



Working Together to Meet the Housing Needs of Ex-Service Personnel: Examining the Challenges of Transition and Collaboration

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Dedication

This project was conceived by our colleague, Dr. Christine Robinson, who originally planned the research and obtained funding for the study. She sadly passed away before being able to complete the work, but we hope that this report adds to her legacy of important research in this field. We thank everyone involved at the Forces in Mind Trust and the University of Stirling for their support in concluding this important study.

Professor Isobel Anderson, Faculty of Social Sciences, University of Stirling

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Foreword

A successful, sustainable transition into a fulfilled civilian life covers many facets – employment, health and finance for example. Housing though holds a special place, as it provides the very basics of shelter, protection and security, both physical and mental, for the whole family. It is, for the majority of Service leavers, their biggest concern. Yet we know that over half leave without their housing needs having been ‘sorted’.

The current housing situation, often described as a national ‘crisis’, can only really be solved by matching the demand with adequate supply. We are some way off that happy situation overall, and even further from striking the right balance between social and private housing. This project takes a more analytical approach, and identifies ways to improve housing outcomes that do not require billion-pound construction.

Some of the challenges are, disappointingly, common across many domains, such as an unfamiliarity with aspects of the civilian world, which in particular also affects employment and health journeys. But equally this research has identified improvements in certain areas, including better preparation of Service leavers and greater understanding of their needs by Local Authorities.

Where then to make impactful change? Three areas stand out. Firstly, housing is a complex environment, and we call for better education of Service leavers, more robust connections between supporting organizations, and even greater collaboration across all agencies. Secondly, the understanding of the unique needs and challenges associated with being one of nearly 6 million members of the Armed Forces Community in the United Kingdom cannot be allowed to reduce – a clear risk as the size of that Community shrinks – and be replaced by greater empathy with other ‘heroic’ professions. Indeed, we want that understanding to be deepened. Thirdly, there will always be some people who are particularly vulnerable to failed transition, and to suffering homelessness or housing issues. We must identify them early, and take the necessary preventative steps to ensure that they too can live fulfilled civilian lives.

Finally, and in addition to what has already been said in the Acknowledgements, I would like to convey to all the family, friends and colleagues of the late Dr Christine Robinson our deepest sympathy. When Christine first approached the Trust with her idea for this research project in 2014, we quickly connected her to Riverside, Stoll and the University of York, who were conducting complementary research on housing needs. Christine’s enthusiasm and evident expertise were apparent to us all, and her willingness to collaborate with a wide range of organizations was both typical of her and exemplary given the nature of her work.

The research project was not without challenge, and I should also thank the University of Stirling who supported us as well as Christine. It would be rather trite to say this report is her legacy. But her drive, her personality, and her desire to help members of the Armed Forces Community are etched between every line. A fitting legacy would be that there was no further need to conduct such a study, and that the collaboration and learning presented here were embraced by all. The members of the Armed Forces Community, and Christine, deserve that.



Ray Lock

Air Vice-Marshal Ray Lock CBE,
Chief Executive, Forces in Mind Trust

Note on terminology

The language regarding people who have served in the UK Armed Forces is somewhat complicated. The UK Government uses the term 'veteran' and defines this as anyone who has served at least one day. This definition applies to policy across the UK and is also used widely by the Armed Forces charity sector. However, research suggests that many people who have served do not refer to themselves as veterans (Burdett et al., 2013), whilst the wider public tend to associate the term with older groups who served in the World Wars (Gribble et al., 2019).

In this report, we therefore use the term 'ex-Service personnel', rather than veteran, to reflect the language more commonly used by those who have served in recent decades. When using this term, we employ the same definition of at least one day's service. Further definitions of key terms and abbreviations are provided below.

Glossary and abbreviations

Term	Abbreviation	Definition
Armed Forces Community	AFC	Those who are serving or have previously served in the UK Armed Forces, either Regular or Reserves, plus their immediate family, including family of Service Personnel and veterans who have died
Armed Forces Liaison Officers	AFLO	Five regional posts created by the Welsh Government to raise awareness of issues facing the Armed Forces Community and coordinate work to meet the principles of the Armed Forces Covenant
Armed Services Advice Project	ASAP	Dedicated advice service for the Armed Forces Community provided by the Scottish Citizens Advice Bureau Service
Convention of Scottish Local Authorities	COSLA	Umbrella body for local authorities in Scotland
Career Transition Partnership	CTP	Provider of resettlement services to the Armed Forces, provided by Right Management Ltd under MOD contract
Defence Holistic Transition Policy	DHTP	Over-arching, Tri-Service policy for transition support and processes, published in 2019 (JSP100)
Defence Infrastructure Organisation	DIO	Estate management wing of MOD
Defence Transition Service	DTS	Service established by MOD in 2019 to provide a full range of transition support and facilitate access to appropriate services
Early Service Leaver	ESL	Discharged before completion of four years service, or compulsorily after that date, thereby losing entitlement to resettlement
Ex-Service Personnel	ESP	Previously served at least one day in the Armed Forces (also known as veterans or ex-Forces personnel)
Future Accommodation Model	FAM	New approach to accommodation for serving personnel, currently being piloted by MOD, providing greater choice and flexibility to buy or rent on the private market
Joint Services Housing Advice Office	JSHAO	Tri-Service office providing civilian housing briefs for serving personnel

Glossary and abbreviations

Term	Abbreviation	Definition
Local Government Association	LGA	Umbrella body for local authorities in England
Ministry of Defence	MOD	UK Government department responsible for defence
Ministry of Housing, Communities and Local Government	MHCLG	UK Government department responsible for housing and local government
Other Ranks	OR	Personnel other than Commissioned Officers (called Ratings in the Royal Navy)
Personnel Recovery Officer	PRO	Officer providing support to personnel within the PRU
Personnel Recovery Unit	PRU	Unit providing rehabilitation for wounded, injured or sick personnel
Private Rented Sector	PRS	Rented accommodation provided by private landlords on the open market
Registered Social Landlord	RSL	Housing Association or Local Authority providing social housing
Resettlement		Support provided to serving personnel prior to discharge to facilitate transition to civilian life
Service Families Accommodation	SFA	Armed Forces accommodation provided to couples/families (historically known as 'Married Quarters')
Service Leaver	SL	Currently leaving, or has recently left the Armed Forces
Serving Person/Personnel	SP	Currently serving in the Armed Forces
Single Living Accommodation	SLA	Armed Forces accommodation provided to single personnel
Transition		Process of leaving the Armed Forces and returning to civilian life
Welsh Local Government Association	WLGA	Umbrella body for local authorities in Wales

Executive Summary

Key findings and recommendations from the research.

Introduction

The housing system is complex for anyone facing housing difficulties. It can be particularly difficult for ex-Service personnel to navigate because Armed Forces accommodation is completely separate from the civilian system. Finding a path through the housing maze can be additionally complicated by the number of organisations involved, including local authorities, housing associations, advice organisations and a plethora of Armed Forces charities. Collaboration between these organisations is therefore key to meeting the housing needs of ex-Service personnel. This study, funded by the Forces in Mind Trust, examines how organisations work together to support ex-Service personnel with housing problems, with a particular focus on the process of transition as people leave the Armed Forces.

To understand how organisations are attempting to collaborate in different contexts, we did five area-based case studies across England, Scotland and Wales¹. In each area we interviewed key staff from all of the organisations involved in meeting the housing needs of ex-Service personnel (70 interviews in total), as well as a number of individuals who had left the Armed Forces within the last ten years (20 interviews in total). Throughout the interviews, we explored what is working well to help ex-Service personnel find their way smoothly through the system and get into sustainable housing, and where things still need to improve. We also examined policy documents and, where possible, we reviewed the local data on numbers of ex-Service personnel passing through the housing support system.

This executive summary sets out the key points from the research, followed by a summary of the findings and a set of recommendations.

Key points at a glance

- The situation has improved over the past decade – the Armed Forces Covenant and the related policy focus has had a positive effect.
- Housing transitions for people leaving the Armed Forces appear to be smoother than in previous decades. Service leavers are somewhat better prepared and civilian housing organisations are more aware of the issues facing ex-Service personnel.
- Organisations are working together more effectively at a local level, with Armed Forces Champions, Covenant Groups and dedicated posts all playing important roles to improve relationships and develop collaboration.
- Most Service leavers make a successful transition, and ex-Service personnel are no more likely to be homeless than the wider population, but some still face significant housing difficulties and can get lost in the complexities of the housing system. All of the organisations involved need to maintain a focus on vulnerable and Early Service Leavers.
- Collaborative working could easily fade away as the public spotlight moves on. Continual attention is required at a local and national level to turn the innovations of the past decade into ‘normal jogging’ for all concerned.

¹ Note that the research does not cover Northern Ireland because expert advice indicated that security sensitivities would make it difficult to undertake fieldwork with ex-Service personnel in NI.

Findings

In broad terms, the research suggests that the landscape has improved over the past decade. The political and public focus on the needs of ex-Service personnel since the publication of the Armed Forces Covenant in 2011 has driven progress in terms of the development of national and local policy, as well as frontline practice and collaboration between organisations. This is especially impressive given that it has been achieved during a period of shrinking local government budgets and knock-on effects for Council and third sector services. There are also significant recent developments, most notably the creation of the Defence Holistic Transition Policy (DHTP) and the Defence Transition Service (DTS), which are designed to address a number of issues identified in previous research.

However, there remains room for further improvements in order to ensure that ex-Service personnel in housing need are not disadvantaged relative to the rest of the population. Moreover, it will be essential to ensure that the gains of the past decade are not lost as the public spotlight moves on. This may be a particular risk at the current time, due to the inevitable focus on the fallout from the coronavirus pandemic, and perhaps a reduction in concern for those who have served in the military now that the UK Armed Forces are not directly engaged in major conflicts.

Housing pathways

Transition

The evidence from this study suggests that Service leaver homelessness at the point of discharge is a relatively rare occurrence. Even in areas with a large number of Service leavers, local authorities receive very few homeless presentations at discharge. Improved advice and education regarding housing prior to discharge, together with policy changes such as the relaxation of local connection rules for social housing and the Duty to Refer have improved the housing pathways of Service leavers on discharge.

However, there remain issues for vulnerable Service leavers, especially Early Service Leavers who face multiple challenges, and those who are discharged relatively quickly or whose route to discharge is less clear. The findings also highlight the role of delayed transition effects, when Service leavers appear to make a smooth transition, but then experience problems within a few months or years because their initial situation in terms of housing, employment or family life was not sustainable. Organisations involved in meeting the housing needs of ex-Service personnel need to be aware that transition does not end when a Service leaver walks out of the gate, and that later challenges such as loss of employment or relationship breakdown can trigger transition-related problems. The DHTP and DTS seem to be well designed to address some of these issues, although it is not yet possible to assess their impact fully. The focus on vulnerable Service leavers and the provision of DTS support up to two years after discharge are to be welcomed.

Despite the evidence of some improvements in advice and education in relation to housing prior to discharge, there are still Service leavers entering the civilian world with insufficient knowledge about housing systems. The myth of priority access to social housing for ex-Service personnel has faded somewhat, but still appears to be commonplace amongst serving personnel. Some Service leavers

also have unrealistic expectations about civilian housing because of the relatively large properties they have been able to afford whilst serving. There are difficulties with providing housing information in the form of generic briefs – while they may be useful for serving personnel considering house purchase, since the Forces Help to Buy scheme is UK-wide, it is much harder to provide relevant information about renting given the diversity of rental markets and social housing systems, with different regulatory regimes across the nations of the UK.

For some, particularly younger serving personnel in junior ranks, it can be difficult to engage with housing information if discharge seems a long way off, and easy to live a lifestyle which does not involve saving for future housing needs and relies on subsidised Armed Forces accommodation. Focusing on post-service housing can be particularly difficult where serving personnel experience postings to different areas in the UK and further afield. A lack of early engagement and planning can cause substantial problems for serving personnel who find themselves leaving earlier than they had expected, especially where their discharge is rapid (e.g. because of misconduct), or where medical discharge processes are unclear to the individual. For those who go through the formal resettlement process, there are still concerns that it is largely focused on employment, with minimal advice or support regarding housing. The new 'Life Skills' training package which the MOD is planning to introduce aims to educate all serving personnel on a range of issues including housing, but it remains to be seen how effective this will be, especially for Early Service Leavers.

Barriers to accessing and sustaining housing

Aside from general problems of supply and demand, which are not specific to those who have served in the Armed Forces, there are some additional barriers for ex-Service personnel in accessing social and private rented housing.

Complexity of systems and barriers to seeking support

For some Service leavers with little experience of the civilian world, no amount of pre-discharge information or advice is going to provide them with exactly the information and skills they require to navigate the housing system. The diversity of social housing policy between the devolved administrations and between local authorities makes the system inherently complex, often compounded by the number of Armed Forces charities involved. These issues may be reduced if the Future Accommodation Model (FAM) is rolled out further, but FAM is unlikely to have a significant impact for at least several years.

Some ex-Service personnel also find it difficult to ask for support, given the military culture of resilience and pride. Proactive approaches may be necessary to engage with those ex-Service personnel who find it most difficult to ask for help. The findings from this study particularly emphasise the value of a single point of contact for Service leavers facing housing (or other) problems.

Welfare benefits

Ex-Service personnel who are in receipt of welfare benefits largely have similar experiences of the system to the wider population, but there are two areas where some ex-Service personnel may face additional challenge. Firstly, Service leavers applying for benefits will generally have no prior experience of the

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process of making a claim. Although Veterans UK can assist with benefit applications, many Service leavers are not aware of this option. Secondly, for some ex-Service personnel under the age of 35, the restriction of their housing options as a result of the Shared Accommodation Rate can be particularly challenging. Living in a shared property may be especially difficult for ex-Service personnel, given differences in life experience from fellow tenants and, in some cases, issues related to mental health.

Debt

For those serving personnel who 'live the lifestyle' rather than saving for post-service life, debt appears to be particularly prevalent, causing problems with financial assessments for rental housing. Whilst debt is an issue across many groups experiencing housing difficulties, it should arguably be far less common amongst Service leavers, since they are emerging from a job with a secure income and subsidised housing.

Non-UK Service Leavers

Non-UK Service leavers can face difficulties with accessing housing on discharge, because local authorities and landlords cannot process their housing application until their immigration status is settled. The current rules only allow Non-UK serving personnel to apply for settlement up to 10 weeks prior to discharge.

Facilitators to accessing and sustaining housing

Housing markets and systems

The local authorities in this study provide examples of different approaches to tailoring housing allocation policies in order to counter some of the barriers that ex-Service personnel face in accessing social housing. These include additional points or higher banding, local lettings initiatives, support for dedicated housing provision and supporting access to the private rented sector. The specific approach clearly needs to be tailored to the local situation, reflecting the level of ex-Service personnel housing need and the nature of the housing market in the area, but there is much to learn from the range of innovations introduced in recent years.

Local authorities are pivotal points within the housing system, given their central role for anyone facing homelessness or seeking social housing. Hence, it is essential for local authorities to operate in ways which respond to the particular situations of ex-Service personnel. Authorities have taken a range of approaches to raising awareness amongst staff, including specific training sessions and drawing on the personal experience of staff who have served or have direct connections to the Armed Forces Community. Again, there is useful learning from these diverse approaches, as well as new opportunities such as the Armed Forces Covenant e-learning packages which have recently been developed.

Financial and third sector support

The substantial charitable funding available from Armed Forces charities provides a notable advantage for ex-Service personnel in addressing their housing (and other) needs, particularly in relation to the costs of establishing a new tenancy. In addition, Armed Forces charities together with some mainstream

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third sector organisations provide a wide range of housing support specifically targeted at ex-Service personnel, including dedicated housing provision and tailored advice. This study reinforces the evidence that this range of support provides considerable help to ex-Service personnel in housing need, with the SPACES service being particularly valuable for single ex-Service personnel. However, there are still some issues in terms of finding the right information and the right service, despite attempts such as the Veterans Gateway to provide a single point of entry.

Collaboration

The evidence from this study provides a clear indication that collaboration between organisations involved in meeting the housing needs of ex-Service personnel has improved in recent years. The political and public focus on the wellbeing of those who have served, underpinned by the Covenant, has led to significant improvements in terms of working relationships, collaborative planning and streamlined services. The development of a widely shared goal to ensure that the sacrifice of those who have served is recognised by fair treatment in civilian life has provided a foundation for a wide range of collaborative ventures. These developments are beginning to feed through into improved outcomes for ex-Service personnel in housing need, smoothing their pathway through the system.

However, as with any process of collaborative working, there is a need to monitor progress and continuously focus on improvement, in order to address persistent problems and prevent regression. Where organisations fail to collaborate effectively, ex-Service personnel with housing problems can struggle to find relevant information or the right organisation to help them, become frustrated at having to repeat their story and going round in circles, and ultimately may be failed by the system and remain in housing need. These problems can be caused by the complexity of the housing system, exacerbated for ex-Service personnel by the sheer number and diversity of Armed Forces charities, as well as the transition challenges for Service leavers.

The evidence from across the five case studies in this research provides some important lessons on what works and the issues which require sustained effort to deliver further improvement.

Structures and networks

All of the areas we studied have a Covenant Group (or equivalent), bringing together organisations from across the public and third sectors, including Armed Forces charities, as well as local representatives of the Services. This reflects the national position when it was last reviewed in 2017, with the vast majority of local authorities operating a forum of this kind (Forces in Mind Trust, 2017). These structures vary considerably, but have two main purposes – to build working relationships through networking and communication between organisations, and to identify and address issues affecting the Armed Forces Community in the area. Finding the appropriate balance between these two elements and maintaining momentum can be significant challenges, particularly where Covenant Groups are reliant on the enthusiasm of one or two individuals. There is also a need to ensure that working relationships are built between frontline staff, not merely at a strategic level between organisations.

People, projects and places

All of the authorities in this study had appointed at least one Armed Forces Champion, again reflecting the national picture (Forces in Mind Trust, 2017). However, there is considerable diversity in the role and location of Armed Forces Champions and some evidence of variation in their effectiveness. The combination of an elected Councillor and at least one staff member as Champions seems to be particularly effective, whilst larger authorities may need to divide the role further and/or appoint leads for Armed Forces issues in different departments. Champions generally play a role in terms of strategic leadership and can also act as a public-facing point of contact for ex-Service personnel, whilst some authorities have also created dedicated staff posts for either or both of these roles, to complement the work of the Champion(s), although these posts are often reliant on short-term external funding.

Ex-Service personnel benefit from having a clear point of entry to the local authority and/or to the wider network of organisations involved in addressing housing (and other) needs. Dedicated posts, co-location of services and one-stop shops (in the public or third sector) are all helpful in providing this accessible contact point, but the sustainability of such approaches needs to be considered, particularly in relation to dedicated posts reliant on grant funding. Beyond initial contact, ex-Service personnel also benefit significantly from navigation support, to find their way through the complex housing system. Advocacy by Armed Forces charities and other third sector organisations can also be important, but needs to be done with some sophistication in order to avoid damaging organisational relationships to the extent that it may undermine support for ex-Service personnel.

Staff members who have previously served themselves can be very helpful in enabling ex-Service personnel to engage with public and third sector organisations, offering a degree of boundary spanning. However, experience of Service needs to be complemented with experience of civilian systems, which may be best achieved through a mix of staff where this is possible. Organisations also need to be aware that not all ex-Service personnel need to engage with a fellow veteran and that there are implications for staff members if they are being expected to draw on their own Service experience.

Referrals and data

Referral processes and the way that data is shared between organisations are key tests of collaboration. The experience of having to repeatedly tell their story and feeling that they are being passed from pillar to post is a particular frustration for ex-Service personnel. These issues are a particular problem where ex-Service personnel are signposted without a proper referral and where target organisations do not feed back on progress following a referral, sometimes exacerbated by a lack of trust between organisations. These issues appear to be more common in smaller Armed Forces charities with few resources and a culture of informal communication. Warm referrals with proactive follow-up, often undertaken by staff with a navigator role, are particularly valuable in resolving such referral problems, while case conferences can also be useful for ex-Service personnel with more complex issues.

Concerns about data protection are also a significant problem, especially around GDPR. Notably, most ex-Service personnel in this study themselves seemed far more concerned about receiving a seamless service than about their data being shared between organisations. This does not mean that

organisations should ignore data protection rules, but they should not be worried about asking ex-Service personnel to sign data sharing consent forms. The idea of a 'one-page profile' created and controlled by the individual may be a useful innovation to avoid ex-Service personnel having to repeat their story without giving up control of their data. Processes for identifying ex-Service personnel who approach services seem to have improved significantly, but there are still substantial problems with inconsistent regulatory requirements, data management issues and a continuing lack of robust data on ex-Service personnel and Service leavers at a national and local area level.

Awareness, training and information

Alongside the need for continued awareness-raising amongst local authority staff (discussed above), a further barrier to collaboration can arise from a lack of understanding of the public sector amongst Armed Forces charities. There is some evidence from this study that this issue has been mitigated in recent years by the instigation of Covenant Forums and the consequent communication across sectors. Local authorities also have a key role in providing information to ex-Service personnel about the housing system. Face-to-face options such as attending veterans' drop-ins can be useful – whilst this may only reach a small number of people directly, it can help to reach a wider number through the networks of ex-Service personnel themselves. There is a very mixed picture in terms of local authorities' provision of online information specifically relating to ex-Service personnel, ranging from individual pages to entire websites. In considering their online offering, local authorities need to respond to the number of ex-Service personnel in the area and, perhaps most importantly, ensure that any information is kept up-to-date. Increased amounts of online information is not the solution to all problems – poor or dated information is often worse than basic information with essential contact details for sources of further support and information.

Strategies and pathways

Whilst local Covenant Groups are clearly undertaking a degree of strategic work, the evidence from this study suggests that formal strategies and action plans are relatively rare in relation to ex-Service personnel, either in general or specifically related to housing. This reflects the national position evidenced in the last Community Covenant review (Forces in Mind Trust, 2017). This is not necessarily a problem – whilst a clear action planning process is invaluable, requiring local authorities to produce a formal document may prove to be a distraction from the work of collaborating to meet the needs of ex-Service personnel.

Some authorities, particularly in areas with a large number of ex-Service personnel and/or a significant military presence, have adopted some level of formal housing pathway for ex-Service personnel. Exploring housing pathways usually involves a consideration of the balance between the value of dedicated housing provision for ex-Service personnel who need peer support, and the aim of integrating those who have served into the wider community. Different models are appropriate in different areas, depending on the numbers of ex-Service personnel and the opportunities within the wider housing market. Such models and pathways may also need to evolve in coming years, because of the demographic shift in terms of reducing numbers of ex-Service personnel.

Recommendations

Building on these conclusions, this research identifies a set of recommendations to ensure that the improvements in housing outcomes for ex-Service personnel and collaboration between organisations are maintained and, where needed, further developed. It should be noted that some of these recommendations are not new – whilst substantial steps forward have been taken in recent years, as this study shows, some of the proposals from previous research (e.g. Forces in Mind Trust, 2017, Quilgars et al., 2018) have not been implemented and are highlighted again by the findings from this research. The recommendations are grouped under three main headings and apply to a range of bodies.

1) Continued improvements to preparation and support for transition to civilian life

- a) *MOD should ensure that DHTP and DTS are properly evaluated to examine how successful they are in meeting the needs of the most vulnerable Service leavers and whether DTS capacity is sufficient to meet these needs. This should include research which focuses on tracing those Service leavers identified as vulnerable who disengage from support, including from DTS.*
- b) *MOD should consider adding an assessment of Service leavers' civilian support networks (family, friends, community) to the DTS referral criteria in the DHTP.*
- c) *MOD should complete the planned review of JSHAO. If generic housing briefs are to continue, they should focus on challenging myths and expectations about the civilian housing market, alongside information about house purchase.*
- d) *MOD should explore options for access to more tailored housing advice to serving personnel and their families as part of the 'Life Skills' approach contained within the DHTP. It should also recognise that serving personnel are likely to benefit from more interactive sessions in smaller groups than the usual JSHAO briefs, and that families need to be involved alongside serving personnel.*
- e) *MOD should explore options for including proactive debt advice within the 'Life Skills' approach contained within the DHTP.*
- f) *MOD should consider including support with a wider range of transition issues, including housing, finances and welfare, when the resettlement contract is next renewed. Broader resettlement provision should complement the 'Life Skills' approach and the specialist support provided by DTS for vulnerable Service leavers.*
- g) *For each of the previous four recommendations, MOD should explore the possibility of 'in-reach' sessions delivered by civilian housing organisations and/or ex-Service personnel who can draw on their own experience of housing challenges.*

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- h) The Home Office, in discussion with MOD, should consider allowing non-UK serving personnel to apply for settlement earlier in their Service in order to facilitate smoother housing transitions.*
- 2) Tackling persistent barriers to accessing and sustaining housing amongst Ex-Services Personnel
- a) DTS should work with the Armed Forces charity sector to ensure that all vulnerable Service leavers can be allocated a named point of contact to proactively case manage support. This point of contact should ideally be located close to wherever a Service leaver aims to settle after discharge.*
- b) A named point of contact is also likely to be valuable for ex-Service personnel who have been discharged for more than two years and who present signs of significant vulnerability. Umbrella bodies for the Armed Forces charity sector should explore options for coordinating such a system.*
- c) The Armed Forces Champions within the DWP should ensure that all frontline staff are aware that Service leavers may need additional assistance to understand the application process for welfare benefits. Champions should also aim to raise this awareness amongst relevant advice staff from other organisations in the area, such as CAB advisors, or welfare rights workers in public or third sector organisations.*
- d) The UK Government should consider the possibility of lowering or removing the Shared Accommodation Rate age boundary for ex-Service personnel.*
- e) MOD should ensure continued funding for the SPACES service.*
- f) An evaluation of the Veterans Gateway should be commissioned in order to provide lessons for improvement of the service, with particular regard to housing.*
- g) The UK Government, devolved administrations and local government bodies should further promote the e-learning² packages and evaluate their effectiveness.*
- h) Local authorities and Armed Forces charities should be encouraged to periodically review the housing provision and pathways available to ex-Service personnel in their area, to ensure that the appropriate balance between dedicated housing and integration is being struck, and to address demographic changes as they emerge.*
- i) The housing groups within Cobseo and Veterans Scotland should undertake a review of dedicated housing provision to examine potential changes needed to respond to demographic changes.*

² See <https://www.armedforcescovenant.gov.uk/localauthorities/learning-training-resources/> (England and Scotland) and <http://www.covenantwales.wales/e-learning/> (Wales)

3) Maintaining progress in collaboration between organisations to meet the needs of ex-Service personnel

- a) MOD should consider the development of guidance regarding Covenant Groups (or equivalent) to accompany the forthcoming Armed Forces Covenant legislation³. This could include encouragement for local authorities to:
- Ensure that a Covenant Group is established and meets at least twice a year, involving elected member and officer leads, military representatives, Armed Forces charities and such other public and third sector organisations which are locally relevant. Covenant Groups may operate at local authority or regional level as appropriate.
 - Ensure that the operation of their Covenant Group is regularly self-evaluated to ensure their continued effectiveness in terms of both tasks and networking.
 - Utilise their Covenant Group to regularly review information provision about services, entry points, referral processes and navigation support for ex-Service personnel, to ensure that needs are being met.
- b) Local government bodies (LGA, COSLA, WLGA) should explore options for extending the opportunities for Armed Forces Champions to share experiences and for local authorities to share best practice in terms of the role of Champions, dedicated posts, raising staff awareness and approaches to housing policy/practice for ex-Service personnel.
- c) The UK Government and devolved administrations, together with local authorities, should explore options for sustainable funding of dedicated posts to address Armed Forces Community issues and reinforce collaboration. The Armed Forces Liaison Officers in Wales may provide a useful model, although more research is required as regards their impact⁴.
- d) The MOD and devolved administrations should commission work to pilot the idea of a one-page profile for ex-Service personnel.
- e) The MOD, MHCLG and devolved administrations should undertake a review of regulations regarding the identification of ex-Service personnel and reporting requirements on this data, including consideration of data sharing from the Services regarding Service leavers' intended settlement location.

