

Forces in Mind Trust – Policy Statement on Housing

Purpose

1. This Statement sets out Forces in Mind Trust's (FiMT's) policy position on the housing needs of ex-Service personnel and their families, and how these are met. It provides an overview of the evidence that exists to support it, the issues that inform it, and the changes that are needed to achieve it.

Background

2. Forces in Mind Trust was established in 2011 by a £35 million endowment from the Big Lottery Fund, now The National Lottery Community Fund. Our vision is for all ex-Service personnel and their families to lead fulfilled civilian lives. Our mission is to enable all ex-Service personnel and their families to make a successful and sustainable transition. We deliver our mission by commissioning and funding evidence generation to influence policy makers and service providers, and by improving the capability of the Armed Forces Charities sector.

3. In adopting a programmatic approach to our work, based on our theory of change, our Housing Programme brings together a coherent set of projects with the aim of delivering tangible impact. The Programme is supported and informed by our policy position on the availability of good quality, affordable, secure and sustainable accommodation solutions.

Policy Issues

4. The transition to civilian life is one which most Service leavers make successfully. Finding suitable accommodation is generally considered to be one of the indicators of a successful transition from military to civilian life, and an essential component in 'putting down roots'¹. Access to stable housing is one of the key factors that influences transition outcomes². However, evidence on rates of home ownership shows that nearly half of all Service leavers have their housing arrangements 'fully sorted' at the point of transition to civilian life, and over 50% of Service leavers could be classified as 'semi-sorted' or 'in need' in relation to housing at that point³. A relatively small proportion experience homelessness and related support issues⁴.

5. The Ministry of Defence (MOD) provides advice on transition planning and access to specialist areas, including housing, and offers financial schemes to serving personnel to assist in home ownership and mortgages⁵. Local authorities are responsible for assessing housing need locally. Although there are mechanisms in place and support is available to help ensure housing needs are met appropriately, there is evidence that these are not always being leveraged as effectively as they could be⁶.

¹ Leaving the Armed Forces and living as a Civilian, Wrexham Glyndwr University, 2018

² Transition Mapping Study, Forces in Mind Trust, 2013

³ Ibid

⁴ Housing Snapshot, Veterans and Families Research Hub, Anglia Ruskin University, 2018

⁵ The Forces Help to Buy scheme operates in England. In Wales the Homebuy scheme and in Scotland the LIFT open market shared equity scheme offers financial assistance with home ownership

⁶ Meeting the Housing and Support Needs of Single Veterans in Great Britain, University of York, 2015

6. The cost of failing to address housing related issues arising from poor transition has been estimated to be in the region of £25 million⁷. While there have been a number of changes introduced by Government which aim to improve housing outcomes, there remains evidence of significant challenges in finding suitable accommodation among ex-Service personnel and their families⁸.

Policy Position

7. We believe that no ex-Service person, or their family, should be disadvantaged in achieving appropriate housing outcomes. Our view, in line with the Armed Forces Covenant, is that special consideration is appropriate in some cases, especially for those who have given the most. Our vision is for all ex-Service personnel and their families to be able to access good quality, affordable, secure and sustainable accommodation solutions. This means being able to live in suitable, long term, and independent living accommodation in a geographical location of choice.

8. We believe that more should be done to better meet the housing needs of ex-Service personnel and their families, and to ensure that unmet need, manifest in homelessness, becomes a thing of the past. Therefore, working with others, we are using our evidence and knowledge base to ensure this happens.

Overview of evidence and issues

9. We have commissioned and published research on the housing needs of ex-Service personnel and their families, and have funded a campaign to end homelessness among veterans: the *No Homeless Veterans* campaign delivered by the Cobseo Housing Cluster⁹. The evidence and engagement generated as a result of this research and campaign activity are helping to increase knowledge, awareness and understanding of the issues faced, and in some instances have led to an increase in resources and commitment to ending homelessness amongst the veteran community¹⁰.

