

FOCUS ON

Armed Forces Charities' Housing Provision

2018

Rhiannon Doherty
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Foreword

Veterans' housing is a somewhat misunderstood issue in the broader public sphere. Tales of individual veterans experiencing homelessness regularly feature in the front pages of the newspapers, often accompanied by overstated figures implying that many veterans are homeless. This is not the case – you are statistically less likely to be homeless if you have served in the armed forces compared to someone who has not (around 3% of the rough sleeper population are ex-Service). You are also better provided for and, as this report details very clearly, our own organisations and our many partners across the veterans' housing sector ensure that there is a very solid base of housing offered to veterans.

But this is not to say that there is not still a need. Recent research developed by the University of York, funded by the Forces in Mind Trust and overseen by the Cobseo Housing Cluster, suggests that there are over a thousand urgent cases of veteran homelessness every year and around three to four thousand veterans experiencing an urgent housing need; perhaps due to unsuitable housing, or from having to sleep with friends and family on sofas or floors. As this report illustrates, while there is excellent provision and the sector spends over £40 million on trying to provide housing to every veteran who needs it, it is still not enough. We will not stop working until we have housed every single veteran in need of help.

At the Cobseo Housing cluster we are also trying to tackle some of the structural issues that reduce our ability to house every veteran we want to. We have set up a national telephone helpline, within the Veterans' Gateway, solely focused on veteran homelessness. We have also set up a 'voids noticeboard', so all empty bed spaces specifically ring-fenced for veterans can be seen publicly by a veteran in need, or by someone advising them.

We are also trying to ensure that there is a much stronger and more bespoke housing offer for veterans as they leave the forces, as well as ensuring that the civilian sphere is more attuned to the need of veterans. In this way, we hope that local authorities and homelessness charities are quicker to spot veterans and to channel them through to the housing offered by ourselves and our partners in the Cobseo Housing Cluster. This report will go a long way in helping with this aim, and providing those who support veterans with the information they need to respond quickly to veterans in housing need.

On behalf of the Cluster, we are delighted to endorse and commend this report for anyone who wants to help homeless veterans. We are very happy to support the recommendations made by the report and we take pride in leading on ever-deeper collaboration between veterans' housing providers. We are very grateful to the Directory of Social Change and the Forces in Mind Trust for their support in developing the work. We hope, by bringing together all of the provision in one place and shining a light on the issues, it is another step in ensuring that we can reduce homelessness in the veteran community to as close to zero as possible.

Ed Tytherleigh

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Co-Chair Cobseo Housing Cluster



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Co-Chair Cobseo Housing Cluster



About the authors

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Before joining DSC, Stuart held an academic post in public health research, working on projects in partnership with the World Health Organization, Alcohol Research UK and the NHS. Stuart's work focused on violence, traumatic injury and alcohol consumption.

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Anthony joined DSC in 2017 as a Researcher on DSC's Armed Forces Charities research project. Along with undertaking research and writing of reports such as DSC's *Focus On: Armed Forces Charities* series. Anthony also maintains the project's online database of forces charities.

Prior to joining DSC, Anthony volunteered as a high school Classroom Assistant and also as a member of the Merseyside Police Cadet scheme.

Anthony holds a BA (Hons) in Modern History, along with an MRes in English Literature and Cultural History from Liverpool John Moores University.

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The authors would like to thank all of the armed forces charities, which provided invaluable information during the data-collection period of this research.

Special thanks go to Ed Tytherleigh, James Richardson, the Cobseo Housing Cluster, Stoll, Haig Housing, ABF The Soldiers' Charity, RAF Benevolent Fund, Army Families Federation, Veterans Aid, Housing Options Scotland and The Scottish Veterans' Garden City Association, for their support during the writing process.

About the Directory of Social Change

The Directory of Social Change (DSC) has a vision of an independent voluntary sector at the heart of social change. We believe that the activities of independent charities, voluntary organisations and community groups are fundamental to achieve social change. We exist to support these organisations in achieving their goals.

We do this by:

- Providing practical tools that organisations and activists need, including online and printed publications, training courses, and conferences on a huge range of topics
- Acting as a 'concerned citizen' in public policy debates, often on behalf of smaller charities, voluntary organisations and community groups
- Leading campaigns and stimulating debate on key policy issues that affect those groups
- Carrying out research and providing information to influence policymakers, as well as offering bespoke research for the voluntary sector

Since 2014, DSC has been commissioned by Forces in Mind Trust to produce research aimed at illuminating the armed forces charity sector. Now in its fourth year, the project has grown to include two *Sector Insight* (2014, 2016) reports and a searchable online database of armed forces charities, which exists as a free resource for members of the public.

DSC's *Focus On* reports are intended as short, easily digestible reports on individual areas of provision, which are intended to inform those who work within the charity sector, policymakers, media professionals and members of the public interested in the work of armed forces charities. DSC will publish a total of six *Focus On* reports by 2019, of which this is the fourth. Previous reports include *Focus On: Mental Health* (2017), *Focus On: Education & Employment* (2017), and *Focus On: Physical Health* (2018). This report focuses on forces charities which provide support with housing.

For details of all our activities, and to order publications and book courses, go to www.dsc.org.uk, call 020 7697 4200 or email cs@dsc.org.uk.

For details of our research go to www.dsc.org.uk/research, or email research@dsc.org.uk.

For more information on DSC's Armed Forces Charities project, or to download the reports, visit www.armedforcescharities.org.uk.

Executive summary

Housing provision refers to the provision of accommodation, and other relevant support services, which help members of the armed forces community to secure and maintain suitable housing.

Having a home is a fundamental part of a successful transition to civilian life. After all, without stable accommodation, it can be extremely difficult to secure a job, stay healthy, maintain relationships or even carry out practical everyday tasks like opening a bank account.

As evidenced by previous research, the vast majority of Service leavers transition smoothly to civilian life and secure appropriate housing (Bevan, M. et al., 2018). However, for those who approach forces charities for help, there is a huge variety of support available to suit all levels of housing need. Forces charities offer a diverse range of housing services, which range from help with housing applications to long-term family homes and hostel beds for homeless ex-Service personnel.

The purpose of this report is to hold an objective mirror to the armed forces charity sector and for the first time, provide a comprehensive account of the housing provision they offer. To fulfil this remit, DSC devised the following research questions:

- How many forces charities deliver housing support and how many beneficiaries do they support?
- What types of housing services are delivered by forces charities?
- What examples of best practice, collaboration and evaluation exist?

KEY FINDINGS

Size of the sector

78 charities deliver housing support with small numbers of charities delivering specialist services.

The armed forces charity sector often comes under fire for containing 'too many charities'. Yet, DSC's *Focus On* reports have shown that when the sector is analysed by topic of support, a relatively small number of charities support large numbers of beneficiaries across each area of provision.

The 78 charities represented in this report equate to around 6.5% of all UK armed forces charities. When analysed further, DSC found small cohorts of charities providing specialist provision. For example, twenty charities catered solely to disabled or WIS (wounded, injured, sick) beneficiaries, nine managed sheltered living for elderly beneficiaries and five operated shelters for homeless ex-Service personnel.

Forces charities delivered housing support to at least 11,600 beneficiaries within the last year.

This is roughly similar to the number of beneficiaries accessing mental health services (N≈10,000), but significantly less than those accessing education and employment support (N≈38,000) and physical health (N≈250,000) support from charities over the previous year.¹

¹ According to previous research conducted by DSC (Cole, et al., 2017, Doherty, et al., 2017 and Doherty et al., 2018).

Forces charities spent at least £40 million on housing support within the last financial year.

This was greater than the amount dedicated to education and employment (£26 million) and mental health support (£28 million) but less than that allocated to physical health support (£103 million) by forces charities within the same period.²

Characteristics of housing provision

47 charities provide accommodation and deliver at least 10,200 beds across the UK.

Three-fifths (60%) of all charities featured in this report managed or owned accommodation, which included hostel spaces, bedsits, flats, supporting living facilities and family homes.

Almost three-quarters of beds are in England. More research is needed to explore the extent to which regional needs are being met.

There was a huge range of accommodation available, which supported different levels of need. The most common types of accommodation schemes were adapted housing and subsidised rental properties, delivered by 27 and 26 charities respectively.

Housing provision extends beyond putting roofs over beneficiaries' heads – other support services are vital.

Advice, signposting, practical domestic help and grant-making play an important role in charities' support for beneficiaries to secure a home.

Common support includes home repairs and maintenance (32 charities); signposting (30 charities) and housing searches/applications (29 charities).

Relatively few charities deliver frontline homelessness services which respond to beneficiaries in 'crisis situations'.

Only a handful (five charities) deliver shelters, with nine charities operating street outreach teams and sixteen charities managing day centres.

Demand for such services may be low, as existing research suggests that ex-Service personnel make up only 3–6% of London's rough sleepers (CHAIN, 2013; Homeless Link, 2013; Johnsen et al., 2008; National Audit Office, 2007). There is also increasing evidence of forces charities partnering with mainstream homeless charities like Shelter, which may address gaps in provision.

Charities adopt a flexible, needs-led approach to housing provision, which often merges with other areas of support.

Housing support cannot be explored in isolation; individuals may also have related needs or face compounding transitional issues. Over half (51%) of all charities featured in this report provided another form of support in conjunction with housing provision, most commonly physical health support (42%) and employment support (35%).

Collaboration is key – forces charities frequently work together but are less likely to partner with other organisations.

Almost all (92%) of our survey respondents said that they experienced some benefits of partnership. Unsurprisingly, forces charities were significantly more likely to partner with fellow armed forces charities than non-Service related charities (73% v. 37%).

Over a third of charities worked with local authorities (36%), but fewer partnered with housing associations (18%) or the MOD (17%).

² According to previous research conducted by DSC (Cole, et al., 2017; Doherty, et al., 2017 and Doherty et al., 2018).

