



**ARGYLL & BUTE COUNCIL**

**Housing Need & Demand Assessment Technical Supporting Paper 09**

**Core Output 4: Armed Forces and Veterans needs**

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Produced by:

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## 1.0 Introduction

To achieve “robust and credible” status, a Housing Need and Demand Assessment (HNDA) must satisfy all core outputs and processes as set out in the guidance published by the Centre for Housing Market Analysis in 2018. The CHMA require local authorities to address veterans and armed forces serving personnel in terms of: their housing needs; access to accessible and adapted housing; wheelchair housing; non-permanent housing; and supported provision as well as care and support services.

The aim of this paper is to provide a clear, evidence-based understanding of the housing implications due to

- The expansion of Argyll and Bute’s naval base at Faslane (HMNB Clyde);
- The MOD’s Future Accommodation Model (FAM) pilot;
- The particular housing needs and demands of veterans;
- The prevalence of veterans, disabled veterans and homeless veterans on the HOMEArgyll waiting list.

The key findings from this analysis will be used to inform the Local Housing Strategy and the Local Development Plan.

This paper is structured as follows:

- a summary of the study methodology and research consultation;
- a summary of the relevant strategic framework, including legislative requirements and national guidance relating to veterans and armed forces personnel, along with a summary of key local policies and protocols;
- an assessment of current and future housing needs of serving personnel at HMNB Clyde and how this will influence the housing supply target;
- an assessment of veterans’ housing needs and an exploration of the specific provision and support that some veterans will require;
- key recommendations for the Local Housing Strategy (LHS);
- key data inputs for the CHMA’s online HNDA Tool, which will ultimately provide the calculation for new build requirements over a 5 and 10-year period.

## 2.0 Methodology - consultation

This paper collates the most current data available from a variety of national reports. However, a wide range of local research has also been incorporated to provide a more granulated local picture, including bespoke thematic in-house research carried out in Argyll and Bute. All of the aforementioned data is outlined in Appendix 1.

A picture of the armed forces and veterans housing needs has been constructed from a blend of qualitative and quantitative data. Qualitative data was obtained through interviews with:

- Veterans Scotland.
- The MoD at HMNB Clyde.

- HMNB Clyde's civilian partners who provide support and ensure service personnel have access to suitable accommodation.
- Veterans Housing Scotland (VHS). In addition to the interviews, the council met with VHS and invited them to join Argyll and Bute's Strategic Housing Forum to ensure that the forum takes account of veterans' needs when making decisions about housing provision.
- Argyll and Bute Armed Services Advice Project within Citizen Advice, the project co-ordinator was interviewed to ascertain the issues that local serving personnel and veterans experience within Argyll and Bute.
- Royal Caledonian Education Trust- (Scotland's Armed Forces Children's Charity). The council had an on-line meeting with this organisation and they made a number of suggestions on how to improve our services to armed forces families.
- HMNB Clyde is piloting the Future Accommodation Model (FAM). The FAM programme manager was interviewed to obtain the most up-to-date data about the programme and to ascertain FAM's direction of travel.
- The Scottish Connections Housing Forum's veterans project- A meeting was undertaken with the project lead to ascertain veterans' housing and information needs.
- Argyll and Bute Council, the Royal Navy (HMNB Clyde), Scottish Enterprise and the Scottish Government have established the Strategic Delivery and Development Framework (SDDF) Senior Management Group for HMNB Clyde. The partners have been working together identifying possible sites for future accommodation and investigating different accommodation models to house armed forces personnel.
- As part of the Local Housing Strategy work, landlords' views were sought through a bespoke questionnaire; one of the respondents was Veterans Housing Scotland as they have properties in Argyll and Bute.

Argyll and Bute Council has appointed one of its elected Members as an Armed Forces and Veterans Champion. To ensure an informed local view was obtained, this Champion provided local knowledge and assisted with the connection to partners on the Armed Forces and Veterans sub group of the Community Planning Partnership. These members were contacted as part of the research process.

As part of the consultation process the council also made a number of attempts to contact:

- Scottish Veterans Residences;

- SSAFA's headquarters as well as two different local branches; and
  - The Citizens Advice Armed Service Advice Project, in Lorn and the Isles.
- Unfortunately no responses were forthcoming from these organisations.

A consultation session was planned with the Garelochhead Station Trust to obtain the views of local veterans. Unfortunately the consultation session had to be cancelled due to the Covid-19 lockdown. The Trust have been contacted since then to ascertain if they could facilitate a remote consultation process. Unfortunately the Trust had not responded at time of writing this report. Going forward, the council aims to survey individual veterans to determine if there are particular needs that have not been collated, either through the general housing needs survey which was completed by the general population of Argyll and Bute in 2019 or through the interviews with armed forces and veterans representatives and bodies (a full list of which are outlined above).

Other qualitative information has been gleaned from the following:

- Scottish Government reports and plans for veterans;
- The Veteran's Commissioners reports; and
- Reports from a wide variety of veterans organisations.

A full list of documents which were referenced are outlined in Appendix 1.

The quantitative data was assembled from an assortment of local and national research including:

- MoD Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2019;
- MoD Veterans Key Fact, 2017;
- MoD Armed Forces by Numbers; and
- Office of Veteran's Affairs Factsheet, 2020.

A full list of the statistical reports are outlined in Appendix 1.

This paper also reviewed and analysed local primary and secondary data such as:

- North Star Consulting and Research – Argyll and Bute Council Helensburgh and Lomond Housing Market Study (published 2018)
- The HOME Argyll common housing register, 2020;
- The Council's Homeless management data;
- Housing questionnaires undertaken in Argyll and Bute; and
- During 2017 HMNB Clyde conducted a survey of naval personnel currently based at Devonport in order to determine future moving intentions (when the base moved to Faslane). There were 848 responses to the survey.

### **3. Legalisation, National Policies and actions undertaken to assist veterans**

There are a number of pieces of relevant legalisation and policy guidance specifically for armed forces personnel and for veterans, namely:

#### **3.1 Local Connections**

- **'The Housing (Scotland) Act 2010'** recognised that veterans and their families can face particular housing challenges following their service

decommission. One such challenge is that Serving Personnel who have lived in MoD accommodation in a variety of locations may not have a strong link with any particular area. Hence, 'The Housing (Scotland) Act 2010' removed the exemptions around local connections, in order to ensure that within the first five years, those who have left the Armed Forces cannot be disqualified from accessing social housing because of a local connection or residency requirement. This ensures that ex-service personnel are not at a disadvantage due to Service time spent out with an area. The act also states that where private landlords use local connection as part of an allocation policy, they should make sure it does not disadvantage ex-service personnel.

- **'The Armed Forces Covenant'** was enshrined in UK law in the 2011 'Armed Forces Act'. The Scottish Government has set out strategies on how they will deliver the obligations in the Scottish Government documents in 2012 and 2016<sup>1</sup>. Argyll and Bute have pledged to uphold 'The Armed Forces Covenant' which states: "Those who serve in the Armed Forces, whether regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services." In practice this means that Service personnel or ex-Service personnel should not be disadvantaged in accessing social housing, because of their Service".
- **Proposed update to the Armed Forces Covenant legislation Nov 2020.** Although all local authorities have pledged to support the Covenant there are still some members of the Armed Forces Community who are still suffering disadvantage in accessing public services. "Where cases of disadvantage may have been experienced this would seem to have been due to potential lack of awareness of understanding of the Covenant" COSLA Nov 2020. The UK Government proposed updating the Armed Forces Covenant legislation in Nov 2020, in the UK parliament. The proposed new duty will place a duty on local authorities to "consider the Armed Forces Community when developing policy, procedures and making decisions in the specified policy areas i.e. housing...." In addition local authorities are required to have due regard to:
  - the unique obligations of, and sacrifices made by, the Armed Forces;
  - the principle that it is desirable to remove disadvantages arising for service people from membership, or former membership, of the Armed Forces; and
  - the principle that special provisions for Service People may be justified by the effect on such people of membership, or former membership, of the Armed Forces.

Statutory guidance will also be published and training tools provided to ensure that staff have access to the information they require to ensure the Armed Forces Community receive the services they are entitled to receive.

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<sup>1</sup> Scottish Government 2012. Our Commitments: Scottish Government support for the Armed Forces Community in Scotland. Edinburgh: Scottish Government.  
Scottish Government 2016. Renewing Our Commitments. Edinburgh: Scottish Government.

- **The Strategy for our Veterans: Taking the strategy forward in Scotland, Scottish Government 2020** scopes out the issues that remain to be addressed in order to achieve the vision and develop a strategy. The document has two core principles collaboration between organisations and coordinating veterans' services.
- **'Social Housing Allocations in Scotland: A Practice Guide'** (produced by the Scottish Government in February 2019) provides specific guidance on how local authorities (and their partners) should address applications from veterans.

### 3.2 Disabled or injured veterans

- **'The Housing Scotland Act 2006'** (Part 2) and associated regulations require local authorities to provide a grant towards home adaptations deemed 'essential' for the needs of a disabled person. This must cover 80% of the costs at a minimum, but for those in receipt of certain benefits, the grant must cover the whole cost.
- **'Social Housing Allocations in Scotland: A Practice Guide, February 2019'** requires local authorities to "give special consideration to applications from seriously injured ex-service personnel"

### 3.3 Homelessness

- **'Homelessness (Scotland) Act 2003'** this act placed a duty on local authorities to find permanent accommodation for all applicants who are unintentionally homeless.
- **'The Housing (Scotland) Act 2014'** states that "Landlords can take the needs of other groups into account and prioritise them such as those leaving the armed services or to those leaving prison".
- **'Scottish Government Support for Veterans and the Armed Forces Community in Scotland' (Autumn 2018)** outlines policy and strategies the Government have developed to address rough sleeping amongst veterans.

The following assistance and support have been developed to support Armed Forces Serving Personnel and veterans.

3.4 **'Low cost Initiative for First Time buyers' (LIFT)** is a Scottish Government scheme to help first time property buyers. Priority access groups, include members of the Armed Forces as well as veterans (who have left the forces within the past two years).

3.5 **'National Housing Guide for Service Leavers'** is a bespoke guide developed by the Scottish Government and distributed to service leavers to assist them find a home when they leave the Armed Services.

3.6 **Appointment of a Veterans Commissioner** in 2014. The Commissioner has researched veterans housing issues and written reports outlining the actions required to be taken to address the issues veterans face in securing housing. The recommendations for local authorities are outlined in the 'Report on

Provision of Information on Housing for Service Leavers and Veterans in Scotland' and are as follows:

- 'Recommendation 8: All Scottish Local Authorities should consider offering housing information for Service Leavers, veterans and their families on their websites with direct links from Housing home pages to improve accessibility'.
- 'Recommendation 9: Local Authorities should consider providing additional guidance to their frontline staff on the principles of the Covenant and the council's policy on housing support for veterans'
- 'Recommendation 10: The Scottish Government should work with Local Authorities and MoD to improve information-sharing in order those leaving the Services are aware of the opportunities available in Scotland and Local Authorities are given advance notice of those expressing a wish to live in their area (also recommended in the Veterans Commissioners - *Transition in Scotland* report)'
- 'Recommendation 11: The Scottish Government and other housing information providers should consider taking a lead from Shelter Scotland and ASAP Citizens Advice Scotland when looking to upgrade their websites and generate a more extensive online presence, and should consider promoting these organisations' websites more extensively'.

### **3.7 Other guidance for local authorities**

As well as the recommendations outlined in the report written by the Veterans' Commissioner's, Poppy Scotland have developed an action plan which recommends local authorities do the following:

- 'Identify veterans as early as possible in the course of providing support. Be sure to "ask the question" and explain to the client that it is being asked in order to direct them to the best support available'.
- 'Verify an applicant's past Service, if necessary, by contacting Veterans UK'.
- 'Receive a briefing about the 'No Homeless Veterans campaign' provided by the Cobseo Housing Cluster.'
- 'Provide specialised Armed Forces and veterans training and information resources to local authority and housing association staff in order for them to have insight into what life as a serving or veteran member of the Armed Forces is like'.
- 'Build partnerships with Armed Forces charities in the area and design locally specialised advice and information to give to clients that have been identified as coming from the Armed Forces community'.
- 'Direct clients to nationwide specialists like the Armed Services Advice Project and Armed Forces charities, particularly those with a focus on housing, for additional support when the choice of available support is confusing'.
- 'Review housing allocations policies regularly and consult with Armed Forces charities to implement the best possible service to members of our Armed Forces community'

- 'Understand that current serving personnel may have been given as much as six months notice to move out of their Service provided accommodation. Be prepared to accept that notice as proof of being threatened with homelessness and be sure to ask applicants to provide the documentation to council staff'.

As has been outlined above the Scottish Government has made a number of changes to housing policy since 2010 to address some of the issues regarding transition, career mobility and impacts of service life. Argyll and Bute Council has recently assessed its' own progress with regard to each of these recommendations and has identified actions it needs to undertake to fully achieve each of these recommendations.

### **3.9 Local policies and protocols**

The Council has partnered with Registered Social Landlords (RSLs) to operate a Common Housing Register, 'HOME Argyll'. Since 2009, the 'HOME Argyll' common allocations policy prioritised armed services personnel and veterans providing priority points to individuals being discharged from the armed forces. The HOME Argyll allocations policy states you will be allocated 150 points "If you are or have been a member of HM Armed Forces and have completed at least 3 years services and are leaving within the next 6 months, or been injured in action or discharged on medical grounds, or have left within the last 6 months". HOME Argyll allocations policy August 2020.

Armed Forces and veterans who do not comply with this definition will not obtain priority points for their service but the applicant's circumstances would be re-assessed and points awarded accordingly.

In terms of homelessness legislation armed forces personnel who have 56 days or less until they leave the service and have nowhere to stay on leaving the service should be recorded as a homeless approach. In these cases housing staff are required to ensure the applicant is provided with information on housing options including privately rented accommodation, shared ownership, 'HOME Argyll' allocation policies, local housing allowance, and stock information. All members of the armed forces who apply directly as homeless to Argyll and Bute Council and satisfy the 'homeless' assessment criteria, will automatically be awarded maximum priority need and local connection status.

- The Scottish Veterans' Commissioner undertook studies to analyse the housing needs of veterans and recorded these findings in 'Report on the provision of information on housing for service leavers and veterans in Scotland' which recommended that local authorities needed to provide information about their local area and their 'offer' to serving and ex-serving personnel. Argyll and Bute Council has developed a series of guides<sup>2</sup>

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<sup>2</sup> Argyll and Bute Council – Welcoming our Armed Forces- Information for serving personnel and veterans.

Argyll and Bute Council Education Service – Welcoming our Armed Forces- Information for Families of Serving Personnel and Veterans in the Helensburgh and Lomond Area.



specifically targeted at serving and ex-service personnel welcoming them to the area and providing them with information about the local area, such as schools, housing and other key services.

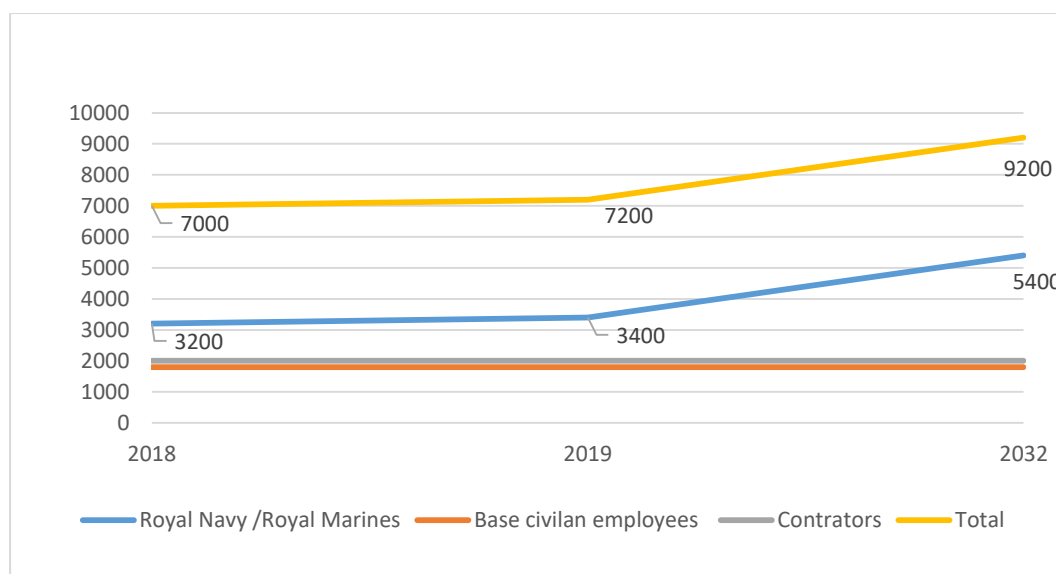
Argyll & Bute Council have pledged to comply with the requirements documented in the Armed Forces Covenant.

