



University of  
**Salford**  
MANCHESTER



**SHUSU**  
SUSTAINABLE HOUSING  
& URBAN STUDIES UNIT

# Meeting the Housing Needs of the Armed Forces Community in Tameside

## Final Report

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 **Tameside**  
Metropolitan Borough

## About the authors

**The Sustainable Housing & Urban Studies Unit (SHUSU)** is a dedicated multi-disciplinary research and consultancy unit providing a range of services relating to housing and urban management to public and private sector clients. The Unit brings together researchers drawn from a range of disciplines including: social policy, housing management, urban geography, environmental management, psychology, social care and social work.

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# Summary

Evidence suggests that significant numbers of ex-armed forces personnel face difficulties after returning to civilian life, including financial hardship, poor physical and mental health, and low self-esteem. Housing is a key area where the armed forces community require support; SSAFA – the Armed Forces charity (formerly known as Soldiers, Sailors, Airmen and Families Association) has found that many working age veterans believe their housing situation has been disadvantaged by military service.

Certain measures are available for local housing authorities to support the housing needs of the armed forces community, including giving additional preference to vulnerable veterans in housing allocations policies, and changes to the rules on local-connection. In line with the Armed Forces Covenant, housing authorities are encouraged by government to take into account the needs of ex-armed forces personnel and their families in the design of housing allocation schemes.

Tameside MBC gives additional preference to vulnerable former members of the armed forces in its allocation scheme, and also works with a range of armed forces charities. However, Tameside's allocation scheme is targeted to the people in greatest housing need and less is known about the allocation of housing to the armed forces community outside of the scheme, due, in part, to the large number of organisations involved in the provision of housing and support in Tameside.

## Aims

The project aimed to review the extent to which the housing needs of the armed forces community in Tameside are being met and to make recommendations for potential improvements. This required collating information about the ways in which organisations delivering housing services currently work: what is known about the circumstances of ex-armed forces personnel by staff in organisations operating locally; what do they offer to the armed forces community; what demands are placed on organisations; and what support service providers feel they need to best meet extant needs. The review therefore sought to understand the following questions:

What level of demand is there for housing and housing related support among the armed forces community in Tameside, and how is demand being recorded?

- What are organisations operating locally doing to meet demand?
- What recommendations can be made to improve systems and ways of working?

## Methods

A range of stakeholders were liaised with throughout the course of the review in order to inform them about the evaluation, secure commitment to the work, and identify and access evidence and data. Information on the numbers of the armed forces community supported was sought in order to build a picture of the types of demands made. Twenty-eight separate stakeholder organisations were asked to provide data and/or participate in a telephone interview.

Telephone interviews were conducted with stakeholders due to the project budget and to provide greater flexibility in terms of working around people's availability. In total, 16 of the organisations approached agreed to participate.

## Findings

### Type and extent of requests from the armed forces community

Interviews revealed a divide between supported housing organisations and armed forces charities that have received a significant number of requests and housing organisations with more general needs housing stock that have received none or very few. Despite the numbers of ex-armed forces personnel thought to be resident in Tameside and what is known about the difficulties of returning to civilian life, it appears that housing associations do not always identify the armed forces community at the application stage. There are several reasons for this. On the one hand, housing associations do not always ask about armed forces background in the application process, and there is a limited time period for giving additional preference to the armed forces community. On the other hand, the armed forces

community may not be aware of their rights or where to turn for help, they may not disclose their armed forces background, or be reluctant to accept help due to pride and self-efficacy or not wanting to dishonour their regiment.

### Work being undertaken to meet requests

All of the housing associations have policies relating to former members of the armed forces, however community organisations offering primarily non-housing support do not, and there was little awareness of the Armed Forces Covenant outside of armed forces charities. A good range of housing services are available, from support for rough sleepers and temporary accommodation through to longer tenancies. Housing related support includes help with deposits and furniture, through to post-tenancy support. The main support gap identified was for specialist housing support that recognises the particular needs of ex-armed forces personnel.

### Extent and nature of work with other organisations

Housing providers, the local authority, armed forces charities and community organisations already work together to some extent in order to ensure that the armed forces community receive the help that they need. However, there is a feeling among armed forces charities in particular that there would be benefits to working more closely with housing providers and they would welcome the opportunity to help them support the armed forces community.

### The difficulties and challenges of delivering services

The issues which were identified as presenting difficulties and challenges for service delivery include adjusting to civilian life meaning that the housing available might not be suitable; the armed forces community not always being aware of their rights or where to turn for help, despite the efforts of all the organisations involved; mental health issues, including post-traumatic stress disorder (PTSD); non-disclosure of services background or being reluctant to accept help.

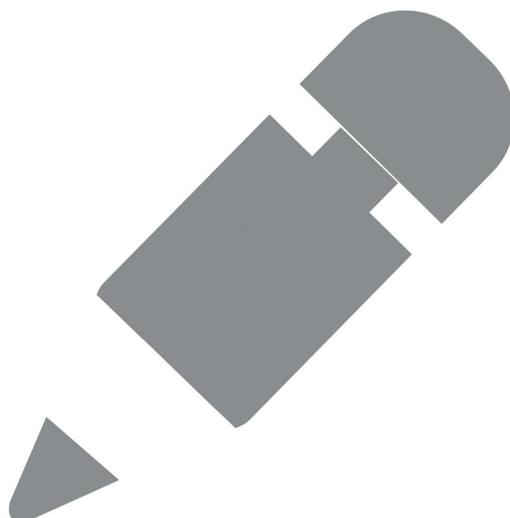
### Emerging good practice

Respondents identified a number of examples of good practice, which they have either introduced or aspire to. These range from the way information is recorded and services promoted through to suggestions for streamlining application processes and even employing ex-armed forces personnel in the construction of veterans' villages.

## Recommendations

- There needs to be better identification of armed forces applicants, along with more accurate recording and storing of data by all organisations working with the armed forces community on housing related issues;
- Given that ex-armed forces personnel do not always disclose their status and that this can be a sensitive issue, there is some scope for armed forces charities to provide guidance on ways of eliciting this information;
- All housing providers and community organisations providing housing related support should sign up to the Armed Forces Covenant and pledge to ensure that the armed forces community is not disadvantaged when using their services;
- Housing associations could work more closely with armed forces charities to tap into available support and expertise. One potential way of doing this is through participation in the Tameside Armed Services Community (TASC);
- In order to ensure that ex-armed forces personnel are offered the full range of support available to them, housing providers should include a question on registration forms requesting permission to discuss their case with armed forces charities;
- Ex-armed forces personnel may also be more willing to disclose their status if they are aware of how this affects their housing rights. One way of increasing awareness is by distributing promotional materials through Tameside Housing Advice and the armed forces charities;
- Armed forces charities should look at producing guidance for housing providers in Tameside on the particular housing requirements of the armed forces community;
- There is a case for removing the time limit for prioritising the armed forces community, as many of the issues experienced by ex-armed forces personnel, including mental health problems can reoccur or be ongoing for longer periods of time;
- Supported living networks should be further explored as a means of enabling the armed forces community to support each other whilst living among the wider community.
- Due to both the wider need for more affordable good quality accommodation in Tameside, as well as the particular housing requirements of the armed forces community, there is a case to explore cooperation between the local authority and housing providers in the construction of housing and for involving ex-armed forces personnel in this process as much as possible.

# 1. Introduction



The UK housing crisis has been well documented. Supply has been unable to keep pace with increased demand arising from population growth<sup>1</sup>. This has resulted in house and rent prices continuously growing at a faster rate than the wider economy. There has also been a steady decline in the numbers of people buying their own homes<sup>2</sup>, and those in poverty or experiencing hardship are more likely to be living in private rented properties of variable quality than social housing. Welfare reform and associated changes to housing benefit (in relation to under-occupation) and local housing allowance (including lower maximum payments), has further restricted choices, with tenants seeking more affordable properties<sup>3</sup>. Moreover, housing difficulties may be intensified for those experiencing mental health problems or challenges in other aspects of their lives and contribute to poor health and wellbeing.

Evidence suggests that significant numbers of the armed forces community face difficulties after returning to civilian life, including financial hardship, poor physical and

mental health, and low self-esteem<sup>4</sup>. Housing is a key area where ex-armed forces personnel may face difficulties; SSAFA – the Armed Forces charity (formerly known as Soldiers, Sailors, Airmen and Families Association) has found that many working age veterans believe their housing situation has been disadvantaged by military service<sup>5</sup>. More generally, the armed forces community face housing options including competition for social housing, or costly private-renting and owner-occupation<sup>6</sup>.