RECOMMENDATIONS AND FURTHER RESEARCH

Foster collaboration

Collaboration emerged as a key theme of this research, not only was it frequently cited by charities as a key principle of best practice, but 92% of survey respondents reported experiencing some benefits of collaboration.

Case studies on the Cobseo Housing Cluster, Veterans' Housing Advice Office and Veterans' Nomination Scheme, displayed great examples of cross-sector collaboration. However, partnerships with other housing providers such as the MOD and housing associations were less common (17% and 18% respectively).

By collaborating with the wider housing sector, forces charities could benefit from shared resources and knowledge, and improve referral pathways. Likewise, forces charities could also share their expertise of veterans' housing services with the wider voluntary sector.

Assess regional housing needs

Further research on armed forces population density, as well as differences in housing legalisation and policy in devolved regions, is needed. This data would help charities to identify priority areas for service provision and determine whether current housing provision is meeting need. It could also help to confirm whether areas outside of England suffer from a shortfall of accommodation (74% of total beds were located in England).

Similarly, more frontline data collection on the homeless ex-Service population could help charities identify and respond to rough sleepers outside of London. Existing research is small in scale and London-focused (CHAIN, 2013; Homeless Link, 2013; Johnsen et al., 2008; National Audit Office, 2007).

Explore wider provision

This project focuses exclusively on organisations which meet DSC's definition of an armed forces charity (for definition see page xiii. However, as acknowledged in this report, many mainstream charities such as Shelter, Riverside, Housing Options Scotland and Alabaré, now operate veteran-specific programmes, often working alongside forces charities.

Although they lie outside the remit of this project, charities undoubtedly deliver valuable support for the armed forces community and may in some circumstances help to plug gaps in provision. Investigating the extent to which mainstream charities assist the UK's armed forces community, and how well equipped such charities are to provide veteran-specific support, are worthy topics of further research.

This report is intended as a timely resource for those who work in the armed forces charity sector, policymakers, media organisations and interested members of the public.

Introduction

CONTEXT

National newspapers often feature stories of homeless veterans, which may give the impression that veterans are disproportionately represented in the homeless population. Yet research has generally found that the opposite is true and that contrary to media representations, the vast majority of ex-Service personnel experience a smooth transition to civilian life and secure stable housing (Lemos and Durkacz, 2005).

In terms of estimating the actual numbers of veterans on the street, figures vary at around 3–6% of the homeless population. A 2008 study by the University of York estimated that veterans constituted around 6% of rough sleepers in London, while a 2007 study by the National Audit Office found that 5% of those who had left the forces in the previous two years had experienced a period of homelessness (Johnsen et al., 2008; National Audit Office, 2007).

More recently, the Combined Homeless and Information Network (CHAIN) recorded in 2012/13 that 3% of London's rough sleepers were from a UK armed forces background. This was similar to the findings of Homeless Link's *Survey of Needs and Provision* (SNAP) which revealed that veterans represented 2–3% of the clients of day centres, hostels and second-stage accommodation during 2013 (Jones et al., 2014; Homeless Link, 2013).

The majority of research on the ex-Service homeless population has been conducted on a relatively small scale and has concentrated on London. Measuring the UK's homeless community presents a challenge, as the popular methodology of counting rough sleepers does not account for 'hidden homeless' – for example, so-called sofa surfers or those in temporary or unsafe accommodation. Moreover, housing policy and legislation differs significantly in each UK country, as does responsiveness to homelessness from each local authority. In such a way, London's homeless population is not necessarily representative of other parts of the UK.

Yet in London, it is clear that rates of veteran homelessness have fallen significantly – from above 20% of the total homeless population in the mid-to-late 1990s, to the current rates of 3–6%. This change has been attributed to a combination of reduced output from the armed forces, improved MOD resettlement provision and better intervention from Service charities (Gunner and Knot, 1997; Johnsen et al., 2008; The Royal British Legion, 2018).

Researchers have typically concluded that there is no single route to homelessness. There are multiple reasons why ex-Service personnel may be vulnerable to homelessness, which mirror those found in the general population; for example physical or mental health issues, substance misuse, debt, relationship breakdown and social isolation (Johnsen et al., 2008; Alabaré, 2017; Randall and Brown, 1994; Milroy, 2001). More often than not, homelessness is a result of social disadvantages predating Service (Johnsen et al., 2008).

This report is not limited to exploring the extremes of housing need, in other words, homelessness. While some armed forces charities do provide frontline services to veterans in crisis situations, housing support is often issued at all stages of military life. For instance, by helping Service leavers to fill out social housing applications, or helping transitioning families to furnish a new home on Civvy Street.

Although the majority of Service leavers manage to secure appropriate civilian housing, some approach forces charities for help to do so. Previous research has identified some potential housing challenges which are unique to Service leavers. A recent study led by the University of Salford found that some ex-Service personnel lack knowledge of the benefits system and welfare entitlements (Scullion et al., 2018; Kirton-Darling, 2016). Older ex-Service personnel (who make up the majority of homeless ex-Service personnel) have been identified as being particularly likely to lack information about where to access help, due to the fact that they left

before improved MOD resettlement services came into practice (Lemos and Durkacz, 2005; Johnsen et al., 2008; Dandeker et al., 2005; The Royal British Legion, 2018).

Research undertaken by the housing charity Alabaré also found that some ex-Service personnel who approached them for help were hindered by a 'culture of institutionalism' or 'dependency culture'. Some of their beneficiaries did not engage in everyday civilian tasks (such as bill-paying or house-hunting) while serving, and as a result, were ill-prepared to adjust to civilian life (Alabaré, 2017).

Lord Ashcroft's 2017 *Transition Review*, investigated statutory housing provision for Service leavers, finding some shortfalls in provision. Some local authorities failed to record whether social housing applicants were Service leavers and many insisted on applicants having a local connection to the area, which in some instances prevented priority access to social housing. In the worst cases, staff were unaware of the Armed Forces Covenant commitments, despite their local authority's commitment to uphold it (Ashcroft, 2017).³

This report is unique in that it focuses solely on forces charities' housing provision. However, DSC acknowledges that members of the armed forces community may access support available elsewhere, for instance from the MOD or statutory providers. After all, the majority of Service personnel live in MOD-managed accommodation. According to the latest MOD statistics, 81% of Service personnel live in Single Living Accommodation (SLA) or Service Families Accommodation (SFA) during the working week, with SFA managing over 50,000 homes across the UK (MOD, 2018).

The MOD also provides a range of housing advice services, such as the Joint Service Housing Advice Office (JSHAO), which helps members find civilian housing (during Service or after). This is in addition to an MOD referral scheme, which works alongside local authorities to help ex-Service families to secure social housing (MOD, 2018).

Other notable MOD-funded housing initiatives include the Forces Help to Buy scheme, a £200 million scheme which has helped 14,300 applicants secure a home since 2014; and SPACES (Single Persons Accommodation Centre for the ex-Services), an MOD-funded national housing advice and placement service for single ex-Service personnel, which has housed over 13,500 people since 2000 (MOD, 2018).

There are also a number of statutory schemes which deliver housing pathways for the armed forces community. Notably, the Department of Communities and Local Government has recently introduced new measures to improve access to social housing in recognition of the Armed Forces Covenant - which all 407 local authorities have now signed (Defence Committee, 2017). A significant amount of LIBOR funding was committed to the Veterans' Accommodation Fund, which saw funding distributed to leading veterans' housing charities such as Haig (£8.6 million) and Stoll (£6.7 million) (MOD, 2018).

As previously mentioned, housing policy and legislation differs significantly on a regional basis. Particularly in Scotland, as there has been a renewal of government commitments to meet the housing needs of the armed forces community. This has included the introduction of priority access to the Low-cost Initiative for First-Time buyers (LIFT) scheme for ex-Service personnel. The Scottish government has also made a £2.6 million contribution towards Scottish Veterans Residences' new housing development, which will provide 21 affordable homes for the armed forces community (Scottish government, 2016).

Members of the armed forces community may access support from a wide range of sources, whether from the voluntary sector, statutory bodies or the MOD. DSC's research has found that

³ The Armed Forces Covenant is a promise by the nation ensuring that those who serve in the armed forces community are treated fairly. This obligation involves the whole of society, including: voluntary and charitable bodies; private organisations; and the actions of individuals in supporting the armed forces. Organisations can voluntarily pledge their support (www.gov.uk/government/policies/armed-forces-covenant).

armed forces charities occupy a unique space within the housing sector and often fill gaps in provision by delivering services which are at times overlooked by other housing providers. Example of this include providing veteran-only accommodation, employing staff who come from an armed forces background, and campaigning on behalf of the armed forces community for better statutory housing provision.

FOCUS OF THE REPORT

This report aims to illuminate a subsection of the armed forces charity sector providing housing support. In the context of this report, housing provision is defined as any activity which helps members of the armed forces community to find and retain appropriate housing. It includes the provision of accommodation and other relevant support services.

To date, relatively little data has been gathered on forces charities' housing provision. This report aims to address this gap in knowledge, by examining how many charities operate within this area and which types of services they provide. It also explores topics such as financial expenditure, beneficiaries, cross-sector collaboration, evaluation and insights on practice; all with the aim of delivering new insights into the work of forces charities.

It is beyond the scope of this report to analyse the many contextual factors underpinning housing needs of the armed forces community. Nevertheless, some key background information is outlined briefly in the section beginning on page x. Additionally, this report does not make comments or value judgements on the effectiveness of current provision being made by charities. Instead, its purpose is to hold an objective mirror to this subsection of the armed forces charity sector.

Undoubtedly, members of the armed forces community may seek housing support elsewhere, for instance from the wider charity sector, housing associations and local authorities. However, this report will focus exclusively on those charities whose main purpose is to serve the armed forces community and therefore, meet DSC's definition of an armed forces charity, as outlined on page xiii.