#### 4. Housing needs and demands from Armed Services Personnel

##### 4.1 Number of Armed Forces serving personnel in Argyll and Bute

Figure 1 shows the number of employees at HMNB Clyde, it is apparent that while civilian employees and contractors will remain constant at 1900 and 2000 respectively, the number of Service Personnel is rising sharply from 3,200 in 2018 to 5400 in 2032. This rapid rise in Serving Personnel (SP) is due to the relocation of personnel from the Plymouth base. Therefore by 2032 it is projected that the base will have a total of around 9200 military and civilian personnel. This rise in population will increase the demand for accommodation.

**Figure 1: Number of employees at HMNB Clyde 2019-2032**

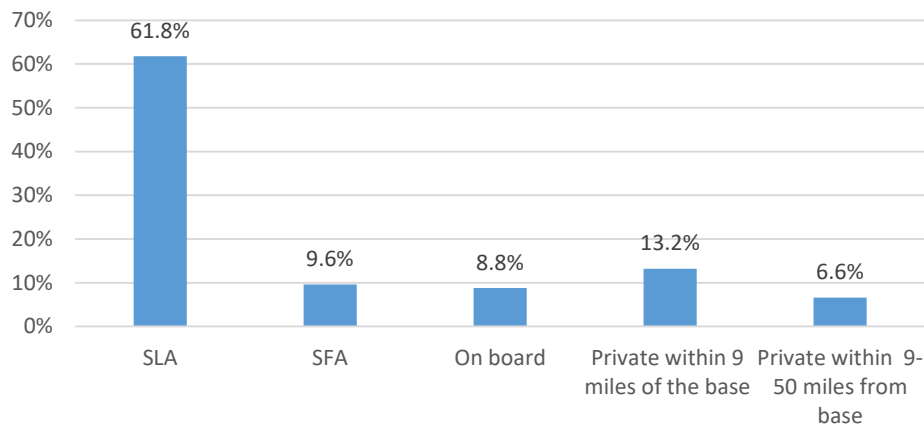


**Source:** EKOS Economic and Social Development – Faslane RN base expansion economic impact report – Report for Scottish Enterprise August 2019 and data from HM Clyde Base 2018.

##### 4.2 Type of accommodation utilised by Serving Personnel at HMNB Clyde in 2019

According to research undertaken by North Star in 2019 the majority of Serving Personnel were accommodated in Single Living Accommodation (SLA), while a small proportion occupy service family accommodation (SFA) or live on board vessels, and a number live in private accommodation out with the base. These are outlined in Figure 2 below.

**Figure 2: The percentage of Serving Personnel at HMNB Clyde by type of accommodation in 2019.**



Source: North Star Consulting and Research Argyll and Bute Council Helensburgh and Lomond Housing Market Study 2018

Almost one in five SP live in off base private accommodation with two thirds of these living within 9 miles of the base which would ensure they reside within the Helensburgh and Lomond HMA. With the base expecting 5,000 additional Serving Personnel to be based there this could mean that 1,000 of these personnel will be housed off base if the above trend continues. On the basis that the current trend continues this would equate to roughly 666 wishing to live in private accommodation within 9 miles of the base. This would place increasing demand on the local housing system and would suggest additional accommodation would have to be provided within the Helensburgh and Lomond HMA.

#### **4.3 Location of armed forces accommodation within Argyll and Bute**

Armed Forces personnel have mainly been accommodated, within the HMNB Clyde base, in the Helensburgh and Lomond HMA, although, there is also currently offsite accommodation in the following locations:

- Churchill Estate in Helensburgh,
- Colgrain Estate in Helensburgh,
- Bannachra Estate in Helensburgh, and
- McKenzie Estate in Rhu.

#### 4.4 Single Living Accommodation (SLA) and Service Family Accommodation (SFA) at HMNB Clyde

According to interviews with the MoD and their civilian accommodation programme manager<sup>3</sup>, it is apparent that there are two main issues with regard to housing personnel within the base.

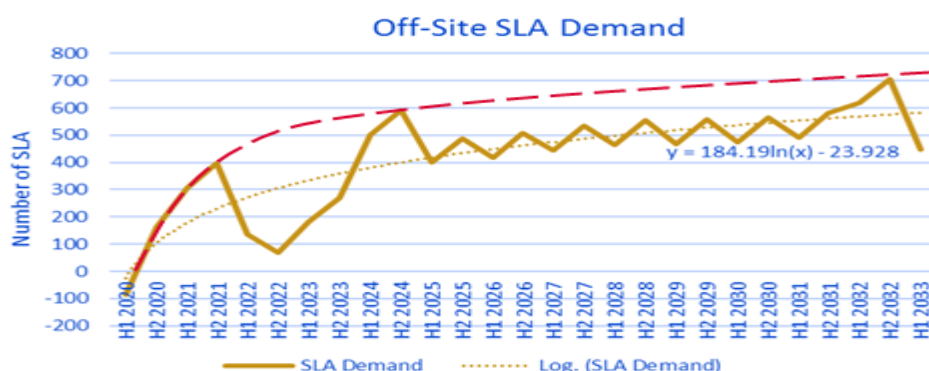
Firstly, the base is at capacity in terms of its Single Living Accommodation (SLA). The vast majority of sub-mariners require SLA as, according to the MoD’s consultant, “around 75% of sub-mariners own their own houses elsewhere in the country and therefore when they come to HMNB Clyde, and they seek SLA”. Secondly, the capacity issue is compounded by regular forecasted growth of Serving Personnel over the next decade. The growth is due to Portsmouth fleets being relocated permanently to HMNB Clyde.

Current forecasting shows that Service Family Accommodation (SFA) remains in surplus, and the MoD are in the process of repurposing void SFA as SLA. Currently the MoD have re-assigned 57 SFA units and have plans for a further 34 which will result in an additional 182 SLA units when complete. These re-configurations are being done in such a way that the MoD can undo it and allow families to move in again should the need arise in the future. Hence it is not envisaged that there will be a shortage of SFA.

#### 4.5 Future accommodation needs

The MoD have undertaken significant work modelling the data on accommodation needs, but it remains a continuously evolving situation and notoriously difficult to predict definitively. The accommodation consultant considers that: “There will be a shortfall of around 600-700 SLA units over the next decade. The numbers fluctuate significantly from year to year” as can be seen in Figure 3, “but the overall trend is very much one of continued growth. However proactive steps are being taken to reduce this on an ongoing basis.”

**Figure 3: Number of SLA provision required at HMNB Clyde 2020-2033**

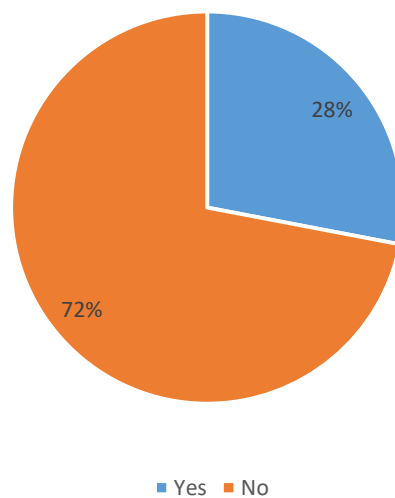


Source: Interview with consultant assisting the MoD to provide accommodation July 2020.

<sup>3</sup> The civilian programme manager is working with the MoD to ensure that there is adequate accommodation provided to house serving personnel

Figure 3 shows that by 2024 there is predicted demand for 600 SLAs. However this does not necessarily equate to providing 600 new houses off base, as not all serving personnel will form one household and some single service personnel have expressed a preference to share a property together along the model of student housing or barracks-style accommodation. However, the key findings of the HMNB Clyde survey from 2018, conducted by the base commander, noted “an overwhelming majority do not want to combine rental allowances to share a larger property” as can be seen by Figure 4.

**Figure 4: Percentage of HMNB Clyde respondents who were willing to share accommodation**



Source: HMNB Clyde Accommodation Survey 2017

Hence, the number of housing units required may be more in line with the number of SLAs rather than being dramatically reduced due to Serving Personnel (SP) sharing accommodation. Notwithstanding, it is difficult to estimate with any certainty how many households will require accommodating.

The MoD’s accommodation consultant stated that around 25% of serving personnel at the base are younger recruits and if they decide that the Navy is their lifelong career then they will have longer term housing needs as they will not be posted elsewhere. Hence, this level of demand would have implications on the Argyll and Bute Housing Supply Targets (HST).

Notwithstanding this difficulty in quantifying the numbers of units required, it is fair to assume a substantial number of single SPs will require housing in relatively close proximity to the base. Therefore, the Helensburgh and Lomond HMA will require additional housing provision above the figure calculated based on the current resident population.

However, to further complicate modelling to ascertain the number of properties required to house serving personnel in the future, the MoD have

developed a Future Accommodation Model (FAM). FAM was devised to offer service personnel a wider choice of accommodation more fitting to modern day living.

#### **4.6 Will FAM increase the demand for houses within Argyll and Bute?**

The ethos of FAM is to provide Serving Personnel, with choice about where they live and what type of housing they live in. Ultimately FAM aims to encourage personnel to purchase a property, but it will also support personnel to rent a private sector property.

The FAM model pilot commenced, at HMNB Clyde, in September 2019. The pilot will run for 3 years, to ascertain if the FAM model is achieving the aspirations of both Serving Personnel and the MoD. If both parties consider that it is adequately fulfilling their requirements then the programme data will be presented to Ministers for approval and FAM will be rolled out over the following years as the new service accommodation model. However, it is important to note that there is no guarantee that the programme will be rolled out in its current guise when the 3 year pilot ends.

Due to the fact, that the FAM pilot is operating in HMNB Clyde, in the Helensburgh and Lomond HMA, it could be assumed that there will be a substantial demand for housing to either purchase or rent for the next 3 years for the following reasons:

- If you are newly posted to HNNB Clyde and meet the FAM criteria it is mandatory that you are accommodated through FAM. Service personnel will still have the option of SFA and SLA however, it is hoped that the added financial assistance FAM offers will make home ownership and the Private Rental Market more attractive to service personnel.
- If you currently live on base in service accommodation you can apply to FAM if you meet the criteria. As personnel consider their wider options under FAM this will more than likely translate to an increase in demand for off base housing.
- If Serving Personnel are divorced or separated, (the prevalence of relationship breakdowns in the Forces is high), they are not entitled to family accommodation even if they have joint custody of their children. Hence, Serving Personnel with joint custody of their children are housed in single living accommodation (SLA) and therefore, when they have their children they are unable to look after them within the SLA. Serving Personnel often resort to booking hotels and living there when they have their children. Serving Personnel who meet the eligibility criteria for the FAM pilot will be able to obtain accommodation off site at the same cost as their service accommodation, due to the fact that the MOD finances the difference through the FAM programme, with the caveat that property rented falls within the agreed rental allowance. Service personnel that can

demonstrate that their children stay with them over 80 nights in the year are now entitled to SFA under FAM.

- First time buyers will also be eligible for the core payment (£125 pcm) and reimbursement legal fees up to £1500 when purchasing a property.

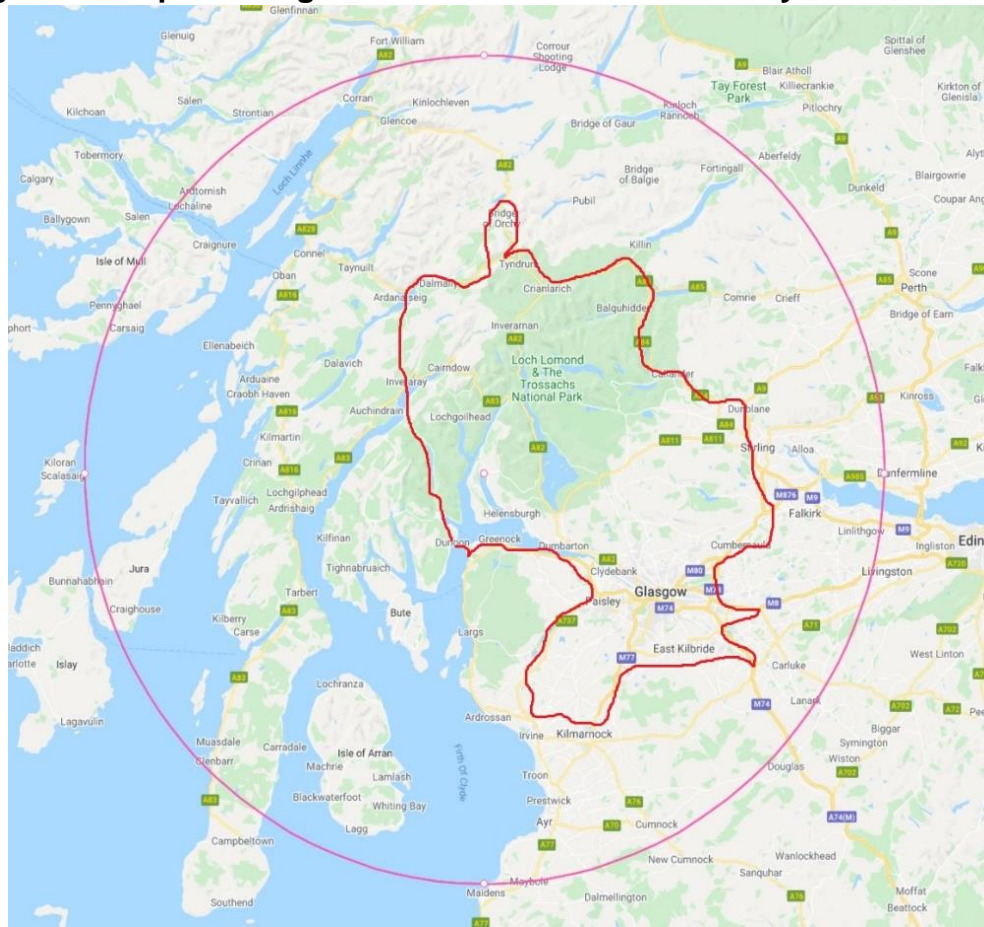
On the other hand, the demand for properties may be dampened for the following reasons:

- To be eligible for FAM pilot, Service Personnel must have served for at least 4 years and have more than 12 months left on their posting at HMNB Clyde. The majority of those posted to the base are coming out of 1<sup>st</sup> or 2<sup>nd</sup> year training and hence do not qualify for the FAM pilot.
- If personnel have been in service accommodation for 4 years they become used to it and are reluctant or complacent about changing. (this is not what our evidence would suggest)
- Some personnel are sceptical about the programme as in their eyes it gives them money for nothing.
- One barrier to serving personnel living or moving their family within Argyll and Bute is that deployments (at sea) are increasing in duration, and many submariners' partners are unlikely to want to move to a new location where they perceive they will be alone for the duration of the time their partner is on deployment. Often partners would much rather stay where they have access to their wider family network.
- The FAM programme allows service personnel to live within 50 miles of the base therefore Serving Personnel could choose to live in a number of towns and cities out with the Argyll and Bute Council area.

#### **4.6.1 Locations where Serving Personnel are permitted to reside under the FAM programme.**

The following map was developed using a mapping tool to draw a 50 mile radius around HMNB Clyde. The pink circle on Figure 5 depicts a 50 mile radius and demonstrates Serving Personnel could theoretically opt to reside in locations out with Argyll and Bute such as: Ayr and Douglas to the South; or Livingston, Dunfermline or Crieff to the East; and Corran and Kinlochleven in the North

**Figure 5: Map showing 50 mile radius of the HMNB Clyde.**



Source: Developed on google maps

However these locations are in some cases significantly more than 50 miles from HMNB Clyde if you interrogate the distances to each of these locations by road. Based on the mileages documented in Table 1 overleaf a second boundary was added to Figure 5. The red line shows a considerably smaller range of locations where Serving Personnel can reside under FAM conditions.

