



Housing among ex-Service personnel and their partners

Policy Summary

July 2025



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Introduction



The Centre for Evidence for the Armed Forces Community is committed to ensuring that ‘evidence is at the heart of decision making to enable a thriving Armed Forces community’. One mechanism for achieving this objective is to produce research and policy summaries for each of the nine transition themes which organise the Centre¹.

These summaries aim to provide an accessible and robust synthesis of up-to-date research evidence, policy, and practice relevant to the specified theme of focus. It is intended that they be used by researchers, policy makers, and service providers to inform their work, thereby placing evidence at the heart of decision making for the benefit of ex-Service personnel and their families.

This policy summary synthesises existing policy and practice about United Kingdom (UK) ex-Service personnel and their partners’ transition to civilian housing and identifies potential areas for further enquiry. Drawing on existing policy, practice, and grey literature, it reflects critically on the following topics:

- In-Service housing provision and homeownership scheme.

- Post-Service housing support and advice provided by the Ministry of Defence.
- Statutory housing guidance by devolved nations.
- UK Government-funded programmes aimed at reducing Veteran Homelessness.
- Non-statutory housing support from Veteran and non-Veteran charities and third sector organisations.

Through addressing the above points, the summary outlines existing policy and practice, identifies gaps in policy and current support provision, and considers the implications of existing policy for future initiatives. This document does not address current research concerning the points above (see [Research Summary](#); Sottini & Keeling, 2025).

The findings presented here capture policy and support provision at the time of data collection (between November 2024 and June 2025) and were based on the search strategy employed. A robust methodology was used to produce this summary, helping to ensure that its findings are both valid and credible (see Annexes A and B). This summary has been subject to external peer-review.

Key findings



The Ministry of Defence (MoD) supports transition to civilian housing through the Forces Help to Buy scheme to assist Serving personnel get on the property ladder and secure housing prior to their exit from the military.



The MoD further supports transition to civilian housing by offering **civilian housing briefings delivered by the Defence Transition Services (DTS) for Service leavers and ex-Service personnel**, though evaluation on its effectiveness is lacking.



Since housing support in the UK is a devolved matter, there is considerable variability in the statutory support provided by local authorities across the UK. These regional disparities in information and support can complicate transition and continued access to civilian housing for ex-Service personnel.



As part of the Armed Forces Covenant, local authorities have Armed Forces Champions to help support the Armed Forces community. However, **the temporary nature of the Armed Forces Champion's role, high turnover rates, and inconsistent delivery of support, results in variation in assistance across local authorities.**



Legal reforms across the UK have strengthened ex-Service personnel's access to social housing. These legislative changes allow local connection to be established through Service ties or waived altogether depending on the devolved nation and grant additional preference to those with urgent housing needs or serious injuries.



Since 2023, the UK Government has allocated over £16 million to support projects aimed at reducing Veteran homelessness. This funding has been delivered through two main schemes: over £8 million through the **Reducing Veteran Homelessness** programme, and over £8 million through the **Veterans' Capital Housing Fund**.



A key part of the Reducing Veteran Homelessness Programme was the establishment of **Op FORTITUDE – the single point of contact and dedicated referral scheme for single and individual ex-Service personnel experiencing or at risk of homelessness.** The referral scheme is managed by the Riverside Group.



In addition to Government-funded programmes, **post-Service housing support is provided directly to ex-Service personnel by a wide and diverse range of Veteran and non-Veteran housing charities and third sector organisations.** They offer specialised housing options, including temporary and permanent housing, adapted and emergency accommodations, and wrap-around support services for specific groups within the Armed Forces community.

In-Service housing provision and support



While this summary is predominantly focused on transition to housing post-Service, it is useful to understand the context of housing provision and support provided and used during Service. Providing good quality housing for Armed Forces personnel and their families is a priority for the MoD. The Defence Infrastructure Organisation (DIO) manages Single Living Accommodation (SLA), Service Family Accommodation (SFA), and Substitute Service Family Accommodation (SSFA) on behalf of the MoD (MoD & DIO, 2025). The prevalence of use of each accommodation type, including relevant statistics, is discussed in more detail in the accompanying [Research Summary](#) (Sottini & Keeling, 2025).

SLA is provided to single and unaccompanied (i.e. living without their spouse, partner, or dependants at their duty station) personnel in initial training or on regular Service, including Full Time Reserve Service, and is typically located within military bases (MoD, 2024a). It may serve as a permanent residence or be used during the week (but not the weekends) or on an ad hoc basis by those with another home.

SFA eligibility requires Service personnel to be aged 18 years or over, be married, in a civil

partnership, or have permanent custody of children, and have at least six months of Service remaining (MoD & DIO, 2025). Allocation depends on rank for Officers, operational demands, existing service agreement, and on family size for Other Ranks (MoD & DIO, 2025). SFA is usually located at or near the individual's duty station. Following recent reviews of the current condition of SFA (MoD et al., 2024; Defence Committee, 2024), a new Consumer Charter will introduce higher move-in standards, faster repairs, and better communication, including a named housing officer for each family (MoD et al., 2025).

SSFA is provided by the MoD through the commercial rental market when there is insufficient standard SFA available (MoD, 2025d). It is intended to broadly match SFA entitlements but does not guarantee security of tenure beyond the initial six-month lease (MoD, 2025d). Eligibility requires entitlement to SFA, a Non-Availability Certificate,² and an expected minimum six-month occupancy (MoD, 2025d). Personnel in recognised Long-Term Relationships may also qualify, subject to availability and formal registration in the Joint Personnel Administration (JPA) system (MoD & DIO, 2025).

2 An official document issued by the MoD when SFA is not available at the Serving personnel's duty station or does not meet the family's specific needs.

Table 1 Percentage of FHTB payments made between 2024 and 2025, by branch

Branch	Percentage of FHTB payment made
Royal Navy	29%
Army	45%
Royal Air Forces	26%

Source: Authors' elaboration (MoD, 2025a, 2025b, 2025c).

In addition to providing housing options for Service personnel, the **MoD also offers the Forces Help to Buy (FHTB) scheme**. FHTB is a homeownership scheme exclusively for UK Armed Forces personnel which was launched in April 2014. It aims to support homeownership among UK Armed Forces personnel by allowing them to borrow up to 50% of their gross annual salary (capped at £25,000) for buying or extending a home (MoD, 2022a). FHTB is an interest-free advance, not a grant, and must be repaid. Applicants must have at least six months left to serve to qualify for assistance and meet the right medical categories³. Since the Scheme's launch in April 2014, a total of 75,346 First Stage FHTB applications have been received (MoD, 2025c). First stage applications are those which pass initial eligibility checks, and second stage applications are those which pass detailed eligibility checks (MoD, 2025c). As of February 2025, around 32,210 applicants have received payments, amounting to over £503 million, with an average of approximately £15,638 per claim; at least 95% of these payments have resulted in either the purchase of a property or a property extension (MoD, 2025c). During the 2024/2025 financial year, an average of 72% FHTB payments were made to those holding an 'Other Rank', while an average of

28% of payments were made to Officers (see Table 1 above for a breakdown by Service branch).

FHTB is separate from other UK Government-funded homeownership schemes, but it may be used in conjunction with Government schemes, such as the Help to Buy Schemes (Equity Loan and Shared Ownership), Help to Buy (Scotland), and Help to Buy (Wales) schemes, which are available to civilians as well (MoD, 2020a). Some of these Government-backed housing schemes have strict eligibility criteria, so FHTB applicants are encouraged to check their eligibility. When using FHTB alongside other schemes, Serving personnel need to ensure that the mortgage lender accepts FHTB as part of the funding arrangement.

Qualitative research conducted to assess the experiences of Service personnel with the FHTB scheme and identify barriers to homeownership found that, overall, the FHTB is seen as beneficial by boosting deposit funds and providing interest-free loans. However, Service personnel recommend clearer communication with the MoD, a digitalised application process, more flexibility for individual circumstances, and an increase in the loan amount due to housing market affordability issues (MoD, 2022b).

3 According to the JSP 464 tri-Service accommodation regulation directive (MoD, 2025d), the Joint Medical Employment Standard (JMES) grading of the applicant must meet, or exceed, the minimum level at which single-Service policy permits continued Service without the initiation of medical retirement or discharge procedures. Service personnel undergoing medical retirement or discharge, but who are nevertheless able to obtain a mortgage offer in principle, may submit an exceptional case via their Commanding Officer and the Military Personnel branch of the Defence Business Services. Only one application for FHTB may be submitted, unless applying under 'extenuating family or medical circumstances'. In such cases, the FHTB advance may be used to adapt or improve a property already owned by the applicant to meet their medical needs.

