

Designing Out Veterans' Homelessness

A practical report highlighting the
homelessness and housing needs
of UK armed forces veterans.

2020

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Foreword by Andy Street, Mayor of the West Midlands

There is a proud military heritage in the West Midlands. With an estimated 76,000 armed forces veterans currently living in the West Midlands, it is vital that we continue to build understanding of the sacrifices that veterans make whilst serving our country and region.

The transition from military to civilian life can be daunting for many people who have served in the Armed Forces. During this period, individuals can spiral into poor health, unemployment, and all of the problems associated with that. We know that some veterans become homeless as a result, and we want to stop that from happening.

When I was elected as Mayor in May 2017, one of my first actions was to set up the Homelessness Taskforce. The purpose of the Taskforce has been to ensure that we are drawing on our collective resources to design out homelessness, in all its forms. This means thinking about the risks faced by young people, domestic violence victims, people who have fallen behind on rent payments, veterans and any life circumstances that can lead to homelessness.

We have already taken steps to become a region which supports its veterans. In 2018, the West Midlands Combined Authority signed the Armed Forces Covenant, pledging to acknowledge and understand that those who serve or who have served in the Armed Forces, and their families, should be treated with fairness and respect in the places they served with their lives.

There is a huge amount of good work being done across sectors to tackle veterans' homelessness, but there is much more that can be done. This report highlights the housing and homelessness needs of veterans, and the collaboration required across services in the region to ensure that pressures related to transitioning from the services such as: loss of purpose, insecure housing and adjustment to civilian life do not build into an individual crisis.

Working together, we have the opportunity to prevent and design out veterans' homelessness and design in measures that will allow us to identify and support veterans who are, or are at risk of becoming homeless.



Foreword by Jean Templeton, Chair of the West Midlands Homelessness Taskforce

Homelessness is the ultimate exclusion. Without a safe, secure and affordable home no one can achieve their full potential.

There are both systemic and personal issues that contribute to homelessness. As a sector we have tended to focus on the personal because we rarely have the opportunity to tackle and improve the systemic issues. This perpetuates a perspective that people are the problem; troubled individuals and families. Yet a major factor is troubled systems, which are much harder to tackle and change.

The purpose of the West Midlands Homelessness Taskforce has been to work in a space where regional collaboration and collective intent can help access resource, promote better coordination and practice, and support local partners. Our collaboration across the region, across sectors and disciplines, offers the opportunity to tackle the systemic issues which contribute to homelessness and replace with approaches and processes which prevent and design out homelessness.

Together the homelessness sector, service charities and the Armed Forces community can make a significant difference. Prevention by design is a perpetual, intentional process influencing mainstream systems. Access to good and trusted support at the right time can act as an important protective factor and the more we are able to keep people in our systems, the less likely they are to find themselves homeless.

In this report and across the region we are pleased to celebrate the many services working in the West Midlands to support veterans. I welcome this report in highlighting where the system is not meeting needs and in starting that process of identifying how we can collaboratively tackle those systemic issues.



Foreword by Ed Tytherleigh, Chief Executive of Stoll and Co-chair of the Cobseo Housing Cluster

I am delighted to endorse and support this report on how we can design out veterans' homelessness in the West Midlands.

The Cobseo Housing Cluster represents a group of over 30 charities and statutory agencies, that are collaborating to try to end veterans' homelessness and we are very proud to work alongside the West Midlands Combined Authority in our ambition to do this.

We know that in the UK there are around 300 to 400 veterans who experience rough sleeping every year and a wider group of around 3,000 to 4,000 veterans who are homeless with all the negative impacts this can have on all the other areas of a person's life. But it doesn't have to be like this for veterans. Indeed, you are statistically less likely to be homeless if you have served in Her Majesty's Armed Forces; and you are also relatively better provided for as there are over 10,200 units of accommodation in this country ringfenced specifically for veterans. Designing out veterans' homelessness is within our grasp, which is why the Housing Cluster launched a call to action on veterans' homelessness in the House of Lords in March 2018, and why we subsequently launched the No Homeless Veterans campaign in September 2019.

As the West Midlands Homelessness Taskforce understands, you can only end veterans' homelessness if we work collaboratively. The Housing Cluster has three key asks to achieve this goal:

1. To ensure that the Ministry of Defence works with partners to be more effective at identifying and supporting the minority of service leavers at risk of homelessness, so everyone leaving the military has a pathway to a suitable home. We owe our servicemen and women that much.
2. Revenue funding to fund the existing support services for homeless veterans in the UK. Fundraising pots are shrinking and so will our support to veterans unless the Government steps in.
3. To ensure that frontline staff in 'civvy street', in local authorities, homeless charities and advice services, have the ability to identify veterans and channel them through to the services that will help them access appropriate accommodation. The services are out there for veterans to access accommodation if the right intervention can be made every time.

We are delighted to be part of the collaboration working with the West Midlands Homelessness Taskforce to ensure that we can achieve our joint ambition to ensure that veterans who are homeless, or at risk of homelessness receive the right support at the right time. We stand ready to work collaboratively to implement the excellent recommendations in this report.

Introduction

Homelessness is harmful to individuals, families, communities and society and its causes are complex. It can happen to anyone. However, people are at increased risk of homelessness when certain factors are lost; including good health, good work, supportive relationships and safe, affordable accommodation. However, homelessness does not just reflect an individual's choices and experience, it reflects systemic gaps in how society protects its citizens; including in local leadership, policy choices, local assets and operational decisions.

For military veterans, the causes of homelessness are often no different to those of the general population. The top reasons for homeless applications to local authorities consistently include:



being asked to leave the family home, or the home of friends and family;



loss of a tenancy; and



fleeing domestic abuse.

Importantly, studies suggest that, statistically, veterans are at no more risk of homelessness than the general population.¹

This said, there are circumstances specific to veterans that may increase the likelihood of experiencing housing issues. For example:

- **Poorly managed or unexpected early transition out of the Armed Forces:** In 2019, 75% of service personnel lived in service accommodation during the working week. On leaving, these personnel need to find somewhere to live (some of these will be serving 'married unaccompanied'). The Single Persons Accommodation Centre for the Ex Services (SPACES), which supports an average of one thousand single veterans each year, notes that 84% of the veterans they work with state that their homelessness was a consequence of their discharge from the Armed Forces.²
- **Unrealistic expectations of housing options outside of the Armed Forces:** The Transition Mapping Study 2013 showed a low level of awareness of the requirements relating to buying or renting privately in the UK amongst service leavers.²
- **Emergence of, or return to, pre-existing vulnerabilities,** such as returning to a chaotic lifestyle. This in turn may reignite vulnerabilities that may have existed prior to joining the Armed Forces.²
- **The loss of the structure and purpose that service life provides:** Values and standards are an important part of service life. Some service leavers can find adjustment to a less disciplined life a challenge.

In 2013, Forces in Mind Trust (FiMT) estimated that the **annual cost of failing to address housing related issues arising from poor transition was in the region of £25 million.** There is both a moral and financial imperative to act.

The Government's Veterans' Strategy recognises that for many veterans, leaving the Armed Forces will be the first time they find a home for themselves. Despite this, the strategy notes that they are as likely as the general population to own their own home and there is no evidence to suggest they are over-represented in the homeless population.³

It is suggested that living in military accommodation does not present some of the same challenges as living in civilian housing, but can therefore make transition problematic. Accommodation charges for single accommodation and for married quarters are deducted from a serviceperson's salary at source. Getting into arrears with housing charges is therefore not possible. Charges for military accommodation are also significantly cheaper than commercially available housing.