Certain measures are available for local housing authorities to support the housing needs of the armed forces community, including giving additional preference to vulnerable veterans, and changes to the rules on local-connection<sup>7</sup>. In line with the Armed Forces Covenant, housing authorities are encouraged by government to take into account the needs of former members of the Armed Forces and their families in the design of housing allocation schemes<sup>8</sup>. Local housing authorities are also encouraged to work with organisations providing specialist housing and support for veterans, including SSAFA, the

- 
- 1 Barker, K. (2014). *Housing: Where's the Plan?* London: London Publishing Partnership.
  - 2 Department for Communities and Local Government (DCLG) (2015). *English Housing Survey Headline Report, 2013-14*. London: DCLG.
  - 3 Alden, S. (2015). On the Frontline: The Gatekeeper in Statutory Homelessness Services. *Housing Studies*, 30(6): 924-941.
  - 4 Warren, J., Garthwaite, K. & Bamba, C. (2015). Help for Heroes? Evaluating a Case Management Programme for Ex-Service Personnel in the United Kingdom. *Perspectives in Public Health*, 135(1): 37-42.
  - 5 SSAFA (2016). *The New Frontline: Voices of Veterans in Need*. London: SSAFA.
  - 6 Johnsen, S., Jones, A., & Rugg, J. (2008). *The Experiences of Homeless Ex-Service Personnel in London*. York: Centre for Housing Policy.
  - 7 Wilson, W. & Ota, S. (2016). *Housing Options for Serving and Ex-Military Personnel*, Briefing Paper Number 04244. London: House of Commons Library.
  - 8 DCLG (2013). *Providing Social Housing for Local People: Statutory Guidance on Social Housing Allocations for Local Authorities in England*. London: Department for Communities and Local Government.

Royal British Legion and other armed forces charities<sup>9</sup>. Yet, the different remits, ways of working, and recording data that these organisations employ mean that there are a variety of responses to the needs of the armed forces community. Moreover, the available data on their responses is fragmented.

Tameside Council works with a range of housing providers and armed forces charities, as well as community organisations providing non-housing related support. Still, there is only limited data on processes and outcomes relating to the housing needs of the local armed forces community. In order to get a clearer picture of the needs of the local armed forces community and the services that they are being offered, this review was commissioned to engage with organisations working on this issue in Tameside. The need for a review was strengthened by the context of government devolution of a number of housing responsibilities to the Greater Manchester Combined Authority; greater knowledge of the needs of the armed forces community is required as part of efforts to identify housing requirements at the mayoral level.

## 1.1 Aims

The project aimed to review the extent to which the housing needs of the armed forces community in Tameside are being met and to make recommendations for potential improvements. This required collating information about the ways in which organisations delivering housing services currently work: what is known about the circumstances of the armed forces community by staff in organisations operating locally; what they offer to the armed forces community; what demands are placed on organisations; and what support service providers feel they need to best meet extant needs. The review therefore seeks to understand the following questions:

- What level of demand is there for housing and housing related support among the armed forces community in Tameside, and how is demand being recorded?
- What are organisations operating locally doing to meet demand?
- What recommendations can be made to improve systems and ways of working?

## 1.2 Methods

A range of stakeholders were liaised with throughout the course of the review in order to inform them about the evaluation, and identify and access evidence and data. Information on the numbers of ex-armed forces personnel was sought in order to build a picture of the demands being made. Twenty-eight separate stakeholder organisations were asked to provide data and/or participate in a telephone interview.

Telephone interviews were conducted with stakeholders due to the project budget and to provide greater flexibility in terms of working around people's availability. In total, 16 of the organisations approached agreed to participate. Representatives from the following organisations were consulted in this way:

- Adullam Homes Housing Association
- Army Reserves
- Ashton Pioneer Homes
- Contour Homes
- Greystones
- Infinity Initiatives
- JDA Architects
- Lifeline
- New Charter Homes
- Peak Valley Housing Association
- Regenda Homes
- Royal British Legion
- SSAFA - the Armed Forces charity
- Tameside Housing Advice
- The Hollies
- Walking with the Wounded

For the purpose of the analysis (and to maintain anonymity), respondents are disaggregated into the following broad groups, which most closely represents their work:

- Armed forces charities
- Housing organisations
- Community organisations

The Veterans' Breakfast in Tameside, December 2016 also provided a forum to consult informally with ex-armed forces personnel and representatives of armed forces charities including:

- The Armoury Trust
- The Regular Forces Employment Association for Early Service Leavers

The interviews followed a semi-structured question guide and sought to explore perspectives on headline issues such as:

- Type and extent of requests from the armed forces community (e.g. information and advice; relief; provision);
- Work being undertaken to meet requests;
- Extent and nature of work with other organisations including Tameside MBC;
- The difficulties and challenges of delivering services;
- Perceptions of support gaps;
- Emerging good practice / what has worked.

9 Wilson, W. & Barton, C. (2016). Allocating Social Housing (England), Briefing Paper Number 06397. London: House of Commons Library.

## 2. Literature review



This section sets out the broader UK context in relation to the housing needs of the armed forces community and is organised according to following subheadings: Housing issues faced by the armed forces community; the Ministry of Defence's (MOD) strategy; the policy context; and best practices.

### 2.1 Housing issues faced by the armed forces community

Ex-armed forces personnel may present to housing services or request housing related support from other organisations in the process of their transition to civilian life, whether it is to move back to their hometown or to take up a job in a new area. The majority make the transition to their new life successfully<sup>10</sup>. However, others may present to services due to homelessness, the threat of homelessness, or living in unsuitable accommodation years after their military discharge.

Studies of homelessness among the ex-Services population have largely focused on London and have estimated the proportion of homeless people that are from Services backgrounds at between six and 25 percent<sup>11</sup>. However, the higher estimates have proven contentious. A more recent study across seven UK cities found that 11 percent of non-migrants experiencing multiple exclusion homelessness, characterised by issues such as substance misuse or time in prison, were ex-armed forces personnel<sup>12</sup>.

In terms of profile, homeless veterans have been found to be older than the general homeless population, all male, and predominantly white, reflecting wider military demographics<sup>13</sup>. Studies have shown homeless ex-armed forces personnel to average from four and a half years' service<sup>14</sup> to between seven and eight years<sup>15</sup>, with few early leavers being identified. This is significant as this group is often perceived to be more vulnerable.

10 Hynes, C., & Thomas, M. (2016). What Does the Literature Say about the Needs of Veterans in the Areas of Health? *Nurse Education Today*, 47, 81-88.

11 Randall, G., & Brown, S. (1994). *Falling Out: A Research Study of Homeless Ex-Service People*. London: Crisis; Johnsen, S., Jones, A., & Rugg, J. (2008). *The Experiences of Homeless Ex-service Personnel in London*. York: University of York, Centre for Housing Policy.

12 Fitzpatrick, S., Bramley, G., & Johnsen, S. (2013). Pathways into Multiple Exclusion Homelessness in Seven UK cities. *Urban Studies*, 50(1), 148-168.

13 Johnsen, S., Jones, A., & Rugg, J. (2008). *The Experiences of Homeless Ex-service Personnel in London*. York: University of York, Centre for Housing Policy.

14 Milroy, W. H. (2001). *Pathways to the Streets for Ex-Service Personnel: An Examination of Various Routes to Homelessness for Ex-Service Personnel*. Doctoral dissertation. Norwich: University of East Anglia.

15 Johnsen, S., Jones, A., & Rugg, J. (2008). *The Experiences of Homeless Ex-service Personnel in London*. York: University of York, Centre for Housing Policy.

Homeless veterans are less likely to present to housing services and are more likely to have slept rough. A number of explanations for this have been put forward, from attempting to maintain self-reliant masculinity<sup>16</sup>, to wanting to avoid the feeling of discrediting their regiment or not living up to people's expectations of them<sup>17</sup>.

There is a widespread perception that former members of the armed forces are highly likely to experience physical, emotional or mental health problems<sup>18</sup>. However, it is important to note that many of the health problems experienced by ex-armed forces personnel are at similar levels or less than the general population<sup>19</sup>. Those leaving the Services are more likely to report mental health disorders and PTSD<sup>20</sup>, and the onset of PTSD can be delayed<sup>21</sup>. Excessive alcohol consumption is more widespread among veterans than the general population<sup>22</sup>. However, homeless ex-armed forces personnel are less likely to have abused drugs than other homeless people<sup>23</sup>. Given the number of factors at play, studies have warned against attributing homelessness solely to time spent in the military<sup>24</sup>. For the minority who experience housing problems, this may be related to issues which existed prior to their time in the Services<sup>25</sup>, although for some, there is a connection to combat trauma, employment mobility and the drinking culture<sup>26</sup>.

## 2.2 The Ministry of Defence's strategy

The MOD currently has a range of initiatives to support those leaving the Services. The Joint Service Housing Advice Office provides Service personnel and entitled family members with civilian housing information for those wishing to move to civilian accommodation during their career and during the transition to civilian life through resettlement. This Office also has a Referral Scheme, where charitable housing providers offer available properties to those leaving the Services who would otherwise have problems accessing social and affordable housing. Schemes such as Forces Help to Buy are also available, which offers interest free salary advances to use as a deposit. Information on these schemes is widely available in magazines such as Civvy Street, which seeks to help those making the transition to civilian life, along with general advice on mortgages, renting and affordability.

Plans are currently in motion to move more serving personnel out of traditional military communities and into their own or rented properties<sup>27</sup>. The planned reforms, which purportedly aim to provide greater housing flexibility will allow the MOD to make financial savings by selling off a large number of properties. However, there is considerable concern about the potential effects that living in mixed civilian/military estates will have on morale and unit cohesion, security, commuting times, and personal finances. It is not yet clear how the reforms will affect the housing situation of ex-armed forces personnel and their families. On the one hand, it could potentially improve stability with people staying in the same houses after ending their military careers. However, it could also result in some leaving the Services because of the difficulties of living away from military communities.