10. **Factors affecting access to housing.** A range of factors impact on the likelihood of ex-Service personnel and their families being able to access good quality, affordable housing. Some relate to housing provision, some relate to the preparedness of the Service leaver while others are wider and not specific to Service leavers, such as the economic climate and state of the housing market. Our research evidence shows that the following factors specifically impact on the housing outcomes of Service leavers and their families:

- **The transition process.** There are inevitable tensions in the transition process arising from the need to continue to meet the demands of Service life and at the same time find space for preparation and planning for post-Service life. These tensions may be exacerbated if the Service leaver is:

⁷ Transition Mapping Study, Forces in Mind Trust, 2013

⁸ Housing Snapshot, Veterans and Families Research Hub, Anglia Ruskin University, 2018

⁹ The Confederation of Service Charities (Cobseo) convenes the Housing Cluster which is a working group over 30 organisations that provide veteran-specific accommodation. Further information is available at <https://www.cobseo.org.uk/clusters/housing/>

¹⁰ A recent example is the awarding of a grant to The West Midlands Combined Authority to prevent and relieve homelessness among veterans, and who published a report highlighting areas where greater support and collaboration is needed in March 2020

- Deployed on operations away from their home base for a significant period in the last 2 years before discharge.
- Confronted with a number of myths and mixed messages about civilian life from both within and without the Armed Forces¹¹.
- **Inexperience of housing and rental market.** A lack of any direct experience of the civilian housing and rental market can add to the difficulties of finding accommodation when leaving the Armed Forces. Such difficulties can be made worse by lack of exposure to the real costs of housing and regional variations in the housing market¹².
- **Misperceptions** or a lack of awareness of housing-related entitlements can also add to the challenges encountered. For example, misperceptions among some Service families about eligibility for social housing, and the time it can take to be allocated a home, can be a barrier to securing suitable housing^{13 14}.
- **Housing status at point of transitioning to civilian life.** Evidence relating to transition and resettlement shows that housing choices made whilst in service have an impact on an individual's capacity to either purchase or rent housing when they leave¹⁵. There is also evidence of some dissatisfaction with Service Family Accommodation (SFA) that impacts on in-service housing choices, which then plays a role in housing decisions at the point of transition¹⁶.
- **Employment status** is a critical factor in determining the housing options available to a Service leaver. Those Service leavers who are less employment-ready are more likely to have housing issues as a consequence of encountering barriers to employment¹⁷.
- **Financial knowledge** and access to reliable information and advice on managing finances are crucial for successful housing transitions¹⁸.
- **Availability of specialist housing advice.** The need for specialist housing advice and the role it plays in enabling successful housing transitions is a recurring theme in the evidence on transition to civilian life¹⁹.
- **Geographical location.** As part of the MOD's Future Accommodation Model (FAM) which began in 2018, changes have been made to the way housing is provided for serving personnel. These include both the increased use of private rental market to house military personnel and the MOD protecting Service personnel from price variations in expensive locations by paying the difference in cost for privately rented accommodation²⁰. This can present challenges if the serving person and their family have put down roots in an area that is not affordable without such subsidies, and who are understandably reluctant to move to a less attractive area on transition where housing might be affordable. Capacity at local level continues to be variable.

11. Profile of Service leavers and their families who have an increased likelihood of encountering housing difficulties. Evidence shows that securing suitable accommodation is one of

¹¹ Kantar Futures: Continue to work - The transition Mapping Study 2017

¹² Housing Snapshot, Veterans and Families Research Hub, Forces in Mind Trust Research Centre, 2018

¹³ Ibid 2018

¹⁴ Family Engagement Programme – Better Understanding the Support Needs of Service Leavers' Families, Brian Parry Associates, 2015

¹⁵ Ibid, 2018

¹⁶ Living in our Shoes. Understanding the needs of UK Forces families. Independent Review commissioned by Ministry of Defence, 2020

¹⁷ Anglia Ruskin University: Future Horizons Programme Final Report, 2013

¹⁸ Ibid, 2018

¹⁹ Housing Snapshot, Veterans and Families Research Hub, Forces in Mind Trust Research Centre, 2018

²⁰ Ibid, 2018

the issues that Service leavers and their families find most challenging²¹. However, whilst most Service leavers and their families do quickly find suitable accommodation, some are more likely to experience greater housing challenges than others.