Furthermore, Council Tax is not raised against service personnel in the same way as their civilian counterparts. A Charge in Lieu of Council Tax (CILOCT) is debited from an individual's pay at source. Again, this is not at the same rate as it would be if arranged directly with a local authority and getting into arrears is not possible.

Consequently, service personnel have less need to budget for their accommodation charges. It is understandable that this may become an obstacle to some as there has been no learning around budgeting for priority bills.

Whilst some housing for married personnel has previously been described as poor quality⁴, it is generally of a high standard. Repairs are carried out at public expense; and an individual need not worry about the cost of maintenance, or difficulty in getting repairs carried out by a landlord. One issue raised in a report by the Soldiers', Sailors' and Airmen's Families Association (SSAFA) suggested many veterans do not have funds to replace household items⁶, another example of being ill-prepared for the transition into civilian life.

‘Veterans are as likely as the general population to own their home and there is no evidence to suggest they are over-represented in the homeless population.’

Context

The West Midlands Combined Authority

The West Midlands Combined Authority (WMCA) received a grant from the Ministry of Housing, Communities and Local Government (MHCLG) to carry out a piece of work with local authorities in the region to prevent and relieve homelessness amongst veterans. The purpose of the grant is to work with local authorities in taking forward the following types of activity:

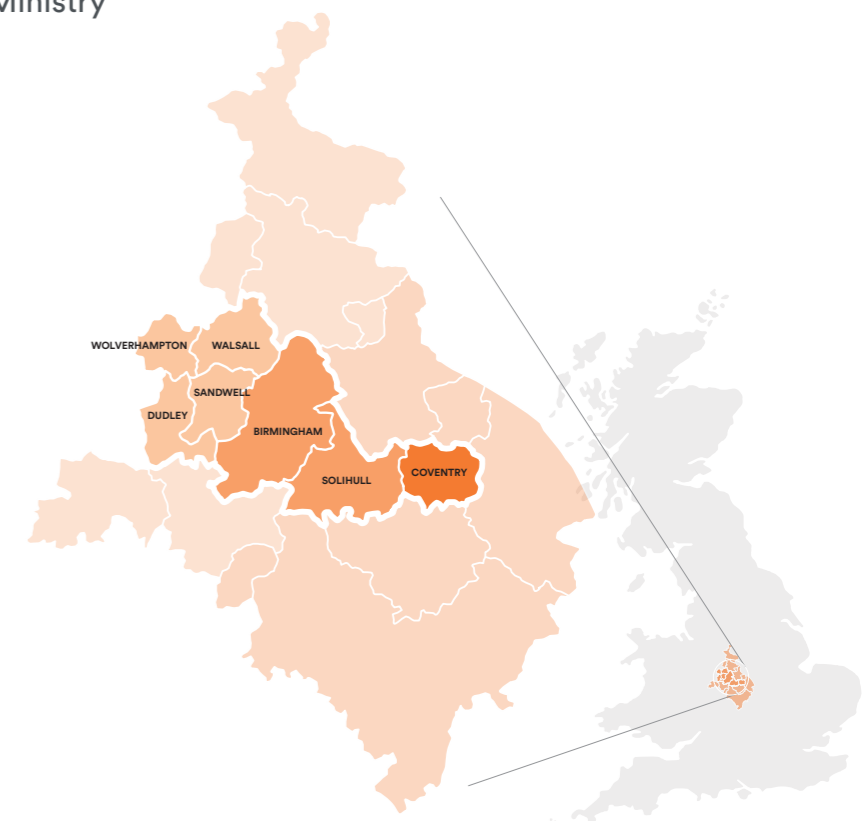
- Develop or otherwise improve plans for how local authorities will work with Ministry of Defence services to support, prevent and relieve veterans who are, or at risk of homelessness.
- Ensure that housing options teams and homelessness services in local areas are referring veterans to the Veterans' Gateway.
- Produce or otherwise improve procedural guidance on how to support homeless veterans as required by the Homelessness Reduction Act.
- Identify an officer who will oversee this work and lead on engagement with Ministry of Defence services.

The WMCA has split this piece of work into three main parts. These are:

- Scoping – working with both constituent and non-constituent local authority members to establish the scale of the need and what provision is already in place.
- Forming better pathways and sharing best practice which will include promotion of the Veterans' Gateway.
- Working with outreach services to support veterans who are street homeless.

This report introduces a framework for designing out homelessness, identifies the need, reflects on research done to date, and highlights opportunities for best practice and collaborative working throughout the region.

This report will be launched at the Designing out Veterans' Homelessness event on 26th February 2020, which will be an opportunity to hear more about this work, build upon these findings and progress the collaborative approach.



Perceptions of Veterans' Homelessness

Perceptions of how significant a problem homelessness is amongst the veteran population (relative to the wider population) vary. Some of these accurately reflect available evidence, others suggest there is a gap in understanding.

There is a widespread perception of the difficulty in adjusting to life after leaving the armed forces. In a YouGov survey, 55% of those questioned said that they thought ex-forces would find it difficult to adjust to normal life, compared to 11% who said they thought it would be easy. Younger people and women are more likely to think it is difficult.

A majority of participants also associated veterans with homelessness. In support of this perception a small cohort of serving soldiers, reservists and charity volunteers were questioned about veterans and homelessness: one thought it was a big problem, another estimated veterans make up 20% of rough sleepers.

The YouGov survey also revealed a perception that veterans are not adequately prioritised for housing.⁵ Knowledge of housing services amongst serving personnel appears to be low. Again, the small cohort questioned stated that they had no knowledge of housing provision outside of the services. All stated that their first point of call in event of a housing crisis would be to service charities such as the Royal British Legion, rather than to the local authority. This lack of knowledge is also highlighted in a report by SSAFA.⁶

The Armed Forces Covenant

The Armed Forces Covenant is a promise from the nation that those who serve, or have served in the Armed Forces, and their families, are treated fairly.⁷ In practice, this means its signatories commit to work together to ensure that members of the Armed Forces community (which includes veterans):

- Face no disadvantage compared to other citizens in provision of public and commercial services.
- Special consideration is given in some cases, especially for those who have given the most, such as the injured and the bereaved.

The Covenant can be signed by those who wish to support the Armed Forces community.

To date over 4,000 organisations (including businesses and charities) have signed the covenant. All 407 local authorities in mainland Great Britain have signed the Covenant along with the WMCA.

Signatories to the Covenant can achieve a Bronze, Silver, or Gold award in recognition of the level of provision aligned to the Covenant. Several local authorities in the West Midlands have achieved the Gold award. In 2012, the Chancellor of the Exchequer announced that £10 million would be made available each year, in perpetuity from the financial year 2015/16. This funding is to ensure the continued achievement of the government's commitment to the Covenant.

