



Armed Forces and Veteran Housing Policies: The United Kingdom 2021 Vision

RESEARCH

KRISTINA FLEUTY 

ALEX COOPER

MICHAEL KEVIN ALMOND 

**Author affiliations can be found in the back matter of this article*

VIRGINIA TECH.
PUBLISHING

ABSTRACT

Accessing suitable accommodation post transition into civilian life from the military is one of the key markers for future success and wellbeing. For many this process can and does start during their military career. Some veterans struggle to find appropriate housing, often complicated by other difficulties associated with employment, physical and mental injuries, or difficulties with relationships. Over the past two years the position of veterans, veterans' families, and service people in transition in the United Kingdom (UK) has gained increased national and international visibility through the establishment of the Office for Veterans' Affairs. The Ministry of Defence's 2018 *Strategy for Our Veterans'* report contains a key theme that veterans in the UK should have a secure place to live either through buying, renting or social housing. However, the National Audit Office (NAO) recently reported that the Ministry of Defence (MOD) is not meeting its commitment to provide high-quality, subsidised accommodation to all service personnel. Satisfaction with single living accommodation has declined in recent years and can impact on the retention of military personnel, risking the MOD's ability to deliver defence capabilities. This review looks at the policy changes made in the past two years to support quality UK service accommodation, aid, sustain successful post-military transitions, and ensure veterans do not want for adequate housing.

CORRESPONDING AUTHOR:

Michael Kevin Almond

Anglia Ruskin University, GB

mike.almond1@gmail.com

KEYWORDS:

Veteran; Homelessness;
Resettlement; Armed Forces;
Housing

TO CITE THIS ARTICLE:

Fleuty, K., Cooper, A., & Almond, M. K. (2021). Armed Forces and Veteran Housing Policies: The United Kingdom 2021 Vision. *Journal of Veterans Studies*, 7(1), pp. 232-240. DOI: <https://doi.org/10.21061/jvs.v7i1.242>

INTRODUCTION

Since 2018 the position of veterans, veterans' families, and service people in transition in the United Kingdom (UK) has gained increased national and international visibility by the establishment of the Office for Veterans' Affairs (OVA) in 2019, with its stated aim of,

Lead[ing] the UK Government efforts to make sure the United Kingdom is the best place to be a veteran anywhere in the world and helping the nation fulfil its lifelong duty to those who have served in the Armed Forces. (n.p.).

This includes delivering *The Strategy For Our Veterans* report (Ministry of Defence, 2018a), which contains one key housing theme: "Veterans have a secure place to live either through buying, renting or social housing" (p. 5). This builds on the *Armed Forces Covenant*, developed from 2000 and published in 2011, which is based on the premise that "those who serve in the Armed Forces, whether regular or reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services" (Ministry of Defence, 2011, p. 1). The Covenant provides a framework of commitments, including those related to housing and accommodation for those in the Armed Forces community, including veterans.

A veteran is defined in the UK as anyone who has served at least one day, regular or reserve, in the Armed Forces (Ministry of Defence, 2011, p. 4). The term "transition" is used to describe the period of (re)integration into civilian life from the Armed Forces. "Resettlement" describes the formal processes and procedures by which a transition is managed, and the formal support provided to service leavers during transition. It starts with the activation of the Resettlement process and continues until the end of Resettlement provision. These provisions differ depending, amongst other things, on the length of service an individual has completed, as defined in the Ministry of Defence's (MOD) *Joint Service Publication (JSP) 534* (2018b), whereas the JSP 100 (Ministry of Defence, 2019a) is intended as the authoritative document for a tri-service, holistic transition policy.

Accommodation is the most-highly reported concern presented by service personnel, defined here as those currently serving and their families, to the three single Service British Families Federations. The Federations cite ongoing difficulties in respect to complex housing issues, such as repairs and maintenance, constituting the largest number of enquiries they receive. More information about families' housing needs, generated by service families

themselves, has come to the fore in the past 2 years including commentary on the dispersed family: those families where the serving individual lives apart from the family for the working week (Royal Air Force Families Federation, 2020a) and families in transition (Royal Air Force Families Federation, 2020b).

