

# A ROADMAP TO END VETERAN HOMELESSNESS

## The need for a roadmap



The **Veterans' Strategy Action Plan** aims to make the UK the best place in the world to be a veteran by 2028 and pledges to end veteran rough sleeping by the end of 2024.

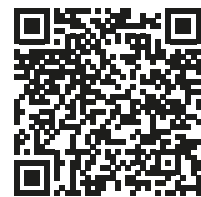


### £7.2m

Reducing Veteran Homelessness Programme

To support this, the Government is currently funding **Op FORTITUDE**, a new central referral pathway for veterans at risk of or experiencing homelessness, and a £7.2 million Reducing Veteran Homelessness Programme to support veteran homelessness accommodation support services. This provision provides a crucial response to veterans who may have reached a point of crisis.

Our research shows that ending veteran homelessness in the long term needs additional changes, starting from the day individuals join up, through their careers, and beyond transition.



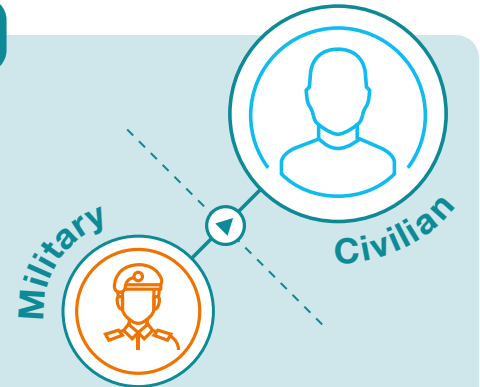
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## The gap between military and civilian life is widening

The gap between military and civilian life was always wide but for some it's getting wider - the impact of a **widening inequality in society generally**; increasing **employment precarity**; the **cost of living crisis**; the **housing market crisis** - increasing the risk of homelessness amongst a broader group of veterans.

Current levels of in-Service and resettlement support are unlikely to bridge this gap effectively.

Many personnel **aren't able to 'save'** and even if they do, **the upfront costs of rentals and mortgages** remain out of reach for some.



## Those most at risk

Those who are **most vulnerable are those discharged at speed** (such as early Service leavers; and those who are medically or compulsorily discharged) and groups with unmet needs (such as non-UK personnel and women suffering trauma); but families are also increasingly vulnerable to housing precarity as costs rise and social housing continues to be unavailable.

## Who needs to act?

To address these 'big' issues holistically will require **sector-wide action**:

- OVA (Office for Veterans' Affairs)
- MOD (Ministry of Defence) including the individual services and Chain of Command
- Local Authorities
- Housing Providers
- Veteran charity sector

## Methodology

This research is the first study to explore the housing experiences of currently serving personnel, veterans and a wide range of stakeholders from veteran and housing charities, Government and the Armed Forces. **A total of 96 in depth interviews were conducted.** These explored current MOD policy for serving personnel as well as examining the experiences and needs of those who have left Service as they found themselves in housing difficulties. The research also included an international literature review to explore relevant experiences and solutions elsewhere.

# REALISING THE ROADMAP



## Recommendations are made in the main report.

The below summarises actions for lead stakeholders to oversee changes needed to address implementation gaps and ensure the roadmap intentions can be realised.

### MOD

- Enhance education around housing and financial advice that starts in basic training and continues throughout and post Service
- Draw-in the expertise of civilian housing experts, families and those with lived experience
- Guarantee ESLs secure accommodation at discharge that is not their parental home
- Review FHTB and consider the establishment of new financial products that prepare Service personnel (SP) for transition
- Ensure medically discharged personnel are entitled to remain in SFA or SLA without application until suitable accommodation is identified
- Ensure consistent application of policy and guidance across Units and Chain of Command
- Ensure all non-UK SP can access resettlement service and complete relevant visa applications prior to discharge

### OVA working with DLUHC/ other key players

- Ensure that Service leavers (SLs) have tenancy and floating support available in the transition process
- To consider the establishment of guaranteed accommodation for those discharged unexpectedly
- To set up a central team of veteran housing advisors to disseminate good practice to housing providers
- Consider how time in service accommodation can contribute to waiting list years for access to social housing
- Ensure that veteran supported housing services are properly funded post – Op FORTITUDE
- Fill gaps in provision in areas that are under-served across the UK
- Establish means-tested financial support grant for SLs
- One telephone number for homeless or at-risk veterans to use
- To broker a network of service navigators for SLs

### Local authorities

- Ensure all local authorities have clear and transparent information about veteran housing options and named point of contact. In areas of high veteran resettlement, a specialist veteran worker post will be needed.
- Ensure every LA has veterans as part of its homelessness strategy to reduce geographical inconsistency
- Develop tenancy/floating support for those at risk of homelessness – which extends into the private rented sector

### Veteran charity sector

- Ensure trauma-informed approaches are embedded in services working with veterans
- Consider any barriers for women or minority groups using veteran's services and how these can be overcome
- Closer working relationships between charities to produce a more coordinated offer for veterans at national, regional and local level

# A ROADMAP TO END VETERAN HOMELESSNESS

**Our roadmap identifies key actions needed to address issues raised in our findings.**

It is based on the transition journey developed by FiMT and Future Agenda (2021) that provides a visual representation of **eight key 'stages' of transition.**

## Acronym list

**MOD** Ministry of Defence

**ESLs** Early Service Leavers

**FHTB** Forces Help to Buy

**SFA** Service Family Accommodation

**SLA** Single Living Accommodation

**OVA** Office for Veterans' Affairs

**ACEs** Adverse Childhood Experiences

**SPOC** Single Point of Contact

**PRS** Private Rented Sector



## Joining

Our evidence identified adverse pre-Service experiences that can influence future housing and homelessness pathways, including mental health and lack of family support that can leave individuals vulnerable when they leave Service.

