NO HOMELESS VETERANS

A roadmap to end homelessness amongst veterans

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Acknowledgements

This report would not have been possible without the time of a vast array of people who are passionate about veteran housing issues. We are very grateful to the serving and ex-serving personnel who responded to our request to take part in the research - their testimonies provided detailed insights on accommodation both in the military and civilian life. We are also very grateful 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.

A big thank you to our Steering Group members who advised the research over its two and a half years. We also greatly appreciate the funding and support from the Forces in Mind Trust, with special thanks to Clare Crookenden, the Grants and Programme Manager.

Thanks also to Michael Robinson for formatting the report and Dom Bartram for infographic and report design.

EXECUTIVE SUMMARY

Executive Summary

This study was developed by the Cobseo (the Confederation of Service Charities) Housing cluster, working with The Riverside Group Limited and the University of York, with funding from the Forces in Mind Trust (FiMT). The study was commissioned following the establishment of the No Homeless Veterans Campaign, which was set up in 2019 by Stoll on behalf of Cobseo Housing Cluster, which worked with Homeless Link and the National Housing Federation to raise the profile of veterans amongst housing providers.

The overall aim of the project was to create an integrated strategy or 'No Homeless Veterans Roadmap,' through original research and building upon current research to prescribe an action plan to address UK veterans' homelessness. Whilst focused on the task of achieving the aim of No Homeless Veterans, this research study was concerned with how to achieve this throughout Service and onward civilian life. The report therefore considers the experiences of Service Personnel (SP), Service Leavers (SL) (at the point of discharge from Service) and veterans. Following governmental definitions, veterans are anyone who has served for at least one day in His Majesty's Armed Forces (Regular or Reserve).

The context for the project is a very stretched housing market across the UK, increasing the risk of housing exclusion and homelessness for all members of society. For veterans, arguably the gap between military and civilian life is getting wider - the impact of a widening inequality in society generally; increasing employment precarity; the cost of living crisis; and a lack of preparedness of some SL and the housing market crisis makes leaving Service increasingly uncertain.

In addition, the project was undertaken at a time of change across transition policy for those preparing to, and leaving, Service. New services had recently been established, including the Defence Transition Service (MOD) taking on new responsibilities, and Op FORTITUDE providing short-term revenue funding and a centralised referral pathway for veteran supported accommodation. A number of governmental reviews of veteran policy were underway or recently published, including on welfare services. This period of change provides opportunities to reshape policy in this important area.

Research Method

The research was granted Ethical Approval by the University of York and MODREC approval (2189/MODREC/22). It involved three main components:

- **International literature review:** A comprehensive review of relevant international research literature was undertaken to identify the key milestones in a Service person's career and transition journey, and document the evidence of 'what works' in responding to the accommodation and support needs of Service and ex-Service personnel.
- **In depth qualitative interviews** with Service personnel (n=15) and veterans (n=31) exploring their experiences of housing, resettlement and transition, including experiences of homelessness. Interview respondents received £30 for taking part as a token of thanks. Full informed consent was received and everyone participated on an anonymised and confidential basis.
- **Stakeholder interviews** were undertaken with Service personnel involved in welfare, resettlement and transition support services (n=9); and stakeholders from agencies supporting veterans with housing issues, including veteran charities, veteran community groups, specialist veteran housing/ supported accommodation, local authorities, housing associations and key representative bodies/ associations in both the veteran and housing sector (n=40).

Key findings from the primary data collection

In-Service housing experience and resettlement processes

Whilst serving, personnel are encouraged to think about their future housing plans, start saving early and purchase a property if they can. However, for many the biggest barrier to homeownership is affordability, and whilst the Forces Help to Buy scheme is viewed positively by personnel, the application of some rules was found to undermine sustainable home ownership and future planning for some families.

Personnel were generally unaware of most of the housing-related advice that was available to them, and had not made use of it. The content of resettlement briefings was valued for the information it provided about employment and access to resettlement support, but concerns were raised that there was limited welfare or housing-related information included in the mainstream content.

However, this does not necessarily mean that 'more' information is needed, but rather that when, how and by whom information is important. Personnel wanted information that was timely and relevant to their current situation; available outside working hours; and provided by experts and those with lived experiences to make the content more relevant to them.

There was acknowledgement that some people entered resettlement unprepared for civilian life and that they might need additional support. However, inconsistencies across units in the provision of support and advice through career means that it is not always personnel who are to blame for this. These inconsistencies point to an implementation gap.

Challenges at the point of discharge

Ultimately, the current housing market generates disadvantage for SLs who will need to save more, and for longer, to have any hope of closing the gap between their entitlements in military accommodation and the cost and availability of civilian housing. The evidence suggests that homeownership at the point of discharge is likely to be out of reach for many, unless they are able to rely on a large lump sum resettlement payment; social housing is not an option for most people and where it is, choices about where people live and in what type of housing are heavily constrained; and the private rented sector (PRS) is expensive to secure and costly to maintain.

The assumption that only young people return to the parental home on discharge is not supported by the findings which revealed this as the only option for a wide range of SLs. The reliance on the parental home should be more widely questioned as it may not be secure.

Whilst the MOD guidance offers targeted support with 'greatest need' there is little support for those who are 'just managing' or may need low level assistance in the period immediately following discharge.

Some aspects of housing vulnerability at discharge result from failings in policy and guidance implementation especially for ESLs, compulsory discharge and medical discharge where provision is in place in tri-Service policy, but it is not followed. Other aspects of vulnerability are generated by policy rules themselves such as those experienced by those requesting early release that is either unapproved or approved too late; non-UK personnel whose immigration and visa status is not dealt with in advance, and women suffering trauma who do not trust Service systems of support.

There was widespread agreement that three main factors underpinned future risk of homelessness when people left Service: pre-Service vulnerabilities that were masked in Service life and re-emerged at discharge or soon after; issues that manifest during Service that are not resolved before people leave; and a failure of services (and Services) to properly understand the impact of leaving Service, whether or not that transition might be defined as 'good'.

There was widespread support for more automatic, unconditional housing support for all personnel who needed it at the point of discharge, particularly for those with relatively low-level needs.

Veteran homelessness: responses and challenges

The landscape of housing-related support and provision for veterans remains complex, incorporating statutory provision alongside large national charities and small local activity. This complexity can make it difficult for veterans to know where they can access support most effectively. This lack of coordination across services can lead to trauma and re-trauma as individuals are required to repeat their experience to multiple providers. In particular there is evidence of a gap in collaborative working between the larger/well-established veteran agencies and smaller, newer, community organisations.

The complexity and fragmentation of service provision means people don't know where to go for support and are unaware of veteran-specific services. The Veterans Gateway service is not believed to be working as well as it should/could as a single entry point. There are examples of good practice in local/regional networks bringing stakeholders together, but this is not consistent across all parts of the UK, and there are limited opportunities for sharing of good practice or knowledge about where this kind of information might exist. Greater collaboration and effective coordination across every aspect of homelessness strategy is needed, including across devolved nations.

Veteran-specific accommodation is available in most parts of the UK, but there remains a postcode lottery in some areas with veterans being asked to relocate to unfamiliar places, which may be detrimental to them establishing permanent and secure housing. Some groups remain under-represented in veteran-accommodation services, including women, non-UK and those from LGBTQ+ communities.

Veterans seeking housing support often present with complex needs especially combined with substance use/mental health services. Debt may be an issue. Trauma (both related and not-related to Service) will affect many. Long waiting times for access to mental health services can exacerbate needs and reduce the chances of successful housing outcomes. Housing First services could be useful here.

Those who are most vulnerable are those discharged at speed (many ESL, medical discharge, compulsory discharge) and groups with unmet needs (non-UK, women suffering trauma, those with offending issues). Families are also increasingly vulnerable to housing precarity as costs rise and social housing continues to be unavailable. Relationship breakdown is a major trigger.

Veterans with housing-related needs may present in a variety of welfare-oriented settings, including healthcare, social security and employment offices that may not be ‘homeless aware’ or knowledgeable enough to make appropriate referrals to housing-related services. This limits preventative efforts where individuals might be supported earlier to remain in current housing.

A roadmap to end veteran homelessness

Throughout our findings we identify a total of 86 specific recommendations that address issues identified by our respondents (see Table 6.3). A broader aim of the project was to develop a 'roadmap' to inform policy and practice that could realise the ambition of ending veteran homelessness (Figure A). In doing so we have drawn on the transition journey developed by FiMT and Future Agenda (2021) that provides a visual representation of eight key 'stages' of transition. It identifies key actions required at each stage to address issues raised in our findings.

Joining:

Recognising the influence of pre-Service experiences on future housing and homelessness pathways, our housing roadmap starts by recommending that some attempt is made to identify welfare needs at the point of joining, including the identification of Adverse Childhood Experiences (ACEs) that may impact on future housing pathways as part of the recruitment process. This could be used to follow up potential vulnerabilities through training and beyond, ensuring that Service life enhances future potential for all personnel. We also highlight non-UK joiners specifically as a group where additional pre-joining information was identified as a preventative measure to address future difficulties.

Serving:

Four key issues are addressed in the roadmap for serving personnel: financial literacy, appropriate information and advice, sustaining homeownership, and identifying and responding to emerging needs. Promoting a savings culture for future housing needs alongside housing-specific financial advice forms the bedrock of the roadmap. Housing information and advice that is tailored to known housing transition points, utilising more flexible delivery mechanisms and drawing on more civilian expertise should improve take-up. MOD policy and practice should be designed to help personnel sustain homeownership, including a reviewing of the rules around Forces Help to Buy. More structured wellbeing assessment opportunities through career (and at halfway point) are also recommended as part of the overall serving journey - prompting people to review their post-Service life aspirations and means for achieving this. Access to confidential advice, externally provided, is crucial for those suffering moral injury or unwilling to engage with MOD welfare provision.

Preparing:

Ensuring personnel are informed about their options, and identifying those who will need additional support is central to the actions we recommend at the preparing phase. During resettlement, all personnel should be offered a housing briefing specific to their current housing situation - the needs of those living in military accommodation are likely to be different to home owners for example. At the same time, identifying those in need of housing support and offering more formalised help would go some way to avoiding the housing cliff-edge that some personnel face. We recommend that housing needs assessments take place at the start of formal resettlement and at six monthly intervals prior to discharge. A single point of contact (SPOC) is needed to support practical actions for those identified as needing additional support. We also identify a specific resettlement need among non-UK personnel who have particular issues that should be addressed prior to leaving, to ensure they receive the specialised immigration advice they will need to transition successfully.

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 costs associated with the housing transition and a range of preparedness, leaving them vulnerable to housing exclusion. We recommend significant resource allocation to ensure all SP have secure and sustainable accommodation for 12 months post-discharge:

- For those with no stable accommodation and low level support needs, the development of an automatic referral to a time limited housing support scheme. This could take various forms, including the option to remain in military accommodation with floating support or a family-friendly accommodation offer elsewhere.
- For those with no secure/stable accommodation and higher support needs, an automatic referral to supported accommodation (in the current arrangements this would most likely be through Op FORTITUDE or DTS). This requires high levels of collaboration and integration between MOD and civilian providers to formalise arrangements.
- The financial precarity some Service leavers find themselves in should also be addressed. Direct financial support for PRS or mortgage deposits for those leaving SLA or SFA in precarious circumstances is the most obvious and direct option.

Confronting:

During this confronting stage, the housing focus will be on sustaining tenancies and owner occupation, and trying to ensure that problems encountered are dealt with quickly. A key feature here is ensuring people have somewhere they know they can go. We recommend a single point of contact for the first 12 months at least, and more effort to check-in with personnel, for example a phone call check every three months, with a continuing option to refer back in to time-limited housing support schemes.

Integrating:

During this stage, it is important for housing to become stable and for people to have access to a range of housing options. This is a stage where post-Service issues may start to impact on capacity for individuals to remain housed and so preventative services, including assistance with any debt, mediation services and floating support are important elements in avoiding homelessness.

Evidence shows that people find it difficult to manage the complexity of provision available to them and so the option of a service 'navigator' would also help prevent issues becoming further entrenched. When veterans do reach out for help, a single point of contact will ensure interventions move beyond signposting and allow for some follow up and ongoing support.

Evidence also suggests that the five-year period post-discharge is a critical time for rough sleeping to be established, and so clear strategies and targeted resources to prevent rough sleeping aimed at those who have left service some years ago is also an important part of the offer. The availability of supported accommodation and Housing First options are critical here.

Finally, services also need to be more aware of veteran differences and recognise, and be able to meet, diversity of experience especially for non-UK veterans, women, LGBT+ and other disadvantaged groups.

Settling:

For our roadmap 'settling' is part of a process whereby we might expect homelessness to arise for any number of non-Service related reasons. This is the stage where 'asking the question' and creating opportunities for the identification of at-risk veterans becomes particularly important. We focus here on maintaining preventative measures alongside the offer of a single point of contact for those who do make contact with services alongside more focussed efforts by veteran charitable organisations, large and small, to assist settling and integration into local communities. The goal here is to catch people if they fall without necessarily being able to predict who that might be or when they might need help.

Landing:

As veterans move into a more secure civilian identity, the risk of homelessness is harder to predict. We would hope that given earlier interventions veterans at risk would be in a better position to navigate systems at this stage and would be able to recognise the value of Covenant pledges and support that is on offer. An important part of this stage is also about closing the loop and offering more formal volunteering opportunities to support other veterans negotiating the transition. These are the individuals whose experiences would be valued by those still in the serving and preparing stages of their housing journey.

Realising the Roadmap

Individually, the actions in the roadmap presented here may improve opportunities and reduce risk for some personnel but there are some overarching issues that need to be addressed for the roadmap's aspirations to be fully realised. We comment on these throughout the report, but believe they form the basis for any future activity:

- Addressing inconsistent application of policy and guidance across units and chain of command to ensure all personnel benefit from reforms.
- Ensuring that welfare and life skills are seen as part of the 'offer' so that personnel receive the right support at the right time, delivered by the most appropriate people.
- Opening up opportunities for civilian expertise and lived experience to play a greater role in life skills and education for serving personnel.
- Ensuring that there is a single homelessness strategy for veterans that is relevant for the whole of the UK drawing on best practice, with a specialist team to ensure delivery.
- Greater emphasis on joint-working across veteran charities, the OVA and the MOD to deliver Covenant commitments, support best practice, shared learning and shared risk.
- Longer-term funding to underpin key veteran homelessness and prevention services.

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

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

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

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

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

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

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

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

Figure A: Housing Transition Roadmap: Standard Discharge

CHAPTER 1:

Background and study context

1.1 Introduction

This introductory chapter outlines the detailed policy background to the No Homeless Veterans study, charting the growth in relevant legislation and guidance in the UK. The chapter also outlines the research aims and methods. The study was developed by the Cobseo (the Confederation of Service Charities) Housing cluster, working with The Riverside Group Limited and the University of York. The project was funded by the Forces in Mind Trust (FiMT). It was commissioned in 2020/21 and has run for two and a half years, reporting in 2023.

The study was commissioned following the establishment of the No Homeless Veterans Campaign, which was set up in 2019 with Stoll as the lead partner on behalf of Cobseo Housing Cluster, later also working with Homeless Link and the National Housing Federation. The campaign had two main phases. Phase 1 involved the production of a toolkit for local authorities, alongside briefings. Phase 2, which was launched in the House of Lords in May 2022, targeted support for other housing providers, including housing associations. The campaign was asking local authorities, housing associations and homelessness organisations to 'Think Veteran', include them in housing strategies, and help them find suitable housing as quickly as possible.

Whilst focused on the task of achieving the aim of No Homeless Veterans, this research study is concerned with how to achieve this throughout Service and onward civilian life. The report therefore considers the experiences of Service Personnel (SP), Service Leavers (SL) (at the point of transitioning from Service[1] to civilian life) and veterans.[2] Following governmental definitions, veterans are anyone who has served for at least one day in His Majesty's Armed Forces (Regular or Reserve).

1 We use 'Service' to indicate military Service and distinguish between this and 'service' for any other usage.

2 We use the terms 'veteran' and ex-service personnel inter-changeably throughout the report, in part to reflect the title of the No Homeless Veteran campaign and also to reflect the language and terminology used by respondents and in policy.

1.2 Policy background to the research

The risk of veteran homelessness has been recognised since the early 1990s (Anderson et al, 1993; Randall and Brown, 1994). Since then, the issue has been periodically re-examined with recent reviews of the available UK research (Bevan and O'Malley, 2018) highlighting that evidence on the factors and issues affecting accommodation for veterans remains relatively limited. There is an overall acknowledgement that veteran homelessness arises due to multiple factors, including pre-Service, in-Service and post-Service experiences and vulnerabilities. Furthermore, it is an enduring issue for the veteran population which has not yet been fully addressed within and after Service and the government strategy to 'End Rough Sleeping For Good' (DHLUC, 2022) acknowledges veterans as one of a number of groups vulnerable to rough sleeping. Data regarding the prevalence of veteran homelessness is limited, with some reviews indicating that veterans do not experience overall homelessness at a greater rate than other members of the population (Quilgars et al, 2018; HM Government et al, 2018), whilst others suggest the official data fails to capture the full extent of veteran homelessness (Wilding 2020). In terms of rough sleeping, the Rough Sleeping Strategy (DHLUC, 2022) reported that 6% of UK Nationals who responded to the Rough Sleeping Questionnaire in 2020 said they had served in the Armed Forces, and 2% of people using CHAIN services in London were veterans. This compares to the 2021 Census data of 3.8% of adults being veterans nationally and 1.4% in London; however the Rough Sleeping Questionnaire was not representative so can only give us an indication of prevalence.

Present government policy for veterans has its root in the late 2000s, following the publication of the MOD (2008) Command Paper under the Labour government which premised the concept of 'no disadvantage' for all veterans. In terms of housing, this signalled the intention to change the local connection requirement for access to social housing as well as announcing funding for supported accommodation for veterans (followed by the LIBOR fines monies from 2012). A special Forces Help to Buy scheme was later launched by the MOD in 2014 to help improve access to home ownership for Service personnel.

Developments continued under the Coalition government policy including the establishment of the *Armed Forces Covenant* which was enshrined within the Armed Forces Act of 2011. The Covenant is 'the expression of the moral obligation that the government and the nation owe to the Armed Forces community' (Bacon and Rutter 2008 p18), with different groups of beneficiaries identified as requiring different entitlement. Positive measures to prevent disadvantage and financial packages, along with recognition and gratitude, were identified for Service personnel and veterans, with special treatment reserved for those injured or bereaved due to Service. However, the Covenant provisions focus on the principle of 'no disadvantage' and in terms of housing this has meant that the majority of Service leavers have no priority access to social housing (see Chapter 5).

Aside from UK-wide initiatives, devolved nations continue to develop strategic approaches to supporting their veteran communities. In Scotland, the Scottish Veterans Homelessness Prevention Pathway[3] seeks to improve collaboration and veteran provision across Scotland, including better information, a 'no wrong door' approach, the use of service navigators and a range of suitable housing options. In Wales, the National Wales Project supports regional efforts at collaboration across local authorities and service providers (see Appendix 1).

The government's Strategy for Veterans[4] identified making a home in civilian life a key theme, setting an outcome for 2028 of *'Veterans have a secure place to live either through buying, renting or social housing.'* Further, the formal consultation exercise[5] identified a series of measures that might support the strategy outcomes as follows:

Providing interim housing for those leaving the Services or consider allowing them to remain in Service accommodation for a limited period.

- Prioritising veterans for social housing.
- Providing advice and support at transition on housing options, preferably specific to the area the individual is moving to, and the reality of cost differences.
- Encouraging long-term planning and early financial preparation for future accommodation.
- Introducing an in-Service savings scheme to help plan for future accommodation.
- Providing access to finance for housing-related costs, such as deposits.
- Providing financial advice on buying' (p24).

Since 2019, the Office for Veterans' Affairs (OVA) has been responsible for coordinating the government's approach to veterans, including implementation and delivery of the 2018 Strategy. The Veterans' Strategy Action Plan (2022 to 2024) was published at the start of 2022 (OVA, 2022a) and included a range of new measures with the ultimate aim of the overall strategy to make the UK the best place in the world to be a veteran by 2028, and pledged to end veteran rough sleeping by 2024.

To support this pledge, at the end of 2022, the government announced Op FORTITUDE, a new central referral pathway for homeless veterans/ those at risk of homelessness, which is being run by The Riverside Group Limited from summer 2023 for two years[6] (see Chapter 5). Alongside this, the Armed Forces Covenant Fund Trust launched the Reducing Veteran Homelessness Programme in May 2023. Grants are being awarded on behalf of the OVA to specialist accommodation projects for veterans. A total of £8 million is available with organisations (that often provide a number of services) able to bid for up to £1.5 million, over two years, to fund wraparound support for issues such as mental health and employment. It is anticipated that the funding will support over 900 supported housing places for veterans across the UK.

3 https://homelessnetwork.scot/wp-content/uploads/2022/01/Veterans-Homelessness-Prevention-Pathway-20.1.21.pdf

4 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/756417/20181112-Strategy_for_our_Veterans_FINAL_Print_crop_marks.pdf

5 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/859587/Strategy_for_our_veterans_consultation_response.pdf

6 https://covenantfund.org.uk/2023/04/05/grant-awarded-to-reduce-veteran-homelessness/

Alongside changes to the offer for Service leavers and veterans, considerable change has also occurred to the Ministry of Defence (MOD) resettlement and transition policy for those in Service over the last five years. The distinction made by the MOD between 'resettlement' and 'transition' remains important for understanding the experience of Service leavers. Increasingly commentators (including the MOD) refer to 'transition' as a process that occurs through all stages of an individual's military career and beyond. MOD policy on transition is contained in Joint Service Publication (JSP)100 where it is defined as:

> *Transition is concerned with through-career engagement on all the other factors and challenges which Service personnel and their families may face as they exit Service and beyond' (JSP100, Defence Holistic Transition Policy)..*

The MOD has established five Principles of Transition (JSP 100 p2-3); taking a 'through-life approach (including via new life skills provision); holistic services and support; personal responsibility; consistency; and collaboration (across the public and third sectors to prevent gaps in support for those in the transition process). Non-medical welfare support for those leaving Service and beyond is provided by Defence Transition Service (DTS) and the Veterans Welfare Service (VWS) across a range of areas including access to housing and accommodation (see Chapter 4). In contrast, the term 'resettlement' does have a clear timeframe attached to it. The MOD defines resettlement as the last two years of Service and up to two years after leaving Service wherein personnel are entitled to specific packages of support (see chapter 3). This simple overview belies the complexity of MOD policy and guidance and the degree of overlap that exists across aspects of the offer. The recent Review of UK Government Welfare Services for Veterans[7] has highlighted these issues, and more, that are outside the scope of the current project but feed into many of the recommendations we make in this report.

The model of 'transition' as a through-life approach is also captured in recent research including the recent Forces in Mind Trust report 'Lifting the Lid on Transition' study (2018) and 'Lifting Our Sights' (Future Agenda, 2021) which described transition as a 'journey of identity' that can be mapped onto all stages of a person's journey from joining through serving, preparing to threshold, and onward through confronting, integrating, settling and finally 'landing' within civilian life. In this report we similarly conceptualise transition as a through-life experience, avoiding its use as a term that only refers to the period of exit from Service.

The essential challenge of mitigating the risk of homelessness amongst veterans and their families repeatedly comes back to distilling a coordinated plan for providing the right information and support to the right people at the right time (Rolfe, 2020).

This project seeks to go further than previous research in informing the design of a Housing Roadmap for veterans as an integrated strategy that considers the experiences of Service personnel as well as veterans, identifying key recommendations and principles to underpin future change and meet two complementary aspirations: ending veteran homelessness and ensuring all veterans have a secure place to live.

7 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1170685/Independent_Review_of_UK_Government_Welfare_Services_for_Veterans.pdf

1.3 Research aims and methods

The research was commissioned in 2020/21, at the time that the No Homeless Veterans initiative was well established and designing its second stage. The overall aim of the project was to create an integrated strategy or 'No Homeless Veterans Roadmap,' through original research and building upon current research that can prescribe an action plan to address UK veterans' homelessness.

The project had the following specific objectives:

a) To identify the evidence necessary to ensure that future phases of the No Homeless Veterans campaign is broader and deeper in its impact, including to ensure that the Services and non-veterans organisations better support it.

b) To identify specific interventions to prepare current Service personnel with a good understanding of the challenge of securing suitable housing after transition.

c) To detail the mechanisms that will ensure the Armed Forces can provide all Service personnel with the best springboard to accommodation upon transition.

d) To ensure that each and every transitioning Serviceman and woman can receive bespoke and effective advice on how to secure appropriate housing.

e) To evolve the offer from the Service charities to be better-aligned to channel homeless veterans through to independence, thereby supporting more veterans through their services.

f) To engage with the Ministry of Defence, devolved administrations, the Ministry of Housing, Communities and Local Government, the Defence Transition Service and the Office for Veterans' Affairs to address the systemic issues that prevent every veteran being housed.

g) To identify specific interventions needed to support ex-Service personnel to find and secure appropriate housing and support.

h) To prescribe the level of resources needed to provide each and every homeless veteran an effective offer.

i) To engage with stakeholders to bring about the step changes identified through the research undertaken.

The research adopted a multi-method approach involving the following:

1 – Establishing Objectives Around a Theory of Change and Commissioning

The project Steering Group identified detailed, key objectives to be met, nested within the long-term objectives identified above and the project's Theory of Change.

2 – International Literature Review.

A comprehensive review of relevant international research literature was undertaken to identify the key milestones in a Service person's career and transition journey, and document the evidence of 'What works' in responding to the accommodation and support needs of Service and ex-Service personnel (see Chapter 2).

3 – Primary Fieldwork with Service Personnel and Veterans

The main stage of the study was designed to capture detailed qualitative data on the serving and transition experience of the Armed Forces community as they reflect on their journey through their career and transition to civilian life. This included those in-Service (living on and off base), those in resettlement as well as veterans. The research was designed to include groups known to be at risk of homelessness, as well as those who transition successfully – as previous work showed most veterans who end up homeless actually had 'successful' transitions and became homeless later in life (Quilgars et al, 2018).

Recruitment of in-Service personnel was restricted to those serving in the Army who were within two years of leaving Service (n=15). The decision to focus on Army personnel was based on previous research (Quilgars et al 2017, 2018) that identified veterans from the Army are at higher risk of homelessness once they have left Service than those from the Royal Air Force (RAF) or Royal Navy/Royal Marines (RN/RM). As the first UK study of housing issues to include the experiences of Service personnel it was deemed appropriate to focus evidence gathering on those who may experience greatest need and higher risk of housing problems once they have left Service. Service personnel were recruited through resettlement centres using a combination of personal visits to military bases, invitations to participate via resettlement briefings and snowballing.

A total of 31 veteran interviews were undertaken, alongside re-analysis of data from our 2018 study on veteran accommodation (Quilgars et al 2018) which provided us with a further eight interviewees who had left within two years/were Early Service leavers and/or Medically Discharged. Respondents were recruited through established networks of specialist housing providers, veteran charities, local authorities and the community sector.

This provided 54 accounts of Service/veteran experiences for analysis. All respondents received £30 for taking part as a token of thanks. Full informed consent was received and everyone participated on an anonymised and confidential basis.

The interviews asked about people's experiences and needs in relation to accommodation and support. In addition, and importantly, they also discussed potential solutions to any problems perceived. A number of vignettes were also utilised to consider the needs of particular groups at different points in their transition from Service to civilian life.

4 - Consultation with key stakeholders

This stage focused on likely solutions from key bodies responsible for ensuring smooth housing/accommodation transition at every stage, capturing the key issues, barriers, enablers and opportunities for enhancing successful 'housing transition' as perceived by subject matter experts and those specifically tasked to deliver supporting services. The same vignettes were utilised with key stakeholders as with Service personnel/veterans.

A total of 49 stakeholder interviews were undertaken, including 9 respondents with Service personnel involved in welfare, resettlement and transition support services, and 40 stakeholders from agencies supporting veterans with housing issues, including veteran charities, veteran community groups, specialist veteran housing/supported accommodation, local authorities, housing associations and key representative bodies/associations in both the veteran and housing sector.

All respondents agreed to share their views anonymously to enable experts to be as open and honest about their experiences as possible.

5 – Evaluation and Impact Identification

The University of York was responsible for undertaking the research and writing of the report. The Project Steering Group reviewed the report findings and worked with the University of York to agree specific conclusions and recommendations. The report drafting process included engagement with the funder, FiMT, and the wider membership of the Cobseo Housing Cluster to ensure accuracy and a broad basis for support.

6 – Exploitation and Impact – Addressing a Road Map to End Veteran's Homelessness

The final report will be published to inform and engage the provision of new supporting policies and services within the MOD, OVA, local authorities, other housing providers and Service charities.

The research was granted full Ethical Approval by the University of York for the veteran and stakeholder interviews, and MODREC approval (2189/MODREC/22) was granted for the in-Service interviews.

1.4 Report structure

The report is presented in five more chapters. Chapter 2 describes the findings from the international literature review, outlining existing knowledge on use of accommodation within the military, housing need and the effectiveness of present housing and support interventions. Chapter 3 moves on to detail the experience of Service accommodation amongst our research respondents. Chapter 4 then discusses the experience of personnel at the point of discharge, including what currently works and what needs to be improved. Chapter 5 looks at longer-term issues of resettlement and the risks of homelessness, and the range of interventions that are in place and gaps and priorities. Our final chapter provides a thematic overview of the recommendations and presents a roadmap of interventions designed to address the issues outlined in our report

CHAPTER 2:
Literature review

2.1 Aims and method

A comprehensive literature review was undertaken as part of the research. The aims of the evidence review were to explore evidence on:

- The housing (and) support needs of single personnel and families prior, during and after transition.
- Help seeking behaviour among veterans.
- Effective provision of housing and welfare information and advice to Service personnel.
- The effectiveness of accommodation and related services for veterans and their families experiencing homelessness.

Based on prior experience of conducting reviews in the military and ex-Service personnel arena, the search strategy was deliberately wide-ranging. Search terms were kept broad to ensure the review captured as much relevant evidence as possible:

- Veteran/ex-Service/military/families.
- Housing/homelessness/prevention.
- Service use/help seeking/welfare.

The searches were initially conducted with no geographic limits, although only those written in English were reviewed. In reality this restricted the geographic reach of the review to Anglophone nations, primarily the UK, US, Australia, New Zealand and Canada. The review broadly sought to capture evidence from 2011 onwards, but adopted a pragmatic approach to reporting that draws on the most up to date evidence where there are overlaps.

The identification of sources was similarly broad as prior experience indicated that much of the UK evidence is not published in peer-reviewed journals, and so the searches needed to encompass a range of possible sources including research in the public domain not published in academic journals as well as policy reports and evidence collected to support policy developments. The evidence review covered the following sources:

- Academic research databases including: PsycInfo; Web of Science; Scopus and Google Scholar.
- Detailed searches of the Armed Forces and Society academic journal.
- Google searches of policy, research and analysis undertaken by all UK government departments with responsibilities towards veterans.

- Google searches of research and data from key agencies, including:
  - Veteran and Family Research Hub
  - SSAFA
  - The Royal British Legion
  - Army Families Federation
  - Naval Families Federation
  - RAF Families Federation
  - Ministry of Defence

The usual process of reference checking key documents was undertaken to ensure evidence was followed up where necessary and appropriate. Abstracts and contents were scanned for relevance to the review aims. The literature was analysed thematically as well as by nation.

Below, the chapter examines Service housing and accommodation and the housing and support needs of Service personnel at the point of transition and beyond. It then moves on to describe the evidence relating to interventions that seek to prevent and respond to veteran homelessness.

2.2 Service housing and accommodation

Overview of personnel

The latest figures show 193,890 people are serving in the UK regular Armed Forces. The Army is the largest of the Services (58.4% of personnel), followed by the RAF (21.7%) and Royal Navy/Royal Marines (19.9%) (MOD 2022a). Just under one-fifth of personnel are officers with the remaining 119,548 personnel (81%) in other ranks. The Army has a lower proportion of officers (13.9%) than the RAF (22.2%) and RN/RM (20.4%) (MOD 2022a).

Almost three-quarters of personnel are in a relationship[8] (72%) (MOD 2022b Table B21.1). Tri-Service Families Continuous Attitude Survey (FAMCAS) data shows that 78% of Service families have children, with the highest proportion having two children (38%) and a small proportion with four or more children (4%) (MOD 2022c Table B1.11 and B1.12). Armed Forces Continuous Attitude Survey (AFCAS) data shows that around half of personnel have dependent children (49%); but of these, 21% do not live with their children[9] (MOD 2022b table B21.3 and B21.7). Future housing needs for this group could include bedrooms for children and/or might influence where personnel choose to live once leaving. Furthermore, 6% of personnel describe themselves as lone parents (MOD 2022b table B21.8) potentially generating additional welfare/financial and housing needs on exit from Service.

