, lacking the skills to find information (e.g. IT skills), or finding the range of organisations, amount and presentation of information confusing.

Housing providers (local authorities and Housing Associations) and homelessness casework teams can also find it difficult to find the right information and make the right connections with specialist organisations to be able to help veterans. In trying to address this issue, it is important to note that many homelessness casework teams in local authorities are no longer in housing departments, often being situated alongside social work services. Community Link Workers, operating out of GP practices in more disadvantaged areas across Scotland, may also provide an important link to veterans who are at risk of homelessness, but they are often outside the standard information loops.

Veterans and civilian organisations can find themselves confused by jargon. Veterans may struggle to understand housing jargon, whilst housing providers may be put off by military language, which is sometimes used by Armed Forces charities to help veterans feel at home in seeking support.

### Recommendations

1. Veterans Scotland should review the information available from member organisations to ensure consistency and accessibility, using customer feedback from veterans and housing providers. This review should aim to improve and streamline communication, both online and on paper.

2. Veterans Scotland should ensure that housing providers, homelessness casework teams and community link workers are invited to the ‘Informing Scotland’ and similar briefing sessions, and that housing issues are addressed adequately in these sessions.

3. Veterans Scotland should aim to provide specific briefing sessions for particular network organisations (e.g. Homeless Network Scotland (HNS), Scottish Federation of Housing Associations (SFHA), Glasgow and West of Scotland Forum of Housing Associations (GWSF)), and disseminate information through the Housing Options Hubs.

4. The Convention of Scottish Local Authorities (COSLA) and/or the Association of Local Authority Chief Housing Officers (ALACHO) should review the provision of housing and homelessness information by all 32 local authorities to ensure that there is clear information for veterans.

5. The MOD should ensure that the body responsible for providing housing briefs to serving personnel (Joint Services Housing Advice Office and/or Defence Transition Service) works with Cobseo and Veterans Scotland to improve the content and value of these briefs. Housing briefs should include ‘in-reach’ advice from expert civilian organisations, and should explicitly address differences in the civilian housing system between the nations of the UK and between different local authority areas.
**Issue**

**Complexity of housing system**

Service leavers and veterans find it difficult to navigate the complex civilian housing system. After living in Armed Forces accommodation and only ever dealing with one organisation during their service career, it can be very confusing for veterans to understand what each of the organisations in the civilian housing system does and how to find a way through the system to secure appropriate housing.

The evidence strongly suggests that having a named point of contact who acts as a ‘navigator’ can resolve this issue. The importance of this navigator role was repeatedly highlighted by the veterans and organisations we spoke to – veterans who have such support tend to find their way through housing problems much more smoothly than those without. The Defence Transition Service provides this for recent Service leavers, and various Armed Forces charities provide something similar, but the situation is patchy across the country.

Housing Options Scotland’s Military Matters project plays a part of this role, acting as a single entry point for many veterans attempting to find their way through the housing system.

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**Recommendation**

6. Veterans Scotland should explore options for coordinating a named point of contact system for vulnerable veterans to ensure that such individuals have consistent support to navigate the housing system and other challenges in civilian bureaucracy.

7. In line with the Scottish Veterans Commissioner’s recommendation, the Scottish Government should ensure that Housing Options Scotland’s Military Matters project is sustainably funded to continue offering a single point of entry to the housing system for veterans.

8. To take forward the Scottish Veterans Commissioners suggestion of improving coordination through a Veterans Housing Alliance, Veterans Scotland should explore the development of such a partnership, bringing together veterans’ housing providers to coordinate access and maximise the availability of appropriate and affordable housing.
Veterans’ Homelessness Prevention Pathway

**Issue**

**Delayed transition effects — sustaining tenancies**

Homelessness amongst veterans infrequently occurs at the point of discharge, but there seems to be a pattern of delayed transition effects, where housing problems emerge after discharge (sometimes many years later), and the veteran has not developed the skills or knowledge to cope. This can be exacerbated by a reluctance to ask for help due to the pride and independence instilled during a Service career.

For veterans in social housing, tenancy sustainment services are usually available, provided by their housing provider. However, there can be issues where housing providers are unaware of veterans amongst their tenants because they have not asked the question. For veterans in the private rented sector, there is rarely much support for tenancy sustainment (although some local authorities do provide PRS tenancy sustainment services), so they can become homeless before anyone realises there is a problem.

**Recommendation**

9. The Scottish Government and Veterans Scotland should work together to design and establish a tenancy sustainment service, targeted particularly at veterans in the private rented sector.

10. The Scottish Government should encourage local authorities and Housing Associations to ask a veterans question as part of the housing allocation, housing application or housing options process to facilitate referrals to appropriate support.

11. The MOD should review the HARDFACTS process for Service leavers to ensure that it identifies individuals moving to potentially unsustainable housing (e.g. moving in with friends), rather than just those at immediate risk of homelessness.
**Issue**

**Coordination, collaboration and awareness of veterans’ issues**

There remain some coordination and collaboration challenges at the local level, where different organisations involved in supporting veterans lack information about each other’s services. This creates a risk that veterans may fall through the gaps between organisations, as well as exacerbating the challenge of finding the right information.

The Firm Base groups, coordinated by Military Service leads across Scotland, are intended to bring organisations together in order to improve communication and collaboration. The evidence suggests that these are very helpful but somewhat inconsistent in terms of geographic reach, membership and approach.