TERMINOLOGY

For the purpose of this report, and in keeping with the language used in DSC's *Sector Insight* reports (2014 and 2016), the term 'ex-Service personnel' will stand to refer to any person who has served in the UK armed forces (for at least one day). The term 'serving personnel' will stand to refer to individuals who are currently employed in the armed forces (Poza, A., and Walker, C., 2014; Cole, S., and Traynor, T., 2016).

The term 'spouses/partners' refers to the partners of serving personnel and ex-Service personnel, which also includes divorced or separated spouses as well as widows and widowers. The term 'dependants' refers to the children of serving and ex-Service personnel. When referring to all of the above (ex-Service personnel, serving personnel and their families), the term 'armed forces community' is employed.

According to national homeless charity Shelter, individuals are considered homeless if they are sleeping rough, do not have rights to stay where they are, or live in unsuitable housing (Shelter, 2018). Although the legal definition of homelessness means not having a home, people do not necessarily have to be sleeping rough to be considered homeless. Other situations where someone may be considered homeless can include people staying with friends and family (often referred to as couch surfing); staying in a hostel or B&B; squatting; living in poor conditions; or at risk of violence or abuse in their current home. DSC adopts this broad definition when referring to homelessness throughout this report.

DSC CLASSIFICATION OF ARMED FORCES CHARITIES

The definition of an armed forces charity used in this report follows the term outlined in DSC's *Sector Insight 2016*:

'Charities that are established specifically to support past and present members of the armed forces and their families (the armed forces community). In this context, an armed forces charity must be able to apply this definition to their beneficiaries.'

DSC, *Sector Insight 2016*

When DSC published its first report on armed forces charities (*Sector Insight 2014*), the number of armed forces charities was reported as being approximately 2,200. In the first assessment, researchers adopted a wide interpretation of what constituted an armed forces charity, in order to get a grasp of the level of existing charitable provision (as the question had never been properly analysed).

Since then, this figure has been refined to more closely focus on those charities directly serving the armed forces community. The current total therefore excludes all cadet organisations, most military heritage charities, and association branches. Cadet charities, which accounted for 500 charities in *Sector Insight 2014* were subsequently excluded on the basis that they are – by their own admission – not firmly affiliated with the armed forces, and that their beneficiaries (the cadets themselves) are not necessarily members of the armed forces community.

It is appreciated that certain heritage or memorial charities may not directly serve the armed forces community, and therefore a small number of heritage or memorial charities have been excluded, with each being considered for inclusion on a case-by-case basis.

A further 500 association branches are represented in the report by their centralised organisations and corporate-body accounts. This methodology eliminates the possibility of 'double counting' financial resources from the branch accounts. DSC will publish a *Focus On* report in 2018 that will provide a definitive figure of the size of the armed forces charities sector.

Other charities do of course deliver support for the armed forces community. Many mainstream housing and homelessness charities now operate veteran-specific programmes, with notable examples including Shelter, Riverside, Housing Options Scotland and Alabaré. There is also increasing evidence of forces charities partnering with mainstream charities to deliver housing support, as highlighted in the Cobseo Housing Cluster and Veterans' Housing Advice Office case studies on pages 33 to 34.

Such charities provide valuable support to the ex-Service community and often work alongside forces charities, sharing their expertise and resources. Nevertheless, they do not meet DSC's definition of an armed forces charity as established at the outset of the project in 2014, given that their beneficiary group and charitable purpose extends beyond supporting the armed forces community. As such, they are not featured in this report. Although, they fall outside of the remit of this project, analysis of the support delivered by mainstream charities would be an interesting and useful topic of further research.

One example of such a charity, Housing Options Scotland, is highlighted in the case study on the next page.

Housing Options Scotland

Housing Options Scotland is a housing advice charity for people with disabilities, ex-Service personnel and older people. Established in 1997, the charity provides advice on social and private renting as well as home ownership - supporting its beneficiaries through the complex financial and legal processes involved in buying or renting a property.

Housing Options Scotland has helped over 380 veterans in the last five years through their 'Military Matters Project'. The specialist project addresses housing issues affecting Service personnel stationed in Scotland, personnel transitioning to civilian life, veterans and their families.

Alongside providing tailored support and advice to Scotland's military community, the charity conducts research into housing pathways for Service leavers and veterans. The Housing Options Scotland team regularly visits military bases across Scotland: delivering information and advice sessions; and working in conjunction with the Career Partnership (CTP) and Joint Housing Advice Office (JHAO) to attend transition events across Scotland.

The charity also works directly alongside many Service organisations, receiving funding from ABF The Soldiers' Charity, the Armed Forces Covenant Fund, Scottish Veterans Fund, Dougie Dalzell MC Trust and Poppy Scotland, as well as partnering with Veterans' Gateway.

Despite the fact that Housing Options Scotland provides dedicated veterans' services, it does not fit DSC's definition of an armed forces charity, as its primary purpose is not to support serving or ex-Service personnel. Its beneficiary reach extends beyond the armed forces community. Investigating the housing provision made by such charities is beyond the scope of this project but would be a worthwhile topic of future research.

METHODOLOGY

DSC maintains a database containing information on approximately 1,200 armed forces charities, of which roughly 900 are registered with the Charity Commission for England and Wales (CCEW). A further 300 charities included in the database are registered in Scotland with the Office of the Scottish Charity Regulator (OSCR) and around 20 were registered with the Charity Commission for Northern Ireland (CCNI).

In order to identify charities making provision for housing support, DSC undertook a systematic search of DSC's own database, along with the CCEW, OSCR and CCNI databases. In order to be included in this report, charities were required to meet specific eligibility criteria, including specifying that housing support was either their sole (or one of) their key charitable objects.

Although many charities' objects broadly refer to housing support, DSC also looked for specific evidence of this beyond their official charitable objects and regulator classifications. This included: charities making specific reference to programmes and services addressing issues related to housing; funding other organisations to deliver these services on their behalf; or working with partners to meet such needs. Charities were not included in this analysis unless evidence of housing provision was identified in information provided by the charities, either online (via information submitted to the relevant charity regulator) or through contacting the charities in question.

In February 2018, DSC sent email requests to 78 charities inviting them to take part in a survey. This was followed up by a postal invitation to the survey, before a final reminder email was sent out in early March 2018. To bolster the survey data, follow-up phone calls were conducted with

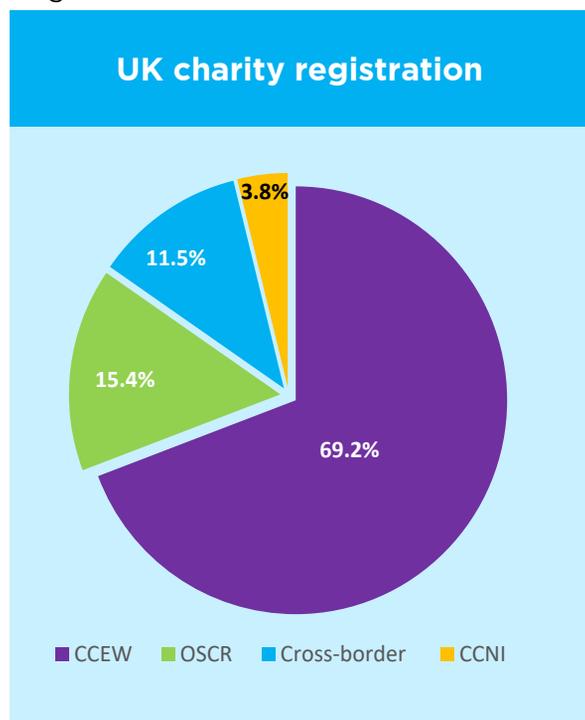
charities which had been unresponsive to survey invitations. As a result of this, 41.1% of the 78 charities identified as making housing provision (N=32) responded to the survey.

Researchers collected data on the remaining 58.9% of charities which did not respond to the survey (N=46). Relevant data was gathered from a wide range of sources, including Charity Commission information, charities' websites, annual accounts, impact reports and direct correspondence with charity representatives where possible. Cobseo's *Housing Directory* was also used to cross-reference findings and supplement data where possible (Cobseo, 2017). The 78 charities included in this research represent 6.5% of the approximate total number of UK armed forces charities (N=1,200).

Financial data utilised in this report was not gained through means of survey. It was taken from the latest available accounts and annual reports that were submitted to UK charity regulators. The majority (60.3%) of the data utilised in this report comes from 2015/16 accounts, with 35.9% being from 2016/17 accounts and 1.3% from 2014/15 accounts. A total of 2.6% charities had no available accounts listed due to their newly registered status.

DSC is confident that the data on charities represented in this report is comprehensive and accurate as of the final data-collection and refinement date (4 April 2018). The possibility of charities being excluded from the report due to not being found by researchers is recognised. However, due to the rigour of the search process, this is considered to be unlikely.

Figure 1



DSC examined the split of charities by their registration with their respective charity regulators. Figure 1 shows a percentage split of the 78 charities featured in this data.

Charities registered exclusively with the Charity Commission for England and Wales (CCEW) accounted for 69.2% (N=54) of charities.

Charities registered exclusively with the Office of the Scottish Charity (OSCR) accounted for 15.4% (N=12) of charities.

Cross-border, which refers to charities registered with both CCEW and OSCR, accounted for 11.5% (N=9) of charities

Charities registered with the Charity Commission for Northern Ireland (CCNI) accounted for 3.8% (N=3) of charities.

CHAPTER ONE

An overview of charities' housing provision

1.1 INTRODUCTION

This chapter provides information and analysis on the nature and characteristics of housing provision made by UK armed forces charities. As mentioned previously, 'housing provision' refers to any activities which help members of the armed forces community to find and maintain appropriate housing. It includes accommodation as well as other relevant support services.