Statutory housing support for Service leavers



To support transition to civilian housing, prior to leaving Service, **the MoD offers civilian housing briefings**, provided by the Defence Transition Services (DTS). After exit from the military, neither the Office for Veterans' Affairs (OVA) nor the MoD provide specific post-Service statutory housing support. That is because **statutory housing support is a devolved matter, meaning that each devolved nation has its own set of statutory guidance for how to support ex-Service personnel with housing needs**. Local authorities across the UK are responsible for implementing statutory guidance regarding social housing and homelessness reduction and prevention, in general, and for ex-Service personnel.

Defence Transition Services' civilian housing briefings

As discussed in the accompanying [Research Summary](#), the majority of ex-Service personnel transition to suitable and secure civilian housing, with the majority owning their own home. However, some ex-Service personnel encounter specific barriers and challenges in accessing civilian housing, especially considering the variability of statutory guidance across the UK (Sottini & Keeling, 2025). To address this, since 2022, DTS has been responsible for offering regular civilian housing

briefings on renting, buying, affordable housing schemes, and existing charity support (MoD & OVA, 2024). These civilian housing briefings are open to all Serving personnel and their families, and to those within 12 months of discharge, and cover key areas including house purchase including the Forces Help to Buy scheme, private rental, independent financial advice from members of the Service Insurance and Investment Advisory Panel, social housing, and affordable home ownership schemes (MoD & OVA, 2024). They take place once per month, online; the average number of attendees is approximately 80.⁴ The average number of Serving personnel leaving the UK Armed Forces is between 14,000 and 15,000 a year (MoD, 2025e).

Before 2022, the Joint Service Housing Advice Office (JSHAO) was responsible for providing civilian housing information and support to Serving personnel at any point in their career, and to Service leavers during resettlement (MoD & Cabinet Office, 2018; Rolfe, 2020). JSHAO's outputs were revised and are now delivered by DTS to ensure efficiency in the coordination and delivery of transition information and support services (MoD & Veterans UK, 2024). At the time of producing this report, evaluations of the DTS civilian housing briefings

and their effectiveness in preparing Service personnel for their transition to civilian housing were not identified. **Thorough evaluation of the DTS-provided briefings is required.**

Local authorities' statutory duties for social housing and homelessness reduction and prevention for ex-Service personnel

Since the introduction of the Armed Forces Covenant in 2011, local authorities across the UK have worked towards ensuring and improving the delivery of local covenant pledgers (MoD, 2019). Many local authorities have appointed an Armed Forces Champion, whose role is typically to ensure the local authority upholds its commitments to the Armed Forces community and addresses any obstacles that may arise, including but not limited to housing (MoD, 2019; Scullion et al., 2024). A Champion will usually have some experience with or in the Armed Forces that will enable them to understand the specific needs and challenges faced by ex-Service personnel. However, **the temporary nature of the Armed Forces Champion's role, high turnover rates, and inconsistent delivery of support, combined with variation in assistance**

across local authorities, mean that ex-Service personnel may not be receiving the support they need from Champions consistently across the UK (Scullion et al., 2024).

Beyond the issues around the role of the Armed Forces Champion, **there is considerable variability in the statutory support provided by local authorities across the UK** (Ashcroft, 2014; Kirton-Darling & Carr, 2016, 2019; O'Malley et al., 2024). **These regional disparities** in information and support provided by local authorities can further **complicate the transition and continued access to civilian housing for Service personnel. If implemented consistently across devolved nations, the role of the Armed Forces Champion could potentially help address and mitigate said regional disparities by acting as direct points of contact for Service leavers and ex-Service personnel.**

As shown in **Table 2**, statutory frameworks differ between devolved nations, as each has its own independent regulations and provisions for managing social housing and homelessness support (House of Commons Library, 2024; OVA, 2022). These are discussed below.



Table 2 Local authorities' requirements and concessions for ex-Service personnel, by devolved nation

Devolved nation	Social Housing		Homelessness	
	Local Connection ⁵	Additional preference ⁶	Local connection	Priority need status ⁷
England	Exempt	Yes	Not required for initial assistance	Yes
Wales	Required	Yes	Not required for initial assistance	Yes
Scotland	Required	Yes	Not required for initial assistance	No
Northern Ireland	Not required	No	Not required for initial assistance	No

Source: Authors' elaboration

In England, according to Section 315 of the Housing and Regeneration Act 2008, ex-Service personnel can establish the local connection test in an area through residing there by choice, or being employed there, in the same way as a civilian. The local connection test was introduced to ensure that only those in need who had invested in and demonstrated commitment to their local community could apply to that local authority for social housing (MHCLG, 2024b, 2019). However, given that ex-Service personnel and their families moved frequently because of work, they usually faced problems establishing a local connection with a local authority. Changes in laws were introduced to overcome this issue. In practice, this means that ex-Service personnel establish a local connection

to areas where they were stationed, lived before Service, or currently reside in (House of Commons Library, 2023; MHCLG, 2024b). Additionally, under section 166A(3) of the Housing Act 1996, former members of the UK Armed Forces and their partners⁸ are exempted from the local connection test when applying for social housing in England, in case their military employment has led to frequent relocation and a local connection could not be established for the previous six to 12 months before the application (MHCLG, 2019, 2024b). Local authorities in England also give ex-Service personnel additional preference for social housing, if they have urgent housing needs (e.g. being at risk of homelessness or living in overcrowded or unsanitary housing) and/or suffer from a serious

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- 5 The local connection test aims to determine an individual's eligibility for social housing or homelessness assistance based on their connection to a specific area. This connection is established on the basis of residence, employment, family connections, or other special circumstances (e.g. specialised medical needs). In 2012, a regulation was passed stating that "local authorities must not disqualify certain Serving or former members of the Armed Forces from applying for social housing on the grounds of not meeting a local connection requirement" (OVA, 2022, p.7). The regulation specifically seeks to protect access to social housing for persons Serving in the regular Armed Forces (or have done so in the five years prior to the application), current or former members of the reserve Armed Forces suffering from a serious illness or disability attributable to their Service, and finally, bereaved spouses or civil partners leaving MoD accommodation following the death of their spouse or partner whose death is attributable to their Service (OVA, 2022, p.8).
- 6 In the UK social housing system, councils must give 'reasonable preference' to certain groups, including but not exclusive to homeless people and people living in overcrowded or unsanitary housing. 'Additional preference' refers to a legal prioritisation given to certain applicants within those groups who are on housing waiting lists. Armed Forces personnel (e.g. seriously injured veterans), but also people fleeing domestic abuse, and people in urgent medical need are usually given additional preference (MHCLG, 2024a).
- 7 Under the Housing Act 1996 (amended), priority need status is a legal classification used by local authorities to determine who is entitled to emergency housing assistance in the case of homelessness. The Act applies in England and partially in Wales.
- 8 Former and bereaved partners are exempt from the local connection test in England, Wales, and Scotland. If the relationship breakdown or bereavement occurred when they were still living in SFA, they may be able to continue residing there temporarily. Please refer to the accompanying Research Summary for a discussion about divorced and bereaved partners' civilian housing challenges.

injury, illness or disability which is attributable to their service (House of Commons Library, 2023; MHCLG, 2020).

Under the Homelessness Reduction Act 2017, public authorities⁹ in England have the **legal 'Duty to Refer'** individuals leaving their employment who are **at risk of homelessness to a local authority** (MHCLG, 2024b; MoD, 2022d). Within the MoD, this means that resettlement officers or DTS staff are usually responsible for ensuring that Service personnel at risk of homelessness are referred to local authorities for housing support. A member of the Armed Forces who is at risk of homelessness six months before leaving Service has the right to choose which local authority they are referred to by the MoD for housing. **Local authorities have a duty to help the individual, regardless of their local connection;** if the individual has a local connection with a different local authority, they may be redirected to them (House of Commons Library, 2024; MoD, 2022d).

