



Armed Forces Housing Referral Protocol

This protocol has been written in partnership with:

- The Ministry of Defence (MOD's) Defence Transition Service (DTS);
- RAF Lossiemouth; and
- Kinloss Barracks.

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1. Purpose of the protocol

- 1.1 Moray Council recognise the specific commitment that service personnel and their families make when serving in the Armed Forces. This protocol makes sure that arrangements are in place for responding to the housing needs of Service and ex-service personnel, and their families, (hereafter known as the Service person or Service Personnel), if:
 - the serving member of the family is leaving the Armed Forces;
 - the family need to leave their tied accommodation; and/or
 - the ex-service person wishes to return to the Moray area.
- 1.2 The Council's overall aim is to prevent and alleviate homelessness in a sensitive but effective manner and ensure that where homelessness does occur, households are rehoused as quickly as possible.
- 1.3 This protocol commits the partners to work together to assist Moray Council and the Armed Services to meet statutory and organisational responsibilities such as:
 - Moray Council's duties towards the prevention of homelessness and to provide settled accommodation in accordance with the homeless legislation (detailed in [Section 9](#)); and
 - The Ministry of Defence's commitment to assist service personnel in their transition to civilian life.
- 1.4 Although some service personnel will be homeowners, the majority find the mobility required by service life makes it difficult to buy a home during their period of service. In general, careers in the Armed Forces are also shorter than civilian professions; therefore, service personnel can be leaving their career at a time when the needs of the family and resource implications can be quite high. Service personnel are not only vulnerable to homelessness at the point of discharge from the Armed Forces but also at later points because of poor health or disability.
- 1.5 This protocol recognises that service personnel leaving the services, or ex-service personnel wishing to return or remain in Moray, may not directly require social housing. They may only require general advice and assistance to explore all the housing options available to them.

2. Scope of the protocol

- 2.1 This protocol recognises and responds to barriers that some service personnel can face with accessing housing. It provides a framework, to which partners will adhere, to ensure that the housing needs of service personnel are addressed while preventing homelessness from occurring by:
 - developing close partnership working arrangements to ensure effective forward planning of personnel referred to Moray Council's Housing Needs Service.
 - ensuring accurate, timely and efficient exchange of information to allow the provision of the appropriate information and advice in relation to housing options and support to all service personnel.
 - ensuring service personnel in or returning to Moray receive a full appraisal of all available housing options.
 - ensuring a full explanation of the homelessness process and a thorough assessment of their housing need is provided, preventing homelessness wherever possible.