The chapter is divided into the following sections:

- Beneficiaries accessing support
- Charitable expenditure
- Chapter summary

1.2 BENEFICIARIES ACCESSING SUPPORT

1.2.1 Number of beneficiaries accessing support

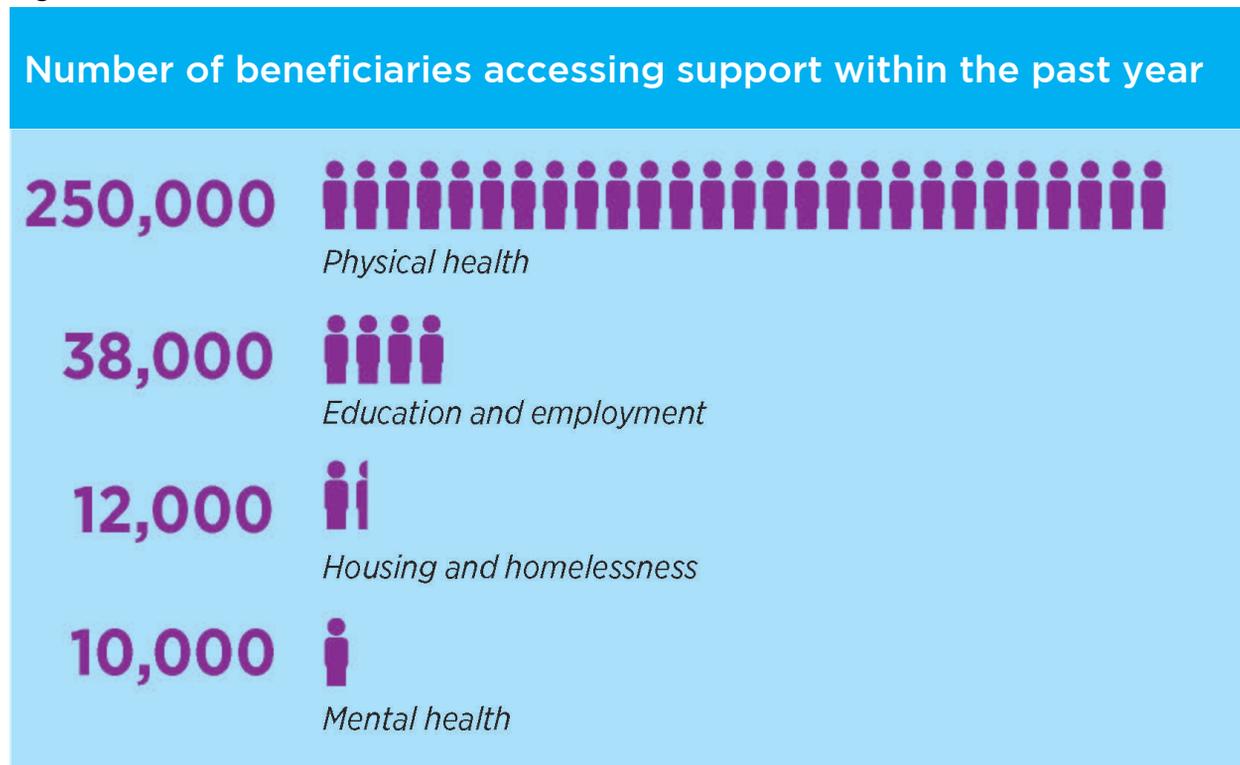
Data collected by DSC provides a figure for the estimated number of beneficiaries accessing charities' housing services within the last year.

The minimum number of beneficiaries accessing housing support is approximately 11,600 people per year according to all charities which provided data (N=62). This figure should be taken as a conservative estimate, given that beneficiary data was not available for 16 charities, which represents 20.5% of all charities featured in this report.

It should also be noted that members of the armed forces community may access more than one charity for support. It is not possible with current figures, or through current service providers' record-keeping, to control for such overlap. These figures are a best estimate based on available data. Further research on the beneficiary community may be needed to provide a better approximate figure of multi-service usage.

Figure 2 compares the annual number of beneficiaries accessing support from armed forces charities across different topics of support. Figures are based upon previous research by DSC (Cole et al., 2017; Doherty et al., 2017; Doherty et al., 2018). All figures represent the minimum number of beneficiaries accessing services, based on available data. The number of beneficiaries accessing housing support is similar to the number of beneficiaries accessing mental health support (N≈10,000) but significantly less than those accessing education and employment (N≈38,000) and physical health support (N≈250,000).

Figure 2



Note: Data is taken from all charities which specified beneficiary numbers for physical health (43.0% of charities specified); education and employment (41.0%); housing and homelessness (79.5%); and mental health (59.2%)

Beneficiary numbers provide some insight into demand for services within the armed forces community. It is clear that greater numbers of beneficiaries are approaching charities for help with physical health issues than for housing, education and employment or mental health. However, taken in isolation, beneficiary figures do not necessarily accurately reflect the need, as beneficiaries may access support outside the voluntary sector – in this case, from housing associations, local authorities or homeless charities. Nonetheless, these figures show that forces charities support large beneficiary populations across multiple areas of support.

1.2.2 Types of beneficiaries supported

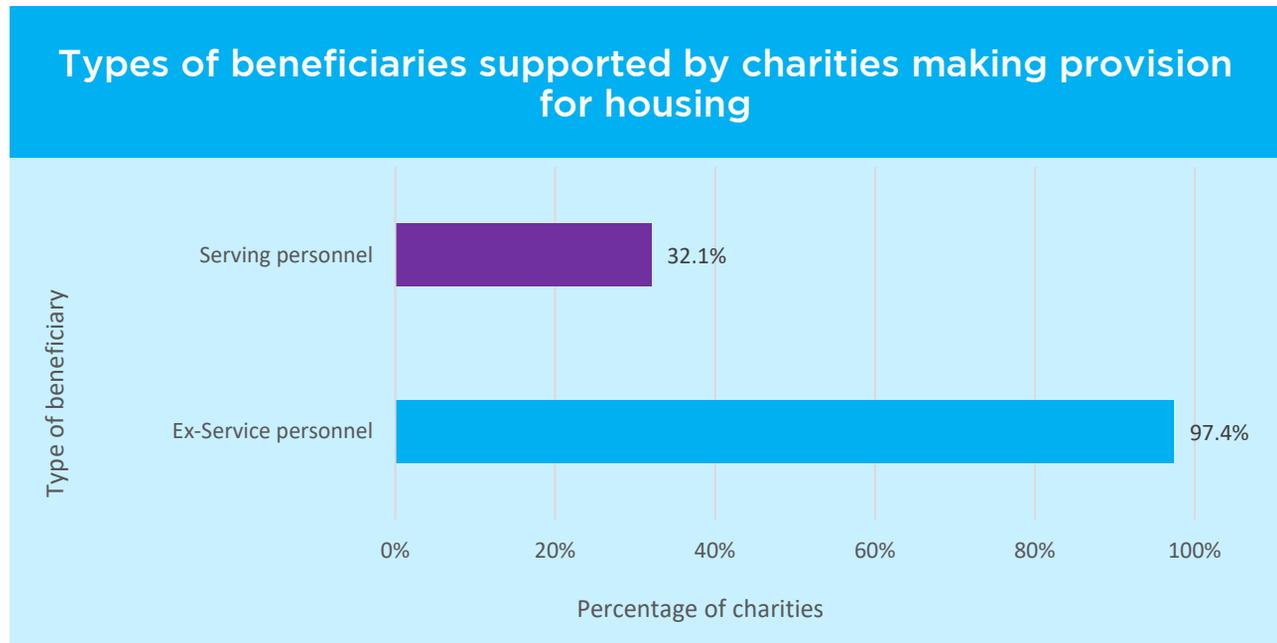
Figure 3 shows the types of beneficiaries which forces charities support through their housing provision. Almost all (97.4%) of the charities featured in this report supported ex-Service personnel, whereas only around one-third supported serving personnel (32.1%).

While this trend was also observed across other topics of reports in this series (mental health, physical health, education and employment) to varying degrees, it is most pronounced for housing provision.⁴ This is expected given that the majority of Service personnel live in MOD-managed accommodation. According to the latest MOD statistics, 81% of serving personnel live in SLA or SFA properties during the working week (MOD, 2018).

Within Service accommodation, the MOD has responsibility for providing a wide range of support services; from home repairs and maintenance, to supplying furniture and helping to coordinate the moving process (MOD, 2018). This may help to explain the apparent reduced provision for housing support from charities among the serving population compared to the ex-Service population.

⁴ According to previous research conducted by DSC (Cole, et al., 2017; Doherty, et al., 2017, Doherty, et al., 2018).