In **Wales**, local authorities prioritise individuals with a local connection to the area, including those who live, work, or have close family ties there (Welsh Government, 2016a, 2016b). Like in England, **Serving members of the Armed Forces and their households automatically establish a local connection in areas where they have served** (Housing Act 1996; Welsh Government, 2016b). Local authorities are encouraged to prioritise Service personnel who have been seriously injured or disabled during their Service and have an urgent need for social housing (Welsh Government, 2016a). The Welsh Government advises Service leavers to engage with local authorities approximately six months before discharge to explore housing options (Welsh Government, 2016b). When submitting a social housing application, they should include a copy of their Certificate of Cessation of Entitlement to Occupy Service Accommodation, issued by the MoD up to six months before their departure from the Armed

Forces (Welsh Government, 2016b). Similarly to England, Service leavers and ex-Service personnel are given **priority need status also if they are experiencing or are at risk of homelessness;** Welsh local authorities have the duty to secure or help to secure suitable accommodation regardless of local connection but may redirect the individual to a relevant local authority where they have a local connection (Welsh Government, 2023).

In Scotland, social housing allocation is based on individual needs and circumstances, as well as local connection (Scottish Government, 2018). Scottish local authorities will redirect applicants with local connections in England or Wales to local authorities in those regions (Wilson, 2021). Local authorities and housing associations assess applications **based on need and local connection**, and individuals will be placed on their housing lists accordingly. Service leavers may be asked to provide a 'Certificate of Cessation of Entitlement to Occupy Service Accommodation', which helps the local authority assess housing options (Scottish Government, 2018). Regardless of level of need, there may still be a waiting period for social housing, depending on location and property availability. The Scottish Veterans Commissioner (N.D.) office has proposed several recommendations to the Scottish Government regarding civilian housing in the past decade, including the streamlining of social housing information for Service Leavers and ex-Service personnel. As far as **homelessness guidance** is concerned, **priority need categories were abolished in 2012**, meaning that local authorities must provide settled accommodation and offer information, advice, and assistance to prevent homelessness for *all* applicants who are unintentionally homeless (Scottish Government & Veterans Scotland Housing Group, 2022; Wilson, 2021).

Finally, in Northern Ireland, while local connection is not a requirement (Housing Executive, N.D.), the **Northern Ireland Housing Executive** (i.e., the public housing authority) **has been advised**

9 The legal duty to refer, in effect since 2018, only applies to the specified public authorities in England: prisons; young offender institutions; secure training centres; secure colleges; youth offending teams; probation services (including community rehabilitation companies); Jobcentres in England; social service authorities (both adult and children's); emergency departments; urgent treatment centres; hospitals in their function of providing inpatient care; Secretary of State for defence in relation to members of the regular armed forces (MHCLG, 2018).



not to interpret the Housing Selection Scheme in a way which is disadvantageous¹⁰ to any ex-Service applicant's social housing application (Wilson, 2021). Therefore, **a need-based point system is used** in social housing applications and homelessness support (Housing Executive, N.D.). In terms of homelessness assistance,

applicants must be both homeless and fall within a priority need category to be eligible (Wilson, 2021). However, unlike in England and Wales, **the definition of priority need in Northern Ireland has not been expanded to include additional groups such as ex-Service personnel** (Wilson, 2021).

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In Northern Ireland, the Armed Forces Covenant has not been implemented, as its second principle arguably contravenes the equality framework set out in Section 75 of the Northern Ireland Act 1998. Additionally, while the Housing Executive is responsible for social housing and housing support, it does not provide any specific or additional support for Veterans or their families (Armour et al., 2017). Veterans in Northern Ireland are often cautious about accessing services such as housing and mental health care due to safety concerns (Roy et al., 2020).

Non-statutory housing support for ex-Service personnel: Government-funded support and the third and charity sectors



In addition to the MoD's transition housing briefings and local authorities' statutory housing responsibilities, ex-Service personnel across the UK can access non-statutory housing support facilitated through several Government-funded programmes, as well as via housing charities and third sector organisations. Within the third and charity sectors, housing support can be broadly categorised as targeted (i.e. Veteran specific organisations) and non-targeted (i.e. non-Veteran specific housing and homelessness organisations).

Targeted Support: Government-funded housing support for ex-Service personnel

In recent years, Government funding has been committed to several programmes aimed at reducing Veteran homelessness. In 2022, the UK Government announced over £8.5 million in funding specifically to tackle homelessness among ex-Service personnel (Veterans UK, 2022), with the funding becoming available in 2023 through the OVA (Veterans UK, 2023). Since 2023, the Armed Forces Covenant Fund Trust has administered this funding through the **Reducing Veteran Homelessness Programme** (Veterans

UK, 2023). Originally set to run from 2023 until 2025, the programme and its funding have since been extended to 2026 (MoD et al., 2024). Under this initiative, £7,314,485 has been awarded to **ten grant-funded projects**, with an additional £1,112,810 allocated to set up and run the **Op FORTITUDE** referral scheme. This investment aims to provide services for over 900 supported housing places across the UK, providing ex-Service personnel with access to stable accommodation and supporting them in leading healthier, more secure lives.

In addition to the Reducing Veteran Homelessness Programme, the Armed Forces Covenant Fund Trust has also administered three other programmes under the OVA's **Veterans' Capital Housing Fund**. These programmes are distinct from the Reducing Veteran Homelessness programme and provide grants from £25,000 to up to £1 million to charities and organisations for refurbishment projects, including extensions and new builds of rental accommodation for ex-Service personnel in need of housing support. At the time of writing, a total of 34 projects, totalling £8,296,808, have been funded through the Veterans' Capital Housing Fund programmes.

Reducing Veteran Homelessness Programme

Running from April 2023 to November 2026 (Alma Economics, 2025), the Reducing Veteran Homelessness programme provides grants to projects aimed at reducing homelessness and ending rough sleeping among ex-Service personnel. The programme places particular emphasis on enhancing the capacity of supported housing services to meet the complex needs of ex-Service personnel.

Eligible applicants included registered charities with experience in Veteran housing, registered social housing providers or landlords in Scotland, and local authorities.¹¹ Organisations could apply for grants of up to £300,000 for projects delivered over a period of up to nine months, with the potential to secure an additional 'Enhanced Award' of up to £200,000 for projects addressing significant unmet need. All projects are required to be completed by 31 March 2026. Applicants in receipt of previous funding were expected to begin any new projects only after their existing grant had concluded. The application window closed on 31 March 2025, with decisions due by the end of May 2025; at the time of writing, applications were no longer being accepted.

The programme consisted of two interconnected components. The first is Op FORTITUDE, the single point of contact and dedicated referral scheme for single and individual ex-Service personnel experiencing or at risk of homelessness, which aims to help them access stable accommodation alongside a comprehensive range of support services. The second component comprises a series of grant-funded projects delivered by Veteran charities and organisations, each working to expand housing provision, offer specialist support such as therapeutic services, and promote the

integration of ex-Service personnel into their local communities (Alma Economics, 2024).

Op FORTITUDE

The Op FORTITUDE initiative aims to support ex-Service personnel who lack a suitable support network, whose existing support is under strain, or who face difficulties engaging with local services.¹² The factors placing ex-Service personnel at risk of homelessness can be complex and may include financial hardship, unemployment, relationship breakdown, and mental or physical health issues (see [Research Summary](#)). The initiative unites Veteran charities and organisations across the UK to address Veteran homelessness through a coordinated housing and support network (Cabinet Office et al., 2023). The Riverside Group¹³ serves as the lead provider, overseeing and coordinating the national housing pathway and referral system, ensuring ex-Service personnel are matched with appropriate housing solutions (Armed Forces Covenant Fund Trust, 2024). The Riverside Group received four grants totalling £1,112,810 to set up and deliver Op FORTITUDE: an initial grant of £499,471 in April 2023, followed by additional grants of £94,000 in December 2023, of £39,339 in June 2024, and of £480,000 in March 2025 (AFCFT, N.D.).

Referrals to Op FORTITUDE can be made by a wide range of sources, including members of the public, Veteran charities, local authorities, Citizens Advice offices, the homelessness sector, DTS, and the Probation Service.¹⁴ As of September 2024, over 2,400 referrals were made, and over 700 ex-Service personnel received housing support.¹⁵ Referrals are submitted via a dedicated webpage or telephone line and are directed to the relevant team. Upon receiving a referral, the Riverside team assesses the ex-Service personnel's immediate safety, housing status, location, and level of need. Based

11 <https://covenantfund.org.uk/programme/reducing-veteran-homelessness-programme/>

12 Op FORTITUDE can connect ex-Service personnel with a family to a network of partner organisations that may offer additional assistance for the whole family unit.