- Early Service Leavers²² who may have only a few weeks or less to plan for discharge, and whose employment rate is relatively low with only 52% reported to be in education, training or employment six months after leaving²³
- Service leavers who are single and have no dependants²⁴
- Service leavers with complex needs such as drug, alcohol or other addictions²⁵
- Service leavers with physical or mental health needs, including those who have been wounded, injured or sick in service, and for whom it is often charities that provide a housing solution²⁶.
- Non-UK Service leavers who find it more difficult to obtain local authority housing due to a lack of prior connection to the area (and hence eligibility to be housed) where they choose to settle²⁷
- Service leavers who have served in the Army. Statistics on home ownership show that rates of ownership vary by Service, with the proportions of Army personnel owning their own home while serving is significantly lower than in the Royal Air Force and Royal Navy²⁸.
- Non-serving spouses who are reliant on SFA but lose that entitlement on divorce or relationship breakdown²⁹.

12. **Quality and nature of housing.** The statistics on housing do not present a full picture. Less is known about whether Service leavers are finding housing appropriate to their needs. The scale of those who experience ‘informal homelessness’, staying with friends and family and sleeping on sofas and floors, is not fully known³⁰.

Addressing the issues – where are we now?

13. Government’s support for overcoming barriers is brought together in its cross-departmental ‘Strategy for our Veterans’³¹. We strongly support the principles that underpin the vision set out in this strategy, and the objective of encouraging and enabling veterans to maximise their potential as civilians. We will continue to support the development and delivery of the Veterans’ Strategy through provision of evidence-based research on what works best.

14. We know that significant challenges continue to exist for the transitioning Armed Forces Community in accessing secure, long term and affordable and housing. Notwithstanding the continuing challenges, we recognise and welcome the range of positive initiatives in place that are

²¹ Housing Snapshot, Veterans and Families Research Hub, Forces in Mind Trust Research Centre, 2018

²² Early Services Leavers are usually defined as those who have served four years or less, or those who have served more than four years but been compulsorily discharged

²³ Deployment to Employment, The Royal British Legion, 2016

²⁴ Meeting the Housing and Support Needs of Single Veterans in Great Britain, University of York, 2014

²⁵ Housing Snapshot, Veterans and Families Research Hub, Forces in Mind Trust Research Centre, 2018

²⁶ Focus on: Armed Forces Charities’ Housing Provision, Directory of Social Change, 2018

²⁷ Meeting the Needs of Commonwealth Personnel and Families: A Map of Service Provision. Anglia Ruskin University, Cobseo, Army Families Federation, 2018

²⁸ UK Regular Armed Forces Continuous Attitude Survey, Ministry of Defence, 2017

²⁹ Living in our Shoes, Ministry of Defence, 2020

³⁰ Meeting the Housing and Support Needs of Single Veterans in Great Britain, University of York, 2014

³¹ Strategy for our veterans, Ministry of Defence and Cabinet Office, 2018

helping to address them. In particular, we recognise the value of Government's continuing support and programmes of funding for the Armed Forces Covenant, the work of the Defence Transition Services (DTS) established as part of the new Holistic Transition Policy³², the Veterans' Gateway UK, the Government's published guidance on improving access to social housing³³ and the ambition to end veterans homelessness by 2023 via the Op Fortitude scheme³⁴.

15. Government's commitment to the ex-Service community, the legal framework that underpins its commitment, and the range of support and advice it provides are key enablers in helping to address and overcome the structural and cultural barriers to housing that exist. They include:

- **The Armed Forces Covenant³⁵**. The Covenant is a commitment by the UK Government to ensuring that the Armed Forces Community 'should face no disadvantage' and enjoy the same standard of housing as any other UK citizen. Specifically, it states that:
 - 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. Since 2019 it has been compulsory for local authorities to ask about veteran status when someone comes to them with housing needs.