Women are a minority in the armed Services (11.4% of all personnel) with the RAF having the highest proportion (15.6%) and lower levels in the Army (10.1%) and RN/RM (10.4%) (MOD 2022d Table 1). In 2022, 730 women joined the armed forces. Women are more likely to be officers than men. While the average age across the armed Services is 31, new recruits are young with 63% of the 11,980 intake in 2022 being under 21. The UK is unusual in recruiting at age 16 (1,090 people in 2022) (MOD 2022d table 9a). Experience of independent living and housing is not widespread among most recruits.

Just under 10% of recruits identified as being from an ethnic minority, the majority of whom are from the UK (61.7%) with 38% of this group coming from overseas. The majority of non-UK nationals serve in the Army (MOD 2022d table 5).

The median length of Service for RN/RM and Army personnel is nine and a half years, and for the RAF 12 and a half years. Fifty per cent of current Service personnel have served for less than eight years (Haythornthwaite 2023 p11). Length of Service has implications for personnel access to various levels of support at resettlement (see chapter 3).

8 Marriage/partnership/long-term relationship.

9 Some have no contact, some have shared care and others only see children at weekends and holidays.

AFCAS collects data contrasting personnel with the general public, using the Armed Forces Covenant as a reference point. Among personnel, a sense of disadvantage is reported in relation to enjoying family life (47% feel 'disadvantaged') and to a lesser extent children's education (25%) and access to commercial services (26%), but is unusual in relation to housing (14%) (MOD 2022b Section 22 tables).

Service accommodation

Most personnel (76%) live in Service accommodation during their working week, even if they have other housing elsewhere (source: AFCAS). Personnel are more commonly in Single Living Accommodation (SLA) (44% of all personnel, 50% in the Army) than in Service Family Accommodation (SFA) (around one third of personnel) during the working week (source: AFCAS). Demand for SFA is highest among Army personnel, which may reflect a greater tendency for units to move together, rather than individual personnel moving around as is more common in the RN/RM and RAF (Walker et al 2021). SLA and SFA are heavily subsidised, with housing costs being deducted from salaries at source, causing some to argue that SLA and SFA do not present personnel with a realistic idea of what housing costs and household bills will be like when they leave the Services (Ashcroft 2014).

- *Single Living Accommodation (SLA)* - Charges vary with the standard of accommodation from Grade 1 (best) to Grade 4 (least best) and the type of SLA offered varies by rank. SLA accommodation is highly diverse and charges range from £271.62 to a (more typical) £106.76 per month (WEF1 2022 and see Table 2.1). Standards across SLA have been criticised as generally poor (RAF-FF 2016).

- *Service Family Accommodation (SFA)* - Charges for SFA are based on the 'Combined accommodation assessment system' (CAAS) which references the Decent Homes Standard[10] (87% of SFA met this standard in 2016 source: NAO) and also considers location. As with SLA, allocation of SFA varies by rank, although family size is also a consideration. An individual from 'other ranks' living with their family with two or three children would be entitled to a three bedroomed house of 94.5 square metres in size. If this were in Band A (Decent Home Standard +), and had no garage it would cost £316.64pcm (WEF1 2022). Personnel pay their own utility bills, but do not pay council tax. Most families (62%) agree that SFA represents good value for money (MOD 2022c Table B7.17).

MOD research in 2013 (reported in NAO 2016 p15) showed the majority of personnel pay less than 12% of their salary on accommodation charges, compared with the civilian population (then) paying between 20% (owner occupation) and 40% (private rented sector). They calculated the level of subsidy between 38% and 48% for officers and 51% to 60% for other ranks.

10 https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance

Table 2.1 Costs and entitlement of SLA by type of accommodation and rank at April 2022

Rank	Description	Type of entitlement	Rate per day*	As a monthly charge
SO	Senior Officer (Major and above)	A suite of rooms in the officers mess consisting of sitting room and bedroom with en suite bathroom	£8.93	£271.62
JO	Junior Officer	Bedroom with en suite	£7.20	£219.00
OC	Officer Cadet	Bedroom with en suite	£3.51	£106.76
S	Warrant Officer/ SNCO	Bedroom with en suite	£5.55	£168.81
Z	Other ranks	Bedroom with en suite	£3.51	£106.76
Y	Phase 2 training	4 person shared room with shared facilities	£2.77	£84.25
X	Phase 1 training	Barracks in 8-24 shared room with shared facilities	£2.77	£84.25

Source: Adapted from information provided in JSP 464 Volume 2 Part 1 and WEF 1 (2022)

*rate per day based on Grade 1 standard

Private rented sector

Personnel are unlikely to be resident in the private rented sector (PRS) (2%) although the MOD's tenancy deposit scheme offering 12 month interest-free loans for deposits is in place, and levels have dropped since 2012 (4% of personnel were renting privately). These data raise some questions about the use of the PRS in the Future Accommodation Model (FAM)[11], which seems to reflect concerns among personnel about the costs of PRS housing (AFF 2020).

Owner occupation

Home ownership rates are 51% across personnel as a whole, including those who also use SLA or SFA during the working week, with a higher rate (60%) among families (MOD 2022c) (Table 2.2). Rates of home ownership have increased from 43% in 2012. Officers (76%) are more likely than other ranks (44%) to be owner occupiers with the highest levels among RN officers (83%). Families are also more likely to be owner occupiers than single personnel, again probably reflecting differences in financial circumstances (i.e. two salaries) (MOD 2022b and FAMCAS data). There is, in common with the general population, an appetite for owner occupation rather than renting, with 28% of personnel saving for a home and 62% considering using MOD schemes to buy their own home (MOD 2022b Tables B19.17 and AA.1). Army families are less likely (51%) than families as a whole to want their own home (62% across all Service families) while RN/RM families were more likely to want their own home (82%) (MOD 2022c Table B7.14).

11 The Future Accommodation Model pilot was launched in September 2019 for three years to examine different models for delivering military accommodation. At the time of writing (Aug 2023) the future of FAM remains under review, although

Table 2.2 Proportions (%) of personnel who own their own home, by rank and Service across all personnel and families

		Officers			Other Ranks/Rates			Total		
		All Personnel		Families	All Personnel		Families	**All Personnel**		Families
		2012	**2022**		2012	**2022**		2012	**2022**	2022
Tri-Service	Yes	75	**76**	**80**	36	**44**	**52**	43	**51**	60
	No	13	**11**	**20**	42	**24**	**48**	37	**21**	40
	No, but saving	12	**13**		22	**32**		20	**28**	
RN/RM	Yes	81	82	87	47	56	71	53	61	76
	No	12	8	13	38	19	29	34	18	24
	No, but saving	8	11		16	25		14	22	
Army	Yes	69	**72**	**78**	27	**36**	42	33	**42**	**51**
	No	17	**14**	**22**	49	**28**	58	45	**26**	**49**
	No, but saving	14	**15**		27	**36**		23	**32**	
RAF	Yes	78	**77**	**79**	48	**54**	62	55	**59**	**68**
	No	10	**10**	**21**	31	**18**	38	26	**16**	**32**
	No, but saving	12	**13**		21	**28**		19	**25**	

Source: All Personnel – MOD 2022b Table B19.17

The main barrier to home ownership is affordability, with 54% of Service families who do not already own property reporting they cannot afford to buy, rising to 62% of families with one or more adults serving in the RN (MOD 2022c Table B7.8). Nine per cent of personnel reported difficulty in getting a mortgage and affordability was the most common reason for not buying a home across all personnel (MOD 2022c Table B7.11 and Table B19.18). The Forces Help to Buy (FHTB) scheme gives personnel access to an interest-free loan of up to £25,000 and is generally credited with driving increases in home ownership, it was made permanent in December 2022 and it is seen positively by personnel (Walker et al 2021). FHTB is available to Full Time Trained Strength (RN/RM/RAF) and Full Time Trained (Army) personnel only, who represent around 70% of personnel. Recent data show 27,079 loans made by FHTB, at an average value of £15,270, worth a collective £413m (MOD 2022e). MOD research indicates that the manageable, interest free payments offered by FHTB are valued by personnel, but that barriers to affordability still block the route to home ownership for some personnel (MOD 2022f). Lower ranks appear to be less likely than officers to be actively considering using FHTB (MOD 2022b Table B19.20) and, as noted, they are also less likely to be owner occupiers.

Dispersed living

Dispersed living refers to personnel who live off base. Dispersed living can improve stability for education, partner employment and avoids frequent moves associated with Service life (AFF 2013; RAF-FF 2020; Gribble and Fear, 2019; Rodrigues et al, 2020; Walker et al 2021) and when someone is an owner occupier, it creates financial security and eases the process of transition (RAF-FF 2020). However, dispersed living can also cut access to military facilities, including welfare and community support and leave some people and families feeling isolated (AFF 2013; RAF-FF 2020).

2.3 Housing needs on leaving Service

Having a stable family, with independent income and accommodation are all seen as features of 'successful' transition (Halkiopoulos et al, 2018) and 'putting down roots' has been identified as an important part of transition expectations among Service leavers (Lloyd Jones 2018). Yet, housing is also perceived as one of the main transition challenges for many (Ashcroft 2014; FiMT 2022) not least because many are losing both their employment and home simultaneously (Rolfe 2020). Some have argued that there is too much focus on employment in transition (Klein et al 2012) and of those seeking subsequent support from SSAFA, 15% wanted greater support around housing before leaving (SSAFA 2020a).

Current data (to September 2022) shows that 16,250 personnel left the Armed Forces in the year to September 2022. Corresponding figures for 2021 (13,850) and 2020 (12,950) give an indication of the numbers of ex-Service personnel who are within an official 'transition' period of two years of around 43,000 (MOD 2022d table 13). Over half of those leaving to September 2022 were under 30 years of age (52.6%) and 1,540 were women. The number of non-UK personnel leaving was 160, which has remained stable over the last ten years, with a total of 9,240 non-UK nationals leaving Service since 2012 (MOD 2022d table 14). SSAFA beneficiary data indicates high levels of need in the period following official 'transition' (two years) with 74% experiencing difficulties within the first three years of leaving and 80% in the first five years (SSAFA 2020a). The most commonly reported problems were related to debt or lack of savings; unexpected discharge; and finding suitable affordable accommodation.

Housing costs and residential stability at transition

While SLA and SFA offer low rents compared to the PRS and having a mortgage, personnel and their families are not always able to save for a sufficient deposit to either rent in the PRS or secure a mortgage (Slapakova et al 2023). Some research suggests this may be because there is not always a full appreciation of how much more PRS or owner occupied housing will cost, especially including household bills that may be lower or not applicable (council tax) when in the armed Services. Service personnel may also have unrealistic expectations of likely salary levels in the civilian employment market (Rolfe 2020), and thus failing to appreciate the levels of savings they might need in the early stages of transition. More recent research points to the impact of rising cost of living and job market insecurity generating feelings of financial insecurity among Service personnel (Slapakova 2023).

Problems in accessing final settlement payments can cause issues on transitioning, where pension gratuity payments are needed for PRS or owner occupied housing, as for example there is a 30day wait. Payments can block access to social housing (Heaver et al 2018), if they are significant, although that will vary from social landlord to social landlord. Finding the money for moving costs can also be an issue if an individual or family needs to wait for their final settlement payment in order to afford these.

Frequent changes of address among personnel while serving may also be misinterpreted as risky behaviour by financial services, although the rates of rejection for credit among personnel appear to be quite low (2,500 in 2022) (MOD 2022b Table B21.11). However, residential instability, in a context where some personnel move as often as every two years, can have other effects, such as making it difficult to plan where to live once Service ends (Walker et al 2021). These issues may be more pronounced for Army families than for other personnel (44% of Army families reported two or three moves in the last five years, compared to 38% for all personnel (MOD 2022c Table B1.14). There is only limited information available about where people live after leaving the Services. To an extent, clustering around former bases and in areas with a higher military presence might enable connection to informal support networks on which ex-Service personnel might draw. However, it is also clear that people do also choose to move away from military communities. The main reasons cited are because they already own a home elsewhere (Heaver et al 2018; Herman and Yarwood 2014), to access employment for themselves or their spouse (Heaver et al 2018; Herman and Yarwood 2014) or to be near to family (Heaver et al 2018). SSAFA (2020a) report that some of their respondents moved to a new location because they had a better chance of securing housing, but then faced difficulties when they had no local knowledge or support networks.

Housing advice

There is evidence that MOD policy support around transition and finding housing has improved in recent years (Quilgars et al 2018; Rolfe, 2020), but also that engagement with housing briefings and advice tends to be quite close to the point at which transition will occur, i.e. two years or less before leaving (Ashcroft 2014).Hence, shortfalls in knowledge and in preparation for meeting housing need at transition continue to be reported. Issues that have been flagged including ‘information dumps’ being conducted that give personnel preparing for transition too much to process at once, with too much emphasis being placed on attendance at advice sessions rather than making information more freely available in multiple formats (Heal, 2019; FiMT 2013; Heaver et al 2018).

Housing advice has also been criticised as too generic and hence insufficiently tailored to the specific circumstances and best options around tenure, location and affordability for each individual and family (Rolfe 2020, Centre for Social Justice 2016, FiMT 2013). Advice can also seem confusing, using unfamiliar terms like ‘social housing’ and worrying when it raises issues of potential homelessness (FiMT 2013). As personnel with families transition, there is also some evidence that they may not always share information in the way that they should with other members of their household (Walker et al, 2021; Heaver et al 2018). Some research has reported an unrealistic expectation of priority access to social housing among personnel, fuelling concern that some Service personnel remain somewhat ignorant of their future entitlements (SSAFA 2020a; FiMT 2022).

There is no specific research on barriers to advice seeking in relation to housing while still serving in the armed Services. Broader evidence relating to help-seeking behaviour (Jones et al, 2019; Walker et al 2021) indicates that reluctance to discuss and admit to personal problems and confusion about what help to seek and where it is available can be barriers to accessing support more generally. There is also evidence suggesting that women's help-seeking behaviour may tend to differ from that of men, for example around help with medical needs, where women personnel can be more likely to seek professional support. Furthermore, evidence has suggested that being encouraged to seek help by families and friends is an important motivator for Service personnel to engage with advice and support (Jones and Coetzee 2018; Sharp 2016).

The need for ongoing planning for future (post military) housing needs is particularly evident for those who leave Service at short notice (FiMT 2013; Ashcroft 2014; Rolfe 2020; Jones et al 2013). Families in SFA will be issued a Notice to Vacate for 93 days, although in some circumstances it can be as little as 28 days (for example disciplinary discharges). Recently retired or redundant Service personnel may apply to stay in Surplus SFA, for 12 months during which time they are required to pay market rates for their accommodation.

Some research suggests the complex realities of social housing allocation, the welfare system and dealing with the challenges of finding PRS housing or buying a home, when an individual or family has not had experience of dispersed (off base) living, can be daunting and difficult for ex-Service personnel (Rolfe 2020; FiMT 2022). Equally, advice services and housing options teams in local authorities may have little knowledge or understanding of the specific challenges facing ex-Service personnel when they are seeking what can be their first independent home (Ashcroft 2014; FiMT 2022). Important differences in practice around local connection, which can be central to securing social housing, also exist across different local authorities and in the differing housing and homelessness laws across Scotland, Wales, Northern Ireland and England (Walker et al 2021; FiMT, 2022 and see Appendix 1).

Simple awareness that help is available to ex-Service personnel can also be an issue. Heaver et al (2018) found limited awareness about the kinds of services available to 'veterans', with 51% unaware of veteran welfare services. Of those who did have some awareness, the most cited organisations were the RBL, branch Benevolent Funds and Families Federations. In relation to housing advice, 78% of respondents were unaware of organisations offering specialist support (Heaver et al 2018).

2.4 Ongoing housing and support needs

Ongoing housing need

Little is known about the tenure patterns among ex-Service personnel. Some data suggest that there are high rates of social housing occupancy, suggesting that significant housing needs exist among ex-Service personnel because securing access to social housing is relatively difficult and waiting lists are long for individuals and families without considerable housing needs (SSAFA, 2020a). However, other data do not necessarily suggest that rates of social housing use are very high (Heaver et al, 2018) although rates of occupation in the PRS have been described as lower for working age ex-Service personnel than the general population (RBL 2014). Again, it is important to note that significant numbers of Service personnel are owner occupiers, including a majority of officers, i.e. housing need does not necessarily exist for many personnel at the point of transition or as they experience civilian life.

Research has identified needs for re-housing among ex-Service personnel, i.e. while they are housed, some ex-Service personnel and ex-Service personnel with families can be in situations of housing exclusion or hidden homelessness, i.e. their accommodation is insecure, unaffordable, unfit because of poor standards (damp, infestations, structural issues) and/or overcrowding (Kiernan et al, 2021; Spear 2017; Dryburgh, 2012). Housing may also not be a physically safe and secure environment, particularly for some women veterans (Baumann et al, 2022). Informal solutions to housing needs when transitioning, such as returning to the parental home for younger ex-Service personnel can also prove unstable (Wilding 2017). Ex-Service personnel may also struggle with housing costs (West Midlands Combined Authority 2020) placing them at risk of eviction, while there could also be little knowledge about running a home, either because they had never done it in an independent sense or because a relationship breakdown had removed access to a partner who had hitherto handled all the housing issues (Jones et al 2014; Wilding 2017). There is also some evidence of low awareness of entitlement to benefits among some ex-Service personnel (Rolfe 2020).

Ongoing health and support needs

Support needs among some ex-Service personnel can be significant and, if left unaddressed, might be associated with an increased risk of homelessness (Jones et al 2014; Spear 2017). Importantly, these needs are not restricted to, nor do they necessarily include, mental health problems. They can include the limiting illness and disability associated with later life (Spear, 2017), alongside risks of addiction among some individuals (Wilding 2017; Jones et al 2014; Alabare 2017). Barriers to services, including GPs, dentists and other primary health care, can exist for people who have complex needs, including ex-Service personnel (Wilding 2017).

Barriers to service use

Understanding how people access services and improvements that might be made in this regard are critical to the success of any attempt to address homelessness or housing instability. A range of issues established in the evidence are relevant to understanding low take-up of services as follows:

- Low awareness of services among veterans (Dryburgh 2012; Quilgars et al, 2018; Rolfe 2020).
- Challenges in navigating complex systems without support (FiMT 2013; Rolfe 2020; Brewer and Herron 2022), which is not helped by systems being inconsistent across local authorities and differing legal and service frameworks around homelessness and social housing systems in Scotland, Wales, Northern Ireland and England (Kirton-Darling and Carr, 2019; Rolfe 2020). There are also variations in the nature and extent of any veteran specific services that may be available, some areas are relatively service rich, many others have no specific veteran services.
- Mainstream homelessness services and systems, including social housing allocations (choice based lettings) systems that have limited awareness or capacity to provide support with the specific issues that veterans may be experiencing.
- There are also reports of some veterans seeking help only at the point where a crisis has occurred, rather than seeking assistance early on (Dryburgh, 2012; Rolfe, 2020; SSAFA, 2020a).

The searches identified some UK research evidence on improving access to housing and homelessness services, this research noted:

- It is important to 'ask the question' about veterans status on application forms as well as in person, to help ensure appropriate support and referrals can be made (Wilding, 2017).
- Simplifying application processes could be beneficial, including the development of a single application form for veterans that can be shared across providers (Wilding 2017).
- The use of trauma-informed approaches to sharing information such as a single written account of individual experiences that can be shared with professionals at appointments instead of requiring a veteran experiencing homelessness to keep discussing their experiences (Rolfe 2020).
- Ensuring there is an identified/named contact point for veteran-related support in organisations (Rolfe 2020).
- The importance of using referrals rather than signposting, with follow up between organisations to ensure veterans have accessed appropriate support (Rolfe 2020).
- Improving inclusivity policy and practice so that those from under-represented groups are aware of services and feel welcomed, including services for LGBTQ+ community (Etherton 2023) and for women (Salute Her, 2020).

Risks of housing exclusion and homelessness

Many veterans who are at risk of homelessness share characteristics with other people at risk of homelessness. This said, there are some particular patterns that emerge through the UK evidence that are worth noting:

- Early Service leavers (ESL) can be at heightened risk. One issue here is that if they fail basic training or have to leave military Service early on, this can be indicative of unmet support and other needs that may in turn increase their risk of homelessness (Quilgars et al, 2018). At a more basic level, unplanned exits after a short period of time also give someone far less time to prepare than a longer transition (Rolfe 2020; FiMT 2022) although some evidence also questions how far this is actually a clear causal relationship in relation to UK veteran homelessness (Godier et al, 2018).
- Those leaving under the age of 35 who are reliant on welfare benefits – Rolfe (2020) points to the limitations imposed by Shared Accommodation Rate that can place younger ex-Service personnel at a disadvantage in civilian housing markets. SSAFA (2020a) beneficiary data shows high levels of need among younger age groups, of the half of beneficiaries encountering issues, 87% were aged between 18 and 24. Lone adults with children who are not living with them can struggle to secure housing with spare rooms under the 'bedroom tax' arrangements.
- Non-UK personnel with families who wish to remain in the UK may have increased vulnerabilities related to limited understanding of their entitlements (BPA 2015) and costs of accessing rights to settle for themselves and their families (Rolfe 2020). Some evidence also points to difficulties non-UK personnel face in showing evidence of local connection in social housing applications (Pearson and Caddick 2018).
- Partners who are within the wider armed forces community population, who are not veterans but who become homeless because they lose entitlement to SFA (Walker et al 2021).
- Women who have experienced interpersonal violence (IPV) or military sexual trauma (MST) may be at heightened risk of homelessness and housing exclusion without the right support and safeguarding in place (Salute Her, 2020).
- In common with ex-offenders who have multiple and complex needs, some veterans leaving military prison may be at heightened risk of homelessness (van Staden, 2007; Alabare 2017).
- Again in common with broader patterns across all homelessness, ex-Service personnel who experience poverty, debt and long-term unemployment, both as lone adults and as families, may be at heightened risk of homelessness as are those people who may develop mental health problems (Rolfe 2020; SSAFA 2020a).
- Securing suitably adapted and equipped housing may be time consuming and/or very difficult for veterans who have limiting illnesses and disability. This is partly because the systems that provided specially designed social housing and equipment and adaptations are far less well funded than used to be the case. The issue is a pressing one because someone who cannot use their home fully and is limited by it, is experiencing housing exclusion (Hynes et al 2022, Wilson et al 2020, Semeah et al 2019).

2.5 The nature of veteran homelessness

As highlighted in Chapter 1, the earlier consensus that veterans are not over-represented among people experiencing homelessness in the UK may be open to debate, and some have argued that undercounting of veterans may be occurring due to administrative deficits (Wilding 2020).

Either way, the experience of homelessness, particularly if it is prolonged or recurrent, presents a huge array of potential risks to wellbeing, health and life chances. Anything that increases the risks of homelessness among veterans, even if those risks are not necessarily any greater than for the general population, must therefore be taken very seriously. In some senses it is immaterial whether 1% or 5% of veterans experience homelessness. One veteran experiencing homelessness is too many.

Furthermore, evidence has consistently shown that the experiences of veterans may be distinct and require services that understand them and their specific needs in the way that some more generic homelessness services cannot (Jones et al 2014; Rolfe 2020). What is clear is that when ex-Service personnel encounter challenges in their lives, those challenges often relate to unmet housing need. The SSAFA (2020a) survey found 28% of beneficiaries had lived in temporary accommodation and 22% had slept rough at some point. Albertson et al's (2018) data from the South Yorkshire Armed Forces Covenant Project found 1% of ex-Service personnel were currently homeless, with a further 13% having prior experience of homelessness (10% one episode and 3% on multiple occasions).

2.6 Effectiveness of homelessness services for veterans

There is limited UK evidence relating to the effectiveness of homelessness services for veterans. In order to allow the Roadmap to consider the full range of options available, the literature review explored international evidence to identify aspects of emergent good practice. Headline findings (mainly from US research) are reported here, alongside the limited UK evidence base. Further detail relating to the US evidence base can be found in Appendix 2.

Strategic integration

Broadly speaking, the evidence base across the economically developed world, drawing particularly on the experience of North Western European countries but also the results of radical changes in policy and practice in Scotland and Wales, is that integrated, preventative homelessness strategies working within a housing-led framework are most effective (Pleace and Bretherton, 2023). This has also been the experience in the US, where use of housing-led, i.e. Housing First type models, emphasising greater choice and control for veterans experiencing homelessness within a multidisciplinary framework had a marked effect on levels of veteran homelessness (Metraux and Moore, 2023).

The lessons from strategic level analysis centre on understanding that a single service model, like specialist Housing First for veterans, specialist supported housing for veterans or specialist preventative services is not enough. Integration, joint working and effective coordination across every aspect of homelessness strategy, including ensuring that any specialist services for veterans are fully integrated into wider homelessness strategy appears to be essential to an effective response to veteran homelessness. Entire systems have to be adapted so that they can respond effectively to veteran homelessness, rather than providing single services that are disconnected from other systems and support (Quilgars et al 2018). Coordinated and integrated services have the advantage, based on UK and international research, of providing ex-Service personnel who are homeless or at risk of homelessness with a joined-up system with a single point of access, essentially enabling them to get the support they need in navigating all the different sources of potential support with homelessness, housing exclusion and housing need that they might require (Rolfe 2020; Rolfe and Anderson 2022; Rogers 2015; Forchuk et al 2021).

Integrated homelessness strategies can allow initiatives like co-location of frontline staff (Rolfe 2020), including dedicated staff with armed forces specialisms within local authority housing teams (FiMT 2022). Research from the West Midlands Combined Authority (2020) reported that once a veteran support worker from a local charity was employed half-time with the local authority, the number of veterans worked with on housing related issues went up from three to 36 in a four month period.

Creating a more integrated approach to veteran homelessness can present some challenges. Whereas the issue is widely recognised, in part because it is more prevalent, in the US, veteran homelessness may receive less attention in a context like the UK or comparable European countries, which have much smaller military forces. Veteran homelessness can be seen as less of an issue than other forms of homelessness in these contexts, creating a need to ensure veteran interests and services are well integrated into homelessness strategies and systems (Rolfe, 2020; FiMT 2022).

Preventing homelessness

Financial assistance

Financial support for veterans is available from a range of Service charities in the UK, but these operate according to eligibility criteria set by the charity. Searches found no research evidence on how these are used or the impact of short-term temporary assistance.

In the US, Nelson et al (2021) examined the role of temporary financial assistance (TFA) in maintaining housing stability. TFA provides funds for rent, utility bills, security deposit and other housing related expenses for veterans who have lost, or are at risk of losing, stable housing. Of the 29,184 people who received TFA, 81.4% remained in stable housing. The flexibility of TFA depending on individual circumstances was identified as a key feature of its effectiveness. The UK differs from the US in the provision of nationally available welfare benefits which are available on an open ended basis. In recent years, the housing element within available benefits for working age people and the general level of welfare payments has been repeatedly criticised as inadequate, as has poor access to benefits for people with limiting illness and disability (Dwyer et al, 2020), and hence there may be increasing need for financial support among the veteran population.

Homelessness Screening Clinical Reminder

A key part of homelessness prevention practice in the US is the use of a risk assessment tool to facilitate referrals to housing support for those who are homeless or at risk of homelessness. The tool is used in a variety of clinical outpatient settings, including Veterans Administration Healthcare settings. If the patient screens positive on either of the measures, they are offered a referral to housing support. In 2021, screening in clinical outpatient settings identified 19,815 veterans with no stable housing and 16,996 worried about housing (Tsai et al 2022) – a total of 36,811 potential referrals to housing or homelessness support. In the US, screening has been perceived positively by some clinicians in outpatient settings (Montgomery et al 2021) and has been used to improve care plans for homeless veterans (Chhabra et al 2019), particularly where referrals can be quickly and easily made to homelessness and other services. The data are also described as useful as they map the extent of housing exclusion/precarity among veterans, as well as actual homelessness (Montgomery et al 2021). In England, the integration of data on homelessness and being at risk of homelessness into health systems has been planned as part of the implementation of prevention-oriented homelessness legislation, although at present the questions do not include anything to indicate veteran status.[12]

12 https://digital.nhs.uk/data-and-information/data-collections-and-data-sets/data-sets/mental-health-services-data-set/submit-data/data-quality-of-protected-characteristics-and-other-vulnerable-groups/accommodation-status-homelessness-and-rough-sleeping

Permanent supportive housing (Housing First)

In the US and Canada, models following 'Housing First' principles (see Appendix 3), most notably the HUD/VASH[13] programme, have had the biggest impact on reductions in veteran homelessness (Evans et al, 2019). In the UK, the benefits of Housing First are widely recognised as playing a part in responses to homelessness (Pleace, 2018 and 2023). There are no evaluations of similar schemes specific to veterans in the UK.

Unlike some earlier models of homelessness service, Permanent Supportive Housing (PSH) and Housing First is designed to provide ongoing support on the basis that for veterans and other people experiencing homelessness with multiple and complex needs, support needs are likely to be ongoing, i.e. the metrics for success are continued presence in a PSH programme and in housing, rather than the PSH being expected to resolve their homelessness rapidly and then stepping away.

However, some challenges exist for PSH and similar models. Access to housing is crucial for services like PSH to be effective and the housing has to be the right sort of housing, i.e. adequate, stable, secure and affordable as otherwise the effectiveness of services can be undermined (Austin et al 2014, 2016; Kertesz et al 2014, 2017). Exercising some choice about where to live is also important if a veteran with complex needs is going to be successfully rehoused, i.e. it has to be suitable from their perspective, something that can be all the more important for homeless women veterans (Forchuk et al 2022). Administrative efficiency, including sufficient speed of access to the necessary services, finances, staffing and housing is also important, as is the case in any service of this sort (Evans et al, 2019).

Furthermore, PSH does not work for everyone and the overarching success in ending homelessness on a sustained basis is not consistently matched by successes in reducing addiction, treatment compliance, building social networks or becoming economically active (O'Connell et al 2017; Winer et al 2021) – findings echoed in wider analysis of Housing First (Pleace, 2018 and 2023). PSH and similar services are not an unambiguous success, they do not address every facet of veteran homelessness consistently, do not work for everyone and, for some veterans, different service options might be a better choice (Tsai 2020; Tsai and Byrne 2019; Montgomery et al 2017; Gabrielian et al 2017).

Time limited (rapid) re-housing with support

There are no UK evaluations of time-limited housing-with-support models for veterans. In the US, rapid-rehousing is provided as part of the 'Supportive Services for Veteran Families' (SSVF) programme (see Appendix 3) for a period of between six-nine months and provides a range of services to veterans and families in need, based on individualised assessments. The programme is highly flexible and can address needs of all family members (not just the veteran). Some evidence suggests that SSVF was less effective than PSH (Byrne et al, 2016; Brown et al, 2017) over time, i.e. outcomes were similarly positive when support was in place, but when the time-limited support was removed, outcomes tended to deteriorate.

More positive outcomes have been reported for similar projects that have offered housing and support for longer periods. The Veterans Homelessness Prevention Demonstration Project was a three-year demonstration project that operated between 2011-14 across five military bases in the US. It was designed to provide housing and assistance to homeless and at-risk veterans and their families. Housing assistance was short term (up to 18 months) but comprehensive, covering temporary financial support alongside health and employment services (see Appendix 3). Outcomes were positive with median length of stay just 84 days. At the end of the programme, 85% of veteran households were stably housed, 10% were unstably housed and only 5% were either literally homeless or at imminent risk of losing their housing. At six and 12 months follow-ups, 76% lived in their own homes, while 18% were staying with family and friends with 6% homeless (Cunningham et al 2015).

Thus, international evidence suggests that there is a place for short term housing-with-support provision for some veteran populations, but that the length of time support is offered affects likelihood of success.

Transitional housing

Criticisms of the Housing First approach and hence the use of PSH for people experiencing homelessness who are veterans in the US, has highlighted the mixed results that can occur from these services, i.e. that while homelessness is often ended, other needs are not always rapidly or fully addressed within a relatively short time frame. A key element in these arguments against universal use of PSH and similar Housing First models is that they have replaced transitional housing (also known as 'linear residential treatment', 'staircase' or 'housing last' models) which can be effective for US veterans experiencing homelessness associated with multiple and complex needs.

Transitional housing uses a mix of fixed site congregate and communal housing with on-site staffing which are designed to address all treatment and support needs before housing is provided. All transitional housing is designed to be a time-limited intervention with the goal of moving veterans into permanent housing, drug and alcohol free, and with the training, support and treatment in place that will enable them to live independently. In the US (Grant per Diem) transitional housing provision offers a broad range of options from family homes to congregate living, and many have argued that despite the growth of housing first/ PSH, transitional housing remains an important option within the residential continuum for homeless veterans and should continue to be available as an option (Tsai et al 2017).

Only one formal service evaluation of temporary accommodation with support for veterans was found in the UK. Clifford (2017) reported a three-year pilot scheme in the West Midlands comprising temporary accommodation for veterans with support for single (male) veterans. The service achieved modest rates of success in gaining employment and accommodation and quality of life remained low to moderate for participants. Clifford's study identified a range of barriers to successful outcomes in this kind of scheme, including the prevalence and severity of mental health problems residents presented that impacted employment opportunities and capacity to manage finances. There was also a mismatch between residents' expectations of support they felt they needed and those that were provided. In part, this arose from both the model of support used (primarily signposting) and the complex needs profile of residents that was greater than anticipated when the service was developed.