The MOD is aware of the need to improve housing conditions and of the importance of providing, "safe, good quality and well-maintained homes being essential to supporting operational capability" (UK Government, 2020, p. 23). These problems and potential recommendations were recently part of a UK Government review. In addition, the National Audit Office (NAO) recently reported that the MOD is not meeting its commitment to provide high-quality, subsidised accommodation to all service personnel. Satisfaction in this report, particularly with single living accommodation, has declined in recent years impacting the retention of military personnel and risking the MOD's ability to deliver defence capabilities (NAO, 2021).

The majority of the approximately 15,000 Armed Forces personnel leaving regular service go on to make a successful transition into civilian life each year when their military service ends (Ministry of Defence, 2019b). It is estimated there are approximately 2.2 million veterans currently residing in the UK (Ministry of Defence, 2019c). However, the annual cost to the UK of failing to address housing-related issues that arise from "poor transition" has been estimated to be in the region of £25 million (Forces in Mind Trust, 2013).

This review looks at the changes made to policy in the UK in the past 2 years to support quality UK service accommodation, aid, and sustain successful transition as well as to ensure veterans do not want for adequate housing. Very little formal academic study on this topic has been produced in the past 2 years, much reliance is placed on the "grey" literature.

HOUSING DURING SERVICE AND IN TRANSITION

Finding sustainable housing is, along with employment, one of the most important aspects of a successful transition (Ashcroft, 2014). Serving personnel have access to subsidised MOD accommodation and are therefore insulated to some degree from the market costs of housing. This is particularly true in high-cost and high-demand areas. It is also true that the processes of provision and payment for MOD accommodation are much simpler than buying or renting on the open market. Owning, purchasing property, or renting with a view to long-term occupancy in an area offering suitable education and/or stable occupation

opportunities would be the ideal start to transition. Service personnel in the UK are not obliged to live in MOD accommodation and in 2017 49% of service personnel owned or were purchasing their own home (Ministry of Defence, 2018c). This had not significantly changed in the most recent Armed Forces Continuous Attitude Survey (AFCAS; Ministry of Defence, 2019d). The AFCAS reports the reasons why service personnel choose not to purchase their own home whilst in service, these include being unable to afford a suitable home and wanting to be able to easily move themselves and their family when posted.

The AFCAS 2019 includes further statistics on home ownership. The survey shows that, in 2019, 50% of service personnel owned their own home, although only 22% of personnel reported living in their own home during the working week (this was a small increase of 5% when compared to the 2017 survey; Ministry of Defence, 2019d). Home ownership had been rising among Service personnel over the previous 12 years, from 46% in 2007 to 50% in 2019, but this rise stalled after 2017. This rise had been particularly marked in the Army and the Royal Air Force (RAF).

Rates of home ownership vary by service arm, as shown in **Table 1**, with the proportions of Army personnel owning their own home trailing some way behind RAF and Royal Navy. Home ownership also varies by rank, as shown in **Table 2**, with commissioned officers more likely to be homeowners, compared with other ranks (non-officer), again with no change seen between 2017 and 2019 (Ministry of Defence, 2019d). This would suggest that those likely to face difficulties with housing during transition lies with the Army and other ranks. There is no evidence that the MOD targets specific groups to encourage home ownership or commercial renting with a view to aiding transition.

	ARMY %	RAF %	ROYAL NAVY %
Homeowner	41	58	62
Not a homeowner	34	18	16
Saving to become a homeowner in the future	25	23	22

Table 1 Home Ownership by Service Arm.
 Note: Data source (Ministry of Defence, 2019d).

	OFFICER %	OTHER RANKS %
Homeowner	77	43
Not a homeowner	10	30
Saving to become a homeowner in the future	14	26

Table 2 Home Ownership by Rank.
 Note: Data source (Ministry of Defence, 2019d).

The Armed Forces Covenant Report 2019 (Ministry of Defence, 2019e) describes several significant policy changes in the past 2 years designed to aid service personnel’s access to service accommodation and retain it for a longer period during transition; a change in policy on the allocation of Service Family Accommodation (SFA) came into effect on 1 April 2019. From this date, the Future Accommodation Model (FAM; Ministry of Defence, 2020a) entitles service personnel with more than 4 years’ service who are in a long-term relationship, or have residential responsibility for a child, to apply to live together in surplus SFA, subject to availability. This extends the traditional view of the military in not defining a family as a married couple. In addition, FAM entitles, subject to availability, service leavers and their families to stay in SFA for up to 12 months (previously 3 months) by paying the market rate. These measures are designed to aid family stability, cohesion, and allow more time to source appropriate housing post service. It is too early to assess the impact of these measure on those in transition.

