**Former Members of the Armed Forces (England)**

This factsheet is to assist current and former members of the Armed Forces (veterans) with their housing options and to provide links to relevant web sites with in-depth advice and information.

**Help Before Leaving the Armed Forces**

If you are leaving the Armed Forces, you have the right to help with finding somewhere to live. You can get help through the [Defence Transition Services (DTS)](https://www.gov.uk/guidance/help-and-support-for-service-leavers-and-their-families), this is the MOD’s tri-service focal point to provide service personnel and their dependants with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

The [Veterans Welfare Service](https://www.gov.uk/government/groups/veterans-welfare-service) is run by the Ministry of Defence and provides support to enable a seamless transition from service to civilian life.

**Your Housing Options**

Private Renting

Many people looking for a new home choose to go into private rented accommodation. The advantage of renting privately is that you can secure self-contained accommodation in an area of your choice, which may be close to schools, family support, specialist medical facilities, or other support.

For many, the private rented sector is the easiest option due to waiting times and a shortage of social housing.

We can offer advice to help you find affordable private rented accommodation and may also be able to put you in touch with prospective landlords. We can also advise you on the legal processes of renting, so that you know you’re secure in your tenancy.

In some circumstances we may be able to provide you with financial assistance to access private rented accommodation, this may include help with deposits and rent in advance.

**Social Housing**

To apply for social housing, you need to join the Housing Register (include details of local arrangements to join the Housing Register and the priority given to those leaving the Armed Forces).

There is a general shortage of social housing, and very high demand, this means you should consider all of the other available housing options open to you. There can be very long waits for an offer of social housing, and for people with low or no housing needs you may be unlikely to receive an offer.

**Home Ownership Schemes**

The government funds a variety of schemes to help first time buyers who cannot afford to buy a home on the open market. The schemes are sometimes called ‘shared ownership’ or ‘low cost home ownership’.

There are a variety of low-cost home ownership schemes that Service and ex-Service personnel can apply for. The details of these schemes can be found on the Gov.uk website. The main schemes are:

* **Help to Buy – Equity Loan Scheme 2021-23:** For serving personnel (generally limited to those who have served a pre-requisite length of service; have more than six months left to serve at the time of applying and who meet the stipulated medical categories), there is the Forces Help to Buy scheme. This is a £200 million scheme which allows “service personnel to borrow up to 50% of their salary, interest free, [capped at £25,000] to buy their first home or move to another property on assignment or as their family needs change.” Repayments are made directly from the buyer’s salary over a ten-year period.
* **Shared Ownership:** Military personnel have priority over other groups. Priority status can also be transferred to bereaved spouses and civil partners of service personnel. Under shared ownership, the buyer purchases a share of their home (traditionally between 25% and 75%, but the Government is reducing the minimum share to 10%), either with savings or a shared ownership mortgage, and pays rent on the remainder. They can progressively buy larger shares of the property at market value until they own 100% of the property. There are restrictions on eligibility based on income**.**
* **First Homes:** Under this scheme, the Government’s aim is that homes will be developed for first-time buyers with a 30% discount against market value. In 2021, it was announced that in recognition of the unique nature of service to the Armed Forces, serving members, veterans within 5 years of leaving the Services, divorced or separated spouses or civil partners of serving members, or the spouse or civil partner of a deceased member of the Armed Forces (if their death was wholly or partly caused by their service) shall not have to meet any local connection criteria in order to qualify for a First Home.

**Housing Related Support**

If you are over 16 and need extra support to help you keep your tenancy or housing, then you may be entitled to receive support services. The Housing Options Team can refer you to both supported housing schemes and for floating support.

**Supported housing** is accommodation designed for people who need help with everyday living. Supported housing is generally provided by local councils, housing associations (registered social landlords), or voluntary groups (charities). The type and level of support offered will vary.

Some supported housing offers high levels of support and 24-hour staffing cover, whereas in other places the support will be of a much lower level and may only be offered occasionally.

There are a number of specialist supported housing projects specifically for people who have served in the Armed Forces operating across England, Scotland, and Wales.

The Cobseo Housing Cluster is made up of a wide range of charitable and social housing organisations that provide veteran-specific accommodation. This ranges from specialist hostel and supported housing projects for those with a specific need to family accommodation in assured and assured shorthold tenancies.

It is possible [to search for veteran-specific accommodation](https://support.veteransgateway.org.uk/app/finding_a_home) provided by Cobseo Housing Cluster members and Veterans’ Gateway supporters. This ranges from specialist hostel and supported housing projects to family accommodation.

**Floating support** helps people to live independently in their own home. Support will be tailored to the needs of each individual and can help with:

* Moving into new accommodation and setting up a tenancy.
* Working with you around any problems you are facing in your home which may lead you to experiencing homelessness.
* Working with you to learn new skills to help you live independently.
* Working with you to make sure you are receiving all your benefits.
* Helping you to find out what is going on in your local area that you might what to get involved with.
* Helping you with getting back to work.
* Helping you access physical and mental health services and encourage a healthy lifestyle.

**Get Advice if You Are Threatened with Experiencing Homelessness**

When the Ministry of Defence (MOD) serves you with a Certificate of Cessation of Entitlement it is usually 6 months before you leave the Armed Forces. It contains the date that you lose your entitlement to service accommodation.