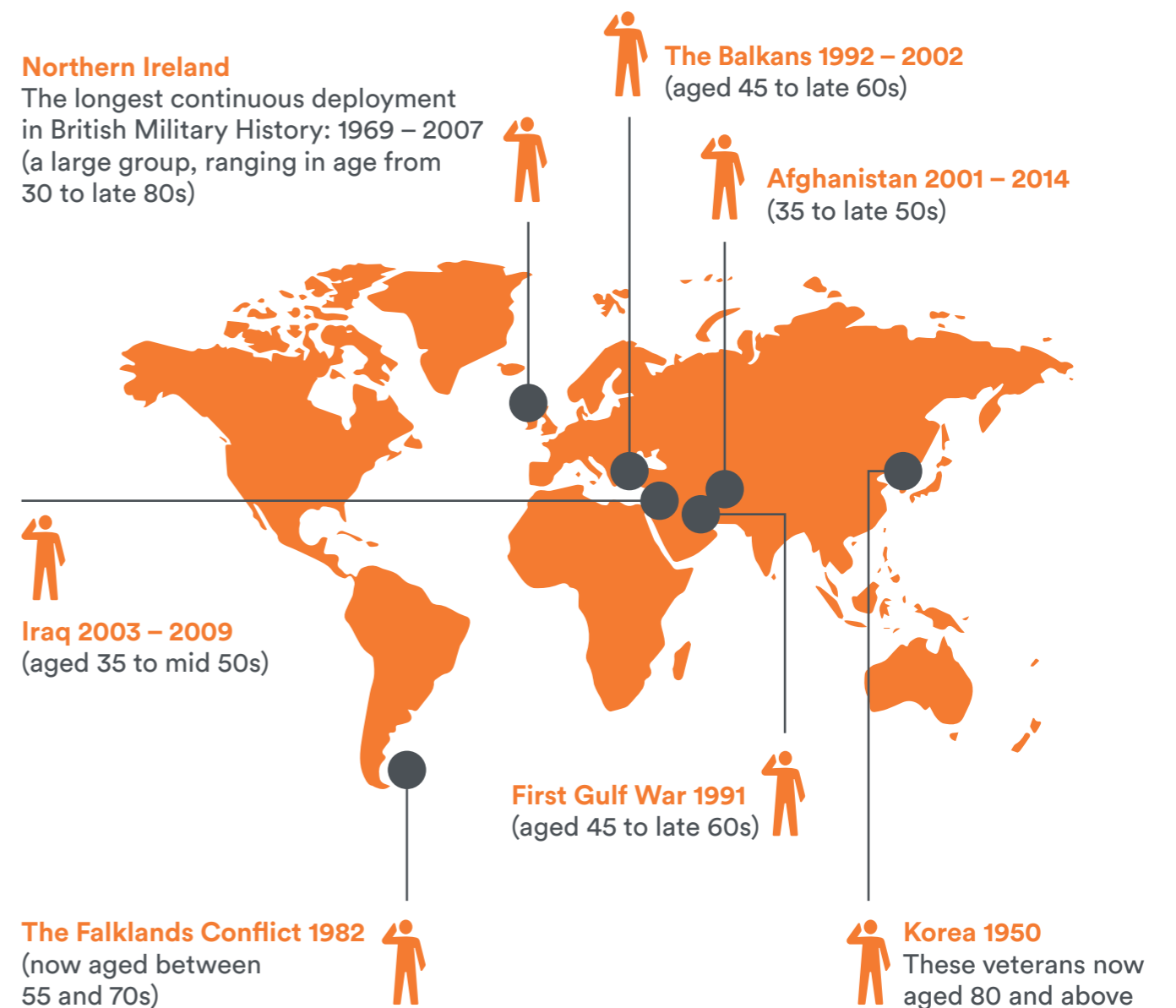
Understanding Veterans

A veteran is defined as anyone who has served for at least one day in Her Majesty's Armed Forces (Regular or Reserve), or Merchant Mariners who have seen duty on legally defined military operations⁷. In 2017, it was estimated that there were 2.4 million veterans of the UK Armed Forces in Great Britain. This equates to an estimated 5% of household residents aged 16 and over.⁸

Veterans were estimated to be predominantly white (90%), male (89%) and/or aged 65 and over (60%)⁹. It is important to consider how this demographic will change over the coming years. The current demographic profile of veterans is a result of the Second World War

and National Service which ended in 1960. Since the 1960s, the Armed Forces have been smaller and consists entirely of volunteers. The Armed Forces reduced significantly after the Cold War era with Options for Change in the early 1990s (with an 18% reduction in personnel – the so called peace dividend) and again with the Strategic Defence Review in 2010, which amounted to a reduction of 17,000 personnel and a greater reliance on reservists in the years ahead.

In addition to the demographic created by the Second World War and National Service, other conflicts include:



It should be noted that this is not an exhaustive list of deployments.

Since a policy change in the early 1990s, women have been more widely recruited, which in time will affect the demographic. The number of veterans aged over 75 may have influenced the reduction of the overall estimate in numbers of veterans since 2016. It is likely that the number of veterans who died during the year was higher than the number of service personnel who joined the veteran population.⁸

Constituent Authorities

Area	Working Age Veterans	Residents Aged 16 to 64	Veterans as a % of residents aged 16 - 64
Birmingham	7,058	690,150	1.02
Coventry	2,744	207,856	1.32
Dudley	2,914	195,224	1.49
Sandwell	2,351	194,988	1.21
Solihull	1,950	127,897	1.52
Walsall	2,451	167,308	1.46
Wolverhampton	2,193	159,418	1.38

Non-Constituent Authorities

Area	Working Age Veterans	Residents Aged 16 to 64	Veterans as a % of residents aged 16 - 64
Cannock Chase	1,666	63,370	2.63
North Warwickshire	888	39,664	2.24
Nuneaton and Bedworth	1,919	80,322	2.39
Redditch	1,202	55,772	2.16
Rugby	1,484	63,355	2.34
Shropshire	5,429	189,680	2.86
Stratford on Avon	1,455	73,462	1.98
Tamworth	1,238	50,323	2.46
Telford and Wrekin	3,831	108,351	3.54
Warwickshire	1,369	91,001	1.50

The Northern Hub for Veterans and Military Families Research at Northumbria University estimates that there are 21,661 working age veterans (aged 16 to 64) in the West Midlands.⁹ The average in England is 2.03%.

A breakdown of WMCA constituent and non-constituent local authorities is as follows:

The Defence Transition Service

The Defence Transition Service will provide comprehensive support to service leavers and will be at full operating capability from 31st January 2020. Dedicated Ministry of Defence staff across the country will help those few service leavers who may struggle as they transition into civilian life. More responsibility will also be placed on commanders to identify those who are likely to face the greatest challenges in making a successful transition.

The Joint Service Publication, Defence Holistic Transition Policy, outlines the criteria for which individuals should be referred to the service, and insufficient knowledge or capability to navigate the civilian housing market is one of the reasons cited for referral. When referring to the service, commanding officers will use the mnemonic “**HARDFACTS**” to give as much detail as possible:

Health
Accommodation
Relocation
Drugs & Alcohol
Finance & Benefits
Attitude, Thinking & Behaviour
Children & Family
Training, Education and Employment
Support Agencies

Service leavers (or a member of their family) can make a self-referral to the Defence Transition Service.

The service will follow up at the 12 month point after discharge with all service leavers (whether they were initially referred or not) to ascertain whether there are any issues that have arisen which they need support with. This support will remain in place for up to two years from the point of discharge. Agencies supporting veterans who have not previously been referred to the Defence Transition Service can make a referral via the Veterans' Gateway.

Previously, transition support mainly focussed on ensuring that military personnel find jobs when leaving service. Personnel and their families will now also receive expanded support and guidance, including in areas such as personal finance, accessing healthcare, housing costs and paying council tax.

Homelessness

Homelessness takes many forms, including rough sleeping, staying in hostels, Bed & Breakfast, temporary accommodation, sofa surfing with friends or staying with a relative on an unsustainable basis due to lack of a permanent residence.

Many people who become homeless do not show in official figures. This is known as hidden homelessness. This includes people who find a temporary solution such as staying with friends, living in squats or other such insecure accommodation. Crisis research indicates that about 62% of single homeless people are hidden and may not appear in official figures.¹⁰ A poll of 2,000 UK adults commissioned by Homeless Link in December 2013, found that 32% of people had experienced homelessness (including staying with friends and sofa surfing).¹¹

Almost all types of homelessness have increased over the last decade. Since 2010 there has been an increase in rough sleeping, in England of 165%. The West Midlands saw the biggest increase in 2017-2018 of 42%.¹² It is estimated that in England 4,677 people were sleeping rough in the autumn of 2018. We can infer from the Stoll research that 140 of these were veterans – however, veterans are statistically less likely to be homeless.¹ There appears to be a difference between perceptions of some members of the Armed Forces community, veterans’ charities and local authorities.