13 <https://www.riverside.org.uk/care-and-support/veterans/opfortitude/>

14 Referrals are not accepted directly from prisons, as those individuals receive support through prison-based services; <https://www.riverside.org.uk/care-and-support/veterans/opfortitude/>

15 The available data is not broken down by demographics. <https://questions-statements.parliament.uk/written-questions/detail/2024-09-05/4412> <https://www.housing.org.uk/news-and-blogs/blogs/lee-buss/housing-for-veterans-must-be-part-of-a-long-term-housing-strategy/>

on this assessment, and guided by the ex-Service personnel's preferences, appropriate support is identified. This may include matching the individual with supported accommodation or working to sustain an existing tenancy, if safe and suitable. In cases where supported housing is not the most appropriate option, wider implications, such as the loss of local connection, are considered.

According to an ongoing evaluation study by Alma Economics (2024), Op FORTITUDE has achieved significant success in its first year, with three key accomplishments standing out. Firstly, the programme successfully met its primary objective of securing stable accommodation for ex-Service personnel, with many grant holders reporting an increase in referrals compared to the previous tri-Service Armed Forces-specific system, SPACES,¹⁶ allowing them to fill vacancies more quickly. The service generated excitement and was in high demand from day one, with numerous ex-Service personnel being placed in accommodation within a week. Secondly, the Op FORTITUDE team was highly praised for their effective communication and supportive engagement with both grant holders and referral agencies. This collaboration helped resolve issues swiftly and ensured a shared understanding of the pathway's operations. Lastly, the referral process demonstrated flexibility, with the system evolving to address challenges and improve over time, including better-targeted referrals and more manageable case numbers, supported by continued timely communication between the Op FORTITUDE team and grant holders.

The interim evaluation by Alma Economics (2024) found that Op FORTITUDE faced several challenges, the most significant being an unexpectedly high demand for its services. By the end of Quarter 1, the team had received over 50% of their anticipated annual referrals, causing overwhelm and delays in processing, with some grant holders struggling to meet the 48-hour response target. Difficulties

in contacting beneficiaries further compounded the issue. To manage this, referrals were triaged, and messaging was revised to encourage local resources before relying on the national service. Conversely, some delivery partners experienced low referral volumes, leading to vacant spaces and delays in filling them. Another challenge was receiving referrals unsuitable for certain services, particularly those with high support needs or offending histories. Limited capacity among grant holders, due to slow project operationalisation and high-needs referrals, also hindered progress. In response, Op FORTITUDE improved tracking systems, managed expectations, and explored expanding the network and enhancing services to accommodate higher-need cases.

Grant-funding under the Reducing Veteran Homelessness Programme

Ten grants, totalling £7,314,485 over two years, were awarded as part of the Reducing Veteran Homelessness Programme between June 2023 and March 2024¹⁷ (AFCFT, N.D.). Table 3 provides an overview of all ten grants, including the recipient organisations, their delivery areas, the grant amounts, and project descriptions. These grant-funded projects addressed several key areas beside housing access and retention (Alma Economics, 2024), including:

- Direct employment support.
- Skill-oriented training and education services.
- Mental health (e.g. counselling, psychotherapy, peer support groups, and advanced treatment) and physical health support.
- Substance misuse (both drug and alcohol-related) reduction.
- Family and friend relationship repair, social skills, and community engagement.

16 SPACES stood for Single Persons Accommodation Centre for the Ex-Services. SPACES was a team based at The Beacon in Catterick, North Yorkshire, that helped Armed Forces leavers from all three Services secure accommodation (MoD, 2020b). They provided support up to 12 months before and six months after discharge for those unable to find housing, maintaining contact until suitable accommodation was secured. They worked with applicants across the UK, offering information and advice beyond six months post-discharge. It was withdrawn in 2023 and replaced with Op FORTITUDE.

17 The first nine grants were awarded in June 2023, while the tenth was awarded in March 2024. <https://covenantfund.org.uk/resources/beyond-the-battlefield/>

- Improving financial management.
- Reduction of the probability of (re)offending.

This holistic and person-centred focus aimed to address ex-Service personnel's complex and interconnected needs by ensuring access to permanent housing for homeless ex-Service personnel. It also focused on supporting the development and maintenance of the administrative and social skills needed to retain housing, wellbeing, and a healthy community (Alma Economics, 2024).

Based on information from four grant-funded organisations, Alma Economics (2024) found

that 472 ex-Service personnel were referred to these services, with 304 undergoing assessment and 284 receiving support. Key outcomes were seen in housing and mental health: around 60% of ex-Service personnel had mental health needs, and of those receiving ongoing support, 74% showed improvement. Among the 83% requiring housing assistance, 61% saw better access to accommodation through regular engagement. Of the 20% needing help to maintain their housing, 68% who were consistently engaged with support services experienced improved housing stability.

Table 3 Grants awarded under the Reducing Veterans Homelessness Programme 2023/24

Organisation	Delivery areas	Grant amount (£)	Project description
Alabaré Christian Care & Support	In England: Salisbury, Gosport, Dorset, Plymouth, Bristol, and Gloucester. In Wales: Llandudno and Conwy, Cardiff region, including Pontypridd, and in Swansea and rural surrounds	£1,380,214	Providing 101 supported housing beds with bespoke on-site support and access to mental health and wellbeing services, helping ex-Service personnel move towards independent living.
Beyond the Battlefield	Northern Ireland	£100,000	Wrap-around services for ex-Service personnel in Northern Ireland who are homeless or at risk of homelessness. Services include benefit entitlement checks, health checks, employment engagement support, mental health support and referral onwards to other support.
Launchpad	Liverpool, Newcastle-upon-Tyne, County Durham and Burnley	£859,181	Sustained support to 230 ex-Service personnel, including psychotherapy, training, employment support, and community access to aid transition to independent living.
LiveWest Homes Ltd	Devon, including Torquay, Newton Abbot, Exeter and Honiton	£995,000	Supported accommodation and help for ex-Service personnel facing homelessness and complex challenges, supporting progress towards independence.
New Pastures Housing Ltd	Stoke On Trent, Derby, Bilsthorpe	£232,208	Providing housing and tailored support for ex-Service personnel with physical or mental health issues, through collaborative work with Armed Forces charities and local authorities.

Organisation	Delivery areas	Grant amount (£)	Project description
Royal British Legion Industries	Aylesford, Kent	£254,550	Supporting ex-Service personnel to move into independent living through immediate housing and integrated support covering health, addiction, mental health, welfare, and employment. This project is part of RBL's STEP-IN programme.
The Riverside Group	North Yorkshire & Hampshire	£830,790	Supported housing and wrap-around support specifically for ex-Service personnel with high and complex needs, such as those experiencing homelessness combined with other needs including mental health, substance misuse, previous involvement in the justice system or physical disabilities.
The Stoll Foundation	Southwest London (Fulham), West London (Chiswick, Hammersmith and Hounslow) and Aldershot	£839,835	Supported housing and bespoke support packages to homeless ex-Service personnel under the Reducing Veteran Homelessness Programme.
Veteran Housing Scotland	The following local authorities' areas: Argyll & Bute, Dumfries & Galloway, Dundee, East Lothian, Edinburgh, Falkirk, Fife, Glasgow, Highland, Inverclyde, Moray, Midlothian, North Ayrshire, North Lanarkshire, Perth & Kinross, Renfrewshire, Scottish Borders, South Ayrshire, South Lanarkshire, Stirling, West Dunbartonshire, West Lothian	£907,071	Providing coordinated support in Scotland to address homelessness, sustain tenancies, and meet welfare needs, aiming to improve wellbeing and housing stability for ex-Service personnel.
Wigan Council	Cheshire, Greater Manchester, Lancashire and Merseyside	£915,636	Delivering a 'Housing First', ¹⁸ trauma-informed, person-centred approach to reduce Veteran homelessness in the Northwest, combining intensive support with community integration to achieve sustainable tenancies.

Source: Authors' elaboration of table provided by the Armed Forces Covenant Fund Trust (<https://covenantfund.org.uk/reducing-veterans-homelessness-projects-weve-supported/>; <https://covenantfund.org.uk/resources/beyond-the-battlefield/>)

According to Alma Economics (2024), the grant-funded aspect of the programme achieved several notable successes. Grants significantly enhanced staffing capacity, allowing more time and resources to engage with beneficiaries, particularly those with complex needs. This improved provision enabled

more tailored and consistent support. The projects also strengthened collaborative working between grant holders and local service providers, ensuring that beneficiaries' needs could still be met when internal capacity was limited. Furthermore, access to therapeutic interventions increased with services

¹⁸ 'Housing First' is a housing and support model that aims to provide permanent housing for homeless people with complex needs (e.g. mental health issues, substance misuse, or chronic homelessness) without requiring them to first engage with treatment or demonstrate housing readiness.

offered either in-house or through external partners. Grant holders considered this expanded therapeutic provision vital for enabling accurate diagnoses and appropriate support, ultimately leading to more effective outcomes for ex-Service personnel with complex needs and life histories.