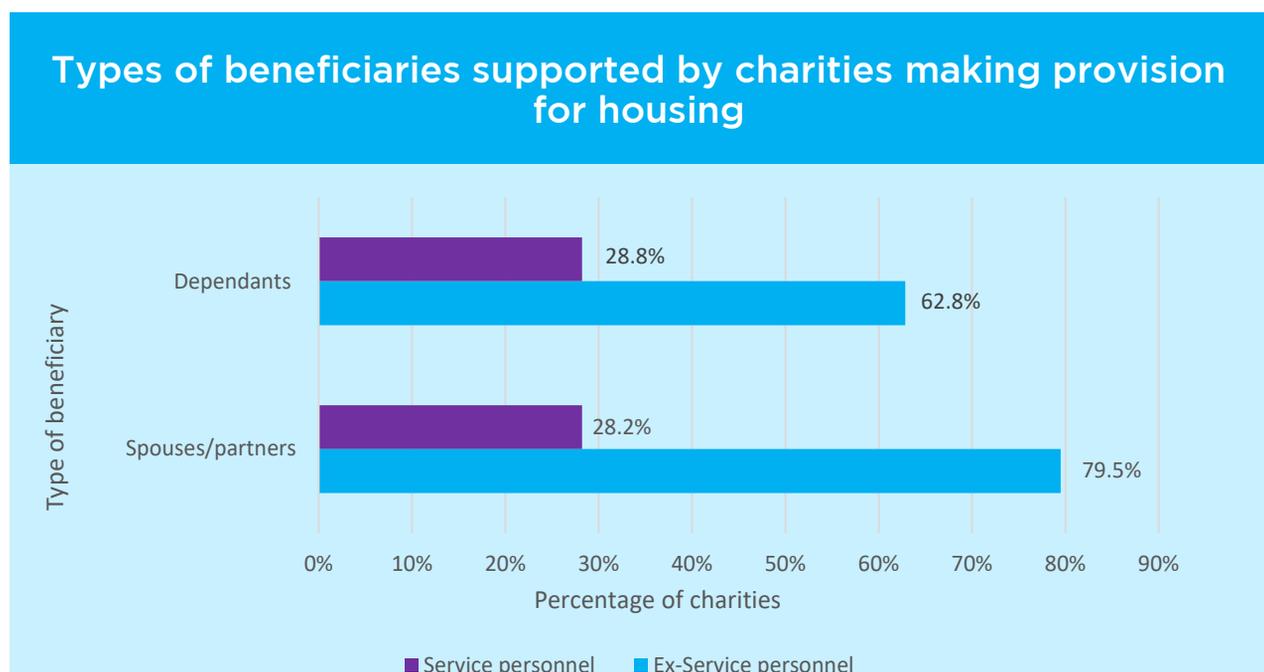
Figure 3



Note: Data is calculated as a percentage of all charities featured in this report (N=78).

Figure 4 shows the types of beneficiaries supported by charities. In total, four-fifths (80.8%) of charities provided housing support for family members. In keeping with the split between provision for serving and ex-Service as noted previously, a greater proportion of charities offered housing support to the families of ex-Service personnel compared to serving personnel.

Forces charities were more than twice as likely to support the dependants of ex-Service personnel (62.3% v. 28.8% respectively) and almost three times more likely to provide housing support to the spouses/partners of ex-Service personnel compared to serving personnel (79.5% v. 28.2% respectively). Again, this is expected given that a significant proportion of the MOD's housing stock caters to families. The MOD currently manages over 50,000 properties across the UK through the SFA scheme (MOD, 2018).



Note: Data is calculated as a percentage of all charities featured in this report (N=78).

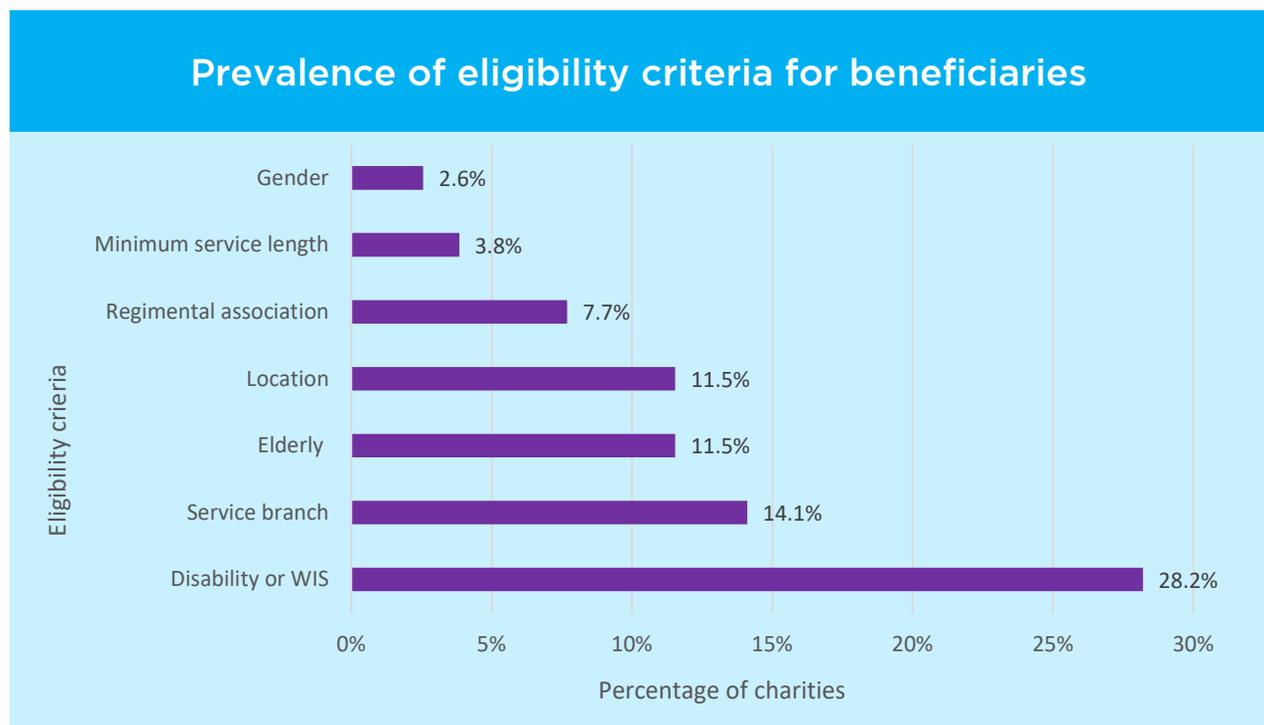
1.2.3 Other eligibility criteria

Initial analysis of beneficiary types suggests that forces charities' housing provision generally extends to partners and dependants, albeit that a greater proportion of housing provision caters to the ex-Service rather than serving community.

However, over three-fifths (60.3%) of charities enforce specific eligibility criteria which often limits beneficiaries to clearly-defined groups. For example, beneficiaries who are wounded, injured and sick (WIS), those living within a certain catchment area or with an affiliation to a specific regiment.

Eligibility criteria varied significantly from charity to charity. As shown in figure 5, some of the most common criteria placed focus on beneficiaries' health (28.1%), Service branch (14.1%) or catering to an aging ex-Service population (11.5%).

Figure 5



Note: Data is calculated as a percentage of all charities featured in this report (N=78).

The fact that many charities enforce specific eligibility criteria may make it more difficult for some beneficiaries to access housing support. The headline figure of 97.4% of charities providing housing support for veterans, obscures the fact that some charities within this cohort may only provide support to veterans who live within a certain area, are of a certain age or have a disability. Some examples of specific eligibility criteria are reproduced below.

'Resident of ecclesiastical parish of [local area] and either aged veteran of WW1 or aged relative of people who killed/died during said war.'

'Disabled veterans; regular serving personnel with a minimum of three years active Service; reservists who have served for three years and been deployed in active Service; dependants of the above.'

Survey respondents

Note: Quotes are for taken from survey responses and charities' websites. Local details have been omitted to protect the anonymity of charities' featured in this report.

On the other hand, this also highlights the fact many Service charities provide specialist support, which caters to the distinct and sometimes niche needs of different beneficiary groups within the wider armed forces community. This highly directed nature of housing support further debunks the myth that there are 'too many' forces charities, as small numbers of charities cater to numerous different beneficiary groups.

1.3 CHARITABLE EXPENDITURE

In terms of understanding charitable expenditure, it can be helpful to categorise charities as being either 'Primary' or 'Secondary' providers based upon their charitable objects.

Primary provider charities make provision for one specific area of support, in this case housing. Stoll and Haig Housing are two examples of this type of provider. On the other hand, Secondary provider charities deliver a wide range of provision across many areas of support. Well-known examples of this type include: the RAF Benevolent Fund; the Soldiers', Sailors' & Airmen's Families Association (SSAFA); and The Royal British Legion.

In previous research, DSC found that Secondary providers were typically financially larger than their Primary counterparts (Cole et al., 2017; Doherty et al., 2017, Doherty et al., 2018) and this trend holds true in the context of housing provision. Of all charities featured in this report, those in the list of top ten charitable expenditure consisted of nine Secondary charities and only one Primary charity.

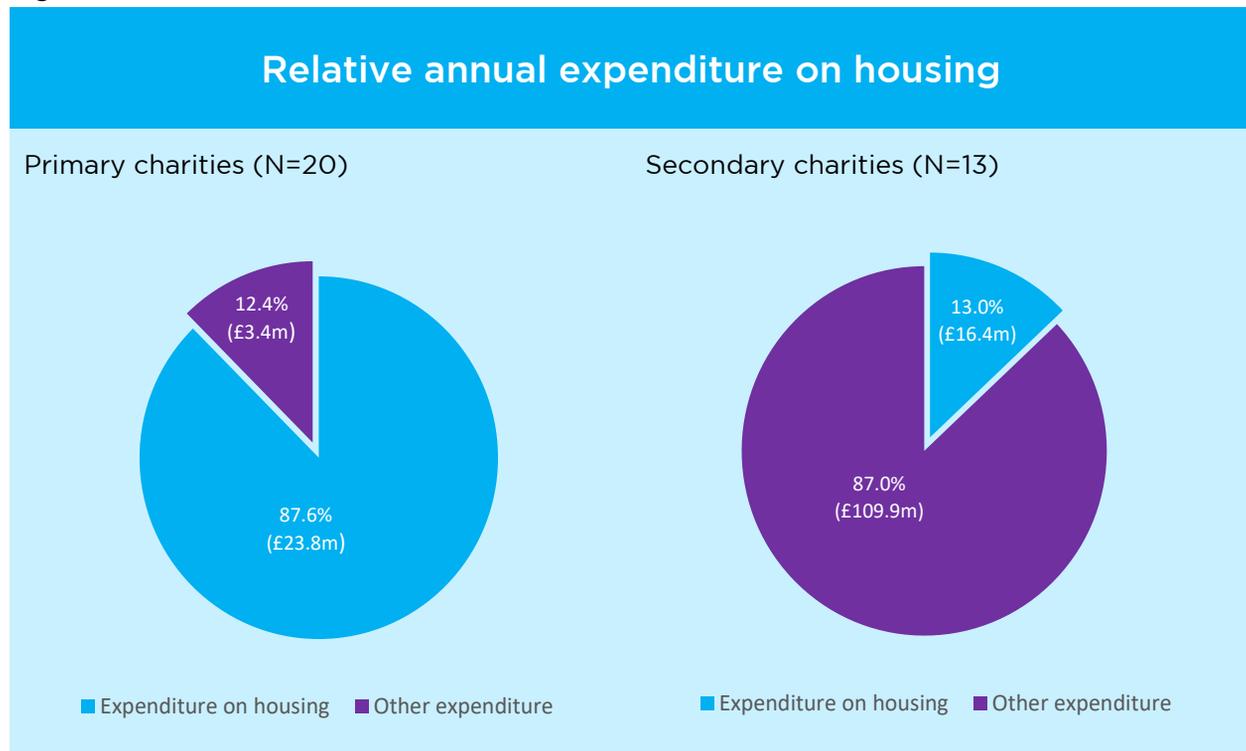
As Secondary providers have several charitable objects, their resources are spread over multiple areas of need. This presents a methodological challenge because expenditure on housing is not always evident in charities' financial accounts. To tackle this, DSC asked survey respondents to provide an approximate percentage of annual expenditure dedicated to housing provision, and figures were then back-calculated using charities' annual accounts.