Nevertheless there are still a considerable amount of options, for Serving Personnel to choose to reside, which are out with the council's administrative area. These include:

- Greenock, Paisley and the outskirts of Kilmarnock to the South West of the base;
- The outskirts of East Kilbride and Hamilton, as well as Clydebank, Glasgow and Cumbernauld to the South;
- Stirling, Dunblane and the outskirts of Callander to the East and North East; and
- Criarlarch and Tyndrum to the North of the base.

Table 1: Number of road miles from HMNB Clyde.

Key:

- Is not in Argyll and Bute administrative area
- Is within Argyll and Bute administrative area
- Locations which are more than 50 road miles from the base.

Location within <i>technical</i> 50 mile radius	Number of <i>actual</i> road miles from HMNB Clyde	Within Argyll and Bute Administrative area
Hamilton	51	
Kilmarnock	52	
East Kilbride	47	
Cumbernauld	46	
Greenock	40	
Callander	52	
Stirling	46	
Lochernhead	46	
Crianlarich	38	
Dumbarton	29	
Glasgow	37	
Lanark	63	
Dunblane	50	
Livingston	72	
Aberfoyle	32	
Dunoon	50	
Dalmally	46	
Inveraray	46	
Bridge of Orchy	41	
Connel	65	
Taynuilt	58	
Lochgilphead	58	

Source: Google maps

#### 4.6.2 Early findings from the FAM programme

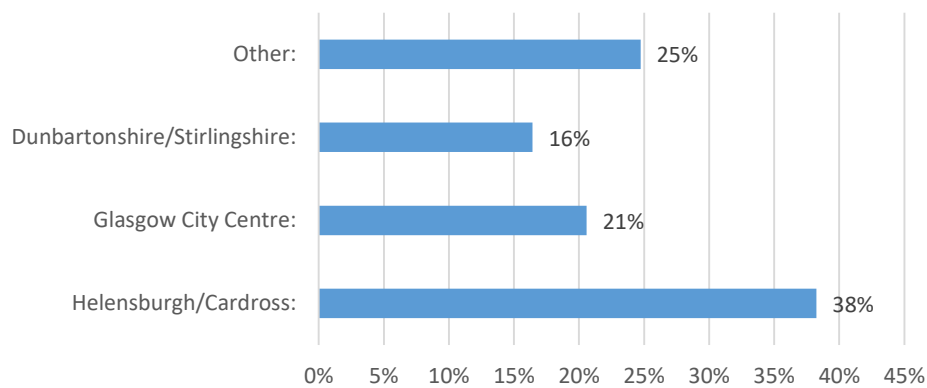
The FAM pilot, in HMNB Clyde, was launched in September 2019 and between that time and the 2020 lockdown there had been around 40 applications approved. This resulted in 40 additional homes being required off base in the civilian community. However, Serving Personnel who have successfully been allocated support through the FAM programme are responsible for securing their own rental property or a property to buy and are not required to provide the location of these properties to the FAM manager and hence it is not possible to identify if these properties are within Argyll and Bute. Although the FAM pilot has not collected data outlining where the FAM applicants have chosen to reside it would be fair to assume that the locations chosen are in line with the areas that Serving Personnel stated they would prefer to be located in the HMNB Clyde's accommodation questionnaire.



### 4.6.3 Preferred locations identified by the HMNB Clyde's questionnaire

According to the HMNB Clyde survey “young Lieutenants want to live in central Glasgow and families want to live nearer the base, school, doctors etc.” Figure 6 outlines that almost 40% of serving personnel at HMNB Clyde wish to live in the Helensburgh and Lomond HMA.

**Figure 6: HMNB Clyde Service Personnel's preferred location**



Source HMNB Clyde Accommodation questionnaire 2017

The FAM project manager reinforced these findings by stating that “Some wish to live in the Helensburgh area while some partners or spouses do not wish to live near the base but wish to live further away from the military community. While some younger personnel wish to live in Glasgow”.

All of the above are key factors, influencing the amount of housing required to accommodate serving personnel.

### 4.6.4 FAM going forward

In the remaining 2 years of the FAM pilot, demand could increase substantially for the following reasons:

- It is still very early days for FAM and as the benefits of the programme are more widely known through the testimony of those who have been housed under the scheme it is expected that the number of applications will increase.
- If FAM is rolled out after the pilot then it will not be an opt-in programme as it is now, instead it will be mandatory for all serving personnel.
- As previously stated personnel posted to HMNB Clyde after 1<sup>st</sup> or 2<sup>nd</sup> year training are not eligible for the FAM pilot. However, if they wish to remain as submariners then they will remain at HMNB Clyde for their entire career. If the FAM programme continues after the pilot then they would be housed through the Programme.

In assessing whether FAM will lead to substantially increased demand for off base housing, it is too early to draw robust conclusions. After the 3 year pilot has

concluded there will be valuable empirical evidence on whether the programme is viable and whether it will substantially increase demand for additional homes within Argyll and Bute, and at that stage the HNDA should be reviewed.

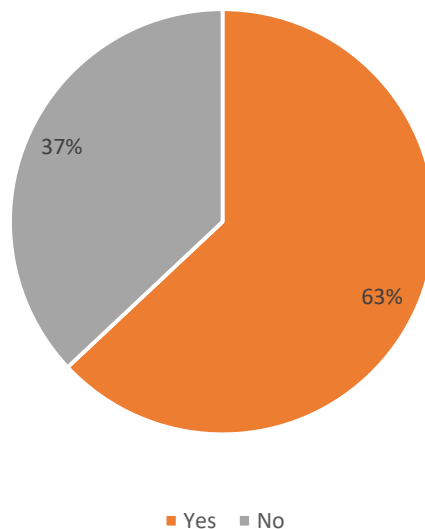
#### 4.6.5 Age and status profile of FAM applicants

From the information already available since its inception it is clear that there is no single house type that is predominately selected as the FAM applicants have included families, single people, and groups of single people wishing to share accommodation.

#### 4.7 The prevalence of home ownership in Serving Personnel at HMNB Clyde

The respondents of the HMNB Clyde accommodation survey, are depicted in Figure 7 and this shows that most respondents are home owners (63%). However only 24% own a home in the local area.

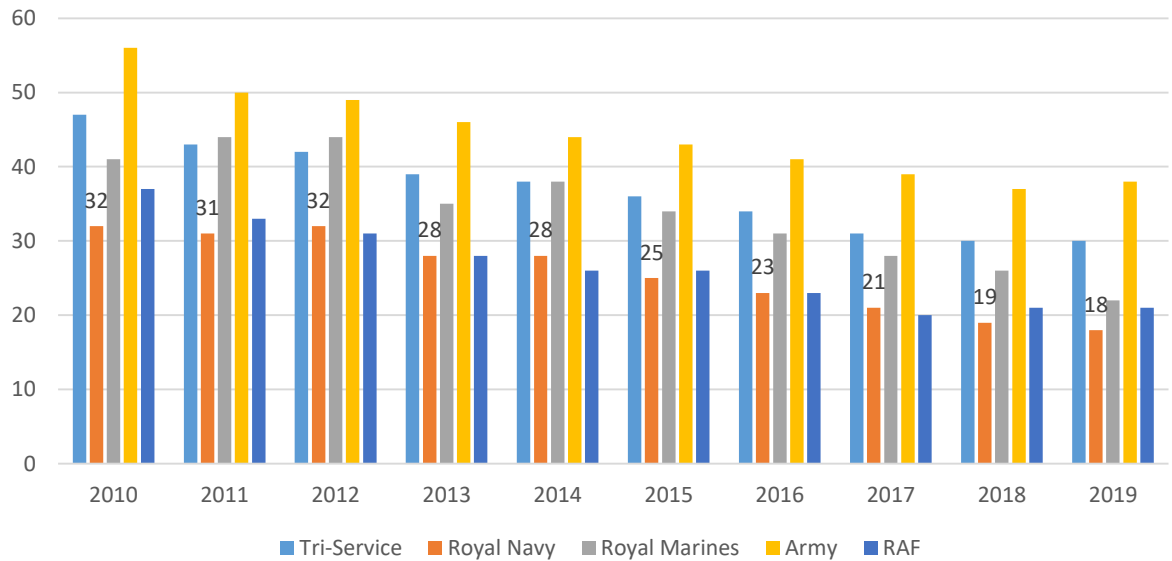
**Figure 7: Percentage of Serving Personnel at HMNB Clyde who are home owners**



Source: HMNB Clyde Accommodation Questionnaire 2017

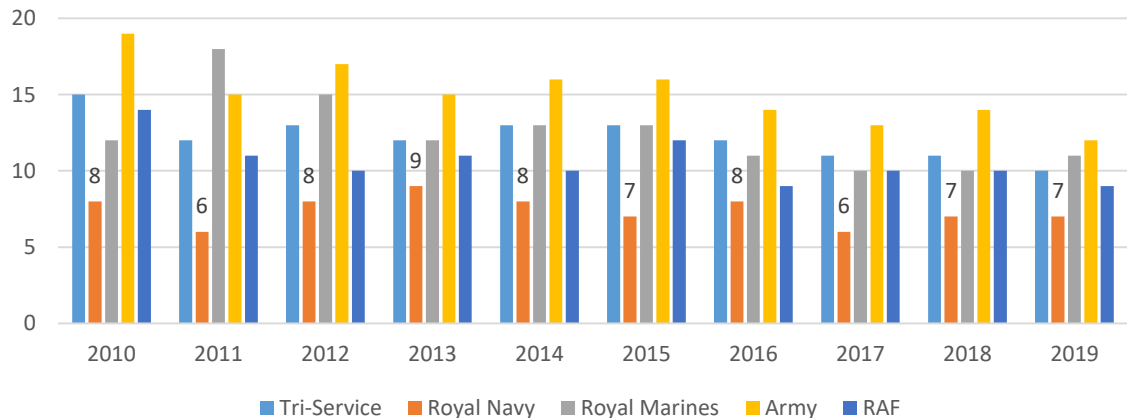
The conclusion reached by this small local survey is validated by a large nationwide survey, the conclusions of which are depicted in Figure 8. This shows that an even greater percentage of Royal Navy/ Marines own their own home with only 18% of non-officer ranks not being home owners. The percentage of officers who were not home owners was even smaller as can be seen in Figure 9.

**Figure 8: Percentage of non-officer ranks in the UK who do not own a home**



Source: MoD UK Regular Armed Forces Continuous Attitude Survey Results 2019

**Figure 9: Percentage of Officer ranks in the UK who do not own a home**



Source: MoD UK Regular Armed Forces Continuous Attitude Survey Results 2019

#### 4.7.1 Trend of increasing home ownership

Figure 8 above illustrates that the non-officer ranks in the Royal Navy are most likely to buy their own home with only 18% not being home owners in 2019. This has increased dramatically from the picture in 2010 when 32% did not own their own home.

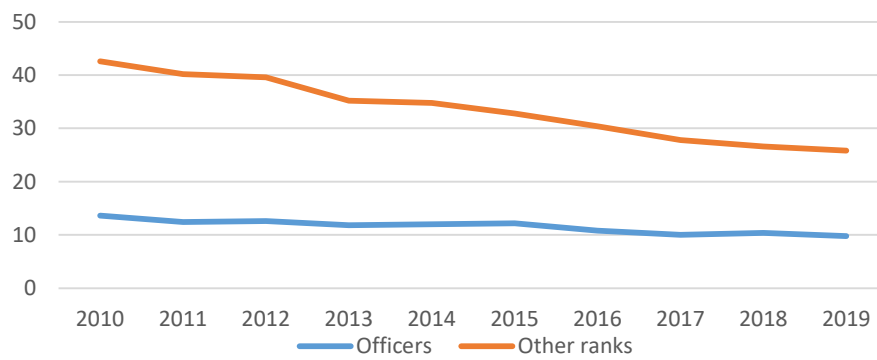
These findings are backed up by qualitative data from an interview with the MoD’s accommodation consultant who states that “the MOD incentivise and assist significantly towards home buying. This coupled with the fact that the

submariners are among the highest paid (rank for rank) of all the armed forces means there should be little resistance to buying one's own home".

This is encouraging as when naval personnel leave the forces the majority already have a permanent home and thus are less likely to present as homeless.

Figure 10 below demonstrates that the trend over the last decade has been for increasing levels of home ownership. The change in home ownership is most marked in the non-officer ranks although officer ranks are also more likely to own their own home, however the rate of increase is not as marked.

**Figure 10: The percentage of Armed Forces Personnel in the UK that do not own a home**



Source: MoD UK Regular Armed Forces Continuous Attitude Survey Results 2019

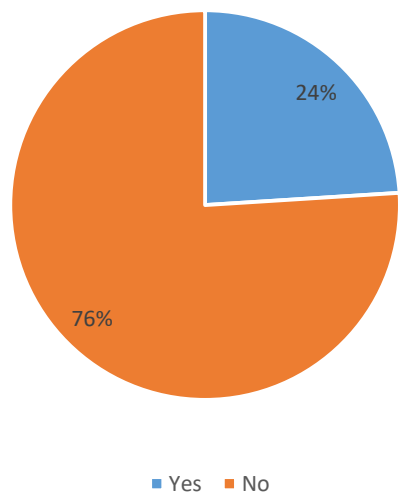
#### 4.7.2 Barriers to home ownership and mitigations

As service personnel have a transitional career some can experience difficulties in obtaining credit due to a poor credit rating. To mitigate this barrier to home ownership the MoD have developed the 'Forces Help to Buy' scheme to provide a route on to the housing ladder. This trend of increased home ownership is likely to increase over the next 3 years with the FAM pilot, which is designed to further assist personnel by providing financial help to purchase a property.

#### 4.8 Location of properties purchased by Serving Personnel at HMNB Clyde

63% of Serving Personnel at HMNB Clyde are home owners and this might suggest that there would be a demand for housing close to the base, however Figure 11 overleaf shows that the majority of homes are not within the Argyll and Bute Council area.

**Figure 11: Percentage of serving personnel at HMNB Clyde who have purchased a home in Argyll and Bute**

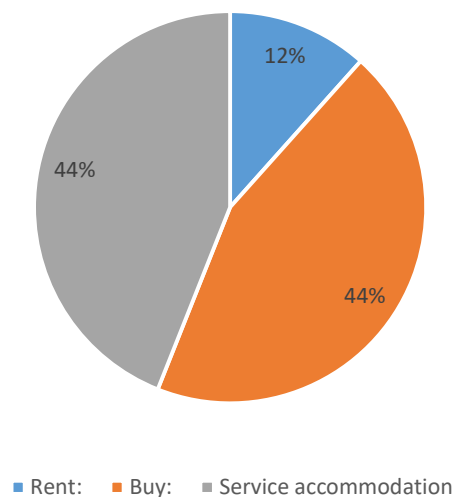


Source: HMNB Clyde Accommodation Questionnaire 2017

#### 4.9 Preferred tenure.

According to the HMNB Clyde survey the vast majority of Serving Personnel wanted to buy rather than rent, as can be seen in Figure 12.

**Figure 12: HMNB Clyde personnel's tenure preferences**



Source: HMNB Clyde Accommodation Questionnaire 2017

However, the FAM project manager stated that “Whether they are looking to rent or buy depends on their age and stage of career. Younger people often prefer to rent while those with 15 plus years of service knowing they will not

be posted elsewhere (due to the decommissioning of the Portsmouth base) are more likely to buy”.

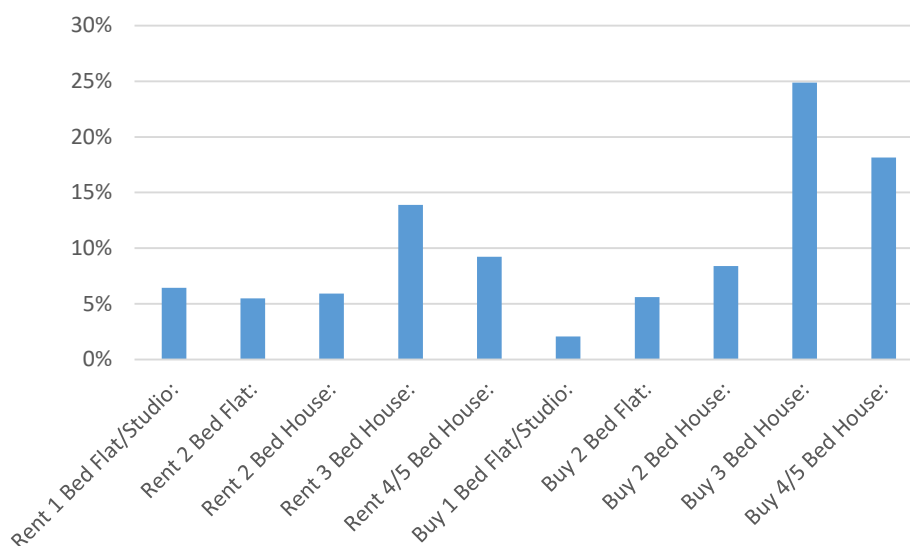
#### 4.10 What unit sizes are preferred by serving personnel?