Despite these positive outcomes, the projects encountered several challenges (Alma Economics, 2024). Recruiting, retaining, and developing staff at all levels was difficult, undermining continuity and limiting delivery capacity. The complex and often unpredictable needs of beneficiaries meant that support requirements fluctuated daily, demanding considerable time and adaptability from staff. Many beneficiaries were also reluctant to engage with support, a barrier often rooted in military culture, resulting in inconsistent participation in services and activities. Managing group dynamics presented further difficulties: for instance, a relapse into substance misuse or disengagement by one individual could negatively influence the wider community. As a result, grant holders adopted more careful assessment processes for new referrals to better understand how individual histories might affect group cohesion. In addition, measuring and promoting 'soft' outcomes (e.g. wellbeing) proved more challenging than tracking more tangible indicators like securing employment or a tenancy. Finally, systemic issues, including a shortage of affordable move-on accommodation in both the private rental sector and social housing, sometimes led beneficiaries to become overly reliant on project support, rather than viewing it as a steppingstone to greater independence. **Building on the Alma Economics' ongoing evaluation, initiatives such as Op FORTITUDE and the grant-funded projects will greatly benefit from longitudinal evaluations aimed at assessing their immediate and long-term impact and identifying areas for future improvement.**

Veterans' Capital Housing Fund programmes

In addition to the projects under the Reducing Veteran Homelessness programme, there are three programmes delivered through the

Veterans' Capital Housing Fund: the **Major Capital Grants Programme**, the **Refurbishment Grants Programme**, and the **Development Grants Programme**. All three have been administered by the Armed Forces Covenant Fund Trust on behalf of the OVA, but as of the time of writing, only the Major Capital Grants Programme is currently open. Between December 2023 and March 2025, out of a total 34 grants, 12 were delivered through the Major Capital Programme, 15 through the Refurbishment Grants Programme, and seven through the Development Grants Programme. **Table 6** in Annex C provides an overview of each grant-funded project.

Under the Major Capital Grants programme¹⁹, the Armed Forces Covenant Fund Trust is responsible for administering grants of between £75,000 and £500,000 towards projects that support refurbishment, including extensions and new builds, of rental accommodation that will offer high quality support for ex-Service personnel with housing needs. Larger grants of between £500,000 to £1,000,000 may be available for exceptional projects which meet additional criteria. The projects must be completed within two years of the date of award (OVA & AFCFT, 2024). Registered charities with a track record of working with ex-Service personnel, as well as registered social housing providers or Registered Social Landlord in Scotland working with ex-Service personnel, are eligible to apply for this funding. Applicants are expected to meet the wider aims of the Veteran Capital Housing Fund by showing how their projects will support ex-Service personnel at risk and how they will support longer-term change lasting beyond the end of grant. Under the Major Capital Grants Programme, grants are awarded across four programme rounds. At the time of writing, the fourth and final round was accepting Expression of Interest by 18 June 2025.

The **Refurbishment Grants Programme** awards grants of up to £75,000 for one year towards projects focusing on the refurbishment or extension of rental accommodation for ex-Service personnel with a housing need.²⁰ Registered charities as well as social housing providers with a track record of working with ex-Service personnel are eligible to

19 <https://covenantfund.org.uk/programme/major-capital-grants-programme/>

20 <https://covenantfund.org.uk/programme/refurbishment-grants-programme/>

apply for grants. At the time of writing, two rounds of applications had taken place – between June and September 2024, and January and March 2025 – and the programme was currently closed.

The **Development Grants Programme** aimed to award grants of up to £25,000 for up to one year for projects assisting the development of new build projects for ex-Service personnel with a housing need.²¹ Eligibility criteria are the same as the Major Capital Grants and Refurbishment Grants Programme. Projects were expected to contribute to the aims of the Veterans' Strategy's ambition to end Veteran Homelessness by 2023, to deliver sustainable and affordable housing, including housing at affordable rents, for ex-Service personnel. While the programme is now closed, two application rounds had taken place between October 2023 and December 2023, and January 2024 and March 2024.

While an evaluation study is currently being conducted for the Reducing Veteran Homelessness programme, the OVA has also planned an evaluation²² of the various projects funded through the Veterans' Capital Housing Fund, although this is not available at the time of writing. **It is recommended that all projects funded through the Reducing Veteran Homelessness programme, as well as the Veterans' Capital Housing Fund, should be assessed through longitudinal evaluations.** These will help determine the long-term impact of such initiatives and inform the future strategies of both UK Government-funded programmes and Veteran housing charities and organisations, in general.

Key charities and third sector organisations providing post-Service housing support to ex-Service personnel

As of 2022, there were nearly 2,000 Armed Forces charities in the UK (Rolfe & Anderson, 2022), of which approximately 80 specifically deliver housing support to Service leavers, ex-Service personnel and their families. This includes housing-related specialist support such as home repairs

and maintenance, homelessness prevention or alleviation, or providing assistance to disabled or wounded, injured and sick (WIS) Veterans (Doherty et al, 2018; HM Government, 2018; Pozo & Walker, 2014). In general, **charities and third sector organisations tend to provide assistance in multiple areas of need** (Doherty et al, 2018; HM Government, 2018; Lyne & Packham, 2014; Pozo & Walker, 2014; Rolfe & Anderson, 2022). **While the size and area of expertise and specialisation of these organisations vary, there is often overlap in the services they provide.**

The organisations mentioned in this section include a mix of charities and third sector organisations, including Veteran housing charities, Veteran charities that do not primarily specialise in post-Service housing but do offer accommodation for ex-Service personnel in need, and non-Veteran charities and housing providers delivering post-Service housing and housing support that is accessible by ex-Service personnel and their families. Further details on their locations and services can be found in Annex D in the Appendix.

Most of these charities provide support to all ex-Service personnel, regardless of Service branch or demographic background. However, some charities prioritise specific groups, such as female or older ex-Service personnel, those with complex needs, individuals experiencing homelessness, while others cater to particular branches. In terms of geographic reach, some organisations operate only in some of the devolved nations, while others are limited to specific cities or regions.

Despite the breadth of support available, **many of the larger or more generalist Veteran charities do not consistently tailor their services to the specific needs of smaller or underrepresented sub-groups within the ex-Service population, or to the partners of ex-Service personnel** (Doherty et al., 2018). Groups such as ex-Servicewomen (Jarvis & West, 2024), those from racial and ethnic minoritised and non-UK backgrounds, and those discharged early under difficult circumstances

21 <https://covenantfund.org.uk/programme/development-grants-programme/>

22 OVA, personal communication, 10 June 2025.

often face structural barriers that heighten housing insecurity. These challenges are frequently compounded by civilian systemic issues such as discrimination, social exclusion, or a lack of family support (see accompanying [Research Summary](#) for further discussion). **Proactively recognising and addressing the unique housing needs of these underrepresented groups is key to ensure inclusive post-Service housing support.** For example, **future housing support for female ex-Service personnel would greatly benefit from drawing on the resources being developed by initiatives such as the Female Veterans Transformation Programme.** Additionally, **extending wrap-around housing services for ex-Service personnel with families to also support their partners** – as opposed to focusing solely on the individual ex-Service personnel – **could strengthen the entire household's ability to overcome housing insecurity and reduce the risk of homelessness.** Finally, while annual reports outlining the activities undertaken by national charities are relatively common, **there remains a need for more consistent evaluation studies across both national and smaller local organisations. To support this, Government funding could be allocated to help smaller organisations produce evaluations of their housing support projects.**

In light of these complexities, the discussion that follows should not be seen as a rigid or clear-cut classification system or a comprehensive directory of all organisations in the sector. Rather, it is intended as a pragmatic framework to help navigate and better understand the highly diverse and dynamic charity landscape supporting post-Service housing across the UK.

Charities such as Armed Forces Community HQ, EDs Homes, Entrain Space, LiveWest, Lothians Veterans' Centre, Haig Housing, Riverside, Royal British Legion Industries (RBLI), the Stoll Foundation, Scottish Veterans Residences, and 'Soldier, Sailor, Airmen and Families Association' (SSAFA) generally provide a comprehensive range of **wrap-around housing services for ex-Service personnel and their families.** Their core aim is to support those in crisis, including those who are homeless or facing other difficulties, and prepare them for independent living. In addition to offering

both temporary (3-6 months) and long-term (up to two years) accommodation, these organisations often provide opportunities for community building, as well as employment support, financial advice, and health services. However, while most of these charities provide both temporary and long-term accommodation, demand for the latter remains high and availability is limited, resulting in waiting lists.

