

Serving personnel

- Serving personnel have access to subsidised Ministry of Defence (MOD) accommodation and are insulated from the market costs of housing. However, Service personnel are not obliged to live in MOD accommodation. Regular job postings make settling down difficult for Service personnel and their families, influencing decisions about where, or whether, to purchase a home. The Future Accommodation Model is being piloted by the MOD to support Serving personnel to rent and buy in the private market whilst serving. In 2019, 50% of Service personnel owned their own home.
- 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. 20,300 payments were made to the end of third quarter of 2019-20. 48% of payments were made to Army personnel, 28% to Royal Navy/Royal Marines and 24% to RAF members. 17% of payments were made to officers, and 83% of payments to other ranks. FHTB has been extended to 2022.
- Rates of home ownership vary by Service branch, with the Royal Navy, RAF and Army having the greatest proportion respectively. Home ownership also varies by rank, with commissioned officer ranks more likely to be homeowners.
- The Tenancy Deposit Loan Scheme, launched in July 2015, provides an advance of salary to fund deposits and is repaid over 12 months. However, the Armed Forces Continuous Attitude Survey (AFCAS) data suggests that low numbers of serving personnel reside in privately rented accommodation during the working week (around 2%). Reasons why Service personnel choose not to purchase their own home whilst in-Service include being unable to afford a suitable home and wanting to be able to move themselves and their family when posted.
- Service personnel have priority access to government schemes in England, Wales and Scotland for home ownership but take-up of this is low compared with FHTB. Legislation and subsequent support for veterans varies significantly within the four Nations. Although serving personnel are eligible to apply for social housing, there is no data available regarding the numbers of personnel who access this housing route whilst in-Service.
- In-Service personnel who have been injured or wounded as a result of Service have access to support for adaptations for private homes which are retained on discharge. According to the 2017 Armed Forces Covenant Annual Report, there were 102 adaptations in progress.

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

Veteran support

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

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

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

● Dedicated veteran housing/veteran villages are well established in the UK, including accommodation for single veterans with support needs. Housing is the most frequently adopted sector of the Armed Forces Covenant by local authorities; just over two thirds state that they offer targeted support and/or special entitlements to Service Leavers.

● There are no specific evaluations available of the overall scale and nature of homeless provision for veterans in the UK. A minority of veterans continue to be vulnerable to becoming homeless, in 2019 about 2% (115) people rough sleeping in London were UK veterans. The Homelessness Reduction Act 2017 has put in place a framework to ensure that veterans are not disadvantaged if they apply for help as a result of experiencing homelessness.