According to the HMNB Clyde survey “The house types that people want to buy are hugely biased towards larger 3, 4 or 5 bedroom properties, rather than flats or smaller houses”.

This is consistent with nationwide studies. Figure 13 depicts the most prevalent tenure choice was to purchase a 3 bedroom house, and the next most popular choice was to buy a 4/5 bedroom house.

What is interesting about Figure 13 is that the size of the property appears to be more important to serving personnel than the tenure as the 3<sup>rd</sup> and 4<sup>th</sup> highest preference respectively was to rent a 3 or 4/5 bed roomed house. The study found that very few respondents wished to rent or buy a 1 bedroom flat.

**Figure 13: Property preferences of Serving Personnel at HMNB Clyde**



Source: HMNB Clyde Accommodation Questionnaire 2017

## 5. Veterans housing needs and demands

Veterans Scotland stated, in an interview in September 2020, which “veterans’ housing needs are very similar to the housing needs of the rest of the population”. This point was also made by Veterans Housing Scotland (VHS). According to Veterans Scotland the following factors shape the types of needs that a veteran may have:

- Veterans are not a homogeneous group they are “different ages, have different relationship status and employment status”.
- “Veterans’ housing needs change over time”. Veterans’ needs evolve as the length of time elapses since they served.

- The needs of veterans are also dependent upon whether their departure from the services was planned i.e. they left at the end of their contract or unplanned due to a medical discharge for instance.

Veterans Housing Scotland are a charity who provide accommodation for disabled or injured veterans. They stated that “some of these veterans need a different type of support”. VHS considers that there is inadequate data available on veterans’ housing needs and believe that additional data has to be gathered to build a clear picture. To this end they are working with alongside the Veterans Scotland Housing Group to assist them to gather data.

### 5.1 Prevalence of veterans

According to the MoD Annual Survey published in 2019, veterans accounted for 5% of household residents aged 16 and over.

Figure 14 shows that Scotland accounts for between 9-11% of the UK population and 9-11% of veterans reside in Scotland.

**Figure 14: The distribution of veteran in the UK**



Source: Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 Published 31 January 2019

According to MoD research,<sup>4</sup> it is estimated that 1.6 million UK armed forces veterans reside in the UK. Table 2 extrapolates this figure to provide an estimated figure for Argyll and Bute.

<sup>4</sup>MoD Population Projections: UK Armed Forces Veterans residing in Great Britain 2016-2028 published in January 2019

**Table 2: Estimated prevalence of veterans in Argyll and Bute**

2018	UK	Scotland has 10% of UK veterans (according to Figure 14)	Argyll and Bute's share of Scotland's veterans
Veterans	1,600,000	160,000	2,560

Source: Calculations based on MoD Population Projections: UK Armed Forces Veterans residing in Great Britain 2016-2028 published in January 2019

In October 2020 there were only 16 veterans on the active HOME Argyll waiting list, equating to 0.5% of applicants on the waiting list. This is an increase of 4 applicants when compared with the October 2019 data.

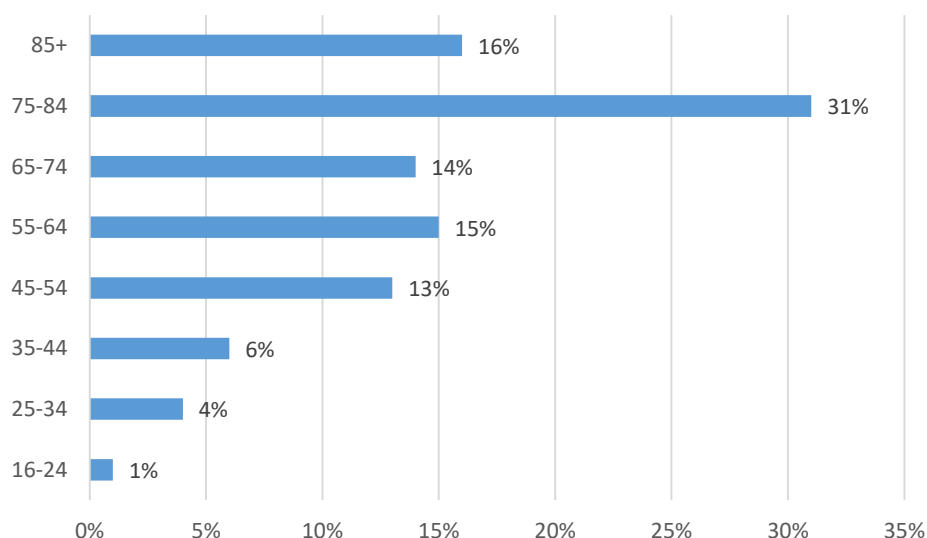
### 5.2 Veterans population projections

By 2028 it is estimated that veterans will only account for 2-3% of households rather than 5% of households as was the case in 2019. Hence, the veteran population is declining overall.

### 5.3 Age profile of veterans

Figure 15 shows that in 2019 the majority of veterans in the UK were over 65 years old. With the most prevalent (31%) age band being 75-84 years old. This age group is more likely to require specialist care.

**Figure 15: The age profile of veterans in the UK in 2019**



Source: Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 Published 31 January 2019

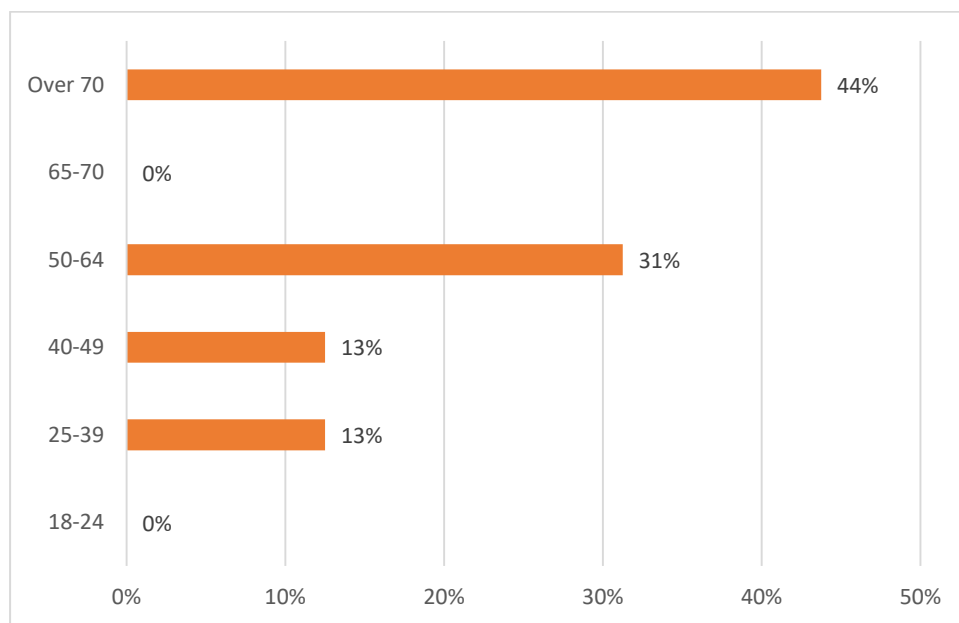
By 2028 it is predicted that not only will the number of veterans decline but the age profile of veterans will change to a younger profile. In 2028, for every 80 veterans it is projected that only 45 (56%) will be of retirement age i.e. over 65 years old. It is predicted that the proportion of veterans who are of working age will increase from 37% in 2016 to 44% in 2028. Hence, the future profile of veterans is predicted to be a smaller and younger population.



## 5.4 Veterans on the HOME Argyll housing register

**5.4.1 Age profile:** Half of the veterans (50%), on Argyll and Bute's waiting list for social rented accommodation ('HOME Argyll') in 2019 were over 70, however by 2020 this figure had reduced to 44% in that age bracket as Figure 16 shows. The age profile of veterans on the HOME Argyll waiting list is in line with the 2019 national findings. The age profile of homeless veterans or those threatened with homelessness is younger. These findings are supported by Argyll and Bute Armed Services Advice project as their clients are between the ages of 30 to 50 years old. This is outlined in more detail in the Homelessness section of the report.

**Figure 16: The age profile of veterans on the HOME Argyll waiting list by age.**



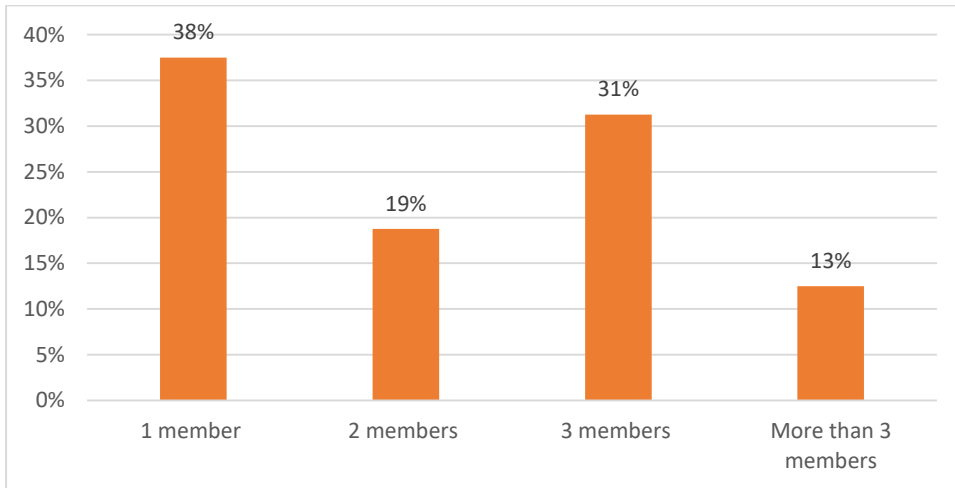
Source: HOMEArgyll waiting list data October 2020.

### 5.4.2 Veterans household composition from the HOME Argyll waiting list

The numbers of veterans on the HOME Argyll waiting list are very small and hence statistical analysis should be considered with a degree of caution; however the most prevalent number of household members in veterans' households according to the HOME Argyll waiting list, in October 2020, were single person households, equating to 38% of veteran applicants. Figure 17 shows that almost a third (31%) of veterans on the HOME Argyll list had 3 household members. The Argyll and Bute Armed Services Advice project stated that their most prevalent client group accessing their advice service were single households. Although Serving Personnel and their families amounted to 6 enquires in the week the interview took place, and these tended to be families who had either come to the end of their service and were looking for accommodation post service or families who had split up and

required an additional home. Figure 18 overleaf demonstrates that 32% of veteran households on the list had children under 16 years old. Hence, not only are single person homes required but there is also a need for larger family homes.

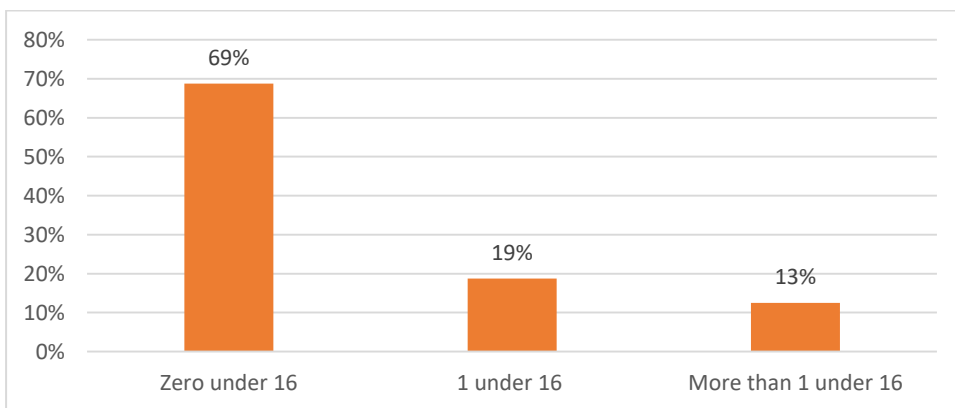
**Figure 17: Household size of veterans on the HOME Argyll waiting list**



Source: HOMEArgyll waiting list data October 2020.

41% of veterans housed by VHS were either single or widowed or separated/divorced while 35% were living with a partner.

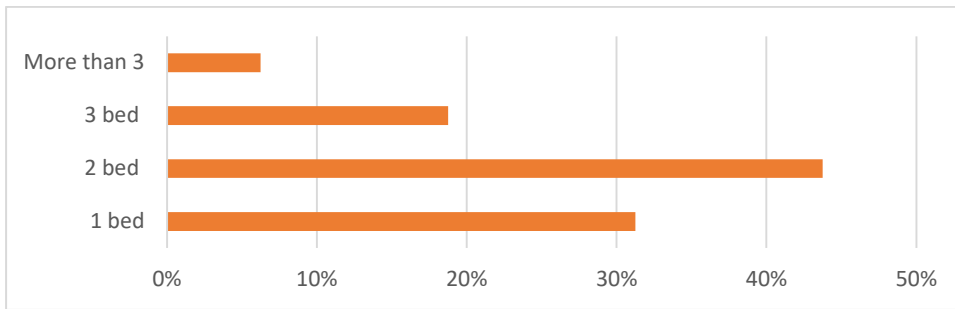
**Figure 18: Veterans on the HOME Argyll waiting list with under 16 year olds in the household**



Source: HOMEArgyll waiting list data October 2020.

However, when the number of rooms requested by veterans on the list is interrogated it is clear, as Figure 19 shows, that the most common unit size is a 2 bedroom property.

**Figure 19: Veterans on HOME Argyll waiting list by number of bedrooms desired**



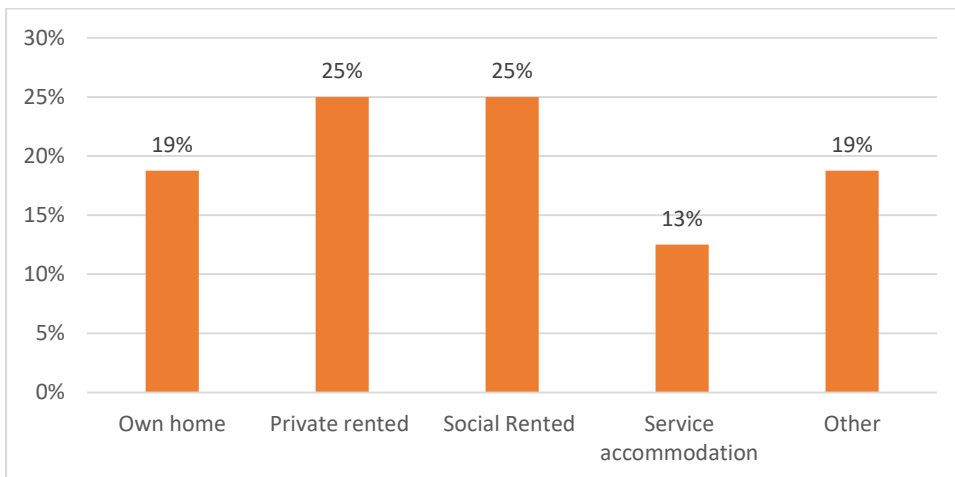
Source: HOMEArgyll waiting list data October 2020.

Table 6 shows that most of VHS housing stock in Argyll and Bute are 3 bedroom units although 2 of the 11 units in Argyll and Bute are two bedrooms.

#### 5.4.3 Housing tenure of veterans on the HOME Argyll waiting list

Figure 20 illustrates that only 13% of veterans on the housing waiting list currently reside in Service accommodation with 50% in some form of rented accommodation.