While research evidence shows that concerns exist about inconsistent implementation of the Covenant locally³⁶ our view is that the Armed Forces Covenant plays a critical role in leveraging access to housing provision, advice and support for those who need it.

16. **The statutory framework.** Legal entitlements vary according to which part of the UK a Service leaver and their family are settling in:

- **The Housing Act 1996** governs the allocation of local authority housing in England and every local authority allocation scheme must ensure that 'reasonable preference' is given to certain categories of applicant. The Housing Act 1996 (Additional Preference for Former Armed Forces Personnel) (England) Regulations 2012 introduced a requirement for local authorities to provide 'additional preferences' for serving and ex-serving personnel if they are 'suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service'. The 2012 Regulations also strengthened provision for spouses or civil partners of those whose death was attributable to their service. Statutory guidance published alongside the 2012

³² Defence Holistic Transition Policy, Ministry of Defence, 2019

³³ Statutory guidance. Improving access to social housing for members of the Armed Forces. HM Government, 2020

³⁴ <https://www.gov.uk/government/news/new-funding-and-support-scheme-to-finally-end-armed-forces-veterans-homelessness>

³⁵ Armed Forces Covenant is a promise by the nation ensuring that those who serve or who have served in the armed forces, and their families, are treated fairly. See Sources of Further Information below.

³⁶ Our Community – Our Covenant, Improving the delivery of local Covenant pledges, 2nd Edition. Shared Intelligence, 2016

Regulations ‘strongly encouraged’ local authorities to take into account the needs of all serving or former Service personnel when framing their housing allocation schemes, and to give sympathetic consideration to the housing needs of family members of serving or former Service personnel. Government’s statutory guidance on improving access to social housing³⁷ now includes the need to ensure that members of the Armed Forces and veterans experiencing mental ill health are given priority for social housing, as well as encouraging councils to train staff in understanding the circumstances of the Armed Forces Community.

- **Wales, Scotland and Northern Ireland.** The Welsh government’s policy on housing allocations is, like England’s, governed by the Housing Act 1996 with a Welsh Code of Guidance³⁸ to support it. In Scotland the Housing (Scotland) Act 2014 did not make specific reference to ex-Service personnel. However, the Scottish Government’s Allocations Guidance 2019 provides information on how local authorities should address applications from people leaving the Armed Forces³⁹. In Northern Ireland the Housing Selection Schemes acts as a single gateway into social housing. The statutory basis of the scheme is Article 22 of the Housing (NI) Order 1981⁴⁰. There is nothing within the Scheme or Housing Order that promotes consideration of the specific needs of veterans, and the impact of this is unknown as there is also no requirement to collect data on veteran or Armed Forces status as part of the process of applying for social housing or receiving homelessness assistance⁴¹.
- **Homelessness.** As shown above, the statutory framework for providing homelessness assistance varies according to which part of the UK ex-Service personnel live in. England and Wales have legislation in place that treats certain ex-Service personnel as being in a priority need category for housing, including becoming homeless, although in England this is limited to ‘vulnerable’ personnel, whereas in Wales assistance is offered to anyone who has been homeless since leaving the Armed Forces. In Scotland, priority need categories were abolished in 2012 and local authorities have a duty to find permanent accommodation for all applicants who are unintentionally homeless. Northern Ireland has not extended its priority need categories to encompass additional groups such as homeless vulnerable ex-Service personnel⁴².

17. Support and advice

- **Defence Transition Services (DTS)** works directly with Service leavers or their family members to provide tailored information and guidance, and facilitates access to support, including accommodation, and advice from local authorities and charities. Since 2022, DTS has been responsible for the delivery of housing advice which was previously provided by the Joint Service Housing Advice Office (JSHAO).
- **Veterans’ Gateway UK** has a specific information, advice and support service for veterans seeking assistance with housing.