Charities spent at least £40 million on housing, according to the charities who provided available data (N=33). This should be taken as a conservative estimate, as this expenditure data was not available for 45 charities, which represents 57.7% of charities featured in the report.

Figure 6 compares the spending patterns of Primary and Secondary providers. As expected, Primary providers committed the majority of their overall expenditure to housing (87.6% on average) but tended to be financially smaller. In total, Primary providers accounted for £24 million worth of expenditure on housing.

Conversely, Secondary providers generally devoted a small percentage of their expenditure to housing (13% on average) but were usually financially larger charities. In total for housing, Secondary providers' expenditure accounted for approximately £16 million.

Figure 6



Note: Data is based on charities' survey responses and annual accounts, where expenditure was specified, Primary charities (N=20) and Secondary charities (N=13) and should be taken as a conservative estimate.

Primary providers accounted for around £24 million of total expenditure and Secondary providers for around £16 million. Although Secondary providers respond to multiple areas of need, they tend to be larger in size, so often contribute similar amounts of expenditure compared to Primary providers, who are typically devoting the majority of expenditure to housing but tend to be financially smaller.

For example, SSAFA (an example of a Secondary charity), spent approximately £4 million on housing within the previous year, which accounted for only 8% of their overall expenditure. On the other hand, Stoll (an example of a Primary charity), dedicated 100% of their charitable expenditure to housing, totalling £3.4 million. Although the charities spent relatively similar amounts on housing, the proportion of expenditure dedicated to housing is vastly different.

Importantly, the Primary and Secondary labels do not imply any value judgement on charities' provision or allocation of resources. It is however a useful tool for identifying broad trends in expenditure, and for exploring forces charities' distribution of resources across various topics of support. Particularly for Secondary providers, the amount of expenditure dedicated to each topic or issue can provide interesting insights into charities' strategic objectives, by revealing which causes or issues they decide to prioritise or devote more resources to.

Housing provision is a relatively high capital area of support. Many charities delivering accommodation are relatively asset rich through ownership of housing stock or other properties. This can make it challenging to identify charitable expenditure in charities' financial accounts. Some charities may take property rates, repairs and maintenance into consideration when calculating their charitable expenditure, whereas other charities may not. While acknowledging these potential discrepancies in charities' expenditure reporting, DSC relied on the information provided by survey respondents and where clearly stated in charitable accounts.

1.3.1 Expenditure by topic

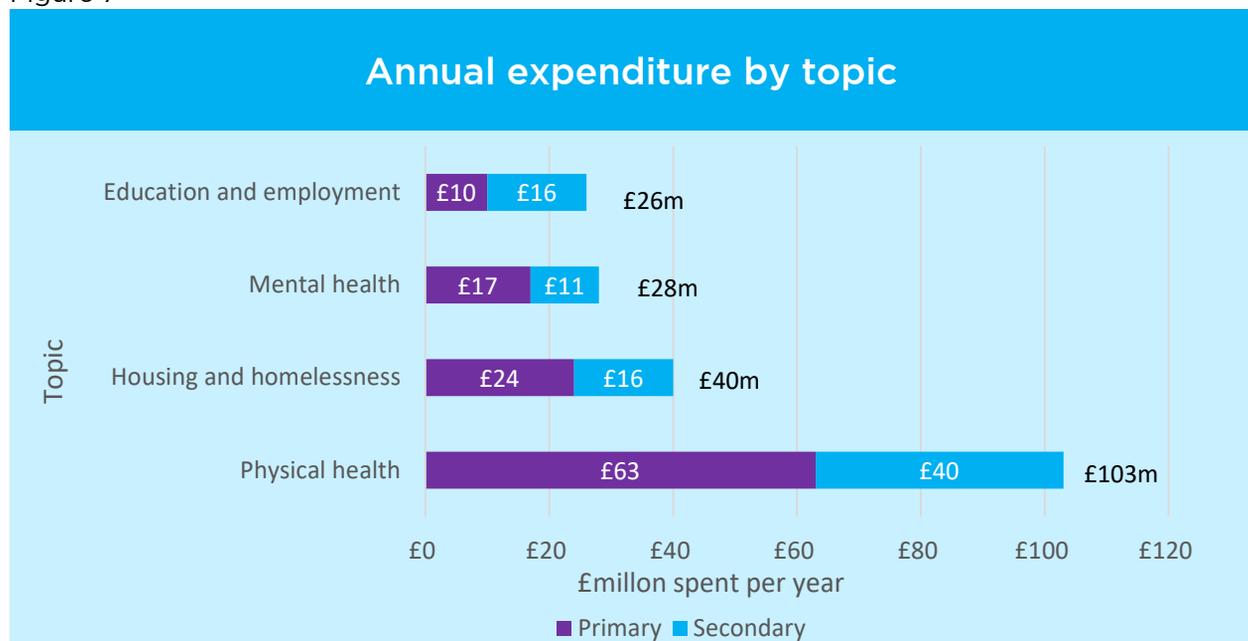
Expenditure data taken from DSC's previous research enables a comparison of armed forces charities' spending by topic (Cole et al., 2017; Doherty et al., 2017, Doherty et al., 2018). Figure 7 shows the minimum amount of expenditure forces charities dedicated to each topic of provision during the previous financial year.

The amount forces charities dedicated to housing and homelessness (£40 million) was substantially greater than the amount dedicated to both mental health (£28 million) and education and employment (£26 million) within the same period. However, the greatest amount of expenditure was allocated to physical health provision (£103 million).

It should be noted that these figures are conservative estimates based on data specified by survey respondents or in annual accounts. Nevertheless, they provide an interesting insight into relative spending priorities across the sector.

It would be interesting to observe sector spending over time, in order to identify any large-scale trends or changes in strategic objectives across the sector. For instance, whether forces charities' spending on housing increases after the publication of national homelessness statistics, shifts in social housing policies or transformation of MOD housing service.

Figure 7



Note: Data is taken from three previous *Focus On* reports (Cole et al., 2017; Doherty et al., 2017, Doherty et al., 2018). Data is based on charities' survey responses, where expenditure was specified in survey responses and annual accounts, therefore should be taken as a conservative estimate only.

1.4 CHAPTER ONE SUMMARY

1.4.1 Provision for housing

DSC identified 78 charities which provide housing support, which represent 6.5% of all armed forces charities (N≈1,200). This finding largely debunks the myth that there are too many forces charities. In fact, when the sector is split by topic of support, it becomes clear that a relatively small number of forces charities support large numbers of beneficiaries across multiple areas of need.

1.4.2 Beneficiaries

At least 11,600 beneficiaries accessed housing support during the previous year. This figure is similar to the number of people accessing mental health services (N≈10,000) but significantly less than those accessing education and employment (N≈135,000) and physical health (N≈250,000) provision throughout the last financial year (Cole et al., 2017; Doherty et al., 2017, Doherty et al., 2018). Beneficiary numbers may provide some tentative insights into need.

Charities were more than three times as likely to deliver housing support for ex-Service personnel in comparison to serving personnel (97.4% v. 32.1% respectively), a finding which also extended to support for families. This is unsurprising given that the MOD manages a national housing network for serving personnel (much of which caters for families).

1.4.3 Charitable expenditure

Expenditure data (where available) suggests that forces charities' annual expenditure on housing is at least £40 million. This was significantly greater than the amount that forces charities dedicated to both mental health (£28 million) and education and employment (£26 million), but less than that allocated to physical health (£103 million) during the last financial year (Cole et al., 2017; Doherty et al., 2017, Doherty et al., 2018). These are conservative estimates only, based on data where available, but nevertheless provide useful insights into the strategic objectives of forces charities, as well as the allocation of resources across different topics of support.

CHAPTER TWO

Service delivery: housing and homelessness provision

2.1 INTRODUCTION

This chapter explores which types of housing services forces charities provide and how services are delivered to beneficiaries. The discussion of housing provision is divided into two strands, with the first half of the chapter focusing on accommodation, and the second half of the chapter focusing on other relevant housing support services.

This chapter also finds that charities rarely deliver housing support in isolation, often providing other types of services in conjunction with housing provision – such as physical health and employment support. This is an important feature of provision which demonstrates that charities often adopt a needs-led approach to housing provision and tailor services in response to beneficiaries' unique circumstances.