Overall, the service housing charity, Stoll, estimate that **veterans make up 3% of those accessing homelessness services in England**. That equates to over one thousand ex-service personnel classed as homeless and up to four thousand in need of urgent support to find accommodation every year.

All seven constituent members of the West Midlands Combined Authority have reported that, to their knowledge, low numbers of veterans are accessing homelessness services. However, this picture may illustrate a lack of awareness on both the part of veterans and local authorities. It should be noted that where specific pathways or provision exist for veterans, the numbers of veterans worked with are often reported as being higher.

North Warwickshire Borough Council share a support worker from the Veterans’ Contact Point (VCP). This local authority reported that as a result of this role, the number of veterans worked with (on housing related issues) went from 3 to 36 in a 4 month period, which indicates that the lack of specific provision may have been suppressing demand. This requires additional investment. Part of this identification of veterans has been facilitated by “**asking the question**”: asking whether clients have previous service in the UK Armed Forces is critical in identifying the veteran population so that the appropriate level of support can be mobilised.

Those people with no recourse to public funds have a particularly hard time when faced with homelessness, many of which have served in the Armed Forces in other nations. Of particular note are the number of people coming into the UK from areas of conflict, including Iraq and Syria, as well as people travelling as economic migrants within the EU. Many of these people are from countries where national service has continued. This group almost exclusively fall outside the remit of UK service charities.

A national charity working with veterans in the West Midlands shared a snapshot of a current caseload: of 23 veterans, 21 were housing related, including facing eviction due to rent arrears and relationship breakdown.

As another example, between July 2018 and July 2019, the Royal British Legion in the West Midlands offered 128 clients benefits, debt and money advice.¹³

The Law

Local authorities have duties to consider and assist in preventing and relieving homelessness. This also applies to the Armed Forces community.

The Secretary of State for Defence also has a duty in this case, that members of the regular forces in England, that may be homeless or threatened with homelessness within 56 days are referred to a local housing authority, with the individual’s consent. Where a veteran is required to leave service accommodation, the Ministry of Defence issues a certificate of cessation of entitlement to occupy service accommodation 6 months before discharge, no court order for possession should be required.

The local authority will provide advice and guidance and consider whether the person has a priority need. Section 24.10 of The Homelessness Code of Guidance for Local Authorities (February 2018) lists factors specific to veterans that might indicate a vulnerability, these are:

- The length of time the applicant spent in the Armed Forces (although authorities should not assume that vulnerability could not occur as a result of a short period of service).
- The type of service the applicant was engaged in (those on active service may find it more difficult to cope with civilian life).

- Whether the applicant spent any time in a military hospital (this could be an indicator of a serious health problem, such as post-traumatic stress).
- Whether HM Forces’ medical and welfare advisors have judged an individual to be particularly vulnerable and have issued a Medical History Release Form giving a summary of the circumstances causing the vulnerability.
- The length of time since the applicant left the Armed Forces and whether they have been able to obtain and/or maintain accommodation during that time.
- Whether the applicant has any existing support networks, particularly family or friends.

Due to the nature of military life, being stationed in multiple locations throughout their service, having a local connection to a local authority area can be complex. Section 315 of the Housing and Regeneration Act 2008 amended section 199 of the 1996 Act to enable members of the Armed Forces to establish a local connection through residence or employment in the same way as a civilian.

As part of their Covenant commitment, some local authorities choose to assume a local connection for any veteran applying to their area.

Existing Research

Much research has been done into veterans' transition and the issues that can arise. Housing and homelessness regularly features in this work. A review of research material is contained in Appendix A.

The headlines of this work are as follows:

- The estimated number of veterans is given at between 2.4 million⁸ and 2.8 million.¹⁴
- **Most service leavers transition successfully.**
- The service leavers most likely to struggle receive the least help during resettlement. It is often suggested that the longer an individual has served, the harder the transition to civilian life. Whilst this does present challenges, evidence suggests that the reverse is almost always the case. Service leavers who have served up to four years receive basic support and are the most likely to experience unemployment and other issues (such as an increased risk of becoming homeless). It should be noted that despite this relatively short service, individuals may have completed several operational tours in places such as Iraq and Afghanistan.¹⁵
- **The annual cost of failing to address housing related issues as a result of poor transition is estimated (by Forces in Mind Trust) to cost £25 million.**
- Data collected by the Career Transition Partnership between July 2012 and July 2013 showed that 12% of service leavers had found securing suitable accommodation to be one of the main issues they faced during transition.¹⁶
- The Royal British Legion guide states that although homelessness and rough sleeping is not as high among the veteran population as the general public might think, it has been one of the top three reasons for people to contact the Veterans' Gateway in the year previous to the guide being published in 2019.²

‘You are statistically less likely to be homeless if you have served in Her Majesty’s Armed Forces.’

Designing Out Homelessness

Homelessness is more likely when individual protective factors are broken or lost – job, health, relationships and accommodation. For veterans especially at points of vulnerability in transition these individual protective factors can be at risk. **Good planning for prevention through ensuring the right systems, policies, procedures and partnerships are in place, can mean the difference between homelessness being prevented and someone finding themselves in crisis.**

Designing out homelessness is the objective of the West Midlands Homelessness Taskforce. The West Midlands Combined Authority has no statutory power around homelessness. The Taskforce is made up of local authorities, public, voluntary, private and charitable organisations, working together to prevent and relieve homelessness.

The Homelessness Taskforce has used a Commitment to Collaborate model (C2C) to identify what is being done to prevent and relieve homelessness, as well as identifying gaps in provision. This approach has been used with a range of different bodies and groups in mind – private business, health, criminal justice, DWP and faith groups. In the same way the provision of services related to housing and homelessness can be modelled for veterans.

Using the C2C, the question is, what is in place and what are the gaps when it comes to:

