

# Housing among ex-Service personnel and their partners

## A synthesis of current policy and service provision



To help ensure that evidence is at the heart of decision making to enable a thriving Armed Forces community, the Centre for Evidence for the Armed Forces Community has committed to producing thematic research and policy summaries. These are intended to inform both policy and practice, as well as future research.

This synthesis summarises current housing policy and support provision for United Kingdom (UK) ex-Service personnel and their families in the civilian housing market. The findings presented here capture policy and support provision at the time of data collection (between November 2024 and June 2025). The summary was produced using a robust methodology, including a narrative literature review of academic and grey literature alongside stakeholder consultations. It was also subject to peer-review. Further information about the methodology used is provided in the accompanying full report.

### 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.

### 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.

This infographic summarises research from *Housing Among ex-Service personnel and their partners: Policy Summary*, available from <https://www.centreforevidence.org/policy-and-practice/housing>



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