Other organisations, such as Alabaré, Help 4 Homeless Veterans, Helping Homeless Veterans UK, Launchpad, Soldiers off the Street, and Veterans Aid offer similarly holistic services, but with a focus on **homeless ex-Service personnel.** They may prioritise crisis intervention, delivering immediate and emergency accommodation, alongside tailored support for individuals with complex needs (e.g. disabilities, substance misuse, post-traumatic stress disorder). There are also charities that provide specialised support for **disabled or older ex-Service personnel**, usually aged 60 years and above. These services are delivered through care and retirement homes, supported accommodation, and dedicated social spaces that foster community engagement. Notable examples include Agamemnon Housing Association, Age Cymru Dyfed, Age UK Waltham Forest, CESSA Housing Association, Erskine, Royal Air Forces Association (RAFA), Royal Alfred Seafarers' Society, the Royal British Legion (RBL), and Veterans Housing Scotland. In addition, some organisations that do not primarily focus on accommodation provision still offer **housing advice and signposting or grants for adapted housing and home repairs for ex-Service personnel in need.** Examples include Armed Forces Support Hub (Devon), Army Families Federation, Help for Heroes, Housing Options Scotland, Improving Lives Plymouth, Royal Air Forces Benevolent Fund, and Royal British Legion (RBL).

Finally, there are **major UK-wide housing and homelessness organisations and charities, not specifically focused on Veterans**, that provide support to homeless ex-Service personnel. The most notable are Shelter, Homeless Link, Centrepont, Crisis UK, the Salvation Army, and St. Mungos. While these organisations generally do not offer Veteran-specific accommodation, they tend to signpost individuals to the Op FORTITUDE referral form and to the appropriate Veteran

housing charities, as well as provide access to emergency²³ and long-term accommodation within their local networks.

To improve access to appropriate services, the Veterans' Gateway – operated by the OVA since 2024 – serves as the point of contact for ex-Service personnel seeking support, including housing assistance (Cabinet Office et al., 2023). The Gateway is accessible via telephone, email, and live chat, and benefits from the OVA oversight to streamline and coordinate referrals.

The **Confederation of Service Charities (Cobseo) Housing Cluster**²⁴ plays a key coordinating role within the wider Veteran charity sector. It brings together approximately 30 member charities and organisations that support the post-Service housing needs of ex-Service personnel. Cobseo's core mission is to foster an integrated Veterans' sector by promoting collaboration, developing shared strategies, and engaging with key stakeholders such as local authorities, homelessness organisations, and central government. Its website²⁵ includes a searchable directory of member organisations, with filters by need area (e.g. 'housing', 'homelessness'; see

Annex D for a list of organisations providing post-Service housing support).

While Cobseo operates across the UK, equivalent coordinating bodies exist in some devolved nations. In Scotland, **Veterans Scotland**²⁶ (VS) supports and coordinates the work of local organisations including Veterans Housing Scotland (VHS), Erskine, Haig Housing Trust (Scotland), the Royal Air Forces Association, and Scottish Veterans Residences. It has also contributed to the development of the *Veterans' Homelessness Prevention Pathway* (Scottish Government & Veterans Scotland Housing Group, 2022); the Scottish Government accepted the recommendations outlined in the *Veterans' Homelessness Prevention Pathway*, but it has been left to the Veterans charity sector to implement and progress them.²⁷ In Northern Ireland (NI), the **NI Veterans Support Committee**²⁸ performs a similar, though not identical, function. Rather than serving as a direct equivalent of Cobseo, it is a voluntary coalition comprising service delivery organisations, MoD-linked bodies, and statutory agencies, with the aim of improving coordination and cooperation across the sector

23 Emergency accommodation usually refers to short-term daycentres and night shelters for rough sleepers.

24 <https://www.cobseo.org.uk/clusters/housing/>

25 <https://www.cobseo.org.uk/members/directory/?category=homelessness.housing>

26 <https://www.veteransscotland.org.uk/pillars/housing/>

27 Veterans Scotland, personal communication, June 6, 2025.

28 https://assets.publishing.service.gov.uk/media/5a81769ced915d74e6232674/20150924_NIVSC_Synopsis_Dir-O.pdf

Recommendations



Evaluations of housing advice services provided by the MoD (e.g. DTS civilian housing briefings) are essential for the MoD to assess their effectiveness in increasing awareness and understanding of housing entitlements among Service leavers and ex-Service personnel and explore whether additional improvements are needed. These evaluations should use both **quantitative and qualitative data to assess user experiences, uptake, and outcomes.**



The role of the Armed Forces Champions needs to be implemented consistently to ensure that both Serving and ex-Service personnel can access targeted housing advice and support from local authorities. While the Armed Forces Champions alone cannot resolve regional disparities in housing support altogether, they can serve as a way to help mitigate them. Local authorities could conduct evaluation studies to **assess the implementation and impact of the role of the Armed Forces Champions across the UK.**



The OVA should ensure that all projects funded through the Reducing Veteran Homelessness programme and the Veterans' Capital Housing Fund are subject to longitudinal evaluations. This would enable the OVA to determine the long-term impact of such initiatives and inform the future strategies of UK Government-funded programmes.



While annual reports outlining the activities undertaken by national charities are relatively common, **there remains a need for more consistent evaluation studies across both national and local organisations.** To support this, **Government funding could be allocated to help smaller organisations produce evaluations of their housing support projects.**



There is a potential gap in targeted housing support for underrepresented ex-Service personnel groups. Existing Veteran housing providers and charities could conduct **needs assessments and consider developing tailored housing pathways** for, in particular, ex-Servicewomen, Early Service Leavers, UK ex-Service personnel from racial and ethnic minoritised backgrounds, and non-UK ex-Service personnel. Such assessments would help ensure that their services are accessible and acceptable for these groups.



Extending the wrap-around housing services of Veteran charities and housing organisations for ex-Service personnel with families to also support their partners – as opposed to focusing solely on the individual ex-Service personnel – **could strengthen the entire household's ability to overcome housing insecurity and reduce the risk of homelessness.**

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Appendixes

Annex A: Methodology

To compile the summary presented above, a narrative literature review of extant grey literature was conducted. This methodological approach was chosen due to its suitability for synthesising a broad range of material with the aim of informing future policy or practice. To conduct the review, a structured approach was employed which centred around the sequential process of literature identification, data extraction, and follow-up analysis. Consultations with leading stakeholders were conducted in parallel with the data extraction procedure to validate the initial findings as well as obtain supplementary information relevant to the summary. To identify and contact these stakeholders, a call for evidence was issued via social media as well as the Cobseo newsletter and the Housing Cluster which included an invitation to interview. Leading stakeholder organisations which were known to be engaged in service provision and did not respond to the initial invitation to interview were also contacted directly. The consultations were held via Microsoft Teams and lasted between 30 and 60 minutes. A list of the stakeholder organisations which consented to a consultation and/or provided supplementary information are provided in Annex B.

Literature identification

Sources relevant to the study were located using four complementary search strategies:

- Initial literature search using Google Scholar conducted between November 2024 and June 2025. The full search strategy is detailed in Annex B.
- An appraisal of literature within the Centre for Evidence or the Armed Forces community²⁹ repository.
- A call for evidence was issued via social media as well as the COBSEO newsletter and the Housing Cluster in February 2025, requesting that stakeholders submit documentation relevant to the summary. Direct appeals for evidence were also sent to relevant existing contacts.
- 'Snowball searching' by identifying relevant sources through the reference lists of prior selected literature. The resulting long list of literature was then subject to a set of inclusion and exclusion criteria (see **Table 4**) to identify those sources which were most relevant to the review. Any sources which did not meet the criteria were excluded from full review.

Table 4 Literature inclusion and exclusion criteria

Criteria	Inclusion	Exclusion
Focus of the source	Sources addressing policy and/or support provision for UK Service personnel's, ex-Service personnel', and/or their family's experiences with housing, accommodation, and homelessness.	Sources that do not address issues specified in the inclusion criteria.
Type of source	Grey literature produced by credible statutory and non-statutory service providers relevant to the summary. Evaluations of service provision relevant to the summary.	Source types not meeting those specified in the inclusion criteria.
Date of publication or issue	Sources published during or after 2001.	Sources published prior to 01/01/2001.
Country of origin	Sources addressing the housing of Service and/or ex-Service personnel in the UK.	Sources not focused on the UK.
Language	Sources published in English.	Sources published in languages other than English.