3. Legislation, Policy and Guidance

- 3.1 This protocol adheres to current legislation, Scottish Government guidance and promotes good practice. The primary legislation governing allocations of Council housing and how local authorities should respond to homelessness is contained within [the Housing \(Scotland\) Act 1987](#), as amended by [the Housing \(Scotland\) Act 2001](#), [the Homelessness etc \(Scotland\) Act 2003](#) and [the Housing \(Scotland\) Act 2014](#). Part II of the Housing (Scotland) Act 1987, introduced statutory duties on Local Authorities to assist those who are homeless or threatened with homelessness (potentially homeless), including providing accommodation in certain circumstances. Local Authorities will make inquiries into the circumstances of applicants to satisfy themselves whether the applicant is homeless or potentially homeless. Thereafter, the Local Authority may:
- use a discretionary power provided by the legislation, as it thinks fit, to assess whether the applicant has made themselves intentionally homeless (Section 28 of the Housing (Scotland) Act 1987); and
 - assess whether the applicant has a local connection with another authority in Scotland, England or Wales.
- 3.2 The [Housing \(Scotland\) Act 2010](#) amended [the Housing \(Scotland\) Act 1987](#) to allow people serving in the armed forces and those who live with them to form a local connection with the area they have lived or worked in.
- 3.3 This protocol adheres to 5.9 of the [Scottish Government Social Housing Allocations Practice Guide](#) which provides guidance and best practice advice to local authorities and registered social landlords (RSL's) on meeting the needs of ex-service personnel while remaining sensitive to their needs.
- 3.4 This protocol complies with [Section 11 of the Homelessness etc. \(Scotland\) Act 2003](#), and more generally with the Council's duty under [Section 2 of the Housing \(Scotland\) Act 2001](#), to provide advice and information on the prevention of homelessness free of charge.
- 3.5 In line with the [Homelessness Policy](#), the key strategic focus to addressing homelessness in Moray is on housing options. The process starts with the provision of housing information and advice when someone approaches the Council with a housing problem. This approach promotes early intervention and considers and assesses an individual's options and solutions and choices in the widest sense.
- 3.6 The [Armed Forces Covenant](#) is a promise by the nation that the Armed Forces Community should be treated fairly and face no disadvantage when accessing public and commercial services, with special provision made in appropriate cases for those who have sacrificed the most.
- 3.7 [The Armed Forces Act 2021](#) amended [the Armed Forces Act 2006](#) and created a statutory duty on specific bodies, including local authorities to have due regard when it exercises relevant functions. 'Due regard' requires the specified bodies to consider and place appropriate weight on the principles of the [Armed Forces Covenant](#) when they consider all of the factors relevant to how they carry out relevant functions. They must 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 provision for Service people may be justified by the effects on such people of membership, or former membership, of the Armed Forces.
- 3.8 Specified bodies include health, social care, education and housing departments who have responsibility to make sure that the circumstances service personnel are fully considered when writing, amending and implementing policies that affect their local population. For housing functions, this extends to allocations, homelessness and disabled facilities grants. It is not designed to give preferential treatment compared to other citizens but should ensure that they get a fair deal and are not disadvantaged because of their Service.
- 3.9 In recognition of the Armed Forces Covenant Duty, Moray Council's [Allocations Policy](#) awards priority (tied accommodation points) to service personnel living in service accommodation which they are due to terminate. Tied accommodation points will be awarded up to six months before the service accommodation terminates. In addition, applicants will not be penalised in the event that they are not able to accept an offer of housing due to restrictions in terminating their current tenancy. In delivering the policy, the Housing Service will endeavour to ensure that service personnel are provided with knowledge about social housing services in Moray and how to access them. The [Allocations Policy](#) is available at www.moray.gov.uk/allocationspolicy.
- 3.10 The protocol aims to prevent discrimination on any grounds and in particular, race, gender, sexual orientation, ethnic origin, religious belief, disability/illness or age in line with the [Equalities Act 2010](#). In delivering the [Allocations Policy](#) and [Homelessness Policy](#) and other housing related activities, full consideration will be given to the Council's Public Sector Equality Duty (PSED). This requires public authorities to: eliminate discrimination, harassment and victimisation; advance equality of opportunity; and to foster good relations between persons who share a relevant protected characteristic and those who do not.

4. Sharing information

- 4.1 Information may be shared in accordance with the [Data Protection Act 2018](#) and the [General Data Protection Regulations \(GDPR\)](#).
- 4.2 The Council will make sure that information provided will be treated in confidence and will not be shared with any other party without first gaining the applicant's written consent unless it is mandatory for the Council to do so.

5. Information and advice for personnel leaving the Armed Forces

- 5.1 Defence Transition Services (DTS), part of Defence Business Services (DBS), provides specific housing information to encourage service personnel to consider their civilian housing options at any point in their career. The DTS also provides information for those during resettlement to assist with the transition to civilian life. Contact details are available in [Section 17](#), in the table "MOD and Other Associated Organisations".
- 5.2 Dependent upon the reason for discharge, the process of resettlement can take between one and six months. It is therefore essential that service personnel consider

all the housing options and assistance that is available. DTS raise awareness by delivering monthly civilian housing brief webinars. They provide generic information on:

- purchasing and renting property
- affordable home ownership schemes
- the Forces Help to Buy Scheme
- the Social Housing and MOD Referral Schemes; and
- financial advice provided by members of the Service Insurance and Investment Advisory Panel (SIIAP). The SIIAP are recognised by the MOD in understanding the complexities of Service life.

Further details and information are available on the DTS webpage at www.gov.uk/guidance/information-and-guidance-on-civilian-housing.

- 5.3 The Scottish Government also provide guidance for personnel leaving the Armed Forces. More information can be found in their [Armed Forces and Ex-service Personnel: A Scottish Housing Guide](#).
- 5.4 The Scottish Government publication, '[Welcome to Scotland - A guide for Service personnel and their families in Scotland \(updated 2025\)](#)' for the Armed Forces Community provides information about services, advice and support available to serving and ex-serving military personnel in Scotland.
- 5.5 Moray Council's [A Guide to Housing Options](#) provides a range of information that will assist to holistically consider potential housing solutions. It also includes lists of Registered Social Landlords, local Estate and Letting Agents as well as useful websites. The guide is available at www.moray.gov.uk/HousingOptionsGuide.
- 5.6 Moray Council also has a range of leaflets to assist people in housing need and to provide information on potential homelessness. All leaflets are free of charge and are available either on request or at www.moray.gov.uk/housingleaflets.

