

# Snapshot t housing

**Snapshot** *Noun* [c] (UNDERSTANDING)

A piece of information or short description that gives an understanding of a situation at a particular time

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**A plain language summary of research and evidence relating to the UK Armed Forces and veteran community**

(Updated June 2022)

Produced by the Centre for Housing Policy, University of York in collaboration with



## About Snapshots

Snapshots are designed to aid understanding of the complex issues at play in relation to the Armed Forces, and to support decision-making processes by bridging the gaps between academic research, government and charitable policy, service provision and public opinion. Snapshots are aimed primarily at those working in policymaking and service provision roles for the Armed Forces, and are also useful to those seeking facts, figures and informed comment to empower a more objective discussion among the wider population, including the Armed Forces community and the media. The purpose of Snapshots is to review and interpret research and policy and to set out concise, plain language summaries to facilitate understanding and perception.

The [Forces in Mind Trust Research Centre](#) has produced a range of Snapshots covering many of the main themes and topics relating to the Armed Forces and veteran community. Due to the constant process of research and policy changes, Snapshots will be updated regularly in order to maintain their relevance. Contributions and comment are welcome via the [Veterans & Families Research Hub](#), where the Snapshots are hosted.

## Disclaimer

Whilst Snapshots are produced using recognised research processes, they are written for a lay audience. They are a collation and summary of available academic and quality [grey literature](#), to provide an overview of information on a particular theme or topic. Snapshots are written to inform and to disseminate a large body of literature in an accessible way to as wide an audience as possible. They are not intended to be, and should not be regarded as, rigorous searches or systematic reviews.

## About the authors of the Snapshot

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## About the Forces in Mind Trust Research Centre

The Forces in Mind Trust Research Centre was established in October 2017 within [The Veterans & Families Institute for Military Social Research](#) at Anglia Ruskin University. The Centre curates the Veterans & Families Research Hub, provides advice and guidance to research-involved stakeholders and produces targeted research and related outputs. The Centre is funded by the [Forces in Mind Trust](#), which commissions research to contribute to a solid evidence base on which to inform, influence and underpin policy making and service delivery.

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## 1. Introduction and definitions

This Snapshot summarises issues relating to housing and accommodation among serving personnel and veterans, including single people and families. It also covers related topics including education, training and support while in service, during transition and after resettlement. The Snapshot sets out policy responses and current structures of support, presenting research evidence where available.

This Snapshot begins from the principle that housing choices made whilst in service, along with the processes of transition and resettlement, are important in determining post-discharge vulnerability and/or security regarding accommodation. This Snapshot is organised around three stages of military life: in service, transition and resettlement, and post-service. Relevant terms and their definitions can be found [here](#). The following terms are particularly important:

- The term **‘transition’** is used to describe the period of (re)integration into civilian life from the Armed Forces. For the purposes of this Snapshot, it starts from the point in service at which service personnel start their resettlement process, and can continue for several years from discharge
- **‘Resettlement’** describes the formal processes and procedures by which transition is managed, and the formal support provided to service leavers during transition. It starts with the activation of the Resettlement process and continues until the end of Resettlement provision
- The term **‘Early Service Leaver’** (ESL) covers those who get the minimum statutory resettlement support. ESLs are defined by the Ministry of Defence as “service leavers who are discharged (a) compulsorily from the trained strength or untrained strength and lose entitlement to resettlement provision ... they would otherwise have because of the circumstances of their discharge (e.g. Compulsory Drugs Test failures); (b) at their own request from the trained strength or untrained strength, having completed less than four years’ service”
- The terms **veteran** and **ex-service personnel** are used interchangeably; the Ministry of Defence’s policy definition of a ‘veteran’ is anyone who has “served for at least a day in HM Armed Forces, whether as a Regular or a Reservist”

The [Armed Forces Covenant](#) is based on the premise that *“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”*. The new [Armed Forces Act](#), enacted in 2021 has sought to ‘strengthen’ the Covenant by introducing the requirement for public bodies to have due regard to the principles of the Covenant in the areas of housing, education and health care. The Covenant provides a framework of commitments with regard to housing and accommodation for those in the Armed Forces community, as follows:

- Where serving personnel are entitled to publicly provided accommodation, it should be of good quality, affordable and suitably located
- Service personnel should have priority status in applying for Government-sponsored affordable housing schemes, and service leavers should retain this status for a period after discharge
- Those injured in service should also have preferential access to appropriate housing schemes, as well as assistance with necessary adaptations to private housing or service accommodation whilst serving
- Members of the Armed Forces community should have the same access to social housing schemes as any other citizen, and not be disadvantaged in that respect by the requirements for mobility whilst in service

Although there has been widespread [variation in the application of the Covenant by local authorities \(LAs\)](#), [research](#) has identified that housing is the section of the Covenant most frequently adopted by

local authorities (over 90%); in addition, just over two thirds (70%) state that they offer targeted support and/or special entitlements to service leavers.

This Snapshot explores a number of themes and issues that are key to understanding the complex relationship between housing issues and military life. These can be summarised as follows:

- **Mobility** – Regular job postings make settling down difficult for service personnel and their families, influencing decisions about where, or whether, to purchase a home. These choices might also have implications for post-service life, in terms of employment opportunities and access to housing. In addition, mobility can generate a lack of connectedness to any locality on discharge, which can have social repercussions as well as practical ones, e.g. access to social housing
- **Affordability** – The high cost of civilian housing can create problems for individuals and families during/following discharge, in part due to the relative insulation of service personnel from the real and varied cost of housing
- **Vulnerability** – There is a precise meaning of vulnerability under the homelessness legislation, and this vulnerability can affect service personnel in a number of ways, particularly those who leave with no fixed plans for discharge and/or specialist needs relating to mental health or disability

## 2. What's New 2022

As noted in the 2020 update, the creation of the Office of Veterans' Affairs (OVA) in 2019 has done much to raise awareness of the issues facing those transitioning or who have already transitioned from military into civilian life. The Strategy for Our Veterans, published in 2018, set out a series of commitments to support and empower veterans. In relation to veteran housing, this included ensuring that veterans 'have a secure place to live either through buying, renting or social housing'. With a view to delivering on the UK Government's overarching aim 'to make sure the United Kingdom is the best place to be a veteran anywhere in the world, helping the nation fulfil its lifelong duty to those who have served in the Armed Forces.' The Veterans' Strategy Action Plan: 2022-2024, was published in 2022. It outlines five 'focal points for success', including: 'delivering a step-change in support of veterans and their families'; and 'making sure veterans receive the same high standard of support across the whole UK.' Within these focal points are commitments to further improve veterans' access to social housing and end veteran rough sleeping within the lifetime of the current parliament.