³ The Welsh Government have created a national framework for governance and sharing good practice in relation to Armed Forces Community issues, which may provide a useful blueprint.

⁴ The Welsh Government are planning an evaluation of the AFLO approach.

Chapter 1: Introduction

This study examines the issues that ex-Service personnel face in relation to housing after they have left the Armed Forces. It focuses in particular on issues related to transition and also on the role of collaboration between organisations involved in meeting the housing needs of ex-Service personnel.

Background

We know from previous research that the vast majority of Service leavers make a successful transition to civilian life and that homelessness is no higher amongst ex-Service personnel than in the rest of the population. However, some of those who have served in the UK Armed Forces do encounter significant difficulties in relation to housing, either at transition or later points in their lives. Service leavers can face particular challenges in navigating the housing system if they have stayed in Armed Forces Accommodation throughout their career, insulating them from the costs and complexities of civilian housing. Moreover, an unintended consequence of the remarkable strength and diversity of the Armed Forces charity sector in the UK is that ex-Service personnel can find it hard to know which organisation to turn to when they need assistance. Collaboration between organisations is key to addressing these challenges.

The Armed Forces Covenant published by the Ministry of Defence in 2011 (MOD, 2011a) and the more recent Strategy for our Veterans (UK Government, 2018), developed by the UK Government and the devolved administrations, make a clear commitment to ensuring that those who have served in the Armed Forces should face no disadvantage compared to other citizens in relation to public or commercial services, including housing. Hence it is important to ensure that these issues of transition and collaboration are fully understood and addressed where they are shown to be creating a disadvantage for ex-Service personnel. Indeed, some would argue that there is a moral case to say that there should be no homeless ex-Service personnel at all, given their sacrifice in serving the country, as the current 'No Homeless Veterans' campaign proposes (Cobseo, 2020).

This report examines these issues using findings from case studies of five areas across England, Scotland and Wales⁵. It aims to understand the problems that some ex-Service personnel experience on their housing journeys and considers how these can be addressed. In particular, it looks at what works in terms of collaboration, exploring the processes involved and the impacts on ex-Service personnel attempting to find, access and sustain housing after leaving the forces.

The research focuses on the housing situations of ex-Service personnel and their households – it does not attempt to address the housing needs of separated/divorced or widowed/bereaved partners of serving personnel, who experience housing need as a result of having to leave Armed Forces Accommodation. It also concentrates on the rental housing sectors (private rent and social housing), rather than owner-occupation. Although some ex-Service personnel may enter housing need from a position of owner-occupation, buying a house is extremely rare as a route out of housing difficulties.

⁵ Note that the research does not cover Northern Ireland because expert advice indicated that security sensitivities would make it difficult to undertake fieldwork with ex-Service personnel in NI.

Structure of the report

The report is split into six chapters. In the next chapter, we set out the context for the study in terms of the existing evidence and the policy changes over the last decade. In Chapter 3, we briefly describe how the research was carried out and introduce the case study areas. Chapters 4 and 5 set out the findings of the study, looking firstly at the housing pathways of ex-Service personnel and secondly at the evidence relating to collaboration between organisations. Finally, in Chapter 6, we summarise the conclusions from the research and provide some recommendations for policy and practice.

Chapter 2:

Background and context

This chapter provides the background for the study in terms of the existing research evidence and the UK policy context. Although most Service leavers make a successful transition to civilian life, previous studies have identified the particular housing challenges which arise for a minority of ex-Service personnel. Many of these difficulties are caused or exacerbated by the complexity of the civilian housing system and failures of collaboration between organisations. However, much has changed in the last decade in terms of policy responses to these issues, making this a good time to research what is happening on the ground.

What we know about ex-Service personnel and housing

Over the last decade, concern about housing for ex-Service personnel has been particularly driven by two main factors. Firstly, there is a common perception that there are disproportionate numbers of ex-Service personnel amongst the homeless population in the UK, reinforced by periodic stories in the press regarding particular homeless veterans and campaigns on the issue by newspapers⁶. Secondly, the context of personnel returning from conflicts in Afghanistan and Iraq heightened the public and political focus on the Armed Forces and Veterans, generating debate and research regarding the experiences of transition and life after service. This section reviews the existing evidence regarding these issues, in order to set out the context for this study. The UK literature is still relatively thin despite the increased research focus on issues relating to ex-Service personnel in recent years, so insight is drawn from other countries where appropriate, whilst bearing in mind the different contexts.

In terms of homelessness, despite the commonly held belief that there are large numbers of Veterans sleeping on the streets, the most recent research suggests that ex-Service personnel are not over-represented amongst the homeless population in the UK (Bevan et al., 2018, Quilgars et al., 2018, Jones et al., 2014). This contrasts with the situation in the USA, for example, where ex-Service personnel are significantly over-represented, despite the supports available through the Department of Veteran Affairs (Fargo et al., 2012). However, this does not mean that ex-Service personnel do not experience housing problems or homelessness. For example, the data suggests that around 5% of Service leavers report that they experience homelessness within their first two years of civilian life (National Audit Office, 2007). Data from the most reliable source on rough sleeping indicates that a consistent proportion of 6-7% of rough sleepers in London have an Armed Forces background (CHAIN, 2019), although more than half of this number may have served in Armed Forces other than the UK's. There is also evidence to suggest that homelessness amongst single ex-Service personnel may have been higher before the turn of the century (Jones et al., 2014), and that ex-Service personnel who do experience homelessness are more likely to have multiple, complex problems, often relating to alcohol and/or mental health (Johnsen and Fitzpatrick, 2012, Johnsen et al., 2008). So, whilst the idea that a large proportion of homeless people are Veterans appears to be a myth, there are nevertheless issues of concern around homelessness amongst ex-Service personnel.

In relation to transition, the evidence is clear that most of the approximately 15,000 personnel leaving the UK Regular Forces each year⁷ make a successful transition to civilian life (Ashcroft, 2014, Forces in Mind Trust, 2013). This general picture of successful transitions is as true of housing as it is of other aspects such as employment. Many personnel are now opting to buy their own home whilst serving, which makes the housing transition simpler. Since the introduction of the Forces Help To Buy (FHTB) scheme⁸ in 2014, the level of home ownership amongst serving personnel has increased significantly. More than half (52%) of serving personnel now own their own home, with a particular increase amongst Other Ranks since the start of FHTB, from under 40% to 46% (MOD, 2020d).

⁶ See recent campaigns by The Sun (<https://www.thesun.co.uk/news/10031044/no-more-homeless-veterans-campaign/>) and The Independent/Evening Standard (<https://www.independent.co.uk/voices/campaigns/homeless-veterans>)

⁷ Outflow from the Regular Forces has been relatively steady at around 15,000 for the past four years (MOD, 2020c).

⁸ The Forces Help to Buy scheme enables serving personnel to borrow up to 50% of their salary, interest free, to purchase a home. See <https://www.gov.uk/guidance/forces-help-to-buy> for more details.

Chapter 2: Background and context

Amongst those who have left the Forces, survey data suggests that home ownership is slightly higher than for the wider population of the UK, as is social renting, with a lower proportion of ex-Service personnel in the Private Rented Sector (PRS), which is generally the least secure tenure (Royal British Legion, 2014).

Again, however, this does not mean that Service leavers do not face particular challenges in securing civilian housing when they leave the Forces – research evidence suggests that Service leavers see securing suitable housing as one of the top three transition challenges (Ashcroft, 2014), and that they can find it particularly difficult to navigate the civilian housing system (Quilgars et al., 2018). Comprehensive reviews of the transition process by Forces in Mind Trust (Forces in Mind Trust, 2013) and Lord Ashcroft (Ashcroft, 2014) have highlighted a number of ways in which the end of an Armed Forces career can create particular housing issues:

- **Tied accommodation**

Unlike the vast majority of employees in other spheres, a significant proportion of serving personnel reside in Armed Forces accommodation and therefore have to give up their house when they leave their job. Despite the increase in home ownership amongst serving personnel in recent years, less than half of Other Ranks across the Services own their own home, with the rate being significantly lower in the Army than in the other Services. Single Service leavers in particular have lower home ownership rates than their civilian counterparts and often lack experience of the civilian housing market, having entered the Armed Forces at a young age (Jones et al., 2014). During transition, therefore, a substantial number of Service leavers have to find a new home at the same time as finding a new job/career. This creates a Catch-22 situation for some Service leavers, since they may need to move for work, but it can be difficult to find work without a secure home.

- **Mobility during career**

Regular postings to different parts of the UK, as well as deployments overseas, can make it difficult for serving personnel to settle in a particular area and/or decide where they might want to settle on leaving the Forces. This makes it more difficult to purchase a home and the issue of establishing a 'local connection' in order to gain access to social housing is more complicated than for most people (Bevan et al., 2018).

- **Financial issues**

Three aspects of finance relating to housing are important. Firstly, Armed Forces accommodation is subsidised and therefore the rent is usually much cheaper than equivalent properties in the civilian housing market, particularly the Private Rented Sector (PRS). Some Service leavers are unaware of this difference in costs until they start to look for civilian housing (Forces in Mind Trust, 2017). Secondly, serving personnel in Armed Forces accommodation are unfamiliar with thinking about housing costs or related bills such as Council Tax, since these are deducted from salary at source. This may be compounded by issues around financial management and debts incurred during a service career (Elbogen et al., 2013, Ashcroft, 2014). Thirdly, Service leavers may struggle to find employment which pays an equivalent salary on leaving the Forces, so face a drop in income just as they are trying to find a new home (Bevan et al., 2018, Forces in Mind Trust, 2013, Clifford, 2017, Metraux et al., 2013).

• Psychological and cultural transition

The all-encompassing nature of service life can create additional issues. For some, transition can feel like an overwhelming change which is impossible to manage, particularly when facing other challenges arising from experiences in service or personal issues (Ahern et al., 2015, Heal et al., 2019, Morin, 2011). The shift from an all-encompassing military life can create a degree of 'reverse culture shock' as Service leavers adapt to what can seem like an alien civilian world (Bergman et al., 2014, Cooper et al., 2018). Moreover, this cultural transition occurs alongside a loss of military 'family' and structure, which can be particularly challenging for those who have developed a very strong military identity (Ahern et al., 2015, Binks and Cambridge, 2018). All of these psychological and cultural challenges have to be managed at the same time as seeking new employment and finding a new home.

Whilst these issues may be common to many, the experience of transition is unique to each individual. Factors such as length of service, reason for departure and family situation make a significant difference to the nature of the transition experience and the ways in which Service leavers are able to negotiate the shift to civilian life (Ashcroft, 2014, Forces in Mind Trust, 2013). The existing research also highlights a number of factors which impact on particular groups within the Armed Forces Community:

• Early Service Leavers

Transition support for Service leavers is largely dependent on length of service⁹, so those individuals who leave early receive significantly less assistance to retrain or find alternative employment (Ashcroft, 2014, Forces in Mind Trust, 2013). There is a particular concern regarding Early Service Leavers who either lose their resettlement entitlements due to compulsory discharge¹⁰, or opt to take their own discharge having served less than four years. This is not an insignificant number of individuals – over the last three calendar years (2017-2019), an average of just over 4000 personnel have left before completing four years' service, representing over a quarter of all Service leavers, although it should be noted that around half of this group leave before completing Basic Training¹¹. Early Service Leavers tend to have poorer outcomes in terms of employment, physical and mental health, and housing (Forces in Mind Trust, 2013, Ashcroft, 2014, National Audit Office, 2007, Quilgars et al., 2018, Godier et al., 2018).

• Unplanned end to service career

Those personnel who serve a full career are generally well aware of the point at which they will need to make the transition to civilian life and will also have access to the maximum level of resettlement support. Hence these individuals are usually able to plan their housing transition well in advance. Those who leave earlier in their career may face two connected challenges in terms of readiness for their housing transition. Firstly, serving personnel who had anticipated a full career but leave early may have failed to plan, assuming that they have many years of service left in which to worry about their future housing situation (Ashcroft, 2014, Clifford, 2017, Metraux et al., 2017).

⁹ More detail on resettlement support, including the recent establishment of the Defence Transition Service, is provided in the policy context section below.

¹⁰ Though note that MOD have recently changed this policy, so Service Leavers facing compulsory discharge will in future receive their resettlement entitlement.

¹¹ Data from MOD Statistics, personal communication.

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Secondly, depending on the reason for their departure, some serving personnel face a relatively short notice period, which may have a substantial impact on their opportunity to plan for transition (Forces in Mind Trust, 2013). Again, the numbers are not insignificant – for example, around 10% of Service leavers are medically discharged (MOD, 2020a). Clearly there is an overlap between these issues of unplanned departures and the specific issues affecting Early Service Leavers.

• Other vulnerabilities

A small proportion of ex-Service personnel will experience other issues which create vulnerabilities in relation to securing and sustaining appropriate housing, such as disability, mental health or substance misuse. The extent to which these vulnerabilities are a result of military service, due to pre-service or post-service experiences, or a mix of service and non-service experiences remains an area for debate within the research literature (Tsai and Rosenheck, 2015). The limited evidence from the UK suggests that around a quarter of ex-Service personnel homelessness may arise from service experiences, with transition also playing a part for around a sixth (Johnsen et al., 2008), whilst US research suggests that around a third of homeless Veterans cited service factors as the primary cause (Mares and Rosenheck, 2004). Alongside this, there is also evidence regarding relatively high levels of non-service risk factors, such as adverse childhood experiences, poverty and unemployment, particularly amongst those joining the Forces at a young age (Quilgars et al., 2018, Metraux et al., 2017). Whilst it may be impossible to separate the factors which are specific to service experience, it is clear that these forms of vulnerability play an important role in housing instability for some ex-Service personnel, often overlapping with the issues regarding Early Service Leavers and unplanned departures.

• Relationship breakdowns

Although this report focuses primarily on ex-Service personnel, it is important to recognise that other family members can face substantial housing challenges when relationships break down. Where a separating couple are resident in Armed Forces accommodation, the non-service partner is generally issued with 93 days notice to quit. Given that the Forces are still predominantly male (89% in 2020 (MOD, 2020b)), this often means that female partners and children are required to find civilian accommodation within three months, creating challenges for housing services as well as the family themselves (Selous et al., 2020).

This brief review of the research evidence suggests that, whilst most people leaving the Armed Forces make a successful housing transition and are no more likely to experience homelessness than the wider population, there are some distinctive housing vulnerabilities for ex-Service personnel, particularly around transition, which are important to understand. Over the last decade, concern around these issues has led to a number of developments in policy and practice, as outlined in the next section.

Context – policy and practice developments

Defence is a reserved matter and therefore policy decisions regarding the Armed Forces are taken at a UK level, whilst housing is a devolved policy area. However, this picture is somewhat complicated by elements of policy which have been developed collaboratively by the UK Government and the devolved administrations, covering reserved and devolved areas of governance. Hence, in order to understand the policy context for this study, this section lays out the different elements decided at each administrative level, and explores how they interact.

The Armed Forces Covenant (2011)

Since the 2010 election, successive UK Governments have placed a focus on the needs of the Armed Forces Community (AFC), encompassing Serving Regular and Reserve personnel, ex-Service personnel and the immediate family of those who have served in the Armed Forces. Most notably, the Armed Forces Covenant, which had previously been an informal understanding, was formally codified by the Coalition Government in 2011 (MOD, 2011a). Whilst the Covenant is not a legal document¹², it lays out the basic principle that the people and government(s) of the UK owe a moral duty to those who put their lives and health at risk for the defence of the realm. Crucially, the Covenant primarily aims to ensure that members of the AFC, “should face no disadvantage compared to other citizens in the provision of public and commercial services”, although it also states that special consideration may be appropriate in some cases, especially for those who are injured or bereaved.

Under this broad umbrella, the UK Government and each of the devolved administrations have developed strategies setting out how they aim to deliver on the Covenant obligations (MOD, 2011b, Welsh Government, 2011, Welsh Government, 2013a, Welsh Government, 2013b, Scottish Government, 2012, Scottish Government, 2016). Local authorities, other public sector bodies, businesses and community organisations have also been encouraged to sign up to the Covenant, as a public indication of their commitment. Again, whilst there is no legal duty arising from signing the Covenant, many local authorities in particular have developed related policies or changes to services in order to meet the needs of the AFC.

In relation to housing, the Covenant makes some commitments in relation to the quality of Armed Forces accommodation and the notion of promoting choice in housing for serving personnel. For ex-Service personnel, the Covenant emphasises the principle of no disadvantage in relation to social housing or other housing schemes and points towards additional support for those injured in service.

¹² Though note that MOD is currently working on plans to introduce a legislative basis for the Covenant.

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The Strategy for our Veterans (2018)

Building on the Covenant, the UK Government in partnership with the Scottish and Welsh Governments published the Strategy for our Veterans in 2018, setting out an over-arching vision stating that:

Those who have served in the UK Armed Forces, and their families, transition smoothly back into civilian life and contribute fully to a society that understands and values what they have done and what they have to offer.

The Strategy reiterates the Covenant principle that Veterans should not be disadvantaged as a result of their service. It establishes core principles and themes as a framework within which the devolved administrations can develop locally-specific policies and action plans. Thus, each government has undertaken scoping/consultation exercises regarding the issues that remain to be addressed in order to achieve the vision and set out initial strategies (Welsh Government, 2020b, UK Government, 2020b, Scottish Government, 2020).

In terms of housing, 'Making a home in civilian society' is included in the Strategy as a key theme affecting Veterans' lives, although it explicitly highlights the evidence showing that Veterans are as likely to own their own home as the general population and not over-represented in the homeless population. Indeed, the suggestion in the Strategy is that this is an indication of the success of existing initiatives and support. Alongside this theme, two of the core principles set out in the Strategy are of particular relevance to this study, emphasising the importance of 'Collaboration between organisations' and 'Coordination of Veterans' services'. These issues are discussed further below.

Devolved housing policy in relation to ex-Service personnel

As a result of the political focus on the needs of ex-Service personnel and the wider Armed Forces Community, the UK, Scottish and Welsh Governments have each made a number of changes to housing policy over the past decade, specifically to address some of the issues regarding transition, career mobility and impacts of service life outlined above. In line with the Covenant principles, these changes primarily aim to address sources of potential disadvantage amongst the AFC, such as issues around establishing a 'local connection' during a very mobile service career, or the risk of homelessness at the point of transition.

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Table 2.1 summarises the key changes in England, Scotland and Wales relating to homelessness legislation and ex-Service personnel. In terms of homelessness, local authorities have a duty to provide emergency accommodation in the short term and settled housing in the long-term for households that meet particular criteria relating to 'priority need' (though note that the test of priority need has now been abolished in Scotland) and 'local connection'. Recognising that some ex-Service personnel may be particularly vulnerable to homelessness, all three nations have made changes to priority need categories, although in different ways. The picture on local connection is more consistent, with ex-Service personnel being able to establish a connection through being based in an area whilst in service. Alongside these attempts to give ex-Service personnel greater access to housing if they become homeless, additional changes have been introduced in relation to prevention, Service leaver referrals from the MOD, collaboration between organisations and some attempts to improve data collection around ex-Service personnel experiencing homelessness.

Table 2.2 summarises the key changes in England, Scotland and Wales relating to social housing legislation and ex-Service personnel. In order to ensure that social housing is targeted at those most in need, all local authorities are required to have an allocations policy which sets out a system for prioritising particular groups. In line with the Covenant, local authorities should treat ex-Service personnel equally to other applicants for social housing, but the devolved administrations have also developed requirements or guidance in order to give some groups within the AFC an additional degree of priority. These are a mix of duties which require local authorities to prioritise some AFC groups, or powers enabling them to do so. Local connection is also relevant to social housing allocation, although the rule changes are less consistent, with England opting to remove the requirement for local connection completely for Service leavers within five years of discharge, enabling them to apply for social housing anywhere in the country. Changes relating to social housing allocations have also been introduced in relation to collaboration, identifying ex-Service personnel and staff training.

Looking at these two tables gives a sense of a common direction of travel across the UK, with regulatory changes being introduced to increase the support for ex-Service personnel who experience or are at risk of homelessness, and to provide some degree of enhanced access to social housing. These changes reflect the spirit of the Covenant, ensuring that members of the AFC are not disadvantaged as a result of service and, where appropriate, are given special consideration in recognition of their sacrifice. Alongside this commonality, however, this summary also highlights the extent to which the complexity of the housing system itself may create difficulties for Service leavers, since local housing information in the area where they are based may bear little relation to the system in the local authority where they wish to relocate or return on discharge. These issues are explored further below.

Budgetary context

Whilst there are a wide range of organisations involved in meeting the housing needs of ex-Service personnel, the policy framework highlights the central role of local authorities as the bodies with statutory duties relating to homelessness and the allocation of social housing. Some are also social housing providers in their own right, and all local authorities are key funders of third sector organisations providing housing support and advice. It is therefore essential to have some understanding of changes to local government finance, in order to contextualise the research.

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In general terms, local government budgets have shrunk substantially over the past decade, due primarily to cuts in grant finance from central government (Harris et al., 2019). Whilst there is some variation between the nations of the UK, the general pattern is consistent, with the cuts being most severe on authorities with more deprived populations (Hastings et al., 2015). Hence it is important to retain an awareness of these pressures on local authorities in examining how they are responding to the changes in regulations and to contextualise the extent to which Councils may be able to proactively address the housing needs of ex-Service personnel. Moreover, the findings from this study need to be considered in the context of a very uncertain future for local government finance and pressures on services, given the impacts of the coronavirus pandemic.

Table 2.1 – Homelessness policy changes since 2010

Area of policy	England	Scotland	Wales
Priority	Priority need categories include people vulnerable as a result of time spent in Services	Priority need categories abolished, so all unintentionally homeless applicants have equal right to 'settled accommodation'	Priority need categories include Service leavers who have been homeless since discharge
Local connection	Local connection can be established through residence in area during service	Local connection can be established through residence in area during service (note that local connection may soon be removed for all homelessness applicants)	Local connection can be established through residence in area during service
Prevention duties	Duty to prevent homelessness – includes ex-Service personnel as specific group to be included in local policy	Duty to prevent homelessness – includes Service leavers and ex-Service personnel as specific group who may be vulnerable to homelessness	Duty to prevent homelessness – includes Service leavers and ex-Service personnel as specific group who may be vulnerable to homelessness
Referrals from MOD	Duty to refer – MOD must refer Service leavers who may be threatened with homelessness within 56 days to local housing authority	Duty to refer – does not apply in Scotland, but MOD is working to an equivalent 'moral duty' outside England	Duty to refer – does not apply in Wales, but MOD is working to an equivalent 'moral duty' outside England

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Table 2.1 – Homelessness policy changes since 2010 *cont...*

Area of policy	England	Scotland	Wales
Collaboration	<p>Local authorities should work in partnership with other organisations to provide information and advice to ex-Service personnel</p> <p>Housing authorities with significant numbers of serving personnel stationed in the area should engage with base/ MOD to ascertain need and plan services</p>	<p>Local authorities should form links with Armed Forces charities to be aware of ex-Service personnel housing issues and supports available</p> <p>Local authorities with large Services establishments in their area should work with them at a strategic level to avoid potential housing problems</p>	<p>Local authorities should work in partnership with other organisations to provide information and advice to Service leavers</p>
Identifying and reporting ex-Service personnel data ¹³	<p>Data required by MHCLG does not include question about service, but does include Armed Forces accommodation as residence at time of application or last settled accommodation, plus Armed Forces charity as possible referral agency</p>	<p>Homelessness application form (HL1) includes question about service and whether more or less than 5 years ago</p> <p>Housing Options system (Prevent 1) does not include question about service</p>	<p>Data required does include question as to whether applicant is a Service leaver, to fit with priority need regulations, but not wider question about ever having served</p>

¹³ Note that the UK Government response to the consultation on the veterans strategy includes a commitment to 'Publish guidance to enable standardisation of how to ask about previous Armed Forces service', but this has been delayed by the coronavirus pandemic.

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Table 2.2 – Social housing allocations policy changes since 2010¹⁴

Area of policy	England	Scotland	Wales
Priority	<p>Local authorities must give additional preference to:</p> <ul style="list-style-type: none"> • Current serving personnel • Former regular, or current/former reservists who have a serious injury, illness or disability attributable to service • Bereaved spouse or civil partner who has recently ceased, or will cease, to be entitled to SFA following death of partner attributable to service <p>(where households are in reasonable preference categories)</p> <p>Encouragement to take the needs of the Armed Forces community into account in framing allocation schemes, and to exercise discretion in addressing housing needs of Armed Forces community</p>	<p>Local authorities should treat ex-Service personnel equally to other applicants in assessing need and give applications from ex-Service personnel should be given ‘fair and sympathetic consideration’.</p> <p>Service leavers can be given reasonable preference or a level of priority and where Service leavers are not given priority, social landlords should have a protocol to assist them into housing.</p> <p>Landlords should give special consideration to medical discharges where adapted housing is required, and to others leaving the Armed Forces due to other exceptional circumstances, including bereaved spouses/civil partners</p>	<p>Local authorities encouraged to give high priority to ex-Service personnel seriously injured or disabled in service</p> <p>Local authorities have power to give additional preference to ex-Service personnel who need to move because of injury, disability or medical condition sustained in service</p> <p>Local authorities have power to give additional preference to Service leavers needing accommodation as a result of leaving</p> <p>Local lettings policies can be used to take account of serving personnel and ex-Service personnel needs</p>

¹⁴ Note that the UK Government response to the consultation on the veterans strategy includes a commitment to ‘Publish consolidated guidance for local authorities on allocating social housing for the Armed Forces community’, but this has been delayed by the coronavirus pandemic.

