

Housing and Financial Guide for Veterans

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When a member of the British military retires from active service and returns to civilian life, the adjustments required can be significant. Unmarried soldiers with no children may have no dependents, but if they have been serving overseas the idea of finding a new home via a private let can be somewhat daunting.

Equally, many of the men and women of our armed forces may have been living in Service Family Accommodation and now find themselves seeking a roof over their heads for themselves and their families. This guide will offer advice that can make the transition from service person to civilian as smooth as possible.

Housing

Moving house is not an enjoyable experience for anybody, but it's arguable that military personnel face a more significant struggle than most. [Service Family Accommodation](#) may no longer be an option, and when you completed [the process of moving out](#), where do you turn for support and advice?

- [The Forces Help to Buy Scheme](#) is designed to provide a leg-up to military personnel who may be looking to take their first step on the property-purchasing ladder, with the ability to borrow against a military salary to cover deposits and legal fees whilst still in the employ of the army. Just be sure to read the criteria carefully; applications must be made with a minimum of six months of active duty remaining. You may also find that many private estate agents run their own discount schemes for former and current members of the armed forces.
- [Alternatively, apply for social housing](#) if necessary at your earliest convenience. Remember that there are restrictions in place as to who is eligible for such a property, and you will almost certainly be placed on a waiting list. There is a separate scheme in place for [emergency housing](#) should that be necessary.
- [The Army Families Federation](#) should be your next port of call, as they will provide all kinds of advice on where else to search for appropriate accommodation.
- [Haig Housing](#) is one such option, a charity that specialises in finding homes for ex-service personnel in need. The structure of this process is similar to that of your local council, and Haig will not consider an application for anybody that has not investigated the official government channels first, but as this Trust focused their efforts on assisting veterans, Haig may be able to open more doors.
- [STOLL](#) are another charity that offer a very similar service to Haig; as with the above, an online submission process can be completed provided the applicant [meets the criteria](#) laid out by the organisation.
- [The British Legion](#), of course, are always on hand to assist any former military personnel experiencing some kind struggle. Also, whilst not armed forces experts, [The Citizens Advice Bureau](#) provides a service devoted to veterans and their dependents.

Jobs and Training for Veterans

Of course, where to live is just one question that you will face upon returning to civilian life – your next question will be just how to pay the rent or mortgage. Fortunately, many potential employers value the skill set that a former member of the armed forces can bring their business, and you should find yourself able to find work.

Much like the housing market, many major British manufacturers and businesses have specialised schemes in place for former members of the forces to join their ranks, but if you'd like to widen the net of your search there are a plethora of options open to you.

- [Career Transition Partnership](#) is a scheme arranged by the MOD to help former servicemen and people find employment in the private or public sectors.
- [Hire a Hero](#) is a registered charity that connects discharged members of the forces in touch with potential employers. [RFEA](#), meanwhile, describes itself as the Armed Forces Employment Charity.

- [4ExMilitary](#) is a private recruitment agency that dedicates itself to finding positions for veterans.
- [Troops to Teachers](#), meanwhile, is a scheme that will appeal to any aspiring educator.
- [Armed Forces Champions](#) are also posted at Job Centres throughout the UK to assist with the process of finding employment post-military and explain any state benefit entitlement. Certain ex-forces members will also be exempt from the [nationwide benefit cap](#).

An alternative to joining the ranks of the nine-to-five is returning to full-time education. This option remains open to almost all veterans if physically and emotionally capable.

Scholarships for Disabled Veterans

Disabled veterans are likelier to struggle with finding work. While such individuals are protected by the [Equality Act of 2010](#), there will still be logistical struggles to contend with. In such an instance, why not consider a specialist educational scholarship?

- [The Open University](#) reserves 50 annual spots on courses as part of the [Disabled Veterans' Scholarship Fund](#).
- [The Times Educational Supplement](#) provides a full list of nationwide scholarships available to liminary veterans.
- While not technically scholarships, [Ex-Forces Courses](#) lists a range of educational opportunities for disabled military veterans.

Scholarships can be a great way for disabled veterans to re-train and find a new path to a brighter future.

Help for Older Veterans

Transition from the military to civilian is not always as straightforward from moving from A to B. As veterans grow older, the likelihood of requiring further support becomes ever more pronounced.

- [Age UK](#) is the biggest charity dedicated to helping the older population. The charity works alongside [SSAFA](#) and the [Armed Forces Covenant Trust](#) to provide any help and support that may be required.
- [The British Legion](#) channels a great amount of finance and resource into keeping older veterans in their homes.
- [Veterans Gateway](#) links out to a number of resources all over the country that aid senior servicepeople.
- [Cobseo](#) discusses how ageing veterans should be treated while living in residential care.
- Older veterans may be eligible for a personalized, tailored care package compliments of the [NHS](#).