16 Higate, P. R. (2000). Tough Bodies and Rough Sleeping: Embodying Homelessness amongst Ex-Servicemen. *Housing, Theory and Society*, 17(3), 97-108.

17 Johnsen, S., Jones, A., & Rugg, J. (2008). *The Experiences of Homeless Ex-service Personnel in London*. York: University of York, Centre for Housing Policy.

18 Ashcroft, M. (2012). *The Armed Forces and Society: The Military in Britain-Through the Eyes of Service Personnel, Employers and the Public*. London: KCMG.

19 Bergman, B. P., & Miller, S. (2000). Unfit for Further Service: Trends in Medical Discharge from the British Army 1861-1998. *Journal of the Royal Army Medical Corps*, 146(3), 204-211.

20 Hatch, S. L., Harvey, S. B., Dandeker, C., Burdett, H., Greenberg, N., Fear, N. T., & Wessely, S. (2013). Life in and After the Armed Forces: Social Networks and Mental Health in the UK Military. *Sociology of Health & Illness*, 35(7), 1045-1064.

21 Goodwin, L., Jones, M., Rona, R. J., Sundin, J., Wessely, S., & Fear, N. T. (2012). Prevalence of Delayed-Onset Posttraumatic Stress Disorder in Military Personnel: Is there Evidence for this Disorder? Results of a Prospective UK Cohort Study. *The Journal of Nervous and Mental Disease*, 200(5), 429-437.

22 Fear, N. T., Iversen, A., Meltzer, H., Workman, L., Hull, L., Greenberg, N., Barker, C., Browne, T., Earnshaw, M., Horn, O., Jones, M., Murphy, D., Rona, R., Hotopf, M., & Wessely, S. (2007). Patterns of Drinking in the UK Armed Forces. *Addiction*, 102(11), 1749-1759.

23 Gunner, G., & Knott, H. (1997). *Homeless on Civvy Street. Survey of Homelessness amongst Ex-Servicemen in London*. London: Ex-Service Action Group on Homelessness.

24 Milroy, W. H. (2001). *Pathways to the Streets for Ex-Service Personnel: An Examination of Various Routes to Homelessness for Ex-Service Personnel*. Doctoral dissertation. Norwich: University of East Anglia.

25 MacManus, D., Dean, K., Iversen, A. C., Hull, L., Jones, N., Fahy, T., Wessely, S., & Fear, N. T. (2012). Impact of Pre-Enlistment Antisocial Behaviour on Behavioural Outcomes among UK Military Personnel. *Social Psychiatry and Psychiatric Epidemiology*, 47(8), 1353-1358.

26 Lemos, G. (2005). Military History: The Experiences of People who become Homeless after Leaving Military Service. *Housing, Care and Support*, 8(3), 4-8.

27 Goldthorpe, S. (2016). A Radical Overhaul of Service Accommodation is on the Cards, in *Soldier Magazine*, September, 30-33.

## 2.3 The policy context

Housing allocation schemes vary between local authorities. However, vulnerable former members of the armed forces are treated as being in priority need under a specific homelessness rule. When deciding whether somebody qualifies as vulnerable, factors that are taken into consideration include the following: length of service and role; time in a military hospital; release on medical grounds; accommodation since leaving service; length of time since leaving service. Those who have left the Services in the last five years do not need to prove local connection to go on a housing waiting list, and can inform local authorities that their accommodation is coming to an end up to six months prior to leaving the Services through presentation of a Certificate of Cessation to Occupation.

When it comes to ensuring that the specific policies for the armed forces community are followed, and that they are treated fairly, the Armed Forces Covenant enables the MOD and Veterans UK to work with partners from government, business, local authorities, charities and the public. The Covenant seeks to ensure that veterans do not face disadvantage, and Covenant guidance makes specific reference to housing (See Appendix for further information on the Covenant, related commitments, and progress towards accommodation commitments). A number of housing associations have signed up to the Covenant, along with ex-Services and local authorities through pledging to support the armed forces community. Organisations sign up to the Covenant voluntarily, and it can be used to hold them to account in terms of honouring their pledge.

In terms of communities, local authorities and the armed forces community have been encouraged to work together in their area. Every local authority in mainland Great Britain has now signed a partnership with their local armed forces. Local content varies by area; however, common aims include encouraging local communities to support the armed forces community (and vice-versa), recognising and remembering sacrifices made by the armed forces community, and encouraging activities to help integrate the armed forces community into local life<sup>28</sup>.

As the Covenant is concerned with ensuring that the armed forces community should face no disadvantage, local authorities have primarily sought to ensure that policies reflect the content of the Covenant and can be appropriately implemented. However, there is also targeted support and special entitlements. Housing is the area in

which most local authorities have developed policies to reflect the Covenant<sup>29</sup>. However, research has revealed a gap between the expectations of the armed forces community and what can actually be delivered under the Covenant. For example, the armed forces community may think that they are entitled to social housing and have high expectations in terms of affordability and quality of housing.

More generally, there are two significant pieces of legislation that have allowed for changes in relation to allocations: first, the Localism Act 2011; and second, the Welfare Reform Act passed in 2012. In response to the Localism and Welfare Reform, many local authorities and other social landlords are reviewing their allocation schemes. The key issue for consideration is that social housing is unable to meet all demand and managing customer expectations has become important. Many organisations have renamed housing waiting lists as 'Housing Registers' to remove the idea that the register is a queue with guaranteed access to rehousing.

The Localism Act is important since it has granted Local Authorities more powers in determining allocation priorities<sup>30</sup>. In effect, Local Authorities now have more discretionary powers on issues such as: Fixed tenancy terms for new tenants (minimum 2 years); restricting access to the register/ greater control over who is allowed on; discharging homeless duties to the private rented sector without applicants' consent. However, 'reasonable preference' must still be given to: Homeless people; people in unsanitary/overcrowded housing conditions; medical or welfare needs; people who will face hardship if they do not move to a particular area.

The Welfare Reform Act was passed in 2012 and a key reform is the Social Sector Size Criteria, which affect households who are under-occupying their property in receipt of housing benefit. This might pose challenges to allocations schemes since there could be increased demand for downsizing from affected households. Research has shown that the main impact of this is likely to be on increasing demand for one-bed properties and there may not be sufficient one-bed properties available<sup>31</sup>.

In light of the Welfare Reform legislation, social housing providers are examining their options regarding allocation policies and considering rehousing people who do not fall into the traditional 'housing needs' categories previously catered for. This more commercial approach to allocations – with a focus on attracting people who will

28 MOD (2017). Armed Forces Covenant for Communities <https://www.gov.uk/government/publications/armed-forces-community-covenant/armed-forces-community-covenant>

29 Forces in Mind Trust (2016). Our Community – Our Covenant: Improving the Delivery of Local Covenant Pledges. London: Forces in Mind Trust.

30 Department for Communities and Local Government (2013). Providing Social Housing for Local People: Statutory Guidance on Social Housing Allocations for Local Authorities in England. London: DCLG.

31 Clarke, A. (2012). Under-Occupation and Housing Benefit Reform: Four Local Case Studies. London: Housing Futures Network.

not be reliant on housing benefit - is underpinned by an ethos of creating more balanced communities, promoting affordability and sustainable tenancies. At the same time, however, choice of properties in the private rented sector has become further restricted due to lower maximum payments of local housing allowance and landlords becoming less willing to rent properties to households in receipt of state assistance towards rent<sup>32</sup>.

Furthermore, the wider policy context in which non-housing support is offered has seen extensive reforms in recent years as part of wider changes to social services. Government reforms including the Care Act (2014), the Localism Act, the Public Services (Social Value) Act (2012), and the Open Public Services programme have emphasised decentralisation and opening up services to a wide range of providers. In practice this has meant deepening existing trends through increased focus on the commissioning role of local authorities and provision of services by voluntary and community organisations in particular. Across the country, voluntary and community organisations are attempting to fill in gaps in local authority provision of services relating to alcohol and drug misuse, social care and offending, among a wide range of others, despite varying levels of organisational capacity to do so<sup>33</sup>. The effects of financial cutbacks to local government through austerity have been keenly felt, and as such there is now significant variation in service provision between local authorities, along with different ways of working among service providers.

## 2.4 Good practice

There are a number of initiatives around the UK which have attempted to address the issue of housing for the armed forces community from a range of different perspectives. These include: A housing association, Haig Homes, which rents properties to veterans; provision for the wounded and injured, through the Sir Oswald Stoll Foundation and Blind Veterans UK; residential Care Homes/respite provision, including the SSAFA ran St Vincent's Residential Care Home on the Isle of Wight; sheltered/retirement housing including RAF Association Sheltered Housing in Storrington, West Sussex, for those requiring minimal support, and the Royal British Legion Village in Aylesford, Kent which has nursing homes, sheltered housing and independent living units. Initiatives that have gained particular attention for the positive work that they do are featured as good practice examples throughout the report.