Veteran specific accommodation

The debates about specialist homelessness services for veterans centre on the extent to which specialist services create spaces that are understanding, supportive, but also potentially exclusionary in the sense of creating a de facto extension of military life, against the risk that using wider homelessness services will not provide the specific understanding and shared experiences that ex-Service personnel experiencing homelessness need. Quilgars et al (2018) reviewed veteran dedicated accommodation services across the UK and identified clear preference among single male residents for this type of provision. Stakeholders and residents identified a range of positive features of dedicated provision for single male veterans as follows:

- Potential to address disadvantages created by Service that non-dedicated provision were less able to offer as well as harness positive aspects of military experience for supporting veterans.
- Transition issues faced by veterans generated different and specific needs, such as life skills needs, could be better understood and more effectively addressed in dedicated provision.
- Residents valued and responded positively to peer support and staff who had military knowledge.
- Some veterans prefer utilising veteran specific services rather than mainstream services.
- Some residents also reported feeling safer in dedicated accommodation than they had in some generic services.

Other veteran specific homelessness services

In the UK and beyond, there are a range of support services for veterans that can serve a variety of purposes such as identifying unmet needs (Jones et al 2014) and providing mutual support. Examples include:

- Outreach services can assist personnel with the process of transition (Jones et al 2014; FiMT 2022) reaching out to provide advice, support and practical assistance, including help with addressing housing need. 'Outreach' can also refer to services for people sleeping rough and can be effective, according to some US evidence, if they find a veteran living rough (Tsai et al 2014a).
- Drop-in and day centre services, including models like breakfast clubs, that can offer opportunities for mutual support and enable unmet needs to be identified (Jones et al, 2014; Wilding 2017; McDermott 2021).
- Veteran specific homelessness services, such as supported housing and floating support teams (Jones et al, 2014; Quilgars et al 2018), including dedicated provision for sub-populations such as non-UK veterans (Pearson and Caddick 2018). The latter has been found to increase take-up of services among non-UK veterans (Pearson and Caddick 2018).
- Gender specific housing services are used in the US. Tsai et al (2012, 2014) reported on specialised VA homeless women's veterans programmes between 2000 and 2005 found that gender specialism improved outcomes for women.
- The incorporation of support workers with armed forces experience in other existing homelessness services to improve effectiveness in reaching and working with ex-Service personnel who are homeless or at risk of becoming homeless (FiMT 2022).

However, as with most of the initiatives described in the literature, there are few formal evaluations or cost-effectiveness studies available and as such the existing evidence provides a relatively weak basis for policy development or investment.

2.7 Summary and key findings

- Prior experience of civilian housing markets is limited for many Service personnel who remain reliant on heavily subsidised military accommodation for most of their career. This is especially the case for Army personnel who are regularly posted to new areas, and for whom decision making around where to live post-Service may be constrained.
- There is no UK evidence about the help-seeking behaviour of personnel with regard to post-Service housing arrangements, or evidence about their future aspirations or plans for achieving these.
- A range of evidence points to the challenges Service personnel face managing the complexity and costs of civilian life, including how to access help. Reports suggest that housing is a key area of concern for ex-Service personnel but that many lack awareness of services or find systems complex to navigate.
- The evidence relating to homelessness risk at discharge is limited, although some characteristics of personnel at greater risk can be discerned including early Service leavers; younger people under age 35; non-UK personnel; women experiencing MST; and ex-offenders. Much of the evidence in this area is limited to pockets of evidence gathered as part of a larger study.
- There are no UK evaluation or cost-effectiveness studies of services to support homeless veterans. A limited evidence base around veteran-specific services suggests these are well received and provide a positive environment for many veterans.
- The most well-developed evidence base with regard to veteran homelessness and service evaluation exists in the US. However, the differences in socio-political context between the UK and the US make it difficult to reach firm recommendations regarding policy transfer options for initiatives to address veteran homelessness.
- Integrated, preventative homelessness strategies that are coordinated within a housing-led framework are widely held to be most effective. Where these strategies include veteran-specific action plans and interventions, they can be particularly beneficial although the evidence base for this is very limited in a UK context.
- The general finding across the international evidence suggests that different kinds of services and interventions are required to meet complex and varying needs of veterans. One-size-fits-all approaches are unlikely to be successful in ending veteran homelessness.
- The evidence regarding homelessness prevention interventions is limited. There is some evidence that direct payments are an effective short-term response to immediate housing issues, but no long-term evaluations have been conducted.

CHAPTER 3:

In-Service housing experience and resettlement processes

3.1 Introduction

This chapter examines the resettlement processes and accommodation experiences of Service personnel. It draws on data from our interviews with those currently serving, as well as veterans' recent experience and the perspectives of the research stakeholders. It informs our analysis for three of our project's key objectives:

- To identify specific interventions to prepare current Service personnel with a good understanding of the challenge of securing suitable housing after transition.
- To detail the mechanisms that will ensure the Armed Forces can provide all Service personnel with the best springboard to accommodation upon transition.
- To ensure that each and every transitioning Service person can receive bespoke and effective advice on how to secure appropriate housing.

The chapter begins by outlining the current transition and resettlement offer for Service personnel (SP thereafter) particularly as this relates to preparation for future housing needs. We then consider early/through career housing preparations before moving on to appraise the resettlement experiences of our respondents.

3.2 Current transition and resettlement offer

The MOD has increasingly recognised the importance of preparing personnel for the moment they leave Service, making a distinction between 'transition' and 'resettlement' (see Chapter 1). There are presently three key elements of the transition (through-career) offer, relevant to the current study:

- **Housing Briefings:** Prior to the formal resettlement period starting, all personnel and their partners have access to a civilian housing briefing, provided through the Defence Transition Service (DTS). The online briefing is a detailed explanation of the different housing options available for SP on leaving (including In-Service steps that can be taken, in particular home ownership options). The briefing is available 'through career', based on an assumption that *'the earlier a housing briefing is attended will enable a SP to better plan their housing needs and make appropriate savings plans for when they eventually do leave the Services'* (JSP 534 para 229.b).
- **Life Skills and Welfare** - In order that the term 'transition' is understood and viewed positively throughout a career, it is important to use a different term for earlier in-career 'transition' support, which is termed 'life skills ' (JSP 100 p1). The chain of command is encouraged to recognise life skills as *'an integral part of the Service career'* (JSP 100 p2) and is intended to provide a 'through life approach' 'To create greater resilience and seek to move the preparation and awareness of future civilian challenges from when the SP enters their resettlement window to much earlier in a SP's career' (JSP100 p2).
- **Financial Aspects of Resettlement (–AR)** - Provided either online or in person, with partners welcome by sub-contracted financial organisations, with CTP providing administrative support. The programme is split into two parts: a comprehensive pension brief, followed by a financial advice presentation. (JSP 534, Part 1, p14).
- **The Forces Help To Buy (FHTB)** scheme enables Service personnel to borrow up to 50% of their salary, up to a maximum of £25,000 interest free towards the purchase of a property. Rules relating to the scheme are contained in JSP464[14] (chapter 12). Key aspects of the policy include:
  - FHTB is not intended for the purchase of 'buy-to let' properties or second homes and should be used for the Service person's own immediate occupation, or that of their immediate family.
  - Only one FHTB advance may be made over a Service person's career except under specific extenuating family or medical circumstances.
  - The 50-mile rule means that if SP are posted to an area within 50 miles of a property they have purchased with FHTB, they are disqualified from SFA. Once the FHTB advance is repaid, they become eligible for SFA once more. If SP are posted somewhere more than 50 miles away from the property, however, they can apply for permission to let the property.

- FHTB loans have to be repaid in full prior to SP leaving Service and policy does not allow continuation of repayment after discharge under any circumstances. In the event of early termination at the SP request, the loan can be repaid through: a immediate lump sum payment; increase of existing deductions from pay, prior to release; recovery from any immediate terminal benefits which may be due with SP permission; or the transfer of the outstanding balance to another Service person. In the event that someone is discharged or released prematurely on disciplinary or administrative grounds and does not have sufficient funds to clear any outstanding FHTB balance prior to discharge, the debt will be converted to a Crown Debt and will attract interest.

Two years prior to leaving, SP enter a period of formal resettlement:

Resettlement is the period directly preceding and following exit from Service. It usually covers the last 2 years of Service and up to 2 years after leaving Service. The primary aim of resettlement is to prepare Service leavers to either gain employment following their Service, or prepare them for their chosen vocation (JSP 534 p1).

Eligibility to formal resettlement provision is primarily linked to time served, rather than need, and comprises four levels of support:

1. **Core Resettlement Programme** – available to those who have served more than six years and all medical discharges (regardless of time served) delivered by Career Transition Partnership (CTP)[15]
2. **Employment Support Programme** – available to those who have served between four and six years.
3. **Career Transition Partnership Future Horizons (CTP Future Horizons)** – available to Early Service Leavers (ESL), i.e. those who leave before the four-year point.
4. **CTP Assist** – formerly known as the Specialist Support Programme (SSP) - CTP Assist supports wounded, injured and sick personnel who require specialist support; this programme is irrespective of time served (JSP 534 p3).

The delivery of resettlement support is organised through three lines of responsibility:

- **First line** – at unit level, Resettlement Information Staff (RIS) are responsible for ensuring Service leavers have access and awareness of appropriate information, including finance and housing briefings; and provide administrative functions to ensure Service leaver records are maintained appropriately.
- **Second line** – through education centres, regionally, that provide the Resettlement Advisory Briefings (RAB) that facilitate access to resettlement grants and CTP.
- **Third line** – through CTP (for up to two years before leaving and two years post-discharge) with support from Future Horizons for ESLs, and RBL Industries (RBLI). The Forces Employment Charity (RFEA) and RBL provide support to Service leavers for as long as it is needed.

14 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1175711/JSP_464_Vol_1_Part_1_Version_28.pdf

15 https://www.ctp.org.uk/

3.3 Preparing for future housing needs: early/through career considerations

At present, the main onus is on SP to prepare for their post-Service housing through their career. The research identified three key areas of opportunities and constraints that were influential in determining whether SP were proactive in engaging in early housing preparation: their experiences of engaging in civilian housing markets whilst still serving; the financial challenges facing SP; and access to advice and support around housing through-career.

Experience of civilian housing markets

Some veteran and SP respondents had experience of civilian housing markets prior to joining up, mostly restricted to private renting, often shared with partners or friends, or experiences through university. In the main, however, our respondents had lived 'at home' with their parents when they joined and had no prior independent housing experience.

Whilst serving, all our veterans and SP had significant periods of time living in military accommodation, starting in Phase 1 training living in dormitory accommodation and then on to Single Living Accommodation. Beyond this phase, the majority of our respondents had a wide variety of housing experiences, revealing more dynamic housing pathways than anticipated:

> "It depends what stage of my life it was. So first, probably eight or nine years, I was just in single soldiers' accommodation or mess...I've been married before so I was, I'd been in married accommodation and also had my own home and commuted at weekends. Now married again, and I've done both those things again in my second marriage.
>
> Service Personnel

The research revealed that there were a range of motivations for using – or not using – the civilian housing market, and that rational future planning was not the main issue under consideration.

Motivation to use civilian housing markets during Service

Moving out of military accommodation, whether to owner occupation or private renting, was motivated by more immediate concerns than leaving Service in the majority of cases. These included actively seeking to escape from military accommodation; wanting privacy and 'my own front door'; having somewhere to visit children whilst on leave; and simply wanting to live with a new partner in a relationship that didn't qualify for military housing under Long Term Relationship rules.[16] These individuals were not using civilian housing as a means to prepare for leaving, but simply as a way to meet their lifestyle and relationship choices.

Some SP did see house purchase as an investment opportunity although this often involved purchasing a property in a location they could afford with no likelihood of living in it for any length of time. There were examples of some SP using savings accrued (including after operational tours of duty) and buying properties that were in affordable areas that they knew about or had the 'luck' to be posted to:

> "I done six months in Iraq and six months in Bosnia and I thought right I need to invest this money. A few times I'd just bought cars and it's such a waste of money. So I thought I'd put it into something, an investment as such. So I bought me house in 2009… and I pretty much just rented it out.
>
> Service Personnel

> "I'm doing [some work] for a girl who's been posted to Northern Ireland….She got out, had a look around, looked at the value of properties here compared to what they were like in [South West England]...She's only 21, but she can afford to buy a little place here, and that's her own. If she'd still been in [previous posting] she'd have been waiting for nine or 10 years before it might have been possible.
>
> Stakeholder

These experiences were unusual – in the main people who purchased a property wanted to live in it and if they couldn't they were more likely to sell up and move back into military accommodation. Thus, barriers to engaging in civilian housing markets existed to prevent some people from future planning.

16 As a result of the Defence Accommodation Strategy (DAS), the New Accommodation Offer entitles those in a long term relationship to subsidised accommodation.

Barriers to living in civilian housing

The biggest barrier for all SP trying to access home ownership is affordability – simply not being in a position to buy property in the local area was a barrier for many SP and veterans; an issue that is exacerbated by the concentrated location of some military establishments in desirable areas of England, most notably the South East and South West. All the SP who had lived in civilian housing commented on the additional costs, but some also identified the lack of life experience they had to deal with some of this:

> Even for me obviously moving into privately rented accommodation a year ago, I had to do quite a lot of self-learning. Obviously there's things I hadn't experienced in the last decade – like basic bills, you know, what needs setting up when I move in. It wasn't really within my experience, because when you're in the block you just pay a set amount…There's not much to think about.
>
> Service Personnel

In addition to these widely-experienced difficulties, Army personnel faced additional barriers relating to their greater mobility that go some way to explaining differential home ownership rates across the three Services. In turn, these barriers influenced the degree to which some SP were able to 'plan for the future' through home ownership. Three barriers for Army SP were identifiable across their housing pathways:

- Not being able to live in the house that you have purchased.
- Not being able to afford to maintain home ownership as well as SLA through the working week.
- The impact on career decisions of home ownership.

Maintaining owner occupation for their family whilst continuing to pay SLA costs through the week is beyond the reach of some:

> I think [cost] was a factor [for selling the property] in so much as we couldn't afford to keep our own and have a quarter. I think it would have been nice to be able to travel home to our own house at weekends and leave, and know that was still our house, but unfortunately that wasn't an option. So we did rent the house out for a period of time, but that equally – when you do the self-assessments and pay the tax on that, it wasn't sustainable either.
>
> Service Personnel

Equally, owning a property may have brought some stability, but this was rarely without trade-offs in terms of career planning and managing family life:

> The stressors of having your own house is, it's a lot more stressful when it comes to getting posted because you're always prioritising location over the type of job that you want to do. So if you want to have a good career in the Army, normally you take the jobs that are high profile or that show development and help you get promoted and give you a more rounded career but that's not always in the right location. So you sometimes are in a bit of a juggling act to try and tell the desk officer that you want to be in a certain location and also have a certain type of job and often they'll ask you what the priority is and it can be stressful.
>
> Service Personnel

Barriers to maintaining home ownership will undermine the capacity for SP to achieve sustainable and stable housing options when they leave Service. It is unlikely that barriers relating to operational needs can be easily addressed, but it is important to acknowledge that home ownership is not a viable option for many Army personnel unless it is undertaken purely as an investment opportunity.

One of the schemes designed to address affordability issues relating to home ownership among SP is Forces Help to Buy (FHTB). However, our respondents also reflected on the difficulties they had experienced with this, some of which exacerbated broader barriers identified above and led to them relinquishing house purchases and potentially leaving them in a worse position than before.

Forces Help to Buy Scheme

Many SP and veterans had experience of home ownership whilst in Service, and many had made use of the FHTB scheme (see section 3.1). The research did not examine FHTB in any detail, but it emerged as a key theme in SP discussions. The majority of those who had used the scheme acknowledged it as being helpful because it had provided them with an interest free loan that allowed them to increase their deposit, thereby supporting house purchase, and was repayable over a long period of time. However, specific aspects of the scheme presented difficulties for some SP, centering around three issues:

- The scheme generated challenges for some personnel who were unable to sustain home ownership because of the application of specific rules.
- Repaying FHTB loans generated challenges for SP and SL.
- The management of the scheme was perceived as difficult to navigate.

The application of rules forced some to sell their properties so that they could access military accommodation and reflected on the challenges the FHTB scheme generated for them:

> It's [FHTB] good because it obviously helps you buy a property. It's really bad because the Army still doesn't keep you in one place….you buy the house near where you're posted, then they post you away from it…So that becomes a stressor because you have to ask permission to rent it out when you're not in it or you've got an empty house that's 200 miles away from where you're posted.
>
> Service Personnel

This family rented out the house they had purchased in the North East of England when they were posted south, but were subsequently posted back to the North East within 50 miles of the house. If they had kept the house, they would not have been eligible for SFA but they could not live in it or sell it because there were tenants in it. So they had to pay back the FHTB loan outstanding and sell the house so they could move into SFA.

The 50 mile rule appeared problematic for others too, one stakeholder explained:

> I've had people who wanted to move because they'd maybe bought a two-bedroom flat and they wanted a house because they had another child…all they wanted to do was move to a new property in the same town, they didn't want to move 50 miles away. The restrictions on moving properties if you've used Forces Help to Buy are incredibly tight and leave a lot of people in a situation where they have to sell, but then they have to pay back the Forces Help to Buy money.
>
> Stakeholder

One SP explained that finding the £6,000 they had to repay in similar circumstances had not been easy:

> About £6,000 I think I had left to pay. We hadn't sold the house at that point. That's when we were renting it. I can't remember what we used. I think we just had savings, or did we get some money from somewhere? Oh we might have swapped a car. Sold one and then used the money from that, and then a bit of savings to top it up to be able to pay it.
>
> Service Personnel

The repayment rules were deemed harsh and unfair by those who have worked with the system for many years:

> I think that it is desperately unfair, particularly in situations where it's been a relationship breakdown. Because in a lot of those cases, any equity that's made on the sale of the property would have to be divided between the couple. If the SP then has to repay their Forces Help to Buy, they're left with not enough money for a new deposit, so they effectively go from owning their own home to…no home anymore, and no prospect of a home because you can only use the Forces Help to Buy once. Again, they're still serving, they can still pay the loan through payroll deduct, so why the hell would you not let them carry the loan over to a new property?
>
> Stakeholder

For many, the assumption was that they would repay any outstanding FHTB from final settlements, although in doing so SP are clearly risking a reduction in their financial stability at that point. One veteran who was medically discharged unexpectedly described the impact of the automatic repayment of the loan from their final pay:

> I hadn't really prepared for leaving because I'd been told by everyone that I wasn't going to leave... Then my pay-out, my medical pay-out got immediately reabsorbed to pay off the FHTB loan that I had outstanding… Including my final pay cheque as well, so I got zero pay on the final pay, and I got the, I think it was 15 grand outstanding, just completely absorbed. So, they basically took all the money to make sure I was all square so they could sack me… and I was very lucky that I did live with my wife….If I was still living in my flat and hadn't sold that to move in with my wife, I'd have defaulted on the mortgage probably and become homeless.
>
> Veteran

Finally, there were concerns about the way the scheme was managed raised by a small number of SP including the process being slow, and difficulties contacting the team, with one stakeholder never being able to speak directly to anyone responsible for the scheme despite working with it since its inception.

Recommendations

R1: The rules around FHTB should be reviewed to ensure they do not undermine sustainable homeownership.

R2: Provide greater openness for applicants and advisors to speak with the FHTB team.

Money management and attitudes to financial affairs

> Finance is the starting point for everything
>
> Stakeholder

Central to transition success is the ability of SP to establish financial security for themselves and their families. Housing costs and living costs continue to rise, and so commentators have long been keen to see money management as a central part of establishing 'good habits' among SP. In part this is related to ensuring SP have enough financial resilience to manage once they leave Service, hence the focus on establishing a savings culture; but also because purchasing property whilst in Service provides an immediate safety net for those who are leaving (particularly if they end up leaving earlier than planned).

The context to home ownership, and the ability of SP to afford this when they leave, has changed. Even for those with long Service, the promise of pension pay-outs and resettlement grants is unlikely to be enough to secure home ownership, as this respondent explained:

> [In the past] people thought, I want to do the full career, get my pension, get my house. For soldiers, they could be retiring after 22 and half years, so they could be in their 40s and have their house. That was always seen as the plan…now we are saying to them *'Your lump sum will not be enough for your mortgage.'*
>
> Stakeholder

Hence, exploring financial matters with respondents allowed us to consider whether there was support for establishing a savings culture; and what kinds of financial issues SP were facing that might have an impact on their capacity to afford future housing costs.

A savings culture?

The subsidies provided in military accommodation are often blamed for a lack of awareness of the cost of civilian housing and many argue that SP should be in a position to save for the future, even if they choose not to purchase a home whilst still serving. However, SP and veterans expressed more nuanced views about this, and in particular how pay and rank impacted on capacity to save for the future. The majority of veteran respondents believed they had not been in a position to save whilst in Service. Most were simply dismissive of the notion that they could have saved, but some went further:

> If people could've saved, they would have, there was just not a possibility of saving anything unless, like I say, you've gone through the ranks and you were on A Trade pay or like REME, something like that then, yes, not as a young grunt or a young Private, Lance Corporal
>
> Veteran

Many current SP thought pay among the lowest ranks was not conducive to saving, with the majority indicating promotion to Corporal offering more financial stability. Others identified the additional financial burdens relating to residency and immigration costs for non-UK SP that are often not well understood when they start serving, and the pressure many are under to send money 'home' to overseas families.

There were plenty of SP and veterans who had accumulated some savings, albeit at varying stages of their careers. Some factors seemed to provide a context to saving, including spousal employment so family income is higher; deployment on operational tours when wages are held back, and after basic training when recruits have little to spend their money on.

One stakeholder summed up the findings very clearly:

> "...the military is a microcosm of society. There's people in society who are good with their money, and save, and spend prudently, and there's other people that go and blow their money, and gamble and rack up debt. The military's no different in that respect.
>
> Stakeholder

Yet at the same time, money management figured heavily in respondent views about the kinds of skills that SP were either lacking or needed more of. SP themselves acknowledged a need for more financial education, including a request for courses on household budgeting, savings schemes and more information about the costs they might face in civilian life. The through-career importance of this was identified by the majority of respondents, and particularly the importance of starting young:

> "I think it should be drummed into them at a very young age, when they do their basic training, that the Army takes care of their every need, but they do need to save and prepare for when they do leave the Army. When you're that young and stupid, you're not projecting ahead of the day that you do leave the military.
>
> Veteran

Many respondents described basic training and the early days of their career as a time when they had relatively high disposable incomes and enjoyed spending it. Most of these individuals were aged between 17 and 20 years at the time, and all were living in barracks or SLA:

> "When you join at 18 and get a salary at the same time as all my mates' student loans, you think you're a multi-millionaire.
>
> Veteran

However, stakeholders and older SP identified these recruits as potentially vulnerable to credit and finance offers, especially for cars.

> Because as soon as you get your first pay packet in the forces, I can guarantee you, you will get offers from car companies, from loan companies, from credit card companies, offering you very preferential rates because you're seen as a good risk.
>
> Stakeholder

This somewhat hedonistic attitude towards money management at the start of careers did lead to difficulties for some. The accumulation of debt was mentioned by some SP and veterans and included remortgaging to pay off debts; needing grants from Service charities to buy furniture due to high levels of debt; and selling property, including cars and houses, to pay off excessive debt. The consequences of even relatively small levels of debt were not well understood, and the impact of bad debt on credit scores could lead to difficulties securing a mortgage or rental agreements. One stakeholder described a typical case they were coming across more frequently than in the past:

> I had someone last week, £200 bad debt, default, credit file ruined, no chance of getting a mortgage, and yet they had joint income of 60 grand a year, so there was no reason why that £200 didn't get paid.
>
> Stakeholder

Stakeholders were keen to address the issue of money management as the starting point for future planning. However, they were also keen to stress that simply pushing messages to 'save' were not necessarily effective. For some, the messages needed to take account of cultural attitudes so that SP saved little and often. And the importance of ensuring these messages are conveyed early enough was emphasised by most respondents.

> But it should be something that is addressed when they first join, at their joining establishment. Instead of saying, 'here's your first month's pay', and then leaving you to the wolves, it should be a case of, 'you will get money, these are the pitfalls, this is what's going to happen.' So that they are well aware of what's happening….There should be more advice around investment rather than credit. Because that way, you might be able to prevent some of the veterans becoming homeless when they leave.
>
> Stakeholder

> Financial habits tend to stick with you. So if you start off being profligate with your money, taking finance, blowing money here there and everywhere, you will probably continue to do so.
>
> Stakeholder

Recommendations

R3: Develop more timely and relevant financial advice for SP to start in basic training.

R4: Provide support for establishing a savings culture, with appropriate formal mechanisms to save ('Save Well, Leave Well') from early in career.

R5: Consider the establishment of financial products in partnership with the private sector to support SP saving little and often in preparation for PRS or mortgage needs on discharge.

Accessing information and advice services (prior to resettlement)

The importance of early planning for leaving Service has meant that more and more information and advice is offered to SP through the 'life-skills' agenda, as well as specific briefings around finance and housing. In order to identify what SP might 'know' before entering the formal resettlement period, and where there might be opportunities to expand or revisit this, we asked respondents to describe their experiences in some detail.

It was evident from visits to bases and reviewing JSP documents alongside interviews, that SP have access to a wide range of information and advice about all aspects of military and civilian life. However, our respondents struggled to describe any specific information or advice they had used. Most people could not remember where they had heard about schemes like FHTB, and no-one mentioned any formal briefing or information about purchasing their first house:

> I didn't get any advice I wouldn't say. I found everything out for myself ….Solicitors fees were a shock. I always made sure to ask how much we were going to owe people, but yes there was just little things that I didn't know to be honest. I wouldn't know, because you don't learn it in the Army. You don't get told anything.
>
> Stakeholder

The claim that SP 'don't get told anything' belies the wide range of briefings that are available. Most notably housing briefings that are available to SP through-career, but also unit level briefings including life skills and welfare issues. None of our respondents mentioned any of these in interviews.

Consequently, it is unsurprising to find diverse opinions about 'what' should be provided to SP. On the one hand are those who argue there should be 'more' information available, across all stages of career and covering a broader range of issues; whilst on the other are those who would argue that as an employer, the MOD does as much as it can to support SP and that pointing people in the right direction to find information for themselves is enough. The lack of information or knowledge about topics such as future housing needs is therefore blamed on SP themselves, frequently summed up by the phrase 'you can take a horse to water but you can't make it drink.'

However, the data reveals more substantive reasons than just personal responsibility that might present barriers to engagement by SP. These do not necessarily support the idea that 'more' is needed, but they do suggest that 'when', 'how', and 'by whom' are particularly important.

Engagement with housing briefings

There were differences in SP and veteran knowledge of, and engagement with, housing briefings prior to resettlement. In this study, we found that the majority of SP in resettlement are aware of housing briefings, but choose not to engage primarily because they believe they have no need of it. Respondents linked their 'need' for housing information to their immediate post-discharge plans, and/or to a lesser extent felt that the briefings were not really aimed at their situation.

> "I didn't really need one because I had my house and I was going to live with my mum.
>
> Service Personnel

> "I think they're very aimed towards younger soldiers who maybe have children. There's definitely less support towards people who are single or in unmarried relationships or don't want children at all
>
> Service Personnel

Only one respondent had attended the housing briefing, but could remember none of the details to comment on whether it was useful because *'I had a pile of briefs and they all merged into one.'*

There was evidence of confusion about when SP could attend the housing briefing, with some believing it was only available as part of the formal resettlement process, and then even here the timing might not be right:

> There's a housing briefing that you get if you do the career transition workshop and all that.
>
> Service Personnel

> I know there's a housing brief that's been offered, but I've not taken that up yet…As I say it's not my highest priority at the moment. I've got the rest of the year to take it if I need to, but I'm not sure how much help it will be compared to just going and seeing a mortgage advisor or something.
>
> Service Personnel

A number of respondents had not heard of the briefings, which was surprising given their housing histories and length of Service.

> I didn't know they existed. Housing briefs? Are you sure?
>
> Service Personnel

A stakeholder offered some explanation for these diverse experiences, saying:

> I think that units don't really push the housing briefs as an activity that really should be engaged with. They still tend to leave it for people in resettlement. It's still seen as a resettlement activity.
>
> Stakeholder

Recommendations

R6: Improve advertising of housing briefings, highlighting the benefits of these through career.

Accessing non-MOD information and advice

Overall, it was clear that some SP are making use of information and advice often informally, but not necessarily the formal briefings provided by the MOD. A number of people had discussed their house purchase with friends who had prior experience and one veteran explained that SP would share their experiences and pass down knowledge:

> Those are the stories where I see the success stories. It's normally a peer from way back at the start of the career that's said, 'You'd be mad not to do this, sunshine,' that got them to do it. I think peer support and peer championing as opposed to sit in a conference hall three times in your career.
>
> Stakeholder

Others mentioned the role that parents and family members had played in giving guidance around housing and savings; although one stakeholder reflected that young recruits often missed the ongoing parental guidance they might have received living at home:

> If my mum hadn't told me to save, she did that from day one. She was like 'set up a standing order and save from day one.' I wouldn't be in the position I'm in now at all.
>
> Service Personnel

> I think Service life, because you don't have, say as a young sailor, or Army or RAF, you don't have that parental guidance, you don't have any other guidance throughout your career. You just have somebody every now and again telling you what you've got to do, or barking an order at you. You don't have somebody sitting you down and going, like I've done with my son.
>
> Stakeholder

Recommendations

R7: Engage families, including parents and partners in accessing housing briefings to ensure they are aware of opportunities and can encourage SP to participate.

Delivery of information

A clear challenge for the MOD in developing information and advice around wellbeing, life skills, housing and finance is 'who' is best placed to deliver content. Our respondents were positive about using subject matter experts to provide detailed advice, making the content more relevant to people. However, experts who had tried to gain access reported some reluctance among units to engage with external agents in areas like finance and housing. One stakeholder said:

> At the end of the day we know our stuff… BAE Systems come in and work on the submarines, because guess what there's stuff that needs done that submariners don't know how to do….. and yet when it comes to things like finances, some units get their knickers in a twist over letting a mortgage broker come in and do a brief to people.
>
> Stakeholder

> I know housing briefs are mandatory, but as an AFLO in Wales, if you wanted me to do a webinar or a Q&A of what housing situation or what you need to do for housing in Wales, the MOD should use us more. We're on the ground; we could tell you what actually works in the real world….
>
> Stakeholder

Similarly, SP and stakeholders felt that briefings were most useful when they were provided by those with some experience, rather than being formally delivered:

> What we really need is that sergeant who's been there, done that, and has put money aside and maybe got his first step on the property ladder, and got a one-bed somewhere that he's actually renting out but at least he's got a foot on the property ladder. ...
>
> Stakeholder

> I would say Corporal or below for this sort of chat. They'll be able to see themselves becoming a C in a few years, so they want to hear it from someone that's just a little bit ahead of them that 'I did FHTB scheme and I can still afford to do this and this and the other.'
>
> Service Personnel

Stakeholders involved in delivering briefings were unanimous in acknowledging the impact of COVID-19 restrictions on modes of delivery, and everyone had moved to online/remote provision during 2020 and planned to continue offering this option in the future. Online/remote delivery was provided in the form of 'webinars' (participants can only view the host and ask questions in a 'chat' facility) or online presentations (participants can see each other and ask questions in person as well as in a chat facility). In person delivery remained an option, but it was clear that the flexibility of online/remote delivery for participants and providers was viewed as beneficial and cost effective.

> "Staff are so busy, the unit, the training regiment can't find a slot to do a face-to-face, so they quite like the online….
>
> Stakeholder

However, the style of briefings, where SP attend one session and 'that's it' was criticised for assuming people would retain information or remember to use it, suggesting that all education materials needed to be more easily accessible 'through career'. We heard that restrictions to access to Defence Gateway meant that it wasn't always possible for people to access education materials unless they had a @mod.net email address, thereby limiting 'who' could use materials and 'when'. Housing briefings are made available through a .gov domain host, which is accessible to anyone at anytime (including the research team who were able to attend housing briefings easily and simply).

Another barrier mentioned frequently was how Service Personnel, particularly in the Army, were not in a position to prioritise attendance at welfare or housing briefings over other duties, making it difficult for SP to plan ahead or engage in the briefings that might be useful to them.

Recommendations

R8: Engage experts to develop and deliver housing and life-skills education that take account of regional variations.

R9: Engage lived experience from SP and appropriate civilian experts.

R10: Improve accessibility to education materials by using '.gov' domain hosts rather than Defence Gateway.