Everybody starts to struggle a little more as they get older. There is no shame in seeking help when this happens. Look into any support that you may need – your service entitles you to it.

Help for Injured Veterans

Many veterans conclude their military service due to injury. In these instances, lifestyle adjustments will be required. Support may also be required.

- [Supporting Wounded Veterans](#) and [Walking with the Wounded](#) are UK charities that work exclusively with injured servicepeople.
- [Veterans Gateway](#) is a must-bookmark for any injured veteran needing aid and assistance.
- Help for Heroes offer a specialist [Very Seriously Injured Veterans](#)
- [Blesma](#) is dedicated to aiding military personnel that lose limbs in the line of duty.
- [Veterans with Dogs](#) can boost independence to injured military personnel with the aid of service animals. Reports show that [dogs aid veterans](#) following personal injury.
- [Horseback UK](#) works with injured veterans to build independence and self-esteem through equestrian activities.

Personal injury should not prevent anybody from living a full and busy life. With the appropriate help, this will not be the case.

Help for Carers of Injured Veterans

Naturally, it is not just injured veterans that need assistance. Loved ones may need to become full-time carers – and, in this case, they'll need support too.

- [Veterans Gateway](#) does not just focus on veterans themselves – they also offer support to their carers.
- [Action for Carers](#) have a specialist arm dedicated to carers of military veterans.
- Ensure that you are claiming any [Carer's Allowance](#) from the government that you are entitled to.

If you are the carer of an injured military veteran, do not neglect your own needs. If you burn out, you will not be able to help any further.

Help for Blind Veterans

Blindness can be difficult for anybody to live with. This goes double for veterans, who are already attempting to adjust to a new lifestyle. Help can make the change to a life without eyesight easier to manage.

- [Blind Veterans UK](#) are dedicated to aiding blind service personnel, offering care support and networking opportunities.
- [The Royal National Institute for the Blind \(RNIB\)](#) is a nationwide charity dedicated to all aspects of vision loss. [The Partially Sighted Society](#) can also provide support and advice.
- [Living Made Easy](#) offers advice on a range of products that can make loss of sight easier to manage.
- [Disability Grants](#) lists potential sources of financial aid for the blind.

Blindness will require adjustment, but it doesn't need to impact every aspect of your life negatively. Seeking the appropriate advice and support will make the transition considerably easier.

Help for Veterans with Mental Health Conditions

It is possible that a military veteran will experience issues with their mental health. [One in five](#) veterans are believed to suffer from mental health difficulties, most commonly depression, anxiety or alcohol dependency. Servicepeople that see combat are [likeliest to experience difficulty later in life](#). Help is at hand for any veteran that needs it.

- [The Centre for Mental Health](#) discusses the key facts about the mental health of veterans, offering support and advice.
- [Mind](#) is mental health charity with experience in all manner of mental health concerns, including depression and anxiety upon transitioning to civilian life.
- The [NHS](#) offers specialist mental health services to military veterans, some of which is grounded in [personal experience](#).
- [Combat Stress](#) is a registered charity dedicated to aiding British veterans with mental health difficulty. [PTSD Resolution](#), as the name suggests, focusses on aiding veterans with post-traumatic stress disorder.
- [The Samaritans](#) are always willing to speak to somebody in need and have a specialist military division.

Never delay in seeking advice and support if you or a loved one are struggling with mental health concerns following military service. The experiences of military life can take their toll on anybody, and the culture shock of adjusting to civilian life may take time.

Financial Advice

If you are unable to work upon concluding your military service, you may struggle financially. Everyday life in Britain seems to grow more costly by the day. Thankfully, help is available from a variety of sources – and armed forces veterans are entitled to a wide range of discounts.

- [The British Legion's Grant Finder](#) will list all the possible financial assistance that you may not be aware that you are entitled to.
- [StepChange](#), [Turn2Us](#) and [The Veterans Charity](#) can offer advice, support and assistance for any veteran struggling with debt or other forms of financial obligation.
- [Help for Heroes](#), [Blesma](#) and [SSAFA](#) all work tirelessly to provide support to former soldiers injured in the line of duty while serving their country, and the [government's compensation scheme](#) is worth investigating [if you are eligible](#).

Also make sure you register for a [British Veterans Recognition Card](#), and enjoy the perks and discounts that your time of service has entitled you to, and ensure that your [government-sanctioned military pension](#) records are accurate and up-to-date.

Information on Armed Forces Pensions

One of the most celebrated perks to signing up with the armed forces is the aforementioned pension package. At present, veterans can enjoy the benefits of the [Armed Forces Pension Scheme 2015](#).