Awareness of veterans’ issues in local authorities has improved considerably over the last decade, with the Armed Forces Champions playing a key role. However, this does not always filter down to the frontline in housing departments, and awareness is patchy across Housing Associations.

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**Recommendation**

12. Veterans Scotland, COSLA and Military Service leads should work together to evaluate and review the Firm Base groups, focusing on communication and collaboration.

13. The Scottish Government should encourage local authorities to nominate Armed Forces Lead Officers within their housing department to improve awareness at the frontline of housing and homelessness services.

14. The Scottish Government should encourage Housing Associations with more than 2000 properties to nominate an Armed Forces Lead Officer within their staff.

15. COSLA, ALACHO, SFHA and GWSF should ensure that all frontline staff in housing or homelessness roles are enabled to develop an awareness of veterans’ issues by accessing Armed Forces Covenant e-learning packages45. The Older Veterans Awareness Training sessions being run by Age Scotland46 are also likely to be useful for frontline staff.

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45 For example: https://www.armedforcescovenant.gov.uk/localauthorities/learning-training-resources

46 See: https://www.ageuk.org.uk/scotland/what-we-do/supporting-older-veterans/age-scotlands-veterans-project
Specific policy barriers

Current homelessness legislation prevents local authorities from processing homeless applications from Service leavers until 56 days prior to discharge. This can cause considerable stress, as well as problems around delayed job-seeking.

Service leavers often want to move to a new area, away from where they have served and, in some cases, away from their previous ‘home’ area – it is not unusual for Armed Forces recruits to come from challenging backgrounds. The local connection requirement for homeless applications can create a significant barrier in such cases.

Although the majority of local authority housing allocation and homelessness policies include some reference to veterans, there is an inconsistent level of focus on the specific needs of veterans.

Recommendation

16. The Scottish Government should ensure that the 56-day limit for processing homeless applications does not prevent Service leavers from receiving local authority support to prevent homelessness throughout their final six months in service to fit with the normal discharge period.\textsuperscript{47}

17. The Scottish Government should remove the local connection requirement for homeless applications by veterans.\textsuperscript{48}

18. The Scottish Government should remind local authorities of the importance of developing clear strategies for veterans (alongside other potentially vulnerable groups) as they review and update their allocations and homelessness policies, as well as their Rapid Rehousing Transition Plans. Local authorities should be specifically reminded of their duties under the Armed Forces Covenant to ensure that veterans experience no disadvantage as a result of their service career.

19. The Scottish Government should 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.

\textsuperscript{47} Scottish Government proposals for new homelessness prevention duty may resolve this issue.

\textsuperscript{48} Scottish Government proposals to remove the local connection rules for all homelessness cases should resolve this issue.
### Issue

#### Equalities

We are aware that some groups of veterans may face particular housing issues, but the evidence is currently very thin. Therefore, the recommendations in this area focus on improving the evidence base and raising awareness of equalities issues to ensure that all veterans receive the necessary support to prevent homelessness.

### Recommendations

20. The Scottish Government, in partnership with Veterans Scotland, should commission research to examine which groups of veterans may be at particular risk of homelessness or face additional barriers in seeking and obtaining support.

21. Veterans Scotland should ensure that equalities issues are included in the ‘Informing Scotland’ and similar briefing sessions to raise awareness of the diversity of the Armed Forces Community in Scotland.

22. Veterans Scotland should encourage all member organisations to access equalities training for staff.

23. Veterans Scotland should review data collection by member organisations to ensure consistency of data on equalities groups.

### Issue

#### Ensuring implementation of this pathway

As with any report like this, there is a risk that the recommendations will not be progressed or that changing circumstances may require them to be amended. In order to make sure that the recommendations are delivered, we have one final practical recommendation.

### Recommendation

24. The Scottish Government and Veterans Scotland should establish an implementation working group to drive forward the recommendations in this report and monitor progress, with strategic oversight by the Homelessness Prevention and Strategy Group (HPSG).
Appendices

Membership of working group

**Kevin Gray**
Veterans Housing Scotland (Chair of group)

**Martin Nadin**
Scottish Veterans Residences

**Tony Carruthers**
Housing Options Scotland (Military Matters)

**Shaun Cauvin**
Veterans Scotland

**Doug Gibson**
Homeless Network Scotland

**Martin Gavin**
Homeless Network Scotland

**Julie Stuart**
Scottish Government

**Olivia Sharkey**
Scottish Government

**Steve Rolfe**
University of Stirling

Organisations consulted

- ABF – The Soldier’s Charity
- Defence Transition Service
- Scottish Veterans Commissioner
- Glasgow and West of Scotland Federation of Housing Associations
- Haig Housing
- Housing Options Scotland
- Personnel Recovery Unit
- PoppyScotland
- RAF Benevolent Fund
- Royal Naval Benevolent Trust
- Royal Navy and Royal Marines Charity
- Royal Navy Officers Charity
- Scottish Veterans Residences
- Simon Community Scotland
- Veterans Housing Scotland
- Veterans Scotland
- Veterans Welfare Service

Alongside these organisations, the working group spoke to 17 veterans with experience of housing problems and engaged with more than 60 attendees from a wide range of public and third sector organisations at a Homeless Network Scotland event in November 2021.