Inconsistency between units/across provision

It was clear from the interviews that unit level engagement is critical for providing SP with opportunities to access information and advice. For example, life skills provision offers the option for units to deliver the material themselves using a prepared pack of slides and script so that this can be delivered in the most efficient and effective way for the units themselves. This method has the added benefit of not relying on unit level expertise or knowledge to deliver briefings, although it still relies on sessions being organised. One of the criticisms levied at unit level control over briefings and information was the short duration of welfare officer engagement (most often two years) which lead to a lack of consistency and continuity of provision:

> Whereas anything that gets delivered out to MOD, you'll generally have people there who it is a transitory role or a transitory position, and will maybe do it for a couple of years and then move on.
>
> Stakeholder

This wasn't our experience of unit welfare officers we interviewed, all of whom had many years of experience and had not changed roles. However, the inconsistent approaches we heard about meant that for SP, 'who' provided access to information and advice, and 'what' was provided could be something of a lottery:

> Some welfare officers… are outstanding because they really get it and they really want to do it, and it's a really, really hard job to do. There are others who are just doing what they have to do to get through their two-year posting to get on to something that they're better suited to.
>
> Stakeholder

We heard plans for changes in unit welfare roles so that a permanent civil service role might work alongside unit welfare officers to generate more consistency. We would support this.

The power of units to decide what is provided, by whom and when does little to aid consistency for SP. For content that is not part of the core unit activity, officers are able to decline offers of briefings completely. One example we heard about revealed the lack of engagement some units had with opportunities for expert briefings:

> I sent out emails to about 14 or 15 units to say look, I'm running these webinars, would you mind promoting it within your unit, and if anybody's interested they can register online, here's the link to whatever. Half of them I didn't even get a response from. Half of them said yes, really good idea, more than happy to push it out, see what interest you get, let me know. The other half didn't even reply.
>
> Stakeholder

Recommendations

R11: Ensure Chain of Command promotes the value of life-skills education.

R12: Promote examples of good practice in life-skills provision to unit welfare to share experience.

R13: Ensure more standard approaches to involving civilian experts in provision of advice and education so that all SP have access to the most up to date and relevant information.

Mandatory or voluntary briefings

Where so much information is made available, albeit with varying degrees of take-up, the question of whether briefings should be mandatory or not remains contested with many arguments being presented about the benefits or otherwise of each approach.

Generally speaking, mandatory briefings were the least preferred option. Some SP described the content of mandatory briefings as 'lip service', a view supported by stakeholders who similarly perceived mandatory provision as 'a tick-box exercise' that SP found boring and only attended because they had to; and units only organised them because they were forced to. One of the problems mentioned with mandatory briefings was the assumption that diverse experiences could be contained within a single session. It also raises questions about the right time in a career to provide them, and regardless of when this is, someone might be discharged quickly and miss even the mandatory sessions. To make voluntary briefings relevant and timely, however, it was recognised that topics covered should be needs-led.

However, for others, mandatory briefings were the only means to ensure SP were aware of housing options and that those who needed it most were required to engage; and to ensure that units made provision.

Resolving the conundrum of whether briefings and/or life skills education needs to be mandatory or voluntary might be more easily resolved if provision was relevant and timely. Housing education/information could be more relevant to people's circumstances, including whether they are in SLA or SFA which bring different kinds of challenges; and regional differences that might also affect decision making.

There are a number of housing transition points within Service that offer opportunities for housing related support that could encompass some of the broader life skills issues SP and stakeholders told us that people needed. One respondent described the move from SLA to SFA as a point where more advice would have been welcome:

> I think at that stage (SLA to SFA) they should bring something in like maybe a briefing or something like 'you're going to move into forces accommodation. It's going to cost you this much every month. If you were to go into private it would cost you this much and if you were looking to getting your own house this is how much that would cost. I don't think people realise that when they're paying rent that's money you could be paying [towards a mortgage].
>
> Service Personnel

Successful application for FHTB is an indicator that someone is entering home ownership for the first time, providing an opportunity for broader education about managing the costs associated with this (repairs; utilities; council tax; insurance and so on).

SP respondents had accessed minimal information and advice, but neither had they been offered any at key transition moments during their careers. Given the likelihood that people will move from SLA to SFA and possibly owner occupation, it seems there are known opportunities for targeted advice about some of the challenges SP might face. In turn, this kind of timely information and advice is more likely to be used and acted upon. As one SP explained:

> I think there's an attitude I think of 'You're in the block, that's it, you don't need to know any more because you're in there and that's it.' Then if you're going to get married you'll then go and find out information because you'll want to know how to get a house…then same again if you're thinking about buying one, they just assume that you're going to come and get information because you're in a position to try and buy a property.
>
> Service Personnel

Recommendations

R14: Review the balance of mandatory and voluntary briefings to ensure these are fit for purpose and relevant to SP.

R15: Develop more timely briefings that are relevant to career stage and housing tenure aspirations.

R16: Provide 'purchasing your first home' briefings to FHTB applicants to help them navigate the process more easily.

R17: Develop specific advice for new home owners that is relevant to Service.

3.4 Housing issues in resettlement

The formal resettlement period usually begins two years before SP are due to leave Service life, and is therefore a critical period for individuals to ensure they are prepared. It is also the start of additional support for SP, including financial support, time off work to attend training and so on. Most of our SP respondents were at the start of this resettlement period and had attended their first briefing. We also draw on the experiences of veterans and stakeholders reflecting on the resettlement process to capture the ways in which formal resettlement was perceived after the event.

Planning future housing needs

There is widespread agreement within our data and beyond that having a good transition requires some planning in advance of the formal resettlement process. Our respondents described various types of housing related planning and preparation for the end of their Service covering the full range of career stages from very early house purchase, saving through career and relying on final lump sum pension payments. There was no evidence of any patterns relating to length of Service or rank influencing this process, echoing the thoughts of one Education and Resettlement Officer (ERO) who described a wide variation in pre-planning among personnel from those with 22 years' Service who 'have lots of debt, no house, and panic and are signing up for an extra 12 months because they've got nowhere else to be' to those with eight-10 years at corporal or sergeant level who have bought a house, have a young family but know where they want to be.

However, there were far more stories of people leaving it until the last minute to organise housing. Again, there was no clear pattern to this in terms of rank or length of Service. The data revealed many examples of people starting resettlement with no clear housing plan and others at six months, one month and even two weeks with nowhere to live on discharge. Typically, these were individuals who had been reliant on military housing for most, if not all, of their career. Explanations for why people were not planning earlier were quite simple – people don't think about housing because they have somewhere to live and they're just getting on with their lives.

> "I know of an example a few years ago of a senior officer who one might expect to have thought about his housing needs had not thought about his housing needs, and you, most people think well, senior officers must know what to do, but of course he'd lived in military housing throughout his whole life. It just didn't cross his mind, and suddenly it hit him. I mean, yes, he was able to go and find something, but it wasn't as easy as it was going to be had he thought about it 12, 16 months out.
>
> Stakeholder

> I think most people leaving the Army leave it until right at the last moment. They don't even think about housing until they're actually leaving. They don't think about it five years before they leave because they're too busy having a career.
>
> Stakeholder and Veteran

This lack of foresight was also explained in terms of Service culture and the fact that people were so used to being told what to do that when something wasn't straightforwardly laid out for them they simply didn't do anything at all:

> I think they are scared. I think if you've always been spoon-fed and have always been available to you. Your removals have been paid for. You get money to go and buy your white goods and you get all this and then all of a sudden it's time to leave….they need somebody to tell them to call this number or look in this website. They will need to be told. It's literally that simple, and it's quite unnerving considering.
>
> Service Personnel

Recommendations

R18: Review options for SPOC/personalised and practical support in resettlement.

Housing aspirations

Previous research has identified the difficulties some SP face in deciding where to live and it is possible that failure to plan in advance is also linked to not knowing where you want to be, or having aspirations for future housing that are unachievable.

SP were, however, realistic about their future housing aspirations. Those who were living in military accommodation generally wanted property with a similar number of bedrooms but were aware that their future home might not be as large. Choices about where to live, however, revealed more diverse decision making and compromises. Many planned to return to the area where they had family and friends (away from where they were currently posted), but this was only achievable if it was affordable; meaning some people would be forced to move to a completely new and unknown location. This stakeholder summed up the situation many found themselves in:

> Yes, and the reality is in that situation you have to live to your means. If you can't afford a house in the area of your choice, you can't live in the area of your choice. If there's no social housing available you have to cut your cloth and perhaps temporarily live out of there. It's a difficult one. I think if you're planning to leave then you should have all your eggs, all your ducks in a row for leaving.
>
> Service Personnel

SP were generally aware of these constraints, and were making future plans based on affordability rather than preference:

> Well we couldn't afford to buy down here…for the life that we want, we can't afford to buy in this area that would make it commutable and schooling and housing and whatever. We just can't. We have to move up North because that's where we can afford.
>
> Service Personnel

Recommendations

R19: Ensure housing advice and education is cognisant of regional differences and able to provide location-specific support to SP.

Housing precarity

The stability and sustainability of future housing plans plays an important role in protecting SP from some of the transition difficulties they might face. Our data from SP revealed evidence of precarity, despite most people being clear about their plans and believing these were secure. Only two of our respondents could be described as having a stable and sustainable plan for future housing; both of these had purchased a property whilst in Service that was not rented out and was already close to family in other parts of the country. Similarly only one of our respondents had no savings for future housing and no idea of where they wanted to live or how they would find housing. In the middle of these extremes, SP plans revealed instability around 3 main issues:

- Reliance on final lump sum payments to secure deposit
- Moving in with parents to save up for deposit
- Moving into partners home

In the main these circumstances were not of concern to SP, although some did recognise aspects of precarity in their situation: *'well as long as she doesn't kick me out I should be OK.'*

We asked respondents about the factors they thought placed SP at risk of housing difficulties on leaving. The factors mentioned clustered around money and relationships, including bad credit ratings, lack of savings, expecting a pay cut in civilian employment, and not having access to any terminal benefits. In addition, stakeholders identified problems individuals faced around entitlements to remain in SFA and difficulties they faced trying to engage with the relevant departments:

> So they get a scary letter that tells them that they've been notified for discharge and they're basically being served notice, effectively. They see that date and they think, oh, I've got to be out by then, they don't understand their rights.
>
> Stakeholder

> …one of the things that we've found quite difficult is that the Loss of Entitlement Team don't talk to anyone…There is a telephone number, but when you phone the telephone number it says, 'Please don't leave a message because this mailbox isn't monitored,' so what the point in that is, I do not know. You wait for weeks sometimes for a reply to an email, so unless you've got an actual contact that you know is dealing with your case, then God, it is really, really difficult to get them to respond. So what we've got is people not knowing, am I going to be able to stay?
>
> Stakeholder

Recommendations

R20: Ensure SP in military accommodation are aware of their rights to extend tenancy and include this information in resettlement briefings.

R21: Promote greater openness to Loss of Entitlement team for SP, Service charities and welfare officers.

Preventing precarity

In more recent years, the introduction of welfare assessments for those being discharged provides opportunities for welfare officers to engage more proactively with SP before they leave Service. This is a tri-Service requirement, although it operates slightly differently across the three Services, and there are different assessment tools used in different parts of the resettlement process by different organisations. Any assessment process prior to discharge has the potential to prevent housing related problems in transition, and should offer more opportunities for SP to access appropriate advice and support. However, respondents identified a number of difficulties with the assessment process that inhibit its effectiveness as a preventative tool:

- Lack of consistency about who completes the assessment and how it is done
- Lack of training for those who complete assessments
- Tools are too long and time consuming to complete

> I've been into regiments and they've said, 'Well, I'm just the admin officer. How am I supposed to advise somebody about this sort of thing?' I'm like, 'Well, don't you bring in your welfare people?' So if you hit the point where you're starting to say this person's not ready to leave it at all, bring in your welfare person. It's not down to you to do that. So it's about that training piece I think and who they chuck this at to do.
>
> Stakeholder

Those completing assessments were sceptical about whether SP would offer truthful answers and whether the tools were too complicated to be useful when SP experienced difficulties:

> When you talk to them, nine times out of 10 they'll say 'yes I'm fine. I'm absolutely fine. Yes I'm going to [wherever] - this is my address.' You can't do otherwise. That's not to say six months down the line you won't see something in the newspaper to say another Army person committed suicide[17] because of X, Y and Z. If it was made more straightforward to say: 'I'm struggling, I don't have anywhere to live' that would help a lot.
>
> Stakeholder

None of our SP had had an assessment, and few of our stakeholders were aware that it was part of the discharge process.

Overall, there is a lack of clarity about the purpose of the HARDFACTS assessment and the actions that might be taken as a result of completing it. However, the assessment forms the basis of a judgement about whether a SP is referred for transition support and so ensuring staff are appropriately trained and supported to make those referrals is important for the most vulnerable SP. Some stakeholders working with particularly vulnerable groups felt that these assessments should be undertaken by external providers who might be better placed to identify specific needs, and appropriate referral and support systems.

Recommendations

R22: Review the welfare assessment process in resettlement to ensure it is carried out for all SP.

R23: Improve training for those undertaking welfare and discharge assessments to ensure triaging is timely, appropriate and fulfilled.

R24: Consider civilian/specialist role in completing discharge assessments to ensure needs and vulnerabilities are identified and referred to appropriate support systems.

17 This is the words of our interviewee; but it should be noted that suicide was decriminalised by the Suicide Act, 1961, and the term 'committed suicide' derives from this time.

3.5 Accessing resettlement advice and services

At the start of the formal resettlement period, SP receive a resettlement briefing that triggers the start of their final two years in Service. Most of the SP we interviewed were just at the start of this process, but veterans and stakeholders were able to reflect on this period revealing themes reminiscent of those made about information and advice through career (section 3.3 above).

The scope of resettlement provision

There was widespread concern that resettlement provision focussed too heavily on employment and that whilst the employment provision was good, more could be done to support welfare needs more formally. Many argued that the scope of resettlement needed to be as much about identity and welfare as employment, summed up by one respondent who said:

> "I think because the military's done everything for them for all their life, or for however long they've been in, there needs to be that wrap around service where the person will take them through, 'This is what the payments are. This is your council, your gas, your electricity, how to go and put gas on your card, put electricity…' who then gently pull those strings like a parent would at 18, because a lot of these people just have not got a clue.
>
> Stakeholder

Recommendations

R25: Review content of resettlement briefings to ensure welfare issues in civilian life are covered appropriately and especially the importance of housing planning.

Who is best placed to provide resettlement support

The first line of resettlement is provided at unit level, including most of the welfare-related aspects of resettlement. Although the lack of resource and capacity to provide all that was required was acknowledged by stakeholders working within Service, many respondents expressed concerns that this created inconsistency and lack of expertise around complex issues:

> "Your leaving experience is only as good as your regimental or divisional officer who is in charge of your leaving process. If you've got someone that really doesn't give a shit, it's awful. If you've got someone that cares, it's outstanding. It's all very much how it's driven.
>
> Stakeholder and Veteran

Alongside inconsistency in delivery, there were also concerns expressed about resettlement advice remaining MOD-provided. Not only was this seen as failing vulnerable SL 'with an element of moral injury where they feel they've been let down by the military' (Stakeholder); but it was also perceived as inappropriate:

> I think it's fundamentally wrong that serving people are in charge of the transition, because how can you possibly understand it when you've never lived through it?.
>
> Stakeholder

In-Service stakeholders also recognised the benefits of using civilians to provide resettlement support, including SP being more likely to reveal problems to someone not in uniform:

> Yes I do definitely [think it is beneficial that we are civilians] because I don't have that rank structure. Straightaway they walk in, they'll see somebody in green, and they know they have to do things a certain way or behave a certain way. When they come into our offices they can see that we're civilians, so all that's broken down, they don't have to worry about saluting, or yes sir, no sir. If they want to moan they can just moan! Whereas sometimes they don't feel like they can do that to people that are in uniform.
>
> Stakeholder

Recommendations

R26: Include more lived experience and external providers to contextualise resettlement provision more effectively.

How and when information and advice is provided

In common with other areas of information briefings, resettlement provision has expanded delivery options since the pandemic. Briefings are offered in person, remotely using Teams, and resettlement officers will also make provision to visit SP if necessary. Whilst this range of options provided people with great flexibility to attend, respondents continued to raise concerns about how SP engaged with the content and the barriers to doing so:

- The volume of information provided can be overwhelming.
- SP don't think they need it and fail to engage because it is not timely.
- Problems associated with having time to engage with resettlement because of job pressures.

None of these are specific to information about housing, but they give us some insight into the reasons why some SP fail to engage and may encounter problems at the point of discharge.

3.6 Gaps and priorities

Whilst the interviews discussed specific aspects of housing and resettlement experiences, many respondents talked about broader features of military life and 'the offer' that speak to implementation gaps that provide critical context to the successful realisation many of the recommendations identified previously. Three priority areas can be discerned:

- Modes of delivery for education and advice
- The importance of 'through-career'
- Extending the reach of non-military providers

Modes of delivery for education and advice

Many of the recommendations we make call for changes in the content, focus and timing of education and advice. Most of our respondents were supportive of the shift to online provision that had been expedited during the pandemic, and were already making use of this using synchronous delivery of resettlement briefings and housing briefings. However, there is an opportunity to extend much of the standard provision to asynchronous online delivery that can be accessed at any time, including after discharge that could help to bridge some of the information gaps that currently exist for some SP. Mandatory provision could also be provided online, with use of reminders, recording completion through end of module quizzes and so on. Generally, there is a need to review the ways all information is provided to make it as flexible and accessible as possible.

Recommendations

R27: Retain online delivery for education and life skills but consider enhancing options to include directional/educational video resources.

R28: Make better use of IT teaching resources to enhance engagement and check understanding and progress drawing on relevant teaching and IT expertise.

The importance of 'through-career'

Whilst the MOD guidance is clear about the importance of 'through-career' provision, it is less obvious how this is manifested in practice. Across our data, three issues arose frequently in this regard:

Timeliness – people were keen to stress that information and advice needed to be provided earlier, including prior to joining for some groups, to manage expectations and avoid early difficulties. Those working with non-UK SP were concerned that the very specific issues facing this group were reflected in future developments:

> Even prior to enlistment we believe they should have to do this one module that tells them about what to expect before they even come to the UK. The amount of money they're going to have to spend on visas, how long they have to serve for before they can stay here, that kind of stuff they just don't even get before they come here. When they arrive here they're already on the back foot because they don't seem to understand that they might not be able to bring their family over because they're not earning enough to bring their kids over, it's just basic stuff like that. The more that can be done right at the beginning to me will just solve so many of the problems that we're seeing on discharge.
>
> Stakeholder

There may be other groups for whom more bespoke provision is appropriate.

Recommendations

R29: Review the available evidence to ensure specific needs of non-UK personnel are being met through-career.

R30: Review the timing of education and advice from start of career onwards to ensure it captures critical transitions and issues SP are likely to face.

Relevant – education and advice that is useful will be relevant to people's circumstances, whether that is point in career, life stage or Service specific. The different experiences we heard about across Services suggests that future developments in life skills should remain Service-focussed so that they speak to the particular needs of SP serving in different parts of the Armed Forces (for example, home ownership is not equally distributed and it is clear that Army personnel face more and varied questions about when, how and where to purchase property).

Monitored – to ensure people are not falling through the cracks or are reminded about the importance of planning for the future, some people felt there should be more formal points through-career where these issues were discussed. Beyond the discharge assessments, SP and stakeholders were interested in finding ways for more regular welfare 'check-in' opportunities through career:

> Maybe halfway through a full career (so 10 years or so) there should be an agency organisation that speaks to people, finds out where they are at in their life, recommends, 'you may need to sort something out now'...you have career reviews at 12 years…there should maybe be a personal life review because that would be quite good.
>
> Service Personnel

It was also accepted that for these processes to be embedded and used appropriately, more training was needed so that line managers could support their troops better; and the links between better chain of command (CoC) support for life skills and improved combat capability should encourage them to do so.

Recommendations

R31: Review through-career progress monitoring to include life skills and future planning.

R32: Promote through-career life skills education as a means of improving combat capability.

Again, concrete recommendations arising from these claims require additional investment; and as many non-military stakeholders pointed out, are probably best delivered through civilian or external providers.

Extending and expanding the reach of non-military providers

We are mindful of the resources needed to underpin any or all of the recommendations we have made. Most of the existing in-Service offer is provided by small teams of people who struggle to meet current demands and so expanding any of these services will require further investment. Including more civilian experts and drawing on more 'lived experience' could be one way to produce called-for reforms without additional cost. However, a key theme throughout the research has been the difficulty that many stakeholders and organisations experienced in accessing SP and breaching the military wall, many of which are identified in our recommendations, repeated here for clarity:

- Civilian involvement in welfare and resettlement delivery at unit level to provide consistency and continuity.
- Greater use of civilian expertise in areas like finance and housing to enhance and extend the current offer.
- Facilitating involvement of civilian organisations in transition of SP with particular needs, including those WIS who may need longer periods of support and adjustment.
- More opportunities for third sector organisations to engage in briefings and resettlement to share experience and knowledge.
- Greater openness of military services such as FHTB and Loss of Entitlement teams so that Service charities and SP are kept informed.

Extending the reach of civilians into Service life generates the added bonus of bringing SP and civilians into regular contact, offering the opportunity to dispel myths about life beyond the military, but also embedding a dose of realism that some people feel can be lacking in SP attitudes towards civilian life.

Recommendations

R33: Review policy and guidance regarding the use of civilian expertise in the delivery of all post-military Service welfare and education provision

3.7 Summary and key findings

- Most personnel who purchased property in-Service were doing so to meet lifestyle and relationship choices rather than as part of their transition planning.
- The biggest barrier to homeownership is affordability, compounded by the location of large Army bases in areas of high demand and high property values in the South East and South West of England.
- Forces Help to Buy is viewed positively by personnel, but the application of some rules can undermine sustainable home ownership and future planning.
- Whilst some personnel might not be in a position to save all the way through their careers, there are times when more targeted financial advice could be beneficial, particularly in the early days. Personnel acknowledged the importance of financial literacy and more education and were keen to engage with this, particularly in relation to managing household finances.
- Personnel do access a range of information and advice often informally, but not necessarily the formal briefings provided by the MOD. They were generally unaware of most of the housing related advice that was available to them, and had not made use of it. However, this does not necessarily mean that 'more' information is needed, but rather that when, how and by whom information is important. Personnel wanted information that was timely and relevant to their current situation; available outside working hours; and provided by experts and those with lived experiences to make the content more relevant to them.
- There was acknowledgement that some people entered resettlement unprepared for civilian life and that they might need additional support. However, inconsistencies across units in the provision of support and advice through-career means that it is not always personnel who are to blame for this.
- Most respondents believed they had secure future housing plans, although there was evidence of precarity including an over reliance on final lump sum payments and civilian partners for providing housing on discharge. Some personnel were unaware of their rights and entitlements to remain in SFA that could generate unnecessary precarity on discharge.
- Most personnel were unaware of the HARDFACTS discharge assessment and there was a general lack of clarity about the purpose of this assessment.
- The content of resettlement briefings was valued for the information it provided about employment and access to resettlement support, but concerns were raised that there was limited welfare or housing-related information available.
- Change doesn't need to cost a lot of money! Civilian organisations and those in the charity sector are keen to be involved with personnel before they leave to support the resettlement process; and online asynchronous delivery of materials would be welcomed by those who struggle to access education during the working day.

CHAPTER 4:
Challenges at the point of discharge

4.1 Introduction

> To be honest, I think the key to a lot of these issues, beyond housing, is closing this gap between the cliff edge that's leaving the Services, and the entry to civvy street. At the moment, it's a cliff edge, with a great big gorge between it. There are no bridges that actually survive contact.
>
> Stakeholder and Veteran

This chapter provides the immediate context to exploring responses to homelessness (Chapter 5) and identifies the issues and challenges that Service Leavers (SL) face at the point of discharge. Whilst 'transition' can be defined as a process that begins at some point within Service and ends sometime after discharge, the actual point of departure is the point where military support ends, SP become SL and individuals start to establish a veteran and/or civilian identity. Whilst the seeds of this change may have been planted and watered whilst in Service, it is only at the point of departure that we can really begin to see how well prepared SP are for civilian life; and how effective MOD principles are in supporting people to 'Leave Well' (see JSP100).

4.2 MOD offer to Service leavers at point of discharge

The MOD has implemented a range of policy changes to support those who are not in a position to 'Leave Well.' JSP534 explains the processes that should be followed for SP approaching the end of Service who 'may benefit from ongoing guidance, information and support on transitional issues, or by virtue of a disabling condition, have a perceived or actual enduring welfare need' (para 231). The identification of individuals who might benefit from additional support occurs at unit level through the chain of command (CoC). In these instances, referrals are passed to Veterans UK who deliver services to SP in the greatest need, including the Defence Transition Services (DTS) and the Veterans Welfare Service (VWS). Once received, referrals are triaged to DTS or VWS depending on types of need, and both services can support individuals during the resettlement period if they are made aware of issues in advance.

Defence Transition Service – DTS became operational in 2019 following a number of critical reviews around the transition to civilian life for some Service personnel. The service supports the most vulnerable (non-medical) SL and their families who are likely to face challenging transitions to civilian life. The service can support individuals whilst still in Service, through discharge and up to two years post discharge. The aim is to ensure that those in greatest need are able to access the services they need beyond military life (see JSP100). In practice, the referral process tends to refer to DTS for non-medical welfare issues.

Veterans Welfare Service – VWS was created in 1948. The service provides support for serving personnel and veterans who experience a change in circumstance that generates a welfare need, including support in accessing compensation from the Armed Forces Compensation Scheme (AFCS) or the War Pensions Scheme (WPS), alongside a range of other welfare functions (see MOD/OVA 2023). In practice, the referral process tends to refer to VWS for medical-related issues.

Additional guidance is provided about the entitlements due to ESLs and those leaving Service at short notice as well as any SP at risk of homelessness:

Early Service Leavers – are entitled to an ESL briefing at unit level by the Unit ESL Coordinator, including information about Veterans UK, VWS and DTS and all ESL should be registered with one of the three CTP Future Horizons regional hubs (JSP 534 p10). Future Horizons works with people leaving between one day and four years' Service, and provides support with finding employment, either online and/ or by allocating an employment advisor where people are at risk/ vulnerable.

Short-notice discharges – (including compulsory discharges or ESLs) are entitled to receive resettlement activities which 'should be put in place as soon as possible so that activities can be completed prior to discharge' (JSP534 para 329). The policy allows Commanding Officers to consider delay of discharge 'in exceptional circumstances' (although the policy does not specify what these might include). Referrals to DTS are also encouraged for those 'where the speed of discharge is likely to increase a SL's vulnerability as they leave the military' (JSP534 para 329).

Duty to refer - under The Homelessness Reduction Act 2017, the Secretary of State for Defence in relation to members of the Regular Armed Forces, is considered a public authority and is subject to the 'Duty to Refer' (in England) whereby a statutory requirement exists for SP at risk of homelessness (or threatened with homelessness within 56 days) to be referred to the relevant local authority. A similar 'moral duty' obligation is in place for SP who are settling, or based in, Scotland, Wales and Northern Ireland. JSP100 (part 5) outlines the duties for front line command in meeting this requirement, including SP consent to the referral and nomination of a local authority. FLC is also required to liaise with relevant local authorities to ensure the referral is appropriate to local procedures. The SP at risk of homelessness has the right to choose which local authority they are referred to for housing, and in the event they don't know where they might wish to settle, the referral is made to the local authority where the unit is located. The process does not guarantee accommodation, however, and a local authority may subsequently refer on to another authority someone who is homeless and applying to them for help

4.3 Housing options on discharge

Critical to the success of 'leaving well' is having a home. In Chapter 3 we saw how individuals' aspirations for future housing were shaped by location, employment, family life and affordability. However, the current (and likely future) housing market in the UK is considerably constrained - a lack of social housing, limited affordable housing and a competitive PRS that has seen rents increasing exponentially over the last few years[18]. Those SP who are not already home owners face an uncertain entry into civilian life regardless, to some extent, of the degree of pre-planning they may have already done.

Outside the general constraints that affect everyone, we identified some specific issues facing SP in the weeks preceding and immediately following discharge across all housing tenures that suggest the gap between military and civilian life is widening, despite gains that have been made in recent years to improve access to housing for those serving. One of our SP respondents summed up the situation:

> "If you don't have your ducks in a row chances are you're going to be homeless. If you don't have a good support network, chances are you're going to be homeless."
>
> Service Personnel

Home ownership

Home ownership is widely cited by respondents and stakeholders as the best option for SL and their families. This is fine for those who have already made plans for purchasing property whilst in Service, but is not a viable option for most people at the point of discharge, unless they have lump-sum final settlement payments to use as a deposit. Resettlement Grants (£11,000) are unlikely to be adequate for house deposits in the current housing context, with the exception of the least popular locations where family and/or employment opportunities are unlikely to be found.

Changes in circumstances on leaving Service could also present strains on affording homeownership, for single people and for families managing on one wage:

> "In terms of current outgoings and…with obviously the inflation and the interest and stuff it's meant the monthly repayments [for the new house] are quite a lot of money, so I think without my job we wouldn't have been able to [afford to buy the house]."
>
> Veteran

18 https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/may2023

Social housing

MOD advice and guidance is clear that most SL will not be entitled to social housing (JSP 534 para 230), but for some, access to social housing on the basis of homelessness remains an option, albeit one that is increasingly constrained. A question mark was raised over whether the Duty to Refer requirement was working. Some reported that they did not think this was working adequately, and Freedom of Information requests made by the research team to ascertain the numbers of SP referred under the Duty could not be met.

Awareness raising in local authorities, the role of the Armed Forces Covenant and obligation under Duty to Refer should mean that SL and their families should be less likely to encounter difficulties in the application process for social housing, regardless of where they want to live even if those applications are not always successful because of limited housing supply. Considerable work has already been undertaken under the Covenant, and also recently via the No Homeless Veterans campaign, to raise awareness of veteran issues at a local authority (and housing association) level. However, some stakeholders were still aware of inconsistencies in how information was made available on local authority websites:

> “I think some local authorities have got this really well swept-up and have got Army-specific sections on their pages, which cover all of these things…. Some of them have nothing, and you can’t even - I struggle to find out who the armed forces champion is for some local authorities. It would be good if there was more consistency across local authorities, and that best practice for those that really do this well is shared
>
> Stakeholder

Even where local authority information is provided, the general lack of availability and long waiting lists for social housing mean that even modest aspirations for future housing on the part of SL and their families might not be realised at the end of Service. As one stakeholder explained:

> “They are used to living in SFA, so that’s fine. You’re entitled to a three-bed or whatever it may be, and … you go to the local authority and they say, ‘Yes, we’ve got a - I know your children are in this school, but actually we’ve got a three-bed flat. It’s at the top of a ten-storey building and it’s 15 miles away, so your children will have to move school’… social housing is in certain areas as rare as hen’s teeth. You can be on a waiting list for an awfully long time. You could be in emergency accommodation. Even if you are accepted as homeless, it doesn’t necessarily mean to say that you are going to get a property. It is a roof over your head.
>
> Stakeholder

Some stakeholders argued that this reality meant that SL needed to accept that they would need to compromise heavily if they were relying on social housing. For others, this represented a form of disadvantage that undermined the principles of the Armed Forces Covenant.

> Why is [22 years in SFA] that not then taken into consideration when they want to then transfer into social housing in civilian life? I think it should be. I don't think enough thought is put into it; I just don't. I think it's wrong, because it's massive. You imagine the stress if you've got two children and you're coming out of the Forces, your family is there, and you want to move to be close to your family so you've got the support network there around you, and you can't do it. You imagine what that must feel like.
>
> Stakeholder

Once settled in social housing, problems do not immediately disappear as SL often struggle to cope with civilian housing provider expectations. Some argued that local authorities should provide more handover support for those entering social housing for the first time to avoid issues like rent arrears building up and generating further problems:

> You know, the councils are doing their thing with helping people who've served time in the forces, they're giving them a property, but then they're just setting them off on their way and they have no idea how to set up their bills or no idea about the benefits system, with the top-ups. That's what I've found, a few people coming to me with rent arrears and they're saying, 'Oh well, I'm getting the housing element in my Universal Credit' and I've been like, 'Well yes, but you haven't paid this extra £25 or whatever, so that's built up and built up and built up', and they genuinely had no idea about it.
>
> Stakeholder

Recommendations

R34: Review the application of Duty to Refer rules across all Services to ensure it is being used appropriately.

R35: Ensure all local authority websites have clear and transparent information about veteran housing options and a named point of contact.

R36: Consider how years of living in Service accommodation can contribute to waiting list years for access to social housing.

R37: Develop tenancy/floating support for those transitioning out of military accommodation and/or at risk of homelessness for social housing and private rented sector.

The private rented sector (PRS)

Most stakeholders and veterans saw social housing or home ownership as the best options for SLs. The private rented sector was seen as inferior both in terms of affordability and the lack of security it could offer families, yet it remains the most likely option for many. In common with the civilian population, access to the PRS can be constrained because of cost, especially in high demand areas. However, there were some indications that SP were not always prepared for the scale of the shift from military accommodation costs to the civilian rental sector:

> …moving from rent at £400 to rent at £1,500 must be a big shock. Doesn't matter how much preparation you've had!
>
> Stakeholder

> The average rent has gone sky-high. The other thing is that you've got to have a deposit, a month or two months' rent in advance, and then you then have higher rent than you've been paying. You have all your utility bills on top of that, council tax, the whole works. Suddenly you're going, we can't cope, we can't buy food, we can't buy this.
>
> Stakeholder

Some SL rely on their Resettlement Grant (£11,000 at 12 years+) or lump sum/pension (22 years+) to fund deposits, and even to cover the first few months' rent, but soon realise this is not sustainable:

> They've got no money management, no budgeting skills, and a lot of these guys, they go and get their gratuity, get their medical discharge plus any compensation, and get massive rents and then three months later realise, 'I've got no way to pay this. I've never been taught how to budget or manage money.'
>
> Stakeholder

For those without any final settlement payments, Service charities can provide temporary financial assistance for deposits or furniture and many reported that the need for this type of support was increasing as the rental market became more competitive.