If you have received a Certificate of Cessation, you should contact the Council’s Housing Options for more advice. We can discuss the range of housing options with you and help to prevent you from experiencing homelessness.

If you are threatened with experiencing homelessness within 56 days, you can make an application for assistance to the council under the Homelessness Reduction Act 2017. The council has a duty to assess your case and agree a personalised plan with you and provide assistance to try to prevent your homelessness.

If you are actually experiencing homelessness, we will help you find alternative accommodation or may offer you temporary accommodation if you have a priority need. If you have dependent children you will automatically be in priority need, or if someone in your household is pregnant. You may be in priority need because you are considered vulnerable because of time spent in the Forces or for other reasons such as mental health issues or a physical disability. It's important to tell us about anything that makes it harder for you to cope with experiencing homelessness, such as disability or being released on medical grounds.

**Specialist Housing Associations**

The following specialist housing associations provide longer-term housing for veterans.

* [Haig Housing](http://www.haighousing.org.uk/) (general needs housing for ex-service single people and families).
* [Stoll](https://www.stoll.org.uk/housing/) (supported housing for vulnerable veterans).

**Help with Housing Costs**

Housing Benefit

You might be able to get housing benefit to help pay your rent. More information about claiming housing can be found here (include local information).

Universal Credit

In some areas you'll have to claim housing costs through Universal Credit instead. More information can be found on our Universal Credit page (include local link).

**Help from Military Charities or Voluntary Organisations**

**Veterans’ Gateway**

Veterans’ Gateway is a first point of contact for veterans seeking support and information on anything from healthcare and housing to employability, finances, personal relationships, and more. The Veterans’ Gateway can be accessed 24 hours a day, seven days a week.

The Veterans Gateway hosts a list of vacant places in veteran-specific accommodation around the country on <https://support.veteransgateway.org.uk/app/finding_a_home>.

[www.veteransgateway.org.uk](http://www.veteransgateway.org.uk)

Telephone: 0808 802 1212

Text: 81212 to receive a call back.

**Army Families Federation (AFF)**

Army Families Federation is the voice of the Army family. It empowers, acts as an advocate and an expert witness to promote a quality of life which reflects the Armed Forces Covenant.

[www.aff.org.uk](http://www.aff.org.uk)

**Cobseo**

The Housing Cluster of the Confederation of Service Charities (Cobseo) includes the main providers of general needs and supported housing for the ex-Service community in its Directory of Dedicated Services for Veterans.

[www.Cobseo.org.uk](http://www.Cobseo.org.uk)

**First Light Trust**

First Light Trust provide support to all those who have served in the Emergency Services and Armed Forces and their families.

[www.firstlighttrust.co.uk](http://www.firstlighttrust.co.uk)

**Forces Connect**

‘Forces Connect’ is a free mobile app which signposts veterans to organisations offering support.

**No Homeless Veterans**

The No Homeless Veterans campaign provides a directory of every single veteran-specific accommodation unit and how to access it in the country: <https://www.stoll.org.uk/no-homeless-veterans/>

**Shelter**

Shelter provides a range of advice on all housing matters, including homelessness.

Emergency helpline: 0808 800 4444

<https://england.shelter.org.uk>

**SSAFA**

SSAFA is an Armed Forces charity providing lifelong support to anyone who is currently serving, or has ever serviced in the Royal Navy, British Army or RAF and their families.

[www.ssafa.org.uk](http://www.ssafa.org.uk)

**Statutory Guidance**

This brings together all of the statutory guidance in relation to veterans and housing.

<https://www.gov.uk/government/publications/improving-access-to-social-housing-for-members-of-the-armed-forces/improving-access-to-social-housing-for-members-of-the-armed-forces>

**The Naval Families Federation (NFF)**

The Naval Families Federation offers Royal Naval and Royal Marine’s families an independent voice and representation. They also provide support and guidance on the issues affecting daily life that occur due to being part of a Naval Service family.

[www.nff.org.uk](http://www.nff.org.uk)

**The RAF Benevolent Fund**

The RAF Benevolent Fund provides assistance to the RAF family when they are in need and supports the morale and wellbeing of the servicing RAF.

[www.rafbf.org](http://www.rafbf.org)

**The RAF Families Federation**

The RAF Families Federation provides all RAF personnel and their families – regular and reserve, single or married – with timely and professional support, assistance and an independent voice regarding issues or concerns that they may have.

[www.raf-ff.org.uk](http://www.raf-ff.org.uk)

**The Ripple Pond**

The Ripple Pond provides peer support community officers to the adult family members of physically or psychologically injured British Forces personnel and veterans.

[www.theripplepond.org](http://www.theripplepond.org)

**The Royal British Legion**

Helping serving members of the Armed Forces, ex-Service personnel and their families and dependents.

National Helpline: 0808 802 8080

[www.britishlegion.org.uk](http://www.britishlegion.org.uk)

**The Royal Navy and Royal Marines Charity (RNRMC)**

The RNRMC is the principal charity of the Royal Navy. They exist to support sailors, marines, and their families for life

[www.rnrmc.org.uk](http://www.rnrmc.org.uk)

**Veterans Aid**

For veterans facing street homelessness the national service is provided by Veterans Aid.

[www.veterans-aid.net](http://www.veterans-aid.net)

Freephone: 0800 012 6867

[info@veterans-aid.net](mailto:info@veterans-aid.net)