- Use the official [Armed Forces Pension Calculator](#) to work out what financial compensation you are entitled to.
- The [Forces Pension Society](#) offers independent advice if you have any questions about your pension.
- [Low Incomes Tax Reforms Group](#) can assist anybody reliant on their military pension struggling to make ends meet.
- [net](#) discusses the changes made to military pensions in mid-2019.

Never neglect to claim all that you are entitled to on your armed forces pension. Serving in the military typically results in an earlier retirement than civilian roles. This means that, if you are unable to unwilling to retrain into a different field of employment, you will need the financial assistance it provides.

Assistance for RAF Veterans

Some sources of help aimed specifically at RAF veterans include:

- The [Royal Air Force Association](#) is dedicated to supporting the 1.5 million people in the RAF who are currently serving or have served previously.
- [The Royal Air Force Benevolent Fund](#) works tirelessly to aid former RAF personnel with new opportunities. This leading light allies itself with a variety of other charities, including [Anxiety UK](#) and [The Poppy Factory](#).
- [RAF HIVE](#) is a service that links RAF veterans with new opportunities within their local community. HIVEs are not designed to aid with physical or mental health concerns, but will help any former RAF member find housing, employment or education opportunities.

Assistance for Navy Veterans

Leaving the Royal Navy can leave a veteran feeling all at sea. This does not need to be the case. Connecting with the necessary support can make all the difference to a former sailor.

- [The Seafarers Advice and Information Line \(SAIL\)](#) is a kind of Citizen's Advice Bureau exclusively for veterans of the Royal Navy.
- [The Royal Navy and Royal Marines Charity](#), as the name suggests, are experts in supporting former seafaring veterans.
- [The Royal Naval Benevolent Trust](#) and [Women's Royal Naval Benevolent Trust](#) are financial assistance specialists, particular focused on housing. [The Association of Wrens](#) also aid female Naval veterans.
- [The Association of Royal Navy Officers](#) offers lifelong membership, even long after retirement – with all the benefits that come with this.

Sea legs can be hard to leave behind, but it is completely possible when the right help is located. Never delay in seeking assistance if life on dry land seems overwhelming.

Summary of Useful Links

There have been a great many links in this guide, and it's easy to lose track of the important sites that may have caught your eye. For easy bookmarking and referencing, please see below for a list of all the sites that we recommend visiting.

4ExMilitary – www.4exmilitary.com
Action for Carers – www.actionforcarers.org.uk
Armed Forces Covenant Trust – www.covenantfund.org.uk
Army Families Federation – www.aff.org.uk
Blesma – <https://blesma.org>
Blind Veterans UK – www.blindveterans.org.uk/about/impact-report-2018
The British Legion – www.britishlegion.org.uk
British Veterans – www.britishveterans.co.uk
Career Transition Partnership – www.ctp.org.uk
The Centre for Mental Health – www.centreformentalhealth.org.uk
Citizens Advice Bureau – www.citizensadvice.org.uk
Combat Stress – www.combatstress.org.uk
Disability Grants – www.disability-grants.org
Ex-Forces Courses – www.exforcescourses.co.uk
Forces Pension Society – www.forcespensionsociety.org
Forces.net – www.forces.net
Haig Housing – www.haighousing.org.uk
Help for Heroes – www.helpforheroes.org.uk
Hire a Hero – www.hireaherouk.org
Horseback UK – www.horseback.org.uk
Living Made Easy – www.livingmadeeasy.org.uk
Low Incoe Tax Reforms Group – www.litr.org.uk
Mind – www.mind.org.uk
NHS – www.nhs.uk
The Open University – www.open.ac.uk/courses/choose/veterans
The Partially Sighted Society – www.partsight.org.uk
Pension Calculator – www.mod-pc.co.uk
PTSD Resolution – www.ptsdresolution.org
RFEA – www.rfea.org.uk
RNIB – www.rnib.org.uk
The Samaritans – www.samaritans.org
SSAFA – www.ssafa.org.uk
StepChange – www.stepchange.org
STOLL – www.stoll.org.uk
Supporting Wounded Veterans – www.supportingwoundedveterans.com
Times Educational Supplement – www.blog.tesu.edu/the-ultimate-cheat-sheet-for-finding-military-financial-aid-and-scholarships
Troops to Teachers – <https://getintoteaching.education.gov.uk/explore-my-options/teacher-training-routes/specialist-training-options/troops-to-teachers>
Turn2Us – www.turn2us.org.uk
UK Government – www.gov.uk
The Veterans Charity – www.veteranscharity.org.uk
Veterans Gateway – www.veteransgateway.org.uk
Veterans with Dogs – www.veteranswithdogs.org.uk
Walking with the Wounded – www.walkingwiththewounded.org.uk

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