**Figure 20: Current housing tenure of veterans on the HOME Argyll waiting list**

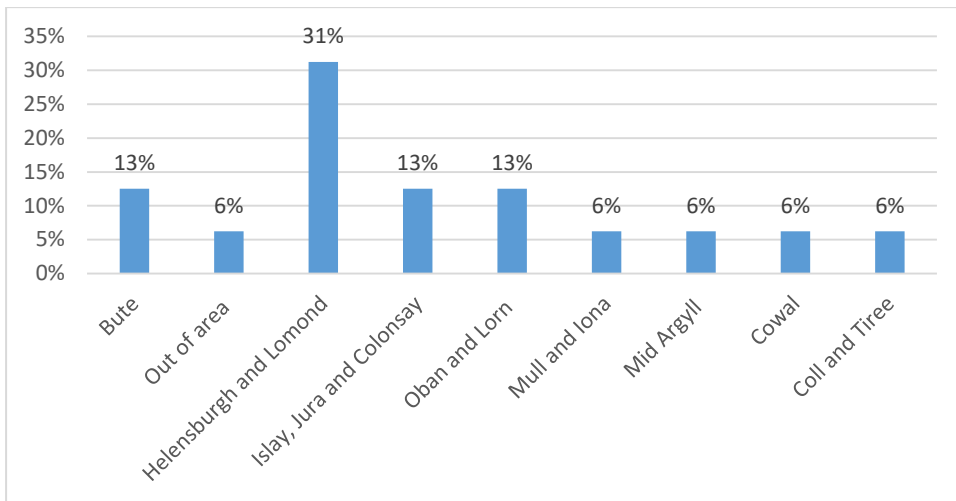


Source: HOMEArgyll waiting list data October 2020.

#### 5.4.4 Veterans on the HOME Argyll waiting list by locational preference

Figure 21 shows that the veterans on the HOME Argyll waiting list predominately have selected the Helensburgh and Lomond HM, with 31% selecting it as their first area of preference.

**Figure 21: Veterans on the HOME Argyll waiting list by HMA**

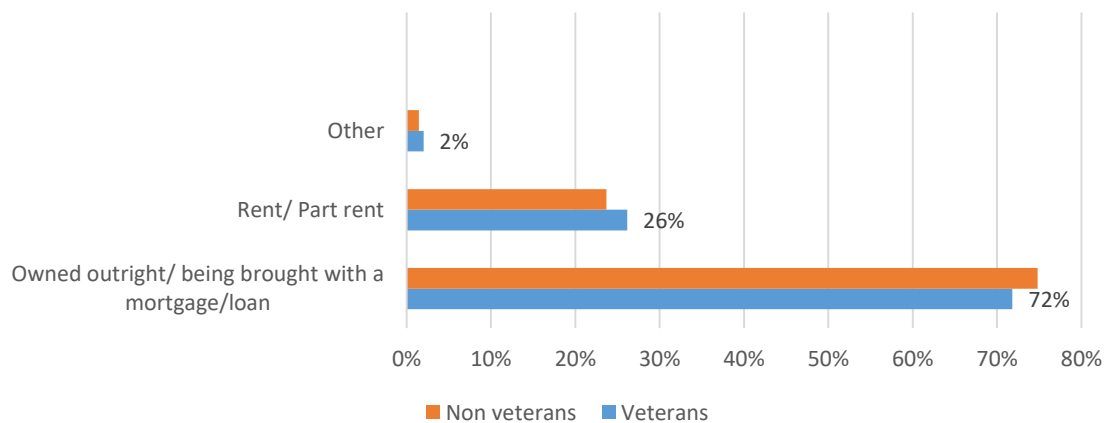


Source: HOME Argyll waiting list data October 2020.

### 5.5 Home ownership amongst veterans

According to MoD's Annual Population Survey, published in 2019, 76% of veterans are home owners, and veterans are as likely as non-veterans to have bought their own home. The rate of home ownership amongst veterans in Scotland can be seen in Figure 22, which shows that nationally there is a very slightly lower rate of home ownership amongst veterans at 72% compared to 75% in the non-veteran population.

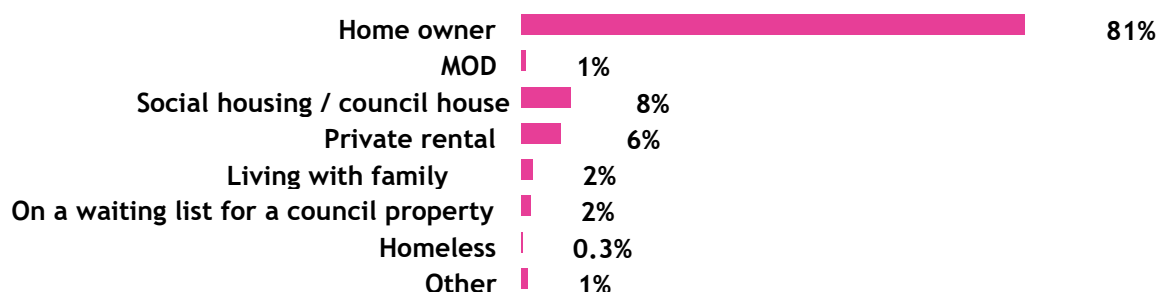
**Figure 22: Housing tenure of veterans in Scotland compared to non-veterans**



Source: Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 Published 31 January 2019

Figure 23 depicts the finding of another English study which suggests that home ownership increased to 81% when Serving Personnel left the service.

**Figure 23: Housing tenure of veterans in Rutland, South Kesteven and Harborough**



Source: Armed Forces Covenant Survey for Rutland, South Kesteven and Harborough October 2019

It might be reasonable to extrapolate these national Scottish and regional English trends to Argyll and Bute as a general principal in the interim.

## 5.6 Barriers to housing ex-service personnel.

The University of Stirling's report published in 2020 called 'Working together to meet the housing needs of ex-service personnel: Examining the challenges of transition and collaboration' outlines the key barriers to ex-service personnel nationally namely:

- Complexity of the housing system
- Personnel taught to be resilient in their service live often find it difficult to ask for help
- The welfare benefits system is often challenging for all users to navigate however it is particularly challenging for ex-service personnel.
- Service personnel often have high levels of debt which can make it difficult to obtain housing.

These issues are also relevant in Argyll and Bute and some are explored further in the following sections of this report.

### 5.6.1 Specific housing needs in Argyll and Bute

According to the Argyll and Bute Armed Services Advice project housing is a priority for many of the projects recipients. The housing issues can be categorised as follows:

- Veterans housing issues are not solved by simply supplying a veteran with a house as some veterans need on-going support to maintain their tenancy.
- Veterans can become homeless as a result of being unable to settle in an area. Veterans often return to the communities they grew up in however 30 years on these communities have changed and they have no network in that community to support their transition to civilian life. Some find it difficult to live within 4 walls and there are cases in Argyll and Bute where one veteran lives in tent in Easdale while other veterans live in campervans.

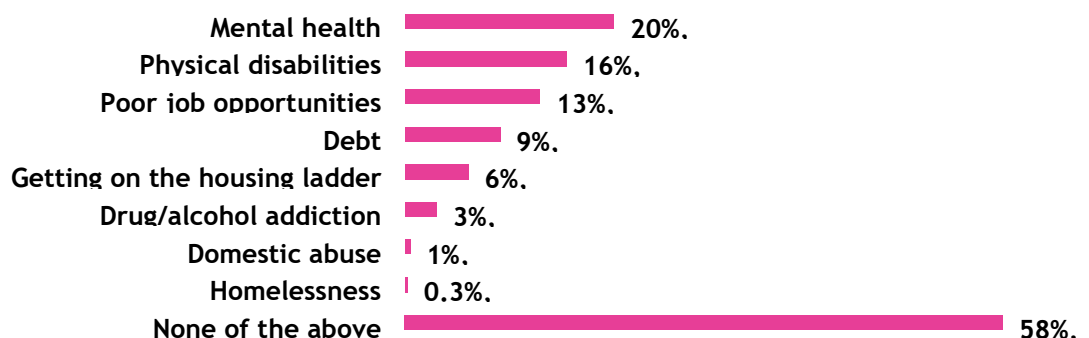
- The project has supported the Armed Forces Community and their families who are seeking to be rehoused due to domestic abuse.
- In Argyll and Bute it is especially difficult to secure a private let. However, the SAFFA programme which provides the first month rent and deposit is addressing some of these problems.
- Single veterans can find it difficult to rent accommodation due to the welfare benefits system. The University of Stirling report (October 2020) highlighted this as a national problem due to some ex-service personnel under the age of 35 have limited housing options due to the Shared Accommodation Rate. Hence there are many examples of veterans living in HMOs the nationwide study carried out by the University of Stirling found that this could be particularly difficult for ex-service personnel, “given differences in life experience from fellow tenants and in some cases, issues related to mental health. Although the local veterans project has found that veterans living in HMO’s with other veterans is also problematic and can result in housing problems as the veteran may not get on with another veteran in the property. In addition veterans with addiction issues may end up living with other veterans with similar issues which can make it difficult to manage their addiction.
- Mental health issues often contribute to housing problems and homelessness and there is inadequate mental health support in the area.

## 6. Specific support needs

The CHMA’s HNDA Guidance requires local authorities to consider armed forces and veterans needs in terms of “wheelchair housing, accessible and adapted housing, non-permanent housing, and supported provision as well as care and support services”. In this section veterans and armed forces specific support needs will be outlined.

Figure 24 illustrates particular impacts that veterans consider their service history has had on their life and health, according to a regional study in England in 2019. The majority of veterans (58%) did not consider that their service had impacted them in any of the ways outlined.

**Figure 24: Veterans views, in Rutland, South Kesteven and Harborough, of the impacts their service history has had on their life and health.**



Source: Armed Forces Covenant Survey for Rutland, South Kesteven and Harborough October 2019

However, the remaining 42% of veteran respondents considered that their service has had a detrimental impact on their mental health (20%). Sixteen percent considered that it resulted in a physical disabilities, while 6% stated that their service had prevented them from 'getting on the housing ladder'. However when the same question was put to Serving Personnel 18% considered that their service history had prevented them 'getting on the housing ladder'. Figure 24 also highlights that less than 1% of veterans had experienced homelessness.

As the research above outlines, while most servicemen and women make a successful transition to civilian life, a number will sadly struggle and need extra support. Table 3 cites some of the support services available in veteran accommodation schemes. It is noteworthy that the majority of these schemes provide financial support such as benefits (89%) and debt and money advice (100%). Health support was provided by 61% of schemes and counselling and emotional support by 70% of schemes. Various support was provided to assist veterans to obtain and retain housing, as well as supporting veterans to set up home (73%) once accommodation had been secured. Veterans Housing Scotland and Argyll and Bute Council are exploring the need for bespoke financial advice services as well as support for veterans to sustain their tenancies; and to that end the Council has provided links to welfare officers for VHS.

**Table 3: Types of support provided in veteran housing schemes (%)**

Provision	%
Support with welfare benefits	100
Debt/ money advice	89
Support with health issues	61
Education/ employment/ training services	75
counselling/ emotional support	70
Support with applying to the local authority as homeless	48
Support with finding other temporary accommodation	66
Support with accessing/ retaining social rented housing	43
Support with finding/retaining private rented housing	73
Support with accessing/retaining home ownership	45
Support with setting up new home (e.g. Social Fund/ Community Care Grant application; liaising with furniture store etc.)	73

Source: University of York – Meeting the Housing Support Needs of Single Veterans in Great Britain published 2014- Survey of dedicated providers.

The following sections of this report identify the reasons why veterans may require extra support as well as outlining the particular types of support that veterans require to address these needs.

## 6.1 Housing issues

Fourteen percent of respondents considered that their service history had adversely affected them getting on the housing ladder. Various schemes have been devised to address this issue such:

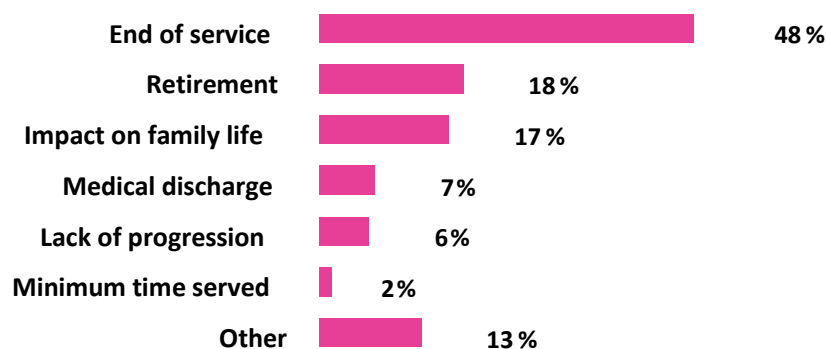
- The LIFT programme, provided by the Scottish Government to assist first time buyers. The scheme prioritises applications from Armed Forces personnel and veterans.
- The Forces Help to Buy scheme also provides financial assistance to Serving Personnel to purchase a property.
- The FAM pilot will further alleviate the difficulties for Serving Personnel at HMNB Clyde to get on the housing ladder and if the scheme is rolled out universally then this could benefit all personnel and would enable more personnel to purchase a property during their service.

Some veterans have difficulties obtaining a mortgage because they have a low credit score as this has been adversely affected by regularly moving location during their service. Some of the schemes above have been devised to alleviate this issue. In addition, sub-mariners at the Faslane Base will now be posted permanently at HMNB Clyde, as their sole UK base; and they will spend their entire career here, which will help to address the low credit score issues. So, going forward, veterans should experience an easier path to getting on the housing ladder.

## 6.2 Manner of leaving the service

Figure 25, outlines that most veterans (according to the regional study in England in 2019) leave the service in a planned and predicted manner at the end of a service contract (48%), while 18% leave due to retirement, and 7% leave the service unplanned due to medical discharge. The manner of how a veteran left the service will impact on the type of support they would require.

**Figure 25: Veterans' reasons for leaving the service**



Source: Armed Forces Covenant Survey for Rutland, South Kesteven and Harborough October 2019



Further research is required to confirm whether these trends would apply in the local context of Argyll and Bute and HMNB Clyde; but the English study provides some indicative evidence of a general trend at least.

### 6.2.1 Planned Discharges

If Serving Personnel leave the forces as a result of a planned discharge then they are supported by the Armed Forces Personnel Recovery Officer who will provide advice and guidance. Argyll and Bute Council work closely with MoD personnel and have produced guides targeted to armed forces personnel providing key information about the local area and how to access various services.

In theory, given that Serving Personnel have been provided with a raft of information and support, it is most likely that they will have made arrangements about accommodation before leaving the forces and will be aware of the options and services available to them. However, according to VHS and the Veterans' Commissioner's recommendations, veterans actually have limited knowledge of these options. Therefore, more work has to be undertaken by local authorities to ensure that Serving Personnel are aware of their housing options and the services available.

Even if veterans have made arrangements about accommodation when they leave the service, they may still require additional support. Table 4 highlights that in 2017 Royal Navy officers were expected to serve between 12-15 years and other ranks 8-9 years; hence they may struggle to transition to civilian life.

**Table 4: Length of service for naval personnel**

Royal Navy expected length of service	Male Officers	Female Officers	Male ranks	Female ranks
	15	12	9	8

Source: Naval statistics published in MoD Freedom of Information request 2017.

Veterans undergo a complete lifestyle transformation in a very short period of time: giving up employment; an established and predictable way of life; friends and in many cases their homes and neighbourhoods. In addition some Serving Personnel, especially those living in Service housing, and the 28% of veterans in Scotland who are not home owners, may struggle to manage their tenancy. This is due to the fact that many costs in military life are subsidised and may be taken directly from salary; consequently some people can be unaware of, and unprepared for, the full costs of civilian life. This includes charges for housing repairs or Council Tax, as well as obvious expenses such as housing costs (from net rather than gross income). Some veterans do require support to retain their home and cannot just be given a house and left to manage on their own. This point was made by Veterans Housing Scotland in their interview, as they outlined that their organisation had previously concentrated on the "bricks and mortar" provision of homes but they have evolved to provide essential support to enable veterans to retain and manage

their homes and provide a wellbeing support provision. In Argyll and Bute, the Council has provided VHS with links to welfare officers and the recommendations section of this report will suggest further actions that need to be taken with regard to providing support.