Since the 2020 update, there have been some significant policy and practice developments with regard to transition. Published in late 2019, JSP 100 Defence Holistic Transition Policy sets out the MOD's contribution to delivering the Strategy for our Veterans. It recognises the importance of in-Service transition support and preparation in pre-empting the potentially negative impacts that Service life might have on Armed Forces personnel and their families when and after they leave. The policy identifies 15 pillars of transition, one of which is accommodation, but emphasises the imperative for Front Line Command (FLC) to consider the support needs of the service person and their family holistically; where necessary, considering other factors such as health, finance, education, substance misuse etc., that are evidenced to affect successful and sustainable transition. JSP 100 also introduces a new delivery capability, the Defence Transition Service (DTS), to co-ordinate help and support particularly for vulnerable Service persons and their families and those likely to face the most significant challenges when exiting the Armed Forces. JSP 100 also outlines the MOD's current legal (in England) and moral (in Scotland, Wales and N.I.) Duty to Refer those at risk of homelessness to the relevant Local Authority. Serving personnel at risk of homelessness have a right to nominate a Local Authority to whom they wish to be referred. Historically, local housing

authorities ‘owed more duties’ to those who could demonstrate a local connection. [Recent studies note](#), however, that local connection tests have been relaxed and ex-service personnel are now more easily able to establish a connection ‘through being based in an area whilst in service.’

Military families have moved front and centre of recent policy development. The [Selous](#) report, commissioned by the Defence Secretary in 2019, is a comprehensive review of the diverse needs of military families. It made more than 100 recommendations, primarily to the MOD, for ways in which the lives of military families could be improved, including accommodation and transition. This and other sources of evidence helped inform the recent revision of The [Armed Forces Family Strategy](#) (2022) that makes a number of housing-related commitments to modernise MOD accommodation policies to improve quality, choice, flexibility, and families’ agency and ensure that the policy reflects the needs of contemporary family constructs.

There has been little change to the proportion of serving personnel who own their own property. According to the most recent [Armed Forces Continuous Attitude Survey](#) (AFCAS), just over half (51%) of personnel own their own home.

There have, however, been significant recent increases in First and Second Stage applications to the Forces Help to Buy (FHTB) scheme that are perhaps yet to be reflected in the AFCAS home ownership figures. [There has been a 40% increase in First Stage applications](#) between Q4 2019/20 (n=2,237) and Q4 2020/21 (n=3,121). The quarterly average has also increased by 15% between 2019/20 and 2021/22, from 2,210 applications to 2,534. Second Stage applications have also increased from a quarterly average of 879 in 2019/20 to 945 in 2021/22, an 8% increase.

More information about families’ housing needs, generated by service families themselves, has come to the fore in the past 4 years including [commentary on the dispersed family](#) and [families in transition](#).

Gaps in data persist despite commitment to improve scope and quality of empirical evidence to help support inform policy decisions.

### 3. Key findings

#### Housing whilst in service

Sustainable housing has been [identified](#) as one of the most important aspects of successful transition. Serving personnel have access to subsidised MOD accommodation and are therefore insulated from the market costs of housing, particularly in high cost/high demand areas. The majority of Service personnel (76%) live in Service accommodation during the working week, with 44% living in Single Living Accommodation (SLA) and 29% living in Service Family Accommodation (SFA).

However, service personnel are not obliged to live in MOD accommodation and in 2022, [51% of service personnel owned their own home](#). This has increased marginally, by 2% since the [2019 survey](#) reported in the last update of the Snapshot. The most common reason why personnel do not own their own home in 2022 is because they are unable to afford it (61%), a reason stipulated by significantly fewer officers (49%) than other ranks (62%).

Affordability is partially acknowledged in schemes (such as [Forces Help to Buy](#)) to support home ownership for serving personnel. In the past 12 months the scheme has seen record numbers of applications. Recent increases in applications may reflect a desire to make use of the scheme before it closes in December 2022.

The Future Accommodation Model (FAM) is currently running in three sites: HMNB Clyde; Aldershot Garrison; and RAF Wittering. Over the lifetime of the FAM pilots more than one-quarter (27%; n=2,257) of eligible service personnel (n=8,464) have taken up accommodation under the model. A decision is due in 2022 on whether the FAM will be extended across the UK.

### Transition and resettlement

It is generally accepted that the majority of personnel make a successful transition to civilian life when their military service ends. However, data collected by the Career Transition Partnership between July 2012 and July 2013 found that 12% of service leavers had found 'securing suitable accommodation' to be one of the main issues they faced during their transition. Indeed, the annual cost of failing to address housing-related issues arising from 'poor transition' has been estimated by FiMT in 2013 to be in the region of £25 million. Two themes most often identified as crucial for successful housing transitions are financial knowledge and access to reliable information/advice.

Evidence from recent research suggests that the veterans' access to post-service accommodation may be improving, in part as a result of public bodies' awareness of and adherence to the core tenets of the Covenant.

As noted above, the introduction of the Holistic Transition Policy and the DTS promise to offer service personnel a more co-ordinated approach to Service personnel and their families prior to transition and frameworks to identify and support service leavers with potential vulnerabilities.

### Veterans' housing

Legislation includes a framework for ensuring that veterans are not disadvantaged if they apply for help relating to homelessness, although the tests and criteria that veterans must meet vary between the devolved nations and individual housing authorities. A variety of court judgements have contributed to the evolving ways in which legislation is interpreted with regard to assistance for veterans who experience homelessness.

Although veteran status can afford priority for social housing, a common misconception by Forces personnel and veterans is that they either have an automatic right to social housing on leaving the Forces or will have sufficiently high priority for social housing to be allocated a home quickly. Various guidance documents advise that veterans are one group amongst a range of people or households in need, as a result there can be very lengthy waits for social housing, especially in areas of high demand.

The need for better co-ordination of advice services for veterans has been highlighted in research and there has been a recent focus on developing sources of advice and guidance for this group. It remains to be seen how veterans engage with these new and emerging sources of advice.

Dedicated veteran housing and veteran villages, mainly aimed at families and older veterans, are well established in the UK. One study found that there are no specific evaluations of the overall scale and nature of homeless provision for veterans in the UK. However, the same study draws attention to the evidence and recommendations for policy and provision that exist in relation to homeless veterans. More recently, there has been development of a dedicated accommodation sector aimed at single veterans with support needs, with descriptive research available on this sector.

A recent review looked at the policy changes made in 2018-20 to support quality UK service accommodation, aid and sustain successful post-military transitions, and ensure veterans do not want for adequate housing.

## 4. Methods

For the original Snapshot a review was undertaken of the available UK evidence relating to housing among Serving personnel and veterans, using standard review techniques such as a search of



electronic databases, hand searching of references from relevant articles and reports, and a review of websites from relevant organisations and government. The review was limited to studies undertaken between 2013 and 2017 and drew upon existing literature reviews for pre-2013 studies. Although 1,104 studies were initially identified, the vast majority related to other countries, especially the USA. 15 studies and reports were UK-based. These included academic studies, small scale evaluations of specific projects and surveys of service personnel, veterans and local authorities by statutory and third sector organisations representing serving personnel and veterans. This Snapshot also draws upon an analysis of [Armed Forces Continuous Attitude Survey \(AFCAS\)](#) data.

Discussion and comment on the implications of housing issues and factors for veterans can be found in a range of recent reviews and reports, for example from the [Centre for Social Justice](#) and Armed Forces Covenant [annual reports](#). Research evidence, however, on the matters affecting accommodation for veterans remains limited, particularly that which relates to their families; a [systematic review](#) on families' support to transition in 2017 did not identify any literature specifically aimed at understanding the housing needs of service leaver families in the UK.

For the 2020 and 2022 updates, the same methods were applied and where emerging themes were identified in 2022, they are recorded in [What's New](#) and the relevant sections of the document.

