

# 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 April 2020)

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 policy-making 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 from 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”*. Specifically, 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 \(LAs\)](#), [recent 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 2020

Since the original Housing Snapshot was published in July 2018 the position of the Veteran, the family and Service people in transition has gained increased national visibility by the establishment of the Office for Veterans' Affairs (OVA). The OVA's stated aim of 'leading the UK Government's efforts 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.' includes delivering The Strategy For Our Veterans published in 2018 containing the key housing theme 'Veterans have a secure place to live either through buying, renting or social housing'. During the consultation period on the strategy significant public statements were made by Service charities contributing to the housing sector such as The Royal British Legion recommending 'The Ministry of Housing, Communities and Local Government and local authorities extend provisions in housing services for veterans to divorced and separated spouses and partners.'

There has been little change in the number of serving personnel owning their own property in the past two years, as reported by the UK Regular Armed Forces Continuous Attitude Survey Results 2019 reflected in the quarterly average for the number of payments made by the Forces Help to Buy (FHTB) scheme decreasing by 7% between 17/18 and 18/19.

More information about families' housing needs, generated by service families themselves has come to the fore in the past 2 years including commentary on the dispersed family and families in transition.

Research into the housing needs of the aging veteran with specific disabilities has been published and advice and solutions for care providers accommodating elderly veterans produced.

An important update on homeless veterans in London was published by the University of Kent identifying where improvements (or otherwise) have been made following on the same University's report of 2016. Guidance to local authorities on managing homeless veterans was provided by the Ministry of Housing, Communities and Local Government in 2018.

In Scotland the Government published the Scottish Housing Guide for people leaving the Armed Forces and ex-service personnel in 2018 and The Scottish Government published new practice guidance on social housing allocations in February 2019; Social Housing Allocations in Scotland – A Practice Guide containing practical advice for social landlords on allocations for people leaving the Armed Forces.

The Armed Forces Covenant Report 2019 describes several significant policy changes in the past 2 years; From March 2019, subject to availability, Service leavers and their families have been able to stay in Service Family Accommodation for up to 12 months (previously 3 months) by paying the

market rate. A Future Accommodation Model pilot was launched in September 2019 at Her Majesty's Naval Base HMS Clyde. A change in policy on the allocation of Service Family Accommodation came into effect on 1 April 2019. From this date, Service personnel with more than four years' service who are in a long-term relationship, or have residential responsibility for a child, have been able to apply to live together in surplus SFA, subject to availability. In March 2019 an additional £1 million of bespoke funding to support vulnerable veterans who are or are at risk of becoming homeless was allocated between 10 Combined Authorities and the Greater London Authority. As part of the Homelessness Reduction Act's Duty to Refer, which came into force in October 2018, the Secretary of State for Defence and other public named authorities are required to refer members of the regular Armed Forces in England, to a local housing authority within 56 days, if they believed they may be homeless or threatened with homelessness.

### 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. However, service personnel are not obliged to live in MOD accommodation and in 2017, 49% of service personnel owned their own home. This has not changed in the most recent 2019 survey. The Armed Forces Continuous Attitude Survey (AFCAS) reports the reasons why service personnel choose not to purchase their own home whilst in service, which include being unable to afford a suitable home and wanting to be able to move themselves and their family when posted.

Affordability is partially acknowledged in schemes (such as Forces Help to Buy) to support home ownership for serving personnel, and the numbers accessing the scheme has fallen over the past 2 years although the overall number envisaged using the scheme has more than doubled since its inception. Serving personnel can also opt to rent their own property in the private rental sector, and support is available via the Tenancy Deposit Loan Scheme, launched in July 2015. However, AFCAS data suggests that very low proportions of serving personnel reside in privately-rented accommodation during the working week (around 2%) whilst the majority live in service accommodation (78%).

#### 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. The Royal Air Force Families Federation has produced a guide with practical advice for families in transition with links to services in England, Scotland and Wales.

#### 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, 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](#) 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.

## 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 did not identify any literature specifically aimed at understanding the housing needs of service leaver families in the UK.

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

## 5. Housing whilst in service

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. The following points from the [Armed Forces Continuous Attitude Survey \(AFCAS\)](#) provide some insight into housing choices made by serving personnel, including information regarding rates of home ownership and private renting.

## Home ownership

The [AFCAS 2019](#) includes statistics on home ownership. The Survey shows that, in 2019, 50% of service personnel owned their own home, although only 22% of personnel reported living in their own home during the working week, an increase of 5% when compared to 2017. Home ownership has been rising among service personnel over the last ten years, from 46% in 2007 to 50% in 2019. This rise has been particularly marked in the Army (up from 36% in 2007 to 41% in 2017) and the RAF (up from 54% in 2007 to 60% in 2017).

Rates of home ownership vary by service arm, with the proportions of Army personnel owning their own home (41%) trailing some way behind RAF (60%) and Royal Navy (62%) rates. Home ownership also varies by rank, with commissioned officer ranks more likely to be homeowners (76% officer rank compared with 43% other ranks [non-officer], with no change seen 2017-2019).