### Good practice example: Scottish Veterans Residences

This is a charity which provides supported accommodation for veterans who are homeless or in need in Dundee, Glasgow and Edinburgh. Ex-servicemen and women of all ages are supported, including through a transitional support programme which ensures that veterans have a key worker and support team to help them move on through accessing necessary services including health, welfare benefits, further education, volunteering and job searches. The organisation also provides a housing support service which aims to help younger veterans in particular maintain independent living.



Image: Crown copyright 2013

32 Apps, P. (2014) Four in five PRS landlords unwilling to rent to benefit claimants. In Inside Housing, 21st January. <http://www.insidehousing.co.uk/four-in-five-prslandlords-unwilling-to-rent-to-benefit-claimants/7001740.article?>

33 Hastings, A., Bailey, N., Bramley, G., Gannon, M., & Watkins, D. (2015). The Cost of the Cuts: The Impact on Local Government and Poorer Communities. York: Joseph Rowntree Foundation.

# 3. The situation of the armed forces community in Tameside



Image: Crown copyright 2014

## 3.1 The housing context in Tameside

National statistics reveal that Tameside's population of 219,300 lives in 99,150 dwellings, the vast majority of which are owner-occupied<sup>34</sup>. There is unmet demand across most housing types in Tameside<sup>35</sup>, with the greatest number of requests being made to Tameside Housing Advice being for one bedroom properties, followed by two bedroom properties<sup>36</sup>. There is some variation of people's experiences of housing across the borough, however, with Tameside stretching from the borders of the City of Manchester in the West to High Peak in the East. Levels of worklessness are higher, and full-time weekly earnings lower than the Greater Manchester average.

Registered social landlord owned properties make up more than 20 percent of dwellings in Tameside<sup>37</sup>. Private sector housing stock is not in good condition and the number of vulnerable households living in decent private sector homes is lower than the North-West average. Higher levels of new housebuilding have been a priority for a number of years<sup>38</sup>. It has been suggested in previous years that there may be a shortfall in the provision of accommodation with floating support, including for offenders, the homeless, and people with mental health problems; treatment based accommodation for homeless families; and long-term care/support for people with mental health problems<sup>39</sup>.

34 Office for National Statistics (2011). Dwelling Stock by Tenure and Condition. London: ONS.

35 Tameside MBC (2010). Tameside Housing Strategy 2010-2016. Tameside: Tameside MBC.

36 Tameside Housing Advice (2014). Homelessness in Tameside. Tameside: Tameside Housing Advice.

37 Office for National Statistics (2011). Dwelling Stock by Tenure and Condition. London: ONS.

38 Tameside MBC (2010). Tameside Housing Strategy 2010-2016. Tameside: Tameside MBC.

39 Tameside MBC (2010). Tameside Housing Strategy 2010-2016. Tameside: Tameside MBC.

In the year to 30th September 2016, a total of 199 households were accepted as homeless in Tameside, with the most common reasons as follows<sup>40</sup>:

- Other relatives or friends no longer willing or able to accommodate (50 households; 25.13%)
- Parents no longer willing to accommodate (38 households; 19.10%)
- Violent breakdown of relationship involving partner (27 households; 13.57%)
- Loss of rented or tied accommodation due to termination of assured shorthold tenancy (5 households; 2.51%)
- Required to leave accommodation by Home Office as asylum support (5 households; 2.51%)

Significantly, no households were recorded as losing their last settled home due to leaving HM Forces.

### 3.2 The size of the armed forces community in Tameside

When it comes to estimating the size of the Armed Forces community in Tameside, the NHS has estimated there to be a total of 18,281 veterans in the wider area covered by Tameside and Glossop Primary Care Trust, with 7,448 of these people aged under 65 years<sup>41</sup>. The total number represents almost eight percent of the entire population of Tameside and Glossop. This is before taking into account spouses and immediate family members of those who have served in the armed forces.

It is difficult to estimate the annual change in the size of the armed forces community in Tameside. However, one way of calculating the number of people leaving the armed forces each year returning to Tameside is to use MOD outflow statistics<sup>42</sup>. In the 12 months to 30th November 2016, total outflow of the armed forces is reported as 15,140, while the figures for the 12 months prior is reported as 18,090. As approximately 0.35% of the UK population reside in Tameside (i.e., 219,300 out of 63.182 million in 2011), a crude estimate can be achieved by calculating 0.35% of the total outflow. This suggests a figure of 53 ex-armed forces personnel returning to Tameside in the 12 months to 30th November 2016, and 63 for the previous 12 months. However, this does not take account of variation in areas to which ex-armed forces personnel return.

### 3.3 Organisations offering housing and housing related support to the Tameside armed forces community

There are a number of organisations carrying out work which supports the housing needs of the armed forces community in Tameside. The local authority is responsible for Tameside Housing Advice, which is managed by New Charter Trust, and has contracts for other housing services, including supported housing, with organisations including Threshold and Adullam Homes Housing Association. The local authority also supports Tameside Armed Services Community (TASC), for example, by employing an Armed Forces Officer and promoting the Armed Forces Covenant.

The largest registered social landlord in Tameside is New Charter Homes and there are also a number of other large providers of social housing including, but not limited to Ashton Pioneer Homes, Contour Homes, Peak Valley Housing Association, Regenda Homes, as well as supported housing in the form of Greystones and the Hollies. In addition, Emmaus Mossley runs a housing scheme that is not commissioned by the local authority.

There are also a number of armed forces charities with offices in Tameside, or which provide support to the Tameside veterans community. This includes large national charities such as the Royal British Legion, SSAFA, and Walking with the Wounded, through to local organisations such as the Armoury Trust. A wide range of support is available from these organisations including financial help and advice, support into employment, physical and mental health services through to housing support, and in some cases housing provision, particularly supported housing.

Help is available through community organisations, which focus on particular needs such as alcohol and drug misuse or offer support to vulnerable individuals and families who have multiple needs such as homelessness, substance abuse, debt, isolation and offending. Examples of organisations offering such support include Infinity Initiatives and Lifeline.

40 Data collated from DCLG Statutory Homelessness Detailed Local Authority Level Responses Quarterly Returns.

41 Kinsella, S. (2011). Armed Services Personnel: Estimates for the North-West Region by PCT [http://info.wirral.nhs.uk/document\\_uploads/angela-denny/Armed%20Services%20Personnel%20Estimate%20NW%20Oct%202011.pdf](http://info.wirral.nhs.uk/document_uploads/angela-denny/Armed%20Services%20Personnel%20Estimate%20NW%20Oct%202011.pdf)

42 MOD (2017). UK Armed Forces. Monthly Personnel Statistics, 1 December 2016. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/584256/Monthly\\_service\\_personnel\\_statistics\\_-\\_December\\_2016.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/584256/Monthly_service_personnel_statistics_-_December_2016.pdf)

Table 1 - Organisations offering housing and housing related support to the armed forces community in Tameside

Org. Type	Example organisations (not exhaustive)	Role
Local authority	Tameside MBC	Statutory duties with regard to homelessness and housing allocations  Procures and oversees Tameside Housing Advice and other housing services, as well as organisations that provide primarily non-housing related services such as Lifeline  Supports TASC  Supports the aims of the Armed Forces Covenant in the local community
Housing providers	Adullam Homes Housing Association Ashton Pioneer Homes Contour Homes Foundation Tameside Greystones New Charter Homes Peak Valley Housing Association Regenda Homes Threshold The Hollies	Provide social and/or supported housing, along with related support for customers with complex needs
Armed forces charities	SSAFA Royal British Legion Armoury Trust Walking with the Wounded Regular Forces Employment Association for Early Service Leavers	Provide a range of welfare support to ex-armed forces personnel, including housing related support, but also employment, health and financial related support
Community organisations	Infinity Initiatives Lifeline	Primarily non-housing support, for example relating to alcohol and drug misuse, debt and offending

### 3.4 Policies and data available on the armed forces community in Tameside

The local authority has statutory duties with regard to homelessness and housing allocations, and thereby plays a strategic role in dealing with homelessness/housing advice. As is the case with many other local authorities, this function has been devolved to a housing provider: Tameside Housing Advice, which is managed by New Charter Trust. The local authority has a number of nomination agreements with housing providers, which allows properties to be nominated onto its allocation scheme. In line with national policies, homeless ex-armed forces personnel classed as vulnerable are given additional preference with regard to allocations in Tameside. As a banding system is used, in practice this means that they would be placed in the highest band. The wording in the Tameside Housing Allocation Scheme is as follows<sup>43</sup>:

Additional preference will be given to the following categories of Armed Forces, in line with statutory regulations and guidance, who fall within one or more of the reasonable preference categories and have urgent housing needs:

- Former members of the Armed Forces
- Serving members of the Armed Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service
- Bereaved spouses and civil partners of members of the Armed Forces leaving Services Family Accommodation following the death of their spouse or partner
- Serving or former members of the Reserve Forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service

The requirement to have a local connection to Tameside is not applied to applications received from households where at least one member is serving in the regular forces

43 O'Brien, C. (2016). Tameside Housing Allocation Scheme. Tameside: Tameside MBC.

or has done so within the last five years; they have ceased to be entitled to reside in MOD accommodation following death of a spouse or civil partner due to their service in the regular forces; or they are suffering from a serious injury, illness or disability attributable to service in the reserve forces.