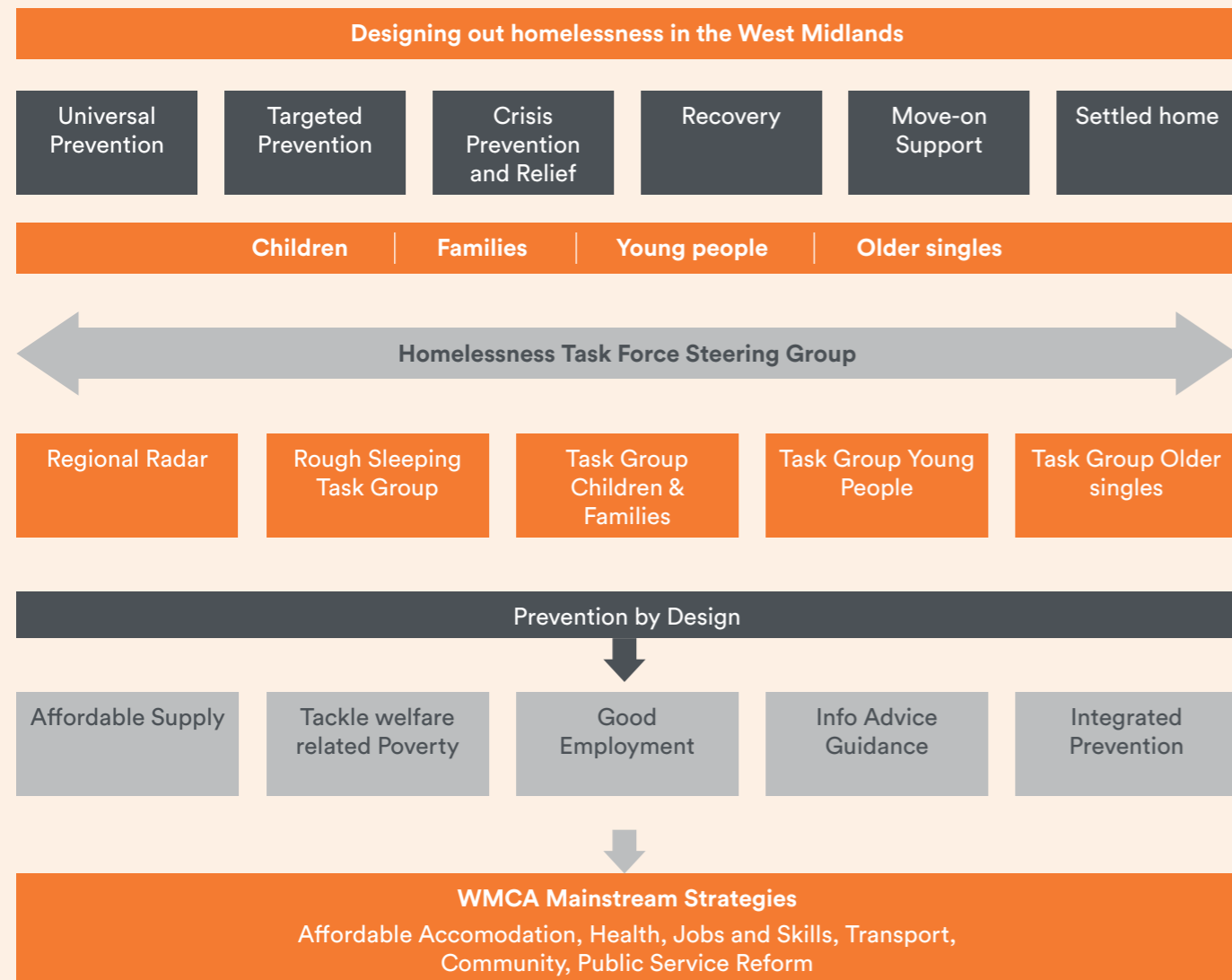
- Universal Prevention
- Targeted Prevention
- Crisis Relief
- Recovery
- Move-on Support
- Settled Home

Then when those services and gaps are mapped out, **what are the actions that will best address issues as early as possible, ideally in that universal space?**

Below is what is described as the Homelessness Taskforce’s ‘plan on a page’. An illustration of the way in which the C2C informs the wider strategic approach to designing out homelessness.

‘Homelessness is more likely when individual protective factors are broken or lost.’

Homelessness Taskforce's plan on a page



In the same way as has been done with DWP, private business and others, there exists the opportunity to map out the services and gaps in services relating to veterans and homelessness. This report and the Designing Out Veterans' Homelessness event is a start to this work, allowing the region to build greater understanding and in turn implement policies and practices that design out veterans' homelessness.

There is already some very good practice in the West Midlands, while also opportunities for greater awareness, sharing of good practice and collaboration. The next section highlights as case studies some of that good practice.

Case Studies

Case Study 1: North Warwickshire Borough Council. Integrated services to support the needs of veterans.

North Warwickshire Borough Council integrate support for veterans within their services. All staff are mandated to complete e-learning for frontline staff. The council have the benefit of a shared support worker and previously benefitted from a member of staff funded from the Armed Forces Covenant Trust. This helps them to meet diverse and complex needs, such as in the following case.

A veteran presented as homeless following discharge from the Army. He was discharged on medical grounds due to a service-attributable brain injury. He had problems with his speech due to an extensive stammer which became worse if he was nervous. He also had issues with memory relapses as the injury had affected his short-term memory.

This client was given a one bedroom ground floor flat with additional support from the Armed Forces Outreach and Support Worker and the Council's Tenancy Sustainment Officer to ensure that his tenancy went smoothly whilst in the first year. The Council had some issues with rent arrears and his Universal Credit payments during the first part of his tenancy, but with help and assistance from both officers, he was able to get through this and get back on track. The veteran gained in confidence and has started a new relationship and is now awaiting the birth of his first child. He has moved into another home with his new family.





Case Study 2: Tamworth Borough Council.

Tamworth Borough Council are signatories to the Armed Forces Covenant and have gained a Gold level. The Council has sought to integrate the Armed Forces Covenant into their policies and procedures, including those related to housing and homelessness.

Examples of this in action include, the suspension of the local connection rule when dealing with a housing application from a veteran (or their family). This allows veterans from the area who have lived away during their service not to be disadvantaged. The Council has held housing surgeries at the local barracks when the Mercian Regiment (which recruits from the area) returned from a recent tour in Afghanistan. The Council have an excellent relationship with SSAFA, which can provide a variety of assistance to veterans and their families. No veterans were recorded in their most recent rough sleeper count.

Case Study 3: West Midlands Housing Scheme for Armed Forces Veterans in Wolverhampton. Roland Elcock House (operated by Stonham, part of Home Group, which is a social enterprise and charity and one of the UK's largest providers of supported housing services)¹⁴

The Wolverhampton Veterans' Housing Service operated for a pilot period of thirty months and aimed to provide vulnerable veterans with temporary housing and support in their transition to sustainable employment and accommodation. The project recognised that a large number of military personnel leave the British Armed Forces on a yearly basis and the majority of these leavers resettle successfully into civilian life. It also recognised that a number of veterans experience serious ongoing difficulties that can involve a widespread number of issues which, in turn, can leave them at risk of becoming homeless. The scheme provided tenancies to 31 veterans. Beneficiaries were mostly from Wolverhampton, the wider West Midlands region and neighbouring counties, though the service also filled a gap in provision for 2 veterans from further afield.

Residents were mostly single with a high rate of relationship breakdown. On average, tenancies lasted just over 7 months but a large proportion extended to one year or more. This meant that the service assisted individual residents with housing needs for a significant length of time where needed.

It is important to note that veterans who required support from the housing service had often left the military many years previously and in some cases had appeared to transition successfully immediately after discharge, indicating a delayed or ongoing need among a minority of veterans that external agencies might be better placed to address.

Veterans on the scheme felt a limited sense of recognition or achievement, perceiving the civilian community to lack appreciation for their time in service. Despite ongoing efforts by the British Armed Forces to engage its personnel in long-term resettlement, there continues to be a proportion of the veteran population who experience serious ongoing difficulties with finding work and housing due to a range of different and interacting social, medical, emotional and practical factors. In addition, veterans had a sustained identity as 'military' rather than as civilians that acted as a barrier to moving forward and so a dependency upon the military for ongoing support might be counterproductive and prevent full integration and thus successful transition.

The scheme closed at the end of its pilot period. A report into the project stated that overall, the Veterans' Housing Service was successful at providing good quality, temporary stable accommodation with a basic level of support. This service aimed to provide a comfortable standard of living, away from negative influences.



Case Study 4: e-Learning for Local Authorities.

The Coventry, Solihull and Warwickshire Armed Forces Covenant Partnership developed a programme of e-learning modules focused on particular audiences and needs. There are two modules applicable to local authorities:

- **The Armed Forces Covenant for Frontline Staff.** This is aimed at frontline staff who engage with individuals and families on a regular basis. The training provides an overview of the unique challenges of service life and how staff can support members of the Armed Forces community.
- **Housing, Homelessness and the Armed Forces Covenant.** This module looks at the Armed Forces Covenant and how it applies to housing and homelessness. It includes sources of support and housing agencies who work with veterans.