Recommendations

R38: Consider more direct financial support packages for those moving into PRS for the first time at discharge.

Returning to the parental home

In the absence of any independent living options, a consistent feature of homeless veteran housing pathways features a return to the parental home. This is particularly the case for those discharged at speed, but the data revealed a broader range of SL relying on this option, suggesting that civilian housing options at the point of discharge are severely constrained for many.

> Yes, because there is an attitude where it's what about your mum and dad? If you've served eight years, 12 years, three years, five years, whatever… I know it happens all over the place but it does really put you down a bit. You think, well, what was the point in serving those years? - I'm here.
>
> Veteran

> I've seen it quite a few times over the years…where there will be somebody (at full Service living in SLA) 'Oh I've started my resettlement' and you ask them where they are going to live 'Oh I'm probably just going to live with my mum and dad. 'You're like 'OK, you're 40, 43 and you're going back to live with your mum and dad?' If I was at this stage and I was like 'I'm going to have to go and live with my mum' I'd feel a bit disappointed in myself to be honest.
>
> Stakeholder

Stakeholders working with homeless veterans make frequent reference to the unstable and unsustainable nature of this as a housing plan for people leaving Service, and one that was frequently identified as forming part of a pathway to homelessness.

> What we did often find is that they'd given an address of their auntie or whatever, and actually they couldn't stay there for long. You know, they'd stay there a month or whatever and then come to us [supported housing].
>
> Stakeholder

> What they'll want to do is get out through the door, go back to where they came from and that's it. It's not until six, eight weeks later when they're fed up with mum and dad telling them to get out and do a job or you're in the way or whatever that their life spirals and they're spat out the other end sadly on the streets of Newcastle, Glasgow, Liverpool, wherever it may be.
>
> Stakeholder

And of course, for some people, returning to the parental home is simply not an option:

> …a lot of people try to escape their home life. If for instance they are kicked out for CDT or something, can't go home, are left because they didn't like what was going on there, can't go back, or they're not allowed to go back, they've fallen out with family or whatever. That's another reason why they are on the streets..
>
> Stakeholder

Recommendations

R39: Parental home should not be seen as an acceptable fourth tenure for those leaving the armed forces.

4.4 Unmet housing needs on discharge

Throughout the research particular groups of Service leavers emerged as having specific unmet needs that could generate housing related vulnerability on discharge.

- Those who want to finish their careers early but are refused permission to do so.
- Those who leave 'at speed' including medical discharges and disciplinary discharges.
- Early Service Leavers who have historically had limited resettlement opportunities.
- Women Service leavers who have suffered trauma whilst in Service.
- Non-UK personnel.

Respondents often referred to 'those who leave unexpectedly' as particularly vulnerable to homelessness or housing instability, but when we dig deeper into these narratives, a complex set of experiences begins to emerge that range from those who suffer injuries playing sport and have to end their careers to young people who fail part of the basic training to those whose right to even live in the UK is dependent on their military employment. However, the list we present here is not exhaustive, and mention was also made of families with disabled children and those leaving the Military Corrective Training Centre (MCTC) about whom the data was limited.

Applications for early release

Amongst our SP were a number who had applied for early release either during their resettlement period or during their formal one year notice to terminate period. Frequently these requests were made because SP had been offered employment, but civilian employers were unwilling to wait for SP to fulfil their military employment contracts, which could be for up to one year. Decisions about early release are made centrally and linked to personnel requirements for specific roles (so it's not equal) and not linked to individual needs or plans – so you could have a good job lined up but unable to take it if the Army needs you to stay in your current role.

> "Whenever you ask for early release, you're kind of rolling the dice anyway, personally, a little bit, because they do make it clear that it's not guaranteed, you might not get it.
>
> Veteran

Whilst this is, on the face of it, entirely reasonable, SP were placed in precarious positions where there were delays in the approvals being granted:

> My full notice period would have been until September and I was asking to leave in April. So I asked in January, please may I leave in April….that whole process happened over a period of two months and then they told me mid-March 'Oh yes you can leave on 12th April.' So I couldn't really plan for April although I did hedge my bets a bit in terms of putting an offer in with the house and all the rest of it, but I didn't know for sure that they would say 'yes'. Therefore I didn't know I'd be able to keep the job offer and I didn't know I'd be able to buy a property and all the other things that were coming off the back of it.
>
> Veteran

Stakeholders reported more and more requests for early release being turned down regardless of the time of Service remaining (as little as six months) and quality of job offer the SP had received. The argument made by some who had requested early release was that because of resettlement entitlements and end of Service leave entitlements, of 12 months' notice most people will only be working full time for around four months of that – so why not let them leave early?

Recommendations

R40: Review the process for early release requests for those with employment and housing opportunities that may be withdrawn.

Early Service Leavers

One of the areas where the MOD has invested in additional support in recent years is for Early Service Leavers – those who leave Service within four years of joining. The success of initiatives is perhaps best exemplified by the numbers of ESLs referred on for support: estimates from DTS suggested that over 50% of their clients were ESLs. In the main, stakeholders reported that the majority of ESLs were male, aged under 24 years and commonly coming out from Phase 1 (recruit basic training).

In terms of housing options, ESLs choices are severely constrained. Many are young and have had limited opportunity to 'plan for the future':

> Well, with a lot of ours, some of the people we support are as young as 17. They've literally come out of training so clearly they are not of an age where they've really started planning. No teenagers plan, do they, and I think certainly well into their late twenties they're still in that mindset of just going through life with whatever it brings. So some of them are very much at that stage where they would never have thought they'd have to start that aspect, that planning.
>
> Stakeholder

Whilst some stakeholders identified the accommodation needs of ESLs as common, the risk of street homelessness was perceived as low by respondents, mainly because most of the young people return to the parental home or can be supported with accommodation needs through a variety of veteran charity provision. Furthermore, a comparison was drawn between ESLs attitudes to homelessness and other veterans:

> When times get hard - especially with guys who have an infantry background, in particular - they've spent a lot of time rough-living as part of their job and they know how to do it…If I need to, I can still go into a wood and make a shelter and be okay, because I've done it. Whereas our Early Service Leavers don't have that background, generally. They haven't really experienced that, so it's a different kind of mentality in terms of homelessness for us as it is for them.
>
> Stakeholder

Although services exist for ESLs, most notably through DTS and Future Horizons, consistency of referrals into these services remains of concern, with very short notice discharges still occurring.

Gemma's[19] story from 2022 highlighted the degree to which those who fail basic training can be dealt a sharp and brutal blow. Despite having done nothing wrong and wanting to continue her military career, Gemma was discharged from the Royal Navy for failing her swimming test. She was 19 years old at the time. She explained what happened in the starkest of terms:

> …on the Monday, I went back to the table, and that day he said, 'Discharge for 24 months.' That day, I had to leave. My table was at eight o'clock and I left the gate at one o'clock. I had to just get everything out of my locker, shove it in binbags, and then all my personal stuff, just put it in my suitcase, and then I had to take all my uniform up to the stores and put it in this big box. I had to go and sign some papers… and I was on the train by two o'clock….Obviously it's so sudden, you're like, shit, what am I supposed to do now? Where am I supposed to go? I literally had to text my friend that day, saying, 'Oh, can I come and stay at yours?' Luckily she said, 'Yes.'
>
> Stakeholder

19 Gemma is a pseudonym, not the person's real name.

In theory, proposed reforms for mandatory registration for ESLs with Future Horizons should ensure cases like these become fewer, but stakeholders were aware that varying levels of expertise and experience among welfare officers could undermine progress; whilst differences across Services could also lead to differential outcomes for ESLs.

> The Army, particularly, change their people on resettlement quite regularly and the knowledge base is washed out every time. Eighteen months a Sergeant will be involved with discharges. He'll be moved on. Another one will come in; he's starting from scratch. The Navy and the Royal Air Force tend to be… civil servants who've been there for many years. We get less of a problem with that because there's not the turnover. Certainly, on individual units, especially regiments who are letting people go, the turnover of their discharging staff can lead to gaps in knowledge which lead to the odd person skipping through.
>
> Stakeholder

Knowledge of systems and processes was not always enough to prevent cases like Gemma's however, especially where decisions are made swiftly. One respondent explained how, in their experience of the Navy, reasonably minor infractions like using a mobile phone at the wrong time could lead to dismissal within a day.

The prevalence of ESLs in homeless veterans accommodation and increasing referrals to DTS and Future Horizons suggests that systems in place to support young people entering the AF may not be fit for purpose. Several respondents took a longer view of ESL vulnerability and argued for fundamental changes around recruitment, training ethos and attitudes to 'failure'. The young age of recruitment means that if the Services are not recruiting people who can cope, they are setting them up for future failure in some ways. Stakeholder and RAF vet described it as:

> What do we do if we have to increase the number of people coming into the Services? We have to lower the bar, and you have to look more widely, and you accept a bit more risk of people coming in...You're not asking questions about how robust they are, or resilient they are, or how well they're supported by their family, or whatever else. Those are not of interest.
>
> Stakeholder

Attitudes to dismissal from basic training for injuries was also identified as an area that could be reformed. Individuals were most likely to be dismissed, or told to 'go and get fixed and come back again' if they were recruited to the RN/RM or Army, but in the RAF injured recruits are offered physiotherapy and rehab to get fit whilst still serving. One respondent said:

> "I look at the amount of money it costs to recruit, to equip a Serviceman or woman with what they need, and then whatever cost of training it was up to that point. I mean, that's got to be a huge factor as to whether or not you let them go or not. …Many of them don't because they don't get the support from the NHS that they get from the Services medical support….They heal better. It's a money thing, but personally, I would say the RAF have got it right.
>
> Stakeholder

More generally there were some discussions about the advantages and disadvantages of recruiting 16 and 17 year olds into Service. Some felt that this age was too young. This accords with the recent UN Child Soldiers Global Report (2023) which recommends a halt to the recruitment of under 18s into the military in the UK[20].

Recommendations

R41: Ensure all ESLs have secure accommodation at discharge (parental home should not be considered secure unless it is the express choice of the ESL).

R42: Review processes for discharge from basic training for injury to develop more preventative measures for those wanting to pursue a military career.

R43: Consider opportunities for those failing specific aspects of basic training to be 'transferred' to other Services rather than dismissal.

R44: Consider retention as a core principle during basic training in all Services to reduce the number of ESLs.

20 http://news.bbc.co.uk/1/hi/world/europe/1383998.stm#:~:text=By%20the%20BBC's%20Greg%20Barrow&text=The%20Child%20Soldiers%20Global%20Report,young%20as%2017%20into%20battle.

Medical discharges

Stakeholders identified medical discharges as facing particular challenges in preparing for future housing needs around four factors: the speed of discharge that can lead to shock and anxiety, which in turn generates immediate housing and financial need and a mis-trust of military systems that means they do not always access support that is on offer. None of our SP or veterans mentioned contact with VWS, and few of our stakeholders outside specific healthcare settings made reference to any contact with VWS either.

There were many examples of short notice discharges that caused anxiety for SP and their families about where they were going to live and how to arrange this:

> When [husband] was being [medically] discharged he had a phone call 10 minutes later saying 'if you're in Service accommodation you need to move out in 30 days'... if you're someone that's been in the forces all your life and has never had need to save for accommodation because you're sorted, then having 30 days to move into civilian accommodation which is either ridiculously expensive for rental, or you don't have savings to buy a property.
>
> Veteran

> It's really quick. That can be like deer in the headlights. We've had people come in and say, 'I've just been told I've got four months and I'm out. I've got a family, I've got nowhere to live, I've got nothing to do, I don't know what to do, help.' We do see that quite a lot.
>
> Stakeholder

Decision making around medical discharge making is not always consistent, which can add to the lack of time for preparation. Whilst we heard from some veterans who knew they were going to be medically discharged and were able to plan for that, others had received conflicting decisions:

> We know that the Medical Board sometimes recommending that someone is retained, yet it goes to the Medical Board of Employability and they're overturning that suggestion. So you've got individuals that are absolutely convinced that they're going to be staying in and it's quite a shock when that's not the outcome.
>
> Stakeholder

Unsurprisingly, when this happens SP may not ask for help from military sources, despite a willingness on the part of military to extend discharge dates or allow people to remain in SFA while plans can be made:

> The military have always been quite reasonable, but sometimes, the veteran can't do that. They don't navigate that themselves, because they're just so blinkered, and like, 'They hate me, they want me gone, no one cares any more' but actually, when we're having those sensible conversations, we've been able to do that on a couple of occasions. It's then meant that the clinical pathway can continue.
>
> Stakeholder

Despite MOD policy for medical discharges to be supported in some quarters, others perceived it as simply lip service with inconsistencies across units and Services apparent to many:

> For people that are ready for medical discharge, I would say that the information they get is really bad. Again, it's more of a signposting role that the PRUs[21] or PRCs do, and it's like, 'Go and fend for yourself. It is tough out there, we've got your back' but in reality, you haven't.
>
> Stakeholder

> We still get some serving and obviously we get a lot…that are coming through the PRUs where they're still on the books, waiting for the med discharge and the units have just forgot about them, so we do get them quite a lot to be fair.
>
> Stakeholder

As a result, some Service charities have identified this group as needing additional support and are developing support services outside those already provided:

> So we have identified that those people are particularly at risk of not accessing their full entitlement. Particularly those that leave at short notice, we know that the issues they're going to be facing, particularly housing being one of them, employment, benefits, possibly disability, lifelong injury, illness, etc., are going to put them at a disadvantage, both in life, family matters, financially, etc., so it was identified that those individuals needed a safety net.
>
> Stakeholder and veteran

21 Personnel Recovery Unit/ Centre https://www.gov.uk/guidance/defence-recovery-and-personnel-recovery-centres

These Service charities were able to respond flexibly to immediate crisis situations, providing a range of options for people lucky enough to contact them including:

- Hotel accommodation while individuals were waiting for permanent housing to be available.
- Liaising with local authorities to access appropriate accommodation when disabilities were involved.
- Making applications to SSAFA for help with furniture and removal costs to a new home.

Recommendations

R45: Medically discharged personnel should be automatically entitled to remain in SFA or SLA without application until stable and sustainable accommodation is identified, and they should be supported to do so.

Disciplinary discharge

There is limited research evidence around the housing issues facing those who are discharged at speed for disciplinary reasons, including those failing Compulsory Drug Tests (CDT). DTS reported that a third of their referrals are CDT failures. Stakeholders dealing with transition issues in this study all mentioned disciplinary discharges, with one Service charity estimating that they were working with at least one case per week.

It was widely acknowledged that attitudes towards drug taking affected how individuals were treated and whether they received any support, regardless of the existence of policy indicating that individuals did have entitlements:

> “I have heard of people that have maybe done things they shouldn’t have done, that they aren’t getting the support from the unit that they should do because the unit don’t agree with what they’ve done. I’ve said to people, ‘Well, regardless of their personal opinions, you are entitled to this, this and this, therefore they should be providing this for you, and if you’re not getting it, go to your welfare team. If they are not doing it, you go to the Army welfare service, you step out of that unit environment.’ That’s where I would say sometimes there is a breakdown, where units aren’t willing to support when they should.
>
> Stakeholder

> So for example, if someone's discharged from a ship, they're literally, they're gone, their divisional officer has signed the papers, they're out, they're discharged from a ship. If that officer has never had to deal with a CDT failure or a discharge, they don't necessarily know instinctively what to do. They'll have to refer to a policy document, they've got the running of the ship to deal with as well, and actually, that person that took drugs is not their priority. So you can see why, sometimes, those people do fall through the net.
>
> Stakeholder

In many cases these individuals are at risk of homelessness almost immediately, especially if they have no family to turn to, or are worried about telling anyone they have been dismissed. Again, we heard Service charities stepping in to help people with temporary accommodation.

> So the immediate thing is they don't end up on the street, they end up somewhere where they're warm and fed.
>
> Stakeholder

The frustration with CoC attitudes to some of these cases was expressed by SP, stakeholders and veterans who could understand the motivations behind some of the actions taken, but wanted COs to appreciate the consequences more thoroughly:

> We're saying to commanding officers, look we appreciate that you might've had someone that for months, if not years, you've been struggling to discipline…and you just want them gone because they're impacting on the effectiveness of your unit. We get that. But you will make them homeless…You know you are going to make them homeless when you interview them if they've got nowhere to go.
>
> Stakeholder

Recommendations

R46: Review CoC discretion for immediate discharge without confirmation of stable secure accommodation.

Non-UK Service Leavers

There are particular issues facing non-UK SLs and their families that expert stakeholders identified, including concerns about levels of debt among this group which can impact on applications for indefinite right to remain; and a lack of awareness around rules and entitlements for social housing that generated significant vulnerability:

> There's the lack of information about what they should have done as they've been going along, lack of ability to save, debt already, and then this assumption that they can move into a local authority housing, that still comes up... and then realising of course it's not that easy, especially if they've been sending money back home, which comes up a lot. What's that called, the deprivation of assets or something, what the local authority call it, I've come up against that a few times.
>
> Stakeholder

More specifically, there were issues that could be resolved more effectively in-Service that can increase the risk of homelessness on discharge:

> In terms of non-UK, the biggest challenge we might have there are individuals who discharge without their independent leave to remain and helping them whilst that application is going through because clearly they don't have any recourse to public funds during that time…If we can get them early we can liaise with them in Service before they leave and hook them up with that specialist advice through the Army Families Federation or indeed from families team in Defence to try to make sure they're doing everything right to get things in place.
>
> Stakeholder

Specialist stakeholders also drew attention to problems relating to 'over-stayers' that manifested in-Service but were not dealt with, creating complicated issues for SL at discharge. This occurs because the MOD is 'not legally bound by the right to rent government guidance because of the particular lease arrangements' and this 'facilitates people being able to remain here while they're in SFA as over-stayers.' If these problems were picked up prior to discharge it would help SL and their families significantly:

> Whereas we don't want people to be hounded out of their properties, but it would be better for us if all these problems were picked up prior to discharge, because then you wouldn't have people discharging with families with no visas, and there is nobody to pay for those visas. Spouses' visas aren't paid for at all, so they have to find, quite often when they come to us they've got a wife and two kids with no visas, so even if they are still eligible for definitive leave, you're talking seven grand they've got to try and find. It's quite often the whole gamut, isn't it.
>
> Stakeholder

Those non-UK SL who are discharged quickly are particularly vulnerable, as one stakeholder said, to 'things going wrong and ending up homeless'. This was felt to be the case for those compulsorily discharged:

> That makes the complication considerable in terms of their application for either leave to remain or indefinitely to remain. Even though they might be advised that it's unlikely that they'll be successful, a lot of them still will do that and then still try and find a way of sustaining themselves here without recourse to public funds.
>
> Stakeholder

Again, concern was raised that short notice discharges could be dealt with more effectively at unit level.

> Rather than just kick them out in the dust they need to actually stop and think, because if they haven't got independent leave to remain clearly the Service can then facilitate getting them home…we go back to the unit and the unit will fund the individual's flight home…That's generally the ones who are engaged before they leave rather than after.
>
> Stakeholder

Given the complexity of cases, it was not surprising to hear calls for more expertise to be available to non-UK SL during and beyond resettlement, with an argument made for specialist resettlement support for this group.

> There are very few organisations we can bring in to support those individuals and very few places we can help them access really to do that.
>
> Stakeholder

> I personally think that there should be a separate team, if you like, specifically dealing with non-UK discharge. It shouldn't be left to the individual units, because especially if you're in a unit where there's only one or two of you who are non-UK, that welfare officer, or the RAO, or whoever it is dealing with the discharge is not going to understand the ins and outs of it. They might say to them, you need to sort out your immigration status, but that's not really enough, is it, it's not really helpful enough, especially if this person's got a criminal conviction or whatever. I think, and I have been saying this for a long time, every non-UK discharge needs to go to a separate team to deal with. Six months out at least, so that they know exactly what needs to be done and where they need to go for the information, because at the moment it's just not happening.
>
> Stakeholder

Recommendations

R47: Develop bespoke in-Service welfare and resettlement services for non-UK SP.

R48: Ensure all non-UK SP complete applications for Leave to Remain prior to discharge.

R49: Make better use of external expertise to support non-UK Service leavers with visa applications.

R50: Improve internal knowledge of over-stayers and engage these in appropriate support prior to discharge.

Women

One group of SL whose experiences and needs were raised in many interviews were those of women. Whilst the vast majority of veterans experiencing homelessness or housing instability were identified as male (especially within the veteran supported housing provision), expert stakeholders were able to describe the particular issues facing some women veterans.

In the main, the issues we identified were affecting women who had served for some time, and women were identified as a very small proportion of ESLs. One stakeholder echoed the views of many in identifying the positive characteristics of women SP – features that were frequently used to explain why women did not feature heavily in their client base:

> "I will stand up and say this now, that especially in the younger years, the girls are more switched on. They're more resilient. They're more capable…. They're more mature. They're more switched on. They've got a better work ethic…. Certainly, in those teen years, we tend to find that they've got more staying power to stick it... I'd take ten recruits for women ahead of one guy because they're less trouble. They're more intelligent. They're more resilient.
>
> Stakeholder

It was therefore of concern to hear from expert stakeholders that women's in-Service experiences generated vulnerabilities once they had left:

> "Of course, the majority of female veterans' issues that I've dealt with over the last ten years have been directly related to their in-Service experience. There's no doubt about that. It's their in-Service experience, whether it's a sexual assault, sexual harassment, whether it's a broken relationship. Whether it's insecurity of housing whilst they're serving, whether it's unavailability of Service housing. That in-Service experience has a direct impact on what happens the moment they come out of the Service.
>
> Stakeholder

The impact of Military Sexual Trauma (MST) was of particular importance in providing the context for women's homelessness according to one respondent:

> If somebody has a really bad in-Service experience, suffers a rape, can't get it investigated because, actually, the rapist is their commanding officer, then that triggers a whole set of other issues. Not only mental health and well-being, but also, you can bet that when that person leaves the Service, they're not going to have housing. They're going to be scuffling around, they won't have money, they won't have housing.
>
> Stakeholder

The failure of services to respond effectively to the needs of women SLs whilst in Service was also identified by other stakeholders with experience of working in this area, alongside the complexity of issues some women veterans face:

> I think it's just the lack of service provision more than anything and the vulnerabilities that probably occurred during the military Service that impact on housing and everything else. Out of my 3000-and-odd women, probably 600 of them are still serving. A lot of those women are going to be medically discharged because they've experienced trauma throughout their military Service. They're paranoid, suspicious of services. They don't want to go anywhere for help. They've lost their career. They have multiple and complex issues and housing is just one of those issues.
>
> Stakeholder

Recommendations

R51: Ensure a trauma-informed approach underpins the resettlement process for female personnel, with access to appropriate civilian services as required.

Overall vulnerabilities

Whilst many point to the many positive aspects of Service life, and the benefits that can accrue to individuals when they leave, the focus of this research was to understand more about the kinds of challenges that SL and their families face at discharge that might impact on future housing options and housing stability. Unsurprisingly, many of these originate within Service which raises questions about where responsibility for dealing with some of these problems might lie. It is useful to acknowledge that stakeholders described a wide range of 'needs' that SL might have, from someone who is 'just a bit confused about what to do next' through to needing debt advice and then more complex cases where people have left unexpectedly or are coming out of MCTC.

We asked respondents about the kinds of issues they thought might contribute to a risk of homelessness once people had left Service. The responses were wide-ranging and reflected the complexity of causes of homelessness, but clustered around three main findings:

- Pre-Service experiences can contribute to difficulties on leaving, although there are different ways in which this might be manifested.
- A range of problems that arise within Service that are not resolved before people leave.
- The impact of leaving Service, whether it is a 'good' transition or not, is underestimated and unsupported.

Pre-Service experiences: In common with earlier studies, the influence of pre-Service experiences and vulnerability was identified by many respondents as contributory factors to homelessness. Three factors were at play here:

First, is a view that some pre-Service vulnerabilities are not picked up or dealt with during Service, and in some cases are exacerbated. This implies that more could be done to encourage individuals to address these issues whilst they are serving:

> "If you joined the Armed Forces with a mental health problem you're always going to have a mental health problem. If you've joined the Armed Forces without a mental health problem, the chances are you may develop one…If you join with an issue, then that issue, unless it's nipped in the bud, is just going to follow you throughout your career."
>
> Stakeholder and Veteran

> "I think there's also value in acknowledging the dysfunction that the military recruits from in the first place, and the social complexities that's brought into the military that aren't resolved and are then just reignited upon leaving."
>
> Stakeholder

Second, there is a sense from some respondents that there are just some people who cannot cope and for whom military life provides a scaffolding which, when removed, generates ongoing difficulties. The sense here is that some people would never have coped in civilian life and military Service provided a protective structure for them to thrive:

> When you speak to a lot of the veterans that I deal with, yes, they've had some sort of trauma in the military, PTSD, depression, anxiety, but when you really knuckle down on it, 90 per cent of them have had some sort of childhood trauma with their families and the military puts a box on it, resets them, and then once they leave the military that box starts seeping out and that's when it all starts to… So, I do think most of these homeless starts from their family.
>
> Stakeholder

Third, are those whose pre-Service vulnerabilities derived mainly from family problems that leave individuals with limited housing options and support networks on discharge:

> People bring problems with them into Service, especially relating to family problems that are not picked up or addressed in Service but this creates problems when people leave because they have no-one to turn to.
>
> Stakeholder

Recommendations

R52: Incorporate information on trauma and care experiences into welfare assessment processes, including capturing evidence of Adverse Childhood Experiences (ACEs).

In-Service experiences: A second set of contributing factors related to those that emerged within Service, and were not resolved by the time of discharge. In particular, the impact of mental health problems and unresolved debt:

> I'm extremely conscious that there is an element of self-help that a lot of these people can't do because of the mental state they're in…I think the acknowledgement of how big a deal mental health is and the associated bits and pieces that come from that is the biggest issue I think.
>
> Service Personnel

> Alcohol and mental health issues especially for the generation that did a lot of operational tours.
>
> Veteran

The number of people leaving Service with unresolved debt was mentioned by a number of stakeholders. In part this is related to the current cost of living crisis, but as discussed in Chapter 3, attitudes towards money management also play a part. There was also a view that Service attitudes to debt might also contribute to the failure to deal with this prior to leaving:

> …you don't go to welfare because debt is a – there's a massive taboo. Probably in the Army as well as the Navy, I don't know, but in the Navy, if you have significant amounts of debt you're seen as a security risk and it is a threat to your career so you don't go and talk about those things. Therefore you've got people that are leaving, they've often got a lot of debt, they don't have any money for a deposit, they don't have anything saved up, they don't have anywhere to go, and they're on the verge of homelessness.
>
> Stakeholder

A third set of factors arose from the feelings that leaving Service generated, sometimes leading to relationship breakdowns or mental health problems that could not necessarily have been foreseen:

> I joined at 16. I did 15 years. I left at 31. The Royal Navy were my parents. My PTSD came from leaving because I just felt a sense of abandonment. I didn't know where to go or what to do, and the longer you've served you are institutionalised. There are no two ways about it. Someone who lived the single Forces life like I did for 15 years, they could be really damaged when they come out.
>
> Stakeholder and Veteran

> That's the one that I think is so sad. All they've done is they've focused on their career and they haven't planned their resettlement properly, and they haven't adjusted to the change. Then they've got out, and then suddenly there's so much pressure on the relationship because of course the spouses are really independent because they've had to be. Suddenly there's this person in their life 24/7 and when the relationship breaks down we do see a high increase of relationship breakdown on, once in resettle. It's the male, 50-plus who just doesn't know how to cope with it.
>
> Stakeholder

The cumulative effect of many of these issues for some was summed up neatly by one respondent:

> Oh I'm transitioning, I've got a housing problem, is there anything you can help with? As you start to peel back the layers and get to know them a little bit more, you realise that, actually, there's a lot more to this problem, and sometimes, not always, but sometimes it's what's led to the discharge in the first place. So someone suffering from mental health, PTSD, or depression, anxiety, whatever, they may be self-medicating with alcohol, they may be doing things like compulsive buying and stuff like that. They've got themselves into debt which has exacerbated the mental health problem, which has led to more problems at work, etc., etc., and it's just a spiral that people get themselves into, and by the time they're actually going it's got to the point where it is a huge problem.
>
> Stakeholder

Recommendations

R53: Co-ordinate more effectively with external providers to enhance the transition offer for those in greatest need.

4.5 Gaps and priorities

We invited SP and stakeholders to reflect on how the military-civilian housing gap might be best addressed. Their responses below were focussed and few: more direct financial support; greater civilian involvement in the discharge process and a more concrete offer to resolve immediate housing crises..

Direct financial support

More direct financial support for those who were struggling was identified by some SP who had experienced the difficulties of sustaining home ownership whilst serving and could envisage how hard it would be for anyone to manage this at the point of discharge, including mortgage support beyond FHTB, help with deposits and first months' rental and so on. One respondent argued it was in the military's best interest to get this right:

> "Yes there's the ones that are sensible and have savings. But what about the ones that aren't sensible and don't have savings? Yes it's their responsibility, but are we going to penalise them and put them on the streets, and then the stigma is, oh, the Army is leaving all these veterans with nowhere to live.
>
> Service Personnel)

Recommendations

R54: The establishment of a means-tested financial support grant available to Service leavers at the point of discharge to establish secure accommodation.

Civilian involvement

Others highlighted the need for greater civilian involvement in the discharge process to engage those whose relationship with military Service was soured by experiences or trauma. Similar to arguments made about resettlement more broadly in chapter 3, the involvement of external providers in needs assessment and discharge planning was believed to offer the best option for SL in greatest need. And again there was support for more one-to-one support through mentoring or buddy systems so that individuals felt supported and/or had a single point of contact on discharge who they could turn to for advice and support in the early months after leaving.

Guaranteed accommodation offer

Many of the recommendations contained here will take time to have any effect - in some cases many years, and so in terms of immediate housing crisis or need, they are unlikely to have immediate impact. Instead, a range of respondents including SP, Service stakeholders, and veterans identified the need for a more concrete, definite offer to resolve immediate housing crises. This took different forms, but some general characteristics dominated views:

- The offer should be automatic and guaranteed for anyone who has no stable housing organised at discharge and/or those discharged at short notice;
- It should be short term and focused on identifying housing needs and how these can be met;
- It should cater for families as well as single personnel; and
- A casework approach should be used to identify needs and pathways for referrals to external providers where appropriate

Beyond these broad characteristics there were different possible options suggested about 'where' and 'how' this might be provided. For some, it made sense to allow people a right to stay in their military accommodation and provide the casework peripatetically. For others, this provision needed to be more geographically dispersed so that SL and their families could relocate close to their preferred destination.

The weight of calls for this type of 'half way' house - something for lower level needs than might be found in supported housing; but providing a 'house bridge' to civilian life for those who needed it provided clear evidence that a housing cliff-edge exists for many who have left Service and a concern for those who are in the process of doing so.

> "Instead of spending two or three years making mistakes, and struggling with finding the right home or the right job, maybe actually a more intensive focus and staying with someone like us for a while could be the best solution to get to securing that better quality transition.
>
> Service Personnel)

Recommendations

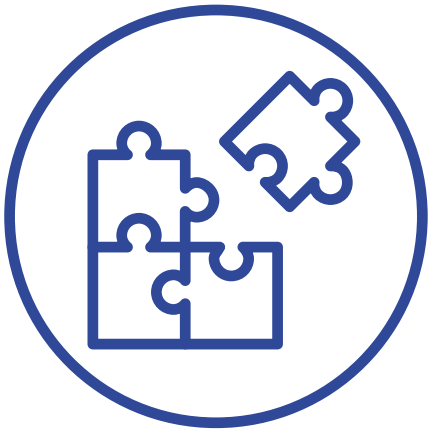
R55: The establishment of a guaranteed offer of accommodation for those discharged unexpectedly or at risk of homelessness.