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Table 2.2 – Social housing allocations policy changes since 2010 *cont...*

Area of policy	England	Scotland	Wales
Local connection	<p>Local connection no longer required for serving personnel or ex-Service personnel within 5 years of discharge</p> <p>Encouragement to exempt divorced/separated spouses/civil partners being evicted from Armed Forces accommodation from requirement to have a local connection</p>	<p>Local connection can be established by employment or residence in an area whilst serving</p> <p>Local connection criteria should not disadvantage ex-Service personnel</p>	<p>Local connection can be established by employment or residence in an area whilst serving</p>
Collaboration	<p>Local authorities are encouraged to liaise with specialist housing and support providers for ex-Service personnel</p>	<p>Local authorities and Registered Social Landlords (RSLs) should work with MOD and Veterans organisations to identify barriers and develop solutions for Service leavers at a local level</p> <p>Local authorities should engage with relevant Veterans organisations to inform the development of Local Housing Strategies.</p>	<p>No specific requirements regarding collaboration</p>

Chapter 2: Background and context

Table 2.2 – Social housing allocations policy changes since 2010 *cont...*

Area of policy	England	Scotland	Wales
Identifying and reporting ex-Service personnel data ¹⁵	Local authorities strongly encouraged to include question about service in application and/or housing options process	No specific requirement to include question about service, but effectively needed in order to meet other requirements Response to veterans strategy consultation includes proposal to introduce a question about service, in partnership with landlords	No specific requirement to include question about service, but effectively needed in order to meet other requirements Response to veterans strategy consultation includes proposal to encourage the use of a question about service, with duty for local authorities and Housing Associations.
Other	Local authorities encouraged to train staff and managers to assist identification and understand needs of Armed Forces Community	Local authorities and RSLs should make sure that frontline staff receive awareness training on issues facing ex-Service personnel	

¹⁵ Note that the UK Government response to the consultation on the veterans strategy includes a commitment to 'Publish guidance to enable standardisation of how to ask about previous Armed Forces service', but this has been delayed by the coronavirus pandemic.

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Transition policy and support

In terms of transition, the MOD has for a long time recognised the challenges of leaving the Services and therefore the need for Service leavers to receive some level of assistance in making the move to civilian life. Until recently, the MOD has focused primarily on employment, since the vast majority of serving personnel will leave the Armed Forces whilst still of working age. The Career Transition Partnership, operated by Right Management under contract to the MOD, provides employment and training assistance to all Service leavers. The level of support increases with length of service, as set out in Table 2.3 below.

Table 2.3 – Career Transition Partnership support levels

Length of service	CTP support
Less than 4 years (or compulsorily discharged until recent policy change)	Future Horizons Programme. Advice and guidance on CVs, careers and training for up to 2 years after leaving. Access to RightJob ex-military jobs system.
4-6 years	Employment Support Programme. Support from one year prior until two years after discharge, including access to Client Service Advisor, one-day Job Skills Workshop, employment events and training opportunities, as well as additional info on CTP website.
6+ years	Core Resettlement Programme. Support from two years prior until two years after discharge, including dedicated Career Consultant, three-day Career Transition Workshop, CTP-provided training and Enhanced Learning Credits to purchase external training.

From 2019, this resettlement package has been augmented with the creation of the Defence Holistic Transition Policy (DHTP) (MOD, 2019) and the establishment of the Defence Transition Service (DTS), following on from the publication of the Veterans Strategy in 2018 (UK Government, 2018). The DHTP explicitly recognises that the MOD needs to take a holistic approach to transition, moving beyond the historic focus on employment to consider the wider aspects of the move to civilian life for the Service Person and their family. Alongside the development of a holistic approach, the DHTP emphasises the importance of serving personnel being encouraged to prepare for transition throughout their career, rather than only doing so during the final resettlement phase. The DTS has been established to provide ‘full spectrum transition support’ for serving personnel and their families, from up to two years prior and until two years after discharge.

In addition, the MOD is planning to introduce a ‘Life Skills’ training package for all serving personnel in order to address some of the knowledge gaps around issues such as housing and money management. However, detailed information on the content and delivery mechanism for this package is not yet available.

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Housing support for Service leavers and ex-Service personnel

The main MOD support mechanism for serving personnel considering their post-discharge housing situation has historically been the Joint Services Housing Advice Office (JSHAO). This service provides briefings to serving personnel in military locations across the UK and elsewhere in Europe where UK Armed Forces are based, giving information on house purchase (including support such as Forces Help to Buy), private renting, social housing and financial advice. JSHAO also operates a telephone advice line, publishes information leaflets and a quarterly 'Housing Matters' magazine, and coordinates the MOD Referral Scheme, connecting Service leavers to properties specifically allocated to ex-Service personnel by participating Housing Associations. The UK Government's response to the consultation on the Strategy for our Veterans (UK Government, 2020b) includes a plan to review the JSHAO by June 2020, but this was delayed by the coronavirus pandemic.

The JSHAO provision is now augmented by the holistic support available through the DTS. Accommodation is included in the 15 'pillars of transition' within the DHTP and serving personnel approaching the end of their service have to be referred to DTS if they exhibit 'insufficient knowledge or capability to navigate the civilian housing market and/or non-emergency homelessness'. In addition, the DHTP reiterates the legal 'Duty to Refer' which was introduced by the Homelessness Reduction Act 2017, requiring specified public authorities including MOD, to refer households who are homeless or threatened by homelessness to the relevant local authority in order to facilitate early intervention. Whilst this legal duty only applies to English local authorities, the MOD has taken the position that there is an equivalent moral duty to refer to local authorities in other parts of the UK.

Looking to the future, it is important to note that the housing transition process may be significantly affected by changes to accommodation during service. The Future Accommodation Model (FAM), currently being piloted across three sites, aims to give greater housing choice by providing financial support for eligible serving personnel either to rent in the PRS, or to buy their own home. Financial support will be based on housing costs in the local market, rather than rank, so all serving personnel could in theory take up the option of renting or buying civilian housing during their service career. Clearly, if the FAM model is expanded nationwide and proves popular with serving personnel, it has the potential to resolve many of the housing challenges encountered by Service leavers and ex-Service personnel, since they would gain experience of the civilian housing system and already be in civilian housing prior to transition. However, this is some way into the future, since the pilot is planned to run for around three years from the site-specific start dates in 2019 and 2020, and it remains to be seen how popular the model will prove with serving personnel. Moreover, at the current time, serving personnel with less than four years' service are not eligible for the pilot, so there may be continued issues for Early Service Leavers.

In addition to these MOD systems, there is a range of Veterans-specific housing supports available within the third sector for Service leavers/ex-Service personnel, alongside the generic housing services provided by public and third sector organisations. The 2018 review commissioned by Forces in Mind Trust and delivered by the Directory of Social Change in collaboration with the Confederation of Service Charities, identified 78 charities providing housing support for ex-Service personnel (Doherty et al., 2018).

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This includes direct provision of accommodation, from hostel beds to family homes, as well as advice, practical help and grant-making. A total of more than 10,000 dedicated bed spaces for ex-Service personnel are provided by the Armed Forces charity sector across the UK. Notably, within this overall provision there has been a significant growth in accommodation specifically targeting single ex-Service personnel in the last decade (Jones et al., 2014, Quilgars et al., 2018). In terms of housing advice, a central point of contact for all ex-Service personnel seeking information is provided through the Veterans Gateway, established by a consortium of Armed Forces charities in June 2017, offering a 24/7 helpline and a wide range of information online. Paralleling the MOD Referral Scheme, the Veterans Nomination Scheme offers a similar system for matching homeless ex-Service personnel with Housing Association properties across the UK, run by Stoll and funded by the Royal British Legion.

Overview of policy and practice developments

Looking across all of these developments over the last decade, the picture is clearly one of an increased focus on ex-Service personnel, including some substantial changes to improve the housing situation for Service leavers in particular and the wider Armed Forces Community. Indeed, the breadth and depth of support available might give the impression that no Service leavers or ex-Service personnel should ever face difficulty with their housing situation, but this is clearly not the case. As noted at the outset of this report, although ex-Service personnel are not proportionately over-represented in the homeless population, they are also not under-represented and evidence from ex-Service personnel themselves highlight the extent of the challenges they face, particularly in relation to transition. At least part of these continuing difficulties may arise from particular barriers that can arise for Service leavers/ex-Service personnel in accessing or engaging with support, as well as the difficulties that can arise because of the multiplicity of agencies involved. The next section reviews the evidence relating to these barriers in order to establish the areas of ongoing concern, which are the focus of this study.

Barriers to accessing housing support

The existing research evidence points to a number of factors which can create difficulties for ex-Service personnel in accessing housing support. Many of these relate to transition and the differences between military and civilian life, but others may persist or arise much later:

- **Planning and preparation**

Whilst most serving personnel prepare for their post-discharge housing situation, there is a significant minority who fail to plan adequately for where they will live after leaving the Services (Ashcroft, 2014, Clifford, 2017, Metraux et al., 2013). The reasons for this lack of preparation are not well researched, although there are suggestions that it may arise from the experience of not having to think about housing whilst serving, combined with an over-optimism about housing options in the civilian world and a persistent myth that ex-Service personnel are automatically entitled to social housing (Heal et al., 2019, Forces in Mind Trust, 2017). In addition, serving personnel may find it difficult to engage with information such as the JSHAO housing briefs which may not seem immediately relevant if they believe that they will be serving for many more years (Scullion et al., 2019), which has obvious implications for those individuals whose discharge is earlier than planned.

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- **Reluctance to engage or seek support**

Ex-Service personnel may be reluctant to seek support because of a sense of pride or self-reliance, or on the other side of the same coin, a sense of shame or dishonour at not managing their housing situation independently (Clifford, 2017, Johnsen et al., 2008, Jones et al., 2014, Forces in Mind Trust, 2013, Hamilton et al., 2012). For some, this reluctance may be exacerbated by an expectation that civilian services will operate like those in the military world, leading to disillusionment when they do not (Clifford, 2017), whilst for others there may be a desire to disassociate from anything to do with the military, excluding themselves from supports available from Armed Forces charities (Jones et al., 2014).

- **Information**

A wide range of studies show that ex-Service personnel who experience housing difficulties often lack awareness or information about the statutory and voluntary services available to help them (Ashcroft, 2014, Quilgars et al., 2018, Cusack et al., 2019, Cretzmeyer et al., 2014, Lemos and Durkacz, 2005). This may not be as simple as a lack of information, however, since there is also evidence that some ex-Service personnel struggle with too much information being provided in too many different places (Heal et al., 2019).

- **Complexity of housing and support systems**

The housing system is inherently complex. For anyone experiencing housing problems, it can be difficult to work out where to turn for help and to navigate a path through the system, but it can be particularly challenging for ex-Service personnel who have lived in the military 'bubble' where housing is managed in a completely different way (Quilgars et al., 2018, Forces in Mind Trust, 2013). As noted earlier, this can be particularly difficult for individuals who joined up at a young age and therefore have no experience of housing as an independent adult (Jones et al., 2014). Moreover, there are significant local variations in the housing market, as well as in formal systems such as local authority policies and processes, which can add extra challenges for Service leavers who move areas on discharge. In addition to the complexities of the housing system itself, ex-Service personnel may feel overwhelmed by the expanding array of Armed Forces charities offering different forms of advice and support (Royal United Services Institute, 2010, Pozo and Walker, 2014), although the number operating specifically in the housing field is somewhat more manageable (Doherty et al., 2018).

- **Difficulties for service providers**

From the perspective of public and third sector organisations attempting to meet the housing needs of ex-Service personnel, there can be a particular issue regarding Service leavers arriving without warning, especially if they arrive with an expectation of being able to access social housing (Forces in Mind Trust, 2017). In addition, service providers have often found it difficult to identify ex-Service personnel, exacerbated by those ex-Service personnel who do not want to identify as veterans, and the need to filter out other individuals who fake a service background for their own advantage (Quilgars et al., 2018). Inconsistency in processes for identifying ex-Service personnel and difficulties with data sharing can also undermine the ability of organisations to provide appropriate services and assist ex-Service personnel in accessing the right supports (Knopf-Amelung and Jenkins, 2013).

Importance of collaboration

All of these issues affecting whether and how ex-Service personnel can be supported to deal with housing challenges may be exacerbated by limitations in collaboration between the various organisations involved. Collaboration is often a rather vague term, meaning different things to different people and used interchangeably with other terms such as partnership, integration and joint working. For the purposes of this study, we are using a broad definition of collaboration as, “any situation in which people work across organisational boundaries towards some positive end” (Lester et al., 2008). Within this definition are the two key aspects of collaboration which need to be assessed in order to establish what is working well and where things need to be improved – firstly, the processes of collaboration itself and, secondly, the outcomes of the collaboration for those intended to benefit (Dowling et al., 2004).

There is limited research evidence specifically focused on how collaboration works in relation to housing for ex-Service personnel in the UK, despite studies and reports over the last decade repeatedly highlighting the difficulties arising from failures in collaboration between organisations (Robinson, 2016, Forces in Mind Trust, 2013, Jones et al., 2014, Quilgars et al., 2018, Ashcroft, 2014, Scottish Veterans Commissioner, 2015a). Where organisations fail to collaborate effectively, members of the Armed Forces Community inevitably find it more difficult to obtain the right information and navigate the housing system effectively, whether they are planning for discharge, going through their transition, or encountering housing issues later in life. As Quilgars et al (2018) express it:

Veterans’ housing journeys suggested multiple opportunities to better support people who have already left the Services at earlier junctures, through preventative initiatives rather than a crisis intervention. This requires all sectors to work more effectively together to support people’s housing and wider support pathways, including both veteran and generic providers in the statutory and third sector, as well as Government departments and allied umbrella organisations.

Evidence from ex-Service personnel and organisational stakeholders consistently points to problems with communication, data sharing, and mutual understanding between organisations. In particular, there are concerns that public sector bodies and Armed Forces charities do not always work together well, and that the large number of Armed Forces charities can also engender competition rather than collaboration (Jones et al., 2014, Forces in Mind Trust, 2017). Moreover, failures to collaborate are also likely to undermine efficiency across the sector, wasting valuable resources.

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As the Strategy for our Veterans (UK Government, 2018) suggests, these issues with collaboration are partly an unintended consequence of the strength of the Armed Forces charitable sector in the UK, leading to a multitude of organisations and potential confusion for ex-Service personnel seeking assistance. The Strategy therefore sets 'Improved collaboration between organisations' as a cross-cutting priority to be addressed. Furthermore, whilst there are tentative suggestions that organisations may have responded to earlier calls for increased collaboration (Scottish Veterans Commissioner, 2019, Ashcroft, 2015) and national bodies such as Cobseo and Veterans Scotland have established housing groups to improve coordination, responses to the recent UK Government consultation on the veterans strategy suggest that experience of existing collaboration on the ground remains mixed at best (UK Government, 2020b).

Despite the evidence suggesting that failures in collaboration may be a significant reason why some ex-Service personnel continue to experience housing problems, there has been no significant research regarding what works in collaboration in this field in a UK context. The small number of studies from the US provide some useful pointers towards factors that may help, such as co-location of services, information sharing protocols and peer navigators (Blue-Howells et al., 2008, Cusack and Montgomery, 2018, Cretzmeyer et al., 2014), but the policy and service context provided by the Department of Veteran Affairs is markedly different from the UK. This study aims to go some way to filling this gap in the evidence for the UK.

Summary of the evidence and focus for this study

The existing research evidence suggests that there is not a disproportionate problem of homelessness amongst ex-Service personnel and that most Service leavers make a successful housing transition as they leave the Armed Forces. Moreover, there have been notable changes to policy and practice, as well as increasing levels of dedicated housing provision over the last decade which may have improved the situation for those ex-Service personnel who do struggle with housing.

However, the evidence also suggests that there is still a significant minority of ex-Service personnel who struggle with their housing transition or encounter housing problems later in life. For many of these individuals or households, the complexity of the housing system along with the difficulty of finding the right support at the right time may be particularly problematic. Issues of weak collaboration have been repeatedly highlighted as a key factor in exacerbating these challenges, and there is very limited research evidence as to what works and how collaboration could be improved to better meet the housing needs of ex-Service personnel.

The next section sets out the specific research questions arising from this review of the existing evidence and policy developments of the past decade and outlines the methods used in this study to address these questions.

Chapter 3: Research aims and methods

This chapter sets out how we approached the research, examining the situation in five different areas across England, Scotland and Wales. Combining the perspectives of staff from all of the organisations involved in meeting the housing needs of ex-Service personnel, alongside interviews with recent Service leavers, we aimed to develop a comprehensive analysis of the strengths and limitations of current practice.

Research questions

Given the rapid evolution of policy and services over the past decade, it is timely to investigate whether these changes have improved the situation for ex-Service personnel facing housing challenges. In particular, there is clearly value in examining the situation at a local level to explore whether and how practice is changing on the ground and whether improvements are becoming embedded for the long-term. This study aims to address these issues, focusing on the following research questions:

- To what extent and in what ways have organisations addressed the housing needs of ex-Service personnel in the UK?
In particular:
 - o What can we learn from current practice about what works in securing successful housing transitions as people leave the Armed Forces, especially in relation to vulnerable Service leavers?
 - o What can we learn from current practice about what works in inter-organisational collaboration to meet the housing needs of ex-Service personnel in the UK?
- What are the remaining challenges to ensure that the housing problems of ex-Service personnel in the UK are addressed effectively and efficiently?

Research design

To ensure that the research would effectively meet its goals and provide useful findings for policy and practice, we brought together a Research Advisory Group (RAG) at the outset. The RAG included experts from different sectors, including the Armed Forces, mainstream housing providers, Armed Forces charities with a focus on housing and academia¹⁶. The group played a key role in designing the research approach, as well as providing significant contributions later in the study.

Area-based case studies

In order to examine how organisations are working on the ground, how they are collaborating and the impacts in terms of meeting the housing needs of ex-Service personnel in different contexts, we established five case study areas across the UK. To select our case study areas, we employed a number of criteria, as laid out in Table 3.1.

¹⁶ A list of RAG members is provided in Appendix A.

Table 3.1 – Case study selection criteria

Selection criteria	Rationale for criteria	Ideal range of case studies
National context	Policy differences, especially in housing	At least one case study from England, Scotland and Wales ¹⁷
Services	Ex-Service personnel from the three Services may have different experiences of housing during service, and potentially different pre-Service backgrounds	At least one case study with a primary focus on each of the three services
Service presence in the area	Level of Forces presence in terms of bases and/or ex-Forces personnel may influence levels of support and awareness in the area	A mix of case studies in areas with different levels of Forces presence. Areas with major Forces presence or significant presence of ex-Service personnel particularly important (cf. Forces in Mind Trust, 2017)
Housing market	Housing supply and costs vary considerably between areas	A mix of areas with different housing costs and supply of (social and private) rented properties. May be useful to include rural as well as urban areas here

Employing these criteria alongside advice from the Research Advisory Group, we developed a shortlist of areas and approached key organisations within each area to seek their participation in the study. The final list of case study areas and their relationship to the selection criteria is provided in Table 3.2. This selection provides at least one case study in each nation, as well as at least one with a physical presence of each of the three Services. Cardiff and Liverpool were deliberately included as areas without a large military presence, but with a history of recruitment from the area and therefore a significant number of returning Service leavers. The information on the housing market in Table 3.2 is intended to provide an indication of the diversity of the case study areas in this respect, rather than presenting a complete assessment of the costs, demand or supply of rental housing.

¹⁷ As noted earlier, the possibility of a case study in Northern Ireland was considered, but decided against after expert advice that security sensitivities would make it too difficult to engage with ex-Service personnel in NI.

Table 3.2 – Case study areas

Area	Nation	Service	Service presence	Housing market ¹⁸	
				PRS	Social housing
Aldershot (Rushmoor)	England	Army	Major presence	Very high cost	HA only (stock transfer)
Cardiff	Wales	N/A	Significant presence of ex-Service personnel	Relatively high cost	Council and HA
Liverpool	England	N/A	Significant presence of ex-Service personnel	Relatively affordable, but high demand for 1-beds	HA only (stock transfer)
Moray/ Highland	Scotland	Army and RAF	Significant presence	Mixed – higher cost in Inverness than some rural areas	Council and HA in both authorities
Plymouth	England	Royal Navy/ Royal Marines	Major presence	Intermediate cost	HA only (stock transfer)

Organisational interviews

Within each case study area, semi-structured interviews were conducted with key staff from local authorities, housing organisations, Armed Forces charities and other third sector bodies with a role in meeting the housing needs of ex-Service personnel. Interviewees were selected in order to provide an overview of each organisation’s work with ex-Service personnel and the ways in which organisations within the area work together. In local authorities, therefore, a range of staff were interviewed, including frontline housing staff and more senior staff in management and strategic roles. In smaller third sector organisations interviewees were often the only member of staff, or the only person with a direct role in working with ex-Service personnel. Tables 3.3 and 3.4 set out the interviewees in each case study area. Interviewees are not identified in this report and job roles are described in generic terms, to preserve confidentiality as far as possible.

¹⁸ PRS cost data taken from ONS, Scottish Government and Welsh Government sources.

Table 3.3 – Interviewees by type of organisation

Type of org	Aldershot	Cardiff	Liverpool	Moray/ Highland	Plymouth	Total
Local authority	5	11	5	7	5	33
Armed Forces charity	2	2	4	3	2	13
Specialist ex-Service personnel housing provider	4	0	2	0	1	7
Mainstream homelessness TSO	4	0	0	0	5	9
Mainstream advice TSO	1	0	0	1	0	2
Other TSO	2	1	1	0	0	4
General needs HA	0	0	1	0	1	2
Total	18	14	13	11	14	70

As is evident from Table 3.3, nearly half the interviewees came from local authorities, due to their statutory duties in relation to homelessness and social housing, as well as their key leadership role in local partnership working. Armed Forces charities and specialist housing providers for ex-Service personnel also make up a significant proportion of the interviewees. Other organisations were invited to participate in each area when it was identified that they played a significant role in meeting the housing needs of ex-Service personnel.

Table 3.4 – Interviewees by role in organisation

Role in org		Aldershot	Cardiff	Liverpool	Moray/ Highland	Plymouth	Total
Housing	Strategy	4	1	3	1	2	11
	Management	4	3	2	3	4	16
	Frontline	4	3	1	2	2	12
ex-Service personnel specific	Strategy	1	0	1	1	1	4
	Support/ advice	2	7	4	4	3	20
	Elected member	0	0	1	0	2	3
Other	General advice	1	0	1	0	0	2
	General support	2	0	0	0	0	2
	Total	18	14	13	11	14	70

As Table 3.4 shows, interviewees were selected to explore direct service provision to ex-Service personnel and strategic approaches to meeting the housing needs of ex-Service personnel, by including frontline staff in housing and support/advice roles in Armed Forces charities and other organisations, as well as individuals in management and strategy roles.

The staff interviews focused on the level and type of ex-Service personnel housing need experienced, the typical housing pathways of ex-Service personnel passing through the organisation's services, and a range of questions regarding collaboration with other organisations. Using semi-structured interviews enabled these key themes to be explored in all interviews, but with substantial tailoring of specific questions to suit the organisation and the particular role of each interviewee.

Documentary analysis was also carried out where relevant, reviewing the specific policies and strategies (e.g. housing allocations policies) from participating organisations. And, where possible, data on numbers of ex-Service personnel utilising services was sourced to triangulate with interview responses, particularly in relation to numbers of ex-Service personnel seeking homelessness assistance and/or applying for social housing.

Ex-Service personnel interviews

Alongside the organisational interviews, a total of 20 ex-Service personnel were interviewed across the five case study areas. Interviewees were identified primarily through participating organisations, using two selection criteria. Firstly, the focus was on individuals who had left the Services within the last ten years, in order to examine the impacts of recent changes to transition support and housing regulations. Secondly, potential interviewees were informed that the study was about their housing experiences and therefore asked to put themselves forward for the study if they felt they could contribute useful information from their own housing journey, whether their experiences had been positive or negative (or both). Table 3.5 provides an overview of the characteristics of the participating ex-Service personnel. This data is deliberately presented in general categories without any cross-tabulation, to minimise the risk of participants being identified.

Table 3.5 – Characteristics of participating ex-Service personnel

Characteristic	Categories	Numbers of participants
Case study area	Aldershot	7
	Cardiff	4
	Liverpool	2
	Moray/Highland	4
	Plymouth	3
Service	Army	17
	RN/RM	2
	RAF	1
Age on joining Service	16-17	8
	18-20	7
	21-25	5
Length of service	<4	3
	4-6	2
	7-10	9
	11+	6

Table 3.5 – Characteristics of participating ex-Service personnel *cont...*

Characteristic	Categories	Numbers of participants
Discharge	Medical	9
	Voluntary (as of right)	5
	Retirement (end of full career)	4
	Compulsory (service no longer required)	2
Final rank	Commissioned officer	1
	Non-commissioned officer	7
	Private or equivalent	12
Disability	Physical disability – not service-related	2
	Physical disability – service-related	5
	Mental health problems – not service-related	5
	Mental health problems – service-related	3
	Not disabled	5

All participants were male – no potential female participants were identified by any participating organisation and the numbers of female ex-Service personnel passing through services was extremely small. The role of participant organisations and the element of self-selection in recruiting ex-Service personnel participants for the study means that this sample cannot be considered representative of ex-Service personnel experiencing housing need. However, the aim was not to gather representative data which could be extrapolated, but rather to examine ex-Service personnel experiences of the housing system and issues affected by collaboration in order to triangulate the data from organisational interviews. Moreover, the diversity of the sample suggests that it should provide a range of evidence, helping to explore different aspects of the housing system as experienced by ex-Service personnel in different circumstances. Interviews with participating ex-Service personnel were primarily focused on the individuals housing journey since leaving the Services, together with some questions regarding their preparation for transition.

Data analysis

All interviews were transcribed and the text was then analysed using the Nvivo software package, which enables qualitative data to be separated into themes. Two sets of themes were developed, focusing on housing pathways (including transition) and organisational collaboration, with sub-themes derived from initial reading of the transcripts. The following two chapters set out the findings from this analysis.

Chapter 4:

Housing pathways

The context section of this report laid out the evidence which suggests that ex-Service personnel are not disproportionately likely to experience homelessness and that most Service leavers make a successful transition to civilian life, including their housing transition. However, the existing research also shows that there remains a small, but significant number of individuals for whom transition is more problematic and/or who experience housing problems at some point after leaving the Services. For this group of ex-Service personnel, the housing system can seem like an assault course, littered with obstacles and with no clear route to a successful outcome. This chapter explores the evidence from this study to identify the most important obstacles and the ways in which different organisations can play a role in helping ex-Service personnel to surmount them.

Transition

Successful transitions

The general picture of most Service leavers making a successful housing transition is largely supported by the evidence from this study. In particular, local authority respondents across all five case studies were clear that the number of Service leavers presenting as homeless at the point of discharge or at risk of homelessness in the period preceding their discharge date is very small. Some of these interviewees suggested that they could see some evidence of improved advice and education regarding housing, particularly amongst longer serving personnel:

I know that some preparatory work is done by the MoD before service leavers come here. I am aware that they have discharge protocols... you can see that service leavers have been prepped as they are fairly knowledgeable by the time they come to see us. We generally see this as being positive. (Local authority officer, Housing role)

Moreover, there is evidence that at least some of the policy changes introduced in the last decade are making a difference in terms of enabling smooth transitions. A number of respondents cited examples where the changes to local connection rules for social housing had been helpful, particularly for Service leavers with children. For more vulnerable Service leavers, the Duty to Refer appears to have reduced the likelihood of last-minute approaches to local authorities:

Obviously now we've got Duty to Refer as well which they're also using which gives us another great chance to not let it be panic station short term, like a week or two before. (Local authority officer, Housing role)

However, there remains significant evidence from interviews with organisation staff and Service leavers of problems relating to transition for two overlapping categories of leavers.