6. Prior to discharge

- 6.1 All service personnel who are due to be discharged are advised to contact their local authority without delay if they are:
 - in housing need;
 - threatened with homelessness; and/or
 - to be homeless on discharge.
- 6.2 Moray Council will endeavour to maintain contact with service personnel throughout the housing options and homeless process.
- 6.3 Certificates of Cessation of Entitlement to Occupy Service Living Accommodation ([JSP 464 Vol 1 Pt 2](#) and [JSP 464 Vol 2 Pt 1](#)) are issued by the MOD to service personnel, in most cases 93 days from their date of discharge but can be 28 days in instances of breach of license or short notice dismissal from the Armed Forces.
 - The Unit Admin Officer is responsible for issuing the Certificate to any person in Single Living Accommodation that requests it in order to assist them in seeking social housing on expiry of their entitlement. This Certificate must be requested at least 6 months before cessation of entitlement to allow appropriate arrangement to be made.

- The MOD's Defence Infrastructure Organisation's (DIO) Loss of Entitlement team will issue the Certificate to all Service Personnel occupying Service Families Accommodation, as part of the Notice to Vacate pack. The Certificate can be issued up to six months ahead should service personnel be seeking social housing on expiry of their tied accommodation entitlement.

6.4 Armed Forces Welfare Officers may also provide a supporting letter with:

- the relevant discharge date;
- the reason for discharge; and
- details of any other mitigating circumstances that should be taken into consideration when assisting them with their housing situation.

6.5 Other reasons for loss of entitlement to tied accommodation:

Disciplinary or Misconduct	A minimum of 28 days' notice only will be given
Medical discharge	For compulsory discharge on medical grounds, 93 days' 'continued use and occupancy' of Service Family Accommodation (SFA) will be permitted after the date of discharge, at entitled SFA charges. Thereafter, extensions of up to 93 days at a time may be granted on compassionate grounds, with discretion and approval of the MOD.
Marital/Civil partnership breakdown/estrangement	The Service person will usually move into Single Living Accommodation, and change their military PStat (personal status), Notification from the Service person and their Unit to the Loss of Entitlement Team will alert them to issue a Notice to Vacate giving 93 days' notice to both parties / the remaining household.
Death of entitled Service Licensee (Occupant)	Following death in service of the Service Licensee, the bereaved spouse/civil partner should be offered an entitlement to stay in their SFA/Substitute Service Family Accommodation (SSFA) for a 2-year period. This will help them to determine their longer-term housing requirements. Retention of SFA may be extended with discretion and approval of the MOD.

6.6 Moray Council will not insist on a court order for possession to assess the housing options available, but would require a Certificate of Cessation of Entitlement to Occupy or Notice to Vacate ([JSP 464 Vol 1 Pt 2](#)) and ([JSP 464 Vol 2 Pt 1](#)) once issued. Where official documentation is provided, the Council will use the six-month period of notice of discharge to make sure that service personnel receive timely and comprehensive housing options advice.

Applying for social housing in Moray

6.7 In order to be considered for Moray Council housing, service personnel must complete an online housing application at www.moray.gov.uk/housingonline.

6.8 Other RSL's also provide housing in Moray. Each RSL's website will provide information regarding the location and type of stock they have in Moray so that an applicant can check whether this would be suitable for their needs prior to completing

an application. Relevant RSL's and their contact details can be found at www.moray.gov.uk/RSLLandlordList.

- 6.9 RSLs with housing stock in Moray use a separate lettings process from the Council. For information on this, or if advice or assistance is needed to complete a housing application, service personnel should contact the housing provider concerned.
- 6.10 It is the service personnel's responsibility to up-date all housing providers, to whom they have applied, with any changes in circumstances or other application amendments.

7. Housing Options

- 7.1 Moray Council's Housing Options Service provides quality information and advice which facilitate individuals to make informed decision on personal housing solutions, in an attempt to resolve housing issues and where possible prevent homelessness.
- 7.2 The service focuses on the individual's personal circumstances, helping them to explore all options including council housing, housing association homes, private rented accommodation and home ownership. It can also provide support for underlying issues that can underpin housing problems such as debt, family breakup and mental health problems. This means that housing staff can work with other services to help people before they reach crisis point and prevent homelessness.