4.6 Summary and key findings

- Ultimately, the current housing market generates disadvantage for SL who will need to save more and for longer to have any hope of closing the gap between their entitlements in military accommodation and the cost and availability of civilian housing. The evidence suggests that homeownership at the point of discharge is likely to be out of reach for many, unless they are able to rely on a large lump sum settlement payment; social housing is not an option for most people and where it is, choices about where people live and in what type of housing are heavily constrained; and the PRS is expensive to secure and costly to maintain.
- The assumption that only young people return to the parental home on discharge is not supported by the findings which revealed this as the only option for a wide range of SL, and where it is not possible homelessness is likely to result.
- Whilst the MOD guidance offers targeted support with 'greatest need' there is little support for those who are 'just managing' or may need low level assistance in the period immediately following discharge. None of our SP or veterans mentioned contact with VWS despite some examples of medical discharge and outside specific healthcare settings, stakeholders did not refer to this service.
- Some aspects of housing vulnerability at discharge result from failings in policy and guidance implementation especially for ESLs, compulsory discharge and medical discharge where provision is in place in tri-Service policy, but it is not followed.
- Other aspects of vulnerability are generated by policy rules themselves such as those experienced by requests for early release that come too late or remain unapproved, non-UK personnel whose immigration and visa status is not dealt with in advance, and women suffering trauma who do not trust Service systems of support.
- There was widespread agreement that three main factors underpinned future risk of homelessness when people left Service: pre-Service vulnerabilities that were masked in Service life and re-emerged at discharge or soon after; issues that manifest during Service that are not resolved before people leave; and a failure of services and Services to underestimate the impact of leaving Service, whether or not that transition might be defined as 'good'.
- The data revealed widespread support for more automatic, unconditional housing support for all personnel who needed it at the point of discharge, particularly for those with relatively low-level needs.

CHAPTER 5:

Veteran homelessness: responses and challenges



5.1 Introduction

Chapter 5 considers the onward travel of veterans as they navigate civilian life with particular focus on accommodation pathways and service responses to prevent and address homelessness. It particularly addresses two of our overall research aims:

- To evolve the offer from the Service charities to be better-aligned to channel homeless veterans through to independence, thereby supporting more veterans through their services.
- To identify specific interventions needed to support ex-Service personnel to find and secure appropriate housing and support.

It begins by outlining the current statutory housing 'offer' for veterans in civilian life, followed by the role of the charitable sector in supplementing this offer, before moving on to consider presenting needs, the benefits and challenges of key responses, inter-agency collaboration, and gaps and priorities for future developments.

5.2 Current 'offer' for veterans with accommodation needs

Chapter 4 examined the military offer at the point of discharge for Service leavers. Here, the current statutory 'offer' is summarised for veterans who might experience accommodation needs post-Service. This statutory offer varies to some extent between devolved administrations (see Appendix 1).

Armed Forces Covenant

The Armed Forces Covenant places a duty on local authorities (along with other statutory organisations) to pay due regard to the Covenant principles in housing and homelessness.

Government guidance (DLUHC and MHCLG, 2020; Scottish Government, 2019) defines how certain 'reasonable preference' categories of the Armed Forces community, particularly those who have sustained injuries in Service, should receive additional preference when they have urgent housing needs either on leaving Service or subsequently in civilian life. Housing associations have the option of signing up to the Armed Forces Covenant. However, as noted in chapter 4, the Covenant does not generally provide any guarantee for housing or priority for veterans and consequently local authorities interpret their responsibilities under the Covenant in different ways. At a local level, the Armed Forces Covenant is supported by an action plan and key pledges. This could include key housing pledges including on social housing allocation and the employment of specialist housing workers.

Local authority homelessness duties

Households who are homeless or at risk of homelessness in the next 56 days can apply to their local housing authority for housing assistance in England. A number of tests apply for rehousing and some exceptions are in place for ex-Service personnel. This includes that people cannot be intentionally homeless for leaving the Forces (including dishonourable discharge); the local connection requirement is waived for anyone who has served in the last five years; and a veteran may be deemed 'vulnerable' under the legislation due to their experiences of Service. In Scotland, the homelessness legislation is more generous as there is no priority need (or 'vulnerable' category) and the recent Homeless Persons (Suspension of Referrals between Local Authorities) (Scotland) Order 2022 suspends homelessness referrals between Scottish local authorities effectively removing local connection requirements.

The Homelessness Act 2002 introduced a requirement for local authorities to undertake a homelessness review and subsequently to create a homelessness strategy. The Code of Guidance 2018 states that all groups at risk of homelessness need to be taken into account and specifically mention veterans as a possible group, but this is not a requirement and can lead to inconsistent approaches to veterans across localities.

Recommendations

R56: Ensure local authority homelessness reviews and strategies include the housing needs of veterans to reduce inconsistency.

DTS and VWS

Both DTS and VWS (see chapter 4) are MOD/defence business services that continue to support individuals and families beyond discharge. DTS is now available for up to two years post-discharge but can refer to VWS for ongoing support[22]. The latter is available to veterans for as long as required. DTS are also responsible for administering the MOD Referral Scheme[23] which can help Service leavers with applications for social housing up to six months after leaving Service (previously administered by JSHAO). DTS provides a navigation role, with an element of direct advocacy/mentoring. Around half of their clients are Early Service Leavers[24].

Op FORTITUDE

Op FORTITUDE[25] (funded by the Armed Forces Covenant Trust Fund) launched in July 2023 and is intended to deliver a centralised referral pathway into veteran supported housing for veterans at risk of or experiencing homelessness. The approach involves creating a pathway from the veteran at risk or experiencing homelessness to veteran supported housing or organisation that can support them to keep their current home and avoid becoming homeless in the first place, as well as other unsupported veteran housing.

Referrals can come from a range of sources across agencies including DTS, the public, the homelessness sector, the veteran charity sector, local authorities, His Majesty's Prison and Probation Service (HMPPS), or directly from the veteran themselves. The service has a dedicated webpage with online referral form, and telephone access.

At the time of writing, Op FORTITUDE had been operational for 10 weeks. Initial reporting of numbers of people accessing the service suggest good take-up that exceeds anticipated referrals. Two hundred and ninety two referrals were received in the first four weeks, with 48 homeless/rough sleeping veterans supported into supported /temporary housing.

22 Until mid-2023, there was a separate telephone service, funded by the Army and delivered under contract by The Riverside Group Limited, called SPACES that signposted and supported Early Service Leavers and others at risk of homelessness.

23 https://www.gov.uk/government/publications/mod-referral-scheme-a-guide

24 Source: private correspondence, not publicly available

25 https://www.riverside.org.uk/care-and-support/veterans/opfortitude/

In addition, the Armed Forces Covenant Fund Trust launched the Reducing Veteran Homelessness Programme in May 2023 to fund wraparound support within existing veteran supported housing projects for up to two years. Grants are being awarded on behalf of the OVA to fund up to 900 specialist accommodation places for veterans.

Veterans' Gateway

The Veterans' Gateway[26] is an online one stop shop for information and advice for all veterans and their families. It also has a telephone helpline and 24-hour online chat facility. It covers the range of welfare issues including: housing, employment, finances, living independently, and mental and physical health. It is funded by the Armed Forces Covenant Trust and supported by a range of charities, organisations and individuals, including the National Health Service (NHS), the Government of the United Kingdom (GOV.UK) and the Ministry of Defence (MOD), and a consortium of Armed Forces charities including: Combat Stress, Connect Assist, PoppyScotland, Royal British Legion and SSAFA.

26 https://www.veteransgateway.org.uk/

5.3 Charitable/collaborative frameworks and support for veterans with accommodation

This section outlines the considerable charitable and collaborative sector work that has developed to support veterans with accommodation and other welfare issues.

Local/regional collaborations

In large part as a result of the Armed Forces Covenant, and as part of their supporting the Armed Forces community, local and regional (and sub-regional) partnerships have developed over the last decade to support veterans with their transition to civilian life. Most of the activity here is at the local authority level, however some English areas have formed regional networks of Armed Forces Champions/ local authorities, for example, Hull/ East Riding, Lincolnshire, North East Lincolnshire and Doncaster.

Some specific services have been set up with these networks, for example, the Armed Forces Outreach Service (AFOS)[27] which is a partnership between local authorities and housing associations operating in the North East, including Durham, Gateshead and Newcastle providing casework support across a wide range of agencies.

In Wales, there has been MOD funding (then Welsh Government funding) for seven Armed Forces Liaison Officers who between them cover all Welsh local authorities and work to make sure local authorities understand their remit.

In addition, more broadly under Armed Forces Covenant work, many areas have set up community hubs at the local authority level offering a one-stop shop for advice and assistance and providing social activities.

Veteran charitable sector

The veteran charitable sector supports veterans with the full range of welfare issues, including accommodation issues, across the UK. Cobseo (the Confederation of Service Charities) plays a key role in bringing together veteran charities, and includes a Housing Cluster.

27 https://www.armedforcesoutreachservice.org/

In terms of housing specific assistance, some examples include:

- Stoll runs the Veterans Nomination Scheme (VNS)[28] – which seeks to access social housing for ex-Service men and women through partnerships with social landlords across England and Wales. Referral is only for those with low support needs.
- SSAFA[29] – provides volunteer casework assistance for housing issues, including access to financial assistance with accessing accommodation/setting up costs like furniture.
- Royal British Legion[30] – includes both general casework support and targeted outreach services for those at a crisis point. They support referrals on to other services and provide help with deposits/rent-in-advance.
- Specific Service charities for the Army, Navy and RAF provide their own welfare support. For example, Royal Navy and Royal Marines Charity can undertake casework with people three months before they leave and up to one year afterwards; the RAF Association has an employee casework team supported by volunteers; also an outreach friendship telephone service.
- In Scotland, the Military Matters Initiativeas[31] part of Housing Options Scotland (a charity with Scottish Government support and the Veterans' Foundation) can help any veteran with housing issues.
- There are some very specific Housing Plus models offered to assist the transition to civilian life which offer training opportunities at the same time as accommodation, for example Erskine House (Salisbury) run by Entrain Space[32]

In addition there is a huge veteran community sector that operates at a local level across the UK. This provision has grown considerably over the last few years especially since the pandemic. Many of these organisations are affiliated to the Association of Service Drop-In Centres (ASDIC)[33]. Most provide broad support with welfare issues, and some also provide specific assistance with housing, including emergency accommodation and financial assistance to access bed and breakfast accommodation on a crisis basis.

Specialist veteran accommodation

There is a well-established veteran accommodation sector including offering both long-term accommodation (for example, via Haig Housing); and a range of supported accommodation settings provided both by veteran organisations (e.g. Stoll; Scottish Residences) and mainstream housing providers with a specialist offer for veterans (e.g. The Riverside Group Limited/Alabare).

28 https://www.stoll.org.uk/housing/vns/

29 https://www.ssafa.org.uk/get-help/welfare-and-benefits/housing-advice

30 https://www.britishlegion.org.uk/

31 https://housingoptionsscotland.org.uk/services/

32 https://www.entrainspace.co.uk/

33 (ASDIC) represents and links veterans' Drop-Ins across the country. 'Our mission is to maximise the sustainability, resilience, effectiveness and delivery of Drop-In Centres, and improve liaison with Breakfast Clubs, across the United Kingdom to ensure that all vulnerable veterans receive swift and empathetic support and that their needs are appreciated at higher levels.'(https://www.asdic.org.uk/)

As well as the established veteran accommodation sector, partnership working was developing a range of accommodation models. For example, in Hull, a community veteran organisation (Hull 4 Heroes) was working with the council to renovate social housing – providing additional social housing for veterans and bringing derelict buildings back into use.

National campaigns

Chapter 1 explains the role of the No Homeless Veterans campaign with its aim to reduce veterans' homelessness to as close to zero as possible. This included the production of No Homeless Veterans Toolkits[34] (separate ones for England, Scotland and Wales) which outline the responsibilities of housing providers and provide examples of good practice for both local authorities and housing associations.

34 https://www.stoll.org.uk/no-homeless-veterans/resources/toolkit/

5.4 Complex needs associated with housing-related problems needs

Chapter 4 outlined a range of unmet housing needs on discharge from Service related to prior experiences, Service experiences, particular vulnerabilities related to gender and ethnicity and health needs. This section discusses a range of presenting needs related to accommodation problems within civilian life as identified by veterans and stakeholders. These are the types of needs that respondents told us tended to arise after leaving rather than at the point of discharge. This doesn't mean they don't have their roots further back, but present in different ways as people navigate their post-Service transition journey.

Relationship/family breakdown

As in previous research, relationship/family breakdown was cited as a major reason for housing related issues. For young people, this could be quite soon after leaving Service as they returned to their parents (see Chapter 4) and relations became strained. For those in longer-term relationships and with families, the breakdown may come a number of years down the road when people experience a difficult transition back to civilian life.

> "There's the divorce, the split-up is the biggest one, where the split-up happens very quickly, the court or whatever keep the kids with the partner and the veteran, or the serving is left on the streets… and they go to sleeping rough because they're used to it."
>
> Stakeholder

> "So you did go home to your mum, to begin with? Yes, and then it didn't end up working out. I had to sleep at my cousin's….Obviously I have proper, really bad anger issues, as well, because of my childhood, so it didn't really work out.
>
> Veteran

> "Yes. I'm happy on my own, because like I say, relationships... I'm not saying relationships are rubbish and that, but when you get involved with somebody you get to know them, get married, then divorced, and it cracks you up. That's when I started getting mental health issues. I just went downhill completely.
>
> Veteran

Mental health

Poor mental health was identified as one of the key underlying causes of housing related problems post-Service. This was also often identified as a pre-cursor to substance misuse issues and/or homelessness.

> ….mental health. I think that should be done differently. I don't think there's enough support, and I think that that can be a catalyst for everything. That's a lead-in to substance misuse, homelessness. Mental health, it can just be everything, can't it? So I think there needs to be more substance there. There needs to be more – not just signposting.
>
> Stakeholder

> I think most of the people that we work with, that have got those issues, have other underlying issues. Do you know what I mean, so they have a mental health issue, and then I think they leave in a rather disjointed way. They're perhaps not as resilient as some others. So we manage cases where housing, or the combination really, is just one element….the mental health bit, if that's not resolved, well, if that's not supported, then that's the reason why I think you then get a repeat of another issue.
>
> Stakeholder

Despite the greater awareness of mental health issues, and specialist veteran services now existing in this space, stakeholders still felt that there remained long lead-in times to veteran services and a general lack of accessible mainstream mental health services. In addition, there was an almost total absence of services that would work with people with both mental health issues and substance misuse issues.

> The issue that we've got is, a lot of the homelessness that we see, or that we have referrals in for, is because mental health will not work with addictions. It breaks down, and you have mental health organisations will not deal with alcohol, drug addictions, and that is just insanity.
>
> Stakeholder

Generally, the lack of treatment available meant that preventative services were not readily available; and then after a crisis, resettlement could take much longer. In addition, it was reported that some forms of temporary accommodation could be chaotic and not conducive to making a recovery. However, some veterans explained how community activities and support from veteran activities had really helped their mental health:

> If it wasn't for [manager] and the support workers, I wouldn't be here now. I would be either... I don't like to say it….. committing suicide and that.
>
> Veteran

One of the veteran respondents mentioned that they thought they might have ADHD and were trying to get diagnosed. Whilst this had not been the reason for leaving the Army, they believed it had contributed to them being homeless.

Trauma

The impact of childhood trauma has only recently been recognised within homelessness services, with the advent of trauma-informed approaches[35], and also the use of Adverse Childhood Experiences (ACEs) to identify those at risk.

> I definitely think childhood trauma. When you speak to a lot of the veterans that I deal with, yes, they've had some sort of trauma in the military, PTSD, depression, anxiety, but when you really knuckle down on it, 90 per cent of them have had some sort of childhood trauma with their families and the military puts a box on it, resets them, and then once they leave the military that box starts seeping out and that's when it all starts to… So, I do think most of these homeless starts from their family. I would say every homeless person I speak to, veteran… I would say has been in care, or adopted, or foster care, or has been looked after by another family member some time in their childhood. Some of them not even when they remember, at baby level. That could be something in it, but I think most people don't ask that question because they focus on the military trauma or the military injury, and not the childhood part of it.
>
> Stakeholder

35 https://homeless.org.uk/areas-of-expertise/improving-homelessness-services/trauma-informed-car/

Whilst this is related to the issue of mental health more generally, there appears to be a specific need here to identify those at risk of ongoing mental health problems and vulnerabilities due to their pre-military/childhood experiences. Even without the specific trauma, these veterans are less likely to have family and other social supports available to help them on leaving Service.

Whilst PTSD was not something that affected the majority of people, both stakeholders and veterans had direct and indirect experience of PTSD.

Some veterans had also suffered other traumas both in and after Service, including multiple family bereavements/suicides, violence and sexual assault. Homelessness itself can also involve trauma, including sleeping rough.

Debt, money worries and gambling

Debt and money issues were reported as a big problem for many people, including those who had not learnt how to budget (see Chapter 3) and/or simply did not know how to pay rent and bills etc. Often people came out of Service in debt and/or fell into debt quite quickly whilst trying to navigate civilian life. It was also reported that people would put their head in the sand, and it often took a while for housing providers to flag this as an issue at which point they were due to be evicted. A number of stakeholders also said they were witnessing an increase in gambling issues.

> “I had a £6,000 rent arrears case this year, £6,000 belonging to one of my providers…, When I got that referral through, the first thing I did was run around the living room, jumping up and down, screaming at the ceiling thinking, why has it only just come to your attention? How did it get to £6,000? Why wasn’t it flagged up earlier?.. There are lots of reasons, as well. That particular case was linked to the fact that he had, or still has, actually, probably got a gambling addiction.
>
> Stakeholder

The cost of living crisis was also cited as an issue that was impacting veterans including those who were in work but struggling to make ends meet.

Offending history

Having an offending history can make it more difficult for people to find housing, irrespective of whether this is offending related to Service, or after leaving Service.

> We get veteran offenders. I've had a few this year already. Very difficult to rehouse for various reasons. Social housing, and as per the latest policy, they've got to show a period of modified behaviour, they've got to have completed their probation period, and they've got to have completed it successfully.
>
> Stakeholder

One veteran explained how prison had been easier for him than many other aspects of civilian life:

> I'll be honest with you, from then, I found a life in prison, because the simple fact is, you were told when to get up, you were told when to go to sleep, you were told what to wear, told what to eat. End of the day, I was born for it… Born for institution. **Okay, so similar to the Army.** Yes, that's why I settled in. I found solace within prison.
>
> Veteran

Recommendations

R57: Housing providers to consider needs beyond housing and ensure these are met.

R58: Ensure trauma-informed approaches are embedded in services working with veterans.

R59: Services need to be 'housing aware' for veterans presenting with problems that are linked to possible homelessness.

R60: Ensure systems can identify debt/rent arrears as early as possible to avoid high levels of debt.

5.5 Review of current responses to veteran housing issues

This section explores respondents' perceptions of provision for veterans who are in housing need. It is important to note that these responses were not formally evaluated, rather our expert witnesses provided reflections on their current and future potential value.

Veteran charitable support: casework and financial assistance

Advantages/benefits

There was widespread recognition that there is a range of well-established veteran charities across the UK who offer support with any ongoing welfare issue for veterans, including housing and homelessness issues. Some charities are able to offer very targeted assistance with either directly finding accommodation or often signposting on to housing providers, as well as direct support with financial assistance at times of crisis.

One-to-one casework with housing and broader welfare issues was seen as particularly helpful. Some organisations could offer intensive support, for example, only working with only 15 people per caseworker, which was quite different to much higher caseloads in other organisations, including DTS.

> "…we see ourselves as a bit of a bridge for those people that are particularly vulnerable."
>
> Stakeholder

Assistance with entry costs of accommodation, which are increasingly prohibitive especially in the private sector, were particularly valued. The flexibility of being able to help people financially was something very different to the statutory sector and could prevent a crisis becoming worse. For example, some charities paid directly for a few nights in bed and breakfast accommodation which could avert people from going into hostels where people did not want to do this or there were worries around people's mental health and/or substance misuse issues getting worse because of being in an unsafe and noisy environment.

Given the identified housing related needs with money management, debt and cost of living problems, flexibility to help 're-set' people on a financial basis could also be highly useful. For example, some charities were able to clear people's debts, including rent arrears and council tax arrears.

In addition to the established veteran charity network, the research found many examples of small community groups offering emergency assistance with housing at a local level. This offer was reported as being flexible, holistic and very responsive to people in crisis. For example, community groups would often pay for people to stay in bed and breakfast or give them money to pay the first month's rent on a flat. Assistance was often in kind or via volunteers or supporters who offer their time or expertise to help someone as part of a community network. They often also had links with statutory agencies or larger charities. As one stakeholder described:

> This is a new bottom-up rather than top-down establishment style way of doing things, and this is where the veteran is beginning to see the advantage and want the slightly more informal route into the system.
>
> Stakeholder

There were also examples of community groups buying a property which they then use (or part of) to put up one or a few households in an emergency situation. In one example, a community group was given a property rent-free for a year on the proviso that they could fundraise and buy the property at the end of the year – which they achieved. In this same scheme, the council used an emergency flat for homeless people on a regular basis. Finally the community sector appeared to have an effective network in terms of identifying help in other areas, for example, one community group was able to contact another who was able to provide emergency accommodation the same night.

The smaller community groups who provided emergency help were also sometimes helping people to furnish properties – and also provide employment, volunteering and social activities to help with mental health and reduce social isolation. Unlike larger charities, veterans were not signed on and off from support, rather they could use the resources flexibly over time.

> The part that I like doing is what we do is – we have warehouses full of furniture, so we get somebody a house and then we furnish it, then we put them in. Then we have a whole weekly timetable of stuff that they can do, so they're not in that house by themselves. They'll come and do stuff, and that's how they end up integrating, making more friends, and that stops social isolation, which stops alcohol and drug dependency, which gets them away from antidepressants and stuff.
>
> Stakeholder

Community support was needed to provide the support networks to make any housing sustainable – other established veteran charities (e.g. Combat Stress) also had a focus in this area, but even these charities stressed the importance of referring into the informal community sector.

Generally, smaller community organisations were seen as more flexible and able to 'do' more practical things quickly e.g. paying for a hotel for someone, or buying them a disability aid rather than referring them to usually slower, statutory services.

Disadvantages/challenges

All veteran charities design their own eligibility criteria. This can be influenced by their overall mission/aims/staff training and service priorities/role. However, there were at least two drawbacks of varying eligibility criteria – veterans do not know if they will be able to access any particular service – and this can lead to gaps in services if people in similar situations are excluded from a range of services. Some services exclude those with higher level needs; others only accept people with a certain profile of needs. This makes navigating services quite difficult for veterans.

Along with differing eligibility rules, different organisations had varying wait times for services. It could take months for people to get a specialist caseworker in some areas. Generally, the community sector was seen as quicker here but without the same level of expertise or regulation.

> "I know somebody, though, has got a badge of [association], and they're not all that – oh, how can I put it? Yes, some of that is not regulated within what they're doing themselves, so sometimes you can have a badge, but who's actually checking them?...I personally, if you're going to offer support or get funding, because you've decided to register as a CIC doesn't mean you're legitimate, because anybody could do that.
>
> Stakeholder

In many cases, more than one agency was involved and there was a need for a lead agency to help people navigate the service landscape. At present, this was not necessarily obvious or agreed between agencies. This also led to concerns that veterans were having to retell their story again and again, which at best can be frustrating and time-wasting and, at worst, retraumatising.

> "Sometimes…it's that hub and spoke model. So an individual will come to us who's already referred to many different organisations and that has happened while they're in Service, and they come out and they're referred to us as well. We will try and identify, 'Who have you already had contact with,' and sort out any confusion. Sometimes they're just, 'I've spoken to so many people I don't know who's doing what.' So then our role can become a little bit sit in the middle of that…and just try and coordinate that a little bit. In some cases that can become a more demanding coordination job where engagement's dropping through or whatever…
>
> Stakeholder

Another challenge was making sure veterans knew about the veteran charity offer. There were many examples amongst our veterans of people not having heard of veteran services until recently, previously relying on family and friends and also general housing support for example via social housing.

> **Okay, and how would people find out about places like this?** Well, I only found out because obviously I was in jail, but like I said, this should be more advertised.
>
> Veteran

Veterans mentioned looking elsewhere for help – mainly from family and friends - but also from local councils and civilian organisations e.g. going to the bank. Some did not think that help from Service charities were for them:

> I don't think I'd go to the military [charities] because I don't see myself having that problem because I'm lucky enough to have a mum with two spare bedrooms and my brother if I'm stuck. I've got plenty of friends around me...that sort of support network. I don't think I'd ever be in that situation where I would need to seek help from the military side or from a charity.
>
> Veteran

> I probably wouldn't see it as, I'm no longer in the forces so it's not a Forces problem and I'd just go through civilian means really… I'd probably look for [veterans charity] as a last resort.
>
> Veteran

Recommendations

R61: Establish a single point of access telephone number for homeless or at-risk veterans.

R62: All veterans should have a lead agreed caseworker/service navigator where multiple agencies are involved.

R63: To map the landscape of community sector provision and identify innovative schemes that could be formally piloted for wider implementation.

Specialist veteran supported accommodation

Previous research has reviewed the role of specialist veteran supported accommodation (Quilgars et al, 2018). This study did not attempt to evaluate these responses in detail; rather identify the relative benefits/possible issues with provision. The overriding view was that veteran specific supported housing has an important role to play, but there is a need to ensure that it is delivered along the lines of best practice in the mainstream homelessness sector. Furthermore, the geographic spread of services is not always aligned with levels of need and so the postcode lottery that exists across provision was highlighted by a number of respondents.

Advantages/benefits

Veterans themselves, as with previous research, often preferred to go to a veterans-specific scheme, describing the benefits of living alongside other former Armed Forces personnel, reducing isolation by being with like-minded people. The schemes were also seen as safer than many homeless hostels which were sometimes experienced as, or feared to be, a hostile environment, especially for young people.

Op FORTITUDE was only just starting at the end of our research so respondents could only comment on the idea rather than the actual impact of the new scheme, but in general the scheme had been well received within the veteran sector, both for advantages of a central referral centre and for the revenue funding to underpin the work for the next two years.

Disadvantages/challenges

Many of the challenges with veteran supported housing related to the potential downsides of congregated shared living. Some respondents were not in favour of accommodating people together when they were experiencing a range of challenges. As with congregated living more generally within homelessness services, there can be a concern of unhelpful peer relations for example being exposed to more opportunities to take drugs.

A major disadvantage was also seen in terms of rent levels of supported housing (due to providers also having to charge support costs as an element of Housing Benefit) making it almost impossible to work whilst living there.

> “If they will go into the third sector space, supported housing, that can often be a barrier for them to get employment because of the cost of the rent. So often they almost need like a halfway house which is an affordable rent to help them with that transition space, and I don’t think we really have that.
>
> Stakeholder

With respect to accessing veteran support accommodation, veterans often had to travel away from their preferred location to take up an offer of a place. Some agencies explained that many people turned down these offers as they were not in the right place. Some commentators also considered that specialist provision was not helping people transition to civilian life.

With regard to Op FORTITUDE, it was felt that to work well this requires everyone who can refer in knows about it:

> "…the people who may be engaging or working with a veteran who is either experiencing or at risk of experiencing homelessness, is vast. Absolutely vast. You've got outreach teams, you've got local authority housing and homelessness teams. You've got the veteran charity sector. You've got the housing association sector. You've got the broader homelessness sector. You've got the general public. You've got the veterans themselves. You've got criminal justice, you've got prison and probation, you've got health. The funnel is massive. So one of the key underpinning success factors to the pathway is going to be relationship managing, and managing those relationships with all of those people."
>
> Stakeholder and Veteran

There was a concern that two years funding would not be enough, acknowledging that homelessness is a flow and whilst the work might help reduce homelessness, it would not eradicate for the future without sustained funding.

Recommendations

R64: To ensure reliable revenue funding is in place for veteran supported housing when Op FORTITUDE ends.

R65: Review advertising mechanisms for flagship schemes to ensure people are aware of services available.

The Veterans' Gateway

Advantages

The principle of the Veterans' Gateway was seen as laudable, with the idea that all veterans can access a full range of information across social policy domains. As below, presently the disadvantages appeared to out-weigh the advantages, as articulated by key respondents, however many still felt the idea had mileage and more work was needed to maximise its value. Recently it has been announced that the Veterans' Gateway is being taken in house by the OVA, providing an opportunity to adapt its offer to veterans.[36]

Disadvantages

The main disadvantage of the Veterans' Gateway was seen as it primarily being a sign-posting service without the ability to help directly (although there is some limited phone and chat facility that respondents did not discuss).

> "It just, basically, if we signposted to them, then they'd signpost back. It's that kind of a thing, you know? … **So what would be better, or what could something like the Gateway do differently or do better, do you think?** The Gateway needs to have services behind it that are good enough to refer into…
>
> Stakeholder

There was also a concern that the Gateway was not very accessible/easy to use:

> "…truthfully…the Veterans Gateway, it's a really difficult app to work with, it really is. You've got to know what you're looking for to be able to find it, if you like. We're on there, and we've never had a referral from it in any way, shape or form.
>
> Stakeholder

36 https://www.gov.uk/government/news/veterans-gateway-to-be-refreshed-and-taken-into-the-office-for-veterans-affairs?utm_medium=email&utm_campaign=govuk-notifications-topic&utm_source=30f9a923-8f88-42d0-afeb-46b690318de8&utm_content=daily

Some thought that it was preferable to have a single point of contact at a local level – which could effectively network people directly into services. Most people also wanted to speak to a person or have a named contact/someone they know. This could also work better at a local level.

It was also felt to be of limited value to organisations, again with agencies tending to rely on local networks, although it was acknowledged that it may work better for veterans themselves.

> The Veterans' Gateway, I actually updated their information for them, but I don't use it. I don't suppose I need to. We've got a directory of services separately as a forum which is shared with our organisations, so they've got direct contacts to the groups that we're involved with, or that are available. We've got an oversight there, but I suppose it's not for me to use.
>
> Stakeholder

Recommendations

R66: Ensure ongoing review of the Veterans' Gateway service pays due regard to issues identified with regard to housing.

5.6 Collaborative working to address housing needs

Effective inter-agency collaboration has always been a challenge for complex areas of social policy. In the veteran space, the context is especially complicated with a high number of charities and local authorities attempting to work together for the benefit of veterans' welfare, with housing as just one welfare issue amongst many. Here, we examine four key inter-agency areas:

- Joint working between military and veteran organisations.
- Working across social policy welfare areas.
- Working across different providers to address accommodation issues.
- The availability of funding/ joint funding.

Joint working between military and civilian/ veteran organisations

As also raised in Chapter 4, respondents in Service and civilian life both considered that there needed to be more joint working between military and civilian organisations around the point of discharge:

> "I don't want to do the military a disservice, because I do know that they do a lot, but actually how well networked are third-sector organisations with the discharge process? That's not very. I think that would probably be true for housing as much as it would be true for other services.
>
> Stakeholder

> "I think some reality checks would be extremely good. The biggest issue that I see is this communication piece… I think there needs to be a linkage, and actually delivered by somebody on the outside, not somebody on the inside... One of the things I think that is really needed is some honest conversations and communication to do with what happens when you leave. It needs to be brutal, in the sense of honest, so, and I'm using the word honest advisedly.
>
> Stakeholder

A number of veteran charitable organisations stated that they would welcome greater links with DTS. None of our respondents mentioned working relationships or awareness of VWS as a service they engaged with regularly. One local authority was already well linked into their local Army base and were informed of people leaving so this demonstrated that closer working relationships were possible.

Recommendations

R67: Ensure opportunities are created for greater collaboration between MOD transition services and civilian veteran organisations during the resettlement period.

Interagency working across social welfare issues

At a policy and practice level, there is a consensus that housing and other areas of social policy have to work together to ensure effective outcomes for people. For example, non-housing veteran stakeholders spoke about how the lack of good quality housing could undermine other treatment pathways, particularly health ones:

> "Homelessness is something, and just general housing is something that crops up all the time. It's not just, is it stable? Also, is it suitable? That's actually a big thing that crops up, in that it's not, and therefore, they're so preoccupied with that, then they can't really always focus on their treatment pathway…
>
> Stakeholder

Health services for veterans are well established, including via Op COURAGE yet organisations found it difficult to engage with personnel before they were discharged, creating problems with continuity of care and limiting the provision of housing related support and advice. Once discharged, housing issues may develop over time and, given the high level of morbidity amongst people experiencing homelessness, there are also opportunities for healthcare providers to play a more proactive role in referring into and working with housing services.

Recommendations

R68: Ensure those awaiting medical discharge can access civilian organisations to facilitate continuity of care.

R69: Consider ways in which wider welfare agencies can access one-stop information and advice for veterans experiencing housing issues.

Interagency working across different players addressing veteran housing issues

Respondents in some areas told us about armed forces partnerships, taking a city-wide approach, that worked very effectively with sign-up from diverse agencies, for example with armed forces champions in every GP surgery.

There was a general gap reported in terms of information and training about what is on offer, which means that one needs a very experienced caseworker for it to work at present.

For veterans, support can work well where they have a specialist veteran charity advocating for someone through the local authority system to ensure they get maximum priority under allocation.

There appears to be a gap in collaborative working between the larger/well-established veteran agencies and smaller, newer, community organisations. The established veteran charitable sector was worried about the lack of regulation amongst smaller providers, whilst smaller organisations felt squeezed out by the larger players.

> "…so trying to find the right way of doing that, with ensuring that there's governance and safety, and everything else in them, without going all...not that you want to be suspicious about it, but you know when you just think it's…if we refer somebody to kitten cuddles for heroes down the road, and something goes horribly wrong, then it's back on, 'Well, I was referred from an NHS service,' or, 'I was referred from a military charity.' Then we're all in trouble.
>
> Stakeholder

The implications of this is that greater regulation is likely required but at the same time at a level that will not discourage innovation, and highly responsive flexible provision being established at a local level.