**We recommend** the early identification of welfare needs at the point of joining.



## Serving

The MOD provides support for home ownership, but affordability remains an issue for many personnel. Personnel want more help establishing savings for the future; and more tailored housing-related information and advice.

**We recommend** addressing ongoing housing needs throughout Service.



## Preparing

Personnel recognised the importance of employment focus during formal resettlement, but also want more specific housing information and advice, particularly those who have lived in military accommodation. Some personnel face a housing 'cliff-edge'.

**We recommend** more support to help individuals realise independence, including named single points of contact to prompt and help with applications and financial advice.



## Threshold

The moment of discharge is critical for future housing pathways. Many of those most in need will not have experienced the 'preparing' stage, nor very much of the serving stage either, and are at risk of homelessness. At the same time, many others will face exceptionally high transition costs leaving them vulnerable to housing exclusion.

**We recommend** a guaranteed time-limited housing support scheme, and financial support packages, available on discharge.

# HOUSING TRANSITION ROADMAP

## STANDARD DISCHARGE



● In civilian world

● In Service

● Crossing over

### MOD REACH

### CIVILIAN REACH



#### Joining

- Identification of welfare needs that may impact on future housing pathways, including ACEs
- Managing expectations of non-UK joiners



#### Landing

- Armed Forces Covenant pledges and support ongoing
- Volunteer opportunities to support other veterans negotiating the transition



#### Serving

- Financial/money management advice: savings; credit; managing debt from basic training and through career
- 'Save well, Leave well' scheme to support saving for housing on discharge in conjunction with appropriate financial services
- Bespoke housing information and advice service at key transition points
  - When moving from SLA to SFA
  - On making a FHTB application
- Focus on sustaining home ownership where people choose this option
- Confidential advice services, externally provided, for those in need and suffering moral injury
- Preparedness workshops at halfway point



#### Settling

- Key preventative measures remain available for all veterans
- Veteran charitable organisations, large and small, to assist settling and integration into local communities
- SPOC available to all veterans



#### Preparing

- Housing briefings specific to needs of those living in SFA/SLA and home owners
- Identification of needs through assessment at start of formal resettlement and at 6 monthly intervals
- SPOC to support practical actions for those identified as needing additional support
- Specialist resettlement for non-UK personnel



#### Integrating

- A range of housing options available for veterans, including supported accommodation and Housing First
- Preventative services available to veterans, including assistance with any debt, mediation services and floating support
- Specialist services available for non-UK veterans and their families, women, LGBT+ and other disadvantaged groups
- All veterans to have the option of a service 'navigator'
- SPOC available to all veterans
- Targeted strategy/ resources to prevent rough sleeping



#### Threshold

- Ensure all SP have secure and sustainable accommodation for 12 months post-discharge
- Automatic referral to time limited housing support scheme for those with no secure/stable accommodation but low level support needs
- Automatic referral to supported accommodation for those with no secure/stable accommodation and higher support needs
- Access to direct financial support for PRS/mortgage deposits for those leaving SLA/SFA



#### Confronting

- SPOC for 12 months
- Phone call check in at 3, 6, 9 months and 1 year
- Continuing option to refer back in to time limited housing support scheme

Guaranteed Time Limited Housing Support Scheme

8

## Landing

Given earlier interventions veterans at risk should be in a better position to navigate systems at this stage and many respondents were in a position to support other veterans negotiating transition.

**We recommend** offering more formal volunteering opportunities for veterans to support other veterans negotiating their transition; alongside meaningful ongoing Armed Forces Covenant pledges.

7

## Settling

By this stage, homelessness might arise for any number of non-Service-related reasons. Many veterans find support accidentally and there are limited formal routes in welfare services to identify veterans at-risk of homelessness.

**We recommend** all housing and wider welfare services ask the 'veteran' question and sustainable funding is available for the veteran charitable sector that provides a critical role in catching people if they fall.

6

## Integrating

People were confused about where to access help over time, and experienced difficulties navigating services. The data identified a need for preventative services to avoid homelessness alongside clear strategies and targeted resources to respond to rough sleeping.

**We recommend** a veteran housing strategy that provides homelessness prevention, and crisis response services, as well as a service navigator for any veteran who needs one wherever they live in the UK.

5

## Confronting

The evidence showed that sustaining tenancies and ensuring problems are dealt with quickly can be important in preventing homelessness once individuals have left Service.

**We recommend** a single point of access, and regular check-ins, for at least 12 months.

**Our research shows that ending veteran homelessness in the long term needs additional changes, starting from the day individuals join up, through their careers, and beyond transition.**



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# ACKNOWLEDGEMENTS

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This report would not have been possible without the time of a vast array of people who are passionate about veteran housing issues. A big thank you to the Serving and Ex-Serving personnel who responded to the request to take part in the research - their testimonies provide detailed insights on accommodation both in the military and civilian life. Thanks also go to all the agencies who shared their experiences of providing services to the Armed Forces Community, the successes and challenges and helping us identify the gaps and priorities for the future. The research team was advised by a Steering Group over its 2.5 years. Dom Bartram undertook the design for the infographic, report and this summary.

For further information, please contact  
**Dr Lisa O'Malley** at the University of York:  
[lisa.omalley@york.ac.uk](mailto:lisa.omalley@york.ac.uk).

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report please scan  
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The research was granted full Ethical Approval by  
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