## 5. Housing whilst in service

Data from the [2022 AFCAS](#) show that the majority of Service personnel (76%) live in Service accommodation during the working week, with 44% living in Single Living Accommodation (SLA) and 29% living in Service Family Accommodation (SFA). There is some variation between the Services with Army personnel being the most likely to reside in Service accommodation (83%). These figures represent the living arrangements of Service personnel during the working week and therefore do not shed light on the number of personnel who opt for dispersed living and live away from families during the working week. Recent [research](#) has pointed to an increase in dispersed living, which may in part be as a response to the challenges of frequent re-location, including [maintaining continuity of health and social care education](#) (including SEND provision) and employment opportunities for non-serving partners. Other [research](#) has identified similar drivers for dispersed living but highlights a number of downsides including family separation and the impact this has on children and young people.

While in-Service accommodation provision is regarded by more than one-third (37%) of Serving personnel as having a positive influence on their intentions to stay in the Armed Forces, criticism of the quality of Service accommodation, from both personnel and their families, is evidenced in both surveys and qualitative [studies](#). [AFCAS 2022](#), for example, shows that the levels of satisfaction with some aspects of Service accommodation have fallen significantly since 2014, including levels of satisfaction with 'Overall standard' (58% in 2014 to 48% in 2022), 'Responses to requests for maintenance/repair work' and 'Quality of maintenance/repair work' (both 40% in 2014 falling to 30% in 2022).

The [Selous](#) report made a number of recommendations with regard to the quality and maintenance of SFA and called for 'continued and urgent significant investment in poor quality SFA that is intended for occupation'. The [Covenant Annual Report 2021](#) notes that record levels of investment, totalling £160m were, made in SFA in 2020/21 which has financed the full refurbishment (n=775) and 'significant improvement (n=10,200) of nearly 11,000 properties. A further £188m has been set aside to continue similar improvement works in 2021/22. The total numbers of SFA units have decreased significantly in the past two decades, from nearly 70,000 in 1997 to just less than 50,000 in [2019](#). In 2020, 97% of SFA properties (for which data were available) were rated as Decent Homes (properties in good condition or those that might require minor improvements) or Decent Homes+. In line with commitments made in the Armed Forces Covenant, no personnel are allocated



properties that fall below these standards. One of the core objectives of the recently published [Strategy for Defence Infrastructure \(2022\)](#) is to 'arrest and reverse the decline' in the condition of the defence estate.

A series of new accommodation service contracts have been put in place, effective from March 2022. The single national housing prime contract has been replaced by five new contracts for the national management (Pinnacle Group) and regional maintenance (Amey and Vivo Defence Services) of Service accommodation. The new Future Defence Infrastructure Service (FDIS) pledges to put the 'Family First' and will provide a Home Hub for families to interact with Pinnacle for SFA allocation, moves and maintenance.

The [Veterans' Transition Review](#) identified sustainable housing as one of the most important aspects of successful transition. Serving personnel have access to a range of housing options that might support sustainable housing on discharge, although the evidence of take-up of these options is limited.

Serving personnel have access to subsidised MOD accommodation and are therefore insulated from the market costs of housing, particularly in high cost/high demand areas. These subsidies reflect MOD concerns to ensure that personnel are able to carry out their duties regardless of location.

However, service personnel are not obliged to live in MOD accommodation. Other points from the [AFCAS](#) provide some insight into housing choices made by serving personnel, including information regarding rates of home ownership and private renting.

### Home ownership

The [AFCAS 2022](#) includes statistics on home ownership. The Survey shows that, in 2022, 51% of service personnel owned their own home, a marginal increase from the 50% figure reported in 2019. Only one-quarter (24%) of personnel reported living in their own home during the working week. Home ownership has been rising among service personnel over the last 15 years, from 46% in 2007 to 51% in 2022.

Officers are significantly more likely to own their own home (76%) than Other Ranks (44%), but since the introduction of the Forces Help to Buy scheme home ownership among Other Ranks has increased from 39% in 2015. In same period, rates of home ownership among Officers has remained relatively unchanged. Rates of home ownership also vary by Service arm, with the proportions of Army personnel owning their own home (42%) trailing some way behind the other Services (between 59% and 63%). Home ownership also varies by rank, with commissioned officer ranks more likely to be homeowners (76% Officers compared with 43% Other Ranks), with no change seen 2017-2019.

[AFCAS 2022](#) indicates that affordability remains the most significant barrier to serving personnel owning their own home (61%), a reason stipulated by significantly fewer officers (49%) than other ranks (62%).

### Support for home ownership

The issue of affordability is partially acknowledged in schemes to support home ownership. 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. The original target of 10,000 recipients, set by Defence Secretary Michael Fallon in 2015, has been surpassed, with 24,127 receiving funding to the end of Q4 in 2020-2021.

[Data](#) relating to FHTB 2020/21 are provided by the MOD in quarterly reports. From the start of the scheme to the end of Q4 of 2020/21, the data show:

- 56,540 first stage applications have been received
- 28,296 proceeded to the second stage
- Payments have been made to 24,127 applicants
- The average payment is £15,100
- The total cost of the scheme at the time of the report has been £366 million

There have been significant increases in First and Second Stage applications to the Forces Help to Buy (FHTB) scheme in the past year that are perhaps yet to be reflected in the AFCAS home ownership figures. There has been a 40% increase in First Stage applications between Q4 2019/20 (n=2,237) and Q4 2020/21 (n=3,121). First Stage applications in Q4 2020/21 are the highest reported since the start of the scheme. The quarterly average has also increased by 15% between 2019/20 and 2020/21, from 2,210 applications to 2,534. Second Stage applications have also increased from a quarterly average of 879 in 2019/20 to 945 in 2021/22, an 8% rise.

The 2021 report also shows differences in use of the scheme across services, arms and between ranks. The highest proportion of payments (49%) were made to Army personnel in Q4 2020/21, 26% to Royal Navy/Royal Marines and 26% to RAF members. Approximately one-quarter (24%) of payments were made to Officers, and 76% of payments to Other Ranks. These statistics reflect the different size of the respective services and the rank structure. In October 2019, the Secretary of State for Defence announced that the popular scheme would be extended until the end of December 2022. Recent increases in applications may reflect a desire to make use of the scheme before it closes.

AFCAS 2022 for the first time in the survey series asked respondents whether the Armed Forces Housing Incentive Scheme (i.e. FHTB) had any impact on personnel's' decisions to stay or remain in the Armed Forces. Forty-five per cent cited the incentive scheme as a factor that increased their intention to stay in Service.

AFCAS data also provide further insights on home ownerships and FHTB, but the reporting of these data varies between years. The 2022 survey reports high levels of awareness of the FHTB among serving personnel with 83% reporting that they knew at least something about the scheme. One-in-eleven (9%) have used the scheme in the past 12 months and one-third (34%) are considering using it to help them with a future house purchase.

Other help to buy schemes have been introduced since the snapshot was last updated. The First Homes Scheme was launched in 2021, for example, to help local, first-time buyers accessing the housing market by offering them discounts of at least 30%. Help to buy schemes are also operated across the devolved nations. In Wales, for example, the Welsh Assembly manage and fund the Homebuy and Homes Within Reach provides another route into low-cost home ownership. The Armed Forces Community are given 'priority status' for these schemes except in Northern Ireland. For those who struggle to afford to buy, shared purchase schemes are also available such as the FairShare in Northern Ireland.