Member/representative associations and bodies were generally seen as very useful by their members. The role of Cobseo was seen as important, and the housing cluster useful in pushing forward priorities to the government. Communication between smaller community groups was facilitated by ASDIC and reported to be a highly useful network by members themselves.

> "There is still we know a bit of competitiveness in the sector about who's doing what and who should do what. Information sharing also can be very tricky.
>
> Stakeholder

Recommendations

R70: Ensure all parts of the veteran charity sector work collaboratively to increase trust and capacity between providers.

R71: COBSEO/veteran charities to consider shared delivery of some services to reduce duplication and simplify the experience of veterans.

5.7 Gaps and priorities

Homelessness prevention services

A range of homelessness prevention initiatives were identified by respondents as needed going forward. Many of these ideas are well known within the housing and homelessness sector but are not always available due to a lack of funding. Where services already exist, it is a matter of these being 'veteran-aware.' Where they do not exist, there may be a case for some to be provided specifically for veterans where, under the Covenant, disadvantage may result without the provisions of the services.

Many veterans and stakeholders spoke about the value of a bit more support with managing a tenancy, for a range of reasons, including lack of independent life skills and poor mental health. This is especially important on leaving the forces, and for younger people, but should also be available for all veterans as needed. In Wales, the Supported People programme was available.

> "So [they] have been thrown into this property with really no idea of how to sustain a tenancy, you know, so I would say that's probably one massive thing that could be improved, is that tenancy support when somebody goes to their first property from having left the forces. You know how you get children who've been looked after who go in, and they still get a worker until they're 25 or, you know, maybe something like that, I don't know, just to…
>
> Stakeholder

> "The council have been helpful. One time, if you went to my flat you wouldn't have got into it. I went right downhill, and I had rubbish in my house. It was piled that high. The council came and they couldn't even get in. They cleaned it all out, they gave me some vouchers, £545 to get new furniture, cooker and that, fridge. That's what I got. Now I'm keeping it tidy.
>
> Stakeholder

Mediation services were another preventative service that a number of stakeholders felt could make a big difference to people.

> … none of these guys are getting relationship advice. If they had some sort of relationship advice before they got a SSAFA payment, or a rent payment, it potentially could stop the family breakup. Maybe. I don't know. I'm just throwing it out there.
>
> Stakeholder

Whilst this report cautions against a reliance on the parental home as a tenure on discharge, recognising this is not always possible and some young people may wish to return to parents, mediation for young people and their parents could also be helpful. This may be especially the case where a young person has been compulsory discharged – where mediation may be needed to help the young person cope with the shame and for the family to understand what has happened and help going forward. Although it also needed to be recognised that sometimes living in the parental home was not a safe option.

> The other important thing to mention is that we've supported some young people to have difficult conversations with their parents. So often you find, when you first meet them, they say, 'Oh no, my parents wouldn't have me back, they don't want me, we've fallen out.' Then working with them a little bit, gaining their trust, showing them that we support them to find alternative accommodation, that trust builds…The thing that you think is impossible and unimaginable on day one or two might be different when you've had a little bit of time to think and reflect.
>
> Stakeholder

Recommendations

R72: Ensure that the full range of civilian homelessness prevention services are available to veterans, including mediation services.

Housing First for veterans

Most discussion on housing and support for veterans centred on the supported accommodation sector. However, gaps in this provision were noted in terms of not being able to accept referrals from people with certain types of high level needs – although it was planned that Op FORTITUDE funding would result in more spaces for people with higher needs. Stakeholders identified a present lack of provision of permanent housing solutions for veterans with complex needs.

Housing First was mentioned as a possible idea for veterans, like in the US, where a government-funded programme was set up to provide access to permanent housing and wrap-around case management services. This would not be a supported accommodation unit but rather self-contained tenancies for people but with the delivery of intensive case management support.

> So it would seem that a significant proportion of the pathway needs to be able to work effectively with people with complex needs. My big mantra for a long time now has been, we need veteran supported housing, yes, but we need it to be run along the lines of best practice within the homelessness sector. I'm not sure that's the case. There are still a lot of, amongst our peers, blanket bans.
>
> Stakeholder

There are a number of ways that the model could be taken forward for veterans. A specific pilot scheme could be established to test the model. This would need to be small-scale and sited in areas where a high proportion of veterans settle to avoid the need for people to travel to provision. Alternatively, a programme to support existing Housing First schemes to better meet the needs of veterans could be considered. There may also be some potential to re-purpose any under-utilised accommodation towards permanent housing. It would seem prudent to begin by the commissioning of a feasibility study on Housing First for veterans.

Recommendations

R73: To investigate the feasibility of introducing a Housing First model for veterans.

Single point of access

The overwhelming consensus was that the role of the Veterans Gateway should be reviewed – this is currently part of the civil service led review of veteran welfare services[37]. However, there was agreement that there needed to be a single point of access for veterans:

> …that one-stop shop for a veteran, that single service that they could use that would then help them be referred into the plethora of organisations that are out there to support them. So there's definitely maybe something around getting that out there more, so that the veterans – because it is complicated for those that, like we've discussed already, they're in Service, they know where to go. They come out, civilian life, there's so many places they can turn, and so there is definitely something around getting that more simple for them.
>
> Stakeholder

There was some discussion about whether one number for housing for veterans would be useful, similar to the Shelter helpline but for veterans. The role of Op FORTITUDE includes a referral channel for supported housing. But otherwise all military charities and homelessness organisations retain their own referral point.

There was an overriding sense that the service configuration at present involved too much sign-posting to other organisations.

> I think one of the things that is missing about the information services across the military sector is, there's a lot of signposting, like the Veterans' Gateway, but who actually finds out? Did they get to what they were looking for and was it any good? Did they get the support that they were expecting? Did they get what they needed? That's the gap that we would like to try and fill next because we want to ensure that those people who need a lower level of support do still get it and don't get into crisis.
>
> Stakeholder

Recommendations

R74: Develop single point of contact for veteran homelessness services that can be used by veterans, their families and professionals to provide consistent and up to date information and advice.

37 https://www.gov.uk/government/news/review-launched-into-welfare-provision-for-veterans

Reliable revenue funding

As with many areas of social policy, securing funding for services is an ongoing challenge for most organisations. Again, as in other areas, funding is usually easier to find for larger, more established organisations with the resources/skills to make multiple funding applications. Many of the smaller veteran charities/community groups were struggling with short-term funding, for example to the extent of not drawing salaries for themselves. This was seen to be in sharp relief to the larger veteran charities whose history meant they were usually financially secure and also able to lever in big grants at the same time.

There was a call for a more level playing field with respect to funding. Some of the smaller organisations also pointed out that, if evaluated, they were likely to represent excellent value for money.

> "I think the biggest barrier and difficulty that our community faces is funding. They manage extremely well hand to mouth, going to local community funds, using the local supermarkets who offer funds… Many of them now are putting food banks together, but the problem for them often is if they are just a small community group or not a full-blown charity or aren't necessarily perceived to have all those ticks in the box that allow them to get that money, they struggle. Ongoing funding to just cover their running costs is extraordinarily difficult to get I think…
>
> Stakeholder

There were also requests for monies that would support ongoing work of organisations, rather than focusing on specific 'projects', for example, via the Armed Forces Covenant Trust Fund.

> "I think government money comes out through the Armed Forces Covenant Fund Trust and is distributed in grant-giving programmes. I think we've touched on the fact that grant-giving programmes often are short-lived programmes. Not necessarily small amounts of money but it's an identifiable period of a project. It's almost as if the money has to go to something new all the time instead of actually going to something that we know is working well so let's support it if you understand that.
>
> Stakeholder

This included both revenue funding for supported accommodation providers, presently funded by Op FORTITUDE for two years (alongside housing benefit and other monies). It was also about innovative support services, such as outreach work, to ensure that people were assisted to find and retain housing.

> The government to do more. Money… It's not just about the money, it's about having a stable service… There are too many – and it happens in all walks of life, where someone gets two years' funding. That funding runs out after two years. Client comes back. 'Oh, no, we don't have funding for that anymore. It's gone.' It's about stability of the service, but that has to be linked into the funding. The enthusiasm's there, the history is there, the passion is there. Just give us that security to allow us to do it well.
>
> Stakeholders

> April, for the first two years [Op FORTITUDE starts]. Then [organisations] will be banging the door down with anybody who will listen, and saying, actually, this is great. Well done, Op FORTITUDE. Good news. It's going to end on 31st March 2025. That ain't much good, minister, because it doesn't provide continuity of planning for anybody delivering supported housing. So, all of your services have now got a time date on the end of it, when they'll all finish.
>
> Stakeholder

One of the difficulties in this regard is that there are very few formal evaluations of veteran specific provision in the UK, and therefore limited evidence to support definitions of 'successful' programmes.

Recommendations

R75: Review funding streams for supporting ongoing projects that can demonstrate proven success based on more formal evaluation of existing programmes.

More affordable housing

There is a distinct shortage of social housing across the UK. This is obviously a much broader issue than veteran homelessness. However, the issue remains that what is needed is a greater amount of accessible, affordable housing for everyone including veterans and their families when they need this. This is at the point of discharge and also later on as circumstances change; in addition, for supported accommodation to work well, timely move-on permanent housing is required rather than people getting stuck in temporary accommodation for longer than they need (also at a greater expense to the taxpayer).

As Chapter 4 outlined, the private rented sector is also difficult for people to access and often not the first tenure of choice. Whilst charitable organisations can support people with entry costs, ongoing high rent levels can be a problem for tenants. One possibility might be to extent the No Homeless Veterans campaign into the private sector. It is possible that private landlords would be willing to house veterans if a suitable support package could be provided. A specialist leasing scheme for veterans may be one possibility to ensure landlords had a safe return on their investment. One obstacle to this suggestion however is the Shared Accommodation Rate for people under the age of 35, although shared tenancies could be considered for younger veterans (or they are exempt from this rule where they have lived for at least three months in a hostel). Another suggestion was to consider the re-use of military stock, and the potential to repurpose this for veterans.

Overall, we heard about lots of different small-scale schemes and there may be innovative ways to address this issue for veterans – geographical spread makes large investment programmes inefficient; but a network of smaller projects could be beneficial. However, respondents were generally unaware of projects in other parts of the country, and there was limited evidence of sharing good practice among most providers.

Recommendations

R76: Case studies of innovative housing schemes to be collected centrally including information on financing and collaborations to aid replication in other parts of the UK.

Coordination and delivery of good practice

A range of good quality information sources on veteran housing and homelessness are available across the UK. These have been published by government departments as well as leading charities and as part of the No Homeless Veterans campaign. In addition, the Veterans' Gateway is available with information spanning across all welfare needs of veterans. The No Homeless Veterans Toolkits, in particular, represent a valuable resource to local authorities and interested housing associations. However, inconsistencies remain across local authorities, and more so across housing providers – varying levels of uptake from housing providers was achieved with the NHV campaign – and whilst this is not fully documented, it is possible that those already interested in veteran issues may have made best use of the resources.

However, the No Homeless Veterans campaign has now ended and it is timely to consider whether something leading on from this work is required. There is a clear need to achieve greater consistency in approach across the UK, and in particular England. It is suggested that a more assertive No Homeless Veterans initiative should be established with a small team of Veteran Homelessness Advisors. This could be a partnership between the OVA/DLUHC and key voluntary sector leads from the NHV campaign. The task of such a team could usefully be to coordinate and disseminate good practice examples to housing providers in a more targeted way – possibly taking a regional approach to supporting local authorities and other housing providers. This model was used successfully in the 2000s to embed good practice to address youth homelessness. It could be similar to the role of the Wales Regional Veteran Advisors but with a housing focus.

Recommendations

R77: Improve consistency of housing offer across the UK for veterans, including the establishment of a national team of advisors.

R78: Update No Homeless Veterans toolkits to support housing providers and local authority staff.

A greater focus on diversity to ensure inclusive services

Whilst there was felt to be a proliferation of services to help homeless and vulnerably housed veterans generally, there was less certainty that the available services could meet the needs of some groups of people currently under-represented in services.

> 98 per cent of our client group are white British males, heterosexual, above the age of 45, so we have an under-representation of Fijians, Gurkhas, females, LGBTQ. Every other possible demographic that we could support we are under-represented in.
>
> Stakeholder

There was a call for greater focus on non-UK veterans, particularly at the point of discharge to ensure welfare entitlements.

There was a particular concern about the lack of suitable services for women, especially young women. It was felt that young women would not use traditional hub services for veterans as they are too male orientated. Others found it hard to find appropriate accommodation for single women, identifying that many supported accommodation was inappropriate as women had to share the communal spaces with men and that self-contained accommodation was needed instead.

> My second one would be to get people to understand that homelessness is not that white bloke sitting on London Bridge. Homelessness is far more diverse, it's got far more variables within it. When it comes to female veterans, those variables are particularly relevant because they're not going to go and sit on a bridge in London. As I say, they are going to try and find a solution, living in a caravan for a year, because they know that the support services on offer can't accommodate them. Recognise that if somebody is, if a female veteran is homeless, that won't be her only issue. There will be a multitude of issues that she's dealing with, particularly if she's the sole carer of children.
>
> Stakeholder and Veteran

An LGBT+ Service Review[38] from 1967-2000 is currently being conducted. This includes collecting evidence on how present services for veterans today can be made more accessible and inclusive for LGBT+ veterans. Consideration of these findings for housing will be important.

Recommendations

R79: The veteran supported housing sector should consider any barriers for women or minority groups using their services and how these can be overcome.

R80: Consider further investment in the development of expertise in the needs of non-UK SP and their families.

R81: Develop services for victims of MST based on best practice in sexual trauma.

An overall rebalancing of the government/MOD/charity role

There was widespread consensus that, whilst huge steps in the right direction had already been made, that there was still considerable scope for the government to take the lead in supporting veterans experiencing difficulties, particularly on leaving. There is an incredibly important role for veterans charities but this should be followed by a better offer from the military to support people on their civilian, including accommodation, pathway.

> **R:** What do you think about the current support that's available for people that are leaving?
>
> **P:** It's still not where it needs to be. Like I said, it's improved dramatically from where it was, but it's still not. I totally disagree with me having a job in a charity dealing this support. It shouldn't be charities that are picking this kind of work up. The government has broken these people, it should be down to the government to fix them. So I totally disagree that a charity system like this should be in existence…It should be a government department for veterans, like the American, I think, is it Veterans Affairs they call it over there?.... Then the charities bolt on support at that point, rather than taking the weight of the support….
>
> Stakeholder

It was recognised that DTS was still in its early days, and overall respondents were positive about its role, but questions were raised as to whether the team was large enough to reach everyone that needed support. It was understood that caseloads were very high and more resourcing here could prove beneficial. There were a number of suggestions for improvements – firstly, in terms of having more support for those most at risk:

> So the process of transition now, in comparison to when I went through it in the early '90s, is unrecognisable. They have made so many improvements and steps forward. The Defence Transition Service, I personally think they are a great team, but – and the recent MoD internal review bringing JSHO into DTS, I think is a positive thing, but Defence Transition, the DTS, are not adequately resourced to be able to undertake intensive casework for those Service leavers most at risk. Specifically, I would say Early Service Leavers who have elements of complexity and vulnerability. So they're not resourced sufficiently to do that currently.
>
> Stakeholder and Veteran

38 https://www.gov.uk/government/organisations/lgbt-veterans-independent-review

It was also felt that this role (or a similar aligned role within resettlement) could be rolled out further to cover more/all veterans, or at the least for a couple of check-in calls to be made to everyone:

> **R1:** … they just check in with you a few months after you leave, to see how you're getting on – where you're living, if you need any help or anything. I don't think it matters how long you actually serve for, because I only did seven years and no one called me, but I was talking to [colleague], he done about 25 years and he was the same.. no one contacts you.
>
> **R2:** It could be that there's been no issues at all and that they've done fine, and that could be a ten-minute conversation, but also it could be half-an-hour conversation and signposting to any relevant professionals that could help them.
>
> Stakeholders

Recommendations

R82: Review responsibilities of OVA and MOD to address veteran homelessness and adopt an agreed Roadmap for veteran housing across the UK.

R83: Ensure DTS capacity to support vulnerable veterans across the UK is appropriately resourced and developed.

5.8 Summary and key findings

- The landscape of housing-related support and provision for veterans remains complex, incorporating statutory provision alongside large national charities and small local activity. This complexity can make it difficult for veterans to know where they can access support most effectively. This lack of coordination across services can lead to trauma and re-trauma as individuals are required to repeat their experience to multiple providers. In particular there is evidence of a gap in collaborative working between the larger/well-established veteran agencies and smaller, newer, community organisations.
- The complexity and fragmentation of service provision means people don't know where to go for support and are unaware of veteran-specific services. The Veterans Gateway service is not believed to be working as well as it should/could as a single entry point.
- There are examples of good practice in local/regional networks bringing stakeholders together, but this is not consistent across all parts of the UK, and there are limited opportunities for sharing of good practice or knowledge about where this kind of information might exist.
- Veteran-specific accommodation is available in most parts of the UK, but there remains a postcode lottery in some areas with veterans being asked to relocate to unfamiliar places, which may be detrimental to them establishing permanent and secure housing.
- Veterans seeking housing support often present with complex needs, some of which are not well served in the broader welfare sector, especially combined substance use/mental health services. Long waiting times for access to mental health services can exacerbate needs and reduce the chances of successful housing outcomes.
- Veterans with housing related needs may present in a variety of welfare-oriented settings, including healthcare, social security and employment offices that may not be 'homeless aware' or knowledgeable enough to make appropriate referrals to housing related services. This limits preventative efforts where individuals might be supported earlier to remain in current housing.
- Flexible, short-term support for immediate needs (rent, deposits, furniture) provides an important layer of prevention-level intervention, but this is not well understood or evaluated.
- Some groups remain under-represented in veteran accommodation services, including women, non-UK and those from LGBTQ+ communities.
- The sector continues to suffer from resource shortfalls arising from short-term funding models and lack of strategic investment, planning and leadership.

CHAPTER 6:
The roadmap and recommendations

6.1 Introduction

Since the start of this research a number of independent reviews relating to the experience of Service personnel and veterans have been undertaken in the UK. We are keen to endorse the recommendations these reports have made across a variety of issues, many of which accord with those we make here more specifically in relation to housing and homelessness:

- Haythornthwaite Review of Armed Forces Incentivisation (2023)[39]
- Etherton report: LGBT Veterans Independent Review (2023)[40]
- Independent Review of UK Government Welfare Services for Veterans (2023)[41]
- Atherton Report: Protecting Those Who Protect Us: Women in the Armed Forces from Recruitment to Civilian Life (2021)[42]

The aim of this project was to develop a 'roadmap' to inform policy and practice that could realise the ambition of ending veteran homelessness. However, it is apparent from the preceding discussion that a single roadmap is unlikely to capture the diversity of experience our respondents talked about or some of the risks individuals face, and hence we present three roadmaps here (see figures 1, 2 and 3) based on discharge experiences although we recognise that many more may be possible.

Previous models of housing and homelessness pathways (for example Rolfe 2020, FiMT 2022) start at the point of military exit. However, the groundwork and preparation for sustainable housing starts many years prior to this within Service itself. For the first time, this research has traced the experiences of Service personnel alongside recently discharged personnel and veterans to develop a 'through-career' and beyond housing roadmap. In many areas the report evidences the anecdotal – bringing new insight into issues often-discussed in policy forums but rarely with clear evidence in support. There is no automatic pathway to permanent housing for those leaving military service. Housing pathways for Service personnel can be complex and involve multiple moves across military accommodation and civilian housing, including owner occupation and private renting. At the point of discharge most personnel are on their own – in a 24-hour period they go from living in subsidised accommodation that is fully regulated with military precision to the vagaries of the civilian housing market. We hope our roadmap will go some way to making that 24-hour period a little easier.

39 file://userfs/ljg104/w2k/Downloads/14.278_MOD_HRAFI_headline_report_WEB.pdf

40 https://www.gov.uk/government/publications/lgbt-veterans-independent-review

41 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1170685/Independent_Review_of_UK_Government_Welfare_Services_for_Veterans.pdf

42 https://committees.parliament.uk/committee/343/defence-subcommittee/news/156892/report-protecting-those-who-protect-us-women-in-the-armed-forces-from-recruitment-to-civilian-life/

Realising the roadmap

Individually, the actions in the roadmap presented here may improve opportunities and reduce risk for some personnel but there are some overarching issues that need to be addressed for the roadmap's aspirations to be fully realised. We have discussed these throughout the report, but believe they form the basis for any future activity:

- Addressing inconsistent application of policy and guidance across units and chain of command to ensure all personnel benefit from reforms.
- Ensuring that welfare and life skills are seen as part of the 'offer' so that personnel receive the right support at the right time, delivered by the most appropriate people.
- Opening up opportunities for civilian expertise and lived experience to play a greater role in life skills and education for serving personnel.
- Ensuring that there is a single homelessness strategy for veterans that is relevant for the whole of the UK drawing on best practice, with a specialist team to ensure delivery.
- Greater emphasis on joint-working across veteran charities, the OVA and the MOD to deliver Covenant commitments, support best practice, shared learning and shared risk.
- Longer-term funding to underpin key veteran homelessness and prevention services.

6.2 The Roadmap to No Homeless Veterans

The Transition Model first developed by FiMT and Future Agenda (2021) provides a visual representation of eight key 'stages' of transition, starting with joining, and moving through service and the point of discharge into the civilian world. We have drawn on this model to situate our recommendations (see Table 6.3) and to present three info-graphics describing interventions arising from our data that form the basis for a Roadmap to No Homeless Veterans.

The three info-graphics show:

- **Figure 1:** The roadmap for 'standard discharge' assumes that someone ends their military career as intended and has the opportunity for two years resettlement prior to discharge. This doesn't mean they won't face challenges along the way, but it does suggest that these are overcome during Service.
- **Figure 2:** The roadmap for Early Service Leavers shows the 'gaps' in life skills and housing knowledge someone might face if they leave in different circumstances.
- **Figure 3:** The roadmap for non-standard discharge, including medical discharges, also highlights 'gaps' in experience and knowledge that might impact individuals' capacity to 'Leave Well.'

Explaining the Roadmap

IN-SERVICE

Three phases of transition represent the in-service journey: joining, serving and preparing. These are critical for our roadmap because the data showed lasting consequences from all of these stages for post-Service housing trajectories and risks of homelessness. Many of our recommendations speak to this period as one that sets the tone for people's lives as veterans and we believe there are many relatively small changes that could be made to improve people's knowledge, skills and security as they leave service (see Table 6.3). Crucially we draw a clear link between the 'military' and 'civilian' worlds to represent the importance of greater collaboration and knowledge exchange between these arenas.

Joining

The Future Agenda (2021) report identified this as the period that runs up to the moment of signing a contract and joining up, which in turn sets expectations for this future and involves a commitment which can have significant consequences (p34). It is unlikely that recruits are thinking about their housing transition journey at this stage, and yet our respondents often pointed to the influence of pre-service experiences on future housing and homelessness pathways and the literature review similarly identified adverse childhood experiences (ACEs) as identified risk factors for poor transition. In recognition of this, our housing roadmap starts by recommending that some attempt is made to identify welfare needs at the point of joining that may impact on future housing pathways as part of the recruitment process. This could be used to follow up potential vulnerabilities through training and beyond, ensuring that Service life enhances future potential for all personnel.

A second area of concern raised by stakeholders was specific to managing the expectations of non-UK joiners. Unrealistic expectations of entitlements and limited acknowledgement of the possible costs associated with visa compliance and bringing families to the UK were cited by expert stakeholders as important underpinnings for future difficulties. We highlight non-UK joiners specifically as a group mentioned in our study, but managing expectations of all personnel is also a valuable consideration.

Serving

This is a period covering the whole Service career. Future Agenda (2021) suggests that 'future employment options are significantly affected and determined by decisions and choices made whilst in service' (p37). To this we would add future housing options wherein those who are able to purchase property and sustain it through career are in a much better position on discharge than those who do not. Our findings point to a range of recommendations relevant to the serving stage, reflecting the diverse experiences people may have whilst serving, and the length of time this period might encompass, anywhere up to 40 years.

The focus of the roadmap during the serving stage is on financial security and relevant, timely information and advice around housing alongside attempts to ensure those who are most vulnerable have easy access to appropriate non-military support.

We believe there is scope here for a managed savings scheme in partnership with civilian financial services that is deliberately and specifically arranged to meet housing costs at discharge, reflecting a widespread view that to leave well you need to save well. Targeted and bespoke housing information and advice services that reflect the multiple housing transitions people make during their Service career would improve take-up, according to our respondents. Once Service people have made the leap into civilian housing markets, policy and practice should help them to sustain that. Reviewing the rules around Forces Help to Buy could go a long way to ensuring that Army personnel, in particular, are not disadvantaged as they move location. More structured wellbeing assessment opportunities through career are also recommended as part of the overall serving journey – prompting people to review their post-Service life aspirations and means for achieving this. Having the conversation early enough could be enough to prompt those with many years of Service to think beyond their final lump sum payout as their housing plan.

Although the features here focus on 'what' should be done, the 'how' and the 'who' are also critical for successful implementation and ensuring take-up of the myriad opportunities that are already available. Our findings indicate that making information and advice more relevant to: stage of career; Service experience; and life-stage would be beneficial. More flexible delivery mechanisms so that people can access high quality education materials when and where they choose, with their families, could increase take-up. A more consistent commitment and support from chain of command for life skills training – simply doing what the policy says – would make a difference to many. However, we strongly advocate for a broader range of voices and experiences in the delivery of this and the next 'preparing' phase: more civilian expertise and more lived experience would make messages feel more real to personnel and less military.

Preparing

The Future Agenda (2021) report defines this phase as 'the activities undertaken during service that are specifically aimed at post-service life' (p41), including, but not exclusive to, the formal two-year resettlement period. Whilst our findings are more heavily focussed on this two-year period, we recognise that pre-planning from early in career can be important for transition, and especially for housing pathways where a two-year plan is probably insufficient for many to achieve their aspirations.

The limited housing-specific content of existing resettlement programmes was a feature of many interviews with veterans and stakeholders. It is therefore important to ensure that all personnel are offered a housing briefing specific to their current housing situation – the needs of those living in military accommodation are likely to be different to home owners for example. And the latter will still benefit from understanding more about the housing market situation across the UK, especially if they are planning to move. The difficulty with housing–specific support at the start of the resettlement period is timing – for many it is too late to start saving for home ownership at this point and so supporting people into the PRS and social housing options becomes important.

Understanding who is in need of housing support and offering more formalised help would go some way to avoiding the housing cliff-edge that some personnel face. Housing and employment issues are inextricably linked and so ensuring housing futures are embedded in the resettlement process would also support good future employment. We also identify a specific resettlement need among non-UK personnel who have particular issues that should be addressed prior to leaving to ensure they receive the specialised immigration advice they will need to transition successfully.

CROSSING OVER

In the original Future Agenda (2021) model, the crossing over phase contained the threshold elements only. For the housing roadmap, we argue that there is a need for a much greater integration between in-service and civilian phases, represented here by a guaranteed time limited housing support scheme. Avoiding the cliff edge is critical for generating the conditions under which future sustainable housing can be realised. Importantly, the roadmap anticipates much greater integration and collaboration at this point between military and civilian providers. Many of our recommendations point to this as a crucial gap in current arrangements and the success of any homelessness strategy for veterans relies upon strong partnerships and clear leadership.

Threshold

This is the moment of discharge. Most likely no more than a 24 hour period. 'It is literally the moment someone legally stops being a 'soldier' and starts being a 'civilian'.' (Future Agenda 2021 p45). The Threshold is critical for future housing pathways. Many of those most in need will not have experienced the 'preparing' stage of transition at all (see figures 2 and 3) and some will not have experienced very much of the serving stage either. Our evidence, as well as much prior evidence, identifies those who are leaving at speed, without the opportunities afforded to those leaving with a standard discharge process, are at risk of homelessness. At the same time, we have identified exceptionally high costs of housing transition for many others whose existing financial commitments combined with a lack of preparedness generate high risk of vulnerability to housing exclusion. It is at this point we recommend significant resource allocation across three areas to ensure all SP have secure and sustainable accommodation for 12 months post-discharge. For many this will already be in place because they have been able to plan it for themselves. For others with low level support needs, we recommend the development of an automatic referral to a time limited housing support scheme for those with no secure/stable accommodation. The various options suggested by participants are discussed in Chapter 4 and such a scheme would need operationalising, probably in various different ways including the option to remain in military accommodation with floating support; a family-friendly accommodation offer elsewhere and so on. For those with no secure/stable accommodation and higher support needs we recommend automatic referral to supported accommodation (in the current arrangements this would most likely be through Op FORTITUDE or DTS). The latter will require greater levels of collaboration and integration between MOD and civilian providers to formalise arrangements.

The financial precarity some Service leavers find themselves in should also be addressed in some way. Direct financial support for PRS or mortgage deposits for those leaving SLA or SFA in precarious circumstances is the most obvious and direct opportunity. This might be coordinated through supported accommodation providers and/or others involved in supporting those with low level support needs.

CIVILIAN WORLD

The phases of transition through the civilian world represent a general shift away from military life towards greater integration into, and acceptance of, a civilian identity in the original model. In housing/homelessness terms these stages represent points of some precarity – previous research has identified homeless veterans as somewhat older than non-veterans, sometimes presenting with unresolved issues that have been established for some time. It is through these phases that predictions of 'risk' of homelessness become more difficult, and so early identification, prevention and high quality responses are most critical. We also recommend a greater reach of involvement by military organisations through the civilian stages of our roadmap. This will allow greater sharing of expertise and knowledge as well as ensuring that services are 'military aware' – especially as reliance shifts towards more civilian service providers who may not have this expert knowledge.

Confronting

Future Agenda (2021) recognise this period, lasting anywhere between 1 week and many years, to be 'a potentially dangerous period in which mistakes can be made…'. Help is needed at this point. But is not often sought. Most of the self-described 'most difficult moments of transition occur here' (p48).

In housing terms, many of those 'most difficult moments' arise at the Threshold moment – literally having nowhere to live – and so our focus there is addressing that immediate cliff face. In contrast, during this confronting stage, the housing focus will be on sustaining tenancies and owner occupation and trying to ensure that problems encountered are dealt with quickly. A key feature here is ensuring people have somewhere they know they can go – we recommend a single point of contact for the first 12 months at least, and more effort to check-in with personnel. Whilst the latter raises important questions about consent and confidentiality, we heard from agencies who were able to maintain telephone contact with service leavers and subsequently identified a range of unmet need in this critical period.

Integrating

In the Future Agenda (2021) model this stage 'is about the active attempt to move past that and begin the process of settling into civilian life' (p53). This might be a period where veterans are more likely to seek help, 'though this is not necessarily early help. Problems may already have been established during earlier transition phases' (p53).

During this stage, it is important for housing to become stable and for people to have access to a range of housing options, including supported accommodation and Housing First in the event of a homeless experience. This is a stage where post-service issues may start to impact on capacity for individuals to remain housed and so preventative services, including assistance with any debt, mediation services and floating support are important elements in avoiding homelessness. However, services also need to be more aware of veteran differences and recognise diversity of experience especially for non-UK veterans, women, LGBT+ and other disadvantaged groups. Evidence shows that people find it difficult to manage the complexity of provision available to them and so the option of a service 'navigator' would also help prevent issues becoming further entrenched. When veterans do reach out for help, a single point of contact will ensure interventions move beyond signposting and allow for some follow up and ongoing support. Evidence also suggests that the five-year period post-discharge is a critical time for rough sleeping to be established, and so clear strategies and targeted resources to prevent rough sleeping aimed at those who have left service some years ago is also an important part of the offer.

Settling

Future Agenda (2021) characterise this phase as a 'shift from instability to stability in key aspects of civilian life (home, family, job etc.) Service use is likely to shift away from the armed forces community to civilian public services' (p58).

For our homelessness roadmap 'settling' is part of a process whereby we might expect homelessness to arise for any number of non-Service related reasons. This is the stage where 'asking the question' and creating opportunities for the identification of at-risk veterans becomes particularly important. We focus here on maintaining preventative measures alongside the offer of a single point of contact for those who do make contact with services alongside more focussed efforts by veteran charitable organisations, large and small, to assist settling and integration into local communities. The goal here is to catch people if they fall without necessarily being able to predict who that might be or when they might need help.

Landing

This phase represents 'the resolution of a civilian identity' (Future Agenda 2021 p62). As veterans move into a more secure civilian identity, the risk of homelessness is harder to predict. We would hope that given earlier interventions veterans at risk would be in a better position to navigate systems at this stage and would be able to recognise the value of Covenant pledges and support that is on offer. An important part of this stage is also about closing the loop and offering more formal volunteering opportunities to support other veterans negotiating the transition. These are the individuals whose experiences would be valued by those still in the serving and preparing stages of their housing journey.