Serving personnel can also, under FAM, opt to rent their own property in the private rental sector, and support is available via the Tenancy Deposit Loan Scheme, launched in July 2015. However, AFCAS data (Ministry of Defence, 2019d) suggests that very low proportions of serving personnel reside in privately rented accommodation during the working week (around 2%) whilst the majority live in service accommodation (78%). This clearly reflects the higher cost of commercial renting, even with the loan scheme, when compared with subsidised service accommodation. The FAM pilot was launched in September 2019 at Her Majesty’s Naval Base HMS Clyde; evaluation of the scheme is not yet complete.

That the cost of buying property by service personnel represents a difficulty is partially acknowledged by the necessity for a specific scheme, Forces Help to Buy (FHTB), designed to support home ownership for serving personnel. Under the FHTB scheme service personnel can borrow up to 50% of their annual salary (to a maximum of £25,000) to purchase their first property. The original target of 10,000 recipients, set by then Defence Secretary Michael Fallon in 2015, has however been greatly surpassed, with 20,300 receiving funding to the end of quarter 3 in 2019–2020. However, the numbers accessing the FHTB scheme has fallen over 2 years to 2019 (Ministry of Defence, 2019f). This is reflected in the net figures (considering new recipients and service leavers), which show there has been little change in the number of serving personnel owning their own property in the past two years, as reported by the AFCAS (Ministry of Defence, 2019d). This is also apparent in the quarterly average for the number of payments made by the FHTB scheme decreasing by 7% between 2017/18 and 2018/19 (Ministry of Defence, 2019f).

Data relating to FHTB 2019 (Ministry of Defence, 2020b) is provided by the MOD in quarterly reports. From the start of the scheme to the end of the third quarter of 2019–2020, the data shows:

- 44,168 first stage applications have been received
- 23,694 proceeded to the second stage
- 20,300 individuals have received payments
- The average payment is £15,100
- The total cost to date of the scheme has been £306 million

The 2019 report (Ministry of Defence, 2020b) also shows differences in use of the scheme across services, arms, and between ranks, as shown in **Tables 3** and **4**. These statistics reflect the different size of the respective services and the rank structure. In October 2019, the Secretary of State for Defence announced extension of the scheme until the end of December 2022.

Despite the recent lower uptake, the significant number of service personnel taking up this financial offer over the past 5 years suggests a major effort by the MOD to support home ownership by those serving prior to leaving service has taken place. The impact of the offer on ensuring a satisfactory transition generally, and with respect to housing specifically, has not been performed.

Not surprisingly, financial knowledge and access to reliable information or advice are two of the themes most often identified as crucial for successful housing transitions. The Royal Air Force Families Federation has produced a guide with practical advice for families in transition with links to services in England, Scotland, and Wales (Royal Air Force Families Federation, 2020b).

The Scottish Government (2018) published the *Scottish Housing Guide for People Leaving The Armed Forces and Ex-Service Personnel*. It also published practice guidance on

	% OF PAYMENTS
Army	48
RAF	24
Royal Navy/Royal Marines	28

Table 3 FHTB Payments Across Services.
Note: Data source (Ministry of Defence, 2020b).

	% OF PAYMENTS
Officers	17
Other ranks	83

Table 4 FHTB Payments by Rank.
Note: Data source (Ministry of Defence, 2020b).

social housing allocations in February 2019 *Social Housing Allocations in Scotland – A Practice Guide*, containing practical advice for social landlords on allocations for people leaving the Armed Forces. The effect of this guidance is yet to be assessed. This does however demonstrate one of the further complexities of transition present in the UK, that of devolution. The four countries, England, Scotland, Wales, and Northern Ireland are able to develop separate policies and support for service leavers with different rules for access to that support. This may affect those in transition in different ways and be introduced at different times. Being able to track those changes by those in transition is complicated.