The DWP in Birmingham now make use of this training for their veterans' champions. North Warwickshire Borough Council mandates its completion by all staff.

The e-learning is free to access and is available at the following link: <https://www.armedforcescovenant.gov.uk/localauthorities/learning-training-resources/>

The only potential drawback regarding the e-learning is that in order to make it accessible, there is no login and therefore no method to track how much this resource has been used. Organisations could use this e-learning as a basis to be integrated into their own training resources.



Sources of Support

As a result of Covenant commitments and a substantial range of statutory and charitable services, there is a significant range of resources available to help veterans in need, including those related to housing and homelessness. Below is a brief directory of some of those:

- The Veterans' Gateway. The Gateway is a single point of contact for veterans and their families to access help and information from a network of organisations. It is made up of a consortium of Armed Forces charities, including the Royal British Legion, SSAFA, Poppy Scotland and Combat Stress. www.veteransgateway.org.uk
- The Royal British Legion. www.britishlegion.org.uk
- SSAFA – The Armed Forces Charity. www.ssafa.org.uk
- Stoll – Provider of supported housing to veterans. www.stoll.org.uk
- Spaces – The Single Person Accommodation Centre for the Ex-Services. www.riverside.org.uk/care-and-support/veterans/spaces/
- The Royal Naval and Royal Marines Charity. www.rnrmc.org.uk
- The Royal Naval Association. www.royal-naval-association.co.uk
- The Army Benevolent Fund. www.soldierscharity.org

- Royal Air Force Benevolent Fund. www.rafbf.org
- Royal Air Force Association. www.rafa.org.uk
- Crisis. www.crisis.org.uk
- Shelter – a charity that helps people struggling with bad housing or homelessness through advice, support and legal service. www.england.shelter.org
- The Big Issue Foundation. www.bigissue.org.uk
- Veterans' Contact Point Nuneaton. www.veteranscontactpoint.co.uk
- The Armed Forces & Veterans' Breakfast Clubs (AFVBC). www.afvbc.net
- Association of ex-Service Drop-in Centres (ASDIC). www.asdic.org.uk

Conclusion

Whilst UK veterans do not make up a large proportion of the homelessness population, there is clearly a need to be addressed, and more research to be done. The case study from North Warwickshire Borough Council demonstrates that when a process is introduced to identify veterans, more individuals with needs are identified. This then enables organisations to signpost more effectively and gain specialist support for what can be complex needs.

Support workers have, on occasions, expressed frustration at not knowing the level of support available for veterans. This can be a case of not knowing the extent of support offered by different charities and organisations. The Veterans' Gateway offers a key to being able to secure the most appropriate, geographically relevant support. The Gateway contains a directory of national and local support organisations. "Asking the question" to identify veterans and making good use of the Veterans' Gateway can be crucial to making a successful early intervention.

Research points to the need to concentrate upon prevention and the value of doing this. Charities such as the Royal British Legion report the bulk of their housing related issues present in crisis, but still where prevention interventions are possible, whether this be rent arrears or relationship breakdown. The introduction of the Defence Transition Service and the implementation of the Defence Holistic Transition Policy respond to this and offer the opportunity to properly identify service leavers who may well struggle with

life after service. This approach acknowledges that if there are issues for a member of the military in service, these will not necessarily go away on discharge. It is vital to identify those that may have vulnerabilities in order to provide the right support at the right time. The twelve month follow-up for all service leavers (irrespective of the perceived risk of poor transition) will we hope prove to be an extremely valuable tool in identifying any emerging needs.

Collaboration in this field is vital. No one organisation, be it local authority or third sector, can hope to solve the complete array of complex issues alone. We now have an opportunity for homelessness and Armed Forces charities to come together to share good practice and establish a system of designing out veterans' homelessness and creating an environment where identifying veterans and using established pathways are the norm. The Armed Forces Covenant provides an opportunity for organisations, such as local authorities to measure their commitment to the Armed Forces community using an established framework. The Armed Forces Covenant Trust also provides the opportunity for various initiatives to be funded.

Our event Designing Out Veterans' Homelessness offers a great opportunity for learning and dialogue. Out of this we hope to see the strengthening of approaches that serve veterans and prevent homelessness.

'Asking the question to identify veterans and making good use of the Veterans' Gateway can be crucial to making a successful early intervention.'



Appendix A: Research Summaries

In developing the work around support for homeless veterans in the West Midlands, it is recognised that there are substantial strategies in place relating to commitments to veterans; there is also a great deal of research work that has been undertaken. Often this is at a national level looking into the needs of veterans, including needs related to housing. The following section provides a brief synopsis of some of the most significant publications in this field:

The Strategy for Veterans – HM Government

Presented to Parliament by the Secretary of State for Defence in November 2018. This strategy has a ten year scope to 2028. The strategy aims to address the needs of older veterans as well as setting the right conditions for society to empower and support the newer generation. The Strategy has three key principles:

- Veterans are first and foremost civilians and continue to be of benefit to wider society.
- Veterans are encouraged and enabled to maximise their potential as civilians.
- Veterans are able to access support that meets their needs when necessary, through public and voluntary sector services.

These principles are consistent with, and underpinned by the Armed Forces Covenant.

Key themes and their outcomes (by 2028) are summarised below:

- Community and relationships – Veterans are able to build healthy relationships and integrate into their communities.
- Employment, education and skills – Veterans enter appropriate employment and can continue to enhance their careers throughout their working lives.
- Finance and debt – Veterans leave the Armed Forces with sufficient financial education, awareness and skills to be financially self-supporting and resilient.
- Health and wellbeing – All Veterans enjoy a state of positive physical health and wellbeing, enabling them to contribute to wider aspects of society.
- Making a home in civilian society – Veterans have a secure place to live either through buying, renting or social housing.
- Veterans and the law – Veterans leave the Armed Forces with the resilience and awareness to remain law-abiding citizens.

Veterans' Strategy: Background to Government Policy – House of Lords

This document is a library briefing prepared in advance of the motion “That this House takes note of Her Majesty’s Government’s Veterans’ Strategy”. The document emphasises that the Armed Forces Covenant (which was enshrined in the Armed Forces Act of 2011) outlines two core principles in respect of the nation’s moral obligation to current and former Armed Forces personnel. These being:

- That they should suffer no disadvantage (compared to other citizens) in the provision of services.
- That special consideration may apply, particularly in regards to those injured or bereaved.

The document also makes the point that while the overall view of the work of the Armed Forces was positive, the public over-estimated the issues faced by veterans and service leavers. The briefing draws on other published documents such as The Veterans Transition Review by Lord Ashcroft.

Veterans: Key Facts – Ministry of Defence

This document offers some key facts and data about veterans in the UK. It focuses on veterans’ employment, health and housing; the justice system and the Armed Forces Covenant. It gives the Government definition of a veteran and outlines the basic principles of the Armed Forces Covenant. The document states that MHCLG have introduced various measures to improve access to social housing for veterans. The Forces Help to Buy Scheme is briefly mentioned. There is a section on further support, limited to details on Veterans UK, The Aged Veterans Fund and the Veterans’ Gateway.

Joint Service Publication (JSP) 100 – Defence Holistic Transition Policy October 2019

Intended as the authoritative document for tri-service holistic transitional policy and procedures throughout Defence. Its publication coincides with the formation of the Defence Transition Service (DTS) in October 2019. The DTS is responsible for monitoring transition by working with units to identify service leavers at risk of poor transition. Their remit extends to two years past date of discharge. There is a chapter on housing and the duty to refer. The Secretary of State for Defence, on behalf of the Armed Forces, now has a legal obligation to refer.¹⁷

Snapshot Housing (a plain language summary of research and evidence relating to the UK Armed Forces) June 2018

The snapshot summarises issues relating to housing and accommodation among serving personnel and veterans. It also covers education, training and support while in service, during transition and after resettlement. The snapshot begins from the principle that housing choices made whilst in service, along with the process of transition are important in determining pre-discharge vulnerability and/or security regarding accommodation.