Housing associations then have their own lettings policies for direct applicants which specify the positions of members of the armed forces community who apply for housing. There is some variation in how the Individual lettings schemes work. All of the housing associations that responded stated that they prioritise the armed forces community and follow the Tameside allocation policy. However, some variation was reported, with one respondent from a housing association reporting that priority would only be given for up to two years following the date of discharge, while others stated that this was for up to five years. For example, the Contour Homes Letting policy for Band One (Emergencies) includes former members of the Armed Forces as follows:

Applicants who are ex armed forces personnel, or a member of their household is ex armed forces personnel, who has sustained serious injury, serious medical condition or disability during service in the UK armed forces. The applicant, or the member of their household, must need to move because their current accommodation does not meet the requirements of the occupants in terms of adaptations. This is limited to within 5 years of the date of discharge.

Tameside Council supports the aims of the Armed Forces Covenant in the local community in order to encourage support for the armed forces community working and residing in Tameside. As outlined above, the MOD and Veterans UK are using the Covenant to work with businesses, local authorities, charities and community organisations to make and honour a pledge to the armed forces community. As might be expected, all of the armed forces charities working in Tameside have made pledges. However, of the registered social landlords in Tameside, only Irwell Valley Housing Association has made a pledge. The community organisations have not made pledges either. This suggests a passive approach to the Covenant among businesses and community organisations.

Table 2 - Selected organisations in Tameside by Armed Forces Covenant pledge status<sup>44</sup>

Organisation	Date signed
Adullam Homes Housing Association	N.A.
Ashton Pioneer Homes	N.A.
Contour Homes	N.A.
Greystones	N.A.
Infinity Initiatives	N.A.
Irwell Valley Housing Association	26.04.2016
Lifeline	N.A.
New Charter Homes	N.A.
Peak Valley Housing Association	N.A.
Regenda Homes	N.A.
Royal British Legion	22.01.2013
SSAFA - The Armed Forces charity	24.01.2013
The Armoury Trust	06.03.2016
The Hollies	N.A.
Walking with the Wounded	03.04.2016

In terms of allocations, vulnerable ex-armed forces personnel do appear to receive additional preference in line with national policies. However, it is much more difficult to get reliable data on those who are being allocated properties or receiving wider support.

As discussed above, a total of 28 organisations were asked to provide data on the numbers of the armed forces community that they have supported in relation to housing. Only very limited data was provided, however, which does not help to clarify the overall picture across Tameside. Organisations were unable to provide accurate data due to a number of reasons, ranging from not collecting data through to records being put in storage as soon as cases are closed, or there being no cases. In the case of charities or community organisations, it was difficult to determine who had received support that may have been connected in some way to their housing situation (due to the complex nature of many applications).

<sup>44</sup> Source: MOD (2017). Index of Businesses that have signed the Armed Forces Covenant, Updated 10th March 2017. <https://www.gov.uk/government/publications/search-for-businesses-who-have-signed-the-armed-forces-covenant>

Along with actual data from Tameside Housing Advice and one supported housing organisation, an estimate is included for another supported housing organisation based on interview responses. It should be noted that in the case of the second supported housing organisation, the figures are approximate and may differ from the actual numbers. However, the organisation was unable to provide more accurate data. Moreover, it is not clear if there is any overlap between the figures for each organisation, with people staying with both supported organisations in the same year or staying in supported housing while applying to Tameside Housing Advice. Outside of these organisations only a handful of cases over the last few years were reported by other housing providers.

Table 3 - Armed forces cases supported by key housing organisations in Tameside 2016

Organisation	No. of Cases
Tameside Housing Advice	5
Supported housing organisation 1	21
Supported housing organisation 2	12

The cases reported by Tameside Housing Advice were all single men, with the exception of one couple. Significantly, only one of the cases was discharged within the last five years. The figures are similar for non-housing related support, with one organisation reporting the equivalent of supporting one ex-armed forces member (and sometimes their family) each month. However, non-identification is again an issue.

Overall, the numbers appear to be low given the size of the armed forces community in Tameside. Tens of thousands of enquiries are received by housing organisations across Tameside each year. As discussed above eight percent of the population of Tameside and Glossop is thought to be veterans, and there appear to be at least 50 ex-armed forces personnel returning to Tameside each year after leaving the armed forces. Potential explanations include non-identification by housing and community organisations, along with non-disclosure by veterans for reasons including perceived lack of relevance (historical service) and stigma. Further insight into the housing situation of the armed forces community in Tameside was gained through the qualitative interviews, as will be discussed below.



Image: Crown copyright 2011

# 4. Interview findings



The findings are presented thematically under the following headings:

- Type and extent of requests from the armed forces community
- Work being undertaken to meet requests
- Extent and nature of work with other organisations
- The difficulties and challenges of delivering services
- Emerging good practice

## 4.1 Type and extent of requests from the armed forces community

Interview responses revealed a divide between supported housing organisations and armed forces charities that have received a significant number of requests for support and housing organisations with more general needs housing stock that have received none or very few.

Participants from armed forces charities sought to stress the nature of the transition after leaving the Forces:

There are people coming out of the services who've only got parents' houses to move back to and the parents saying we'll help you, but we can't have you here for too long, you need to find a place of your own, and then struggling to find work and get benefits. So, you know, there's a lot of forces [personnel] needing re-housing or housing in the first place. (Armed forces charity)

However, it was clear that the nature of the issues could be recurrent or ongoing:

The majority served quite some time ago, and have never held a tenancy on their own or they're coming from a marriage breakdown... some come back to us after a relationship breakdown. (Housing organisation)

We work with veterans who are looking for employment, and what tends to happen is they tell us they're living in not so good conditions or they're sleeping at a friend's house, or they're with a partner but their relationship is breaking down. (Armed forces charity)

While the housing situation may be linked to relationships with family and partners, it is also connected to their wider financial situation:

The most cases you get is debt, housing, probably if they've been fortunate enough to get a flat or something, they've no bed, no furniture. (Armed forces charity)

Supported housing organisations sought to emphasise that while they had supported a number of ex-armed forces personnel, demand varied, and in a number of cases they moved on quickly:

Christmas is always a crunch period. They don't mind sleeping rough so much in summer. (Housing organisation)

We had like three or four at the same time. They've all moved on now because they don't like to be in a position like this. It's very much a pride thing. (Housing organisation)

One of the housing organisations with more general needs housing stock indicated that they have housed several armed forces community households in recent years. These households have presented to the organisation through referrals from an armed forces charity, and their own waiting list. Overall numbers are low, and they have had particular difficulties with those households referred from the armed forces charity, due to the sometimes-complex needs of this group of people:

In the last few years, we've had four referrals [from an armed forces charity]. We rehoused one person. The other three just disappeared, despite us chasing them. (Housing organisation)

We've just allocated properties to two people that were in the Army... Just coming through our waiting list. Our waiting list is open to anybody. Anybody can put their name on our waiting list and then they are prioritised according to their housing need. (Housing organisation)

The other housing associations indicated very little demand, however:

There are very, very few customers who have come through that route for allocation in Tameside. (Housing organisation)

Several indicated that they were not aware of any requests:

I don't have any recollection of applications from ex-Services personnel. (Housing organisation)

I personally approve our Band One allocations and I've not approved one for ex-armed personnel since we introduced this into our policy that we would give them priority... I probably would know about them previously, because I did get asked the question a few years ago: do we prioritise? But I can't remember any to be honest. I can't remember any that have been nominated by Tameside or any that have come into us that have been ex-forces. (Housing organisation)

Some stated how this lack of demand contrasted with the availability of properties:

We've got quite a number of adapted properties that would be suitable for someone if they had disabilities. (Housing organisation)

Participants from the housing organisations were not completely sure why there has been little demand from the armed forces community:

Is it because they are quite well supported before the transition to "civvy street" and they're OK? Or is it because they're not aware that we're here, or we're not quite sure how to tap into their networks? I would think that's a gap in understanding. (Housing organisation)

One of the participants suggested that it may be due to the effectiveness of the support from the ex-Services charities:

What seems to happen is that if somebody's involved with SSAFA already, or one of the [ex-Services] organisations, then they've sorted the problem out before they get to the stage where they need to come to us. If they've got a good worker, they probably go above and beyond sometimes and solve the problem before we're needed. (Housing organisation)

Indeed, as highlighted above, a number of Tameside residents have been re-housed in Canada Street in Manchester. It also seems to be that organisations do not always identify that they are dealing with the armed forces community. The experiences of participants from housing organisations highlighted how this can happen:

It's not on our referral form, anything about ex-Service. So, we could be supporting people and just not know. (Housing organisation)

It's not a question on our interview form... If they were immediately leaving the armed forces, it would say that on their application form. (Housing organisation)

This issue extends to the information received from Tameside Housing Advice:

We just get a name, where they live and details. It might not say if they've been in the Army. (Housing organisation)

The issue of non-identification also extends to the community organisation offering support to the armed forces community:

We don't always know they're ex-Services. We're not asking them that question, because we don't sit them down and do some kind of assessment the minute they walk through... Getting to know people is done over time... Some people don't like talking about it as well, we've found. It's difficult for everyone. (Community organisation)

## 4.2 Work being undertaken to meet requests

Organisations indicated that a range of work was being undertaken to meet requests, or provisions were in place to do so. This ranged from the provisions of housing or related services to wider financial and social support.