Finally, the three different roadmaps (figures A,B,C) show graphically the missing stages for those who leave Service quickly, either as Early Service Leavers and/or in other non-standard arrangements such as medical discharge. This means that the roadmaps need to work much harder and smarter for these groups. Whilst all the service interventions that have been mapped may simply be needed to a greater extent by these groups of veterans than for those who are better prepared, it also alerts all agencies involved in roadmap delivery to ensure that their services are particularly available to those in the most precarious circumstances. Each and every agency must ask what they are doing to reach and assist the most vulnerable veterans.

6.3 Specific recommendations arising from the report, lead agency and transition stage

Recommendation	Evidence	Lead agency	Stage(s) of transition
R1: The rules around FHTB should be reviewed to ensure they do not undermine sustainable homeownership	3.3	MOD	Serving
R2: Provide greater openness for applicants and advisors to speak with the FHTB team	3.3	MOD	Serving
R3: Develop more timely and relevant financial advice for SP to start in basic training	3.3	MOD	Joining - Serving
R4: Provide support for establishing a savings culture, with appropriate formal mechanisms to save ('Save Well, Leave Well') from early in career	3.3	MOD	Serving
R5: Consider the establishment of financial products in partnership with the private sector to support SP saving little and often in preparation for PRS or mortgage needs on discharge	3.3	MOD	Serving
R6: Improve advertising of housing briefings, highlighting the benefits of these through career	3.3	MOD	Serving
R7: Engage families, including parents and partners in accessing housing briefings to ensure they are aware of opportunities and can encourage SP to participate	3.3	MOD	Serving
R8: Engage experts to develop and deliver housing and life-skills education that take account of regional variations	3.3	MOD	Serving & Preparing
R9: Engage lived experience from SP and appropriate civilian experts	3.3	MOD	Serving & Preparing
R10: Improve accessibility to education materials by using '.gov' domain hosts rather than Defence Gateway	3.3	MOD	Joining & Serving & Preparing
R11: Ensure CoC promotes the value of life skills education	3.3	MOD	Serving
R12: Promote examples of good practice in life skills provision to unit welfare to share experience	3.3	MOD	Serving
R13: Ensure more standard approaches to involving civilian experts in provision of advice and education so that all SP have access to the most up to date and relevant information	3.3	MOD	Serving & Preparing
R14: Review the balance of mandatory and voluntary briefings to ensure these are fit for purpose and relevant to SP	3.3	MOD	Serving & Preparing

R15: Develop more timely briefings that are relevant to career stage and housing tenure aspirations	3.3	MOD	Serving
R16: Provide 'purchasing your first home' briefings to FHTB applicants to help them navigate the process more easily	3.3	MOD	Serving
R17: Develop specific advice for new home owners that is relevant to Service	3.3	MOD	Serving & Preparing
R18: Review options for SPOC/personalised and practical support in resettlement	3.4	MOD	Preparing
R19: Ensure housing advice and education is cognisant of regional differences and able to provide location-specific support to SP	3.4	MOD	Preparing
R20: Ensure SP in military accommodation are aware of their rights to extend tenancy and include this information in resettlement briefings	3.4	MOD	Preparing
R21: Promote greater openness to Loss of Entitlement team for SP, Service charities and welfare officers	3.4	MOD	Preparing
R22: Review the welfare assessment process in resettlement to ensure it is carried out for all SP	3.4	MOD	Preparing
R23: Improve training for those undertaking discharge assessments to ensure triaging is timely, appropriate and fulfilled	3.4	MOD	Preparing
R24: Consider civilian/specialist role in completing discharge assessments to ensure needs and vulnerabilities are identified and referred to appropriate support systems	3.4	MOD	Preparing
R25: Review content of resettlement briefings to ensure welfare issues in civilian life are covered appropriately and especially the importance of housing planning	3.5	MOD	Preparing
R26: Include more lived experience and external providers to contextualise resettlement provision more effectively	3.5	MOD	Preparing
R27: Retain online delivery for education and life skills, but consider enhancing options to include directional/educational video resources	3.5	MOD	Serving & Preparing
R28: Make better use of IT teaching resources to enhance engagement and check understanding and progress drawing on relevant teaching and IT expertise	3.6	MOD	Serving
R29: Review the available evidence to ensure specific needs of non-UK personnel are being met through-career	3.6	MOD	Serving & Preparing
R30: Review the timing of education and advice from start of career onwards to ensure it captures critical transitions and issues SP are likely to face	3.6	MOD	Serving & Preparing

R31: Review through-career progress monitoring to include life-skills and future planning	3.6	MOD	Serving & Preparing	
R32: Promote through-career life skills education as a means of improving combat capability	3.6	MOD	Serving	
R33: Review policy and guidance regarding the use of civilian expertise in the delivery of all post-military Service welfare and education provision	3.6	MOD	Preparing	
R34: Review the application of Duty to Refer rules across all Services to ensure it is being used appropriately	3.6	MOD	Threshold	
R35: Ensure all local authority websites have clear and transparent information about veteran housing options and a named point of contact	3.6	OVA	Preparing & Threshold & Confronting	
R36: Consider how years of living in Service accommodation can contribute to waiting list years for access to social housing	3.6	OVA/ DHLUC	Preparing & Threshold	
R37: Develop tenancy/floating support for those transitioning out of military accommodation and/or at risk of homelessness for social housing and private rented sector	4.3	OVA/ DHLUC	Threshold & Confronting	
R38: Consider more direct financial support packages for those moving into PRS for the first time at discharge	4.3	OVA/MOD	Threshold	
R39: Parental home should not be seen as an acceptable fourth tenure for those leaving the armed forces	4.3	MOD/OVA	Threshold	
R40: Review the process for early release requests for those with employment and housing opportunities that may be withdrawn	4.4	MOD	Preparing	
R41: Ensure all ESLs have secure accommodation at discharge (parental home should not be considered secure unless it is the express choice of the ESL)	4.4	MOD	Threshold	
R42: Review processes for discharge from basic training for injury to develop more preventative measures for those wanting to pursue a military career	4.4	MOD	Serving & Threshold	
R43: Consider opportunities for those failing specific aspects of basic training to be 'transferred' to other Services rather than dismissal	4.4	MOD	Serving & Threshold	
R44: Consider retention as a core principle during basic training in all Services to reduce the number of ESLs	4.4	MOD	Serving & Threshold	
R45: Medically discharged personnel should be automatically entitled to remain in SFA or SLA without application until stable and sustainable accommodation is identified, and they should be supported to do so	4.4	MOD	Serving & Threshold	

R46: Review CoC discretion for immediate discharge without confirmation of stable secure accommodation	4.4	MOD	Threshold	
R47: Develop bespoke in-Service welfare and resettlement services for non-UK personnel	4.4	MOD	Preparing	
R48: Ensure all non-UK SP complete applications for Leave to Remain prior to discharge	4.4	MOD	Threshold	
R49: Make better use of external expertise to support non-UK Service leavers with visa applications	4.4	MOD	Preparing & Threshold	
R50: Improve internal knowledge of over-stayers and engage these in appropriate support prior to discharge	4.4	MOD	Preparing & Threshold	
R51: Ensure a trauma-informed approach underpins the resettlement process for female personnel, with access to appropriate civilian services as required	4.4	MOD	Preparing	
R52: Incorporate information on trauma and care experiences into welfare assessment processes, including capturing evidence of Adverse Childhood Experiences (ACEs)	4.4	MOD	Joining & Serving	
R53: Co-ordinate more effectively with external providers to enhance the transition offer for those in greatest need	4.4	MOD/OVA	Preparing & Threshold & Confronting	
R54: The establishment of a means-tested financial support grant available to Service leavers at the point of discharge to establish secure accommodation	4.5	OVA/MOD	Threshold	
R55: The establishment of a guaranteed offer of accommodation for those discharged unexpectedly or at risk of homelessness	4.5	OVA/MOD	Threshold	
R56: Ensure local authority homelessness reviews and strategies include the housing needs of veterans to reduce inconsistency	5.2	OVA	Confronting & Integrating	
R57: Housing providers to consider needs beyond housing and ensure these are met	5.2	COBSEO	Confronting & Integrating	
R58: Ensure trauma-informed approaches are embedded in services working with veterans	5.2	COBSEO	Confronting & Integrating	
R59: Services need to be 'housing aware' for veterans presenting with problems that are linked to possible homelessness	5.2	OVA	Confronting & Integrating	
R60: Ensure systems can identify debt/rent arrears as early as possible to avoid high levels of debt	5.4	OVA	Integrating & Settling	
R61: Establish a single point of access telephone number for homeless or at-risk veterans	5.4	OVA	Integrating & Settling	
R62: All veterans should have a lead agreed caseworker/service navigator where multiple agencies are involved	5.4	OVA	Confronting & Integrating	

R63: To map the landscape of community sector provision and identify innovative schemes that could be formally piloted for wider implementation	5.5	OVA	Threshold & Confronting & Integrating & Settling
R64: Ensure reliable revenue funding is in place for veteran supported housing when Op FORTITUDE ends	5.5	OVA	Threshold & Confronting & Integrating & Settling
R65: Review advertising mechanisms for flagship schemes to ensure people are aware of services available	5.5	OVA	Integrating & Settling
R66: Ensure ongoing review of the Veterans Gateway service pays due regard to issues identified with regard to housing	5.5	OVA	Integrating & Settling
R67: Ensure opportunities are created for greater collaboration between MOD transition services and civilian veteran organisations during the resettlement period	5.6	MOD/ COBSEO	Threshold & Confronting & Integrating & Settling
R68: Ensure those awaiting medical discharge can access civilian organisations to facilitate continuity of care	5.6	MOD/ NHS	Preparing & Threshold
R69: Consider ways in which wider welfare agencies can access one-stop information and advice for veterans experiencing housing issues	5.6	OVA	Confronting & Integrating & Settling
R70: Ensure all parts of the veteran charity sector work collaboratively to increase trust and capacity between providers.	5.6	COBSEO/ ASDIC	Threshold & Confronting & Integrating & Settling
R71: COBSEO/veteran charities to consider shared delivery of some services to reduce duplication and simplify the experience of veterans	5.6	COBSEO/ ASDIC	Threshold & Confronting & Integrating & Settling
R72: Ensure that the full range of civilian homelessness prevention services are available to veterans, including mediation services	5.7	OVA	Confronting & Integrating & Settling
R73: To investigate the feasibility of introducing a Housing First model for veterans	5.7	OVA	Confronting & Integrating & Settling
R74: Develop single point of contact for veteran homelessness services that can be used by veterans, their families and professionals to provide consistent and up to date information and advice	5.7	OVA	Confronting & Integrating & Settling
R75: Review funding streams for supporting ongoing projects that can demonstrate proven success based on more formal evaluation of existing programmes.	5.7	OVA	Confronting & Integrating & Settling
R76: Case studies of innovative housing schemes to be collected centrally including information on financing and collaborations to aid replication in other parts of the UK	5.7	OVA	Confronting & Integrating & Settling

R77: Improve consistency of housing offer across the UK for veterans, including the establishment of a national team of advisors.	5.7	OVA/ DHLUC	Confronting & Integrating & Settling	
R78: Update No Homeless Veterans toolkits to support housing providers and local authority staff	5.7	OVA/ DHLUC	Confronting & Integrating & Settling	
R79: The veteran supported housing sector should consider any barriers for women or minority groups using their services and how these can be overcome	5.7	COBSEO/ ASDIC	Confronting & Integrating & Settling	
R80: Consider further investment in the development of expertise in the needs of non-UK SP and their families	5.7	COBSEO	Preparing & Threshold & Confronting	
R81: Develop services for victims of MST based on best practice in sexual trauma	5.7	COBSEO/ ASDIC/ OVA	Preparing & Threshold & Confronting	
R82: Review responsibilities of OVA and MOD to address veteran homelessness and adopt an agreed Roadmap for veteran housing across the UK	5.7	OVA/MOD	Preparing & Threshold & Confronting	
R83: Ensure DTS capacity to support vulnerable veterans across the UK is appropriately resourced and developed	5.7	MOD	Threshold & Confronting & Integrating	

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

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

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

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

Landing

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

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

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

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

Figure 1: Housing Transition Roadmap: Standard Discharge

HOUSING TRANSITION ROADMAP
EARLY SERVICE LEAVER

- 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

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

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

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

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

Guaranteed Time Limited Housing Support Scheme

Figure 2: Housing Transition Roadmap: Early Service Leaver

HOUSING TRANSITION ROADMAP
NON-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

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

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

Landing

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

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

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

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

Figure 3: Housing Transition Roadmap: Non-Standard Discharge

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Appendix 1: Veteran homelessness in the devolved nations

This Appendix outlines the key statutory responsibilities in homelessness, and also related access to social housing, for veterans across the Devolved Nations.

Our main source for this information was:

House of Commons Library (2023) *Support for UK veterans: Research briefing* (CB-7693): https://researchbriefings.files.parliament.uk/documents/CBP-7693/CBP-7693.pdf

England

Access to social housing

The Housing Act 1996 (Part 6; Section 166A(3), as amended) states that each authority's allocation scheme must ensure reasonable preference is given to certain categories of applicant. **The Housing Act 1996 (Additional Preference for Former Armed Forces Personnel) (England) Regulations 2012** states that additional preference must be given to applications from certain serving and ex-members of the armed forces (and reserve forces) who fall within the 1996 Act reasonable preference categories defined and have urgent housing needs. Revised statutory guidance (2012) on housing allocations stresses how authorities can employ flexibilities to prioritise applications from ex-service personnel.

In 2020, a consultation on access to social housing for members of the Armed Forces was published by the Government, along with new statutory guidance. The guidance updates, and builds on existing advice in the 2012 and 2013 statutory guidance **(MHCLG. Improving access to social housing for members of the Armed Forces, 2020, para 9)**.

Since the Housing and Regeneration Act 2008 (Section 315) amended the Housing Act 1996, armed forces personnel are able to establish a local connection in an area through residing there with their employment, or by choice, as with civilians.

In terms of accessing housing association properties, **the MOD Referral Scheme** is also available to veterans across the UK, where they may not have high enough priority to stand a realistic chance of accessing local authority housing.

Homelessness legislation

Households who are homeless or at risk of homelessness in the next 56 days can apply to their local housing authority for housing assistance in England (Part 7 of the Housing Act 1996 (as amended)). A number of tests apply for rehousing and some exceptions are in place for ex-Service personnel. This includes that people cannot be intentionally homeless for leaving the Forces (including dishonourable discharge); the local connection requirement is waived for anyone who has served in the last five years; and a veteran may be deemed 'vulnerable' under the legislation due to their experiences of Service.

The Homelessness Act 2002 introduced a requirement for local authorities to undertake homelessness review and subsequently to create a homelessness strategy. The Code of Guidance 2018 states that all groups at risk of homelessness need to be taken into account and mention veterans as a possible group to be considered.

In 2018, certain public bodies in England acquired a 'duty to refer' an individual, subject to their consent, to a housing authority if they believe they are at risk of homelessness. This included the Secretary of State for Defence. The Guide to the Duty to Refer says that the relevant discharging body should investigate the individual's housing circumstances if they have no accommodation to go to. All public bodies should consider ex-military personnel as more at risk of becoming homeless and should ask appropriate questions to be sure of their housing status.

Wales

Social housing

The Housing Act 1996 also applies to Wales (with slight difference that reasonable preference categories are listed in section 167(2), with the precise details outlined in The Welsh Code of Guidance for Local Authorities.

The Code states that, 'serving members of the Armed Forces, and other persons who normally live with them as part of their household, do establish a local connection with an area by virtue of serving, or having served, there while in the Forces'.

Homelessness legislation

The Welsh Homelessness legislation is prescribed under Part 2 of the Housing (Wales) Act 2014. It is similar to England in terms of having a duty to help secure accommodation for all applicants assessed as homeless for a period of 56 days (or fewer if they feel reasonable steps to secure accommodation have been taken), those in priority need and who have not become homeless intentionally. The categories of priority need are listed in section 70 of the 2014 Act and include:'…a person who has served in the regular armed forces of the Crown who has been homeless since leaving those forces (or a person with whom such a person resides or might reasonably be expected to reside)'. As pointed out in House of Commons Library (2023), 'this can be contrasted with the position in England where ex-members of the armed forces will only be in priority need if they are deemed to be vulnerable' (p36).

Scotland

Access to social housing

The Housing (Scotland) Act 2014 sets out three categories of applicants who should be given reasonable preference in an allocation scheme. These are: homeless persons and persons threatened with homelessness; people living under unsatisfactory housing conditions; and under-occupying social housing tenants. However, the revised allocations guidance says: Landlords can take the needs of other groups into account as well as the reasonable preference groups. For example, they may give a level of priority to those leaving the armed services or to those leaving prison.

Section 5.9 of the allocations guidance (February 2019) provides specific information on how authorities should address applications from people leaving the armed forces. Scottish Government, Social Housing Allocations in Scotland: A Practice Guide, (PDF), February 2019), p38.

Homelessness legislation

In Scotland, the homelessness legislation (Housing (Scotland) Act 1987 (as amended, including by Homelessness etc. (Scotland) Act 2003)) is more generous as there is no priority need (or 'vulnerable' category).

The Code of Guidance on Homelessness in Scotland (2005) outlines that ex-service applicants should be treated 'sympathetically' with regard to establishing local connection. The recent Homeless Persons (Suspension of Referrals between Local Authorities) (Scotland) Order 2022 suspends homelessness referrals between Scottish local authorities effectively removing local connection requirements (though this is not permanent at the moment).

The Code of Guidance also states that to avoid cases of homelessness arising when people re-enter civilian life, close links should be made between the armed forces and local bodies, and a 'discharge protocol' should be in place to coordinate their collaboration

Northern Ireland

Social housing

The Housing Selection Scheme is a single gateway into social housing operated by the Housing Executive/housing associations (Article 22 of the Housing (NI) Order 1981). The scheme allocates points based on several factors, including at the end of Service in Armed Forces (for Applicant and/or household member) and there is 'no suitable, alternative, accommodation currently available' and that they could not reasonably be expected to seek suitable, alternative, accommodation (Rule 24.2.e).

To be eligible for the Housing Selection Scheme, an applicant must have a 'substantial connection with Northern Ireland'. The Northern Ireland Housing Executive has been instructed 'not to interpret the Scheme in a way which is disadvantageous to any 'ex-service applicant'

Homelessness legislation

The Housing (Northern Ireland) Order 1988 (as amended) outlines the homelessness legislation whereby, similar to England and Wales, an applicant must be homeless and in a priority need category to qualify for assistance. However, the priority need categories have not be extended to identify certain types of vulnerable groups as in England and Wales.

Appendix 2: Overview of US evidence on Veteran Homelessness

American research into veteran homelessness is exhaustive, focusing on a much more widespread and challenging social problem than exists in the UK. In part, this reflects the sheer size of the US military (over 1.4m personnel at any given point) and, consequently, the much larger group of ex-Service personnel. Direct comparison is also problematic (Metraux and Moore, 2023) because US systems differ significantly from those in the UK. The sheer volume of evidence emerging from the US should not be taken as a sign of 'success', but rather as points of interest for further consideration in a UK context.

UK armed services are a fraction of the size of those in the US, where most of the evidence of significant veteran homelessness comes from and associations between military service and homelessness are not reported across most of Europe. By contrast, other patterns, such as an association between domestic abuse and women's and family homelessness, between repeat offending, contact with the child protection system and leaving care and a heightened risk of homelessness, as well as patterns of addiction and severe mental illness among small populations experiencing recurrent and sustained homelessness, are universally present in economically developed countries (Bretherton and Pleace, 2023).

Issues identified in the US literature, which have been recognised in some UK research (Spear, 2017; Wilding 2017; Alabare 2017; Albertson 2018;Quilgars et al, 2018) that might impact on capacity to secure and sustain housing include:

- Social isolation and lack of informal support networks (friends, family).
- Barriers to stable and sufficient income, including illness and disability, difficulties in transferring skills, late experience of living a financially independent life and risks of exploitation (Elbogen et al 2013).
- Greater risks of debt, including credit card debt (Skimmyhorn 2016) and wider issues with money management, alongside being refused access to credit.
- Risks associated with very low income, e.g. having to choose between heating and eating, and food insecurity (Elbogen et al 2012).
- Higher risks of homelessness among veteran women than women in the general population (Byrne et al 2013; Fargo et al 2012; Mulcahy et al 2021) which may reflect systemic disadvantages around issues like access to credit.

Very high rates of mental illness, addiction and limiting illness and disability, alongside high usage of emergency services can be found among veterans in the small populations experiencing long-term ('chronic') and repeated ('episodic') homelessness in the US (Metraux and Moore, 2023), although they share these characteristics with others within the 20% of the homeless population who fall within the chronic and episodic categories.

There is a tendency to associate veteran homelessness with poor mental health and, in particular, with the idea that experiences during combat, linked to trauma and post-traumatic stress disorder can both trigger and sustain veteran homelessness. As has been noted elsewhere, including in the US literature, the evidence base suggests it is problematic to assume that a) all or most veteran homelessness is associated with mental health problems and b) that the relationship between veteran homelessness and mental health is consistent or necessarily causal (Eichler, 2021; Metraux and Moore, 2023).

US evidence also suggests women veterans are less likely to be in these small, high cost high risk, populations who experience chronic and episodic homelessness (Tsai et al 2014b). However, there is also evidence that interpersonal violence (IPV) or military sexual trauma (MST) can be associated with women veterans' homelessness in the US (Yu et al 2020; Montgomery et al 2018) and to broader housing instability among women veterans (Mulcahy et al 2021; Washington et al 2010; Eichler 2021; Szymkowiak et al 2020; Decker et al 2013). Women who experience abuse and violence in the US military appear to be at heightened risk of sustained and repeated homelessness and to have multiple, complex and very high support needs (Felder and Delany, 2020). Women veterans experiencing homelessness in the US are also more likely to have children with them. Questions have been raised about the efficacy of service provision which assumes that most US veteran homelessness is experienced by lone men (Tsai et al 2015; Godier-McBard et al 2021).

The US literature has moved increasingly towards a position that veterans who are at risk of homelessness share most of their characteristics with other people at risk of homelessness, i.e. it is the population who join the US military who already have needs, characteristics and experiences that appear to heighten the risk of homelessness who are subsequently most at risk of homelessness when they leave the military (Metraux and Moore, 2023).

US research has also identified a number of subgroups who can face additional barriers to services and risks of homelessness and housing exclusion. LGBTQIA+ populations who have served in the US military can encounter attitudinal problems and prejudice that, while they can be present in the UK, are arguably more widespread and pronounced in the US (Mankowski, 2017; Montgomery et al 2020c; Blosnich et al 2020).

Collaborative working may be highly effective, although the evidence base on these approaches in relation to veteran homelessness is not as well developed as it could be. Conway et al (2021) in the US explored the Palo Alto Collaborative Approach to service delivery for homeless veterans. This involved two layers of activity: regional multi-agency teams comprising representatives from health, social work, housing, voluntary sector and Housing Resource Groups that operated at community level and comprised specialist workers from housing, health, employment and social security departments. Results included better access to services for US veterans experiencing homelessness as they received a coordinated and joined up package of services from a single access point (Conway et al, 2021).

The HUD/VASH programme in the US is another example of strategic intervention. This approach centred on shifting the nature of homelessness services from a fixed site, congregate supported housing model to a housing-led model using mobile, intensive case management, called permanent supportive housing (PSH), drawing heavily on the Housing First model. This strategy did not create an entirely integrated approach, but it did shift the response to a case-management model that worked with veterans experiencing homelessness to create individually tailored packages of support. Additional services were also provided, including rapid rehousing, short-term support and preventative programmes within this wider strategy (see below for details on the SSVF and preventative programmes as well as PSH).

Recent data from the US indicates a 55.3% reduction in veteran homelessness since 2010 (National Alliance to End Homelessness 2022) associated with this strategic shift in service provision at national level. Data also shows that on a single night in January 2022, there were 33,136 Veterans who were experiencing homelessness in the United States down from 37,252 in 2020, a further 11% reduction over two years. In their annual report for 2022, the US Department for Veteran Affairs noted that over 80,000 veterans who had experienced homelessness had been kept in stable accommodation for the past year and 83 communities and three US states had 'effectively ended' veteran homelessness.

While not perfect, i.e. PSH and similar services do not work for everyone who is referred to them and can have more inconsistent results around health, wellbeing, social support and economic engagement than they do in comparison to their effectiveness in promoting housing stability and sustainably ending homelessness, these programmes to address veteran homelessness have continued to be supported for several reasons:

- Evidence of greater cost-effectiveness relative to the linear residential treatment models that preceded them (Rosenheck et al, 2003; Forchuk et al 2021, Forchuk et al 2022).
- Housing is provided more quickly and sustained exits from homelessness are maintained at a much higher rate than earlier models (O'Connell et al, 2010; Montgomery et al, 2013a; Forchuk et al 2022).
- Because Housing First and similar models are designed to build an appropriate package of support through collaborative case management with service users, each instance of these services is to some extent tailored to the needs of the veteran using it (Forchuk et al 2021).
- Housing First, on which PSH and the Canadian programmes are based, is designed for high cost, high risk populations whose homelessness is associated with multiple and complex needs, including combinations of addiction and severe mental illness, and there is evidence it can end homelessness at high rates among veterans with complex needs. Importantly, it can end homelessness while addiction and other issues are ongoing (Montgomery et al 2013a; Borque et al 2015; O'Connell and Rosenheck 2018; Cheng et al 2007). Veterans with a history of homelessness, complex needs and offending have also been effectively supported by these types of service (Tejani et al, 2014).
- As PSH is tailored to the individual, it has been described as gender neutral and able to effectively accommodate the needs of women veterans whose homelessness is associated with high and complex treatment and support needs (Montgomery et al 2018; Ellis 2019). It is worth noting however, that wider debates about the use of Housing First are beginning to consider the importance of gender-specific models that can, for example, provide the safeguarding that many women experiencing long-term and recurrent homelessness need (Bretherton, 2023).

The key principle here is that housing is permanent from the outset, and mobile support, using a case management model to orchestrate a package of support working with the veteran and responding to their opinions, is provided to tenants to maintain tenancies, although there is variation in how these are administered in different places and different eligibility rules apply (see Appendix 3). In the schemes reported here, the provision of intensive case management and access to comprehensive systems of support (Petrovich 2019) underpin much of the reported effectiveness. In addition, the availability of rental subsidies to improve affordability in the HUD-VASH model should not be underestimated as a key feature of the scheme's success, i.e. settled housing was provided alongside the case management services (O'Connell and Rosenheck 2018).

In the US, the HUD-VASH programme is most widely acknowledged as having had the biggest impact on reductions in veteran homelessness (Evans et al 2019). Evidence that the intensive case management at the core of PSH (Housing First) models can be key to effectiveness is widespread. This is because this model can offer individualised, holistic support (Hilferty et al 2019; Spear 2017; Rolfe 2020; Dryburgh 2012; Elbogen 2018, Warren et al 2015), ensure appointments and referrals with other services are followed up (Hilferty et al 2019; Kasprow et al 2000) and ensure homeless veterans have all the income they are entitled to (Kasprow et al 2000). Of key importance is a single point of contact for veterans through a dedicated case manager, which is at the core of the Housing First approach (Rolfe 2020; Quilgars et al 2018; Jones et al 2014) which can enhance access to the right mix of support.

The original model of Housing First, on which PSH is based, included significant emphasis on peer support. Peer support is not unique to this model but is intended to be an integral part of the approach. Sometimes peer support can be effective in helping ex-Service personnel understand what is happening and how to access support, as well as offering a 'buddy' system to help counteract risks like social isolation (van Vorhees et al 2019; Weissman et al 2005; Resnick et al 2017; SSAFA 2020b). Research from the UK, US and Canada has emphasised both the benefits of peer support, stemming from shared understanding and experience, and also the limits, i.e. peer support workers should not be left alone and without professional support when working with people with multiple and complex needs (Resnick et al, 2017; van Vorhees et al, 2019; Forchuk et al 2021; Rolfe 2020).

The key messages arising from the international literature can be summarised as follows:

- The US evidence base is large and wide-ranging, but the context of veteran homelessness is probably not comparable to the UK or European setting and therefore direct policy learning opportunities are limited.
- Strategic oversight of US veteran homelessness policy has allowed for more funding and a wider range of interventions to be supported than may have been the case otherwise.
- US evidence does demonstrate the importance of recognising diversity among the homeless veteran population and the challenges in meeting some needs arising from this.
- Evidence that Housing First principles can be successful in addressing veteran homelessness for those with the highest needs should not be dismissed, but this needs to be balanced against the much greater prevalence of veteran homelessness in the US.
- The US experience also cautions against prioritising one form of intervention over another – it is the mix of provision that helps drive down homelessness combining prevention, crisis intervention and long term permanent housing solutions.

Appendix 3: Glossary of selected interventions

The following glossary provides more information about the main US and Canadian programmes covered in chapter 2. They are listed here in alphabetical order as follows

Canadian Model for Housing and Support for Veterans Experiencing Homelessness

This participatory research project has provided opportunities for evaluation of various aspects of housing for veterans, reported throughout the previous sections.

The project ran for two years (2012-2014) across four cities and provided 56 units of housing each of which operated slightly different models whilst adhering broadly to housing first principles. There is no evaluation of the specific models, but the aggregate findings across the four sites are reported earlier in the literature review.

Housing First

This is not a programme, per se, but the Housing First principles underpin many of the schemes covered in earlier sections. The details are summarised below.

Table 1: Housing First Domains and Criteria (from Kertesz et al p120)

Domain	Full criterion
No sobriety or treatment preconditions	No preconditions for housing readiness
Rapid placement into permanent housing	Housing is permanent Housing and services are functionally separate No institutional housing Consumers select a residence from among other options with a choice in type and location of residence Additional placement opportunities offered when initial housing placement fails Specific assistance provided for locating and securing housing Time to housing is minimised
Prioritisation of the most vulnerable homeless clients	Prioritises consumers with complex medical and/or psychiatric needs Well-developed systems to identify and outreach to consumers who need housing Prioritises chronically homeless consumers using formally established criteria
Sufficient supportive services available in a community context	Support is provided to local community (especially landlords) for dealing with hard-to-house consumers Regular face to face encounters between staff and consumers Services are adjusted during times of crisis Multi-disciplinary service teams (doctors, nurses, employment and peer specialists) provide individualised services Staff have capacity to meet the needs of highly vulnerable consumers Support services are available 24/7
Modern recovery philosophy	Consumer selects the sequence, duration and intensity of services Each sets personalised goals according to their own values Motivational interviewing is used to help consumers identify and meet their self-defined goals

HUD-VASH (US)

The HUD-VASH scheme is based on Housing First principles. The veteran received a HUD rental subsidy voucher alongside VA supported housing case management and clinical services (VASH). Each housing voucher allows the recipient to pay only 30% of their income towards rent, while HUD pays the difference directly to the landlord. The programme is not available to all veterans but is targeted at the most vulnerable homeless veterans who are referred by the Veterans Administration Medical Centres (VAMC) that are providing care to the veteran.

Supportive Services for Veteran Families (SSVF) (US)

The SSVF programme is a multi-dimensional, flexible range of interventions that can be tailored to individual/household needs. The programme includes a 'rapid rehousing' element which is operated by community-based agencies that receive grants from the VA. Veterans can also access a time limited program that provides flexible case management; temporary financial assistance and service-benefit linkages to currently homeless veterans and their family members in order to help them regain stable housing as quickly as possible. SSVF is time-limited and eligibility criteria mean it is most often reserved for those with severe vulnerabilities or poverty. The flexibility of the programme is seen as its greatest strength and it has multiple options available to deal with temporary difficulties.

Transitional housing – Grant Per Diem (US)

State, local and tribal governments and non-profit organisations receive capital grants and per diem payments to develop and operate transitional housing, including short-stay bridge housing and/or service centres for homeless veterans. This provides around 14,500 beds for eligible veterans across an estimated 600 agencies. Grantees work closely with assigned liaison officers from the VA as well as collaborating with community-based organisations to connect veterans with employment, housing and additional social services to promote housing stability. The maximum stay in this housing is up to 24 months, with the goal of moving veterans into permanent housing.

(The) Veterans Housing Prevention Demonstration (US)

The Veterans Homelessness Prevention Demonstration (VHPD), was a joint program between the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Veterans Affairs (VA), and the U.S. Department of Labour (DOL). It was one of the first homelessness prevention programs to exclusively serve homeless and at-risk veterans and their families. The three-year demonstration program operated from 2011 to 2014. During that time, the program served 4,824 adults and children, including 2,023 veterans, in 1,976 households. VHPD provided short to medium-term housing assistance (up to 18 months), including security deposits, rent, rental arrearages (up to six months back rent), moving cost assistance, and utilities; case management; and referrals to community-based services and supports. Service providers could also use VHPD funds for childcare, credit repair, and transportation expenses. In addition to providing these supports, VHPD intended to connect veterans to health services through the VA's healthcare system and employment services through local workforce agencies, so the program could provide veterans with a more comprehensive set of supports and better prepare them to sustain housing on their own.

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, summary and this report.

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The research was granted full Ethical Approval by the University of York for the veteran and stakeholder interviews, and MODREC approval (2189/MODREC/22) was granted for the in-Service interviews.

An independent report written by University of York, funded by FiMT, with project management and marketing support from Riverside, additional support was provided by COBSEO and the National Lottery Community Fund.