A key finding is that sustainable housing has been identified as one of the most important aspects of successful transition. Serving personnel have access to subsidised Ministry of Defence accommodation and are therefore insulated from the market costs of housing. Whilst it is accepted that the majority of personnel make a successful transition to civilian life, data collected by the Career Transition Partnership between July 2012 and July 2013 showed that 12% of service leavers had found securing suitable accommodation to be one of the main issues they faced during transition. In 2013, FiMT estimated that the annual cost of failing to address housing related issues arising from poor transition was in the region of £25 million.

The report accepts that many in military service are insulated from the day to day realities of civilian life. Personnel are often unaware of the costs of securing a tenancy, maintaining a house or even paying bills (including council tax).

The New Frontline: Voices of Veterans in Need – Soldiers, Sailors and Airmen Families Association (SSAFA) July 2016

SSAFA recognises that the transition period is a pivotal time for those taking their first steps back into wider society. The key recommendation in the report is for an early intervention programme focused on service leavers who will struggle in civilian life.¹⁸ It suggests that commanding officers know who these people are, as they may have struggled to cope, have never been promoted, lack leadership skills and are unprepared for the transition.

The report also recommends that service welfare records of veterans be shared with civilian agencies. Service leavers may have deep rooted problems and the moment they leave they are at risk of falling between the gaps. SSAFA suggests that if a support mechanism such as a mentoring programme, is not put in place during the transition period, it can be much harder to put lives back on track. Problems quickly multiply and they reach crisis point.¹⁹

The report states there are 900,000 veterans aged 16 – 64 in the UK.²⁰ It also reiterates that it is important to remember that most make the successful transition to civilian life, but states that SSAFA does much of its work around those who have found transition a lot harder.

Some of the top challenges facing this group of veterans are:

- Not enough savings to buy or replace essential items.
- Not enough money for day to day living.
- Depression.
- Difficulty dealing with personal affairs (bills, form-filling, letters).
- Lack of hope for the future or purpose in their life.

The report contains various useful case studies. One veteran, who joined the Army on his 17th birthday, served for almost 6 years and left in 1998 is quoted as saying “I slept in a local park for about 6 months. You go from being this soldier everyone respects to being the lowest of the low. You do everything in your power not to ask for help. Your training’s taught you not to”.

Armed Forces Charities’ Housing Provision – Directory of Social Change 2018

This report states that veterans’ housing is somewhat a misunderstood issue in the broader public sphere. It mentions that tales of individual veterans experiencing homelessness regularly feature in the front pages of newspapers, often accompanied by overstated figures implying that many veterans are homeless. The report states that a veteran is statistically less likely to be homeless compared to someone who has not served. It suggests that around 3% of the rough sleeper population are veterans. The report discusses that homeless veterans are better provided for than the general population, and that there is a solid base of housing offered to veterans.

The Housing Cluster of the Confederation of Service Charities (Cobseo) is trying to tackle some of the structural issues that reduce the ability to house every veteran. This includes a national telephone helpline within the Veterans’ Gateway. The Housing Cluster also hopes that if the civilian sphere is more attuned to the needs of veterans, that local authorities and homeless charities are quicker to spot veterans and channel them through to the housing offered by partners within the cluster.

The executive summary gives details on the size of the service charitable housing sector (78 charities deliver housing support with small numbers of charities delivering specialist services). It states that Armed Forces charities delivered housing support to at least 11,600 beneficiaries in 2017 (roughly similar to the number accessing mental health services). A number of housing case studies are in the report, including examples from Stoll (the Forces Housing Charity) and Haig Housing. There are also case studies around grant making from Service charities.

Evidence Based Findings About the Veteran Population in England’s West Midlands – The Northern Hub for Veterans and Military Families Research at Northumbria University July 2019

Numerical data of the veteran population in the wider West Midlands includes:

- Estimates of working age veterans (2011)²¹ – Broken down by total, percentage of population and percentage of population by gender.
- Military pension and compensation recipients (2017) – Broken down by total and types of pension.²²
- Financial hardship (2015/17) – Midlands map of hotspots of recipients of funding for veterans by service.
- Mental Health – Map of distribution of the rates of access to mental health treatment (2017/18).

Evaluation of the West Midlands Housing Scheme for Armed Forces Veterans: Wolverhampton – University of Wolverhampton July 2017

This report relates to the findings of an evaluation of the Veterans Housing Service delivered by Stonham (part of Home Group) and part funded by the Forces in Mind Trust (FiMT).

Home Group is a social enterprise charity and is one of the UK’s largest providers of supported housing services. The project aimed to provide a 3 year residential and specialised support service located at Roland Elcock House, Wolverhampton. Stonham subsequently commissioned an evaluation to establish the effectiveness of the service in meeting its aims and objectives.

The report states that there are 2.8 million veterans living in the UK. It also states that this population is decreasing as the larger number of veterans involved in earlier conflicts ages. The report states that a large number of military personnel leave the Armed Forces each year and the vast majority resettle into civilian life successfully. It also states that a number of veterans experience serious ongoing difficulties that can leave them at risk of homelessness.

The report draws attention to the fact that whilst some contributors to homelessness among veterans may be related to their time in service, many homeless veterans have not been in service for many years, reducing the likelihood that their difficulties are simply as a direct result of their time in military service.²

The report makes an important point regarding early service leavers. This group may account for half of personnel leaving the Armed Forces. Those who leave early are more likely to be single, hold a lower rank, report higher levels of childhood adversity and have a higher prevalence of mental and physical conditions which appear to remain after discharge. These vulnerabilities may place this population at higher risk of a poor transition (and possibly homelessness). Early service leavers receive a reduced level of resettlement support by the military.²³

Housing in England: A Best Practice Guide – The Royal British Legion 2019

This report contains a brief description of the support provided by the Royal British Legion (RBL). The RBL was created at the end of the First World War and remains one of the UK's largest membership organisations. The Legion is the largest support provider in the Armed Forces Charity Sector. Specialist support can be provided to the Armed Forces community who are at risk of homelessness and housing insecurity or need help understanding their rights.

The guide states that although homelessness and rough sleeping is not as high among the veteran population as the general public might think, it has been one of the top 3 reasons for people to contact the Veterans' Gateway in 2018.

The guide highlights the common problems faced by veterans in the community in relation to housing and homelessness. It also provides a toolkit of practical advice and identifies good practice from across England. The guide states that the causes of homelessness amongst veterans is largely the same as someone in the general population, with some specific additional circumstances, namely:

- Poorly managed or unexpected early transition.
- Unrealistic expectations of housing options.
- Emergence of or a return to a pre-existing vulnerability.

The document also gives some guidance on identifying members of the Armed Forces community.²⁴ The guide's conclusion contains suggested actions including writing personalised housing plans that include details of a veteran's status and advice on training dedicated Armed Forces champions.

Directory of Housing and Support Services for Veterans – Confederation of Service Charities (Cobseo) 20th June 2019

This includes a list of known housing and accommodation provision available to veterans. It contains details of supported, sheltered and general needs services. It also details wrap around services. The directory is posted on the Cobseo Housing Cluster website²⁵ and updated as necessary.

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

This report examines the housing pathways for single veterans. The report points out that evidence currently available suggests that veterans are not significantly over-represented amongst the homeless population. The suggested figures is in the low 1,000s.