### Housing and related services

All of the respondents from housing associations indicated that they would prioritise former members of the armed forces:

We would put ex-armed services in [the highest band]. (Housing organisation)

We put service personnel into our [highest band] ... Anybody who meets the criteria from the armed services will go into our [highest band]. (Housing organisation)

Support is not limited to individuals who have served, but can also be offered to their families too:

It could be a spouse has had to leave the accommodation because unfortunately, something's happened to the service person. So, we would recognise that as well. So it does extend to the family of somebody that's been in the armed forces. (Housing organisation)

However, some variation was reported in the eligibility period for additional preference. In contrast to the Contour Homes allocation policy, which as discussed above, gives additional preference for up to five years, one respondent stated:

We recognise that there's former armed services personnel who've been honourably discharged in the last two years. (Housing organisation)

For another organisation, the period was shorter still:

They won't stay in [the highest band]. After that [the period immediately after discharge], it will depend on their circumstances. If they then get accommodation elsewhere and then apply to us, it will be dependent upon their circumstances at the time. If they've been housed, they won't be in [the highest band] because they're not homeless. (Housing organisation)

While the housing associations all have policies relating to the armed forces community, this did not extend to the community organisations, with one commenting that they have 'No specific policy for ex-Services'. Among housing and community organisations alike, there appeared to be little awareness of the Armed Forces Covenant and a passive response to meeting the guidelines:

We haven't done so much on the Covenant, but we take guidance from the Council on that. (Housing organisation)

For those organisations providing housing related support, this ranged from immediate help for the homeless, to supported housing, and ultimately to low-support housing or their own flat.

In terms of support for the homeless, this tends to be offered if they cannot be placed, usually due to demand, but sometimes due to the ex-armed forces personnel themselves not wanting to be placed. This support consists of meeting immediate needs, such as use of bathroom facilities or materials to keep warm:

Some have presented... as homeless, asking for a change of clothes, showers et cetera. (Community organisation)

They come here and tell us that they're homeless. Then we get them sleeping bags if we can't place them. (Housing organisation)

For those that are able to be placed, respondents indicated that there are routes from supported accommodation to having a place of their own:

They go to local housing and now it's all been sorted out that they do place them. And what they do after that is, they either go in an Impact unit for a short while... they're put on a support package, then they move to our other accommodation, our satellite houses, or they move... to their own flat. (Housing organisation)

A range of organisations are involved in providing housing related services, including deposits and furniture. For those who do not have the necessary funds for a deposit, support is available from armed forces charities, with one commenting that:

The [Royal British] Legion have a scheme where they can do a paper deposit, meaning that it's actually a theoretical deposit that the landlord has to agree to use. (Armed forces charity)

However, this is only given when other options have been exhausted:

The legion would pay for the first month's rent and board... Because they've cut down on the amount of money they can spend on a particular individual, it's a last-ditch resort. (Armed forces charity)

Support continues to be available from both armed forces charities and the local authority for furniture:

We get a furniture pack for them, because they've got nothing. If they're on a supported bed, then they get help with furniture from our local council which is Tameside. (Housing organisation)

If they're moving into a new council property and there's no carpets, there's no curtains, there's no white goods, you know we can actually get the funding to get all that put in. (Armed forces charity)

### Wider social support

All of the organisations offer wider forms of support to the armed forces community. For housing organisations, this can take the form of ensuring that tenants have received appropriate post-tenancy support (to ensure that they are settling in, benefits and utilities are set up and they have furniture), or need ongoing support:

If we recognise that somebody needs more support with the three visits, we do monthly support or we'd signpost for floating support. So, we'd get other agencies in to help them support and sustain the tenancy. (Housing organisation)

Financial support is offered in the form of help with benefits, advocacy, and financial training. Benefits in particular is seen as an area where a number of the armed forces community require support:

We do community drop-ins every fortnight, where we go out into the community. It's like an open surgery so people can come and just drop in and get help with whatever they want, but it's mostly benefits. (Community organisation)

The support also extends to drug and alcohol counselling:

We've had people who've had drug and alcohol problems, so we've been supporting them with that, and that can vary as well, sometimes it can just be a referral to an organisation that is enough. Other times, it's not enough, so they need encouraging and accompanying down there for their appointment and us acting as an advocate with their support workers, us setting them up with dentists and doctors. (Community organisation)

### Extent and nature of work with other organisations

Among the range of partners engaged with, the local authority played a central role, due to policies which they have set and the number of properties nominated to them:

We've matched what Tameside local authority have done. (Housing organisation)

We nominate 30 percent of our properties to them, or 50 percent if they're adapted properties. So, if we had ex-armed forces personnel who came to us for re-housing, we would put them in Band One for our waiting list, but we'd also advise them to go to Tameside Housing Advice. (Housing organisation)

The armed forces charities in particular appeared keen to work more closely with the housing associations, and sought to stress the benefits that they believe this would bring to both the armed forces community and housing associations:

What I say to housing associations is, look, if you have a problem with a tenant who's ex-forces or they've got some military connection, let us know the details and if they've got a problem, we can try and sort it out before it becomes their problem, before they start getting behind on the rent, and before they start getting sanctioned and all that kind of stuff. We can head that off at the pass, but they need to get in touch with us. (Armed forces charity)

There was an awareness that the responsibility for this lies with the armed forces charities too, particularly through complementing available services:

It depends on your offer as well. So, the charitable organisations have to make sure that they align their services that's going to add value to the housing providers and the local authorities. (Armed forces charity)

### Perceptions of support gaps

While a range of support is available for the armed forces community, participants felt that there is a case for specialist support that goes beyond the services offered to the general population, due to the particular needs of numbers of the armed forces community:

If someone's struggling with adult social services, they've got no hot water, or domestic violence or they're being attacked or they're being beaten up or anything like that, there's nothing special for someone from ex-Services... you wouldn't know where to start. The gap's that big, it doesn't exist. There needs to be, it's alright saying yeah you can phone the Samaritans or you can phone SSAFA and all the rest of them. That's great and then someone will help, but there needs to be specialist people involved with this kind of client group. (Housing organisation)

This need for specialist support is also due to the physical demands which ex-armed forces personnel have faced:

There's a lot of improvement that needs to go on in the housing system to recognise that a lot of veterans that come out have the type of injuries that are seen only in the elderly, which are expressing themselves in the young because of the rigour that their bodies have been through. (Armed forces charity)

## 4.3 The difficulties and challenges of delivering services

The issues which were identified as presenting difficulties and challenges for service delivery include adjusting to civilian life; the armed forces community not always being aware of their rights or where to turn for help; mental health issues, including PTSD; non-disclosure of services background or being reluctant to accept help.

### Good practice example: Sussex Armed Forces Network

Sussex Armed Forces Network brings together organisations including those from the NHS, MoD, Armed Forces Reservists, armed forces charities, police, and local authorities. The network aims to improve the lives of the armed forces community and engages champions to promote the armed forces within their organisation so that those who have served face no disadvantage and the support they receive is in accordance with the Armed Forces Covenant. This includes work on housing.

## Adjusting to civilian life

Among the more specific difficulties and challenges faced in supporting ex-armed forces personnel, adjusting to civilian life was seen to be at the root of several issues, including knowledge of housekeeping and how to manage personal budgets:

Remember, they've been looked after in billets... And coming out into the big wide world and they've got to be responsible for their housing and there's rent to pay and there's deposits and there's insurance and there's all this stuff that they've got to think about. (Armed forces charity)

It's only because of having 'spends' for want of a better word, because they've always had their money sorted out. They don't know how to pay bills, they don't know how to sort out all of their finances when they come out of the services. (Housing organisation)

Adjustments also need to be made in terms of adapting to communities that may be enormously different from military communities:

They live in a community that is nearly all military and they can leave the front doors open, they get soldiers to help them move things if they need it, the wives will help each other. It's kind of like the old village atmosphere where everyone was safe, no one ever got anything stolen. So, if you left your car unlocked or your house unlocked it didn't matter... going to looking around every corner or suspecting everyone close to the house who's loitering is really stressful for them. (Armed forces charity)

Consequently, the housing provided may not be suitable, given the histories of many ex-Service personnel:

They need to consider that these people need to be in places where there's social contact with other veterans. (Armed forces charity)

As a veteran and part of the Covenant, they move veterans up the list of priorities for re-housing. However, they don't consider where that veteran is going to be placed. If they say, right, there's a place here that's available, it's a one-bed flat in wherever. They say right, move in, we've got one, here it is, move in, but what they're not looking at is whether veterans are having issues getting used to civilian life and assimilating... You know, they're hyper vigilant... they're not used to having to deal with these people because they've been living in barracks all their life. (Armed forces charity)

This raises the issue of how to offer housing to the armed forces community in a way which allows for integration with the wider community, whilst maintaining close links with other nearby members of the armed forces community.