Vulnerable Service leavers

Whilst the Duty to Refer may be helping to pick up Service leavers at high risk of homelessness, there is still a concern that some of the most vulnerable experience particularly challenging, often rather chaotic transitions. In particular, respondents highlighted concerns about younger Service leavers who return to civilian life with limited skills or knowledge about how to survive as an independent adult, particularly where such individuals are Early Service Leavers, having served less than four years:

And the young ones, I'm glad people are sort of observing that a bit more because they are the ones that are truly lost, you know, they aren't very established in their own life already. There's probably other things as well, other mitigating circumstances that made them unable to embrace the Army thing altogether anyway, I mean, lots of things really, but also they're the danger, they're the worry for me. *(Staff member, Armed forces housing charity)*

You have like lads who join the Army now, the younger lads, they come straight from school, so they left home, they've never had to deal with a housing issue and they go in the military, everything's looked after for you: you've got your own room, you've got your own ensuite shower, got your own cooking facilities and then when you're finished your time you come out 'what's Property Pool?' 'what's an RSL?'. *(Staff member, Armed Forces charity)*

Chapter 4: Housing pathways

A number of interviewees also emphasised the prevalence of mental health problems amongst those Service leavers experiencing homelessness after transition:

**I think it depends on their discharge as well, like, obviously if there's a medical discharge involved then I have found that they kind of bounce from place to place sofa surfing, cause they're not really sure obviously where to go especially if it's mental health related. Sometimes that can be obviously more of a struggle for them.
(Local authority officer, role related to ex-Service personnel)**

Unsurprisingly, the Service leavers most at risk of a difficult transition are those who have a combination of vulnerabilities, as the example of Infantryman Edwards¹⁹ illustrates.

Box 4.1

Ex-Service personnel housing experiences: Chaotic pathways after difficult transition

Infantryman Edwards served just over a year before receiving a medical discharge due to his mental health conditions. He has a dual diagnosis of Borderline Personality Disorder and Attention Deficit Hyperactivity Disorder. He was not expecting to be discharged and the process was relatively quick, so he had not prepared for transition or where he would live after discharge. Having stayed with a friend for a brief period, he returned to his parents' home for several months before moving into a PRS tenancy. After struggling with his mental health and the lack of routine in his life, he lost the tenancy and ended up sofa surfing with friends for some time. Eventually a third sector organisation realised he was Ex-Services and referred him to SPACES, who arranged a place in Mike Jackson House²⁰.

Issues around transition are clearly not the full story of Infantryman Edwards' difficulties with housing and other aspects of his life, but they are part of the picture. For those who leave the Services early, the process of leaving and the loss of identity, structure and purpose can be the starting point of multiple difficulties, exacerbating the other challenges they face in life.

¹⁹ All names have been changed to preserve confidentiality.

²⁰ SPACES, the Single Persons Accommodation Centre for the Ex Services is a housing advice and placement service for ex-Service personnel. Mike Jackson House is a specialist supported housing units for single ex-Service personnel. Both are run by Riverside Housing Association.

Delayed transition effects

A wide range of respondents discussed the ways in which ex-Service personnel who initially appear to make a smooth transition to civilian life can encounter housing problems at a later point. Clearly, later housing problems may have nothing to do with transition or the fact of being ex-Service personnel. However, organisational interviewees highlighted a relatively common pattern of difficulties arising within a few years, when underlying issues within the transition pathway start to surface:

So I think on the transition on the housing side while it might look good on day one, six months in it might not look so rosy, two or three years in, especially if a job is lost and you can no longer afford the rent and the rent is above the housing allowance, and so therefore you're having to move and you're moving down in quality of housing and that causes all sorts of problems with how you feel about yourself, how you're looking after your children or your wife or whatever. So I think transition is too often seen as that first few months or that first year and actually it's two or three job changes and whether after two or three job changes you've actually got a career that's beginning to look like a career again, whether you're able to afford or rent or buy the home you want to be able to do. I think that's where we notice a lot more of the issues and I think that's what the covenant members would say a lot. *(Local authority Councillor)*

It's only when they come back and the reality hits and everything that they thought was set up is a little bit more complicated than anticipated and, you know, the money issues start stacking up and the employment may not have been what they thought it was or they've changed employment, or there's been a relationship breakdown. There's usually some trigger probably two or three years down the line. *(Staff member, Mainstream third sector organisation)*

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Thus, the suggestion is that the transition process needs to be looked at over a longer timeframe. Whilst the creation of the Defence Transition Service already makes a move in this direction, focusing on the period two years either side of discharge, difficulties related to transition may take longer than two years to manifest for some ex-Service personnel. Indeed, some respondents suggested that some ex-Service personnel may only approach homelessness services many years after discharge, but that one factor behind their housing problems is a failure to fully settle and establish themselves in the civilian world:

You get applicants who have actually been out of the military for a little while and are perhaps not doing so well, so maybe have quite often alcohol misuse and stuff like that so they might come to us much later, so they might have been out of the Army for a number of years but have not really found their feet, so they'll come back to us often single people or relationship breakdowns, we see that a lot.
(Local authority officer, Housing role)

Again, the extent to which their housing problems can be traced back to transition is debatable and will vary between individuals, but it does appear to be at least part of the picture for some, as Private Chivers illustrates.

Box 4.2

Ex-Service personnel housing experiences: Failure to establish in civilian life

Private Chivers served for just under two years before being compulsorily discharged related to difficulties with a staff sergeant, which he viewed as bullying. His discharge process was very quick, but a Unit Welfare Officer contacted SPACES, who arranged a place in Mike Jackson House (MJH). After a short period in MJH and a few months in another specialist housing unit for ex-Service personnel, he spent some time in a PRS tenancy, managing to work some of the time. Private Chivers then attempted a university course, but did not manage to complete it. After another brief period in specialist ex-Service personnel housing, he moved back into the PRS with a part-time job, but lost both the job and the tenancy, ending up back at Mike Jackson House. As Private Chivers described his journey, "I think for me is when I left the Army I was quite lucky to find somewhere to stay at the time but the difficulty I found is finding a sure footing, and finding a sure footing and actually making something stick."

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For some individuals, therefore, failing to establish a strong foundation in civilian life within the initial period after discharge seems to lead to a lengthy process of unstable housing, often related to precarious employment and other challenges in their personal life.

This understanding of transition as a long-term process was presented as both a useful insight and a challenge for organisations, requiring them to consider different needs for ex-Service personnel at different stages:

People who may have left the services 10/15/20 years ago, so we're not talking about people who left last year, so that's a challenge for us in that you're looking at ex-services personnel through kind of multiple lenses, so you're looking at... how do we work to ensure that when people leave the services they leave well, so that's one job, and then you need to be saying what services do they need during that and then... to make sure that they then continue that and don't come back round the system in the poor way that we're currently having people coming back, and that's our challenge. (*Local authority officer, Housing role*)

For organisations, therefore, understanding the complexity of transition as a multi-faceted, long-term process is key to provide the right supports at the right time for those ex-Service personnel who may encounter housing problems.

Reasons behind housing transition problems

General transition challenges

As discussed in the context section of this report, much has been written elsewhere about the social, economic and psychological challenges of transition (Ashcroft, 2014, Forces in Mind Trust, 2013, Scottish Veterans Commissioner, 2015b). Unsurprisingly, respondents in this study highlighted similar ideas regarding the challenge of finding a new job and home at the same time as managing a loss of routine, identity and belonging:

The transition itself is a traumatic experience. I mean, I've transitioned twice; I left when I was 30, had a civilian career and then rejoined and transitioned again last year. First time round it was quite easy, I'd secured a job, got to know the people I was going to work with, very smooth. This time it was a cliff edge, you know, and I literally found myself in a military town walking round mumbling to myself, 'd'you know what, last week I was somebody' and you go from that where you have that... camaraderie that you are working with your brothers day in/day out, you feel you hold a position, you know, when you walk round the town in your uniform you feel people look at you in a certain way and then suddenly, you know, 'crikey, last week I was somebody, today I'm nobody' (*Local authority officer, role related to ex-Service personnel*)

Such issues are common for many Service leavers and may, in some instances, contribute to housing difficulties. However, there are also specific issues in the transition process which seem to play a more significant role in terms of housing.

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Lack of skills and knowledge about housing

Despite the general sense that transition planning has improved in recent years, there remain concerns at the lack of skills and knowledge amongst Service leavers in terms of how to access and sustain civilian housing. This is a particular difficulty for those Service leavers who joined the Services at a young age and therefore had little or no experience of life as an independent adult beforehand:

So I joined when I was 18, left the family home so mum, dad and all that sort of stuff and then joined into the Army, so although I'd a few jobs before I joined the Army, you don't know about things like organisations, even just like council tax, you know, all that sort of, budgeting is one that we don't get taught cause in the Army you are sort of like just looked after in a way. (*Ex-Army, more than 10 years' service*)

This apparent lack of understanding about civilian housing amongst some Service leavers is comprised of different elements and appears to be generated by a number of factors. Aside from a lack of knowledge about the practicalities of maintaining a tenancy highlighted above, such as paying bills and budgeting, the relatively cosseted housing provision within the Services means that Service leavers can come out with minimal understanding of the housing market and the cost of housing in the civilian world:

It's very easy to live in a bubble. Very, very easy to live inside the wire as we say, you know, living on the camp in your subsidised house where you phone someone up to get something fixed if it's leaking, where you pay a contribution to council tax and you can get quite comfortable and you cannot be aware of the outside market rates and what's needed. (*Staff member, Armed Forces charity*)

The myth of access to social housing

Previous reviews of the transition process have highlighted the ways in which this lack of understanding regarding the civilian housing system has historically been reinforced by the persistent belief amongst serving personnel that they will have automatic access to social housing on discharge. Whilst a number of respondents suggested that this myth has faded somewhat, it still appears to be relatively prevalent across the Services. To an extent, it seems to have been reinforced by the Armed Forces Covenant, which is regularly misunderstood amongst serving personnel and the wider public to mean that ex-Service personnel receive priority in accessing public services as compensation for their service to the country:

I think that's something with the military covenant that people think in terms of social housing... is that they should have priority and so we're trying to explain no it's about fairness... it is about making it fair so that you have equal access and you're not being disadvantaged. And I think people find that hard to understand because in their heads the covenant is that they should come out and they should have priority, which would be really difficult in an area where you have a lot of, if you did that you'd probably just be housing service personnel. (*Local authority officer, Housing role*)

The myth of priority access to social housing seems to be a particular problem amongst some non-UK Service leavers. The perception amongst a number of organisational interviewees was that non-UK Service leavers had a particularly strong belief that they would be able to access social housing on discharge, because of what they had understood at their point of recruitment:

We find that the commonwealth soldiers are the least prepared and I don't know if that's something that they're encouraged to join up when they visit different countries that you'll get a social tenancy, but they very much, a lot of the commonwealth soldiers believe that when they're discharged from the Army then they will get automatic right to a council or social tenancy and that's their kind of move on. (*Local authority officer, Housing role*)

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Whether this is a reflection of actual recruitment practice, or the result of a persistent myth in communities from where non-UK are recruited is not possible to determine from this study, but the problem is the same for housing authorities regardless of the source of misinformation.

The implication of the myth around access to social housing is that local authorities and other organisations have to expend significant effort managing the expectations of Service leavers and other ex-Service personnel:

If I'm honest, just with anyone and I wouldn't just say this is for the Armed Forces, but I think people's general expectations of when they should get social housing against the reality of what local authorities deem as priorities for social housing are very different and you can waste a chunk of time trying to get over that... Getting over that expectation is difficult. (*Local authority officer, Housing role*)

As this quote makes clear, however, it should also be recognised that similar issues can arise in relation to other individuals who believe they should have access to social housing, not understanding the multiple pressures on local authorities and housing associations in a context of under-supply of affordable housing.

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Other issues around expectations

In addition to the myth of access to social housing and the meaning of the Covenant in terms of housing, some Service leavers enter the civilian housing market with unrealistic expectations regarding costs, having lived in subsidised Armed Forces accommodation during their career. For those in Service Family Accommodation, there can be particular issues regarding the relative cost for an equivalent property:

I'm not trying to make DIO [Defence Infrastructure Organisation] accommodation sound like a palace cause it's not, but in comparison it is a large property with everything they need for a very cheap price, and then if someone then says to you 'here's a smaller property with not much space, no garage, potentially no garden for two, three, four times the cost' and you've never experienced that before you will think 'there must be another way!' (Local authority officer, Housing role)

This in turn interacts with expectations around employment and salary, which can also be unrealistic for some Service leavers:

They expect or they want to get back into employment with a reasonable wage because that's what they want, but sometimes it's not reality and you've got to be realistic, you know, that everything's not going to come on a plate where yes we'd all like to live in [expensive area], we'd all love to have forty/fifty thousand pound a year coming in but unfortunately that's not the case... and it's just not realistic. (Staff member, Armed Forces charity)

For some Service leavers, therefore, transition can mean an unexpected drop in income and an equally unanticipated increase in housing costs, which may cause problems in the short term or, as noted above, lead to difficulties some time after discharge if the imbalance between income and housing costs persists.

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Limitations of preparation

Alongside issues of expectations, respondents discussed issues around lack of preparation for transition. Again, there was some recognition that the Services have improved their approach to transition planning and that many Service leavers are therefore much better prepared than in previous generations. Moreover, a number of ex-Service personnel interviewees highlighted the support and advice they had received from particular officers, particularly Unit Welfare Officers and Personnel Recovery Officers:

It was my welfare team, so the [Unit] Welfare Team [Officer], he was the one who knew about this place and it was thanks to him I'm in here... he was there the whole time, the way through, like, he was
(Ex-Army, 4-6 years' service)

It's what they do so, the PRU so I was lucky to be with the PRU... they help people who are transitioning out of the Army, help with their courses, with their welfare, with their housing and all that. It's advising people, they help people, they have links everywhere so that's quite good.
(Ex-Army, 7-10 years' service)

However, organisational and Service leaver interviewees suggested that this improvement in support for transition is not universal, pointing towards issues that arise at different points in a service career.

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Whilst there is a degree of housing advice available for serving personnel throughout their career, particularly through the JSMAO briefs, it is difficult to make such general briefs accurate and relevant to all circumstances. As noted in Chapter 2 above, this is a particular challenge where serving personnel may be based in one part of the UK, but ultimately looking to relocate to another area on discharge:

Those people that went to [the JSMAO briefs] didn't find them that useful at all. And again, in their defence they're up against it cause they're given sort of overall policy, but people want to focus on their area and their need, whereas they're getting a general brief of what to expect and how to manage their expectations, but people will always arrive with a personal agenda and they're interested in how they're going to square themselves away. (Ex-Army, more than 10 years' service)

The differences in terms of national housing policy between the devolved administrations, as well as differences in local policy and practice between authorities make it especially difficult to provide generic information that will be of any practical benefit. Although there have been some attempts to improve this situation, such as the work of Housing Options Scotland's Military Matters project with Army Headquarters Scotland, the basic challenge of providing general housing briefs remains. One non-UK ex-Service personnel respondent also noted the difficulty for some individuals of absorbing and understanding complex material about the civilian housing system in such a format, particularly for those serving personnel whose first language is not English.

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Barriers to engagement and planning

Some serving personnel can find it difficult to engage with such briefs at earlier points in their career, when transition seems like a distant prospect:

And I think information needs to be timely, you can't take away from that in a sense cause we've tried to deliver outreach clinics in places and if people don't have presenting need at that moment in time then they're not going to rock up between ten and two at such and such centre, so again somebody who's maybe leaving the forces can't, you know, might not even be able to comprehend what the circumstances are going to be like when they leave, yeah. *(Staff member, Armed Forces charity)*

This inability to engage with planning for a distant future obviously causes particular problems for those Service leavers whose discharge comes earlier than expected. For a number of ex-Service personnel respondents there was also a recognition that they had failed to plan or save for their post-transition housing situation because they were 'living the lifestyle' whilst serving:

At the end of the day when you get paid your... at the time it was £1000 a month you got paid as a Lance Corporal, you know, £100 was taken away from you for your food and your accommodation, you know, you made £900 that was yours, you could spend it on whatever you want, do whatever you want with it. As far as you were concerned you were rich, you clearly weren't rich but what they didn't explain was when you actually go out into civvie street £900 is nothing, it can pay for literally nothing in your life, you're actually going to need to budget, save, put money into saving accounts, you know, these things weren't talked about at all. *(Ex-Army, 7-10 years' service)*

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Hence, whilst many serving personnel plan carefully for life after their service career, others find it easier to internalise a culture of living for the moment and find it harder to focus on the steps they may need to take in order to be ready for their transition. This is inevitably reinforced by the nature of service, which involves constant readiness to respond, often with just a few days' notice of moving.

Issues with resettlement advice and process

For some of those serving personnel in their resettlement period, there is evidence of some persistent weaknesses in transition support and advice, despite improvements in recent years. A number of ex-Service personnel interviewees highlighted the extent to which resettlement remains focused largely on employment:

Just employment, they don't tell you about taxes, accommodation and all the other stuff that goes with it, they don't tell you any of that.
(Ex-Army, 7-10 years' service)

Whilst some of the most recent leavers indicated that there was at least some information and guidance provided around housing during their resettlement period, there was still a concern that it was relatively tokenistic, with little recognition or understanding of the civilian housing system:

Well, again, a lot of these resettlement things I feel they're just box ticking exercise... they'd point you in all these directions but then when you actually go down these directions and contact these people like the council and housing associations, you know, they send you down these routes but probably knowing that you're going to come against a brick wall. *(Ex-Army, more than 10 years' service)*

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Indeed, this relates to a concern raised by organisational interviewees, that the resettlement process is not directly connected to organisations in the civilian world, so there is no opportunity for them to input their expertise regarding housing systems, or to provide relevant, up-to-date information about support services:

At the moment... I would say that the biggest barrier to accessing services is that the service leaver programme within the Armed Forces is completely separate to anything that happens, the career transition programme is completely separate to anything that happens locally. And, you know, logistically maybe it has to be that way but it feels like we've got a lot of things on offer, the issue is people knowing about them and linking into them. (Staff member, Mainstream third sector organisation)

For others, the bigger issue was a sense that they were no longer important once it was clear that they would be leaving the Service:

Support I think is the biggest issue. I understand that there's a lot going on, they have a lot of people to see to but, I mean, sometimes I just felt like they didn't care and I was on my own. I felt that a lot in the last few months of service, I mean, still think the same now especially when you leave the Army I don't think... the support just disappears, it just evaporates. (Ex-Army, 4-6 years' service)

You get told obviously you're medical discharge and then you become not their problem because I noticed it straight away, as soon as I found out I was get a medical discharge no one would really speak to me, none of them would message, like, I used to have my boss text me every so often to see how things were going and after that, as soon as he found out I was being medical discharged, nothing. (Ex-Army, 7-10 years' service)

In a broader sense, a number of ex-Service personnel interviewees discussed the idea that the resettlement process did not fully reverse the initial training process that all serving personnel go through on joining the Services and convert them back into a civilian:

They're very good at turning civilian into soldiers but reversing the process they're not great at it. (Ex-Army, more than 10 years' service)

Hence, some suggested that the resettlement process (or other training during service) needs to address a wide range of basic skills for civilian life:

A course of action where they can go and they are told and taught the actions that you need to take to become a civilian again... teach them how to pay bills, because there is people in there who will never own a flat or a house and they will never ever have to pay a bill or face council tax or vote and that's from the age of 16 until the day they leave... something needs to be put in place to teach you how to make the money last, how often you need to go shopping, when is the best time to pay this bill or save that bill because they all do come in at once and civilians learn to deal with that, military don't, they don't know that your TV licence, your electric, your gas are all going to come in at the same time cause that's the proverbial way, it always happens, so what do you save from last month, how do you make savings. (Ex-Navy, 7-10 years' service)

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Notably, respondents recognised that it may not be easy for the Services themselves to deliver a broader programme of education for Service leavers to 'retrain' as civilians. Aside from the widely expressed view that the current CTP programme should be broadened beyond its primary focus on employment, a number of interviewees made further suggestions regarding processes to help Service leavers who encounter challenges in the transition back to civilian life. There was a general view that it would be valuable to bring in outside expertise into the resettlement process, providing 'in-reach' advice and information to Service leavers from civilian organisations and/or ex-Service personnel who can draw on their own experience of navigating the system:

If I would've spoke to somebody that actually knew what was going on in the real world, they knew about how difficult it was to get a council place or a private rent, and they knew what I could claim like housing benefit wise or anything else and they can actually even probably start you off at the council for you, you know, and that as well but there was no... and give you a full in depth of, you know, what the real world is like; how you do this, how you do this.
(Ex-Army, 7-10 years' service)

Get ex-soldiers in and speak to the guys if they're thinking about leaving and say 'no do it this way not that way, don't listen to the guys that are still in the battalion, listen to us'. I would've listened more if there was somebody like that to talk to me. *(Ex-Army, 7-10 years' service)*

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Some respondents also highlighted the fact that some Service leavers may find it difficult to fully engage with such learning before discharge:

I can understand that the Army is a busy place and that you do need to, you know, things do need to happen but I also do agree that the soldier shouldn't just be kind of left to his own devices. I think maybe some more education maybe afterwards, you know, as long as the soldier's happy to do that then yeah. (Ex-Army, more than 10 years' service)

Finally, in order to identify those who struggle with the transition process in relation to housing and other issues, some suggested a system of proactively checking with Service leavers some time after discharge:

Just when I left the Army that was it, they were then done with me, no more. If you go through it the way I do the Army should come back in a few months, see how you're doing and just have, like, a recap, just make sure that you are in a good place. (Ex-Army, 4-6 years' service)

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Challenges of difficult discharge processes

These issues of engagement, planning and advice are exaggerated for serving personnel who leave earlier than planned, particularly for those who are discharged relatively quickly, leading to a reliance on public and third sector organisations:

People who get into trouble, so people fail a compulsory drug test they would discharge from the Army. They are a vulnerable service leaver because their termination of service has not been planned and then there's almost no help for them when they leave. That's when the interaction between the local authority, their understanding of the covenant and the third sector organisations come into play because the armed forces, they'll still go through the series of interviews when they're leaving, you'll try and encourage and signpost them where to go, but I guarantee they don't have a plan because their termination of service will be very fast. *(Ex-Army, more than 10 years' service)*

Amongst the organisations who need to pick up the pieces of such discharges, there was some concern expressed about the difficulty of obtaining information about the discharge which might help to inform the appropriate response in terms of housing:

Yeah the Army welfare and their ranking officers or whoever you try to gather any information from they have a personal relationship with this person and yes they've done a very difficult and tough job but the ones who are leaving very quickly have also done something to warrant leaving very quickly... You have that sense of camaraderie and them trying to protect and make sure that the people they know are going to be okay. So they do get a lot of support from the Army and the Army welfare which is understandable but sometimes it's difficult from a local authority's perspective to understand 'can somebody just tell me what happened?' *(Local authority officer, Housing role)*

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Moreover, even where the discharge process was not so rapid, some ex-Service personnel respondents highlighted problems that arose because of confused communication about discharge dates. A number of interviewees who had been keen to continue their service, but were discharged on medical grounds suggested that the final discharge period was as short as a few weeks:

**I was injured in... 2010 and for about two and a half nearly three years I was going under therapy at [PRU] and it was quite sudden, I had a medical board I think it was in June and then they told me that they're going to review everything and go through all of my history, well not my history so much but, you know, all my medical stuff that happened in the last few years and they would get back to me. And it was they basically sent me a letter back saying that I'm going to be discharged and it was going to be in... just trying to think now, August I think it was which didn't really give me a lot of time for any kind of resettlement or getting much of anything in place ready. It was just so sudden. I think I had the letter to inform me that I was being discharged about five weeks before my actual discharge date, so I had no time at all.
(Ex-Army, 7-10 years' service)**

Such difficulties around discharge communications seem to be particularly complex for individuals with mental health difficulties. Although the ex-Service personnel interviews only tell one side of the story, at the very least there seem to be issues about the extent to which those involved in discharge processes take account of potential communication and comprehension issues related to mental health difficulties. In the most extreme case, Sergeant Ingles had to enter the homelessness system following a messy discharge process.

Box 4.3

Ex-Service personnel housing experiences: Impacts of difficult discharge processes

Sergeant Ingles served for more than a decade before developing PTSD as a result of his experiences on tours of duty. The combination of his mental health difficulties and the breakdown of his marriage led him to request a voluntary discharge, which was granted with a six month notice period. Two months into this period, the Army mental health service advised him to sign back on, in order to receive the right support for this mental health. His understanding was that his request to remain in the Army had been accepted, but when he approached the end of the original six month notice period he was informed that he would be leaving, with just two days notice.

Because of his mental health difficulties, his marital breakdown and the assumption that he would be staying in the Service, Sergeant Ingles had not prepared for his transition. He therefore had to make a homeless application to the local authority and was given hostel accommodation immediately after his discharge. This caused particular difficulties in terms of access to his children, as the hostel was not an appropriate environment for them. He was fortunate to obtain housing with a specialist ex-Service personnel provider after nine months in hostel accommodation.

Transition issues summary

The evidence from this study suggests that, whilst transition support seems to have improved in a number of ways, there are still some significant difficulties for a minority of Service leavers, particularly those who leave early and/or are vulnerable due to issues such as mental health, substance misuse or difficult pre-Service experiences. Moreover, although most Service leavers are not facing homelessness on day one when they are discharged, there are concerns regarding the sustainability of some transition pathways, leading to housing problems within the first few months or years.

Many of the transition issues are caused by a lack of skills and knowledge regarding the civilian housing system. A combination of persistent myths about access to social housing, weaknesses in information provision regarding housing and issues which undermine the willingness and ability of serving personnel to engage with information and guidance all contribute to this lack of preparedness. Again, those who leave early or face other difficulties such as mental health problems can be particularly unprepared for the challenges of obtaining and sustaining civilian housing. All of these issues are exacerbated by rapid or complicated, unclear discharge processes.

Barriers to accessing and sustaining housing

Housing markets and systems

Aside from the particular experience of transition and all its associated challenges, ex-Service personnel can face a number of barriers to accessing and sustaining housing at whatever stage they encounter problems. Unsurprisingly, respondents in this study emphasised issues to do with the housing system which affect a wide range of people, not just ex-Service personnel.

In terms of social housing, these include a lack of supply after four decades of shrinking stock levels, combined with high levels of demand from a range of vulnerable groups in society. Whilst there was some variation between the case study areas, these issues of demand and supply were near universal. Thus, Service leavers applying for social housing generally face a considerable wait before they can hope to be allocated a property, in line with the situation for other applicants. In relation to private rented housing, there are similar issues of supply and demand, although these manifest in higher prices rather than long waiting times.