³⁷ Improving access to social housing for members of the Armed Forces, Ministry of Housing, Communities and Local Government, 2020

³⁸ Welsh Code of Guidance for Local Authorities on the Allocation of Housing and Homelessness, 2016

³⁹ Social Housing Allocations in Scotland: A Practice Guide, Scottish Government, 2019

⁴⁰ Housing Selection Scheme Rules, Northern Ireland Housing Executive, 2014

⁴¹ Housing Snapshot, Veterans and Families Research Hub, Forces in Mind Trust, 2018

⁴² Housing options for serving and ex-military personnel, House of Commons Library Briefing Paper 4244, 2019

18. **Charity sector provision and support.** Despite the range of statutory protections and Government support in place, it is not yet enough to negate the need for additional support for those Service leavers who encounter barriers, and may never be. The voluntary sector plays a critical role in addressing need. Recent analysis of voluntary sector trends shows that there are 78 Armed Forces charities providing housing support with a small number of charities delivering specialist provision; the most recent research showed that 20 charities delivered housing provision for disabled, wounded, injured and sick beneficiaries, nine managed sheltered living for older beneficiaries and five operated shelters for homeless ex-Service personnel. In total Armed Forces charities have delivered housing support to at least 11,600 beneficiaries within the last year⁴³.

19. **Charity and statutory sector collaboration.** Collaboration among charities providing veteran-specific accommodation has enabled cross-sector working with some successful outcomes: for example, the Veterans' Nomination Scheme run by Stoll whereby Armed Forces charities can nominate veterans to housing associations and local authorities in order to help to secure accommodation. The Cobseo Housing Cluster, which is a working group of over 30 organisations that provide veteran-specific accommodation, has enabled successful co-operation, information sharing and campaigning to deliver improvements in housing provision. Most recently, the Housing Cluster, funded by FiMT, delivered the No Homeless Veterans campaign, which has helped to increase awareness within local authorities and housing and advice agencies of ex-Service personnel's specific needs, and to increase coordination and collaboration between the housing and charitable sectors. However, despite these positive examples, analysis of Armed Forces housing charities shows that while the vast majority report engagement in collaboration and partnership activities, they are still considerably more likely to partner with other Service charities rather than non-Service-related charities such as housing associations⁴⁴.

20. **Awareness of services and support available.** Given that the need to secure suitable accommodation plays such a critical role in successfully transitioning to civilian life, it is concerning that awareness of housing support services available is low amongst families of Service leavers⁴⁵.

Addressing the issues – What needs to happen?

21. There have been some positive developments in the availability of housing support and access to housing provision that should be celebrated and shared, but there is still some way to go. Forces in Mind Trust believes that there are some high-level strategic as well as more specific changes and actions that are needed to improve the experience of being able to access good quality, affordable, secure and sustainable accommodation solutions.

22. At the level of central and devolved Government, closer working and a more coordinated approach is needed across the Department for Levelling Up, Housing and Communities, the Ministry of Defence, the Office for Veterans' Affairs and the devolved administrations in order to ensure a consistent and unified approach to housing policy development and implementation for the ex-Service community.

⁴³ Focus On: Armed Forces Charities Housing Provision. Directory of Social Change, 2018

⁴⁴ Ibid, 2018

⁴⁵ Lifting the lid on transition: The families' experience and the support they need, Naval Families Federation, Army Families Federation, RAF Families Federation, 2018

23. Our Housing Programme sets out the outcomes that we believe are essential to achieving our policy goal⁴⁶. These outcomes focus on the need for a strategic approach to delivering information, advice and guidance in the right way at the right time, and improved collaboration and partnership working.

This requires:

- **Earlier identification and support for vulnerable-Service personnel** by MOD to ensure preventative support is provided and the risks of unsuccessful or difficult transition are minimised⁴⁷.
- **Better information on vacating Service Family Accommodation (SFA)**. Providing clearer, more concise information about vacating Service Family Accommodation (SFA) would help support better transition planning for the move to civilian housing⁴⁸.
- **Ensuring that ex-Service personnel and their families are equipped with the necessary knowledge, skills and awareness** of the civilian housing and rental market, and the financial planning and personal budgeting required to achieve a sustainable accommodation solution. Specifically, there continues to be a need for MOD, working with veteran and other key civilian agencies, to do more to prepare every Service leaver, and to provide details of subsidised and unsubsidised costs of accommodation, Council Tax and utility charges payable in the civilian sector⁴⁹. Engaging families in housing briefings and advice, and making this available as an e-module to families as well as serving personnel, would support better transition planning by the whole family.
- **Increased knowledge and awareness of the impact of transition** on the Service community among providers of housing support⁵⁰.
- **Improved understanding across all housing providers of the housing support needs of those ex-Service personnel** who have an increased likelihood of encountering housing difficulties.