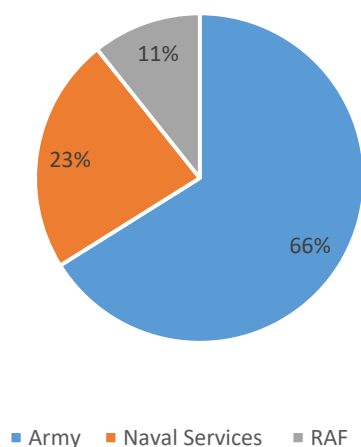
### 6.2.2 Medical discharges

Servicing Personnel may be medically discharged which often means leaving the service unexpectedly, and in an unplanned manner, often with no provisions for housing or employment in place. This group may require emergency accommodation if they do not have family to stay with. In Argyll and Bute, these veterans are prioritised by being allocated 150 housing points via the HOMEArgyll common allocations policy, due to being a veteran who is about to leave the Services. Additional points will be provided depending on the Housing Occupational Therapist's assessment of their disability or injury. Points range from 0 (i.e. no need) up to 200 (extreme/urgent need) and therefore 150 points allocated to veterans is reasonably high award and should give degree of priority to these applicants.

Various research has shown that veterans who have been discharged early are more likely to be homeless or have significant housing issues. Personnel who are medically discharged have often been discharged fairly quickly and often require specific housing provision as well as the need for housing support. Closer liaison and communication with the Armed Forces should ensure that the council is alerted to these potential issues of early medical discharges as soon as possible.

Figure 26 depicts that the rate of medical discharge is not uniform across the services, with the army having the highest number of medical discharges (accounting for two thirds of all medical discharges), followed by the navy which has 23% of medical discharges, double the number of the RAF (11%).

**Figure 26: Percentage of Armed Force Serving Personnel who are medically discharged by service.**



Source: MoD -Annual Medical Discharges in the UK regular Armed Forces 1<sup>st</sup> April 2015-31<sup>st</sup> March 2020 (published in August 2020).

When the *rate* of medical discharges are assessed as opposed to the total numbers, the Army and Navy are fairly similar with 13 and 11 medical discharges per 1,000 of their service’s population, while the RAF have a considerably lower rate of medical discharge, as can be seen in Table 5.

**Table 5: Rate of medical discharges by service**

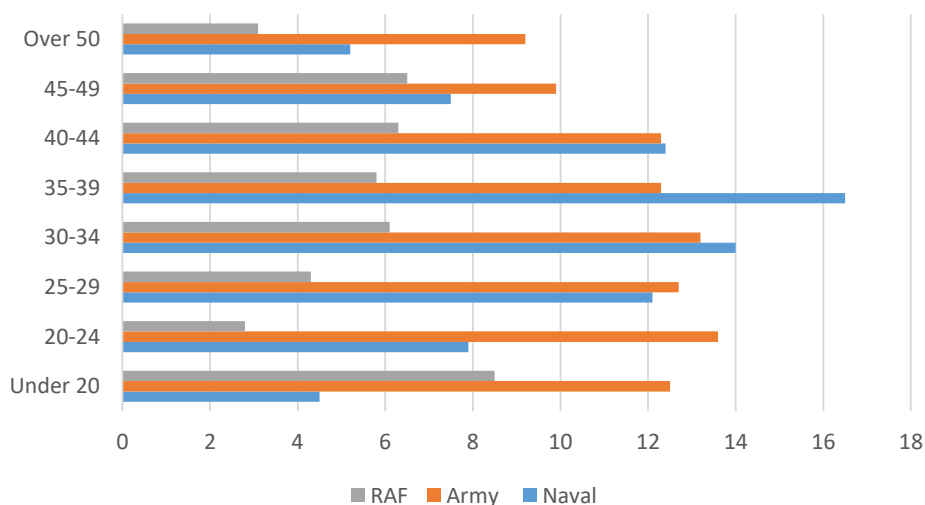
Service	Nos. of medical discharges	Rate of medical discharge
Army	1043	13 per 1000
Navy	366	11 per 1000
RAF	169	9 per 1000

Source: MoD -Annual Medical Discharges in the UK regular Armed Forces 1<sup>st</sup> April 2015-31<sup>st</sup> March 2020 (published in August 2020).

Argyll and Bute has 3,240 military personnel employed at HMNB Clyde and hence if the naval population at the base remained stable then this would equate to 36 veterans medically discharged in Argyll and Bute. However there is turnover with some personnel leaving or retiring and new recruits arriving annually and hence it is not possible to be definitive about the number of medical discharges from the base.

Figure 27 highlights that the age profile of Serving Personnel who are medically discharged varies dramatically between the services. With HMNB Clyde in its catchment area, the Council is more likely to have naval medical discharges than army or RAF. Naval personnel are more likely to be medically discharged between 30-44 years old. This age group are more likely to have dependent families so their housing needs are more likely to be for larger accommodation.

**Figure 27: Age profile of medically discharged by Service as a rate per 1000.**



Source: MoD -Annual Medical Discharges in the UK regular Armed Forces 1<sup>st</sup> April 2015-31<sup>st</sup> March 2020 (published in August 2020).

However, when ‘HOME Argyll’s’ waiting list was interrogated it appeared that veteran applicants with a disability tended to be of an older age profile. This suggests that those medically discharged from HMNB Clyde either leave the area or are housed in the VHS disabled and injured veterans housing in Connel, Lochgilphead and Rothesay (see Table 6); or alternatively these medically discharged veterans are able to make their own housing arrangements in the private rented sector or by purchasing their own home.

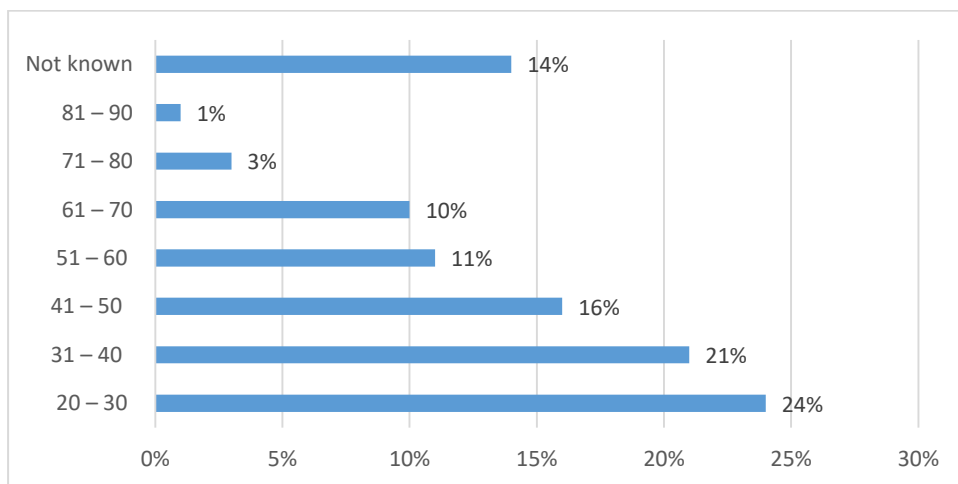
**Table 6: Number and Location of VHS housing stock in Argyll and Bute.**

Location	Number of properties	Number of bedrooms per property
Connel	4	3 bedrooms
Rothesay	5	2 two bedrooms and 3 three bedrooms
Lochgilphead	2	3 bedrooms

Source: Veterans Housing Scotland via an interview September 2020  
 Veterans Housing Scotland have housed 70 veterans and their families, throughout Scotland, since 2018. Of those veterans housed by VHS 41% were medically discharged through the Personnel Recovery Centre and 19% had mobility issues (13 veterans throughout Scotland 2018-2019).

The age profile of veterans housing by VHS is outlined in Figure 28 which shows that the largest cohort housed by the charity are under 40 years old (45%) with very few veterans over 70 being housed by the charity only 4%. VHS have stated that it tends to be older veterans who request housing in Argyll and Bute and hence with only 3 veterans over 70 who have been housed by the charity throughout Scotland. Thus suggesting that veteran demand for specialist housing in Argyll and Bute is very low.

**Figure 28: Age range of veterans housed by Veterans Housing Scotland throughout Scotland**



Source: Veterans Housing Scotland

### 6.3 Health issues

According to various studies there were no differences between veterans and non-veterans with regard to self-reported health conditions. However, veterans aged 35-49 were significantly more likely than non-veterans to report problems as table 7 shows.

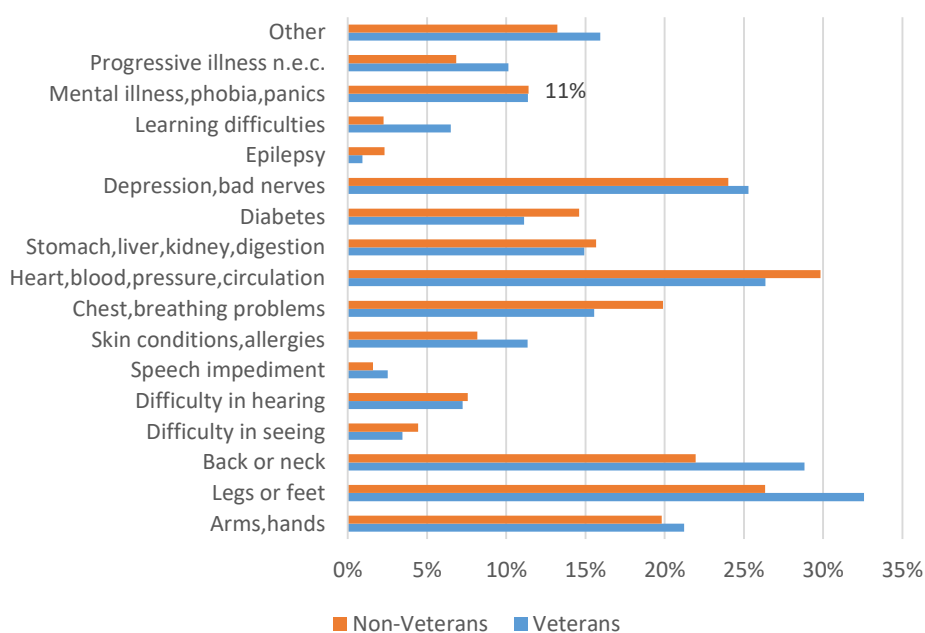
**Table 7: Health conditions of veterans compared to non-veterans in the 35-49 year old age group.**

Condition	Veterans aged 35-49 years	Non-Veterans aged 35-49 years
Back or neck conditions	34%	23%
Leg or feet related conditions	33%	20%
Arms and hand related conditions	22%	13%

Source: Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 Published 31 January 2019

Figure 29 depicts the findings of a Scottish study which reinforces the conclusions of the UK wide survey outlined above. The Scottish study concluded that veterans were more likely than the general population to report health issues relating to depression/ nerves, learning difficulties and progressive illnesses.

**Figure 29: Health conditions reported by veterans and non-veterans in Scotland**



Source:

Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 Published 31 January 2019

### 6.3.1 Mental Health

Figure 24 depicts that 20% of veterans cited that their mental health had been adversely impacted by their service. These findings are in line with Veterans Housing Scotland's experience, as the organisation is witnessing a sharp rise in veterans with PTSD. In fact, VHS stated "in recent times most clients have PTSD rather than a physical disability". This trends is in line with another study which found one quarter (27%) of veterans thought they had a mental health need directly relating to their military service, and the most prevalent conditions were Post-Traumatic Stress Disorder (PTSD) and depression. There are a variety of estimates regarding the prevalence of post-traumatic stress disorder (PTSD) in UK Service Personnel and veterans. The longitudinal studies conducted by the King's Centre for Military Health Research (KCMHR) <sup>5</sup> estimated the overall rate of probable PTSD among a sample of current and ex-serving regular military personnel was 6% in the 2014/16 cohort; compared to 4% in the 2004/06 and 2007/09 cohorts. This compares to a rate of 4.4% within the civilian population suggesting that veterans are more likely to suffer PTSD.

The research depicted in Figure 29 suggests that veterans were less likely to have mental health issues, which was surprising as it is contrary to all the aforementioned studies. However, the reason for these findings are that the study split mental health into two categories one categorised as mental health which they specified as phobias and panics; and the other was designated as depression and bad nerves. While less veterans claimed to have mental health issues than the general population, more claimed that they had depression and conditions related to nerves. Hence, if both categories had been combined then veterans would have been more likely to suffer from mental health issues than the general population.

In contrast, however, the MoD state that veterans are no more likely than the general population to have mental health issues.

When the reasons for medical discharge are disaggregated by service it is apparent that mental and behavioural disorders are the most common reason for discharge in the RAF, with 43% of the total, while the army has a third (33%) of discharges attributed to mental and behavioural issues, and the Naval service only have 25% of medical discharges, as can be seen in Table 8.

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<sup>5</sup> <https://www.kcl.ac.uk/kcmhr/publications/assetfiles/2018/kcmhr-admmh-factsheet-sept2018.pdf>

**Table 8: Percentage of medical discharges due to mental and behavioural disorders across the various services in the Armed Forces**

Service	2018/19	2019/20
Navy	20	25
Army	29	33
RAF	33	43

Source: MoD -Annual Medical Discharges in the UK regular Armed Forces 1<sup>st</sup> April 2015-31<sup>st</sup> March 2020 (published in August 2020).

### 6.3.2 Physical Injuries or disabilities

Table 9 outlines the prevalence of musculoskeletal discharges, according to MoD statistics published in August 2020, across the Armed Forces. The table show that 51% of discharges from the Army, 48% in the Naval services and 39% in the RAF where discharged as a result of musculoskeletal issues.

Argyll and Bute has a large naval base and some servicing personnel may wish to remain in the area after they are discharged and hence one may assume that veterans in the area who have been medically discharged are more likely to have musculoskeletal issues (48% of medical discharges) rather than mental and behavioural issues 25% of medical discharges).

**Table 9: Percentage of medical discharges due to musculoskeletal issues across various services in the Armed Forces**

Service	2018/19	2019/20
Navy	56	48
Army	56	51
RAF	49	39

Source: The MoD Annual Medical Discharges statistical report published in August 2020

These findings are consistent with the position in Argyll and Bute as the housing waiting list demonstrates that veterans who are disabled are most likely to have mobility issues, equating to 33% of disabilities.

Looking to the future, the prevalence of musculoskeletal issues appears to be decreasing as can be seen by Table 10 overleaf. In contrast, the prevalence of mental health and behavioural issues is increasing in all three services as Table 10 also demonstrates. The Naval services have an 8% reduction in medical discharge due to musculoskeletal causes but an increase of 5% in the percentages of medical discharges who have mental and behavioural disorders. These findings are consistent with the interview response from Veterans Housing Scotland who considered that veterans require support as well as a physical house and that the types of support required were increasingly related to mental health issues.

**Table 10: Percentage change in musculoskeletal issues and mental health issues (April 2015-March 2020).**

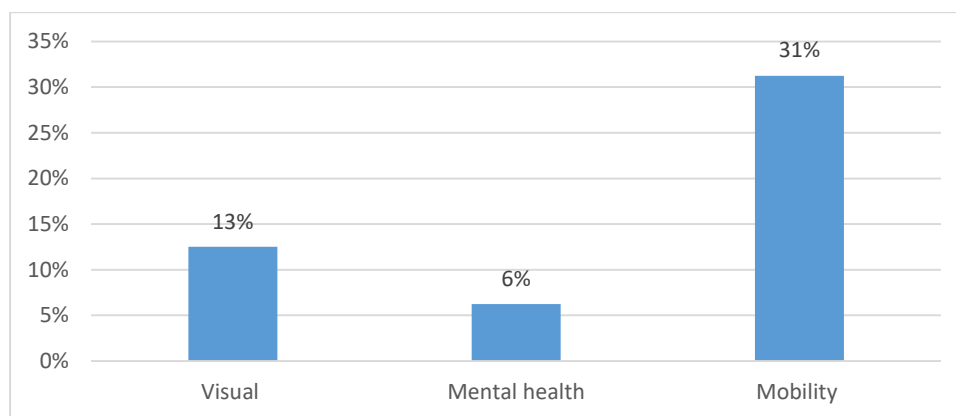
Service	%Change Musculoskeletal April 2015-March 2020	%Change mental health April 2015-March 2020
Navy	-8	5
Army	-5	4
RAF	-10	10

Source: Annual Medical Discharges in the UK Regular Armed Forces 1 April 2015 to 31 March 2020 Published 20 August 2020

### 6.3.3 Veterans on the HOME Argyll waiting list with disabilities

Thirty one percent of veterans (amounting to only 5 applicants) on the HOME Argyll waiting list have a disability. Figure 30 depicts the main categories of disability experienced by veterans on the HOME Argyll list. It is apparent that although the national trend is a reduction in mobility disabilities and an increase in mental health disabilities this is not the case on the HOME Argyll waiting list. The reasons for this are mainly due to the fact that all but one of the veterans on the list who has mobility issues is over 70 years old and hence their mobility issues are likely to be as a result of their age rather than their service.