Interview

- 7.3 Upon approach or referral to Moray Council, the service person will be offered a Housing Options Interview. Any relevant documents such as the Certificate of Cessation/Notice to Vacate ([JSP 464 Vol 1 Pt2](#)) and ([JSP 464 Vol 2 Pt 1](#)) and any accompanying letter(s) confirming the loss of entitlement should be provided if available. At the interview, specialist Housing Options staff will offer a range of housing information and advice, which will include a full appraisal of the housing options available in Moray, as well as explaining the homeless process and legislation.
- 7.4 Rather than focussing only accepting a homelessness application, the Council will work together with other services such as employability, mental health, money advice and family mediation services, to help the service person or dependent with issues from an early stage in the hope of avoiding a housing crisis. Every action will be taken to try to help resolve their current housing situation and, wherever possible, avoid homelessness.
- 7.5 If the service person secures alternative accommodation at any time following their referral, they should update their Housing on-line application and contact any other housing provider that they may have applied to, to advise accordingly.

8. Homeless application

- 8.1 Following consideration of all housing options available, if the service person has not secured alternative accommodation, they may decide to submit a homeless application. The homeless application should be submitted to the Council a minimum of **two months** before their discharge date. This will give the Council time to carry out a full assessment of the household's needs.

- 8.2 No housing or homeless application will be refused consideration simply because the service person has appropriate accommodation at the date of approach or are living out with the area at the time of approach.
- 8.3 To determine the outcome of the homeless assessment, Moray Council will contact the applicant directly to arrange a suitable date and time to interview them. If the customer has nowhere to stay for the night, in accordance with the [Homelessness Policy](#), they will be interviewed that day or provided with temporary accommodation and requested to return the next day. If they have accommodation, they will be offered an interview within the next 5 working days.
- 8.4 Once the homeless application has been submitted, Moray Council will assess the application using the criteria below ([see sections 9 -12](#)). The applicant will be notified in writing within 28 days of the following:
- the outcome of the applicant's assessment;
 - what the applicant should do upon their discharge from the Armed Forces;
 - likely timescales (if any);
 - offer of temporary accommodation to be provided;
 - procedure for reviewing an offer of temporary accommodation and/or a homeless decision; and
 - sources of independent information or advice.

9. Homeless Legislation

- 9.1 Moray Council is responsible for assessing whether a person is homeless. The Council's assessment of homelessness applications will be based on statutory requirements and any subsequent changes to legislation. The Council will make decisions in accordance with the [Housing \(Scotland\) Act 1987](#) as amended by [Housing \(Scotland\) Act 2001](#) and [Homelessness etc \(Scotland\) Act 2003](#) and the [Code of Guidance on Homelessness](#).
- 9.2 The Council is required by law to undertake enquiries into homelessness in a specific order, starting with whether the customer is eligible to apply for assistance, then whether they are homeless, as defined by the legislation. The Council may, if it thinks fit, use the discretionary power set out in [Section 28 of the Housing \(Scotland\) Act 1987 \(as amended\)](#) to assess whether a person has become homeless or threatened with homelessness intentionally and if they have a local connection with Moray. If the Council opts to use the discretionary power to consider intentionality it will advise the applicant accordingly.
- 9.3 A person is homeless or potentially homeless as defined by [Section 24 of the Housing \(Scotland\) Act 1987 \(as amended\)](#) if:
- they have no accommodation in the UK or elsewhere which they, and those who might be reasonable expected to live with them, is entitled to occupy.
 - they have accommodation but:
 - they cannot secure entry to it;
 - occupation will lead to violence or threats of violence;
 - it is a mobile home, caravan or houseboat or other moveable structure but there is no place where they are entitled or permitted to put it or moor and to live in it;

- it is statutorily overcrowded and may be injurious to the health of the occupants; or
- it is not reasonable to continue to occupy it.

9.4 A person is threatened with homelessness if it is likely they will become homeless (as defined above) within two months.

10. Intentionally homeless

10.1 Where a person has been found to be homeless or threatened with homelessness, the Council can decide to use the discretionary power under [Section 28 of the Housing \(Scotland\) Act 1987 \(as amended\)](#) as it thinks fit, to investigate whether the applicant became homeless intentionally. The Council will ensure that the individual circumstances of the applicant are considered holistically on a case-by-case basis before deciding to use its power to investigate potential intentionality. Any decisions regarding whether the applicant is intentionally homeless will be made based on all of the relevant information regarding the applicant, the law and the criteria stated in the Code of Guidance and the applicant will be advised the Council has opted to consider intentionality.