Members of the Armed Forces, recent veterans (who have left within the past 5 years), divorced/separated spouses or civil partners and spouses/civil partners of deceased members of the Armed Forces are all exempt from local-connection eligibility requirements.

### **Renting accommodation whilst in service**

Serving personnel can opt to rent their own property in the private rental sector. The Tenancy Deposit Loan Scheme, launched in July 2015, provides an advance of salary to fund deposits and is

repaid over 12 monthly instalments. [JSP 534 The Tri Service Resettlement and Employment Support](#) has been updated provide guidance on the scheme. However, [AFCAS data](#) (2017) suggests that very low proportions of serving personnel reside in privately rented accommodation during the working week (around 2%).

Although serving personnel are eligible to apply for social housing, there are no data available regarding the numbers of personnel who access this housing route whilst in service. Data from the [English Housing Survey](#) do show that in 2019/20, 12% of the Service population lived in the social rented sector and 11% lived in the private rented sector, but these figures include veterans. The same survey also shows that the allocation of social housing and waiting list times for the UK service population (including veterans) compare favourably with the non-service population, where 68% of the serving population were allocated social housing within 6 months of entering the waiting list compared with 55% of the non-serving.

### **Housing adaptations**

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 Covenant report](#), there were 102 adaptations in progress. Data are not available to determine the overall scale or cost of private home adaptations.

Concern has been expressed that the application process for adaptations is complex and may not provide the flexibility that service leavers need. Expenditure for adaptations has to be agreed before someone leaves service and can mean that decisions about final residence are made [quickly and prematurely](#).

A [recent study](#) investigated the post service housing experiences of veterans who had suffered limb loss. The study identified this cohort as a unique service user group in the ways in which they were nostalgic about military life/culture, their specific experiences of transition to civilian life in different geographical locations and the challenges they faced transferring health and social care needs to civilian contexts. The research recognised that veterans with limb loss, when compared with civilian populations, had access to a greater number of charities and services for housing support, maintenance and adaption (e.g. Blesma, SSAFA, RBL), but reported barriers to uptake including: veterans' reluctance to engage with services and variation in levels of awareness of the support available. A [more recent study](#) on those transitioning from the Armed Forces with a physical injury or condition, reported housing as a minor issue when compared with other transition challenges, but participants did stress the importance of clear prognoses to enable effective planning for future accommodation needs.

### **Future Accommodation Model**

Consultations over how the MOD would provide for accommodation needs of serving personnel in future years [started in 2016](#). Pilot schemes for the Future Accommodation Model (FAM) began in 2018 and are currently running in three sites: HMNB Clyde; Aldershot Garrison; and RAF Wittering. The model includes changes to the way that the MOD organises housing options for in service personnel, such as:

- Provision of housing will be based on need rather than rank and/or marital status
- There will be increased use of the private rental market to house military personnel
- The MOD will shield service personnel from price variations in expensive locations by paying the difference in cost for privately rented accommodation

Over the lifetime of the [FAM pilots more than one-quarter \(27%; n=2,257\) of eligible service personnel \(n=8,464\) have taken up accommodation under the model](#). A decision is due in 2022 on whether the FAM will be extended across the UK.

## 6. Transition and resettlement

Research and evidence relating to housing needs among service personnel and their families prior to leaving service remains limited, although the recent [Selous](#) report has added some valuable insights into military families' lived experiences of in-service accommodation and associated challenges. A number of studies and reports that have examined the process of transition more broadly provide some common themes that are explored in this section. The majority of evidence presented here draws on [The Veterans' Transition Review](#) undertaken by Lord Ashcroft and published in 2014 and the FiMT [Transition Mapping Study](#) from 2013, but is augmented by Steve Rolf's [recent report](#) (2020) which has made some valuable contributions to the evidence base on housing, collaborative working and sustainable transitions.

It is generally accepted that the majority of personnel [make a successful transition to civilian life](#) when their military service ends. In terms of housing and accommodation, [FiMT defines 'successful transition'](#) as having a family or civilian home to which to return, either alone or with a partner, often associated with home ownership, whilst being *'semi-sorted'* might involve some housing access such as private rental, and *'in need'* has been defined as being unable to afford rent or a deposit. Data from rates of home ownership whilst in service (see Section 4) suggest that approximately one half of service leavers might therefore be classified as *'semi-sorted'* or *'in need'* in relation to housing (i.e. do not own their own home). Failure to address housing-related issues arising from *'poor transition'* is acknowledged to be costly – in 2013 [FiMT estimated](#) these costs to be in the region of £25 million per year.

Consequently, evidence relating to transition and resettlement with regard to housing cannot be divorced from housing choices made whilst in service, and other factors in transition/resettlement that influence an individual's capacity to afford to either purchase or rent housing when they leave, most notably employment and financial planning.

[FiMT](#) identified four **features of good transition** from leavers' perspectives that are relevant to understanding the challenges service personnel face with regard to post-service housing options:

- *Engagement with resettlement opportunities* – those who engage with the resettlement opportunities [tend to have more positive outcomes](#), although early engagement is recognised in [The Transition Mapping Study](#) and [The Veterans' Transition Review](#) as particularly beneficial in relation to housing, enabling awareness of housing options and costs, and giving time for people to save money for deposits
- *Familiarity with the civilian environment* – this feature is most frequently associated with employment, where [it is recommended](#) that opportunities to experience civilian employment settings can be beneficial in aiding transition. This is also discussed [here](#)
- *Resources* – [the availability of material resources](#) in the form of savings for deposits and the costs of setting up a new home or moving
- *Information* – [appropriate information and advice](#) before people leave service, as well as an understanding of where to access information after discharge. This is also discussed [here](#)

Since the 2020 update, there have been some significant policy and practice developments with regard to transition. Published in late 2019, [JSP 100 Defence Holistic Transition Policy](#) sets out the MOD's contribution to delivering the [Strategy for our Veterans](#). It recognises the importance of in-Service transition support and preparation in pre-empting the potentially negative impacts that Service life might have on Armed Forces personnel and their families when and after they leave. The policy identifies 15 pillars of transition, one of which is accommodation, but emphasises the imperative for Front Line Command (FLC) to consider the support needs of the service person and their family holistically; where necessary taking into account other factors such as health, finance, education, substance misuse, etc., that are evidenced to affect successful and sustainable transition.

JSP 100 has introduced a new delivery capability, the Defence Transition Service (DTS), to co-ordinate help and support particularly for vulnerable Service persons and their families and those likely to face the most significant challenges when exiting the Armed Forces. The policy sets out a 'duty to refer' to DTS for FLC when they deem serving personnel to be ill-prepared or ill-equipped to manage their transition unsupported. Included in the criteria for mandatory referral are serving personnel who have 'insufficient knowledge or capability to navigate the civilian housing market and/or potential homelessness.' Service people are also able to self-refer to DTS.

While it is perhaps too early to assess with confidence the precise impact of the policy and the works undertaken by the DTS, [evidence](#) suggests that there may be some improvements in transition experiences with regard to housing. Concerns persist that certain members of the Armed Forces Community, such as non-UK personnel, may continue to experience specific and disproportionate disadvantages in transition.