**Figure 30: Percentage of veterans on HOME Argyll waiting list who have a particular disability**



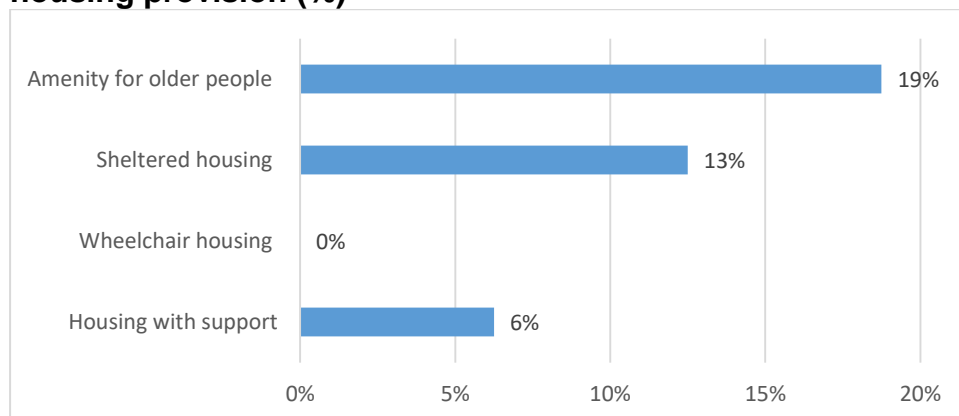
Source: HOMEArgyll waiting list data October 2020.

HOME Argyll data shows that 3 veterans used a wheelchair: two all the time and one only outdoors. Despite having two wheelchair users who use their wheelchair all the time neither have specified that they require wheelchair housing. Nevertheless, specialist housing provision was specified by veterans on the list. Figure 31 shows that 19% required amenity housing for older people and 13% required sheltered housing thus highlighting that the



specialist provision required is again more age-related than service related. However, one veteran in their 50s requires help at home and another veteran in their 50s also indicated a need for regular care support.

**Figure 31: Veterans on the HOME Argyll waiting list requiring specialist housing provision (%)**



Source: HOME Argyll waiting list data October 2020.

#### 6.3.4 Disabled Veterans Demand for Housing in Argyll and Bute

To enable a clear picture to be constructed with regard to disabled or injured veterans demand for housing in Argyll and Bute, VHS were interviewed. Table 6 shows that VHS have 14 properties in Argyll and Bute for disabled and injured veterans. During the interview they were asked if veterans requested Argyll and Bute. Their response was that there was very low demand for Argyll and Bute and those who did consider the location were veterans in the older age profile. In fact in the last three years there had been only 4 veterans interested in the properties in Rothesay.

#### 6.4 Homelessness

It is important to note that only a small minority of veterans become homeless. Figure 18 highlights for instance that in 2019 in Rutland, South Kesteven and Harborough only 0.3% of veterans were homeless.

Various research studies concluded that veterans accounted for between 3-6% of rough sleepers in general.<sup>6 7</sup> DS

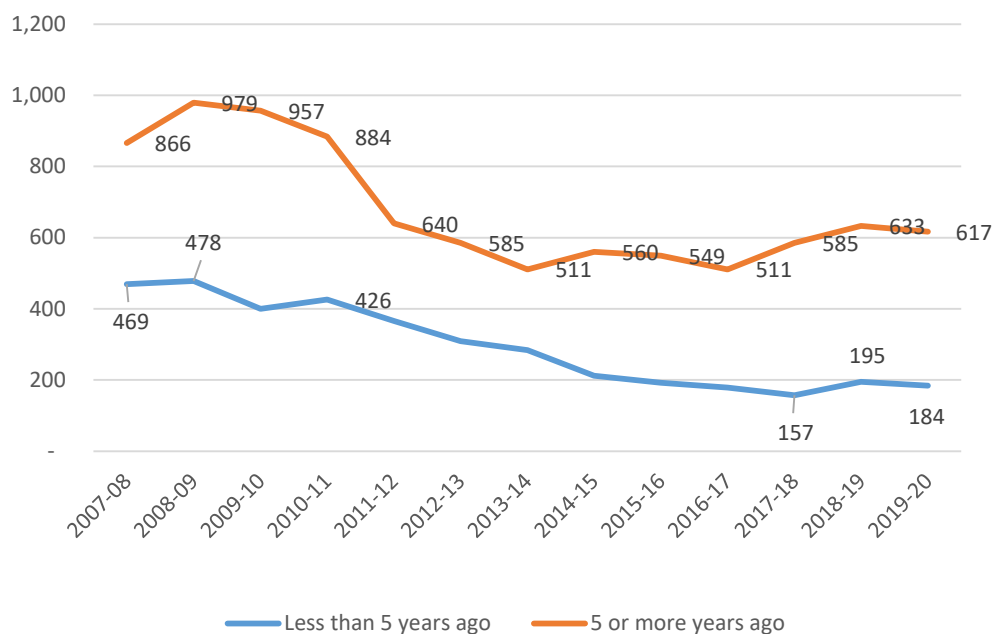
HL1 homeless assessment findings for Scotland, concluded that from 2007-2020, 3% of applicants assessed as homeless had a military history, with 1% of homeless applicants having served less than 5 years ago. Although the percentages of veterans who have been assessed as homeless has remained consistent over time, the actual numbers of veterans within this category have

<sup>6</sup> <https://www.britishlegion.org.uk/get-involved/things-to-do/campaigns-policy-and-research/policy-and-research/the-uk-ex-service-community-a-household-survey>

<sup>7</sup> <https://www.britishlegion.org.uk/get-involved/things-to-do/campaigns-policy-and-research/policy-and-research/the-uk-ex-service-community-a-household-survey>

declined dramatically from 2007-2020, as Figure 32 demonstrates. Hence, the trend is a gradually decreasing number of homeless veterans in Scotland.

**Figure 32: Number of veterans in Scotland who have been assessed as homeless from 2007-2020**

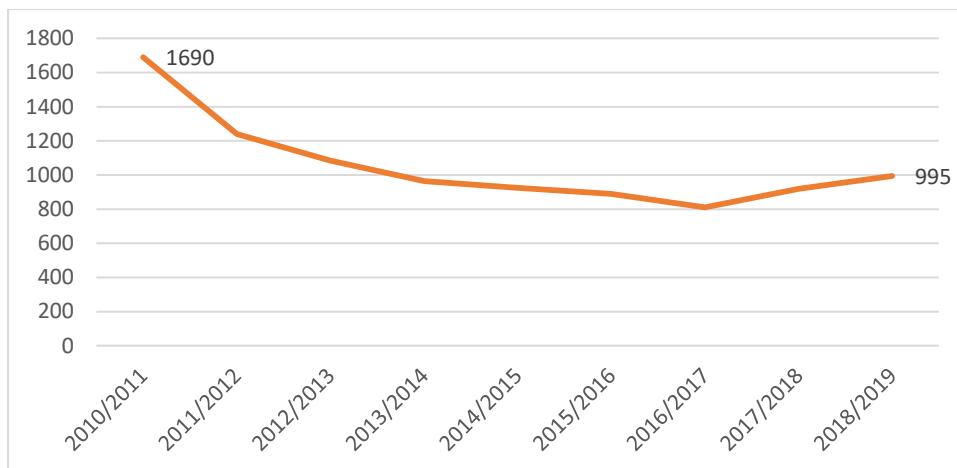


Source: Scottish Government Homelessness in Scotland 2019-2020

There has been a reduction in veterans who left the service less than 5 years ago becoming homeless, reducing from 1% in 2010-211 to 0.6% in 2018-2019 of homeless applications. The number of veterans who have left the forces more than five years who have made homeless applications have also decrease slightly however these veterans still contribute to 2.1% in both 2010-211 and 2018-2019 of all homeless applicants. Thus suggesting veterans who have left the forces more than 5 years ago require support to prevent them from becoming homeless.

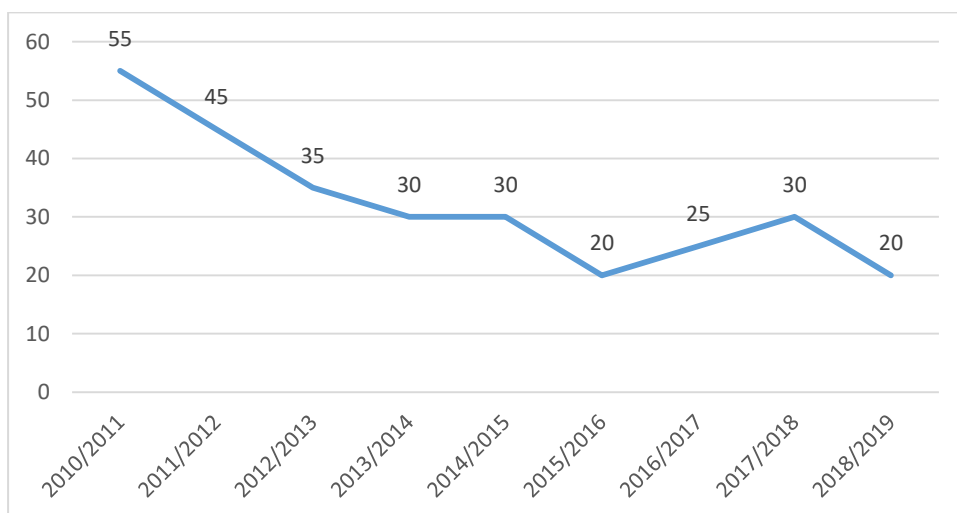
Scottish Government statistics in Figure 33 demonstrates that the number of homeless applicant in Argyll and Bute have declined from 1690 in 2010-2011 to 995 in 2018-2019. While Figure 34 shows the decline in applications from veterans has declined from 55 in 2010-2011 to less than half that level (20) in 2018-2019.

**Figure 33: Number of homeless applicants in Argyll and Bute**



Source: Scottish Government

**Figure 34: Number homeless applicants in Argyll and Bute who were in the armed forces**



Source: Scottish Government

Table 11, devised from Argyll and Butes HL1 data for a calendar year demonstrates that the decreasing trend of homeless veterans is also apparent within Argyll and Bute, from a high of 39 veterans in 2014 to only 16 veterans in 2019.

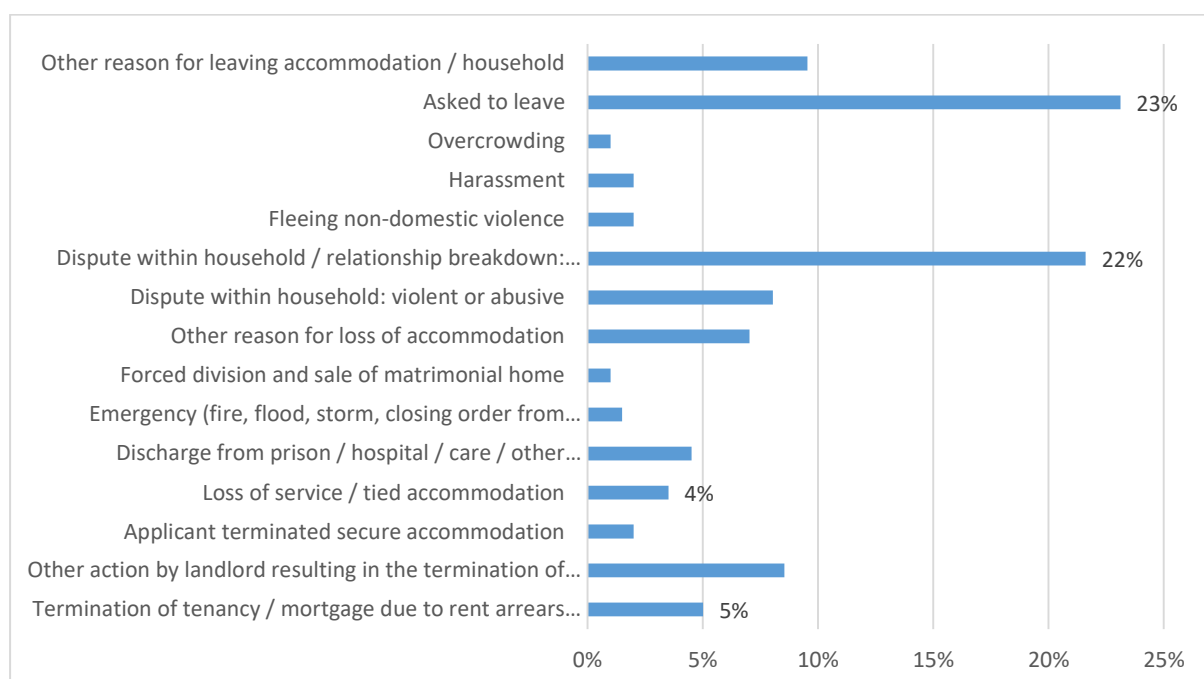
**Table 11: Veterans who are homeless or threatened with homelessness Argyll & Bute, 2013-2019**

Year	Number	Percentage
2019	16	9%
2018	21	12%
2017	27	16%
2016	21	12%
2015	20	12%
2014	39	23%
2013	23	14%

Source: Argyll and Bute HL1 Data (Annual Reports)

There is a common misconception that veterans are likely to become homeless due to losing their service accommodation. However when the reasons for making a homeless application are assessed, as can be seen in Figure 35, it is apparent that the most common reason from making the application is that they have been asked to leave or had a dispute within the household. This is due to the fact that servicing personnel tend to live with family and friends after they leave the forces. However, over time these arrangements often become unsatisfactory and a dispute occurs within the family or the veteran is asked to leave.

**Figure 35: Reasons for veterans making a homeless application in 2018-2019**



Source: Scottish Government

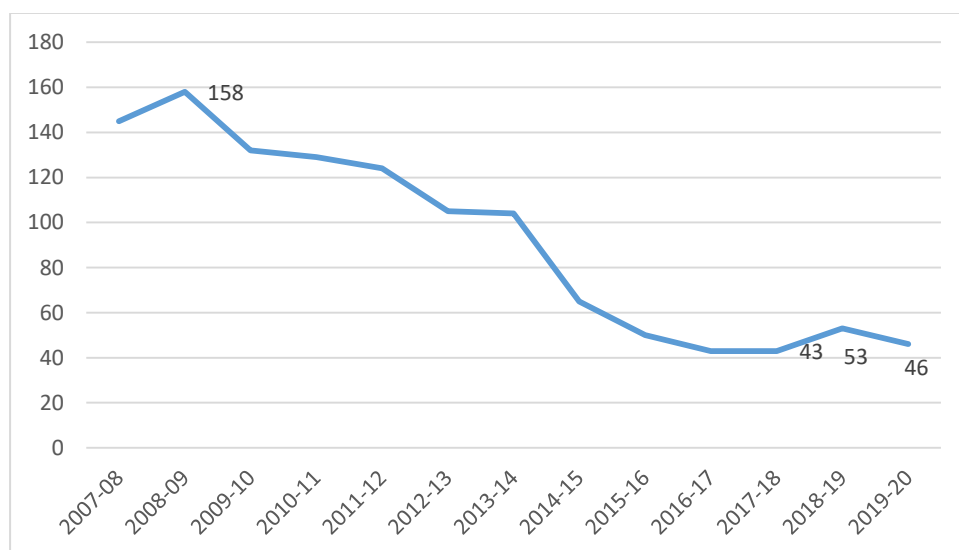
When the additional reason for veterans making homeless applications are assessed it is apparent that some veterans require additional support as 15%

had financial difficulties; 17% had mental health issues. The data also showed that mental health difficulties were more prevalent in veterans who were homeless compared to the general homeless population. 13% of veterans had difficulty managing on their own<sup>8</sup>. Although according to the data the homeless veteran population were less likely than the general homeless population to require independent living skills.

#### 6.4.1 Serving Personnel who will become homeless or threatened with Homelessness when they leave their Armed Forces accommodation

Figure 36 drills down into the national headline data and illustrates that in 2008-2009, of 478 homeless veterans there were 158 who were threatened with homelessness when they left their armed services accommodation.