10.2 The intentionality criteria allow the Council to distinguish between the case of a person who has become homeless through no fault of their own, and the case of a person, who through deliberate action or inaction, has contributed to their homelessness. Whether or not someone is found to be intentionally homeless the local authority should seek to find solutions to the person's homelessness and offer support to address any difficulties that they face.

10.3 The circumstances in which a person is to be regarded as having become intentionally homeless or threatened with homelessness are set out in [Section 26 of the Housing \(Scotland\) Act 1987, as amended](#). A decision of intentionality will only be made where there is clear evidence that:

- a person has become homeless, or threatened with homelessness, because they have deliberately done something, or failed to do something, while being aware of all of the relevant facts, that resulted in the loss of their secure accommodation.
- it would have been reasonable for the person to have continued to occupy their previous or current accommodation; and
- they were aware of the consequences of his/her actions.

10.4 There will be no automatic presumption of intentionality. Each case will be assessed on its own merit, taking into account the specific circumstances associated with each case. The Council must satisfy itself whether an applicant became homeless or threatened with homelessness intentionally. There is no onus on the applicant to satisfy the Council that they did not become homeless intentionally. Consideration will also be given to the less obvious reasons which may have contributed to the customer's homelessness and inquiries will take account of any relevant factors such as:

- the threat or occurrence of domestic or external violence;
- mental health problems;
- financial difficulties;
- substance misuse issues;
- age of the customer; and

- health related issues.

10.5 The following are examples when intentionality may be considered:

- voluntary termination of property;
- non-payment of rent or mortgage;
- failure to maintain and conduct a satisfactory tenancy;
- voluntary relinquishment or sale of property without first ensuring that alternative permanent accommodation is available; and
- failure to follow reasonable advice which would have prevented homelessness.

11. Local Connection

11.1 The Council may decide to use the discretionary power under [Section 33 of the Housing \(Scotland\) Act 1987 \(as amended\)](#), as it thinks fit, to refer a homeless applicant to another local authority outwith Scotland for accommodation. In accordance with [The Homeless Persons \(Suspension of Referrals between Local Authorities\) \(Scotland\) Order 2022](#), the Council cannot refer a homeless applicant to another local authority area within Scotland.

11.2 In accordance with [Section 27 of the Housing \(Scotland\) Act 1987](#) (as amended), any person who is serving in the armed forces (and those who live with them) will form a local connection with the area they have lived or worked in.

11.3 Any person who is leaving a settled address out with Moray due to violence or harassment and cannot continue to live in their home locality will be accepted as having a local connection.

11.4 A person will not be referred to another local authority if there is a risk of domestic abuse, to either the person or anyone who might reasonably be expected to reside with him or her in that other local authority's area. "Abuse" includes violence, harassment, threatening behaviour, and any other conduct giving rise, or likely to give rise, to physical or mental injury, fear, alarm or distress.

11.5 If the Council decides to use its discretionary power as per 11.1 (above), the Council will only make a referral when the following circumstances apply:

- If the applicant has been assessed as unintentionally homeless or threatened with homelessness
- If there are reasons to suggest that the applicant does not have a local connection with Moray and the applicant, or someone who can reasonably be expected to reside with the applicant, has a local connection with another local authority and there is no risk of domestic abuse in the other local authority area, and
- The local authority which either the applicant, or someone who can reasonably be expected to reside with the applicant has a connection with, is out with Scotland.

The Council will ensure that the individual circumstances of the applicant are considered holistically on a case-by-case basis before making a decision to use the power to investigate local connection and make a referral to another local authority.

12. Unintentionally homeless

12.1 All homeless households that are unintentionally homeless will be entitled to temporary and settled accommodation. Any household which has been found intentionally homeless will still be offered temporary accommodation, if necessary, and receive assistance until they have secured permanent accommodation.

13. Injured or medically discharged service personnel

13.1 Moray Council will give special consideration to cases from seriously injured or medically discharged service personnel. They will be assessed as having a significant level of housing need and will therefore receive a high level of priority in the Council's [Allocations Policy](#). Service personnel who are leaving the forces due to injury or disability and require access to adapted social housing will need to complete a [functional assessment form](#) which is available from the Moray Council website and may be awarded points accordingly (in line with the [Allocations Policy](#)).

13.2 Applications from seriously injured or medically discharged personnel will be assessed as quickly as possible to minimise delays in allocating and arranging suitable adapted accommodation. In such situations, the Council will liaise with other housing and service providers to ensure that all aspects of the household's needs are considered and appropriate support, as well as housing, is provided. This cooperation will be particularly important where limited adapted accommodation is available.