In August 2020, [JSP 534 The Tri-Service Resettlement and Employment Manual](#) was updated (Issue 19) and marked some significant changes to policy in relation to the resettlement entitlements, particularly for ESLs. The update recognised the potential impacts of being medically discharged or leaving service early (including those compulsorily discharged for disciplinary reasons, including CDT failures) and committed to aligning ESL entitlements with 'normal' service leavers.

*The RAF Families Federation* has produced '[Departures](#)' with practical advice for families in transition with links to services in England, Scotland and Wales. The MOD [Service Leavers' Guide](#) provides Service personnel with information on a range of topics, including housing, designed to assist with transition planning.

## Financial knowledge

It is [widely accepted](#) that the military can provide something of a 'cocoon' that protects personnel from the day-to-day realities of civilian life. As a result, personnel are often unaware of the costs of securing a tenancy, maintaining a house or even paying for bills, including utilities and council tax.

The importance of financial planning, such as saving for deposits for tenancies or mortgages, is also acknowledged as important, but this requires personnel to understand something of what is required, and some knowledge of the likely costs, well in advance of leaving service.

The capacity to prepare financially is likely, therefore, to be associated with type of discharge; those who have a planned discharge date are in a better position to plan for this than Early Service Leavers, for example.

[Financial capacity is also linked to employment status](#) – without permanent employment it is difficult to secure a rental contract or mortgage.

Successful applications for mortgages and tenancies can also rely on good credit ratings, which some service personnel find hard to achieve [as a result of frequent changes of address](#) arising from service life.

For further information on Armed Forces and veterans' finances please refer to the [Finance Snapshot](#).

## Information and advice

Resettlement is offered at different levels of intensity and duration, dependent on length of service, and so the information and advice that service leavers receive is similarly tiered.

In relation to housing, it is the responsibility of the [Joint Service Housing Advice Office \(JSHAO\)](#) to provide housing advice and support to serving personnel and as such it offers a range of services:

- Advice line
- One-to-one support
- Group briefings that include presentations and written information
- [Website information](#), including approximately 30 leaflets on specific housing options and regional policy guidance
- The monthly periodical 'Housing Matters'
- Referral scheme for those at risk of homelessness, including the Single Accommodation Centre for the Ex-Services (SPACES) which provides a national support network of supported housing options for Veterans most in need/with specific vulnerabilities

[Evidence suggests](#) that these services are well received, but they are not compulsory and so it is not known what proportion of personnel engage with each service. Other advisory services are available to serving personnel, such as [MoneyForce](#), which is intended to provide access to financial expertise, including in relation to housing options.

The delivery of information in group briefings [is also criticised](#) by those who find there is “too much information in one go”, and some of the language can be disengaging for personnel (e.g. discussing homelessness).

It is also [acknowledged](#) that information about what is required to secure a tenancy agreement or mortgage (i.e. a substantial deposit or rent in advance) may need to be given at an earlier stage than a transition workshop, to allow time to make adequate financial provisions.

[JSP 100](#) stipulated the need for Life Skills training for Service personnel to better prepare for transition. The precise nature and content of this training package is unclear, but is likely to include 'modules' to address knowledge gaps among serving personnel relating to [housing and money management](#). The [Selous](#) report also emphasised the need to give families greater access to information and guidance and recommended that families have access to transition briefings and/or information.

## 7. Veterans' housing

This section covers housing factors and issues in relation to veterans. It highlights how policy has responded to ensure that veterans are not disadvantaged compared with other groups in terms of access to housing, as well as considering the evidence base available. This section covers the following topics:

- Homelessness
- Veteran housing and support sector
- Access to social housing
- Access to owner occupation and private renting
- Housing advice
- Early Service Leavers

### Overview of veterans and housing status

The MOD estimates that in 2021 there were 2.07 million UK Armed Forces Veterans living in households across Great Britain. This figure has declined since the 2016 [Annual Population Survey](#) estimate of 2.5 million. Current projections are that the veteran population will continue to decrease to 1.64 million by 2028. The [MOD also estimated](#) that the majority of UK Armed Forces veterans residing in Great Britain in 2016 either owned their own property outright or had a mortgage (75%),



which was broadly the same as for non-veterans (77%). This report concluded that there was no difference between UK Armed Forces veterans and non-veterans residing in Great Britain, in terms of whether they own/mortgage or rent their accommodation.

The [Royal British Legion Household Survey](#) of the ex-service community highlighted that fewer than one in ten veterans had experienced housing difficulties in the previous year, with most of these difficulties relating to house or garden maintenance, and very few reporting problems getting appropriate housing. While few report problems getting the right housing overall (about 1%), 6% of those discharged from the Armed Forces within the last five years report specific problems in getting a council or housing association place.

The following sections focus on the wider issues facing veterans in relation to housing options and access to housing. Other specific issues for future consideration include [the needs of veterans in later life](#); the wider housing context, in which veterans are one group of many who [may struggle to access housing in areas of high demand](#); and Commonwealth veterans seeking to settle in the UK.

## Homelessness

Recent data on the number of veterans presenting at homelessness services is available under two categories:

- Presenting to local authorities as homeless
- Using a range of homelessness services

### Presenting to local authorities as homeless

[Government Statistics](#) on homelessness for England state that:

- Number of households owed a homelessness duty, by support needs, in England October to December 2021 by reason of having served in HM Forces was 470.

[Government statistics](#) on homelessness for Scotland state that:

- In 2020/21 670 [households assessed as homeless](#) or threatened with homelessness had a household member who had previously served in the Armed Forces, representing 2% of all households assessed; a proportion which has decreased from 2.8% in 2011/12.
- Although [homelessness statistics](#) cover Welsh families considered to be homeless due to vulnerability as a result of a person leaving the Armed Forces under the [Housing Act \(Wales\), 2014](#), the data for 2016/17 was not sufficiently robust for publication. In [2018 - 19](#) the number of households eligible, unintentionally homeless and in priority need (Section 75) by reason of leaving the armed forces was 9 (0.3%).

Historically, government data on veteran status in homelessness prevention statistics have been limited and have lacked consistency across the devolved nations. Scotland, as noted in the 2020 update, was the first country in the UK to collect information on whether any member of a homeless family had previously served in the Armed Forces. In 2021, the Department of Levelling Up, Housing and Communities (DLUHC) changed the guidelines for Local Authorities to include 'life experiences' in the reporting of quarterly homelessness statistics. It is anticipated that this will help improve the quality and sensitivity of data and will capture information on the numbers of homeless who have previously served in the Armed Forces.

Improvement in data collection and sharing practices is key a commitment outlined in the [Veterans Strategy Action Plan](#) in order to provide better insight and inform policy development. The 2021 Census for England and Wales, for example, for the first-time asked respondents whether they had served in the Armed Forces. The Department of Work and Pensions (DWP) has committed to



recording veteran status on Universal Credit applications and the OVA have been given a mandate to deliver a regular Veterans' Survey which will explore issues such as veterans' experiences of public services. In Wales, Armed Forces Liaison Officers will work to improve housing data. The Scottish Government intends to record Veteran status on a number of its primary surveys including the Scottish Household Survey. Data collection on Veterans in Northern Ireland is currently being reviewed by the Veteran Support Office.