## Awareness

Awareness was seen as a key challenge for the armed forces community in terms of them not knowing their rights or where to turn for help, despite the information being made available by the local authority and housing providers:

I don't know if they are aware that they are in the priority category. (Housing organisation)

Is it the publicity that people don't realise that they can apply? We do promote it in our literature, it's there. (Housing organisation)

The range of organisations offering services was seen as potentially confusing:

There's that many different organisations, it's a minefield, because a veteran will go to one person and they might not have the right information and then they'll end up going around the world for a shortcut if you know what I mean. (Armed forces charity)

There was a feeling among respondents that the MOD could be doing more to raise awareness of available services:

When people are leaving the armed forces, are they aware of what their options are? They should be made aware by the people in whichever service they're in, because one of the things they do with ex-Service personnel is assist them in securing alternative accommodation. But, we get very few requests through to our service. (Housing organisation)

On the other hand, however, one of the respondents felt that this situation has improved:

These days soldiers are given lots more support before discharge. (Armed forces charity)

There was a feeling among respondents from armed forces charities that local authority and housing association awareness of support available from them (the charities) could be greater:

They don't know the help and support that's out there. (Armed forces charity)

There's no excuse these days for ex-services to be homeless. Charities in this area have so much money, so they can help with the first month's rent and deposit. (Armed forces charity)

### Good practice example: Broughton House

Broughton House, Home for Ex-Service Men and Women is a care home with nursing in Salford which was founded in 1916 in order to provide support for ex-members of the armed forces.

The organisation is about to undergo a £10 million transformation, with work about to start on Broughton House Veterans Care Village, a new two-acre site which along with a nursing home and assisted living apartments for veterans and their spouses, will also feature a military hub, including advice services for employment, benefits, housing and health. The aim is for the new care village to be a hub for the armed forces community through facilities including an interactive museum for the public, meeting rooms, gym and coffee shop.

## Mental Health

Mental health is also seen as a challenge. On the one hand, this may be related to general mental health issues or involve drugs and alcohol, however it also involves PTSD, which can be particularly problematic in terms of access to and experience of services:

Being terribly honest, the housing is not their only issue. A lot of them have PTSD and that sort of thing. So that doesn't help them either, because with that condition, they won't integrate with people and that stops them going in for housing. (Armed forces charity)

Referrals to housing organisations can be quite smooth, but if they've got PTSD or if they have mental health issues it's a challenge... I know that the outcomes aren't always great, particularly when it comes to mental health. (Armed forces charity)

## Non-disclosure/reluctance to accept help

Feelings about their time in the Services may pose another challenge for ex-armed forces personnel. More specifically, they may be less likely to accept help or to disclose their armed forces background when they do accept help, meaning that they might miss out on the most appropriate support. On the one hand this may be due to pride:

They're smart and their pride is massive and what they want to do is, they don't want to be in this position that they're in. (Housing organisation)

Because they're proud and see themselves as people that should be supporting others, they're not quick to accept help, so it's us being able to provide opportunities for them to help themselves... we'll have facilities where they can go on the computers and look for work and look for jobs, so it's kind of supporting them and encouraging them to be independent, because that's what they're used to. (Community organisation)

Fear or attempting to distance themselves from authority can be another reason:

Sometimes they don't like disclosing it because they think that you're going to tell their regiment, stuff like that, so sometimes they don't tell you for a while. (Housing organisation)

Some refuse help, they see us as an authority that they're trying to get away from. (Armed forces charity)

## 4.4 Emerging good practice

Respondents identified a number of good practices, which they have either introduced or aspire to. These range from the way information is recorded and services promoted through to suggestions for streamlining application processes and even employing ex-armed forces personnel in the construction of veterans' villages. In terms of recording information, there has been a recent move among some of the organisations towards collecting data on ex-Service personnel:

We have put on our forms 'have you served in the forces?', because it was never a thing that we have ever done... It's just about awareness and heightening stuff really. So, we're going to do that from now on. (Housing organisation)

Others want to use this information to ensure that the needs of ex-Servicemen and women are taken into consideration from the outset:

If they had policies where they said veterans, this is the kind of accommodation tick boxes we need to make sure of when we re-home a serviceman. (Armed forces charity)

Alongside this, there was a desire from armed forces charities to streamline ways of accessing housing services:

There has to be a simple way of the veteran being able to register for housing that covers the broad spectrum [of housing providers] and to simplify, you know, to be honest, sometimes the forms are very complicated. (Armed forces charity)

This view also extended to attempting to ensure that there was clarity and consistency of information provided:

If we can get that out to all the charities and all the different organisations that deal with them, then they're aware and it makes it simple for, you know, if a veteran does turn up out of the blue and says I'm stuck for housing or I might need housing in the future, well then the organisation will be able to tell them. (Armed forces charity)

There was considerable support among respondents for veterans' villages, which were seen as a good source of specialist support for ex-armed forces personnel. The most obvious reference point was Canada Street in Manchester, which has already accepted a number of ex-armed forces personnel from Tameside:

When I went down to that veterans' village in Manchester... they had a supported house there for four... if I'm honest, I think that's the way forward, where people that have got issues in conflict and stuff like that, I think that's the best way to go. I really love that idea that they're just far enough, but not too far away from each other and it's a community setting. I think, if we could do that all over the country, we could make it a better place for ex-servicemen if I'm honest. (Housing organisation)

This points towards the creation of housing for the armed forces community that is integrated in the wider community while also allowing for support from other armed forces community members in the form of a supported living network, a model that has been widely applied in supported housing (for non-armed forces communities)<sup>45</sup>.

### Good practice example: Canada Street

Canada Street in Newton Heath, Manchester gained particular attention due to being featured on television twice on BBC's DIY SOS Big Build and DIY SOS. This involved refurbishing 6 x 3 bedroom and 11 x 2 bedroom houses that had previously been derelict into homes for injured veterans and their families. The homes are managed by Haig Housing. There is also a shared house and office for Walking with the Wounded, an organisation which offers support and training. Several ex-armed forces personnel from Tameside have stayed in the shared house. The scheme has received several awards, including winning the regeneration category of the Royal Institute of Chartered Surveyors Awards North West 2016.

Among the hundreds of volunteers who helped with the transformation were 20 members of Hull for Heroes, a volunteer organisation which builds and renovates derelict houses for ex-servicemen and women in Kingston upon Hull.

A number of respondents focused on the potential synergy effect that could be achieved by employing ex-armed forces personnel in the renovation or construction of veterans' houses or villages:

If local authorities and housing registered social landlords came together, especially where they've got empty properties and things like that, or they have some schemes where they're looking at doing, you know where they do CPOs [compulsory purchase orders], they knock them down and turn them into green space... maybe consider what's happened in Canada Street and maybe consider that veterans, and there are a lot of community organisations that are veterans that are willing to get involved and maybe do something, even one house. You could do one house, give a veteran one house to say you can have this house on a street where they've got every house full bar this one that they can't fill, let them take ownership and the rewards would pay dividends as well. (Armed forces charity)

Couldn't you have ex-service people employed building their own homes? I mean perhaps trained at Tameside College first on how to do it and then set up building homes for other ex-service personnel, learning new skills. (Housing organisation)

In light of land sales that Tameside and other local authorities are involved in, some respondents felt that there was scope to work more closely with ex-armed forces personnel to help them help themselves:

Can we not get together and the housing association potentially builds it, Tameside Council offers the land while they're building it, perhaps for free until they can raise money to finish it. (Housing organisation)

In Hull, they've got this organisation called Hull for Heroes and they're doing it out there. They're getting given land and they're building houses and giving it to a veteran. (Armed forces charity)

One respondent suggested that modular housing would be suited to this approach, due to offering a good fit with the government priority of tackling the wider housing crisis through off-site manufacturing, but also being easier to build and adapt:

The house has been designed so you can have a knock-through panel into the bathroom or you could put this hoist in the room for whatever the add-ons could be, we could easily build them one on day one, so that then 10 years down the line, you're not blowing these stupid huge figures of money and people can even stay in their own homes. (Housing organisation)

<sup>45</sup> KeyRing uses supported living networks across England and Wales to help people with a wide range of support needs to live independently in the community. See <http://www.keyring.org/>

# 5. Conclusions and recommendations



A key aim of this review was to understand the level of demand for housing and housing related support among the armed forces community in Tameside. It is impossible to pinpoint demand, however, given that organisations do not have accurate records. Interviews revealed a divide between those organisations that have received a significant number of requests and those that have received none or very few. There are also instances of ex-armed forces personnel from Tameside seeking housing and support outside of the area. Some organisations reported instances of ex-armed forces personnel returning to seek help after relationship breakdowns. In this sense, needs can be reoccurring.

Given the numbers of veterans resident in Tameside and what is known about the difficulties of the armed forces community in returning to civilian life it appears that housing associations and community organisations are not always picking up when they are dealing with the armed forces community. There are potentially several reasons for this, including the armed forces community not being aware of their rights or where to turn for help, non-disclosure of armed forces background or reluctance to accept help due to pride and self-efficacy or not wanting to dishonour their regiment, and the limited time period after leaving the armed forces that ex-armed forces personnel and their families are eligible to be given priority.