Data extraction

To map relevant information in a robust and replicable manner, a structured data extraction framework was employed. This included the development of an initial classification of the policies and services discussed in the literature, including their geographic distribution. After further consolidation, the original classification was revised to capture support provision across four geographic areas: 1) UK-wide provisions, 2) Wales, 3) Scotland, and 4) Northern Ireland.

Analysis and write-up

As the final step in the research process, a concise narrative was developed which synthesised the leading outputs from the data extraction and stakeholder consultations. This formed the basis of an initial draft summary which was subject to external peer review. A final version of the summary was then compiled which incorporated relevant revisions and copy-edits.

Annex B: Policy summary search string & contributing stakeholders

Policy summary search strings

Population

"veteran*" OR "deployed" OR "reserve" OR "military veteran*" OR "armed forces veteran*" OR "UK veteran*" OR "ex-service personnel" OR "ex service personnel" OR "service leaver*" OR "service personnel" OR "Early Service Leaver" OR "Armed Forces" OR "Royal Air Force" OR "RAF" OR "Army" OR "Royal Navy" OR "Royal Marine" OR "defence personnel" OR "military service personnel" OR "military families" OR "military family" OR "armed forces families" OR "armed forces family"

Subject matter

"Housing" OR "housing need*" OR "housing stability" OR "housing access" OR "housing service*" OR "housing programme*" OR "housing support" OR "housing responsibilities" OR "military housing" OR "housing barriers" OR "housing instability" OR "homelessness" OR "living situation" OR "accommodation"

Table 5 Contributing stakeholders

Stakeholder	Contribution type
Armed Forces Community HQ	Supplementary information
Armed Forces Outreach Service	Supplementary information
Scottish Government: Homelessness Unit	Consultation
Scottish Veterans commissioner	Supplementary information
Help for Heroes	Consultation
Housing Options Scotland	Consultation
Office for Veterans' Affairs	Consultation
Riverside Group	Supplementary information
Royal British Legion	Consultation
Royal British Legion Industries	Supplementary information
Veterans Scotland	Supplementary information

Source: Authors' elaboration

Annex C: List of all grants awarded through the three programmes under the Veterans' Capital Housing Fund between December 2023 and March 2025

Table 6 List of all grants awarded under the three Veterans' Capital Housing Fund programmes between December 2023 and March 2025

Organisations	Project title (England-based unless stated otherwise)	Grant amount	Project description
Major Capital programme³⁰			
Action Homeless	Helping Veterans Towards Home	£295,039	Supporting ex-Service personnel experiencing homelessness with high quality housing, support, and opportunities to build connections with the community and prepare for and secure a permanent home.
Adferiad Recovery	Wales' Veterans Quality Housing Project (Wales)	£1,000,000	Conversion of a former nursing home/office into 14 self-contained flats and one bungalow for ex-Service personnel households in Llandrindod Wells, Powys.
Bournemouth War Memorial Homes	BWMH Poppy Lane 2	£500,000	Construction of four eco-friendly, energy efficient, affordable homes on an existing site in Bournemouth. Available for ex-Service personnel in need at a discounted rent.
Gateshead Council	Bibby House Refurbishment Programme	£346,628	Extension of the ground floor at Bibby House to create a fully accessible bedroom with ensuite facilities. Refurbishment of outdoor space into new meeting area, storage, and garden pod. Upstairs bedrooms to be modernised with new ensuite facilities.
Haig Housing Trust	Morden New Development	£1,000,000	Construction of 29 new social housing homes for ex-Service personnel and their families at charitable rents, and a replacement Veterans' community centre on the grounds of Haig's previous Morden headquarters.
Hull 4 Heroes	Veterans Village	£500,000	Construction of a self-sustaining community, providing housing units, a community support hub and bespoke training opportunities for ex-Service personnel and their families.
Isle of Wight Council	Island Homes for Veterans	£500,000	Construction of four new one bedroomed apartments for ex-Service personnel in Newport on the Isle of Wight. The homes will provide permanent accommodation for ex-Service personnel experiencing or at risk of homelessness.

30 Projects must be completed within two years of award date.

Launchpad – Homeless Veterans’ Charity	Hollyacre House: Additional Capacity	£132,986	Creation of two new self-contained flats within the Hollyacre House, Durham. They will serve as temporary accommodation (12 months per homeless ex-Service personnel).
Queen Victoria Seamen’s Rest	Veterans’ Accommodation and Welfare Support	£500,000	Development of an additional 6 en-suite bedrooms for homeless ex-Service personnel at their accommodation in Poplar in London’s East End.
RAFA Housing Ltd	Building Futures in Eastbourn	£492,690	Refurbishment of the former RAF Association Eastbourne Branch Club into high-quality rented housing for independent living.
Royal British Legion Industries (RBLI)	RBLI’s Centenary Village: 28 homes	£1,000,000	Development of Oak Crescent 28 homes for disadvantaged ex-Service personnel plus community facilities within the RBLI’s Centenary Village. Oak Crescent will include disability-adapted apartments, family homes and emergency accommodation for female ex-Service personnel.
Veteran Housing Scotland	Veterans Affordable Housing Refurbishment Programme (Scotland)	£997,547	Delivering a significant refurbishment project to improve and extend affordable housing options for ex-Service personnel with disabilities in Scotland.
Refurbishment Grants Programme³¹			
Alabaré Christian Care and Support	Homes for Veterans Refurbishment (Wales)	£53,723	Improving energy efficiency of three of existing Homes for Veterans’ properties in Plymouth, Swansea and Pontypridd.
Aspire Ryde	Self-Finish Veterans Housing	£25,011	Seven ‘self-finish’ accommodation units with at least three units specifically set aside, all for the use of female Veterans or women from Veteran families.
Community Ventures (Middlesbrough) Ltd	Transitional Tenancies for Veterans	£60,000	Provide transitional housing options for those for whom independent models are more appropriate.
Gentoo Group	Operation Positive Moves	£39,119	Refurbishment of three void properties in Gentoo Group stock to create the first dedicated transitional homeless Veteran housing within the City of Sunderland.
Haig Housing Trust	Bathroom & kitchen refurbishments	£75,000	Haig Housing Trust (HHT) plans to refurbish nine kitchens and bathrooms across its properties.
Mode Rehabilitation	Veterans’ Haven Finalization Project	£31,000	Completion of a refurbished property to house five Veterans by funding a kitchen, en-suite bathroom, and furniture.
RAF Association	Enhancing futures at Dowding House	£72,115	Extensive refurbishment of Dowding House.

31 Grants awarded for up to one year.

RAFA Housing Ltd	Building Futures at Storrington	£55,385	Provision of new boilers and the installation of front and back doors, for older members of the RAF community, with a variety of support needs.
Royal British Legion Industries (RBLI)	Urgent repairs veterans' family houses	£73,765	Repair works and improved energy efficiency for 11 homes for disadvantaged Veterans, through the provision of new soffits on 11 homes, and improvements and adaptations to 3-bedroom homes.
Royal British Legion Industries (RBLI)	Boiler for Mountbatten homeless hostel	£75,000	Replacement of the non-functioning boiler system at their emergency accommodation for homeless Veterans, Mountbatten Pavilion.
The Block Armed Forces Foundation CIO	Refurbish the Block Foundation	£45,000	Refurbishment of eight single occupancy bedsit building used to house homeless Veterans in Liverpool.
The Royal Alfred Seafarers' Society	Refurbishment of Sheltered Accommodation	£30,141	Refurbishment of two flats for Veterans and their families.
The Stoll Foundation	Fulham 400 Block Refurbishment	£74,303	Refurbishment of the communal areas, improvement of security systems and access for both able and disabled Veterans in the Fulham 400 Block at Stoll's Housing Scheme in Fulham.
The Stoll Foundation	Bathroom Refurbishments at Wessex House	£75,000	Refurbishment of five bathrooms at Wessex house in Hounslow.
The Stoll Foundation	Plant System at Wessex House	£75,000	Economic and energy efficient heating and hot water system at Stoll's Countess of Wessex House.
Development Grants Programme³²			
Adferiad Recovery Veterans Services	Wales' Veterans Quality Housing Project (Wales)	£22,720	Delivering wider development of a large, 24 bed nursing home, with the potential to create up to 14 self-contained, energy efficient 1- and 2-bedroom flats and a bungalow.
Alabaré Christian Care and Support	Homes for Veterans development research	£24,636	Purchase of new build, renovation of older property or multiple smaller property developments; identification of geographical area of need.
Beyond the Battlefield	Harbour House Veteran Centre Expansion (Northern Ireland)	£25,000	Offering safe emergency housing and essential support for Veterans, including PTSD counselling and welfare assistance.
East Sussex Veterans Hub	Homeless Veterans Creating New Futures	£25,000	A start-up initiative in a county with no existing dedicated accommodation accessible for homeless Veterans, especially those with complex needs
Hull 4 Heroes	N/A	£25,000	Grant will support development of housing units and community and support hubs within the Veterans Village.