Although these basic issues about the social and private rented housing systems are not specific to ex-Service personnel, there are a number of ways in which some ex-Service personnel can be at a particular disadvantage in attempting to access housing.

Following on from the earlier discussion of the way in which some serving personnel 'live the lifestyle' whilst serving, rather than saving for future housing (and other) needs, respondents highlighted the prevalence of debt amongst Service leavers:

The majority of time they will have some level of debt or some level of expense which is not manageable in the civilian world, whether that be cars on finance, credit cards, loans, there will always be something and then the impact on that in the civilian world is very different because of the change in expenditure which again is something I'm not overly sure that they're aware of because of that bubble.
(Local authority officer, Housing role)

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Again, this is far from unique to ex-Service personnel, but there does seem to be a particular issue for some Service leavers where debts accrued on one level of income and expenditure rapidly become unsustainable if income drops and/or housing costs rise after transition. Debt can act as a barrier in accessing social or private rented housing, but is particular issue for the latter, where rents are generally higher and landlords often have a choice of potential tenants. One respondent also highlighted a particular issue for Service leavers regarding requirements for rent guarantors in the PRS. Landlords may be more likely to seek a guarantor, given that Service leavers may be temporarily unemployed or in a new job, and Service leavers may struggle to find a guarantor since home ownership is often a prerequisite which may therefore exclude friends who are still serving.

For non-UK Service leavers wishing to remain in the UK after discharge, there can also be difficulties relating to their immigration status. Serving personnel are exempt from immigration control, and non-UK serving personnel can only apply for indefinite leave to remain 10 weeks prior to their discharge. Non-UK ex-Service personnel respondents suggested that this had caused them housing difficulties, because housing authorities could not process their application until receiving notification of their legal right to remain in the UK. Thus, housing authorities may have just a few days or weeks to process an application, rather than a few months.

Welfare benefits

As with challenges associated with the housing market, ex-Service personnel who are in receipt of benefits experience many of the same issues as the wider population. Moreover, in some instances these problems overlap, particularly in relation to the lack of one-bed social housing properties and the 'spare room subsidy' policy, which makes larger properties unaffordable for benefit recipients. Respondents also highlighted concerns about Universal Credit (UC) and the payment of the rent component of UC to tenants, rather than direct to landlords, echoing the ongoing debate around this issue. Alongside such ubiquitous issues, however, there are also two difficulties around welfare benefits and housing which are more specific to the experience of ex-Service personnel.

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Firstly, unlike many other claimants, Service leavers who are unable to find work on discharge are generally entering the benefits system with no previous experience of how to claim. Moreover, Service leavers are moving from a relatively enclosed environment 'behind the wire' where there are no benefit claimants, making it harder to learn from peers. This lack of knowledge and experience can create particular difficulties during the initial stages of a benefit claim:

It was just something that happened from the beginning, I had no idea what benefits were about... When I left the Army I went in and I was advised by the council to apply for ESA but when I turned up to the job centre they said everything is accumulated to the new system which is universal credit, but then they applied for both [laugh]. So when I got my first payment universal credit paid me and ESA paid me... so the next month they took everything off and then it's been the same since then. I don't like sort of thinking about this so I've just left it, yeah. I keep getting £1 every month. (Ex-Army, 7-10 years' service)

Such complications in the initial stages can cause serious income problems for some Service leavers and, where this includes problems with the rent component of Universal Credit, can undermine their tenancy, particularly in the PRS.

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Secondly, thanks to the extension in 2012 of the Shared Accommodation Rate to all single claimants under the age of 35, ex-Service personnel who fall into this category and are reliant on benefits often find that their only housing option is a room in a shared property. Across all of the case studies, a wide range of respondents highlighted the particular challenge for ex-Service personnel when their options are limited to a hostel bed or a room in a House in Multiple Occupation (HMO). For some this reflected an extension of the culture shock phenomenon experienced by many Service leavers on discharge:

And there isn't really that type of provision for people and when the new ruling came in with removing of the one bed rate, the 25 to 35, it really was quite destructive for many people right across the board because, you know, you're an adult responsible for yourself and then your kind of human rights to have your own toilet and bathroom and behave as an adult is taken away from you, so it's very difficult for a lot of people and so I would imagine somebody coming out of that community, that ex-services community, it'd be doubly difficult really to go into a house share with people that are not from the military background with different standards, different codes and way of life. *(Staff member, Mainstream third sector organisation)*

For others, there may be additional challenges if they are experiencing mental health problems:

Yeah, it can be quite problematic... because our typical response is somebody goes into temporary accommodation we get to grips with their issues, we've got that timescale anyway to deal with, but if the person's saying to us 'I'm not able to live in any form of communal accommodation, I'm even sensitive about the neighbours and things', to get somebody from that situation into a self-contained property elsewhere... it's just difficult. *(Local authority officer, Housing role)*

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Notably, many local authority respondents who discussed this issue with HMO accommodation clearly had an awareness of the particular difficulties for some ex-Service personnel, but in most cases they were relatively powerless to offer any alternative.

Bureaucracy and complexity of systems

As noted in relation to transition, there can be a particular problem for Service leavers in understanding the local social housing system if they are relocating at discharge, given the range of different approaches to applications and allocations. Moreover, the diversity of local policy can even cause difficulties for advice organisations who are attempting to help Service leavers to access housing:

Respondent 1: It's different [between areas], it's a different way, it's not a neutral housing system... how are they meant to even have a clue about which one is which? Bidding property in [neighbouring authority] and then you've got bronze, silver, gold and here you've got A, B, C, D and F; so it's a minefield in itself and to educate charities on that I think is something that we try to do but...

Respondent 2: And if charities don't have that understanding the ex-armed forces aren't going to have a clue. (*Local authority officers, roles related to ex-Service personnel*)

In addition, some respondents commented on the large number of Armed Forces charities which offer support or advice to ex-Service personnel. Some ex-Service personnel interviewees had found it difficult to work out where to start, given the range of options and the amount of information available. Other respondents had experienced the opposite problem, since the vast majority of information about support organisations is available online:

Cause I know it's the 21st Century and that but I ain't the type of bloke, I don't know, I don't go in there and Google, I don't do all those apps, I don't do all that st, that ain't me so pen and paper is still going to be about for years, d'you know what I mean, give us a booklet and then you know about it straight away don't you, yeah, so I think that should be done. (*Ex-Army, less than 4 years' service*)**

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Given these challenges, it is no surprise that some ex-Service personnel expressed significant frustration at attempting to navigate bureaucratic systems, often comparing them unfavourably with the unified system and culture of getting things done in the Services. In some instances this frustration can cause additional barriers to accessing housing, if individuals allow too much of their annoyance to show:

If they manage to get through the doors of the council and, like you say past that stupid little bar, if they get really frustrated and they're not particularly good at dealing with that, they will lose their rag and if someone's going to lose their rag and has a forces background rather than a non-forces background, I know which one I'd rather choose and they're booted out the door and never let back in again. So there you go, bang, can't even make a homeless approach, not allowed in the door. It's depressing. (Staff member, Mainstream third sector organisation)

Barriers to seeking support

Before they can even begin to grapple with the complexities of the housing system, some ex-Service personnel find it difficult to seek help. The stigma and embarrassment that many people may experience at needing to ask for support with their housing can be exacerbated by the military culture which emphasises pride and resilience:

The hardest thing for me to do was to ask for that help. Being military the pride comes with it and like they say before the pride comes the fall and it was difficult to ask for that help. (Ex-Navy, 7-10 years' service)

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Yeah, yeah and I think it's difficult isn't it, people that we have worked with who are veterans, you know, so much within the armed forces is focused on kind of mantras of resilience and pride and being able to sustain, but actually for those individuals actually having to say 'I need help' or 'I'm struggling a bit here' I think is even more difficult than it is for many other cohorts.
(Staff member, Mainstream third sector organisation)

This can be particularly difficult for ex-Service personnel who received a compulsory discharge for misconduct reasons:

I think cause I got kicked out and I got a dishonourable discharge, I think I didn't deserve nothing and they're probably right I don't. *(Ex-Army, less than 4 years' service)*

This reluctance to seek help also has implications for service providers, some of whom find they need to spend considerable time and effort encouraging ex-Service personnel to engage with their service:

I would say that well over 50% of our work is trying to get people to engage, you know... that's our never ending kind of... not battle, that's the wrong word, a lot of the support is about engaging, motivating, getting them to engage.
(Staff member, Armed forces housing charity)

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Difficulties for organisations

Given the particular obstacles that ex-Service personnel may encounter in asking for help and in navigating the housing system, there is clearly a need for organisations to understand these issues in order to provide appropriate support. There was evidence from across the case studies that general awareness of ex-Service personnel, and issues related to service experience and transition. Within this general improvement, however, respondents also highlighted the challenges of moving beyond a surface recognition in order to understand the diversity of ex-Service personnel:

Previously it would've been that we were trying to accommodate many people who said they had an armed forces background. But actually breaking it down recently has given us a better understanding about how a number of them might or will be from completely different backgrounds. At that point, the information makes us check and say to ourselves 'oh okay [laugh] weren't expecting that one' but what does that mean for the armed forces person/family and our services? Those are some of the things that we're challenged with as well. (Local authority officer, Housing role)

Developing a more nuanced understanding of the particular experiences and situation of each individual has implications which relate to some of the barriers discussed above. For example, one respondent noted the difficulty of recognising which ex-Service personnel applicants might be likely to find HMO accommodation difficult to handle:

Sometimes what might happen is that we know that the person's ex-forces but what we might not know at the start is the degree to which that's maybe going to have an impact on how well they can manage, and maybe they don't recognise that and we in good faith I suppose put them into some form of house of multiple occupancy temporary accommodation and it very quickly starts to go pear shaped. (Local authority officer, Housing role)

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This level of detailed awareness of ex-Service personnel issues is likely to be particularly difficult to acquire and sustain for organisations operating in areas without a significant military presence and low numbers of returning Service leavers.

Just as some ex-Service personnel can find the sheer number of Armed Forces charities difficult to navigate, local authorities and housing associations can also struggle to find the appropriate supports. However, several respondents emphasised that the range of potential help provides a strong motivation to identify ex-Service personnel as they approach the organisation:

We do it automatically because it's very difficult to get funding to support people moving forward unless they've got mental health and then we've got a trust we can go to for that, so if they are ex-military it's like hoorah we've got British Legion and SSAFA, you know, so it's always asked. *(Staff member, Mainstream third sector organisation)*

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In general terms, processes for identifying ex-Service personnel within homelessness and social housing systems appear to have improved with the changes to regulatory requirements, although respondents noted some continuing limitations in this area. In particular, there are issues about lack of data on ex-Service personnel who may have applied for social housing before specific questions were introduced and in more than one area respondents highlighted challenges regarding the actual processes of recording and analysing data, as well as gaps between different databases. These issues are explored in more detail below.

All of the barriers laid out above are exacerbated by the wider context of restricted local authority budgets after a decade of austerity. As one respondent suggested, the pressure on local authorities to provide services for a wide range of disadvantaged groups with shrinking financial resources may lead to ex-Service personnel falling through the cracks:

I think it's all a perfect storm because local authorities have had their staffing levels cut, they're under extreme pressure, we've lost three hostels in [the area], not that you'd want to put anyone in there but actually it was handy, whereas now we've got all these people that would've been in hostels looking at the private rented sector, so the supply problem is magnified, and then you've got the demand. So I think some of the ex-services community might get lost in that grouping of people that don't know how to advocate for themselves, wouldn't perhaps talk about how well they feel mentally, their notes might be lost because of where they come from and therefore it's very confusing for them, very difficult to navigate through that difficult process. *(Staff member, Mainstream third sector organisation)*

Facilitators to accessing and sustaining housing

Housing markets and systems

In order to counter the barriers that Service leavers can face in accessing social housing, some local authorities have created bespoke policies to provide a degree of additional preference. All the authorities involved in the study have made changes to their housing allocations policy to reflect the alterations in regulatory requirements introduced over the last decade, such as the alterations to local connection requirements. In addition, each authority has introduced elements of additional help for ex-Service personnel, often focused in particular on Service leavers, although the specific changes vary considerably, reflecting differences in the local housing situation.

- **Additional points or higher banding**

A number of the authorities within the study give additional points to Service leavers who are applying at discharge (Moray, Highland) or place Service leaver applicants in a higher band (Plymouth, Liverpool) within their allocation scheme. Some authorities also enhance this element for particular groups within the AFC, such as ex-Service personnel who have been injured or have a medical condition arising from their service. All of these initiatives reduce the waiting time for Service leavers applying for social housing, although inevitably the extent of this reduction varies between authorities, given significant differences in supply and demand.

- **Local lettings initiatives**

Some authorities make specific provision for local lettings initiatives within their allocations policy, creating the possibility of reserving some housing for ex-Service personnel. This is the case in Cardiff, leading to development agreements with local social housing providers allocating a proportion of new properties to ex-Service personnel. In Plymouth this has been taken a stage further in the Nelson Project, providing employment and training for ex-Service personnel through the build process as well as a local lettings initiative (see Box 5.1 for more details).

- **Support for dedicated housing provision**

Where there is a particularly high number of Service leavers and ex-Service personnel looking for housing in the area, there can be a sufficient level of need to justify dedicated, supported housing provision. In Aldershot, the local authority has worked in partnership with Stoll to develop Centenary Lodge, providing flats for ex-Service personnel with a low level of support, forming part of a veterans housing pathway in the area (see Box 5.1 for more details).

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- **Supporting access to the PRS**

Alongside these initiatives to improve access to social housing, some local authorities and housing support organisations also make specific attempts to assist ex-Service personnel into private rented accommodation, when this is a more realistic option. In some cases this can be a case of recognising that some Service leavers have little experience of the civilian housing market and providing a little extra assistance to facilitate the start of a tenancy:

We do accompanied viewings with some people cause a lot of people have never gone to speak to a landlord before, they don't know, so that's some of the work that we've done with people is about how you present to a landlord. *(Local authority officer, Housing role)*

Where there is sufficient resource available to work with landlords and/or to support ex-Service personnel in relation to housing, some organisations are able to take further steps to enable access to the PRS. Thus, identifying private landlords who want to support ex-Service personnel for any reason, and building a relationship with them over time can pay dividends:

We can speak to them and explain that they're a veteran cause that sometimes helps. We've got some that just understand maybe they've got a family that are veterans, maybe they have served themselves previously then explaining to them can make a difference. *(Local authority officer, role related to ex-Service personnel)*

It's about a relationship with private landlords, so it was built on building up the landlord portfolio and we've got lots of different landlords that we work with. So some of them specifically want to house ex-service people. *(Staff member, Mainstream third sector organisation)*

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Finance

When compared to other groups facing housing problems, ex-Service personnel have one significant advantage in relation to finance. The range and size of charitable funding dedicated to supporting ex-Service personnel is perhaps the strongest reflection of the UK public's commitment to the spirit of the Armed Forces Covenant. Indeed, the income of the Armed Forces charity sector as a whole has grown relatively consistently in recent years, to around £1.1bn in 2016 (Doherty et al., 2019), although the effect of the coronavirus pandemic and related economic impacts remains to be seen. Around two-thirds of this income goes to charities focused on the welfare of the Armed Forces Community.

In practice, this charitable funding helps ex-Service personnel to overcome a number of obstacles in their housing journey. As noted above, this provides a strong incentive for housing authorities and other mainstream organisations to identify whether clients are ex-Service personnel, in order to access funding which can help in a number of ways. Financial assistance was viewed as being particularly helpful around the start of a new tenancy, providing grants to cover deposits, initial rent payments and also to assist with furnishing a new property:

Let's say he's found a property somewhere and we'll do a SSAFA referral... and SSAFA will probably look at getting money to cover deposit and probably two months' rent, so it gets him in, gets him on his feet for two months... and nine times out of ten they get the funding, if he meets all the criteria. (Staff member, Armed Forces charity)

That's a flat, yeah, that is a fridge freezer, a cooker and a washing machine and a bed, that is your necessities, that is the things you need within a property for that property to function and for it to be viable and to work out, and they helped me with every single bit of it to the point where I'm sat here with two fridges because my back problems the fridge was the wrong way round with the freezer up the top, so we've had to switch but they upgraded me because they've got these connections with these charities like Help for Heroes, Salvation Army, all of them out there. (Ex-Navy, 7-10 years' service)

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Whilst there are systems to assist non-ex-Service personnel on a low income with rent deposits and furnishing a new property, these generally take the form of loans rather than grants. For many respondents, the fact that the funding available from Armed Forces charities is often given as grants was a key difference, enabling ex-Service personnel to manage their finances more sustainably and providing a significant boost to their wellbeing at a difficult time. Moreover, in some instances this financial assistance extends to dealing with rent arrears and other forms of debt, enabling ex-Service personnel to get back on an even keel financially and pass financial assessments required for a new tenancy. The example of Guardsman Lewis demonstrates how this kind of financial support can be crucial in countering some of the difficulties with the benefits system outlined above.

Box 4.4

Ex-Service personnel Housing experiences: Armed Forces charity assistance with benefit chaos

Guardsman Lewis was keen to get into work once his initial housing problems were resolved via a placement in a dedicated hostel for ex-Service personnel. Having been advised that he could work up to 16 hours a week without affecting his benefits, he managed to find work that would allow him to do exactly that. However, after a few months he discovered that the advice had been incorrect, when he received a bill for £900 for backdated rent payments, throwing his situation temporarily into chaos. With assistance from hostel staff, he applied to SSAFA for assistance and was given a grant of £500. This made the debt manageable, so he was then able to pay off the remainder and stabilise his finances.

In addition to the charitable funding available to ex-Service personnel, a number of public and third sector organisations across the case studies provided advice and assistance in relation to welfare benefits and debt issues. In some cases this was a mainstream service available to anyone, whilst in areas with higher numbers of ex-Service personnel there was often a degree of dedicated staffing through Armed Forces charities or projects such as Citizens Advice Scotland's Armed Services Advice Project (ASAP).

Organisational support – third sector

Beyond financial help and advice, Armed Forces charities together with some mainstream third sector organisations provide a wide range of housing support specifically targeted at ex-Service personnel. Most obviously, a number of organisations provide dedicated housing for ex-Service personnel, ranging from family homes to hostel accommodation, and with differing levels of support alongside. Along with local lettings initiatives, these forms of dedicated housing provision enable ex-Service personnel to access housing more easily than might otherwise be the case, particularly in areas of high housing demand. More detail on specific initiatives and respondents' views of dedicated housing provision is provided in the next chapter.

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Alongside direct housing provision, a number of organisations play a role in support and advice for ex-Service personnel facing housing difficulties. Again, particular local models are explored in detail in the next chapter. At a UK level, respondents highlighted two significant services providing support, information and advice to ex-Service personnel related to housing.

- **SPACES**

The Single Persons Accommodation Centre for the Ex Services (SPACES) run by Riverside Housing Association was cited by a number of respondents as providing a key source of support for single ex-Service personnel, including some of the most vulnerable Early Service Leavers. From an organisational point of view, the value of SPACES was in being responsive and able to engage effectively because of their particular understanding of issues affecting ex-Service personnel:

Well for young people there's the HMO route or there's Spaces, I would always try and put anyone that was coming out through the Army, unless they needed to go through a specific pathway because of mental health or something like that, through SPACES because I think they get more support, they're with people that understand what they've been through, you know, they've got the support and then they can move them onto more permanent housing or resettle. (*Local authority officer, Housing role*)

Ex-Service personnel respondents who had used SPACES also talked of the services ability to connect with their experience and, crucially, the level of communication throughout the process:

By phone. He was talking to me, he was just asking me how long will be... he'll be giving the information to the houses, council houses, and he'll be looking around... We were talking about three months, about two or three months, he'd be calling me once a week, every once in a week just to confirm, or two in a week, just to confirm what's going on. (*Ex-Army, more than 10 years' service*)

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• Veterans Gateway

The Veterans Gateway was established in 2017 by a coalition of some of the largest Armed Forces charities to offer a single point of contact for ex-Service personnel seeking support. The service provides a range of information about a wide range of issues, including housing, plus contact details of relevant support organisations. The Gateway also provides information and advice 24/7 by phone, email, text or online chat.

Whilst this study did not specifically ask about the Veterans Gateway, a number of organisational respondents made somewhat critical comments on the basis of their own experience and that of their clients, although there was also a recognition that the service is relatively new and may take some time to bed in effectively. There seemed to be a particular concern that the attempt to create a single point of contact for ex-Service personnel was proving difficult to deliver, given the range of potential support organisations:

Basically it's still confusing just cause of the amount of information that's on that website, so I get why a serving personnel would get confused because you just pick your area, whether that's Wales, Scotland and you can type what you might need, whether that's mental health support, whether that's housing and it will give you people to contact locally. But there's guaranteed more than one service, so rather than just being that, you know, 'call us and we'll point you in the right direction' sort of thing or email even, it's just all there, so it's still too much for someone to pick which charity would be the best and be able then to make the right decision. (*Local authority officer, role related to ex-Service personnel*)

None of the ex-Service personnel interviewees mentioned having used the Gateway and they mostly seemed unaware of its existence.

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Organisational support – local authorities

Given their central role for anyone facing homelessness or seeking social housing, it is essential for local authorities to operate in ways which respond to the particular situations of ex-Service personnel. The case study areas include some valuable examples of local authorities taking a strong strategic approach and/or creating dedicated posts to respond to the needs of ex-Service personnel. These examples are discussed in detail in the following chapter, since they relate closely to issues of collaboration. Beyond these approaches, the key factor which emerged from respondents in this study was the extent to which authorities are able to develop a pervasive awareness of the situations and perspectives of ex-Service personnel, and to shape service responses accordingly.

Staff awareness

From the perspective of Service leaver interviewees, having a sense that their situation would be understood if they approached the local authority for support was very important, helping to overcome some of the barriers outlined above, such as the reluctance to ask for help:

I wasn't confident no, because... I'd not lived here for long before I got discharged, so I was just looking around... and I was advised to speak with the council. So I went to speak with the local council... and they're used to having ex-military personnel turning to them after they've served so they already know all the process and everything, so anyone who turns up to them they're ready to take care. (Ex-Army, 7-10 years' service)

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In places where there is a large military presence and significant numbers of ex-Service personnel approaching the local authority, this level of awareness can be relatively easy to achieve. For example, in areas such as Aldershot, staff are inevitably more likely to encounter ex-Service personnel clients on a relatively regular basis and also more likely to have some awareness of service life through friends, family or other local contacts. By contrast, local authorities without this large military presence need to deliver training for staff in order to raise an equivalent level of awareness. There are particular challenges in ensuring a good awareness of ex-Service personnel issues in organisations with a large staff body and relatively low numbers of ex-Service personnel clients, especially when staff turnover is taken into account:

Yeah, well we have various hubs and they're forever growing... so yeah it's hard cause it's forever changing the staff, we have quite a quick turnaround, so the training is forever, it's not going anywhere but it's nice to give them a bit of support as well cause I think some of them will panic when they've got a veteran because they don't know what's available, they don't know where the processes may differ for them. (Local authority officer, role related to ex-Service personnel)

Maintaining awareness therefore necessitates a focus on training new staff and also ensuring that existing staff retain their understanding over time. One option to reinforce awareness can be to draw on the personal experience of staff who have served, or have direct connections to the Armed Forces Community:

Our Head of Service was actually a Reserve for quite a few years and he's done several tours. He has always encouraged us to have regard to the armed forces, especially when any new policy or strategy is being developed. (Local authority officer, Housing role)

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Some authorities, such as Plymouth City Council, set out to identify staff with AFC connections in order to utilise this awareness.

The evidence from the case studies suggests that local authorities and other organisations are only just beginning to utilise online training relating to ex-Service personnel to any significant degree. In Cardiff there was a plan in place to use the e-learning package developed by the Welsh Government (Welsh Government, 2020a)²¹:

Something that we're rolling out in January is armed forces covenant training for all of the managers within social housing... Welsh Government have produced an e-module package in terms of training for the community covenants so that's what we're rolling out. (*Local authority officer, Housing role*)

In the case studies in England and Scotland, there was no evidence that organisations were utilising the e-learning modules promoted via the UK Government's Armed Forces Covenant site (UK Government, 2020a)²², as yet, although it should be noted that they would not have been widely known about or available during the early stages of the fieldwork.

²¹ See <http://www.covenantwales.wales/e-learning/>

²² See <https://www.armedforcescovenant.gov.uk/localauthorities/learning-training-resources/>

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Recognising ex-Service personnel perspectives

Where local authorities are able to develop an organisational awareness of the particular obstacles that ex-Service personnel may face in addressing housing problems, they are able to adjust services to address these issues. Many of these are discussed in the next chapter, since they relate directly to collaborative working, but there are some aspects which are more specific to local authorities.

Recognising that ex-Service personnel may find it difficult to ask for help at all, organisational respondents in more than one area highlighted the importance of offering multiple contact routes, including text and online as well as phone and face-to-face. Moreover, this can be exacerbated by the negative reputation that can be attached to local authorities, which may be particularly the case for ex-Service personnel who have not had to deal with their local Council whilst serving. Respondents from one authority highlighted the value of utilising third sector partners as a way to overcome this issue to some extent:

We found also just referring into third sector just to break down the barrier of us being the council, you know, get them to try and say ‘see, they’re here to help’ you know, cause I think people have got this, in our experience a lot, you know, they won’t answer letters, they just sort of see the council at the top of the letter and think, ‘I’m chucking that out’, and then I think there’s a fear that we’re coming with a hidden agenda and that we’re feeding information back to other teams and things like that... and I think sometimes bringing the third sector can almost soften it a bit, yeah, so we can always use them to then reengage our team. (*Local authority officer, Housing role*)

Clearly ex-Service personnel are not alone in struggling to ask for help, nor in having a negative view of local authorities, but respondents suggested that there is a need to recognise that these issues may play out in particular ways for ex-Service personnel because of the military culture of pride and resilience, plus their inexperience of civilian organisations.

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Similarly, an awareness of the background and perspective of ex-Service personnel clients can help local authority staff to understand why some may find housing options such as HMO accommodation particularly challenging. In such instances, some local authorities take a more proactive, flexible approach in order to find the best possible housing outcome, whilst operating within market and resource constraints:

Researcher: And what do you do in those circumstances, if you've got someone who's saying 'I can't cope with the shared flat' but they can't afford anything else?

Interviewee: I think it's just looking around. There are accommodations out there but to find the right one for them, and I always say that they are in charge of their housing, we're just the moral support, you know, we're not going to put you in a property that you don't feel comfortable in... So it's very much what the person wants and giving them accurate information to say 'yes we are governed by local housing authority rates, this is how much you're guaranteed to get', we can apply for discretionary housing payments for a little bit extra, can't guarantee it but obviously we can support them through that and take the pressure off them for that. (*Local authority officer, role related to ex-Service personnel*)

Again, ex-Service personnel are not alone in finding HMO accommodation less than ideal, but an awareness of the underlying reasons can help organisations and staff to respond more effectively.