2.2 ACCOMMODATION

In total, around three-fifths (60.3%) of charities featured within this report own or manage property (see figure 8). This includes a wide range of different property types (from bedsits, flats and maisonettes, to family homes) and scheme types (from adapted housing to sheltered living). The remaining 39.7% of charities do not manage or own property but do provide other housing support services such as signposting, help with housing applications, or money and benefits advice.

Figure 8



Note: Data is calculated as a percentage of all charities featured in this report (N=78).

2.2.1 Accommodation: total units of accommodation

Calculating how many total 'beds' or units of accommodation are available across the UK is a complex task, as forces charities use a wide variety of different values to measure and report their housing impact. For instance, some charities referred to the total number of beds they provided, whereas others reported the number of properties held or number of beneficiaries housed, which made aggregating the data challenging.

However, DSC estimates that accommodation delivered by forces charities within the previous year had a total capacity to house at least 10,200 people. This figure is based on the estimate that a family home contains four people (the calculated average family size in the UK includes 2.4 children) and also takes into account double occupancy rates for spouses/partners, where specified (Office for National Statistics, 2017). Table 1 provides a breakdown of each property type.

Over half of all charities provided accommodation for dependants (51.1%) with these charities collectively providing at least 1,240 family homes. Based on the estimate that the average family home housed four people, forces charities housed around 4,960 beneficiaries in family accommodation.

Almost two-thirds (66.0%) of charities provided accommodation for spouses/partners. In total, the charities featured in this report provided at least 1,806 double occupancy units for serving personnel, ex-Service personnel, and their partners - this means a total occupancy for 3,612 people.

In total, 18 charities provided accommodation for single ex-Service personnel, between them delivering over 1,200 beds.

Table 1

| Approximate property count and occupancy by type | | |
|--|------------|-----------|
| Type | Properties | Occupancy |
| Overall | 4,688 | 10,214 |
| Family homes | 1,240 | 4,960 |
| Double occupancy units | 1,806 | 3,612 |
| Single occupancy units | 1,247 | 1,247 |
| Unknown (not specified) | 395 | 395 |

Note: Data is taken as from charities' survey responses, websites and annual reports, where data was specified (N=45).

It should be noted that these figures are conservative estimates only. Data on the number of properties held and types of beneficiaries housed was available for 91.5% of charities which managed or owned accommodation. Approximate calculations were made based on the average family size (2.4 children) and the assumption that double occupancy accommodation

was at full capacity. Some charities may of course offer larger homes, or conversely have vacant properties which are not currently occupied. However, this depth of data was not consistently available for all of the charities identified as owning or managing property.

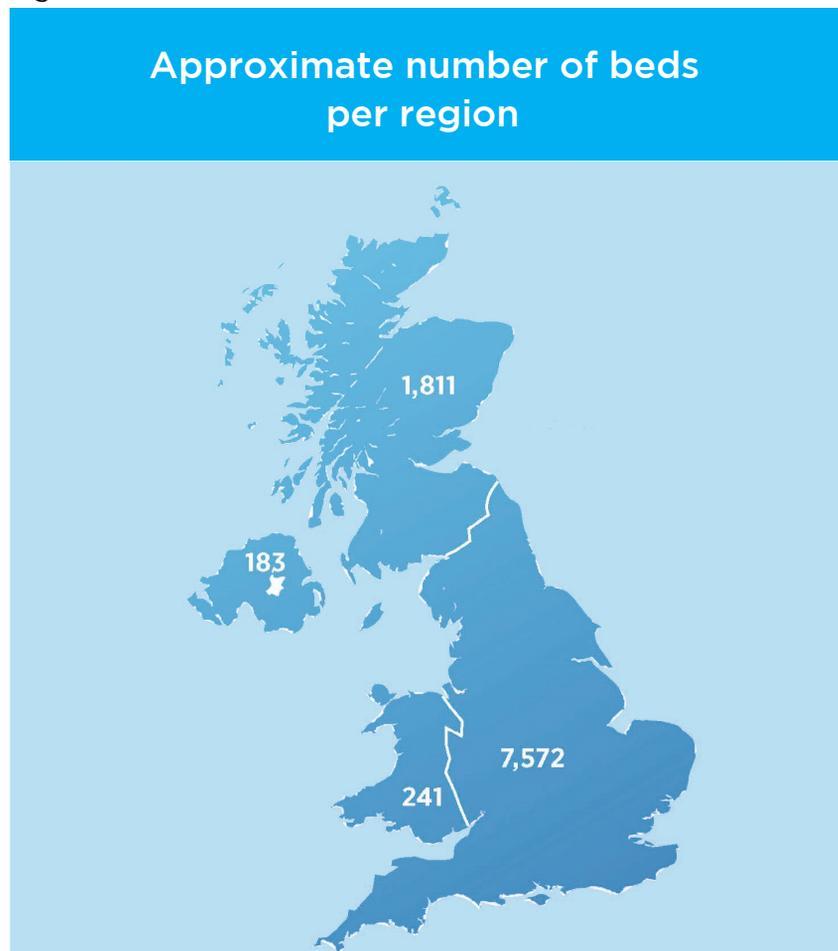
Furthermore (as referenced in table 1) two charities, managing 395 properties between them, did not specify which types of beneficiaries their housing stock supported. Therefore, they were included in the total number of beds based on the fact that one property housed at least one beneficiary. Another two charities specified providing accommodation but did not provide data for either the number of properties owned, or the types of beneficiaries housed. Both charities were relatively small in size and operated on a local scale so are unlikely to drastically alter overall estimates.

2.2.2 Accommodation providers: geographical spread

Figure 9 and table 2 show the number of forces charities which provide accommodation, by their geographic location. In total, there were 40 forces charities which provided accommodation in England, collectively providing at least 7,532 total 'beds' or units of accommodation. By comparison there were eight charities who managed accommodation in Scotland delivering at least 1,811 beds; two charities in Wales providing 241 beds; and three in Northern Ireland delivering at least 183 beds.

These figures are based on conservative estimates. Notably, two charities operated on a national scale delivering 395 beds between them but did not specify how many properties and beds were available in each area, therefore they are not represented in the data.

Figure 9



Note: Data is taken as from charities' survey responses, websites and annual reports, where data was specified (N=43).

Table 2

| Approximate number of beds by region | | |
|--------------------------------------|------------------|-----------------------------------|
| Location | No. of charities | No. of beds/ maximum occupancy |
| Across the UK | 47 | 10,214 |
| England | 39 | 7,532 |
| Scotland | 8 | 1,811 |
| Wales | 3 | 241 |
| Northern Ireland | 2 | 183 |
| Channel Islands | 2 | 52 |
| Unknown (national) | 2 | 395 |

Note: Data is taken as from charities' survey responses, websites and annual reports, where data was specified (N=43).

Figures for the number of charities operating in each area are not mutually exclusive. Charities may operate in more than one region. In total, four charities operated on a cross-border or national scale. Some charities' housing provision extended beyond the UK mainland; with two charities operating in the Channel Islands and providing at least 52 beds between them.

Given the clustering of accommodation providers in England, it may be easier for members of its armed forces community to access accommodation there in comparison to the rest of the UK. There are 30 times more beds in England than in Wales or Northern Ireland.

On the other hand, the concentration of forces charities in England may simply reflect differences in population sizes. Although 73% of the total beds were located there, England represents 84% of the UK's total population (so by extension is likely to house a larger proportion of the UK's armed forces community). Population density measures for the spread of the armed forces population are not currently available across all UK regions, which may make it difficult for charities operating on a national scale to identify or prioritise areas of need for housing.

As discussed within the Context section, housing legislation and policy also differs significantly from country to country, which may drastically affect access to housing for respective armed forces populations. Further research exploring housing needs from a regional perspective is urgently needed so that charities can assess whether beneficiaries are being served effectively.

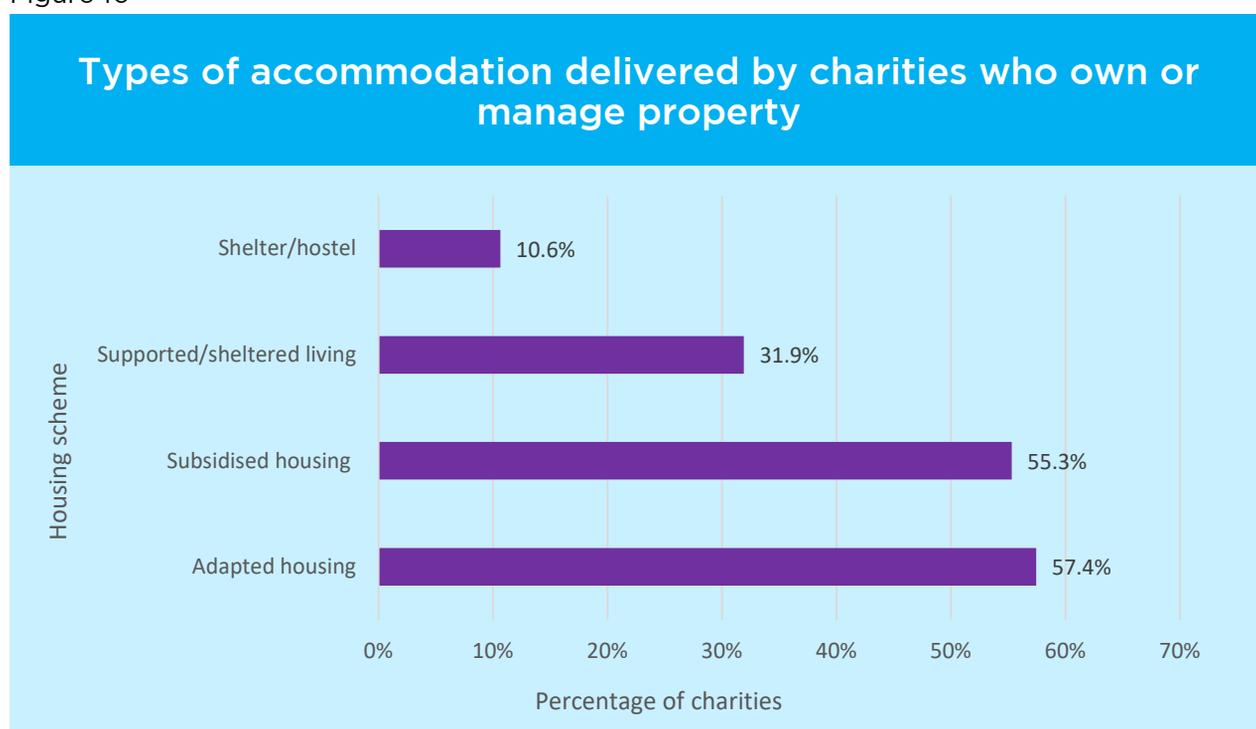
2.2.3 Accommodation by scheme type

Figure 10 shows the types of accommodation commonly provided by forces charities. Adapted housing was the most common, delivered by almost three-fifths (57.4%) of charities which owned or managed property. Adapted housing refers to properties which are designed or modified to improve accessibility for residents with disabilities or physical injuries.