The housing associations all have policies relating to the armed forces community, however this did not extend to the community organisations, and there was little awareness of the Armed Forces Covenant outside of the armed forces charities. Nevertheless, a good range of housing and housing related support is available, from support for rough sleepers and temporary accommodation through to longer tenancies. Support includes help with deposits and furniture, through to post-tenancy support. Housing providers, the local authority, armed forces charities and community organisations already work together to some extent in order to ensure that the armed forces community receive the help that they need. However, there is a feeling among armed forces charities in particular that there would be benefits to working more closely with housing providers and they would welcome the opportunity to help them support the armed forces community. The main support gap identified was for specialist support that recognises the particular needs of ex-armed forces personnel.

The issues which were identified as presenting difficulties and challenges for service delivery include: adjusting to civilian life meaning that the housing available might not be suitable; the armed forces community not always being aware of their rights or where to turn for help, despite the efforts of all the organisations involved; mental

health issues, including PTSD; non-disclosure of services background or being reluctant to accept help.

Respondents identified a number of good practices, which they have either introduced or aspire to. These range from the way information is recorded and services promoted through to suggestions for streamlining application processes and even employing ex-armed forces personnel in the construction of veterans' villages. Based on the findings, this review makes the following recommendations:

- There needs to be better identification of armed forces applicants, along with more accurate recording and storing of data by all organisations working with the armed forces community on housing related issues;
- Given that ex-armed forces personnel do not always disclose their status and that this can be a sensitive issue, there is some scope for armed forces charities to provide guidance on ways of eliciting this information;
- All housing providers and community organisations providing housing related support should sign up to the Armed Forces Covenant and pledge to ensure that the armed forces community is not disadvantaged when using their services;
- Housing associations could work more closely with armed forces charities to tap into available support and expertise. One potential way of doing this is through participation in TASC;
- In order to ensure that ex-armed forces personnel are offered the full range of support available to them, housing providers should include a question on registration forms requesting permission to discuss their case with armed forces charities;
- Ex-armed forces personnel may also be more willing to disclose their status if they are aware of how this affects their housing rights. One way of increasing awareness is by distributing promotional materials through Tameside Housing Advice and the armed forces charities;
- Armed forces charities should look at producing guidance for housing providers in Tameside on the particular housing requirements of the armed forces community;
- There is a case for removing the time limit for prioritising the armed forces community, as many of the issues experienced by ex-armed forces personnel, including mental health problems can reoccur or be ongoing for longer periods of time;
- Supported living networks should be further explored as a means of enabling the armed forces community to support each other whilst living among the wider community.
- Due to both the wider need for more affordable good quality accommodation in Tameside, as well as the particular housing requirements of the armed forces community, there is a case to explore cooperation between the local authority and housing providers in the construction of housing and for involving ex-armed forces personnel in this process as much as possible.



Image: Crown copyright 2008

# Appendix



## The Armed Forces Covenant<sup>46</sup>

An Enduring Covenant Between

The People of the United Kingdom

Her Majesty's Government

– and –

All those who serve or have served in the Armed Forces of the Crown

And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

<sup>46</sup> MOD (2016). Proudly Supporting Those Who Serve: The Armed Forces Covenant Annual Report 2016. London: MOD.

## Overview of Armed Forces Covenant Commitments 2016 (National Level)

Wider Covenant	<ul style="list-style-type: none"> <li>The Welsh Government to introduce an enhanced flexible childcare offer for working parents of 3 and 4 year olds by 2020.</li> <li>MOD to publish the findings of research into the Support provided to the Families of Reservists, in August 2017.</li> </ul>
Business & Community	<ul style="list-style-type: none"> <li>The MOD will work with broadband providers to ensure the Armed Forces community have fair access to the service, during 2017.</li> <li>The MOD will run a pilot of the new British Forces Post Office address format for Service personnel and their families when based overseas, by early 2017.</li> <li>The MOD will work with lenders during 2017, to ensure wider application of the policy change, which allows Reservists to have their previous year's pay taken into account when applying for a mortgage.</li> <li>The MOD will work across Government and with key external stakeholders to develop and deliver an action plan based on the recommendations of the Our Community Our Covenant review, in early 2017.</li> </ul>
Accommodation	<ul style="list-style-type: none"> <li>DCLG proposes to remove the age restriction for eligibility for starter homes for injured Service personnel and bereaved spouses by spring 2017.</li> <li>The Welsh Government will publish the findings of research into the impact of the Housing (Wales) act on all homeless groups, including Veterans, in late in 2017.</li> </ul>
Education	<ul style="list-style-type: none"> <li>The MOD will improve the transfer of information between schools; expanding the Common Transfer File for England; modify and promote the Pupil Information Profile (PIP) for overseas and devolved administration schools and for pupils with Special Educational Needs (SEN).</li> <li>The MOD will improve online information on the schools admissions process for Service families.</li> <li>The MOD will work with partners to create a research network for all research relating to children from Service families, to assist in identifying their needs and outcomes.</li> <li>The MOD will work with devolved administrations and local authorities to ease the transition for Service personnel returning to the UK from Germany.</li> <li>The MOD will continue to strengthen its partnerships with education departments, local authorities of main Armed Forces areas, professional bodies and networks to promote the needs of children from Service families.</li> <li>The MOD will complete an additional 50,000 apprenticeships by 2020.</li> </ul>
Healthcare	<ul style="list-style-type: none"> <li>NHS England, will deliver new contracted Veterans' mental health services from 2017 onwards. The Welsh Government is working with Veterans' NHS Wales, CAIS and the Royal British Legion to introduce a more seamless approach to ensure that Veterans continue to receive healthcare that meets their needs.</li> </ul>

Adapted from MOD (2016). Proudly Supporting Those Who Serve: The Armed Forces Covenant Annual Report 2016. London: MOD, p.11

## Progress towards Covenant Commitments: Accommodation (National Level)

**Key:** Completed  On target for delivery  More work needed to achieve target  At risk of not being delivered

Commitment	Applies to	Progress	Status
Develop an alternative approach to the provision of accommodation for Service personnel and their families.	UK & O'Seas	On-going. The MOD is developing a Future Accommodation Model (FAM) to redesign the way we accommodate our Armed Forces by supporting them to live in the private rental market or enabling them to purchase their own home. A pilot is planned at the end of 2018 for select locations.	
Guidance issued by the Scottish Government when the social housing provisions are introduced for the Housing (Scotland) Act 2014 will encourage social landlords to give fair and sympathetic consideration to applicants leaving the Armed Forces.	SCO	Complete. Revised guidance for landlords issued in 2016.	
Establish a Single Living Accommodation (SLA) Management Information System (MIS) to provide critical information on the condition of the estate and inform key investment decisions.	UK	The MOD's SLA MIS has been rolled-out to approximately 60 (of 190) UK sites. However, current user adoption at these sites is not as expected; a review is underway to understand the underlying reasons for this.	
MOD will continue to look for opportunities to mitigate further the impact of years two and three of the planned pause on improvements to Service Family Accommodation.	UK	The three year pause ended in March 2016. In the interim, MOD recognised the importance in investment in SFA. Through careful financial management, the MOD was able to spend £218M to improve 1,027 properties.	
The MOD will spend some £1.85 billion on accommodation by 2020-21 in order to deliver 18, 500 SLA bed spaces and 3,000 homes.	UK & O'Seas	The MOD has delivered over 50,000 SLA bed-spaces across the estate over the last 12 years; more than 9,000 in the last three financial years. This includes investing over £1.2 billion to improve the standard of our SLA through the Single Living Accommodation Modernisation (SLAM) project.	
Introduce the Crown Tenancies bill, so that Service personnel can be afforded the same statutory rights as tenants in the private sector.	UK	On-going. The Bill introduced last session ran out of time. This has now been reintroduced as a Presentation Bill and its second reading is due in December 2016.	
The MOD will introduce a new charging system for Service Family Accommodation (SFA), a key element of the New Employment Model Programme.	UK	Complete. In April 16, the MOD introduced a new charging system for Service Family Accommodation called the Combined Accommodation Assessment System (CAAS).	
From April 2016 the MOD will move to the Government's Decent Homes Standard (DHS); no Service family will be allocated accommodation in the UK which does not meet the DHS.	UK	Complete. Since Apr 16, as part of the introduction of CAAS, the MOD no longer allocates accommodation to Service families which does not meet the DHS.	
Continue to ensure that the National Housing Prime (NHP) contract awarded to CarillionAmey meets contracted standards.	UK	On-going. The contractor has improved repair and maintenance delivery, and met, targets set earlier in the year. A further review will be undertaken at the end of 2016.	
Continue to support Service personnel with the Forces Help To Buy Scheme.	UK	On-going. Scheme extended in October 2016 to 2018. Latest figures (as at the end of Oct 16), show over 9,000 Service Personnel have used FHTB to purchase a property, totalling over £136M.	

MOD (2016). Proudly Supporting Those Who Serve: The Armed Forces Covenant Annual Report 2016. London: MOD, pp. 80-81.





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