All the above would suggest that the majority of those leaving service are already purchasing a house or are saving towards that aim, and that the MOD is doing well in supporting those in transition as individuals or families. The biggest fear for those managing the process, and for those in transition, is a period of homelessness as reflected in popular opinion, the reality of which is discussed in the next section.

HOMELESSNESS

The homeless veteran is a common image. A YouGov survey performed in the UK in 2018 (Forces in Mind Trust, 2018) identified that a majority of the public participants questioned associated veterans with homelessness, for many this was due to media coverage. Furthermore, the same study (Slide 20) suggested 22% of respondents felt homelessness impacted “a lot” on veterans’ daily life. To combat this belief, the UK Government issued new guidance to local authorities (Ministry of Housing, Communities & Local Government, 2018) on managing homeless veterans, and in March 2019 an additional £1 million of funding to support vulnerable veterans who are, or are likely to be, at risk of becoming homeless was allocated to 10 Combined Authorities and the Greater London Authority. In addition, the Homelessness Reduction Act’s Duty to Refer, which came into force in October 2018, sought to ensure that the Secretary of State for Defence and other public authorities refer members of the regular Armed Forces in England to a local housing authority within 56 days, if they believe they may be homeless or were threatened with homelessness. In the light of these changes, a fall in the number of homeless veterans should be anticipated; to assess the early impact of these changes, a very important update on homeless veterans in London was published by the University of Kent (Kirton-Darling & Carr, 2019) identifying where any significant change had been seen following the same university’s report of 2016 (Kirton-Darling & Carr, 2016).

The work of Kirton-Darling and Carr (2016, 2019) showed that many authorities had not publicly identified an Armed Forces Champion who could progress and / or monitor the required actions. Pleasingly more boroughs stated that applicants could be identified as being in priority need because of vulnerability after serving, and many local authorities now clearly inform applicants that if they have served in the Armed Forces, they should include this information in their application. Unfortunately, few had updated their policy on homelessness in respect to those having previously served in the Armed Forces.

Data on the number of veterans presenting at homelessness services is available under two categories:

- Presenting to local authorities as homeless
- Using a range of homelessness services

Government Statistics on homelessness for England (Ministry of Housing, Communities & Local Government, 2020) state that: the number of households owed a homelessness duty, by support needs, in England July to September 2019 by reason of having served in HM Forces was 500 (0.7% of total). It was estimated that just under 1,000 veterans were in generic accommodation projects in England. This is far from the popular image identified in the YouGov survey, suggesting both national and local governments are supporting veterans who present a housing need.

As in dealing with transition, the devolved nations can assess and manage homelessness independently. At present therefore, there is no breakdown for veteran status in homelessness prevention statistics in England, Wales, or Northern Ireland. Scotland is currently the only country to collect information on whether any member of a homeless family had previously served in the Armed Forces. Scottish Government Statistics (2020) on homelessness for Scotland state that:

- 46 applicants (0.13% of total applicants) had become homeless on leaving Armed Forces accommodation
- 799 applicants (2% of total applicants) had a household member who had previously served in the Armed Forces; of these 588 had left more than five years ago

In Wales, although homelessness statistics cover Welsh families considered to be homeless due to vulnerability as a result of a person leaving the Armed Forces, under the (Wales) 2014 Housing Act, the data for 2016/17 was not sufficiently robust for publication. In 2018/19 the number of households eligible, unintentionally homeless and in priority need (Section 75) by reason of leaving the armed forces, was 9 (0.3%; Welsh Government, 2019).

In England a survey of homelessness provision by Homeless Link (2018) suggested that 3% of accommodation users and 3% of day centre users in 2016 were veterans. The survey repeated in 2018 (Homeless Link, 2019) showed a small reduction in the number of homeless and a similar reduction in the proportion of veterans, 2%. Homeless England data from the same source (Homeless Link, 2019) indicates that up to the year 2019, there was a reduction in both the number of accommodation projects (-3%) and the number of day centres (-5%) available to the homeless.