Often, however, local authorities find themselves restricted by shrinking budgets and rising demands from a wide range of disadvantaged groups, so no amount of awareness is going to remove all the barriers and ensure that they are able to meet the housing needs of ex-Service personnel perfectly every time. Hence, collaboration with other organisations is of central importance, as discussed in the next chapter.

Conclusion

Looking across the evidence from all five case study areas, there are clear signs that transition support has improved somewhat over the last decade and that some of the barriers that ex-Service personnel meet in their housing journeys have been removed or reduced by concerted effort built on the spirit of the Armed Forces Covenant. Again, it is worth reiterating that most Service leavers and ex-Service personnel have the skills, resources and information to find their way through the housing assault course and overcome any obstacles that they may encounter. However, there are still issues related to transition for some and a range of problems which can arise at later points. Many of the obstacles are common to anyone facing housing difficulties, but there are particular challenges for ex-Service personnel, especially around lack of knowledge of the system and the unintended consequences of so many organisations trying to help.

Those who find it more difficult to resolve their housing problems need to be able to find the right information, gather the right resources to overcome obstacles and find their way through the complex housing system. Collaboration is clearly a central factor here. Failures to collaborate can create additional obstacles thanks to a lack of information, too many potential sources of help to choose from, poor referral system and the like. Equally, good collaboration can help ex-Service personnel to surmount even the biggest obstacle by providing clear routes into services, smooth pathways between them and navigators to assist when needed. The next chapter explores the data from this study to identify what works in collaboration to meet the housing needs of ex-Service personnel.

Chapter 5: Collaboration

Collaboration between the multitude of organisations involved in the civilian housing system is key to meeting the housing needs of ex-Service personnel. This chapter explores the diverse ways in which organisations are working together at the local level, demonstrating the substantial strides towards more effective collaboration that have been taken in the past decade. Drawing on the interviews with Service leavers as well as organisational staff, we highlight the ways in which good collaboration can make all the difference to people in housing need, and where improvements are still needed.

The need for collaboration

Collaboration between organisations is an absolutely essential ingredient in addressing the housing needs of Service leavers and ex-Service personnel. Previous research (Robinson, 2016, Jones et al., 2014, Quilgars et al., 2018, Ashcroft, 2014, Scottish Veterans Commissioner, 2015a, Forces in Mind Trust, 2013), alongside the findings from this study laid out in the previous chapter, has repeatedly identified failures in collaboration as a key factor in the stories of those ex-Service personnel who struggle the most to access and sustain appropriate housing. This in turn has fed through into government policy, most notably in the Strategy for our Veterans developed jointly by the UK, Scottish and Welsh Governments (UK Government, 2018). The Strategy sets 'Collaboration between organisations' as the first cross-cutting factor that needs to be improved in order to ensure that those who have served in the UK Armed Forces are able to transition smoothly, along with their families, and to contribute fully to society.

Whilst collaboration between organisations is important for anyone in housing need, research and policy highlights the particular issues for ex-Service personnel arising from the large number of organisations involved. An unintended consequence of the strength of the Armed Forces charity sector in the UK is that it can add to the existing complexity of the housing system, creating frustration for ex-Service personnel who may struggle to find out which organisation to speak to, or get lost between organisations. Moreover, as the previous chapter makes clear, some Service leavers may find things especially confusing, since they are moving from a life within a single institution into a civilian world with a multitude of organisations, each with their own systems and approaches.

This chapter sets out the findings of this study in relation to collaboration, identifying evidence with regard to what works and where challenges remain to be addressed. The chapter is structured in two sections. Firstly, we look at what the findings say in relation to the outcomes of collaboration – what does good or bad collaboration look like in terms of its impact on the housing journeys of ex-Service personnel. Secondly, we explore the processes that organisations use to collaborate in order to deliver positive outcomes – looking at structures and networks, people and places, awareness and information, data and referrals, and local strategy.

Outcomes – what does good collaboration look like?

From the perspective of anyone seeking support with their housing situation, the process of collaboration between organisations should be largely invisible if it is working well. People in housing need (or any other type of need) are primarily interested in finding a solution to their problem, not in which specific organisations are involved, or how they work with each other (Lewis and Cairns, 2017). Indeed, ex-Service personnel interviewees in this study were almost entirely unable to identify whether the organisations who had provided them with assistance were collaborating well or not. However, their housing journeys and the evidence from organisations themselves provide a clear sense of what good collaboration looks like, what it delivers for ex-Service personnel in housing need, and what happens when organisations fail to collaborate effectively.

Chapter 5: Collaboration

As discussed in the previous chapter, there is a significant issue around the lack of knowledge about the housing system, particularly amongst Service leavers going through the transition process who have not previously had to deal with civilian housing organisations. This extends to the wider issue of whether ex-Service personnel have the necessary information about organisations who can help if they are in housing need. Again, some Service leavers find this particularly difficult, because the world of local authorities, housing organisations and Armed Forces charities is new to them:

I got a couple of discharge papers and stuff like that and then got a couple of places they give you but they could've really, I don't know, gave me like a booklet or whatever 'these are the charities you can talk to, you can get housed here' you know what I mean, I didn't know nothing about it. I didn't even know about the charities really, know what I mean, didn't know nothing. (Ex-Army, less than 4 years' service)

Indeed, when asked about what might improve the system for people experiencing similar problems, a number of ex-Service personnel interviewees highlighted the need for improvements in the information available about support organisations:

The help is out there but I think it needs to be advertised better, not just by the people that are doing it but by, say, the government and stuff because there is so much help out there. (Ex-Navy, 7-10 years' service)

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However, this suggestion of more and/or better information about services needs to be qualified by an understanding of the particular barriers that ex-Service personnel in housing need may face. In particular, organisations need to understand that anyone at risk of homelessness may be so stressed by their situation that they find it difficult to even look for information or support:

I think what I'm trying to say is that when you are in a really stressful situation like I was in, you do withdraw in so you're not actually looking for options, for help. So this actually came in a roundabout way for me and maybe a lot of the veterans out there who have been through a lot worse, they're maybe alcoholics or on drugs because that's their escape, they're not going to be looking for stuff, so they might have to be found and approached by somebody to try and help them bring them in. (Ex-RAF, 7-10 years' service)

Moreover, the issue is clearly not just about a lack of information availability, even though it is clear that some ex-Service personnel do not have the right information at the right time. As discussed in the previous chapter, some ex-Service personnel struggle to find the right information because they do not have the computer skills to access it online, whilst others emphasised their experience of finding too much information, rather than too little. Importantly, this connects to the range of charities specifically aiming to support ex-Service personnel and the wider Armed Forces Community. The large number of organisations of different sizes and scope can be confusing for ex-Service personnel and mainstream organisations alike:

I mean, a couple of people at work are ex-forces as well so they were like 'we've been in touch with these, spoke to this person or that person' and I'm like 'wouldn't know where to start mate?' know what I mean. I genuinely wouldn't know where to start because until you're in that position or in that situation you don't actually think about looking it up or searching for anything like that, so when it hits you you think 'blimey what's going on?' and it's only then that you start to think 'well actually I kinda need these people and I don't know which way to turn?' (Ex-Army, more than 10 years' service)

It can be confusing especially if you're a veteran and you come out and you haven't... you've only just become a veteran so all these things are new to you and people are signposting you 'you need this, you need this and that', it can be really confusing and there's a lot of people out there wanting to offer which is great but... there's almost too many organisations, lots and lots of different ones and hard to find out, but then there's also still gaps in places where there aren't the right services. (Staff member, Mainstream third sector organisation)

The multitude of support organisations can create a further problem, beyond the initial difficulty for ex-Service personnel of working out where to start. If a single organisation is not able to enable the resolution of a housing issue on its own, referral processes come into play. If referrals are not done well, ex-Service personnel may feel that they are being passed from pillar to post, or become frustrated, annoyed or even distressed at having to constantly retell their story:

People just signposting the client, the vulnerable clients maybe wandering between agencies without having an understanding of why they've been referred from one place to another... And they're having to tell their story twice/three times. (Staff member, Mainstream third sector organisation)

Indeed, the issue of ex-Service personnel having to repeat their story was a key driver behind the focus on collaboration in the Strategy for our Veterans. Interviewees in this study emphasised the importance of this issue and the fact that it can even be an issue within a single organisation when internal communication is poor:

I was explaining myself constantly. It seemed like every time I called a number, even if I'd called the same number a few days later, I'd be talking to a different person who I've never spoken to before and they have no history or anything noted down on my details or nothing, so I'd have to reintroduce myself sort of thing and go through the whole process again and then they'd say 'right we've got all your details, we'll start looking around, we'll start getting things in motion for you and we'll be back in touch in a week or two'. I'd wait for about two/three weeks myself and still wouldn't hear nothing, so I'd ring them back and again it'd be the whole thing again, like, 'oh we haven't got nothing down for you', I was like 'oh you're taking the ps now!' [laugh] I was at my wit's end. (Ex-Army, 7-10 years' service)**

All of these issues which arise from failures of collaboration are problematic in themselves, given the additional stress they can cause for ex-Service personnel who are already in a difficult housing situation. Ultimately, however, the central issue is that problems with accessing information, finding the right organisation and receiving a coherent service undermines the ability of ex-Service personnel to secure the right housing outcome. Whilst organisational collaboration is important in meeting the housing needs of anyone, ex-Service personnel can face particular barriers because of the wide range of organisations and, especially for Service leavers, their lack of experience and knowledge in navigating the complexities of the housing system. Table 5.1 summarises these impacts of collaboration on the housing journeys of ex-Service personnel.

Table 5.1 – Impacts of collaboration

Aspect of housing journey	Impact of good collaboration	Impact of collaboration failures
Information	Ex-Service personnel are easily able to find clear, accessible information which is relevant to their situation	Ex-Service personnel struggle to find relevant information and/or are confused by the information available
Seeking support	Ex-Service personnel can easily find the right organisation to help them and/or there is 'no wrong door'	Ex-Service personnel cannot find the right organisation to help them and/or are sent away when they approach the 'wrong' organisation
Support process	Ex-Service personnel experience a seamless service, regardless of how many organisations are involved in helping them	Ex-Service personnel feel they are going round in circles, have to repeat their story multiple times and/or fall through the cracks between organisations
Outcome	Ex-Service personnel get a resolution to their housing problems without having to battle the system	Ex-Service personnel are failed by the system and remain in housing need

As noted earlier, there is some tentative evidence that organisations across the UK have responded positively in recent years to the repeated calls for improved collaboration amongst organisations trying to support ex-Service personnel (Ashcroft, 2015, Scottish Veterans Commissioner, 2019). However, the evidence from ex-Service personnel interviewees laid out above suggests that there is still something of a mixed picture. The next section explores the findings in relation to collaboration practice on the ground within the five case study areas, to identify what is working well, where things remain to be improved, and the lessons for other areas.

Processes – what works in collaboration on the ground

In order for collaboration to work effectively and deliver positive housing outcomes for ex-Service personnel, the right processes need to be in place behind the scenes. In other areas of public and voluntary service, there are often debates about the drivers that encourage organisations to work together and whether differences in motivation impact on success. Working in partnership is inevitably more complicated for organisations than working alone (Dickinson and Glasby, 2010, Huxham, 2003), so motivation is essential for collaboration to be effective. Throughout the research literature, the evidence highlights the crucial importance of a shared goal in enabling collaboration (Hardy et al., 2003, Audit Commission, 1998, Hunter and Perkins, 2014, Wildridge et al., 2004). In fields where organisations may have differing views of the rights and societal value of client groups this can be difficult. In relation to ex-Service personnel, however, the achievement of a shared goal between organisations seems to be almost a trivial exercise much of the time. The sense that ex-Service personnel have offered their lives in service to the country and therefore deserve support from society should they encounter problems after leaving the military, encapsulated in the Armed Forces Covenant, pervades the responses of organisational interviewees in this study. At a basic level, this encourages organisations to engage effectively and do whatever they can to find a solution:

In a way what we're trying to do with that individual is an awful lot like what we would be trying to do for anyone else... [but] I guess being able to say this is somebody who essentially has served their country and has maybe put their life on the line, then they're very deserving... some of our case conferencing I think has a little bit more urgency and there's more of an argument that all agencies should attend and give their all. (*Local authority officer, Housing role*)

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For some respondents, working in the ex-Service personnel sector presents a positive contrast with previous experiences of partnership working in other fields:

It's a group that works really well together, surprisingly so because, you know, my background is homelessness and substance misuse services so having worked across a range of these partnerships I would say the armed forces one is the most effective, and everyone's very respectful, no one has any agenda other than trying to help the client group and there's nothing competitive about it, probably because there's no funding! (*Local authority officer, Housing role*)

And notably, this sense of a shared goal driving collaboration can extend beyond organisations to the wider community, particularly in areas with a strong local connection to the armed forces, whether current or historical:

I think the will. I think Liverpool as a city is so supportive of our ex-services personnel that that kind of... you're almost pushing at an open door in terms of people wanting to support ex-service personnel, and I think for us as well Liverpool has such a community spirit, you know, obviously Liverpool was really blitzed in the Second World War, the city centre was fairly much devastated so the city got rebuilt as a result of the war, so there's always been a real will to support our armed forces defending us type thing. (*Staff member, Mainstream third sector organisation*)

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At the same time, however, it needs to be recognised that there are factors which can militate against collaboration. In particular, a number of respondents highlighted the challenges arising from the substantial cuts to local authority budgets over the past decade:

I think the biggest piece is, you know, particularly where you're trying to work with public authorities is just how stretched everybody is, but that obviously works out to the third sector as well, everybody's very, very stretched and struggling to manage the workloads they have. So there is a sense of that can create a bit of a barrier or a hurdle for building partnerships where people might think that you want a piece of their work or that you might suddenly bring them loads of work that they couldn't handle, I guess that could be one of the barriers to it, yeah. (Staff member, Armed Forces charity)

Respondents emphasised the ways in which tight budgets can exacerbate the risk of competitive rather than collaborative behaviour, as organisations try to secure funding and manage workloads. This is accentuated in situations where funding for services provided by third sector organisations is short-term and clearly there has to be a concern regarding the impact of the coronavirus and related economic downturn on funding across the sector.

The remainder of this section examines the evidence from the case studies in relation to five aspects of collaboration, aiming to identify what works in different circumstances, and the challenges that need to be addressed.

Structures and networks

At the heart of any collaborative process are mechanisms which bring organisations and people together in order to identify problems, develop solutions and build working relationships. Since the publication of the Armed Forces Covenant in 2011, every local authority in England, Scotland and Wales has signed a 'community covenant partnership' with the local armed forces and Armed Forces charity sector. In most areas this has been followed up through some form of 'Covenant Group', bringing organisations together to address issues affecting the Armed Forces Community in their area, following the spirit of the Covenant.

Across the case studies, a range of different structures have been established to bring together local authorities, other public sector bodies, Armed Forces charities and other third sector organisations, and local representatives of the Armed Forces. Table 5.2 provides a summary of the structures in each area at the time of the research.

Table 5.2 – Covenant partnership structures

Case study area	Collaboration structures
Aldershot	Liaison meetings between representatives of Rushmoor Council, some Armed Forces charities and Aldershot Garrison.
Cardiff	Covenant group led by Armed Forces bringing together public and third sector organisations from across the region.
Liverpool	Strategic Group of key organisations with task focus led by local authority, plus periodic forum with attendance from wider range of organisations.
Moray/Highland	Covenant groups led by local authority in each Council area, with relatively broad attendance.
Plymouth	Covenant group led by local authority with wide membership, plus working groups focused on particular themes.

Unsurprisingly, there is considerable variation in terms of which organisation leads the meetings, how often they meet, which organisations attend and the focus of discussions. However, looking across the case studies, there are two main purposes of these structures – acting as working groups to address identified issues, and facilitating networking between organisations to build relationships. Clearly these two aims are not mutually exclusive since relationships are essential for joint action and delivering results is often a key factor in building engagement and trust. Thus, delivering quick wins through events such as Armed Forces Day was identified by respondents in more than one area as an effective way to build a collaborative culture:

Celebration and commemoration, it's a bit of a quick win. There's loads going on in the City, there's no real sense of it all being done, pulled together and made easy for people to access, but it also was a way of us talking to lots of people saying 'can we promote the events you're doing?' and that ties in really well with the stuff the Army are doing, co-ordinating where they are. So that was a bit of a quick win in a way that we could get the covenant out there which led to a website being developed and a Facebook page, you know, so all of that stuff, so that was a quick win. (Local authority Councillor)

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However, there can also be a tension between the kind of structures that involve everyone to facilitate networking and more task-focused meetings which may work more effectively with a smaller number of people involved. Notably some local authorities (Plymouth, Liverpool) have responded to this potential tension by creating a structure that combines larger meetings to facilitate networking and smaller working groups to focus on particular themes or tasks. The extent to which such dual structures are useful or necessary depends partly on the size of the authority and partly on the history of collaboration and organisational relationships. Thus, smaller authorities (e.g. Moray, Highland) may be able to achieve networking and tasks within a single body, although doing so can create a challenge to maintain the task focus. The challenge of balancing networking and task-focused meetings is illustrated by the oscillation between periods with just a single group and the creation of issue-specific sub-groups evident across a number of the case study areas.

Authorities with a long history of focusing on Armed Forces issues because of the military presence in the area may be able to focus largely on tasks, having less need for networking thanks to long-established relationships:

Yeah and that's because [staff member at partner organisation] is very good at what she does and she comes to liaison meetings here and I think sometimes this is about knowing people isn't it, you know, using your length of service somewhere where you know the area, know people, I know [she's] been there a long time, I've been here a long time, and those things work. (*Local authority officer, Housing role*)

Those organisations leading Covenant Groups therefore need to consider the appropriate balance between focusing on networking or on tasks in order to design the appropriate structure, taking into account the number of potential partners and the existing relationships between individuals and organisations. Importantly, structures may need to evolve over time and it is also essential to consider how structures or meetings work in order to maximise collaborative effectiveness. Crucially, as with any partnership body, Covenant Groups can struggle to maintain engagement, focus and momentum over time as the purpose and membership alters:

I think when they first were established it was about approving funding bids to go to the Armed Forces Covenant Fund and it's kind of evolved from that, that's no longer under their jurisdiction because the funding's all applied for directly online. So I think... maybe that's why it doesn't seem so cohesive cause it hasn't really thought about what it's there for now that that bits gone if that makes sense. So I don't think anybody's really gripped it. I've tried but I don't think anybody's really gripped it and said 'right, what do we want this group to achieve, what are we here for?' *(Local authority officer, role related to ex-Service personnel)*

I think with groups like this they tend to burn out after a couple of years don't they, either the group grows beyond all reasonable proportion and you can't manage anything and it's never going to achieve anything cause it's a competition of who can say the most or people stop coming. *(Local authority officer, Housing role)*

Hence there is a need for Covenant Groups to regularly reflect on and evaluate their aims and effectiveness, in order to remain useful in addressing the needs of the Armed Forces Community. Respondents emphasised the particular importance of regular checks to maintain engagement and momentum, because structures that lose the trust of member organisations often struggle to rebuild it even with a fresh start. Interviewees also suggested that the effectiveness of Covenant Groups was too often dependent on one or two motivated individuals, creating a risk of deterioration should those individuals move on.

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Where they work well, such structures can be important in addressing some of the financial challenges outlined above by combining budgets and effort across organisations:

Our approach is get people round the table, you know, if there's an issue... there's not always money available so then it's what can we do by working together, or how if somebody's identifying an issue we build a broad case that actually says this is the issue, this is how we need to begin to address it so that it's not just one person saying 'oh this is an issue' and comes up with a solution, when actually there might be a solution there. (*Local authority Councillor*)

Respondents from a number of the case study areas also highlighted the fact that the networking opportunities offered by formal structures are not the only means of building effective working relationships. Indeed, the frontline relationships that facilitate seamless services for ex-Service personnel may be improved as much by ways of working as by meetings and structures:

It's great having all these official partnerships but I think individual frontline to frontline partnerships are the things that actually make it work and I don't think that's news to anyone, the people delivering it are the ones that have got to do it so whether there's a strategic document or not, whatever the people at the front say is effectively what's going to go because people at the top are maybe so far removed they don't really understand what's going on, and sometimes you don't need a bit of paper that everyone signs. We've had difficulties with services, so adult mental health, we would butt heads all the time and then all it took was me to arrange a conversation with their manager and then say 'can someone in my team sit in your team so we can understand each other?' and build those personal relationships and now we're fine, and I think it goes the same for most services, get your people at the front talking you're probably going to be okay, as long as they're talking nicely [laugh]. That's the key for me. (*Local authority officer, Housing role*)

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Hence, whilst structures and meetings can be vital for identifying problems and solutions at a strategic level and for some elements of networking, systems that enable frontline services to connect and build mutual trust and awareness may be equally important. However these working relationships are built, respondents across the case study areas emphasised the time requirement involved, which inevitably creates challenges for pressurised services.

People, projects and places

Alongside Covenant Groups, many local authorities and/or partnerships have aimed to progress issues relating to the Armed Forces Community through dedicated posts or projects, often financed through the Covenant Fund. In addition, many local authorities and a range of other public sector bodies (e.g. DWP offices) have appointed 'Armed Forces Champions' to play a role in ensuring the Covenant's aims are addressed.

Again, the specific approach taken in each area varies considerably, based on local circumstances. In terms of Armed Forces Champions, some authorities have opted for a single Councillor in this role (e.g. Moray, Highland), whilst others have nominated more than one Councillor to divide the responsibility (e.g. Plymouth), or to create staff Champions in key services, alongside elected members (e.g. Aldershot). Some local authorities have appointed dedicated officers to provide a direct service to ex-Service personnel (e.g. Cardiff), or to work on ex-Service personnel issues at a strategic level (e.g. Moray/Highland). In some cases these Council projects have become a one-stop shop for ex-Service personnel (e.g. Cardiff), whilst in other areas a similar approach has been established in the third sector (e.g. Plymouth, Liverpool, Highland).

Notably in Wales, a national approach has been taken to the creation of dedicated posts through a Welsh Local Government Association project which created five Armed Forces Liaison Officer (AFLO) posts to play a lead role in addressing Armed Forces Community issues on a regional basis. The posts were initially funded by the Covenant Fund, but have now been extended for two years with Welsh Government funding. The impact of AFLOs is not considered in detail in this study, since the case study in Wales was focused exclusively on Cardiff, which has its own dedicated posts.

Looking across this diversity of approaches, the key questions relate to the impacts on organisations in terms of collaboration and, ultimately, on the services that ex-Service personnel receive.

Strategic leadership

One of the main reasons for appointing a Councillor as Armed Forces Champion is to provide a degree of strategic leadership on issues relating to ex-Service personnel and the wider Armed Forces Community. Both within the authority and with partner agencies in the local area, having an elected member as Armed Forces Champion can create a degree of focus and commitment across departments and organisations:

The council has an armed forces champion and that's helpful, from the point of view of the armed forces applicant, I think that does kinda ratchet up the level of urgency and intervention that is required of us... and there's more of an argument that all agencies should... be part of the process of identifying what the solutions might be and what extra things they might need to bring to the table in order to make that solution work. (Local authority officer, Housing role)

Within local authorities, Champions can also play a role in unblocking solutions for individual ex-Service personnel, alongside their strategic role, since they become a public figurehead. This can work particularly effectively when there is one or more staff member with a lead role for issues relating to the Armed Forces Community, whether they are also called Champions or not:

[named officer] and the Leader deal with when armed forces feel like the covenant isn't being followed. So, a veteran would contact the Leader who would usually send it off to [officer] and they would sort it out. There was a case recently where [a veteran's] children were placed in three different schools or something like that, so the leader and [officer] got involved and now their kids are in one school. And once complaints come in then my teams would be making improvements to the service and policies and procedures if we need to prevent that happening again. (Local authority officer, Housing role)

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As with any such role, however, there are inevitably issues regarding the amount of time and focus that Champions can dedicate to ex-Service personnel issues. The Plymouth case study provides an interesting example of an approach that can help to manage these issues, dividing the role between a back-bench Champion and a Cabinet Member with Armed Forces Community issues as part of their portfolio. Thus, the Cabinet lead can ensure that there is a strategic focus within Council policy, whilst the Champion is able to pick up more of the individual issues and undertake more of the public-facing work.

The time and resource for strategic work can also be enhanced through the creation of dedicated posts specifically to focus on improving policy and processes relating to ex-Service personnel. The joint post working across Moray and Highland was created specifically to provide additional resource in this way, identifying strategic issues and bringing people together to address them:

The advantage of this project has been that I've been able to have the time to meet but build up an overview of what's going on everywhere, so I think just having a focal point for a person to see what's going on in an area and where you can see the links between what people are doing and being able to bring 'did you know...' you know, so bringing them people to, I think that's worked really, really well. I think that's one of the key things really is just having that person who's got the overview to be able to pull people together. (Local authority officer, role related to ex-Service personnel)

The challenge here, however, is the long-term sustainability of improvements made, since such posts are often reliant on external, short-term grant funding. In this case the post was for two years, funded by the Armed Forces Covenant Fund, with the aim of embedding organisational change, but the long-term effects remain to be seen.