The Veterans Strategy also recognises the paucity of extant data on specific cohorts within the Armed Forces Community and has committed to commissioning research to better understand the needs and experiences of, for example, non-UK and female veterans. A recent [review of the health and/or well-being of ex-servicewomen in the UK](#) found no research focusing on homelessness and housing needs of female veterans in the UK. A [2018 FiMT report](#) highlighted the additional barriers to a successful and sustainable transition that non-UK personnel faced including the complexities of applying to remain in the UK post Service and difficulties in establishing local connection status when applying to Local Authorities for housing.

Since the last update of the snapshot a number of initiatives have been launched to combat homelessness among veterans including the COBSEO/Stoll-led '[No Homeless Veterans](#)'.

[Recent evidence](#), however, has highlighted that the complexity of the housing market combined with the sheer numbers of services and charities offering housing advice, can act as barriers to personnel accessing the right type of support. Other [research](#) found that homeless veterans were more likely than other negative 'transitioners' to experience multiple forms of negative transitioning such as poor mental health and incarceration. The study identified many extant initiatives designed to combat rough sleeping but found these to be largely uncoordinated. The authors did, however, uncover 'many examples of good practice' to support veterans with less severe forms of homelessness. Common to these good practice examples was a focus on local and regional character and context.

### **Homelessness/housing services**

A 2017 [\(sample\) survey](#) of homelessness provision by Homeless Link suggested that 3% of accommodation users and 3% of day centre users in England in 2016 were veterans. The [survey](#) repeated in 2018 showed a small reduction in the number of homeless and a similar reduction in the proportion of veterans, 2%. Homeless England data from the [same source](#) indicates that up to the year 2019, there was a reduction in both the number of accommodation projects (-3%) and the number of day centres (-5%) available to the homeless. [It is estimated](#) that just under 1,000 veterans were in generic accommodation projects in England.

[Data from the Combined Homelessness and Information Network \(CHAIN\)](#) provide the most reliable information on rough sleeping in London, indicates that in 2020/21 about 5% (n=387) of those assessed had Armed Forces experience, of whom the majority were non-UK (3%; n=265) compared with UK nationals (2%; n=122). These figures have remained relatively consistent over the past three years, showing a slight increase in the total numbers since 2018/19 of Armed Forces-experienced rough sleepers (2018/19 n=322), but a one per cent fall in this cohort when expressed as a proportion of all rough sleepers assessed.

[Research data](#) suggests that veterans are not significantly over-represented amongst households in presenting housing need, but that a minority of veterans continue to be vulnerable to becoming homeless. This data reinforces evidence from research studies that have identified a relatively small proportion of veterans experiencing homelessness and related support issues, often many years after leaving Service. [Another piece of research](#) found that 11% of people experiencing Multiple Exclusion Homelessness had a Service background. Other research suggests, however, that the true extent of homelessness among veteran populations is difficult to assess with any degree of accuracy

when there are extant inconsistencies and gaps in data currently captured relating to veteran status and homelessness.

### **Support needs and vulnerabilities**

Of the factors and issues affecting homeless veterans, studies tend to report a range of support needs or vulnerabilities that are largely similar in nature to those of the homeless population in general. Studies of homeless veterans without a comparison group amongst the civilian homeless population broadly agree that the following characteristics are prevalent or associated with homeless veterans:

- Alcohol-related problems
- Mental health problems
- Physical health problems
- Social isolation

One study included a comparison group with the civilian homeless population. This study found higher rates of physical health problems amongst their veteran sample compared with the civilian homeless population but found no evidence of higher alcohol use/problems or mental health problems, as highlighted in the previous section. Another study found that veterans were over-represented amongst people experiencing Multiple Exclusion Homelessness.

Studies have noted, however, that specific groups of veterans risk facing issues with housing at the point of transition and/or at later points in their lives including: Early Service Leavers; those who have unplanned ends to their service careers; those who experience relationship breakdowns; or have other vulnerabilities related to their Service careers which make them susceptible to poor housing outcomes.

### **Responding to homelessness amongst veterans**

A key test for the Armed Forces Covenant's framework of commitments relates to the way in which local authorities interpret and implement homelessness legislation with regard to veterans, as well as the allocation of social housing. The Housing Act 1996, with subsequent amendments, sets out the responsibilities that local authorities have to families who are eligible for assistance, including people who are deemed not intentionally homeless, in priority need, and who have a local connection with the area. However, it should be noted that the new Homelessness Reduction Act 2017 came into force in April 2018. This act focuses on homelessness prevention and introduces a duty on local authorities to respond to cases of threatened homelessness and make personalised plans for all threatened households. The act also requires local authorities to provide information and advice that is designed to meet the needs of specific groups, including former members of the regular Armed Forces. Legislation has put in place a framework for ensuring that veterans are not disadvantaged if they apply for help as a result of experiencing homelessness. The Act also places the onus of responsibility on Secretary of State for Defence to refer serving Armed Forces personnel if he/she believes they may become homeless or be at risk of homelessness within 56 days.

### **Vulnerability, priority need and local connections**

The Homelessness (Priority Need for Accommodation) (England) Order 2002 SI 2012/2051 noted that Armed Forces personnel who apply for assistance in England are in priority need if they are classed as 'vulnerable' as a result of having been in the Armed Forces. Vulnerability in relation to service is defined in Homelessness Code of Guidance for Local Authorities and includes ex-service personnel.

In contrast to the situation in England, there is no similar test of vulnerability in Wales, N Ireland or Scotland. For example, the Housing (Wales) Act 2014 notes that former regular members of the Armed Forces will be in priority need if they are homeless and have been homeless since they left

the Armed Forces. Further information with regard to veterans is contained in the Code of Guidance to Local Authorities on the [Allocation of Accommodation and Homelessness 2016](#).

In Scotland, an amendment to the [Homelessness \(Scotland\) Act 2003](#) abolished the priority need criteria in 2012. Instead, local authorities in Scotland have a duty to find permanent accommodation for all applicants who are unintentionally homeless. The Scottish Government published the Ending Homelessness Together action plan in 2018, with an update in 2020. It also produced the Scottish housing guide for people leaving the Armed Forces and ex-service personnel in [2018](#) and new [practice guidance](#) on social housing allocations in February 2019. The Scottish Veterans' Commissioner published the [Positive Futures: Getting Transition Right in Scotland](#) in 2021, with the aim of identifying outstanding housing-related issues, focusing on collaboration, resource and awareness, with a view to empowering veterans to adapt successfully and sustainably to civilian life. The Veterans' Homelessness Prevention Pathway was published in 2022 and provides a number of recommendations to help veterans access information, navigate the complexities of the housing system and combat delayed transition effects.

A significant way that veterans could have experienced disadvantage in the past with regard to determinations of eligibility for assistance by local authorities was in establishing a local connection to an area in which they wanted to live. In 2008 Section 315 of the [Housing and Regeneration Act 2008](#) amended the local connection test in section 199 of the Housing Act 1996 to enable veterans and Forces personnel to establish a local connection in an area through residing there by choice, or being employed there, in the same way as a civilian.