32 Grants awarded for up to one year.

The VC Gallery	VC Veteran housing (Wales)	£25,000	Grant will provide resources needed to work with planning professionals to develop plans for new residential accommodation for ex-Service personnel.
Woody's Lodge	Homefront Haven (Wales)	£25,000	Design of four sustainable living units in a rural Welsh cottage to combat Veterans' homelessness.

Source: Authors' elaboration of multiple tables provided by the Armed Forces Covenant Fund Trust³³

33 <https://covenantfund.org.uk/veterans-capital-housing-fund-major-capital-grants-projects-weve-supported/>
<https://covenantfund.org.uk/veterans-capital-housing-fund-development-grants-projects-weve-supported/>
<https://covenantfund.org.uk/veterans-capital-housing-fund-refurbishment-grants-projects-weve-supported/>

Annex D: List of key Veteran charities and organisations providing post-Service housing support

Table 7 List of key charities and organisations providing post-Service housing support across the UK*

Organisations	Location	Services and support provided	Websites
Agamemnon Housing Association	Southeast of England	Sheltered housing facilities for ex-Service personnel and their surviving partners or relatives aged 60 and over.	https://agamemnon.org.uk/
Age Cymru Dyfed	West of Wales	On-going information, advice and support to older ex-Service personnel including supporting access to welfare benefits and military pension/compensation claims, befriending, advocacy, housing adaptations	https://www.ageuk.org.uk/cymru/dyfed/our-services/valuing-veterans-project/
Age UK Waltham Forest	England	Accommodation, health support, addressing social isolation, and various events with other Veteran charities.	https://www.ageuk.org.uk/walthamforest/activities-and-events/veterans-support-2/
Alabaré	South of England, Wales	Supported housing for ex-Service personnel	https://alabare.co.uk/what-we-do/veterans/
Armed Forces Community HQ	England	Targeted support for finding suitable affordable accommodation	https://armedforceshq.org.uk/services/housing/
Armed Forces Community Support Hub (Devon)	England	Support and signposting (non-specialist charity, but also provides assistance for ex-Service personnel and their families)	https://armedforceshub.com/about-us/
Army Families Federation	UK-wide	Housing advice and signposted information	https://aff.org.uk/about-aff/what-is-aff/
Bournemouth War Memorial Homes	Bournemouth	Independent living for ex-Service personnel with ties in Bournemouth	
CESSA Housing Association	South of England	Sheltered housing for ex-Service personnel aged 60 and over, as well as their dependents	https://www.cessaha.co.uk/about-us
EDs Homes	North of England	Supported housing for ex-Service personnel with complex needs and their families	https://www.edshomes.org.uk/our-services
Entrain Space	England	Long-term accommodation (1 to 3 years) for ex-Service personnel across the UK	https://entrainspace.co.uk/
Erskine	Scotland	Care homes and a Veteran village, comprising of 44 cottages, an Activities Centre, five Assisted Living Apartments and 23 Transitional Supported Apartments	https://www.erskine.org.uk/about-us/

Haig Housing Trust	UK-wide	Family-sized houses, flats, maisonettes, and bungalows for ex-Service personnel	https://www.haighousing.org.uk/about-us/what-we-do/
Help 4 Homeless Veterans	North of England	Accommodation for ex-Service personnel who are living rough or in unsatisfactory accommodation	https://help4homelessveterans.org/about/
Helping Homeless Veterans UK	UK-wide	Financial and practical support for ex-Service personnel, facilitating their move into secure, sustainable accommodation, and ensuring fair treatment in housing applications through liaison with local authorities	https://www.hhvuk.org/
Housing Options Scotland	Scotland	Information, advice and support to ex-Service personnel and their families on all of the housing options available to them	https://housingoptionsscotland.org.uk/services/
Improving Lives Plymouth	Plymouth	Housing advice and financial, welfare, employment, and wellbeing information	https://www.improvinglivesplymouth.org.uk/veterans-and-family-hub
Launchpad	North of England	Accommodation and support to ex-Service personnel transitioning to civilian life, with a focus on employment and independent living	https://veteranslaunchpad.org.uk/about-us/what-we-do/
LiveWest	Southwest of England	Veteran housing projects such as New Seasons in Devon, providing homes and support to ex-Service personnel on their journey to independent living	https://www.livewest.co.uk/my-community/new-programme-to-provide-homes-for-military-veterans
Lothians Veterans' Centre	Edinburgh	Drop-in centre providing wide range of support, including housing advice and homelessness support for disadvantaged ex-Service personnel throughout Edinburgh and the Lothians	https://www.lvc.scot/what-we-do/
Queen Victoria Seamen's Rest (QVSR)	London	Housing and welfare support to active and retired seafarers, ex-Service personnel of the armed forces and other homeless adults with low support needs.	https://www.qvsr.org.uk/accomodation/
Riverside Group	England, Scotland	Diverse range of housing options, including social and affordable rent, shared ownership, and market sale properties	https://www.riverside.org.uk/care-and-support/veterans/
Royal Air Forces Association (RAFA)	England, Scotland	Retirement homes for over 60s ex RAF personnel	https://rafa.org.uk/get-support/retirement-accommodation/
Royal Air Force Benevolent Fund (RAFBF)	England	Grant-making, as well as housing information and signposting services for former RAF personnel	https://www.rafbf.org/get-support/financial-assistance/help-housing-and-repairs

Royal Alfred Seafarers' Society	South of England	Quality long-term care home for Seafarers and their dependents	https://royalalfredseafarers.co.uk/about-us/
Royal British Legion (RBL)	UK-wide	Housing advice and broader welfare support, including guidance on social housing eligibility and emergency accommodation options	https://www.britishlegion.org.uk/get-support/expert-guidance/housing
Royal British Legion Industries (RBLI)	Aylesford, Kent	Emergency accommodation, assisted living, and specialist care for ex-Service personnel and their families	https://rbli.co.uk/
Soldier, Sailor, Airmen and Families Association (SSAFA)	UK-wide	Housing advice, as well as specialised housing for female ex-Service personnel and housing support for ex-Service personnel in the Justice System	https://www.ssafa.org.uk/get-help/welfare-and-benefits/housing-advice
Scottish Veterans Residences	Scotland	Supported independent living accommodations, as well as financial support and help with benefits and pensions, for ex-Service personnel and ex-Merchant mariners experiencing homelessness or in need	https://www.svronline.org/about/
Soldiers Off the Street	North of Wales	Provision of clothing, food and rehabilitation, including advice on Post Traumatic Stress Disorder, alcoholism, drug abuse, housing and employment	https://www.soldiersoffthestreet.org/about-us
The Stoll Foundation	England	Under the Veterans' Nomination Scheme, affordable accommodation for ex-Service personnel across England	https://www.stoll.org.uk/housing/
Veterans Aid	London, England	Immediate and long-term support to ex-Service personnel in crisis, including emergency accommodation, addiction and mental health services, employment assistance, and tailored case management	https://veterans-aid.net/what-we-do/
Veterans Housing Scotland	Scotland	Running and managing 632 homes for disabled ex-Service personnel in Scotland.	https://www.vhscot.org.uk/about-us/our-vision

Source: Authors' elaboration using Cobseo's members directory (filters applied: 'homelessness', 'housing')

* General non-Veteran housing organisations operating across the UK include Shelter,³⁴ Homeless Link, Centrepoin,³⁵ Crisis UK,³⁶ the Salvation Army,³⁷ and St. Mungos.³⁸

34 https://england.shelter.org.uk/professional_resources/legal/housing_options/housing_options_for_veterans/where_to_get_help_with_housing_as_a_veteran

35 <https://centrepoin.org.uk/do-you-need-help/i-need-help-now/im-rough-sleeping>

36 <https://www.crisis.org.uk/about-us/>

37 <https://www.salvationarmy.org.uk/homelessness/lifehouses#:~:text=We%20have%2080%20lifehouses%20around%20the%20UK%2C%20helping,housing%2C%20we%20also%20support%20them%20with%20different%20issues>

38 <https://www.mungos.org/>