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Regardless of the specific arrangements within any local authority (or other organisation), it is essential for Armed Forces Champions to have an interest in and commitment to the needs of the Armed Forces Community. Respondents from the third sector who were able to look across more than one authority identified this as a key factor in the variable impact of Champions:

Now there's local authority champions and actually interested local authority champions who are doing it because they've got an interest, not people who are, you know, the last one to look away from the person in the meeting and therefore they got given the role! That's not helpful, you know, so if you get a really interested, often a veteran themselves, but a really interested local authority champion that makes a huge amount of difference. *(Staff member, Armed Forces charity)*

Contact points

Armed Forces Champions and dedicated posts can also play a role as the first point of contact for members of the Armed Forces Community facing housing (or other) problems. As noted above, Champions can often adopt this role because they become the public face of the local authority in relation to Armed Forces issues. In some areas, the primary contact role is played by dedicated posts within the local authority, such as the Veterans Advice team created by Cardiff Council and/or by Armed Forces charities, such as The Royal British Legion in Plymouth, Poppyscotland in Highland and Veterans HQ in Liverpool. In all these cases, the organisation has aimed to create a hub or one-stop shop for ex-Service personnel, simplifying the process of finding support by providing a single point of contact:

So I just think there's so much support out there and it can overwhelm them as well. I think with us because you have the links to everything if that makes sense, whether it might be the support they need to be able to stay in housing, whether it's employment, I think getting in on one place is vital for it to work, you know, we can say 'right we've got Mr So and So coming in Tuesday, are we able to all make it down on Tuesday' to get them in one place because there's no point in telling them to go to X, Y and Z because 99% they're not going to go. They're going to say 'I'm fed up with this' and then bury their head in the sand again. *(Local authority officer, role related to ex-Service personnel)*

Thus, the one-stop shop approach can work in two different, but complementary ways. Firstly, it can bring different specialist services into one place so that ex-Service personnel do not need to find their way to multiple agencies and, secondly, it can provide an initial assessment and triage facility which can be followed up by referrals to other agencies. The issues relating to referrals are addressed in the next sub-section. Notably, one Service leaver interviewee highlighted the value of a one-stop shop approach by comparing it to an orderly room in the Services, offering one place to answer a multitude of diverse questions. Moreover, one-stop shops can also be beneficial for public sector and mainstream third sector organisations trying to work out who to contact within the multitude of Armed Forces charities:

I think what works well is that there's somebody there that you can refer to and they will give them a very quick appointment so they have someone to talk to and discuss their situation with, I would say within a week... Also if they need anything at that stage, whether it might be clothes or money, you know, they can help with all the welfare stuff as well, rather than putting them through to another agency to look for support; so they only have to say their story once and then that's it dealt with which is good for them, after coming in to see ourselves. If I didn't do it that way then I would be going from housing to welfare right through the local authority, but they would certainly have to have several appointments. (*Local authority officer, Housing role*)

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Even without a full one-stop shop approach, co-location of services can provide significant advantages in terms of ease of access for ex-Service personnel and communication between organisations. Although not specific to ex-Service personnel, the co-location of the CAB within Council offices in Aldershot provides a good example of these benefits:

Funnily enough I had that discussion with someone yesterday because one of our staff was complaining that there was a homeless client who'd just been sent over to us by the housing options team and we didn't know what we were supposed to do with them, so I was just talking to [Council officer] and saying 'we really need a bit more information, you know, if you just send them to us we don't know why you've done that'. So those sort of discussions are taking place on a regular basis now, whereas I think previously the relationship was a bit more distant. (Staff member, Mainstream third sector organisation)

However, the advantages of co-location need to be balanced against the risks that third sector organisations are seen as less independent:

My concern in a way is that we don't get too close to them [laugh] cause we still need to make sure we're seen as an independent service and that we are an independent service. But we have got a separate office in Aldershot as well which probably looks a bit more independent. There's always that balancing act, you have to consistently keep reviewing 'is this working, are we making sure that we're keeping those boundaries clear and how does it look for our clients, how does it look and feel?' (Staff member, Mainstream third sector organisation)

Navigation and advocacy

Once ex-Service personnel have made an initial contact to seek assistance with a housing problem, the complexity and the number of organisations involved can mean that they need some assistance with finding their way through the system. By walking alongside the client, organisations or individuals playing this navigation role can help to overcome many of the barriers for ex-Service personnel outlined in the previous chapter, including lack of knowledge or experience around civilian housing systems, reluctance to ask for help, complexity of bureaucratic systems and the like. In some places this need for navigation has been explicitly recognised and addressed by creating navigator posts:

So I think there was a sense that, you know, veterans particularly were struggling to find what services they need, not just around the housing but other things but obviously that was a big part of it, not knowing where to go and the idea was that they provided these navigators that would help people find the right path and steer them to the right... and build a bit more of a closer knit referral network that people working with the armed forces community and acknowledging they're working with the armed forces community rather than just 'we're an organisation that does this around mental health or housing' or something like that. *(Staff member, Armed Forces charity)*

From the perspective of ex-Service personnel, the navigator role can resolve a host of problems, enabling them to feel that they can turn to a single, trusted person who will help with any issue either directly or by finding the right source of support:

I kept being given office numbers 'call this office, call this office' I was being passed around a lot and it was hard work... the only reason they became helpful in the end is because I had a phone number for the mobile phone direct to a single individual who was obviously eager to help any way he could. *(Ex-Army, 7-10 years' service)*

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In some areas, the navigation role is part of the wider service provided by one-stop shops, built in particular on the opportunity to provide a more welcoming atmosphere than is often the case in statutory services:

People don't know, there's so many doors to go through, kind of liking it almost sometimes to being the oil in a machine where it's just kinda keeping the conversations going between the individual and the likes of housing or something because sometimes people are a bit intimidated by speaking to some other statutory organisations or they don't understand it, whereas this is a friendlier environment, this is maybe a bit more accessible... we're in a fortunate opportunity to build that relationship with the individual... People can walk in, we're friendly, people will get a cup of tea and all the rest of it. Going to, and I'll use this, a statutory service, that is appointment only, it's not as friendly an atmosphere, the staff are further removed, you're literally there for an allocated period of time which is a bit more pressure and stuff. So yeah I think that's where we kinda come into our own. (Staff member, Armed Forces charity)

One-stop shops are not without their challenges, however. Whilst having a single door with a strong Armed Forces/Veterans identity can clearly help ex-Service personnel to find support, there is a risk that some ex-Service personnel may feel there is no alternative if they either do not want to approach the one-stop shop or receive a poor service. Hence, delivery standards and reputation are especially important for such services. Similarly, the importance of good working relationships with other organisations and referral systems becomes heightened if the majority of ex-Service personnel are filtered through one hub. Given the inevitable challenges of funding, one-stop shops may not be feasible in all areas, particularly where there are lower numbers of ex-Service personnel in the community, which also raises questions about how such services can operate and be funded across local authority boundaries.

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Often interwoven with a navigation role, some third sector organisations also provide a degree of advocacy. For a number of Service leaver interviewees, this advocacy role was important not just in terms of delivering a housing outcome, but also in providing a sense of support through a challenging process:

It's very helpful knowing that you've got someone that works there that's obviously fighting your corner so you don't feel like no one cares and you're on your own, there's someone there trying to fight your corner keeping in contact with you so you know what's going off... it's the first time I've had a call back and someone's like 'yeah we'll try and help you out' and not 'oh you make too much money' or 'we can't do this, we can't do that', he says 'I'll keep fighting your corner, however long it takes we'll get there in the end' and that's all that matters to me that I know that it'll all be worth the long wait, headaches and all that, it'll be worth it. *(Ex-Army, 7-10 years' service)*

In some cases the element of advocacy is a natural extension of the navigation role, where organisations recognise that some ex-Service personnel know so little about the housing system that they are unable to successfully advocate for themselves:

And fighting for people yes. Well that's kind of part of our work is obviously... it's a core part because most people just don't know what to do, where to go, what their rights are, when to do it, what to say at the right time and so most of our work really is advocacy, assessment and advocacy. *(Staff member, Mainstream third sector organisation)*

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Some organisations take a somewhat more assertive line, using both direct advocacy with services and lobbying local politicians to attempt to achieve housing outcomes for their clients. This can create challenges for local authorities balancing the needs of different groups of people in housing need:

I think sometimes I've found support workers can over advocate and I think, you know, we are a local authority, we are bound by the Housing Wales Act and... I think sometimes people, yeah, support agencies especially, because they're armed forces leavers they deserve kind of a council house or they deserve a supported accommodation place and actually we deal with a lot of very vulnerable people from all walks of life who are all equally as deserving, and whereas your priority is this armed forces leaver, for us it's everyone. (*Local authority officer, Housing role*)

However, it is also worth noting that advocacy can sometimes lead to effective partnership, where organisations are able to develop mutual learning. Thus, advocacy organisations can help staff in public sector bodies to gain a stronger awareness of the particular issues facing some ex-Service personnel, whilst pushback from local authorities can help advocates to understand how the system works and the limits of possibility:

I think for me the benefit of working with [advocacy organisation] is, you know, a better understanding of the issues that veterans face and I think equally from their point of view it's a better understanding of how we work in housing, because the key for us really is as soon as we know somebody needs accommodation we need to be informed, not wait till crisis point. (*Local authority officer, Housing role*)

Hence advocacy as an approach can at times create conflict rather than collaboration, but it can also occasionally sow the seeds of improved understanding and partnership working.

Role of Ex-Services staff members

Across all of the case studies, a wide range of respondents reflected on the value of having staff members who have served in the Armed Forces themselves working for organisations with a role in meeting the housing (and other) needs of ex-Service personnel. For some ex-Service personnel respondents, speaking to someone who was also Ex-Services made a substantial difference in terms of shared language and experience, including the shared experience of transition:

Researcher: Did it make a difference to you as well when you were speaking to him that he was ex-forces so you could kind of, he could understand you?

Interviewee: Yeah because it's like you kind of... people say we're all nuts and they're probably quite right but at the same time we've got our own kind of language. *(Ex-Army, more than 10 years' service)*

Researcher: You mentioned there that both your previous mentor and your new one are ex-forces themselves, is that an important factor that you feel they understand you?

Interviewee: It helps yeah, yeah. They do understand because you'll find that most mentors are ex-officers who want to help and carry on and basically they're doing what they did in the military but they've found a way to do it in civvie street... without the proverbial rolling down the hill at you, they're offering you cups of tea and chatting with you, you know, and because of them knowing what it's like to make that alteration. *(Ex-Navy, 7-10 years' service)*

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However, it is important to note that this was only true for around half the ex-Service personnel interviewees, whilst the other half saw no particular difference between talking to someone who had served and someone who had not when seeking support. Moreover, for a few of this latter group, there was even something of a preference for staff who were not ex-Service personnel, since they were trying to move away from a military identity.

From the perspective of organisational respondents in the study, having ex-Service personnel staff on board can be important in terms of engaging clients, but also in relation to engaging with other organisations. In particular, mainstream public and third sector organisations noted the value of ex-Service personnel staff in communicating with Armed Forces charities, which are often run by ex-Service personnel, or at least speak a more military language:

**I think it helps being ex-military dealing with them as well cause you understand the system, you understand the jargon, you understand the language and I think you understand the mentality of the people that you're trying to help as well as the other agencies.
(Staff member, Mainstream third sector organisation)**

In this respect, ex-Service personnel staff can provide a degree of 'boundary spanning', drawing together an understanding of the service world with an understanding of civilian organisations and systems.

You get a good combination of someone who understands the armed forces but also understands the [civilian world] and can give you a nice blend... it's good to have that person who sits one leg in either camp and can give you that mix. (Local authority officer, Housing role)

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In some organisations, this boundary spanning capacity is delivered not so much by one person with a complete understanding of both worlds, but by the complementary expertise and experience of different staff, some from a service background and others from other fields:

I think for me in particular cause I don't have any connection with the armed forces whatsoever, so I'm kind of a random in this field cause a lot of them are ex-serving cause they understand the nature, but I think it's quite healthy to have someone that doesn't have a forces background cause it gives an objective sort of overview thinking 'well why do they actually?' you know, to question what actually happens. So I think yeah that mix of serving and non is probably quite healthy. (Staff member, Mainstream third sector organisation)

For smaller organisations the question of ex-Service personnel experience can prove a challenge, if they cannot afford to employ multiple staff to achieve the ideal mix of experience and there is no ideal candidate with both military and appropriate civilian expertise:

Certain people have the opinion that in a place like this we should be ex-military, and I'll argue that till I'm blue in the face, 'okay, what d'you want someone that knows how to march or someone that knows a little bit about drugs and alcohol?' I don't know, I'm not saying that ex-military people don't have the experience, if they gain the experience they'll gain the experience, but I think it needs that. I don't need to know what it's like in the field because if they're round other veterans who know and they can also be involved in organisations that are quite military heavy that will know that. (Staff member, Armed forces housing charity)

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Moreover, aside from the issue of whether all ex-Service personnel necessarily prefer to engage with staff who have served, there is also a question in some circumstances about the extent to which ex-Service personnel staff should be expected to utilise their military background in their work. Particularly in residential services where staff-client boundaries can be an issue, ex-Service personnel staff can find it challenging to know when to disclose their own service history:

**If they ask I'd say I was ex-forces, but I would say that 'we're not here to talk about my past we're here to talk about yours'. But there'll be times where over the period of, like, six months or a year you disclose a little bit here and there, but initially I try to set a boundary that it's not about, you know, talking about me, it's about you that needs to. So I try to set up some sort of... I don't want to get over-familiar or else they'll rely on you and they won't talk to any of the support staff and I don't want that to happen. The three people or four people or whatever it is, three, I've said to them that you can talk to other members of staff not just me, cause they'll rely 100% on you and that's not good.
(Staff member, Mainstream third sector organisation)**

Hence, there is a clear value of ex-Service personnel staff in some circumstances through their ability to engage some ex-Service personnel clients and the boundary spanning role they can play between civilian organisations, the military world and Armed Forces charities. However, there is also evidence of situations when staff who are not ex-Service personnel may be equally or more effective for at least some ex-Service personnel clients.

Referrals and data

Where ex-Service personnel require support from more than one organisation, the referral process and the way that data is shared are key tests of collaboration. As discussed above, the experience of being passed from pillar to post, constantly repeating their story is a particular source of frustration for ex-Service personnel, given the contrast between the complex multi-agency civilian world and the much more unified system within the Armed Forces. Indeed, this frustration and the related inefficiency for organisations are cited as the main reasons for focusing on improved collaboration as a key target within the Strategy for our Veterans. In an ideal world, ex-Service personnel should experience a seamless service regardless of how many organisations are involved, without having to repeatedly retell their story or getting lost between organisations when referral systems fail.

Across all of the case studies, respondents cited examples of problems with referrals and data sharing, but also highlighted processes which go some way to resolving these issues. In terms of referrals, three basic difficulties were noted in a number of different contexts.

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Firstly, at a basic level there was some concern about organisations which focus on signposting clients, providing them with information about another service, rather than making a referral and communicating with the target organisation. This appears to be relatively rare, but when it does occur it can generate all of the problems that lead to ex-Service personnel frustration and loss of support:

People just signposting the client, the vulnerable clients maybe wandering between agencies without having an understanding of why they've been referred from one place to another... And they're having to tell their story twice/three times. (Staff member, Mainstream third sector organisation)

This signposting approach is far from unique to organisations working with ex-Service personnel, but it may be exacerbated by the large number of Armed Forces charities, including many smaller organisations with few or no paid staff to manage formal referral systems. Again, this does not appear to be a particularly common problem, but it may be difficult to overcome where organisational culture and lack of resources lead to a preference for more informal communication:

We've tried over the years at various times to get better referral tools and referral systems but people don't really sign up to those, so it's not popular. But the obvious way to go is to actually have an agreement and protocol to say, you know, 'the client's agreed to share this information, I'm sharing it with you through this secure tool' but instead people just prefer to rely on phone calls or handwritten or just sending clients along and then they get lost along the way. So I think referral systems are, you know, if there was some sort of imperative for people to use those properly it would be good. (Staff member, Mainstream third sector organisation)

Secondly, a small number of respondents raised concerns about honesty and trust in the referral process.

I just get the feeling that [sometimes] there's no trust between organisations. I think people automatically think that you're going to be told everything's okay with this person, there's no problems, everything's great because you need to move them on because that person needs to move on and there's always something in the back of your head 'why is this person moving on, why do they want him to move?' because you've had your fingers burnt a lot because you end up with a lot of problems, so I think that it's the honesty side of things.
(Staff member, Armed forces housing charity)

This is also not a particularly common problem and not unique to ex-Service personnel, but there may be a risk that a sense of camaraderie or the military culture of honour make it harder for some Armed Forces charities to communicate hard truths about clients.

Lastly, respondents highlighted problems after making a referral, when the target organisation provides no feedback on progress. This is particularly a problem where organisations do not communicate about non-engagement from the ex-Service personnel:

Sometimes what we find is we make referrals and we don't necessarily know that that's ever been picked up because with third sector they might have three attempts to engage, if they don't then they sign them off and... we don't know about it and then two years later we're entering a huge holding situation because it's only been flagged up [at that point]. So just trying to look at is there any way of earlier intervention to try and avoid those things escalating to the point that they feel really difficult for the tenant and for officers to try and positively intervene. *(Local authority officer, Housing role)*

Again, this appears to be more of an issue with smaller third sector organisations which either do not have the resources or systems in place to provide feedback.

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All three of these referral issues appear to be exacerbated by concerns about data protection, especially with the advent of the General Data Protection Regulation (GDPR) in 2018. A number of organisational respondents across the case studies noted an increased nervousness about data sharing in recent years:

Communication is key and GDPR, people are very scared of it I think, you know, as we all are a little bit... it's just about retaining information, it's not about the passage of information, in my eyes, if somebody's in need. (Staff member, Armed forces housing charity)

The wariness around data sharing seems to overlap with organisational capacity, inasmuch as smaller organisations often find it harder to have a clear data protection policy and ensure that staff and volunteers are fully aware of how to manage data sharing.

Notably, from the perspective of ex-Service personnel respondents, the concern about having to repeat information was generally much larger than worries about data being shared inappropriately between organisations. Indeed, ex-Service personnel welcomed the sense that everyone involved in helping them to resolve their housing issues knew what was going on:

It wasn't like I always spoke to [person A] and only [he] knew, like when we spoke to [person B] a few days later [he] knew about that he'd processed it. [Person C] was aware that they'd been going through cause they were trying to get our council tax and water rates reduced because there was some special rate for veterans, but they were doing that away from us so we didn't really have to get involved in it. [Person C] and I think his name was [Person D]... he looked after us as a couple, and he was always in contact with us saying 'oh I've just spoke to them now and they're going to get back to me', so people were doing things before we even knew what was going on. You could tell they were quite active in speaking to each other. (Ex-Navy, 7-10 years' service)

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Hence, whilst organisations are legally required to obtain client consent before sharing data, from the perspective of ex-Service personnel it is often far more preferable to have to sign consent forms than to be constantly repeating their story or having to act as a link between organisations.

One respondent also highlighted an additional suggestion in this area, drawing on trauma-informed approaches, whereby ex-Service personnel would create their own brief profile with a summary of their history and key information. Whilst this had not been introduced in practice, in theory it would enable ex-Service personnel to pass information about themselves to organisations without having to retell their story aloud and whilst retaining control of their own data:

There's a scheme that I was looking at around trauma-informed [approaches] and they got people to tell their story once and then develop this booklet or card where you write their story and then they hand it over to organisations. And the agency that's receiving it is actually reading it rather than sitting someone down and saying 'tell us about your story, how you got to be here?' when they've probably told someone three or four agencies before... As long as it's kept up to date. It would cover medications, welfare, history of trauma, likes, dislikes, contacts. They're also looking at how it might work online, it's only as good as the person wanting to do it but it's... so you don't have to introduce yourself every time. (*Local authority officer, Housing role*)

This approach of developing a one-page profile has been used in other fields, such as working with people with communication difficulties who may struggle to tell their own story.

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In addition to data sharing approaches, two other approaches were highlighted as being important in collaboration around referrals. Particularly where an organisation or individual staff member is operating as a navigator (as discussed in the previous section), respondents highlighted the value of making 'warm referrals', following up with both the target organisation and the client:

If we're referring to somebody like Combat Stress or Crisis Counselling there's a form as such but, you know, that's the formal part, it's always backed up with an email or a phone call. But if it's housing or something like that... we like to be a bit of a hub, so I always say to people 'okay we're referring you onto ASAP now or we're referring you onto the Salvation Army or whoever' but it wouldn't be like see you later, and in a week's time you might phone up and say 'how did you get on?' 'well actually they said they'd do this but it's not happened' so we might liaise with that organisation and just kinda oil the wheels a bit, so we remain a central hub with the individual. If they want us to. (Staff member, Armed Forces charity)

This approach often relied on the kinds of inter-agency relationships built up through either formal Covenant structures, or informal networks. Where one organisation understands the processes and pressures within another organisation and has a working relationship with key staff, it is much easier to manage the expectations of ex-Service personnel and to provide both navigation and advocacy support.

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A number of organisational respondents highlighted the value of being able to have a conversation with someone they knew about a client, rather than relying on emails or documentation. In the most complex cases, organisations operating as navigators emphasised the value of a case conference approach, bringing together to communicate in detail, with the client also present where appropriate:

When it's particularly complex cases somebody would be getting allocated, say, a housing officer so there could be quite lengthy discussions with the housing officer, between ourselves and them. We've had meetings where the housing officer, the individual and Poppyscotland have been round the table, cause again we need to be as transparent as possible. Citizens Advice Bureau or Armed Service Advice Project, again they're so robust with their consents and things but we have frequent case conferences or catch ups just to get updates to make sure that each person is doing what they said they'd do. We've seen it in the past, it's very easy for one person to think one person's doing that and the other person's doing that and nobody's doing anything at all and then things fall away, so yeah we work closely. (Staff member, Armed Forces charity)

As noted earlier, there is an additional data issue for organisations in terms of processes for identifying and recording which clients are ex-Service personnel. There is a strong motivation for local authorities in particular to identify ex-Service personnel because of the additional resources available through the Armed Forces charity sector, in terms of both funding and dedicated housing provision:

Recently Stoll Housing have built properties in this area so when those come back into use they're preferenced for military so... of course we need to know that, to make sure it goes on their application now, and also cause sometimes they can access other services that as a civilian they wouldn't have access to. (Local authority officer, Housing role)

Moreover, the evidence from this study suggests that there have been significant improvements in this area in recent years, resulting from changes to regulations and the wider political focus on veterans' issues. In particular, the vast majority of organisations who ask whether clients have served seem to be using an appropriate form of question in line with the provisional wording in the UK Government consultation in improving access to social housing (MHCLG, 2019), asking about service in the Armed Forces, rather than using more loaded terms such as 'veteran'.

However, there remain a number of difficulties which can limit the extent to which services can respond effectively to the housing needs of ex-Service personnel, and also limit the ability of organisations to understand the level of need in order to design appropriate responses. As Tables 2.1 and 2.2 in Chapter 2 indicate, there is still considerable inconsistency in terms of recording and reporting requirements around ex-Service personnel in the housing and homelessness system. Regulatory differences exist between the nations of the UK and between requirements in homelessness and those in relation to social housing. Furthermore, whilst some elements have been introduced as duties, others are merely encouragements to act in particular ways rather than formal legal requirements.

It needs to be recognised that some of these changes are still bedding in to local authority systems and some are not yet introduced, so it is difficult at this stage to be certain how well they will improve organisational awareness and data. However, the evidence from this study suggests that there is still some significant variation in terms of the quality of ex-Service personnel data and the consistency of recording. Clearly there are challenges for local authorities to introduce new data requirements, relating to staff training and alterations to databases, neither of which is easy in a time of restricted budgets. Moreover, even where systems are changed, data on ex-Service personnel already in the system may not be updated easily, so the overall picture may remain inaccurate for some time, as was experienced at the inception of Stoll's Centenary Lodge in Aldershot:

So they asked the question and then gave the appropriate advice or that person goes onto their waiting list, but there's actually no way of easily identifying the veterans on the list... I think it's more of a database issue when I got down to the nitty gritty 'why exactly?' cause I assumed, you know, you could go in, tick veteran and there you've got your list, you know, we were more than happen to then sift through that list... but their database didn't have that capability... and I think that probably just comes down to... a cost issue I think in just getting a change to their database so that there's a field that they can actually report on. (Staff member, Armed forces housing charity)

There are also potential difficulties arising from the fact that, on the one hand, some ex-Service personnel may not wish to identify as having served, whilst on the other hand, there may be individuals who are not ex-Service personnel who identify as having served in order to gain access to additional help. Whilst Armed Forces charities, particularly those involved in providing funding, generally have well-established systems for obtaining service verification, local authorities and mainstream third sector organisations are often unaware of how to obtain verification, or do not see it as a priority. In some situations local authorities were able to rely on the fact that an Armed Forces charity would have already verified a client's service status, but this is not always possible.

From a local authority perspective, there are further issues regarding the lack of data available on the numbers of ex-Service personnel in each area and, perhaps most importantly, the numbers of Service leavers returning to the area. Liverpool City Council have made some progress in relation to this latter point, obtaining data on numbers of Service leavers indicating that they are aiming to settle in the area from CTP data, supplied via the local branch of the Reserve Forces' & Cadets' Association (RFCA). The authority has been able to use this data to inform plans for services and consider issues such as housing demand from Service leavers. However, this information is not provided consistently to local authorities and has some substantial limitations, since it is based on Service leavers' plans at a particular point during the resettlement process which may change depending on other factors such as employment, and it does not include those Service leavers who do not go through the CTP process, such as vulnerable Early Service Leavers.

These persistent difficulties and inconsistencies in collecting, recording and reporting data regarding ex-Service personnel create a number of problems. At a basic level, failing to accurately identify ex-Service personnel can mean that they are unable to access the additional supports available through the Armed Forces charity sector and dedicated housing provision, or that their legal rights in terms of housing are not fully met. At a more strategic level, local authorities will struggle to plan services to meet needs if they do not have accurate data on numbers and characteristics of ex-Service personnel in the area and, ultimately, there remains a considerable gap in national-level data around ex-Service personnel and housing partly because of these local issues. The planned inclusion of a question in the 2021 census about whether individuals have served may go some way to bridging this data gap, but it will remain important to ensure accurate local data collection, recording and reporting.

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Awareness, training and information

Collaboration is both affected by and crucial in improving awareness across the different organisations and systems involved in meeting the housing needs of ex-Service personnel. Alongside the limited knowledge of ex-Service personnel about the housing system, discussed in the previous chapter, there are substantial issues regarding mutual awareness and understanding between organisations. Where organisations are speaking a different language or focused on different priorities, they are less motivated to work together and find it harder to do so. The evidence from this study emphasises the extent of shared values and goals across a diverse range of organisations when it comes to meeting the needs of ex-Service personnel:

The first thing I always do is just try and, when I'm trying to work in partnership, is just anchor everything in everyone's values and principles cause ultimately we all want the same outcome, especially in veterans delivery, and then from that place do the work together, and then argue about the money afterwards [laugh]! (Staff member, Armed Forces charity)

However, sharing a general goal around meeting ex-Service personnel needs does not mean that everyone has the same understanding of those needs, nor that organisations necessarily understand each other.

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As discussed in the previous chapter, training for staff in local authorities and other organisations is important in developing awareness of ex-Service personnel circumstances and relevant policy, in order to engage with ex-Service personnel effectively and address their needs appropriately. This training is also important in terms of facilitating collaboration, helping staff to understand the range of Armed Forces charities and the systems that are in place in order to provide support:

I think because we have so many frontline staff, so many sort of hubs that are frontline they will be dealing with veterans and it's helping them to understand the processes as well. We can't deal with every single veteran that's in Cardiff, it's impossible so I think with the training that we do regarding housing, the knowledge for them will increase as well so then if you come 'okay I've got a veteran, this is what I need to do.' (*Local authority officer, role related to ex-Service personnel*)

Again, there are inevitably challenges here, especially for large organisations like local authorities, in terms of the resource required to train a wide range of staff and to keep awareness up to date as things change and staff move on. As noted in the previous chapter, there is relatively little evidence from this study that local authorities are yet using the e-learning packages promoted by the UK, Scottish and Welsh Governments, although these were only emerging at the time of the fieldwork, so may provide a significant option in future.