Data from the Combined Homelessness and Information Network (CHAIN) provides the most reliable information on rough sleeping in London, defined as a person having been encountered by a commissioned outreach worker bedded down on the street, in other open spaces or locations not designed for habitation, such as doorways, stairwells, parks or derelict buildings. It indicated that about 2% (132 people) of people using outreach services were UK nationals with UK military experience in 2016/17 (Greater London Authority, 2017). This was unchanged in 2019 (2%, 115 people), although interestingly non-UK nationals with other nations' military service was 5% (Greater London Authority, 2020).

No information from Northern Ireland is available, the historic internal conflict known as the "Troubles," which ran from 1968 to 1998 makes identifying veterans difficult, either because the question is omitted from government documents and self-declaration, or identification is seen to carry risks.

Over the past 2 years therefore, the number of homeless veterans identified in the UK can be considered to be small, certainly much smaller than popular opinion believes, and is possibly reducing. Central Government action has been positive and while yet to be fully implemented at local levels, may already be responsible for seeing a small reduction in those rough sleeping.

VULNERABILITY, PRIORITY NEED, AND LOCAL CONNECTIONS

That veterans may be defined as vulnerable in relation to housing needs is well recognised in England, but again the devolved nations differ in how vulnerability is defined, and priority allocated accordingly. The Homelessness Priority Need for Accommodation, England (UK Government, 2002) notes that Armed Forces personnel who apply for assistance in England are in priority need if they are classed as vulnerable as a consequence of having been in the Armed Forces. Vulnerability in relation to service is defined in the *Homelessness Code of Guidance for Local Authorities* (Ministry of Housing, Communities & Local Government, 2018)

and includes ex-service personnel. Vulnerability in these documents includes reference to length and type of service, medical discharge, advice from HM Forces medical or welfare advisers, time since discharge, and availability of support networks.

In contrast to the definition in England, there is no similar test of vulnerability in Wales, Northern Ireland, or Scotland. For example, the Housing (Wales) Act 2014 (UK Government, 2014) notes that former regular members of the Armed Forces will be in priority need if they are homeless and have been homeless since they left the Armed Forces. Further information about veterans in Wales is contained in the *Code of Guidance to Local Authorities on the Allocation of Accommodation and Homelessness 2016* (Welsh Government, 2016).

In Scotland, an amendment to the Homelessness Act 2003 (UK Government, 2003) abolished the priority need criteria in 2012. Instead, local authorities in Scotland have a duty to find permanent accommodation for all applicants who are unintentionally homeless. As noted above, the Scottish Government (2018) published the *Scottish Housing Guide for People Leaving the Armed Forces and Ex-Service Personnel* and a new practice guidance on social housing allocations in February 2019, *Social Housing Allocations in Scotland – A Practice Guide*, containing practical advice for social landlords on allocations for people leaving the Armed Forces (2019).

A significant way veterans could have experienced disadvantage in the past was in determining eligibility for assistance by local authorities in establishing a local connection to the area in which they wanted to live. In 2008 Section 315 of the Housing and Regeneration Act 2008 (UK Government, 2008) amended the local connection test in section 199 of the Housing Act 1996 to enable veterans and Armed Forces personnel to establish a local connection in an area through residing there by choice, or being employed there, in the same way as a civilian. Statistics produced by the Ministry of Housing, Communities & Local Government, reproduced in the *Armed Forces Covenant Report* (Ministry of Defence, 2019e), demonstrate veterans spend less time in a local authority area before being offered housing than the non-veteran population. This suggests veterans are not being disadvantaged by their service.

The consultation document, *Improving Access to Social Housing for Members of The Armed Forces, Veterans, and Their Families* published by the Ministry of Housing, Communities and Local Government in 2019 also aimed to improve support to families in difficulty by proposing that local authorities should exempt from the local connection requirements those divorced or separated partners of service personnel who are required to move out of accommodation provided by the Ministry of Defence.

This was a specific request made during the consultation period on the Veterans Strategy by a major service charity contributing to the housing sector, The Royal British Legion (RBL). The RBL recommended that “The Ministry of Housing, Communities and Local Government and local authorities extend provisions in housing services for Veterans to divorced and separated spouses and partners” (The Royal British Legion, 2019, p. 4).

Over the past two years therefore, at least in Scotland and England, policy has shifted to define and support vulnerable veterans and their families, establish priorities, and remove some of the burden of proof for a local connection before allocating social housing.