13.3 Special consideration will also be given to applications from ex-service personnel and their families who leave the forces due to exceptional circumstances. These will include such individuals whose partner has been killed in action or dies before the date of discharge. Each application will be judged on individual merit and may be awarded exceptional circumstances points, if deemed appropriate.

14. Outcome of homeless assessment

14.1 In line with the [Homelessness Policy](#), the Housing Service will aim to complete a homeless assessment and notify applicants in writing of the decision on their homeless application, within 28 days from the date of application.

14.2 If the applicant is assessed as homeless, and has no accommodation they can occupy, the Council will provide temporary accommodation until their duty under the [Housing \(Scotland\) Act 1987](#), as amended has been discharged.

14.3 An offer of temporary accommodation will be made to anyone who requires it, but the Council's duty to provide temporary accommodation will be discharged if:

- the applicant unreasonably refuses an offer of accommodation; or
- the applicant's behaviour in temporary accommodation is such that they persistently refuse to observe any reasonable rules set down by the local authority.

14.4 In accordance with Moray Council's [Allocations Policy](#) applicants who are homeless under the [Housing \(Scotland\) Act 1987](#) (as amended), will be placed on the Homeless List. Placing on the list is determined by the date of the homeless application, unless there are exceptional circumstances that merit an urgent offer of accommodation. A percentage quota is set annually for allocations made from the homeless list.

14.5 If an applicant is assessed as homeless / threatened with homelessness and not intentionally homeless, the Council's legislative duty under the [Housing \(Scotland\) Act 1987](#), as amended is considered to be discharged when permanent accommodation has been secured (a Scottish secure tenancy, private residential tenancy or in circumstances prescribed by [Section 31\(5\)\(c\) of the Housing \(Scotland\) Act 1987](#), a short Scottish secure tenancy)

15. Housing Support

15.1 The Council also has a duty in [Section 32B of the Housing \(Scotland\) Act 1987](#) as inserted by the [Housing \(Scotland\) Act 2010 Section 158](#) to assess the support needs of the service personnel where they have reason to believe that they or anyone in the household may be in need of a housing support service.

15.2 Following assessment, the Council will make sure that the appropriate support is offered to the service personnel.

16. Monitoring and reviewing

16.1 This protocol will be reviewed every three years, (or sooner if legislative changes, guidance or working practices affect the protocol).

16.2 If you have any comments on the protocol, please e-mail housingpolicy@moray.gov.uk.

17. More information and contact details

Information – useful websites and publications	
Moray Council	www.moray.gov.uk
A Guide to Housing Options in Moray	www.moray.gov.uk/HousingOptionsGuide
Moray Council	Armed Forces and Veterans information
Scottish Government publication	Welcome to Scotland. A guide for service personnel and their families in Scotland
Veterans Scotland	Web: www.veteransscotland.co.uk Phone: 0131 550 1569
Poppy Scotland	Housing in Scotland A Best Practice Guide
Contact Details Moray Council	
Housing Needs Section (Including Housing Options, Housing Support)	Phone: 0300 123 4566 E-mail: housing.needs@moray.gov.uk
Emergency Out of Hours Service	Phone: 03457 565656
Housing Benefit and Council Tax	Phone: 01343 563456 E-mail: revenues@moray.gov.uk
Money Advice	Phone: 0300 123 4561 E-mail: money.advice@moray.gov.uk
Access Care Team (for aids and adaptations advice & information)	Phone: 01343 563999 E-mail: accesscareteam@moray.gov.uk
Other Contact Details	
Citizens Advice Bureau - Elgin	Phone: 01343 550088
Citizens Advice Helpline	Phone: 0800 028 1456
Shelter Scotland	Phone: 0808 800 4444
Jobcentre Plus	Phone: 0800 055 6688 (New Claims) Phone: 0800 169 0310 (Existing claims)

MOD and Associated Organisations	
MOD DIO Loss of Entitlement Team	Email: DIORDAccn-LOETeam@mod.gov.uk
Defence Transition Service (DTS)	Email: DBSVets-DTS-Central@mod.gov.uk
RAF Lossiemouth HIVE	Email: LOS-RAFLossiemouthHIVE@mod.gov.uk Phone: 01343 817050
Army Welfare Service Kinloss	Email: RC-AWS-N-Kinloss-0mailbox@mod.gov.uk
SSAFA the Armed Forces Charity	Web: www.ssafa.org.uk