This focus on enabling veterans to be treated equitably in relation to local connections was reinforced by the Allocation of Housing (Qualification Criteria for Armed Forces Personnel) (England) [Regulations 2012](#) (SI 2012/1869), which came into force in August 2012. The regulation set out that local authorities must not disqualify certain serving or former members of the Armed Forces from applying for social housing on residency grounds. Veterans no longer need to demonstrate a connection to the local authority area where they wish to live when applying for housing, providing their housing application is made within five years of their service ending. This also applies to reservists injured in the course of duty and those who are leaving MOD accommodation after having lost their spouse.

In 2019, the Ministry of Housing, Communities and Local Government (MHCLG) launched a consultation, Improving access to social housing for members of the Armed Forces, Veterans, and their families, which sought input from stakeholders (Local Authorities, housing associations, Armed Forces Charities and individuals) exploring 'preference categories' and priority with regard to the allocation of housing to veterans. The [results](#) of the consultation were published in 2020 in conjunction with new [statutory guidance](#). The guidance re-emphasises that certain members of the Armed Forces Community are exempt from local connection tests and residency requirements in the following circumstances:

- Those who are currently serving in the Regular Armed Forces or who were serving in the Regular Forces at any time in the 5 years preceding their application for an allocation of social housing
- Bereaved spouses or civil partners of those serving in the Regular Forces where (i) the bereaved spouse or civil partner has recently ceased, or will cease, to be entitled to reside in Ministry of Defence accommodation following the death of their Service spouse or civil partner, and (ii) the death was wholly or partly attributable to their service
- Serving or former members of the Reserve Armed Forces who are suffering from a serious injury, illness or disability which is wholly or partly attributable to their service

The guidance also noted that some LAs also factored relationship breakdowns within Armed Forces families and ‘strongly encouraged’ LAs to apply these exemptions to divorced or separated spouses and civil partners.

Other [guidance for practitioners and advice agencies](#) on the housing options are available for the England context. Further advice covering the devolved nations is also available from the RBL [here](#).

More detailed discussion of interpretations of vulnerability and local connection in relation to veterans can be found in [this research](#). The study concludes that a recent court judgement suggests that it may now be easier for veterans to establish that they are in priority need, but that research is now required to assess current practice. The investigation also identified very variable practices between authorities in London, noting that many (but not all) authorities in London had amended their policies to provide greater preference for veterans, whilst a number had gone beyond the statutory requirements. The research also noted a couple of examples where, at the time of that research, two authorities appeared not to comply with the law in relation to veterans. It further highlighted the lack of public information provided by local authorities about the homeless duties owed to veterans.

[Further research](#) highlights that similar principles underpin guidance in Scotland and Wales to try and ensure that Forces personnel and veterans are not disadvantaged by local resident requirements.

Two publications draw on evidence presented to the Northern Ireland Affairs Committee in 2013/14 to reflect on priority for social housing for veterans in Northern Ireland. [These publications noted](#) that Northern Ireland has not extended its priority need categories to encompass additional groups such as homeless vulnerable ex-service personnel.

As noted above, the complexity of the housing market and the variations of legislation, application and entitlement for service leavers results in veterans struggling to access the services that they require. A recently published [study](#) provides useful summary tables of social allocations and homelessness policy changes since 2010 across the devolved nations.

A [further study](#) commented that there have been no notable changes to the process of applying for social housing or receiving homelessness assistance which are specific to veterans in need. It also highlighted that the Department for Communities and NIHE do not collect any data on veteran or Armed Forces status, and there were no available statistics on homelessness amongst the veteran population at the time of publication of that study. As such, it was not possible to determine whether veterans were experiencing disadvantage in housing provision as a result of their ex-service status in Northern Ireland.

### **Veteran housing and support sector**

As previously noted, recent research has suggested that the veteran housing and support sector comprises a large number of organisations, often with quite specific target groups and remits, which can prove hard for veterans to navigate. [Recent analyses](#) of the sector from the Directory of Social Change (DSC), however, indicate that the sector is contracting; between 2016 and 2019 the sector lost c.45 charities per year. As of 2019, DSC identified 1,843 Armed Forces Charities. A previous report by [DSC](#) (2018), focusing on housing uncovered 78 charities that provided housing-related support to at least 11,600 beneficiaries. The majority (60%) of Armed Forces housing charities delivered accommodation, with more than half of these (57%) providing adapted accommodation. Further research on the Armed Forces Charity sector, commissioned to inform the development of the Veterans’ Strategy is available [here](#).

There has also been the development of a dedicated accommodation sector aimed at single veterans with support needs. Whilst there is an established historic base for some of the services

provided, a large number of units have been developed more recently, and the sector has expanded by 14% since 2014 (with key schemes still in the development process). By late 2016, it was estimated that the following provision was available in the veteran housing and support sector:

- 1226 units of accommodation
- 276 floating support places

The Armed Forces Covenant Annual reports from 2020 and 2021 detail continued investment in housing stock and Armed Forces community housing initiatives. In 2020, for example, it reported Veterans Housing Scotland drawing on the £1.3 million grant awards from the Scottish Government to deliver homes to veterans with physical and psychological disabilities. In 2020/21, the Alabaré Homes for Veterans Cymru was able to home 80 vulnerable ex-Armed Forces Personnel in their 9 supported homes across Wales.

A number of small-scale evaluations (examples available [here](#), [here](#), [here](#) and [here](#)) of specific accommodation or outreach services for veterans have indicated the potential value of specialist services in meeting housing needs. [This research provides a detailed overview](#) of the operation of this sector.

### **Working age veterans living in residential care**

[Recent research](#) with a small group of veterans has highlighted two groups of working age veterans living in residential care: those who were injured or became ill during their service, and those who have become ill or been injured following their service. The study highlights that working age veterans in residential care are not recorded or registered in any database or by any single organisation and concludes that this lack of visibility makes it difficult for service providers and policy-makers to understand or address their needs in a systematic way. The study also proposes the creation of a best practice information-sharing network to specifically address the residential care needs of working age veterans.

### **Retired veterans in residential care**

Data from the 2014 estimated that there could have been as many as 1.7 million veterans in the UK aged 65 years or over, c300,000 of whom were, at the time, living in 'community settings'. The size of this population is projected to decrease in coming years as the last of the conscript generation pass on. [Guidance](#) for care providers has been produced to better support veterans in such settings.

### **Accessing social housing**

[The Housing Act 1996 \(Additional Preference for Armed Forces\) \(England\) Regulations 2012](#), which came into force in November 2012, required local authorities to provide additional preference to the following categories of person who fell within one or more of the reasonable preference categories and who had the following housing needs:

- 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
- Formerly served in the Regular Forces
- 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, or
- Is serving or has served in the Reserve Forces and is suffering from a serious injury, illness or disability, which is attributable (wholly or partly) to the person's service

Statistics produced by the Ministry of Housing, Communities & Local Government, reproduced in the [Armed Forces Covenant Report 2019](#) demonstrates veterans spend less time in a local authority area before being offered housing than the non-veteran population.

