

Serving personnel

- Serving personnel have access to subsidised Ministry of Defence (MOD) accommodation and are insulated from the market costs of housing. However, Service personnel are not obliged to live in MOD accommodation. Regular job postings make settling down difficult for Service personnel and their families, influencing decisions about where, or whether, to purchase a home. In 2022, 51% of Service personnel owned their own home.
- Increasing dissatisfaction over the quality and maintenance of SFA since 2014 has partly contributed to higher numbers of dispersed families, and serving personnel take up of alternative accommodation options.
- The Future Accommodation Model has been piloted by the MODs in three sites since 2018 to support Serving personnel to rent and buy in the private market whilst serving. Over one quarter (27%) of eligible serving personnel have participated in the pilot and a decision on whether to extend it across the UK will be made in 2022.
- The MOD's Forces Help to Buy (FHTB) scheme was introduced in 2014. Service personnel can borrow up to 50% of their annual salary (to a maximum of £25,000) to purchase their first property. 24,127 payments have been made up to the end of Q4 of 2020-21 with an average payment of £15,100. FHTB has been extended to December 2022, with significant recent increases in numbers of applications.
- Rates of home ownership vary by Service branch, with the Royal Navy, RAF and Army having the greatest proportion respectively. Home ownership also varies by rank, with commissioned officer ranks more likely to be homeowners.
- The Tenancy Deposit Loan Scheme, launched in July 2015, provides an advance of salary to fund deposits and is repaid over 12 months. However, the Armed Forces Continuous Attitude Survey (AFCAS) data suggests that low numbers of serving personnel reside in privately rented accommodation during the working week (around 2%). Reasons why Service personnel choose not to purchase their own home whilst in-Service include being unable to afford a suitable home and wanting to be able to move themselves and their family when posted.
- Service personnel have priority access to government help to buy schemes in England, Wales and Scotland for home ownership but take-up of this is low compared with FHTB. Legislation and subsequent support for veterans varies significantly within the four Nations. Although serving personnel are eligible to apply for social housing, there is no data available regarding the numbers of personnel who access this housing route whilst in-Service.



● In-Service personnel who have been injured or wounded as a result of Service have access to support for adaptations for private homes which are retained on discharge. According to the 2017 Armed Forces Covenant Annual Report, there were 102 adaptations in progress.

● The Housing Act (2012) requires local authorities to provide additional preferences with specific needs, if the person is: 'Serving in the Regular Forces and is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's Service, has formerly Served in the Regular Forces; and has recently ceased, or will cease to be entitled, to reside in accommodation provided by the MOD following the death of that person's spouse or civil partner who has Served in the Regular Forces and whose death was attributable (wholly or partly) to that Service'.

Veteran support

● The majority of personnel make a successful transition to civilian life, but Service Leavers can find securing suitable accommodation one of the most significant challenges. Those who engage with the resettlement support tend to have more positive outcomes, although early engagement is recognised as particularly beneficial in relation to housing, enabling awareness of housing options and costs, and giving time for people to save money for deposits.

● Financial capacity is also linked to employment status: without permanent employment it is difficult to secure a rental contract or mortgage. Some personnel find it hard to achieve good credit ratings to secure a mortgage, as a result of frequent changes of address arising from Service life.

● The annual cost of housing-related issues surrounding 'poor' transition has been estimated to be c£25 million. Two areas identified as crucial for veterans having successful housing transitions are financial knowledge and access to appropriate information/advice. A common misperception by Forces personnel and veterans is that they either have an automatic right to social housing or will be treated as high priority on leaving the Forces.

● Dedicated veteran housing/veteran villages are well established in the UK, including accommodation for single veterans with support needs, which has expanded by 14% since 2014.

● Housing is the most frequently adopted sector of the Armed Forces Covenant by local authorities. The Armed Forces Act (2021) has strengthened provision with over 90% of local authorities adopting housing recommendations and just over two thirds (70%) offering targeted support and/or special entitlements to service leavers.

● Data on the scale of homelessness and the nature of homeless provision for veterans in the UK is improving, with efforts being made across the nations to better quantify the diverse experiences of this cohort. A minority of veterans continue to be vulnerable to becoming homeless, in 2020/21 about 5% (387) people rough sleeping in London were UK veterans. The

Homelessness Reduction Act 2017 has put in place a framework to ensure that veterans are not disadvantaged if they apply for help as a result of experiencing homelessness.