SPECIFIC DISABILITIES AND THE ELDERLY VETERAN

Research into the housing needs of ageing veterans with specific disabilities has been published (Wilson et al., 2020), and advice and solutions for care providers accommodating elderly veterans (DEMOS, 2018) has been produced. In the UK almost half of the estimated 2.2M veterans are over 70 years of age (Ministry of Defence, 2019c) but very little is known about where or under what circumstances they live or are cared for.

The consultation document, *Improving Access to Social Housing for Members of The Armed Forces, Veterans, and Their Families*, published by the Ministry of Housing, Communities and Local Government (2019) aimed to apply the “medical and welfare” reasonable preference category and the additional preference requirements to ensure members of the Armed Forces and veterans suffering from mental ill health are given appropriate priority for social housing, in the same way those with physical injuries receive support.

Support for UK Veterans, (House of Commons Library, 2020), outlines the housing policies in England and the devolved nations and stresses that the assistance available differs in England, Scotland, Wales, and Northern Ireland. It also suggests no new policy introductions for wounded, injured and sick or for housing adaptations has been introduced since 2016.

CONCLUSION

There has been a steady development of policy and practice for current service personnel, those in transition and veterans in relation to their housing needs over the last 2 years. The UK Government has continued to develop a legislative framework to ensure that veterans are not

disadvantaged if they apply for help during resettlement or because they are experiencing homelessness later in life. However, it is recognised that an increasing legislative disparity between England and the devolved nations (Scotland, Wales, and Northern Ireland) is emerging, which has the potential to complicate transition for an individual or family. The difference in the application of existing policy between local authorities further complicates resettlement with little evidence for oversight in ensuring existing regulations are applied consistently. A review of the available UK research and officially published data shows that concrete evidence for changes proving beneficial or hindering secure accommodation for veterans and their families remains limited. There is a need for prospective formal and independent academic oversight of this area of both national and devolved housing policy. The need for better coordination of advice services available for those in transition or veterans is acknowledged, albeit that among the overall range of people or households in need, those who are veterans are only a small subset. There remains a need for developing longitudinal data on housing choices, problems, and homelessness across the UK's devolved nations that can be adequately compared and potentially linked to veterans and their family's wellbeing. The OVA, having championed the various national, regional, and local initiatives on housing over the past 2 years should now lead on their evaluation. How the UK as a whole, and in the devolved nations separately, will respond to the challenges and recommendations made, particularly those raised in the recent report (UK Government, 2020) requires scrutiny. There is significant evidence that the MOD takes military accommodation seriously. There is also evidence that the MOD is continuing to improve service accommodation, particularly for families, but perhaps at the expense of the single serving person (NAO, 2021).

COMPETING INTERESTS

The authors have no competing interests to declare.