There is also a need for:

- **Better data collection, linkage and sharing of data** to inform national and regional planning and develop housing strategy and policy that takes account of discharge patterns and existing knowledge of vulnerabilities⁵¹. Analysis of data trends alongside the differences in housing legislation and policy in the devolved nations would support a more strategic approach to planning and delivering housing provision and support⁵².
- **Stronger coordination, collaboration and partnerships** between Armed Forces charities providing specialist housing solutions and generic housing providers, such as housing associations⁵³. This includes a more streamlined approach to housing advice and

⁴⁶ Information on Forces in Mind Trust's Housing Programme is available at <https://www.fim-trust.org/outcome-area/housing/>

⁴⁷ Meeting the Housing and Support Needs of Single Veterans in Great Britain, University of York, 2014

⁴⁸ Lifting the lid on transition: The families' experience and the support they need, Naval Families Federation, Army Families Federation, RAF Families Federation, 2018

⁴⁹ Meeting the Housing and Support Needs of Single Veterans in Great Britain, University of York, 2014

⁵⁰ The Transition Mapping Study. Understanding the transition process for Service personnel returning to civilian life. Forces in Mind Trust, 2013

⁵¹ Housing Snapshot, Veterans and Families Research Hub, FiMT Research Centre, 2018

⁵² Focus On: Armed Forces Charities' Housing Provision, Directory of Social Change, 2018

⁵³ Housing Snapshot, Veterans and Families Research Hub, FiMT Research Centre, 2018

referrals in order to help make systems and processes less complex and more accessible to those using them⁵⁴.

- **Better coordination and connections between health, housing, social welfare and employment services and support** in order to avoid unmet needs for longer than necessary as a consequence of delays due to the inter-dependency of both need and service provision⁵⁵.

Measuring success

24. Changing policy and practice through evidence generation and influencing activity inevitably takes time, and requires changes in awareness, attitudes and understanding. The measures of success are therefore complex and comprise a mix of 'hard' and 'soft' indicators. We will continue to commission research and analysis to provide evidence and insight into the progress made and challenges encountered in improving housing outcomes for ex-Service personnel. We will encourage other organisations to build success measures into their housing related initiatives. We will work closely with Government to help ensure that the current data is strengthened so that the profile of those people experiencing barriers to securing appropriate housing is better understood.

25. We recognise that we will not be able to quantify absolutely the extent to which FiMT has contributed to positive change; our role is to influence and catalyze others, using an evidence-based approach to do so.

Reflections and next steps

26. If our policy goal is to be achieved, and all ex-Service personnel and their families are able to live in suitable, long term and independent living accommodation in a geographical location of their choice, there will need to be both investment and concerted effort in order to build on the progress that has been made already. Understanding likely future needs, based on clear, accurate data and evidence, and planning ahead are crucial. Forces in Mind Trust will continue to generate evidence that sheds lights on needs, and on what works best in practice.

Sources of Further Information

[Focus On: Armed Forces Charities' Housing Provision](#), Directory of Social Change, 2018
[Housing Snapshot](#) , Veterans and Families Research Hub, FiMT Research Centre, 2018
[Armed Forces Covenant](#)
[Housing options for serving and ex-military personnel](#), House of Commons Library Briefing Paper 4244, 2019
[Defence Transition Service](#)

⁵⁴ Accommodation for Single Veterans: Developing Housing and Support Pathways, University of York, 2018

⁵⁵ Accommodation for Single Veterans: Developing Housing and Support Pathways, University of York, 2018