An [example](#) of how this legislation translated into practice was provided by Devon County Council. Devon local authorities agreed to apply this legislation by placing the application of the types of person set out above in Band C (medium need), where they would otherwise have been placed in Band D (low need). Applicants who served in the UK Armed Forces continued to have their application placed in Band A (emergency need) or Band B (high need) where a Devon local authority assessed that their housing need met one of the categories of either band. Thus, although veteran status can afford priority for social housing, commentators have noted that a common misperception by Forces personnel and veterans is that they either have an automatic right to social housing on leaving the Forces, or will have sufficiently high priority for social housing to be allocated a home quickly. Various [guidance documents](#) have set out advice to clarify that veterans are one group amongst a range of people or households in need, and that there can be very lengthy waits for social housing, especially in areas of high demand.

One example of targeted assistance is the [Veterans' Nomination Scheme \(VNS\)](#), run by [Stoll](#) in partnership with [The Royal British Legion](#). This scheme arranges access to social housing for veterans who have been living in unsuitable accommodation and helps service leavers find accommodation. The VNS is aimed mainly at single people and couples without children (who would not normally be able to get social housing), and there are over 70 partner landlords across England, including both local authorities and housing associations.

### **Access to home ownership and the private rented sector**

Some in service priority access to government schemes to expand home ownership are extended beyond discharge. In England, both current and ex-service personnel are eligible for the standard [Help to Buy](#) schemes that are available to the general public, whilst the [Shared Ownership](#) scheme specifically provides military personnel with priority over other groups. The Scottish Government offers [priority access to shared Equity Schemes](#) for serving personnel and veterans within two years of discharge. In 2016/17 the success rate for applications by Armed Forces personnel was [82%, compared with 48% for other applications](#). Similar priority access is offered to service personnel in Wales through schemes such as shared equity, low-cost home ownership and intermediate housing schemes such as [Homebuy and Rent First](#). However, [research from Northern Ireland](#) notes that there has been no adoption of specialist home ownership schemes for veterans there; although there is in service assistance for payments of deposit in the private rented sector, veterans have the same access as the wider population to the [Tenancy Deposit Scheme](#).

### **Advice**

[Recent reports](#) have highlighted the need for better co-ordination of housing advice for veterans. [This paper](#) also comments that one of the significant challenges for peer support workers who are giving housing advice is helping veterans to understand the housing legislation in each council area. Not only do veterans need to understand how distinct legislative systems work in the devolved nations, but also how each local authority interprets the legislation. Each local authority sets out its own system for handling the way in which housing is allocated and the housing opportunities that exist for veterans in that area. Many local authority and third sector agencies have developed advice and guidance for their own areas.

Statistics are available on the number of single veterans using veteran-specific housing advice services; [SPACES](#) (Single Persons Accommodation Centre for the Ex-Services) is a national housing advice and placement service. This provides an indication of the level of presenting housing need amongst single veterans who have recently left service. [SPACES](#) has supported over 1,000 single



veterans each year since 2009, with the highest numbers in 2011 and 2012 (with approximately 1,500 veterans supported in each of those years). Just over 1,000 single veterans were supported by the service between October 2015 and October 2016.

The JSHAO provides a 'leaflet' listing organisations that provide accommodation support and advice to Armed Forces personnel and veterans. These include the Veterans' Gateway, COBSEO and SPACES as well as some more regional and specialist services including: Military Matters, a specialist project within Housing Options Scotland that provides a housing advice service to veterans; and Community Housing and Therapy Home Base, a programme for homeless ex-service men and women who are suffering from complex trauma and post-traumatic stress disorder (PTSD). The COBSEO Housing Cluster also provides a directory of housing and support services for veterans, available here.

### Early Service Leavers (ESLs)

The earlier sections of this Snapshot identified some of the difficulties faced by ESLs (i.e. those with less than four years' service). Research has identified distinct groups within the ESL population (i.e. trained vs untrained) as having potentially important differences in general characteristics and support needs in relation to accommodation.

The trained group expressed more concern about accommodation, their disciplinary record, substance abuse and care responsibilities, and additionally about their financial situation. In contrast, the untrained group were significantly more concerned about employment. Trained ESLs were on average older than the untrained group, with a longer length of service. This research noted that concerns regarding accommodation, care responsibilities and finances within the trained group may reflect the fact that these individuals are less likely to be returning to the family home in comparison with younger ESLs who are leaving during training. However, it also remarked that an important issue is for agencies to have a better understanding of the experiences of ESLs during the transition process, and whether the approaches and methods used in transition are effective in enabling successful resettlement. A further issue is how far the needs of ESLs are reflected in homelessness guidance on vulnerability in England.

## 8. Conclusion

### Research and evidence

A review of the available UK research showed that evidence on the factors and issues affecting accommodation for veterans, especially for families, remains limited but has expanded significantly between 2018 and 2022. Most literature is grey in nature and studies are often small scale, utilising descriptive data and/or qualitative insights. Data on housing choices and housing problems, particularly homelessness, has improved in recent years, but data remains limited in scope, providing only a partial picture of the accommodation outcomes for veterans.

The need for more sensitive data pertaining to veterans is a common theme running through recent research reports and academic studies. The inclusion of a question on UK Armed Forces veterans on the 2021 Census is a welcome addition and will provide robust evidence on the size of the Armed Forces Community in England and Wales. Data from the Census will be released from June 2022, with a topic summary on veterans due towards the end of 2022. While the future of Census series is uncertain, the 2021 Census will, at the very least, provide some invaluable baseline data. Improving data on the Armed Forces community was identified as a priority in the Strategy for our Veterans and is re-emphasised in the Action Plan along with a commitment to deliver a 'regular veterans' survey through the OVA. Recent research has also highlighted the paucity of data around diversity and suggests more needs to be done to understand better the experiences, needs and aspirations of veterans to ensure equality.



## Summary

For the key findings of this Snapshot, please see [Whats New](#) and [Section 3](#), which are summarised below.

Serving personnel have access to subsidised MOD accommodation and are insulated from the market costs of housing, particularly in high cost/high demand areas. In 2021, 51% of service personnel owned their own home; reasons for not doing so included being unable to afford a suitable home and wanting to be able to move themselves and their family when posted. The Forces Help to Buy scheme has been designed to address this and take-up has been high; Serving personnel can also opt to rent their own property in the private rental sector, supported by the Tenancy Deposit Loan Scheme, but few do so.

The majority of personnel make a successful transition to civilian life, but 12% of service leavers had found 'securing suitable accommodation' one of the most significant challenges. The annual cost of failing to address housing-related issues arising from 'poor transition' has been estimated to be in the region of £25 million. Two areas most often identified as crucial for successful housing transitions relate to financial knowledge and access to appropriate information/advice.

There is a legislative framework to ensure that veterans are not disadvantaged if they apply for help or experience homelessness. A common misperception by Forces personnel and veterans is that they either have an automatic right to social housing on leaving the Forces or will have sufficiently high priority for social housing to be allocated a home quickly. Veterans are one group amongst a range of people or households in need, and that there can be very lengthy waits for social housing, especially in areas of high demand. The need for better co-ordination of advice services for veterans has been highlighted, and there has been a recent focus on developing this. Dedicated veteran housing/veteran villages are well established in the UK, including for single veterans with support needs.

Recent research evidences improvements in veterans' access to housing, largely driven by the Armed Forces Covenant, related policy focus and collaborative working between sectors. As a result, veterans are better prepared for transition and better supported when they transition to civilian life. As the report stresses, there is still work to be done, particularly maintaining a focus on vulnerable and Early Service Leavers.

## 9. Key sources and references

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