**Figure 36: Number of veterans in Scotland who are at threat of being homeless after leaving their armed services accommodation 2007-2020**

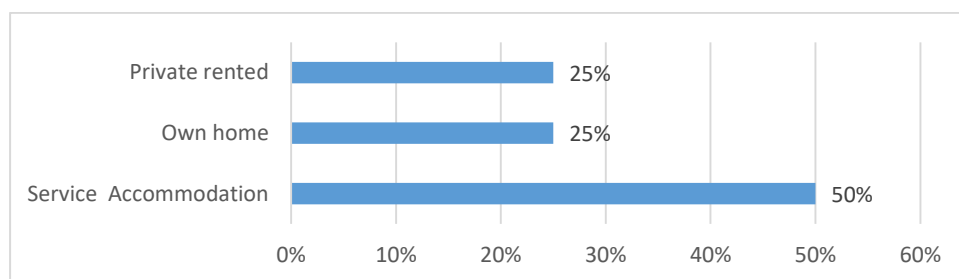


Source: Scottish Government Homelessness in Scotland 2019-2020

Therefore, in 2008-2009 a third of veterans were homeless or threatened by homelessness immediately after they left their armed service accommodation. By 2019-2020 this percentage had fallen to a quarter, equating to only 46 veterans who were threatened with homelessness after leaving their armed services accommodation. It would be expected that veterans who are threatened with homelessness after leaving service accommodation would be more evident within Argyll and Bute as the council area includes a military base, and this is in fact the case with 50% of veterans on the HOME Argyll waiting list, who are homeless or threatened by homelessness, about to leave their service accommodation as Figure 37 illustrates.

<sup>8</sup> Source Scottish Government 2018-2019 homelessness statistics.

**Figure 37: Veterans who are homeless or threatened by homelessness by tenure**



Source: HOME Argyll waiting list data October 2020.

#### **6.4.2 Veterans who are homelessness or at risk of becoming homelessness over time**

In October 2019, 90% of veterans became homeless or where threatened with homelessness after they left the service and in fact the bulk of veterans (77%) (130) in Argyll and Bute who are homeless or threatened with homelessness have left the Armed Services for more than 5 years. These findings are in line with expert opinion which states that:

- Decommissioned personnel often move in with friends or family and move from one to another for extended periods of time. Eventually they run out of friends and family who are willing to accommodate them and become homeless.
- Veterans not only need bricks and mortar but they may need housing support to maintain their tenancy, as some veterans may have limited experience of managing finances and can build up debts and arrears resulting in the threat of homelessness or actual homelessness itself.

The HOME Argyll waiting list data backs this up with 12% of veterans (21) between 2005-2020 having their own property but they built up rent or mortgage arrears.

#### **6.4.3 Number of homeless veterans within Argyll and Bute**

According to HL1 statistical data, in 2019-2020, Argyll and Bute accounted for 2% of Scotland's population but only had 1% (340) of Scotland's homeless. Based on the above assumption it is possible to extrapolate the data and obtain an estimated figure for Argyll and Bute. In 2019-2020 Argyll and Bute's estimated number of homeless veterans (achieved by extrapolating the HL1 data) equates to 8 veterans who are homeless or who have been threatened with homelessness.

After interrogating HOME Argyll's list it is apparent that there have been 140 veterans who were homeless or at threat of being homelessness from 2005-2020. This equates to 9 veterans per year who are homeless or are threatened with homelessness which is in line with the HL1 estimated figure.

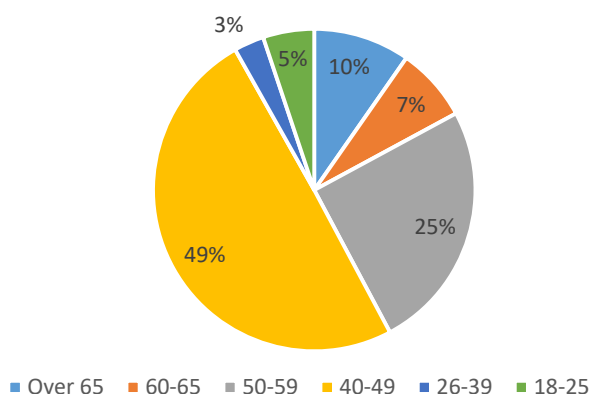
Argyll and Bute Armed Services Advice Project outlined that homelessness was an issue for some of the Armed Forces Community. In the last week they

had supported 3 homeless veterans from Lochgilphead, Tarbert and Ardrishaig.

#### 6.4.4 The age profile of veterans who are homeless or are threatened by homelessness in Argyll and Bute

The age profile of veterans threatened by homeless or who are homeless within Argyll and Bute are predominately aged between 40-49 years old according to Figure 38. This age bracket accounts for almost half of all veterans who are homeless or threatened by homelessness (87). Those aged 50-59 years is the next largest cohort equating to a quarter (44) of veterans from 2005-2020.

**Figure 38: The age profile of veterans who are homeless or threatened with homelessness in Argyll and Bute**



Source: Argyll and Bute Homeless Register October 2019

#### 6.4.5 The household composition of those veterans in Argyll and Bute who are homeless or are threatened by homelessness

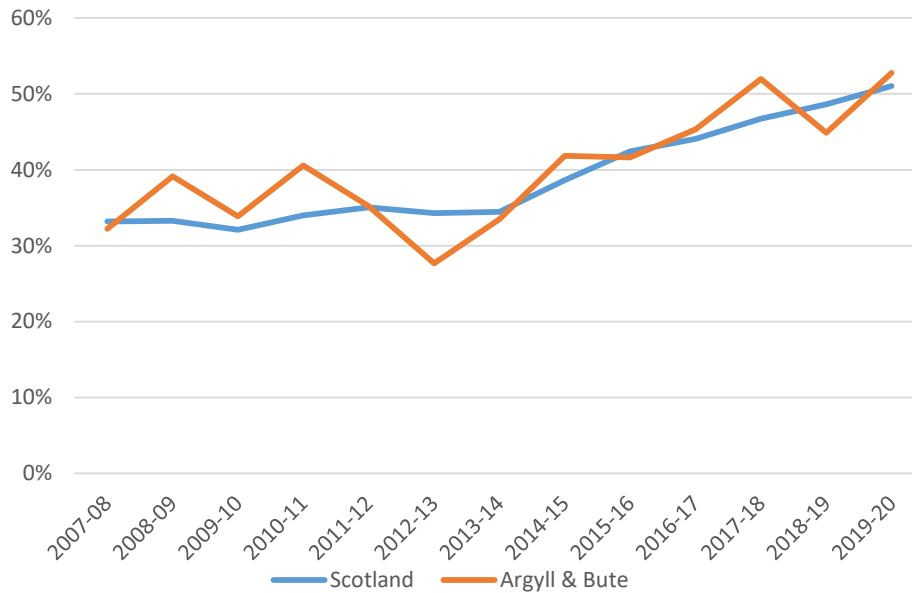
The largest cohort of homeless veterans are single person households, equating to 55% of veterans on the homeless list. Twenty four percent of applicants have two household members and only a fifth of households have 3 or more in their household. This suggests that additional support may be required as when these veterans were serving they would have lived communally, often in an institutional setting, however following discharge they are predominantly living on their own and could potential experience a degree of isolation.

#### 6.4.6 Percentage of the general homeless population with support needs

The HL1 data depicted in Figure 39 overleaf shows that the percentage of the general homeless population with at least one support need has increased from 32% in 2007-2008 to 53% in 2019-2020. The Argyll and Bute data is very similar to the national data at the start and end of that period; however

the annual trend is subject to greater fluctuation due to the relatively low numbers within this authority.

**Figure 39: The percentage of the general homeless population that have at least one support need in Argyll and Bute and Scotland in 2019-2020**



Source: Scottish Government Homelessness in Scotland 2019-2020

In the veterans' health section of this paper there was evidence that veterans were more likely than the general population to report health issues relating to depression/ nerves, learning difficulties and progressive illnesses and these issues often translate to the individual requiring additional support. It seems likely that homeless veterans with support needs will also be increasing over time. This would be consistent with the findings from analysis of HOME Argyll data, which demonstrates that a proportion of veterans who have become homeless or threatened with homelessness have disabilities. The most common of these was mental health issues, as 17% of homeless veterans are impacted by this disability, followed by mobility issues where 10% had this disability, while 1% also had hearing difficulties and 5% had a progressive or chronic illnesses.



## 7. Conclusion and recommendations

The vast majority of veterans are homeowners with some studies placing the figure as high as 81% and this trend appears to be increasing due to a range of measures available to assist Serving Personnel to purchase a home while they are still serving. Around 1 in 5 veterans will not be a home owner and some live with friends or family while some rent from the private sector. Only around 10% are estimated to require social housing.

From the local RSL waiting list data, and qualitative information from VHS, there is relatively little demand from veterans for social housing or specialist housing within Argyll and Bute. VHS and HOME Argyll also conclude that the age profile of veterans is skewed towards the elderly with the majority being over 70 years old. In the future the veterans profile is likely to become both younger and fewer in number. Hence, given the above, it is likely that demand from veterans for housing within Argyll and Bute will diminish overall. Argyll and Bute Council do have a policy that prioritises Serving Personnel who are about to leave the Forces. However, the majority of veterans on HOME Argyll waiting list have left the service for more than 5 years. Very few veterans on the HOME Argyll waiting list are homeless and the majority of those are single persons.

In terms of specialist veterans' housing, Argyll and Bute has 11 dedicated units owned and managed by Veterans Housing Scotland who provide accommodation for disabled and injured veterans. There were 12 disabled veterans on the HOME Argyll waiting list, most of whom sought general needs housing although 2 required specialist provision for the elderly.

The most prevalent medical issue affecting veterans historically was musculoskeletal issues and research shows that veterans tend to develop these conditions earlier than the general population. However, the rate of musculoskeletal issues are reducing while the rate of PTSD is accelerating. So going forward the demand for wheelchair and accessible housing from veterans could diminish while the demand for supported provision is on the increase. This research conclusion is also reflected in VHS' case load where they are seeing more veterans presenting with PTSD. The most important point to make with regards to veterans is that most are able to transition to civilian life but a few really struggle with this transition; and for these veterans it is not just a house that is required but additional support to ensure they maintain their tenancy or home and have access to wellbeing support.

The demand from Armed Forces for housing supply for Serving Personnel is likely to increase dramatically in Argyll and Bute, particularly but not necessarily exclusively in the Helensburgh & Lomond HMA. The MoD need to accommodate almost 5,000 more Serving Personnel by 2022. Based on MoD modelling over the short term this would mean that approximately 1,000 Single Living Accommodation units would be required over the next decade. However this does not necessarily mean an overall increase in demand for a 1,000 new homes as some personnel may choose to share a house or some will opt to be housed through the FAM pilot. Based on current trends this

could equate to requiring approximately two thirds of these homes to be located within the Helensburgh and Lomond HMA, amounting to approximately 660 additional homes. The Council is working closely with the MoD to identify housing sites and delivery options to ensure that the additional Serving Personnel are appropriately accommodated.

The FAM pilot will run over the next two years but may be extended as a longer term programme. FAM recipients are required to live within 50 miles of the base and consequently this means that it is possible for a proportion to choose to live out with the Argyll and Bute Council area. Around 38% of Serving Personnel have indicated that their preferred location would be in Helensburgh and Cardross which will increase the local demand for housing in the area.

## **7.1 Recommendations**

This report strongly reinforces the principal that Argyll and Bute Council should address the recommendations outlined by Poppy Scotland in their national action plan, and work is currently under way to deliver this locally however further action is required to fully achieve all aspects of these recommendations. Therefore the council should make a formal commitment in the LHS to:

- Identify veterans as early as possible in the course of providing support. Be sure to “ask the question” and explain to the client that it is being asked in order to direct them to the best support available.
- Verify an applicant’s past Service, if necessary, by contacting Veterans UK.
- Continue to work with and build partnerships with Armed Forces charities in the area and design locally specialised advice and information to give to clients that have been identified as coming from the Armed Forces community.
- Direct clients to nationwide specialists like the Armed Services Advice Project and Armed Forces charities, particularly those with a focus on housing, for additional support when the choice of available support is confusing.
- Review housing allocations policies regularly and consult with Armed Forces charities to implement the best possible service to members of our Armed Forces community.
- Understand that current serving personnel may have been given as much as six months’ notice to move out of their Service provided accommodation. Be prepared to accept that notice as proof of being threatened with homelessness and be sure to ask applicants to provide the documentation to council staff.

- Provide specialised Armed Forces and veterans training and information resources to local authority and housing association staff in order for them to have insight into what life as a serving or veteran member of the Armed Forces is like.
- Consider and implement the specific recommendations made to local authorities by the Scottish Veterans Commissioner in the 2015 “Report on Provision of Information on Housing for Service Leavers and Veterans in Scotland”.
- Receive a briefing from the No Homeless Veterans campaign, provided by the Cobseo Housing Cluster.

In addition to these nationwide recommendations there are a series of actions which are required to be taken to address the local issues, namely:

- That the Council continues to work closely with the MoD, particularly to ensure that the Council is aware of, and can take account of, any changes to the MoD modelling identifying housing shortfall as a result of the expansion of HMNB Clyde. In addition that the Council continue to discuss housing delivery options and sites for the development of shortfall accommodation.
- That the Council improve the promotion of their housing “offer” and marketing of the area, to encourage Serving Personnel to choose to purchase a home in the council’s administrative area. This will become increasingly important over the next 2 years as demand to purchase a home under the FAM scheme is likely to increase.
- To take note that Serving Personnel on the whole would prefer a three bedroom house and ensure that there is adequate supply of this size of property along with a general mix of provision in the Helensburgh and Lomond area.
- To include the anticipated increased demand for housing in the Helensburgh and Lomond HMA, as well as potentially in the Cowal HMA, in the formal HNDA calculations.

In terms of veterans the Council should:

- Continue to canvass the views of veterans living in Argyll and Bute to obtain the views of those locals with lived experience of transitioning from the Armed Forces.
- Work with Veterans Housing Scotland, by inviting the organisation to join the Strategic Housing Forum to ensure that the Forum are aware of any supply issues with specialist housing provision for veterans.

- In addition to providing links to local Housing and Welfare Rights Officers to ensure veterans specific needs are addressed, the council through the LHS process will flesh out with veterans with lived experience and representative bodies the most effective mechanisms to provide veterans with specific support.
- Continue to improve its understanding and assessment of the particular needs of the veterans and armed forces communities, through ongoing consultation and stakeholder engagement with these sectors of the population and their representatives.

## **APPENDIX 1:**

- Armed forces strategy for our veterans, Nov. 2018
- Armed forces covenant -Rutland South, Kesteven and Harborough-report 28/10/19
- COSLA ending homelessness and rough sleeping action plan, Nov 2018
- House of Commons report – Housing Options for servicing and ex-military personnel, April 2019
- Poppy Scotland Housing Guide, Nov. 2014
- Scottish Government Housing guide for people leaving armed forces or ex-service personnel, 2018
- Scottish Government renewing our commitment, February 2019
- Scottish Government support veterans and armed forces community, 2019
- Scottish Government veterans taking strategy forward Scotland, 2020
- Social housing allocations Scotland practice guide, Feb 2019
- Scottish Government -Supporting veterans impact report Scottish veterans fund, June 2019
- University of York – Meeting the needs of single veterans, 2014
- Scottish Veterans Commissioner – Report on the provision of information on housing for service leavers and veterans in Scotland, 2015
- Scottish Veterans Commissioners -*Transition in Scotland* report 2014
- Royal British Legion household survey report 2014
- MoD Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2019
- MoD Veterans Key facts, 2017
- MoD Armed forces by numbers
- Office of veterans affairs factsheet, 2020
- University of Stirling (Steve Rolfe) Working together to meet the housing needs of ex-service personnel: Examining the challenges of transition and collaboration' October 2020

### **Key local reports and documents**

- Argyll and Bute Council – Welcoming our Armed Forces- Information for servicing personnel and veterans.
- Argyll and Bute Council Education Service – Welcoming our Armed Forces- Information for Families of Serving Personnel and Veterans in the Helensburgh and Lomond Area.
- EKOS Economic and Social Development – Faslane RN base expansion economic impact report – Report for Scottish Enterprise August 2019
- Home Argyll common allocations policy
- Argyll and Bute Armed forces protocol
- HMNB Clyde future accommodation project -project initiation document (PID) October 2018
- North Star Consulting and Research, Argyll and Bute Council Helensburgh and Lomond Housing Market Study, 2018
- Housing Options Scotland (a housing advice charity for disabled people, military veterans, and older people) 'Finding a home when you leave the armed forces in Scotland'.