AUTHOR AFFILIATIONS

Kristina Fleuty  orcid.org/0000-0001-7527-4020
Anglia Ruskin University, GB

Alex Cooper
Anglia Ruskin University, GB

Michael Kevin Almond  orcid.org/0000-0002-1275-9925
Anglia Ruskin University, GB

REFERENCES

- Ashcroft, L. M.** (2014). *The veterans' transition review*. <http://www.veteranstransition.co.uk/vtrreport.pdf>.
- Demos.** (2018). *Supporting military veterans in residential care: A practical guide*. <https://demosuk.wpengine.com/wp-content/uploads/2018/06/Supporting-Veterans-2018-WEB.pdf>.
- Forces in Mind Trust.** (2013). *The transition mapping study: Understanding the transition process for service personnel returning to civilian life*. <https://www.fim-trust.org/wp-content/uploads/2015/01/20130810-TMS-Report.pdf>.
- Forces in Mind Trust.** (2018). *Public perceptions of veterans and the armed forces*. <https://www.fim-trust.org/wp-content/uploads/public-perceptions-of-veterans-armed-forces.pdf>.
- Greater London Authority.** (2017). *CHAIN annual report: Greater London April 2016 – March 2017 (2016/17 Greater London full report)*. <https://data.london.gov.uk/dataset/chain-reports>.
- Greater London Authority.** (2020). *CHAIN quarterly report: Greater London October – December 2019 (2019/20 Quarter 3 reports)*. <https://data.london.gov.uk/dataset/chain-reports>.
- House of Commons Library.** (2020, April 30). *Support for UK veterans (Briefing Paper, number 7693)*. <https://commonslibrary.parliament.uk/research-briefings/cbp-7693/>.
- Housing Link.** (2018). *Support for single homeless people in England: Annual review 2017*. https://www.homeless.org.uk/sites/default/files/siteattachments/Annual%20Review%202017_0.pdf.
- Housing Link.** (2019). *Support for single homeless people in England: Annual review 2018*. <https://www.homeless.org.uk/sites/default/files/site-attachments/Annual%20Review2018.pdf>.
- Kirton-Darling, E., & Carr, H.** (2016). *Homeless veterans in London: Investigating housing responsibilities*. University of Kent. <https://static.kent.ac.uk/media/news/2016/12/Homeless-Veterans-in-London-Investigating-Housing-Responsibilities.pdf>.
- Kirton-Darling, E., & Carr, H.** (2019). *Homeless veterans in London: Investigating housing responsibilities*. University of Kent. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/806562/Homeless_Veterans_in_London_Report_2.pdf.
- Ministry of Defence.** (2011). *The Armed Forces covenant*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/49469/the_armed_forces_covenant.pdf.
- Ministry of Defence.** (2018a). *The strategy for our veterans*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/755915/Strategy_for_our_Veterans_FINAL_08.11.18_WEB.pdf.

- Ministry of Defence.** (2018b). *The tri-service resettlement and employment support manual: Part I directive.* (JSP 534). <https://www.ctp.org.uk/assets/x/58362>.
- Ministry of Defence.** (2018c). *UK regular Armed Forces continuous attitude survey results 2017.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/709491/AFCAS_2017_Main_Report_Revised_24_May_2018.pdf.
- Ministry of Defence.** (2019a). *JSP 100 defence holistic transition policy: Part 1 & part 2 combined– Directive and guidance.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864875/20191028_JSP_100_V1.0_Oct_2019_-_Final.pdf.
- Ministry of Defence.** (2019b). *UK Armed Forces quarterly service personnel statistics.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/847640/1_October_2019_SPS.pdf.
- Ministry of Defence.** (2019c). *Population projections: UK Armed Forces veterans residing in Great Britain 2016 to 2028.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/775151/20190107_Enclosure_1_Population_Projections_UK_Armed_Forces_Veterans_residing_in_Great_Britain_-_2016_to_2028.pdf.
- Ministry of Defence.** (2019d). *UK regular Armed Forces continuous attitude survey results 2019.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/811689/Armed_Forces_Continuous_Attitude_Survey_2019_Main_Report.pdf.
- Ministry of Defence.** (2019e). *The Armed Forces covenant annual report 2019.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/854400/6.6025_MOD_Covenant_Annual_Report_2019_Accessible.pdf.
- Ministry of Defence.** (2019f). *Forces help to buy quarterly statistics Q4 2018-19.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/799690/Forces_Help_To_Buy_Scheme_Statistics_Q4_2018-19_1_.pdf.
- Ministry of Defence.** (2020a, March 30). *What you need to know about the Future Accommodation Model.* <https://www.gov.uk/government/publications/future-accommodation-model-what-you-need-to-know/what-you-need-to-know-about-fam>.
- Ministry of Defence.** (2020b). *Forces help to buy quarterly statistics Q3 2019-20.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/860778/20200130_Forces_Help_to_Buy_Official_Statistic_Q3_2019_20.pdf.
- Ministry of Housing, Communities & Local Government.** (2018). *Homelessness code of guidance of local authorities.* https://assets.publishing.service.gov.uk/media/5a969da940f0b67aa5087b93/Homelessness_code_of_guidance.pdf.
- Ministry of Housing, Communities & Local Government.** (2019). *Improving access to social housing for members of the Armed Forces, veterans, and their families.* https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/769805/Social_housing_Armed_Forces_consultation.pdf.
- Ministry of Housing, Communities & Local Government.** (2020, March 19). *Live tables on homelessness.* <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>.
- National Audit Office.** (2021). *Improved single living accommodation.* <https://www.nao.org.uk/report/improving-single-living-accommodation/>.
- Office of Veterans Affairs.** (2019). *About us.* <https://www.gov.uk/government/organisations/office-for-veterans-affairs/about>.
- Royal Air Force Families Federation.** (2020a). *RAF dispersed families: Summary briefing paper.* <https://www.raf-ff.org.uk/wp-content/uploads/2020/01/RAF-Dispersed-Families-summary-briefing-paper-Jan-20.pdf>.
- Royal Air Force Families Federation.** (2020b). *Departures: A families guide to transition from the RAF.* <https://www.raf-ff.org.uk/wp-content/uploads/2020/03/Transition-guide.pdf>.
- Scottish Government.** (2018). *A Scottish housing guide for people leaving the Armed Forces & ex-Service personnel.* <https://www.gov.scot/publications/scottish-housing-guide-people-leaving-armed-forces-ex-service-personnel-9781787811539/>.
- Scottish Government.** (2019). *Social housing allocations in Scotland: Practice guide.* <https://www.gov.scot/publications/social-housing-allocations-scotland-practice-guide>.
- Scottish Government.** (2020). *Homeless Veterans – Statistics: 2019–2020.* <https://www.gov.scot/publications/homeless-veterans-statistics-2019-2020/>.
- The Royal British Legion.** (2019). *The strategy for our veterans: The Royal British Legion consultation response.* https://storage.rblcdn.co.uk/sitefinity/docs/default-source/campaigns-policy-and-research/veterans_strategy_rbl_response.pdf?sfvrsn=614cd690_0.
- UK Government.** (2002). *The homelessness (priority need for accommodation) (England) [Order 2002 SI 2002/205].* <http://www.legislation.gov.uk/uksi/2002/2051/contents/made>.
- UK Government.** (2003). *Homelessness etc. (Scotland) Act 2003 [2003 asp 10].* <http://www.legislation.gov.uk/asp/2003/10/contents/2012-12-31>.
- UK Government.** (2008). *Housing and regeneration act 2008 [2008 c. 17].* <http://www.legislation.gov.uk/ukpga/2008/17/contents>.
- UK Government.** (2014). *Housing (Wales) Act 2014 [2014 anaw 7].* <http://www.legislation.gov.uk/anaw/2014/7/contents/enacted>.
- UK Government.** (2020). *Living in our shoes: Understanding the needs of UK Armed Forces families.* <https://assets.publishing>