A 2016 survey of homelessness provision suggested that veterans made up 3% of those accessing accommodation projects and day centres.²⁶

The report goes on to say that although not over-represented, the present housing pathways for veterans are complex. There were some key findings from several groups of veterans:

- One group cited unsettled circumstances prior to joining up and discussed being homeless immediately on leaving service.
- A larger group experience homelessness some considerable time after leaving service. Some of these veterans stated they had struggled from the start, often moving between insecure living arrangements (including poor quality tenancies).
- Another group had been settled on leaving but became homeless following a trigger event. This event was frequently a relationship breakdown. A key issue with this group was how they were identified as veterans and whether they could be linked to veterans' services.

Case studies within this report repeat a common issue that some local authorities require a local connection. Some veterans expressed frustration that when returning to the area where they lived prior to joining (and in some cases still had family in the area) they were told they had no local connection. A key point which emerged is that experiences vary greatly between different local authorities.

This study suggests the veteran specific housing options (where they exist) are not well known to the ex-service community. Many veterans felt that more support could be available from local authorities.

The Veterans' Transition Review – Lord Ashcroft February 2014

Lord Ashcroft was appointed by the Prime Minister as his Special Representative on Veterans' Transition in September 2012. The review was not funded by the government and is considered to be independent. In summary, its conclusions are:

- Transition is important for the individual, the Armed Forces and society as a whole.
- There is no shortage of provision for service leavers. Most transition successfully.
- Preparation by the individual is essential.
- The service leavers most likely to struggle get the least help.
- Public perception of service leavers needs to change. Most begin new careers and enjoy good health. Service leavers are no more likely to suffer PTSD, die by suicide, become homeless or go to prison than the rest of the population.²⁷

There are a number of recommendations in the report. Those specific to housing and homelessness include:

- Incorporation of a tutored online package which includes information on housing. The Ministry of Defence could enter into partnership with housing charities to make use of their expertise.
- Commission of a comprehensive survey of local authorities to establish a picture of allocation of social housing in each area.
- Pay statements for service personnel should include the details of the unsubsidised cost of their accommodation and Council Tax.²⁸
- Consideration given to paying service personnel their full salary and requiring accommodation charges to be paid by direct debit. This would help to encourage the habit of budgeting and financial planning.

Public Perceptions of Veterans and the Armed Forces – YouGov October 2018

This document contains extensive data from interviewing that took place in June 2018. A total of 2,849 interviews were conducted. The sample was weighted to reflect the UK population. The questionnaire also contained an image testing section. Respondents were asked to state whether they associated a series of images with their perception of a UK veteran.

There is some interesting comparative data such as 72% stated that they thought a person's character is defined to at least a moderate extent by serving and 29% stated it was defined to a greater extent. Among those who have served, the perception to which a person's character is affected was much higher, with 46% stating it is defined to a high degree.

The report also details positive and negative perceptions, mental health problems, impact on daily life and skills. Perceptions of treatment of veterans differs across groups, with the government attracting the most criticism.

Participants also saw a link between service in the Armed Forces and homelessness. In particular:

- A majority of participants associate veterans with homelessness – for many this is due to media coverage, although others cited first-hand experience.
- There was a feeling amongst some participants that veterans are not adequately prioritised for housing. Single men facing lower priority than those with families was thought to be a particular issue.
- Stable housing was acknowledged as being important in terms of providing stability and opportunity to adjust back into civilian life. Many suggested that the government could do more in the area of housing to support veterans.

Appendix B: Jargon Buster

Housing Terms	
Phrase	Explanation
Homelessness Reduction Act	From 3rd April 2018, the law has changed in England to improve the help and support that local authorities need to provide for those that are homeless, or at risk of becoming so; local authorities are now likely to have a duty to help individuals stay in their homes or to find accommodation. They may also have a duty to house, depending on circumstances.
Priority Need	Local authorities must provide housing for some priority groups. They are required to provide emergency housing if they think someone might be homeless, have a priority need and meet immigration and residence conditions.
Temporary Accommodation	If a local authority accepts a duty to house, individuals may be asked to accept temporary housing whilst awaiting longer term accommodation.
Duty to Refer	Many public services have a duty to let local authorities know if their customers are homeless or at risk of becoming so. The duty to refer helps public services work together to prevent their customers from becoming homeless, or help those who are already homeless.
No Recourse to Public Funds	A status that applies to non-UK nationals who have no entitlement to welfare benefits, social housing or UK Government asylum support and/or are subject to UK Government immigration control.

Military Terms	
Phrase	Explanation
Armed Forces Covenant	The Armed Forces Covenant is a promise from the nation that those who serve or have served in the Armed Forces, and their families, are treated fairly.
Discharge	Leaving the services. Discharge can be for a variety of reasons such as medical, discipline, administrative or completion of service.
Early Service Leaver	Someone who leaves the Armed Forces within their first four years of service. Or their leaving is compulsory.
Veteran	Someone who has at least one day's paid service in the UK Armed Forces.
Resettlement	The process undertaken prior to leaving the Armed Forces. Time allocated to resettlement activities is on a sliding scale according to length of service.
Transition	The process of leaving the Armed Forces and settling into and adjusting to civilian life.

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Footnotes

- 1 Armed Forces Charities' Housing Provision. Directory of Social Change. 2018.
- 2 Supporting The Armed Forces Community with Housing in England: A Best Practice Guide. The Royal British Legion. 2019.
- 3 The Strategy for our Veterans (Valued, Contributing, Supported). MoD. November 2018.
- 4 Evening Standard, 23rd March 2007 "Shameful Army Accommodation for 40% of British troops and their families" and BBC News, 23rd March 2007 "Poor Forces Housing for Decades."
- 5 Public Perceptions of Veterans and the Armed Forces. YouGov. October 2018.
- 6 The New Frontline: Voices of Veterans in Need. SSAFA. July 2016.
- 7 Veterans: Key Facts. MoD. 2017.
- 8 Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017. MoD
- 9 Evidence based findings about the veteran population in England's West Midlands. The Northern Hub for Veterans and Military Families Research. July 2019.
- 10 The Hidden Truth About Homelessness. Crisis. 2011.
- 11 A Poll of UK Adults. Homeless Link. 2013.
- 12 Rough Sleeping in England. Annual Statistical Release Evaluating the Extent of Rough Sleeping 2010-2018. MHCLG. January 2019.
- 13 The Royal British Legion, West Midlands Impact Data. July 2019.

- 14 Evaluation of the West Midlands Housing Scheme for Armed Forces Veterans: Wolverhampton. University of Wolverhampton. July 2017.
- 15 The Veterans' Transition Review. Lord Ashcroft. February 2014.
- 16 Snapshot Housing (a plain language summary of research and evidence relating to the UK Armed Forces). June 2018.
- 17 Although responsibility lies with the Secretary of State, in practice this is carried out at unit level, on behalf of Commanding Officers.
- 18 The newly established Defence Transition Service may help to support this process.
- 19 Project Nova (a programme to assist veterans in the Criminal Justice System) reached a similar conclusion.
- 20 According to the 2014 MOD Survey of the Veteran Population.
- 21 Adapted from Census 2011.
- 22 Adapted from UK Location of Armed Forces Pension and Compensation Recipients.
- 23 Resettlement provision is on a sliding scale according to length of service.
- 24 Veteran ID cards are being rolled out from 2019 although these are not compulsory.
- 25 www.cobseo.org.uk
- 26 Survey by Homeless Link 2016.
- 27 No source is given, although anecdotal evidence suggests this statement is broadly accepted.
- 28 Service Personnel in the UK currently pay a Charge in Lieu of Council Tax (CILOCT) which is deducted at source. Financial arrangements with the local authority are not necessary.