[AFCAS](#) data also offers some insight into the reasons why service personnel choose not to purchase their own home whilst in Service:

- Not able to afford a suitable home (64%)
- Not wanting to buy a home where currently located (28%)
- Would not be able to live in the home (26%)
- Wanting to be able to move self and family when posted (15%)

## 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 20,300 receiving funding to the end of quarter 3 in 2019-2020.

[Data](#) relating to FHTB 2019 is provided by the MOD in quarterly reports. From the start of the scheme to the end of the third quarter of 2019-20, the data shows:

- 44,168 first stage applications have been received
- 23,694 proceeded to the second stage
- 20,300 individuals have received payments
- The average payment is £15,100
- The total cost of the scheme at the time of the report has been £306 million

The 2019 report also shows differences in use of the scheme across services, arms and between ranks. 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. 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 is being extended until the end of December 2022.

[AFCAS](#) also includes data about choices with regard to home ownership, revealing that the same proportion of personnel purchased their own home without using any of the schemes available (6%) compared to those who used FHTB (6%).

Service personnel have priority access to government schemes in England, Wales and Scotland for home ownership but take-up of this is low ([2%](#)) compared with FHTB ([6%](#)).

## 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. However, [AFCAS data](#) 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 is no data available regarding the numbers of personnel who access this housing route whilst in service.

Data from the English Housing Survey shows that waiting list times for the UK service population (including veterans) compare favourably with the non-service population, where almost [72% of service personnel are on the waiting list](#) for up to a year compared with 69% of non-service applicants.

### 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 is 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](#).

### 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. 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

## 6. Transition and resettlement

Research and evidence relating to housing needs among service personnel and their families prior to leaving service remains limited, although 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.

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 upwards of 50% 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
- *The RAF Families Federation* – Have produced 'Departures' with practical advice for families in transition with links to services in England, Scotland and Wales (<https://www.raf-ff.org.uk/wp-content/uploads/2020/03/Transition-guide.pdf>).

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.

### 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.

### 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
- The monthly periodical 'Housing Matters'
- Referral scheme for those at risk of homelessness

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.

## 7. Veterans' housing

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

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

### Overview of veterans and housing status

The latest Annual Population Survey estimated that there were 2.5 million UK Armed Forces veterans living in households across Great Britain in 2016. 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, which delays their applications for UK accommodation.

## 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 July to September 2019 by reason of having served in HM Forces was 500 (0.7% of total).

Government statistics on homelessness for Scotland state that:

- 46 applicants (0.13% of total applicants) had become homeless on leaving Armed Forces accommodation
- 799 applicants (2% of total applicants) had a household member who had previously served in the Armed Forces; of these 588 had left more than five years ago

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 new 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%).

At present, there is no breakdown for veteran status in homelessness prevention statistics. Scotland is currently the only country to collect information on whether any member of a homeless family had previously served in the Armed Forces.

### Homelessness/housing services

The numbers of veterans utilising other housing and support services are higher, although they remain a small proportion of total service users. A 2017 recent (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) provides the most reliable information on rough sleeping in London, indicates that about 2% (132 people) of people using outreach services were UK nationals with military experience in 2016/17. This was unchanged in 2019, although non-UK nationals with military service was 5% (<https://data.london.gov.uk/dataset/chain-reports>).

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.

## 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.

## 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.

## 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 Scottish housing guide for people leaving the Armed Forces and ex-service personnel in 2018 and a new practice guidance on social housing allocations in February 2019, Social Housing Allocations in Scotland – A Practice Guide containing practical advice for social landlords on allocations for people leaving the Armed Forces.

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. Other [guidance for practitioners and advice agencies](#) on the housing options of veterans, which incorporates recent case law on vulnerability, is also available.

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. 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 or not veterans were experiencing disadvantage in housing provision as a result of their ex-service status in Northern Ireland.

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

Until recently, there has been little research available on the overall scale and nature of dedicated veteran housing. A [2018 publication](#) from the [Directory of Social Change](#) focuses on housing provision and support specifically from Armed Forces charities, highlighting the breadth of charitable support available for veterans. 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

Recently, 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.

### **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

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 also 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 [Covenant Fund](#) has funded a [new Veteran Housing Advice Office](#) to provide a single point of contact for any veteran with a housing need in Great Britain. This service brings together the expertise of individual members of the [Cobseo](#) housing group and is provided by Cobseo in partnership with The Royal British Legion, [Shelter](#) and [Connect Assist](#), with the aim of making access to the services of those charities easier through tailored content specific to the needs of the veteran community. This service operates within the [Veterans' Gateway](#), which is the first single point of contact for veterans needing help in any area. Launched in April 2017, the Veterans' Gateway is funded by the Armed Forces Covenant Fund. [Specific advice in Wales aimed at veterans](#) is summarised in the [National Housing Pathway for Ex-Service Personnel](#). A range of sources of advice are also available in Scotland, such as material available [via the Scottish Government](#). A further example is [Military Matters](#), which is a specialist project within [Housing Options Scotland](#) that provides a housing advice service to veterans, as well as serving members of the Armed Forces.

## 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 -20. 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. A number of national initiatives and housing advice services have been set up in the last seven years, but none of these have been formally evaluated to date. Theoretical understandings are largely absent in this specific area of study in the UK. International evidence, whilst not presented here, is more robust, particularly in the USA, but transferability issues are considerable due to markedly different organisational and cultural approaches.

### Summary

For the key findings of this Snapshot, please see [What's 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 2017, 49% 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 as a result of experiencing 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.

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