[service.gov.uk/government/uploads/system/uploads/attachment_data/file/895236/Living_in_our_shoes_Full_Report__1__embargoed_30_June.pdf](https://www.service.gov.uk/government/uploads/system/uploads/attachment_data/file/895236/Living_in_our_shoes_Full_Report__1__embargoed_30_June.pdf).

Welsh Government. (2016). *Code of guidance: For local authorities on the allocation of accommodation and homelessness*. <https://gov.wales/sites/default/files/publications/2019-03/allocation-of-accommodation-and-homelessness-guidance-for-local-authorities.pdf>.

Welsh Government. (2019). *Statistical first release: Homelessness in Wales 2018-19*. <https://gov.wales/sites/default/files/statistics-and-research/2019-07/homelessness-april-2018-march-2019-993.pdf>.

Wilson, G., McGill, G., Osborne, A., & Kiernan, M. (2020). Housing needs of ageing veterans who have experienced limb loss. *International Journal of Environmental Research and Public Health*, 17(5), 1791. DOI: <https://doi.org/10.3390/ijerph17051791>

TO CITE THIS ARTICLE:

Fleuty, K., Cooper, A., & Almond, M. K. (2021). Armed Forces and Veteran Housing Policies: The United Kingdom 2021 Vision. *Journal of Veterans Studies*, 7(1), pp. 232–240. DOI: <https://doi.org/10.21061/jvs.v7i1.242>

Submitted: 18 February 2021 Accepted: 31 May 2021 Published: 18 June 2021

COPYRIGHT:

© 2021 The Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC-BY 4.0), which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited. See <http://creativecommons.org/licenses/by/4.0/>.

Journal of Veterans Studies is a peer-reviewed open access journal published by VT Publishing.