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Whilst much of the policy focus in this area has been around raising awareness of ex-Service personnel issues amongst local authority and other public sector staff, there can also be issues with Armed Forces charities' understanding of public sector jargon:

I think sometimes armed forces leavers support workers don't seem to... I've noticed they sometimes struggle to grasp what we're saying [about] priority need. So for example we'll say 'okay yeah we absolutely accept you're a priority need because you've left the Army or because you've got a mental health or physical health condition' you know, and they'll go 'okay, so does that mean they'll get priority banding on the waiting list?' and we'll go 'no, no that just means you're priority need for housing, it doesn't mean you're going to get any more special treatment than anyone else who's priority need' and I think sometimes support workers in particular can get a bit 'well, but they've left the Army so can't they be more prioritised?' and they don't quite understand what priority need means. *(Local authority officer, Housing role)*

In some instances, close collaborative working between organisations helps to improve mutual understanding of ex-Service personnel issues, operational processes and the external constraints affecting each organisation:

I think for me working with [Armed Forces charity] is, you know, a better understanding of the issues that veterans face and I think equally from their point of view it's a better understanding of how we work in housing, cause the key for us really is as soon as we know somebody needs accommodation you need to tell us, not wait till crisis point. *(Local authority officer, Housing role)*

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In terms of raising awareness of serving personnel and ex-Service personnel, respondents highlighted a number of approaches. In areas where there is a substantial military presence, local authorities have opportunities to engage directly with serving personnel during the resettlement process, which can help to provide basic information about the housing system:

We do attend the armed forces meetings for people thinking about leaving the forces, so I've attended a couple actually... we stand up and do a presentation and we talk to them about the housing options and I've given it to them not from the Rushmoor [Council] perspective but just from a general perspective because if I do it just from a Rushmoor perspective some people might say 'oh well I've been in the armed forces for however long but my family are in Yorkshire, I want to move back to Yorkshire' so let me make sure they can have some information that's relevant that they can just take back. So you need to skill them up to get through the quagmire of local authorities which can be difficult. *(Local authority officer, Housing role)*

As this respondent highlights, however, there are challenges for any local authority officer trying to provide information about the housing system, since they are inevitably more knowledgeable about their own authority and unlikely to be an expert in policy or practice in the other nations of the UK. This parallels the issues noted earlier about the difficulties in making JSHAO briefings sufficiently informative, relevant and engaging for serving personnel at different stages of their career and who may move to different areas on discharge.

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A number of respondents noted the value of drop-in sessions for ex-Service personnel which are run in many areas, generally by Armed Forces charities, although sometimes by other organisations including local authorities and football clubs. Attending these sessions can enable housing organisations and local authorities to engage directly with a number of ex-Service personnel in an environment where they feel comfortable. This provides an opportunity to deliver information about housing and other issues, engage in dialogue with ex-Service personnel about their needs and also to improve awareness between organisations where more than one attends:

They have a veterans drop-in... it was in the library, so we have been attending that but I know that they have done one in the Aldershot football stadium as well... so I try and go... so Stoll has a presence within that as well, and we take residents as well sometimes so I can show them... they can get linked into other services and it's good for me as well because, again, it's that linking in isn't it, so when I go someone will do a talk and you can get some more information about what is available which I think is really handy. (Staff member, Armed forces housing charity)

Often such drop-in sessions can have an added benefit in terms of peer learning as well as peer support, although respondents noted the importance of having some expert involvement to prevent misinformation and myths being spread:

And we have a drop in session on a Wednesday afternoon... for some of them that's what they look forward to each week and they give each other housing advice, you know, 'I did this or I did that, or speak to so and so', and sometimes we just, cause there's always one of us in there or in the vicinity and if they're telling each other 'try this/try that' we just sit back because they're helping each other, we'll only kinda say 'oh actually maybe try this instead' you know, if they've gone a bit off. But it's really therapeutic for them all isn't it, just helping each other and advising each other, sharing what they've been through to help each other. (Staff member, Armed Forces charity)

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Alongside direct engagement with serving personnel and/or ex-Service personnel, all of the local authorities in the study provide some level of online information specifically targeted at the Armed Forces Community. The amount and format of information varies considerably, including dedicated websites (Liverpool, Moray/Highland), Armed Forces Covenant pages within the main Council website (Cardiff, Rushmoor) and information specific to ex-Service personnel integrated into existing pages (all areas). Although this study did not attempt to evaluate the effectiveness of these different online offerings, respondents in those areas with dedicated websites did emphasise the value of collating information for ex-Service personnel into one place and providing it at a local level:

It's sort of like a mini veterans gateway but locally because some of the feedback from up here about the veterans, people get quite frustrated, they ring into there and all they do is get given a number to come back up to here. We said well we might as well just have the numbers here for people [laugh]. (Local authority officer, role related to ex-Service personnel)

This inevitably raises the question of when it is more useful to have a single national portal for simplicity, as the Veterans Gateway tries to provide, versus a mix of national and local online offerings to provide more locally-specific information, but which may create navigation issues for ex-Service personnel. Within this debate, as with all online information, there is always an issue regarding the ongoing resources to maintain it over time:

Interviewer: Lots of work on the website by the sounds of it.

Respondent: Yes [laugh]... it was gathering all the information and basically I was taught how to use the platform that Highland use and just sat and input the information and created it with [staff member] over in Highland, so yeah we got there eventually but it already needs updating, so I don't know who's going to do it. (Local authority officer, role related to ex-Service personnel)

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This is particularly relevant in terms of collaboration, as well as the basic process of ex-Service personnel being able to find information, since website managers need to ensure that information and contact details for all partner organisations are kept up to date and links remain valid. Where this process is not resourced, it can undermine partnerships as well as frustrating ex-Service personnel themselves.

Strategies and pathways

Cutting across all of the different aspects of collaboration is the question of whether local authorities and/or partner organisations take a strategic approach to addressing the housing needs of ex-Service personnel and the wider issues of developing collaborative, seamless services for the AFC. Whilst much of the strategic work is undertaken via the Covenant Groups (or equivalent) in each area and does not necessarily produce or rely on formal strategy documents, it is nevertheless useful to examine the examples of such documents that do exist.

All local authorities across England, Scotland and Wales have signed up to the Armed Forces Covenant, making a local commitment to the principles of support for ex-Service personnel and the Armed Forces Community. Some authorities have taken the approach of producing an extended version of the Covenant, adding a basic explanation of how the principles will be addressed locally and engaging partners to sign up together. As Moray Council have recognised, such joint strategies may need to be refreshed on a periodic basis in order to maintain commitment from the organisations involved (Moray Council, 2016), in a similar fashion to the need to maintain focus and momentum within formal Covenant structures discussed above.

Beyond this basic level of strategic commitment, some authorities have attempted to develop a more detailed plan based on local data, such as Liverpool's Joint Strategic Needs Assessment (Liverpool City Council, 2015). Unsurprisingly, this piece of work highlights many of the issues relating to data around ex-Service personnel discussed above, proposing a number of actions to improve intelligence on numbers and needs, although it should be noted that this picture regarding data gaps has improved somewhat since this plan was published.

Specifically relating to housing, a number of the areas in the study have developed some level of strategy in order to smooth ex-Service personnel journeys through the system. In Liverpool, the Armed Forces charity Veterans HQ has proposed an 'Armed Forces Housing Charter' to provide a housing-specific version of the Covenant. The aim of this approach is for organisations to sign the Charter and thereby demonstrate their commitment to supporting ex-Service personnel, in a similar fashion to the Community Covenant.

In Aldershot, a housing pathway model has been developed, recognising the high number of ex-Service personnel in the area. This attempts to connect the different forms of dedicated housing available in the area, so that ex-Service personnel can move smoothly from the high support accommodation in Riverside's Mike Jackson House, through the lower support housing in Stoll's Centenary Lodge and ultimately into unsupported housing, either from a mainstream provider or Haig Housing (see Box 5.1 for more details).

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In Moray, the Council have developed an Armed Forces Housing Referral Protocol (Moray Council, 2017), written in conjunction with JSSEO and the two local bases. The protocol aims to set out the legal duties of all the parties and to reinforce collaboration by clarifying processes for addressing the housing needs of Service leavers in particular. Putting strategies such as these into a public document does not necessarily resolve all of the issues around collaboration, but as this respondent suggests, they can be useful in dealing with problems and in raising awareness amongst new staff:

With regards to our Armed Services Discharge Protocol, it's not something that we have to refer to too often. We generally have a good working relationship with the MOD and we have a mutual understanding of both our responsibilities and service needs. The Protocol is usually only really required in case of a dispute or irritance. We would also use it as a training tool for when new staff come into post. (Local authority officer, Housing role)

Within the overall strategic picture, a common theme in a number of the case study areas was finding the appropriate balance between dedicated housing provision for ex-Service personnel and attempting to integrate ex-Service personnel into mainstream provision, from homeless hostels right through to independent housing. Essentially the debate revolves around the extent to which some ex-Service personnel may benefit from being housed with other people who have served, versus a desire to enable ex-Service personnel to integrate more fully into civilian society. Thus, for some, being in dedicated housing for ex-Service personnel may help to provide peer support based on a sense of shared experience:

There are some people for whom knowing that they're there with other people who've experienced the same is a comfort... The majority of veterans don't end up in a mess and some just need some extra support, maybe 10/15/20 years down the line, but I think if you only have the private rented sector, traditional social rent or owner occupier model you're not thinking at all for those who might find it more conducive... [to] know if there's something going wrong there's someone else in the building that they can get in touch with. (Local authority Councillor)

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However, respondents also highlighted the risks of ghettoising ex-Service personnel with support needs and therefore restricting their ability to integrate into the wider community:

And there is also a part of kind of... I don't want to say a barracks mentality cause that's probably entirely the wrong word but almost wanting to stay within that 'I'm okay within here because I'm still with the lads, I'm still with my brothers' and actually wanting to still be a part of the armed forces population even though they've left, and almost not wanting to make that transition as well which makes it doubly hard when somebody's in a position of having to. (Staff member, Mainstream third sector organisation)

Indeed, one respondent also highlighted a related concern about the emphasis on identifying ex-Service personnel and the substantial role of Armed Forces charities, since this could also serve to maintain a separation between ex-Service personnel and mainstream civilian society:

And almost because some of the people that we're working with three/five years post service, in a lot of ways we're almost pulling them back by saying, you know, 'have you ever served in the armed forces?' we're almost taking them back there in terms of how we can then allocate services and provision. (Staff member, Mainstream third sector organisation)

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Moreover, a number of respondents suggested that some ex-Service personnel may not want to reside in dedicated housing and that there is a risk of assuming that all people who have been in the Armed Forces would inherently feel comfortable in such a setting:

I suppose with the [dedicated] facilities... sometimes I think it would be fair to say that we might take a rather naïve view that ‘well that’s there so you’re alright’ and sometimes I sense a little bit of frustration in the case carrying officers that they can’t just fit them neatly into this box of ex-forces, and the person’s actually saying ‘no it’s not for me’ you know. And I think you talk that through and... I mean, someone has a legitimate right to say ‘well yes I was in the forces but I don’t want the rest of my life to be marked by that or to have to live in ex-forces type...’ *(Local authority officer, Housing role)*

The responses to this issue within the case study areas vary, influenced at least in part by the local situation in terms of numbers of ex-Service personnel in housing need and opportunities within the housing market. Thus, the Aldershot pathway model brings together a range of dedicated housing provision, which has been established to manage relatively high numbers of ex-Service personnel with housing needs in a pressurised housing market. Moreover, Rushmoor are explicitly open to the possibility of increasing the existing provision. By contrast, Liverpool also has dedicated provision, but the local data seems to suggest that there may not be a need for further development in the area:

We’re not tending to build veteran specific accommodation now, the shorter term elements are relatively covered but it is the longer term sustainability of accommodation for the person is the key outcome. Looking at the provision and at some of the challenges of being totally veteran specific as well, because actually despite the fact that people have an armed forces background does not necessarily mean their needs will be the same. *(Local authority officer, Housing role)*

Beyond the basic decision about the volume of dedicated housing provision, authorities are exploring and developing a range of approaches which aim to enable ex-Service personnel to draw on peer support where needed, but also facilitate integration into the community. The findings from this study suggest that there are three main models, which are not necessarily mutually exclusive.

One option is to separate the element of peer support from housing provision, working with the third sector to ensure that those who feel the need for a community of ex-Service personnel can find it through organised activities rather than their housing situation:

I think one of the things that we're trying to explore more is a way of doing that without necessarily creating the specialist accommodation, but rather working with identified cohorts on their concerns and issues. To a certain extent the voluntary sector provision is doing that, and doing it very well, for example having specific men's health groups and other dedicated activities, rather than [dedicated specialist housing]. *(Local authority officer, Housing role)*

Where there is a recognised need for dedicated provision, it can be shaped around short-term tenancies and a journey towards mainstream housing (Aldershot, Liverpool), or long-term tenancies in housing which is reserved for ex-Service personnel, but integrated within the community (Cardiff, Plymouth). Box 5.1 sets out examples of each of these approaches.

Box 5.1

Dedicated housing provision for ex-Service personnel: Two models

- **Aldershot – Local housing pathway for ex-Service personnel**

Given the large number of serving personnel based in Aldershot Garrison and the consequent number of ex-Service personnel staying in the area, together with the challenges of a high demand, high cost housing market, a range of dedicated provision has been developed.

Mike Jackson House, run by Riverside Housing Association as part of the SPACES provision for single ex-Service personnel, has been operating in the area for a number of years.

It provides supported accommodation for 25 individuals in self-contained flats and tenancies are generally set at 18 months. The service aims to accommodate ex-Service personnel in acute housing need and give them the support to address their wider needs before moving on. However, the move on process was not always straightforward for people who still needed some degree of support at the end of their 18 months.

Responding to this issue, a partnership of Stoll, Riverside and Haig Housing developed a joint bid to the Armed Forces Covenant Fund. This enabled the development of Stoll's Centenary Lodge, which provides 34 self-contained flats with some support, but at a lower level than Mike Jackson House. These flats are let on 5 year tenancies, to enable tenants to gain further stability and, where possible, to save in order to move on to unsupported housing. The development of Centenary Lodge was supported by Rushmoor Borough Council, who received nomination rights to a number of the flats. The final part of the pathway is provided by Haig Housing, who also received funding to purchase a number of properties dispersed throughout the area for renting to ex-Service personnel. Whilst each person takes their own housing journey, the aim of the pathway is to provide appropriate stepping stones, enabling some ex-Service personnel to move from dedicated, high support accommodation, through dedicated, low support housing, and finally into unsupported housing in the community, whether provided by Haig or not.

- **Plymouth – Self-build housing projects**

The Nelson Project in Plymouth is a new-build block of social housing flats developed through a partnership between Plymouth City Council, Livewest Housing Association and the Community Self Build Agency (CSBA). The project aimed to provide training for ex-Service personnel as part of the build process, with the intention that those involved would gain skills and also be housed within the block. Although not all of those involved in the train and build process stayed the course, a proportion of the flats were reserved for ex-Service personnel once the project was complete, whilst the remaining properties were split between people with learning disabilities and some for general needs housing.

In terms of the debate around dedicated versus integrated housing, the project aims to strike a middle ground by housing all of the ex-Service personnel in one stair, thus giving them a sense of community with other veterans, whilst proving a mix of tenants in the project as a whole:

What it enabled was...that sense of community for two different cohorts of people and by joining it together it just brought together two cohorts of people and enabled them to live in a cohesive way together, and that enables ex-service personnel to get the sense of belonging by living together but also then to put another cohort alongside that can then live cohesively alongside. (*Local authority officer, Housing role*)

The evidence so far is that the combination of ex-Service personnel and people with learning disabilities has been particularly productive in terms of integration:

So what we did was on that scheme we mixed it with some general needs, the armed forces and learning disabilities, low level learning disabilities, and actually what we quite liked about that mix is that we find armed forces people are very supportive, so we thought that actually mixing LD clients that are more vulnerable and the armed forces, they kind of take lead on things sometimes what a background, so actually that mix would work quite well, it's more like a community based. (*Local authority officer, Housing role*)

Plymouth City Council and Livewest are now working on a further, similar project. These elements of dedicated housing are deliberately combined with a degree of additional preference for ex-Service personnel in the Council's social housing allocations scheme, in order to house other ex-Service personnel in a more dispersed way throughout the city.

The evidence from across the case studies, including these specific examples, suggests that there is no single answer to the question of how to balance dedicated housing provision and more integrated approaches. Rather, there are a range of approaches to suit different circumstances. However, it is also clear that respondents consistently emphasised the importance of considering this issue within local housing policy and practice, in order to ensure that ex-Service personnel can benefit from peer support where required, but also to enable continuing connections and integration between ex-Service personnel and the wider community. Moreover, Armed Forces charities providing dedicated housing will need to review their provision in the coming years, given the reducing numbers of ex-Service personnel as the larger, older cohorts are replaced by the smaller number of people who have served in more recent years.

Conclusion

The evidence from this study provides a clear indication that collaboration between organisations involved in meeting the housing needs of ex-Service personnel has improved in recent years. The political and public focus on the wellbeing of those who have served, underpinned by the Covenant, has led to significant improvements in terms of working relationships, collaborative planning and streamlined services. These developments are beginning to feed through into improved outcomes for ex-Service personnel in housing need, smoothing their pathway through the system.

However, as with any process of collaborative working, there is a need to monitor progress and continuously focus on improvement, in order to address persistent problems and prevent regression. The evidence from across the five case studies provides some important lessons on what works and the issues which require sustained effort.

The final section of this report brings together the key findings from this and the previous chapter. It sets out recommendations based on these findings, to continue the process of improvement and ensure that ex-Service personnel receive the best possible support when in housing need.

Chapter 6: Conclusions and recommendations

This chapter provides a brief summary of the key conclusions arising from the findings of this research. Substantial progress has been made in improving housing pathways for Service leavers and other ex-Service personnel over the past decade, partly as a result of significant developments in collaboration. However, work must continue to maintain this progress and ensure that effective collaboration continues. Hence, we present a set of recommendations for all of the organisations involved in meeting the housing needs of ex-Service personnel, to ensure that these positive foundations are built upon.

Overall conclusions

The central narrative from this research is a positive one. Collaboration has improved over the past decade and, together with a number of specific policy developments, this has produced real improvements in housing outcomes for ex-Service personnel. However, this should not lead to complacency – there are still problems in some areas and there is a real risk of losing the gains of the last decade as the public and political spotlight moves on. The recommendations at the end of this chapter aim to consolidate progress and prevent regression.

Housing pathways

Transition

Homelessness at the point of discharge is rare, thanks to improved advice and education during service, policy changes and improved understanding within civilian housing organisations and local authorities. This reinforces the messages from previous research that most Service leavers make a successful transition and that ex-Service personnel are not over-represented amongst the homeless population, despite the popular perception.

However, there are still issues for vulnerable and Early Service Leavers, which can lead to housing problems in the months or years after discharge. There are still Service leavers being discharged with insufficient knowledge and unrealistic expectations about the civilian housing system. Providing housing advice to serving personnel is difficult for a number of reasons, so it is vital that the new Life Skills package is tailored to individual circumstances and that the Defence Transition Service is resourced to pick up those Service leavers who struggle with transition.

Problems and solutions in accessing and sustaining housing

The civilian housing system is complex and can be particularly difficult to tackle for Service leavers who have only experienced Armed Forces accommodation. Some ex-Service personnel also find it difficult to ask for help, because of the military culture of resilience and pride. A single point of contact who can help ex-Service personnel experiencing housing problems to navigate the system is probably the single most important factor in achieving positive housing outcomes.

Local authorities play a pivotal role within the housing system, so it is essential for Councils to ensure that frontline staff are aware of the issues facing ex-Service personnel. Many authorities have also made adjustments to their housing policies in order to ensure that ex-Service personnel are not disadvantaged, in line with the aims of the Armed Forces Covenant. Local policy and practice needs to be tailored to fit the situation in each area, but there is also much to learn from the diversity of approaches taken by different Councils.

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Benefit and debt issues create problems for ex-Service personnel encountering housing difficulties, just as they do for the wider population. However, there is a strong argument to suggest that these issues should be less of a problem, given the range of supports available for ex-Service personnel, including substantial charitable funding. Indeed, the Armed Forces charity sector plays a key role in addressing housing needs, alongside statutory bodies and mainstream third sector organisations.

Collaboration

Substantial improvements have been made in terms of collaboration between organisations involved in meeting the housing (and other) needs of ex-Service personnel over the past decade since the Covenant was published. The designation of Armed Forces Champions in local authorities and other public sector bodies, the development of Covenant groups and, in some instances, the appointment of dedicated staff and creation of one-stop shops have all helped to improve partnership working. These innovations have helped to bring organisations together in order to improve awareness, trust and understanding, as well as enabling improved pathways between organisations for ex-Service personnel.

There is still room for improvement in collaboration, not least because of the persistent examples of ex-Service personnel finding themselves passed from pillar to post, albeit that the numbers involved are small. However, the biggest risk in terms of collaboration is the possibility of regression to old ways of working if partnership structures and processes are not actively maintained. As the political and public focus shifts towards more immediately pressing issues related to the coronavirus pandemic, organisations need to ensure that they do not forget the needs of ex-Service personnel.

Recommendations

Building on these conclusions, this research identifies a set of recommendations to ensure that the improvements in housing outcomes for ex-Service personnel and collaboration between organisations are maintained and, where needed, further developed. It should be noted that some of these recommendations are not new – whilst substantial steps forward have been taken in recent years, as this study shows, some of the proposals from previous research (e.g. Forces in Mind Trust, 2017, Quilgars et al., 2018) have not been implemented and are highlighted again by the findings from this research. The recommendations are grouped under three main headings and apply to a range of bodies.

1) Continued improvements to preparation and support for transition to civilian life

a) MOD should ensure that DHTP and DTS are properly evaluated to examine how successful they are in meeting the needs of the most vulnerable Service leavers and whether DTS capacity is sufficient to meet these needs. This should include research which focuses on tracing those Service leavers identified as vulnerable who disengage from support, including from DTS.

b) MOD should consider adding an assessment of Service leavers' civilian support networks (family, friends, community) to the DTS referral criteria in the DHTP.

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- c) *MOD should complete the planned review of JSHAO. If generic housing briefs are to continue, they should focus on challenging myths and expectations about the civilian housing market, alongside information about house purchase.*
 - d) *MOD should explore options for access to more tailored housing advice to serving personnel and their families as part of the 'Life Skills' approach contained within the DHTP. It should also recognise that serving personnel are likely to benefit from more interactive sessions in smaller groups than the usual JSHAO briefs, and that families need to be involved alongside serving personnel.*
 - e) *MOD should explore options for including proactive debt advice within the 'Life Skills' approach contained within the DHTP.*
 - f) *MOD should consider including support with a wider range of transition issues, including housing, finances and welfare, when the resettlement contract is next renewed. Broader resettlement provision should complement the 'Life Skills' approach and the specialist support provided by DTS for vulnerable Service leavers.*
 - g) *For each of the previous four recommendations, MOD should explore the possibility of 'in-reach' sessions delivered by civilian housing organisations and/or ex-Service personnel who can draw on their own experience of housing challenges.*
 - h) *The Home Office, in discussion with MOD, should consider allowing Non-UK serving personnel to apply for settlement earlier in their Service in order to facilitate smoother housing transitions.*
- 2) Tackling persistent barriers to accessing and sustaining housing amongst Ex-Services Personnel
- a) *DTS should work with the Armed Forces charity sector to ensure that all vulnerable Service leavers can be allocated a named point of contact to proactively case manage support. This point of contact should ideally be located close to wherever a SL aims to settle after discharge.*
 - b) *A named point of contact is also likely to be valuable for ex-Service personnel who have been discharged for more than two years and who present signs of significant vulnerability. Umbrella bodies for the Armed Forces charity sector should explore options for coordinating such a system.*
 - c) *The Armed Forces Champions within the DWP should ensure that all frontline staff are aware that Service leavers may need additional assistance to understand the application process for welfare benefits. Champions should also aim to raise this awareness amongst relevant advice staff from other organisations in the area, such as CAB advisors, or welfare rights workers in public or third sector organisations.*

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- d) *The UK Government should consider the possibility of lowering or removing the Shared Accommodation Rate age boundary for ex-Service personnel.*
- e) *MOD should ensure continued funding for the SPACES service.*
- f) *An evaluation of the Veterans Gateway should be commissioned in order to provide lessons for improvement of the service, with particular regard to housing.*
- g) *The UK Government, devolved administrations and local government bodies should further promote the e-learning²³ packages and evaluate their effectiveness.*
- h) *Local authorities and Armed Forces charities should be encouraged to periodically review the housing provision and pathways available to ex-Service personnel in their area, to ensure that the appropriate balance between dedicated housing and integration is being struck, and to address demographic changes as they emerge.*
- i) *The housing groups within Cobseo and Veterans Scotland should undertake a review of dedicated housing provision to examine potential changes needed to respond to demographic changes.*
- 3) Maintaining progress in collaboration between organisations to meet the needs of Ex-Services Personnel
- a) *MOD should consider the development of guidance regarding Covenant Groups (or equivalent) to accompany the forthcoming Armed Forces Covenant legislation²⁴. This could include encouragement for local authorities to:*
- Ensure that a Covenant Group is established and meets at least twice a year, involving elected member and officer leads, military representatives, Armed Forces charities and such other public and third sector organisations which are locally relevant. Covenant Groups may operate at local authority or regional level as appropriate.*
 - Ensure that the operation of their Covenant Group is regularly self-evaluated to ensure their continued effectiveness in terms of both tasks and networking.*
 - Utilise their Covenant Group to regularly review information provision about services, entry points, referral processes and navigation support for ex-Service personnel, to ensure that needs are being met.*
- b) *Local government bodies (LGA, COSLA, WLGA) should explore options for extending the opportunities for Armed Forces Champions to share experiences and for local authorities to share best practice in terms of the role of Champions, dedicated posts, raising staff awareness and approaches to housing policy/practice for ex-Service personnel.*

²³ See <https://www.armedforcescovenant.gov.uk/localauthorities/learning-training-resources/> (England and Scotland) and <http://www.covenantwales.wales/e-learning/> (Wales)

²⁴ The Welsh Government have created a national framework for governance and sharing good practice in relation to Armed Forces Community issues, which may provide a useful blueprint.

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- c) *The UK Government and devolved administrations, together with local authorities, should explore options for sustainable funding of dedicated posts to address Armed Forces Community issues and reinforce collaboration. The Armed Forces Liaison Officers in Wales may provide a useful model, although more research is required as regards their impact²⁵.*
- d) *The MOD and devolved administrations should commission work to pilot the idea of a one-page profile for ex-Service personnel.*
- e) *The MOD, MHCLG and devolved administrations should undertake a review of regulations regarding the identification of ex-Service personnel and reporting requirements on this data, including consideration of data sharing from the Services regarding Service leavers' intended settlement location.*

²⁵ The Welsh Government are planning an evaluation of the AFLO approach.

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Appendix A: Research Advisory Group

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The project was assisted throughout by an advisory group of experts from different sectors involved in meeting the housing needs of ex-Service personnel. The group was ably facilitated by Tony Carruthers of Housing Options Scotland, who also provided expert advice and connections.

Lee Buss	Group Veteran's Lead Riverside Housing Association
Major Laura Cox	SO2 Personal Resilience & Transition HQ 51st Infantry Brigade
Conor Lanigan	Communities and Business Initiatives Manager Wheatley Foundation
Deborah Quilgars	Senior Research Fellow Centre for Housing Policy, University of York
Ed Tytherleigh²⁶	Chief Executive Stoll Housing

²⁶ Ed Tytherleigh left Stoll and the advisory group in early 2020.