Subsidised accommodation was the second most common type of accommodation scheme, delivered by over half (55.3%) of all charities which owned or managed property. Subsidised accommodation schemes offer rental tenancies at lower or more affordable rates than the general rental market, thereby alleviating housing costs for Service personnel and/or their families.

Supported or sheltered living was delivered by almost one-third (31.9%) of accommodation providers. This included both sheltered housing for elderly beneficiaries and accommodation with in-house or floating support services, such as access to welfare officers and caseworkers. Shelter/hostel refers to short-stay accommodation (for people at risk of homelessness and rough sleepers); but the delivery of this was less common, provided by only one-tenth (10.6%) of accommodation providers.

Figure 10



Note: Data is calculated as a percentage of all charities who own or manage property (N=47).

2.2.4 Accommodation by beneficiary type

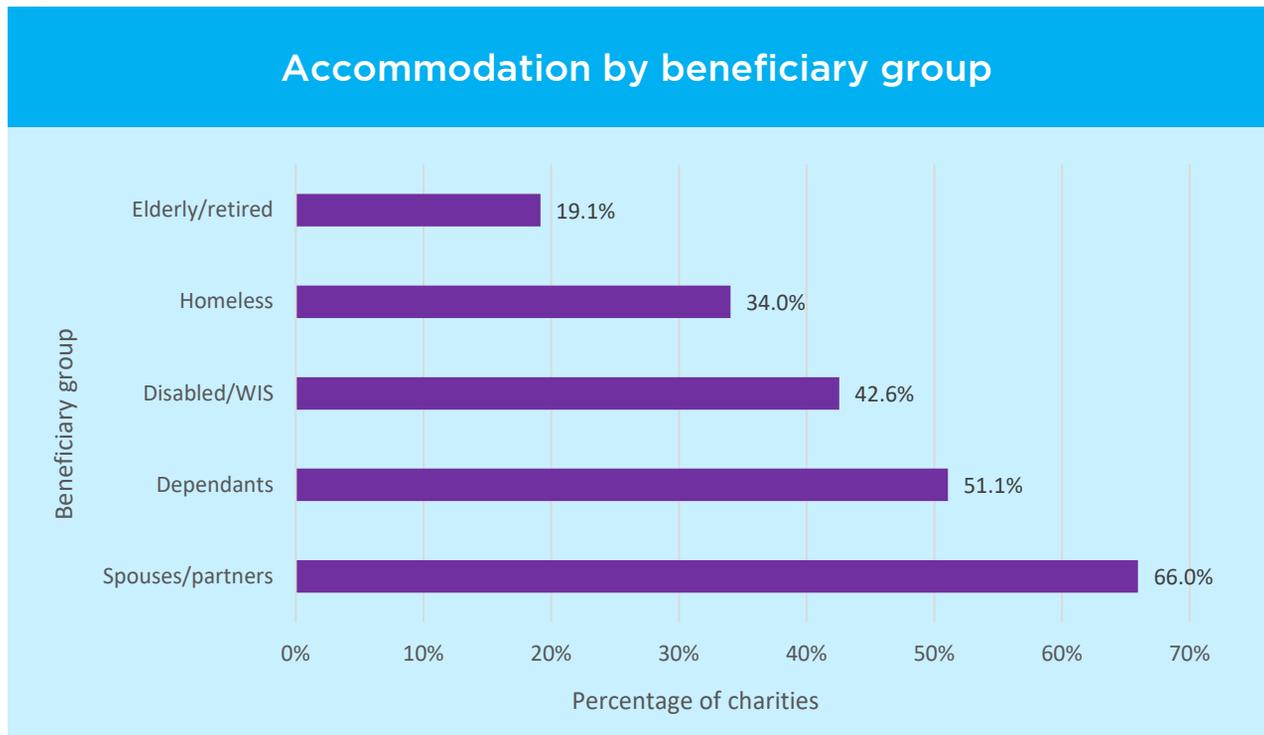
Many forces charities provided accommodation which catered for specific beneficiary groups. As mentioned previously, over half (51.5%) of all charities provided accommodation for dependants and two-thirds (66.0%) for spouses/partners.

In addition, over two-fifths (42.6%) of charities who owned or managed property, specified delivering accommodation for beneficiaries with disabilities or who were WIS. Beneficiaries with physical health issues may require adapted housing or supported living. As mentioned previously, these schemes were delivered by 57.4% and 31.9% of charities respectively.

Figure 11 shows accommodation by beneficiary group. Almost one-fifth (19.1%) of charities provided accommodation which catered specifically for elderly ex-Service personnel or those beyond retirement age. Again, this beneficiary group may benefit from adapted (57.4%) and supported housing (31.9%) schemes but particularly sheltered living (offered by 8.5% of charities).

Around one-third (34.0%) of charities said that they provided accommodation for homeless veterans. Interestingly, only around one-tenth (10.4%) provided beds in emergency shelters. The majority of other charities offered priority access to housing or accommodation with in-house or floating support services, such as visits from welfare officers and counsellors.

Figure 11



Note: Data is calculated as a percentage of all charities who own or manage property (N=47).

Case study 1: ACCOMMODATION FOR DISABLED EX-SERVICE PERSONNEL The Scottish Veterans' Garden City Association

Founded in 1915, The Scottish Veterans' Garden City Association (also known as Houses for Heroes) is one of Scotland's oldest military charities. The charity operates as a private charitable landlord and houses veterans with disabilities.

Located across 74 sites throughout Scotland, The Scottish Veterans' Garden City Association has nearly 700 houses available to rent, varying in size and type, with the majority being two- and three-bedroom homes. The Scottish Veterans' Garden City Association rents out its properties for life to veterans, with rents being set at 80% of local authority rates, and with priority given to young veterans with disabilities who have families.

The charity works in partnership with the army Personnel Recovery Unit (PRU), with over 100 veterans been housed since 2007 through this partnership. Furthermore, The Scottish Veterans' Garden City Association manages the Central Housing Register (an online housing

application for veterans) on behalf of Veterans Scotland, and regularly monitors the demand for houses for disabled veterans.

In response to a 2007 report entitled *The Way Ahead to 2027 and Beyond*, in 2008 The Scottish Veterans' Garden City Association implemented a strategy to build a further 60 houses for disabled veterans. The charity, in collaboration with Scottish Local Authorities (SLAs), was awarded just under £2 million in LIBOR Veteran Accommodation Funding to build a further 17 homes for veterans with disabilities and their families. This partnership sees the charity providing 20% of the building cost, with SLAs providing the remainder. The charity retains nomination rights to each property and the SLAs maintain them.

2.2.5 Long- and short-term housing options

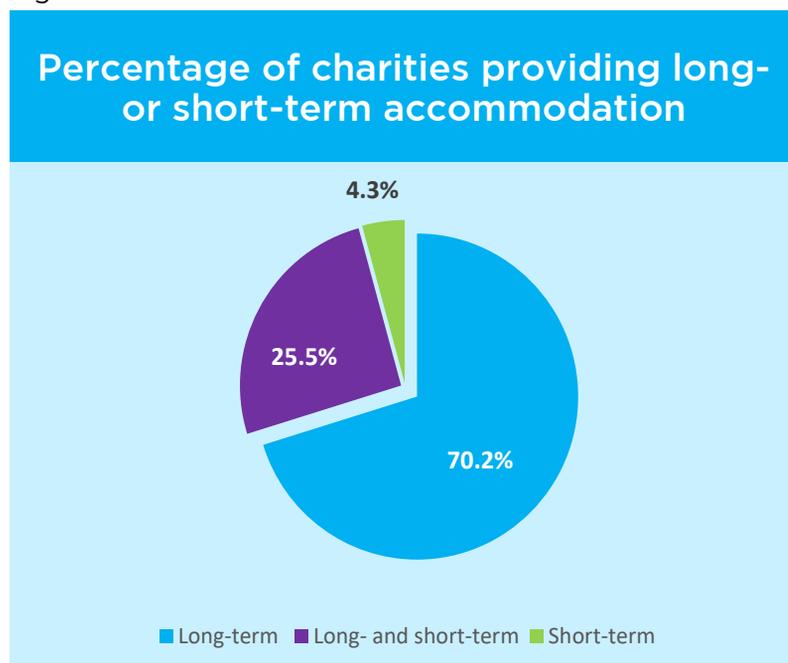
Accommodation was much more commonly provided on a long-term basis. DSC defined 'long-term' stays as being for one year or longer; and short-term stays as any periods of less than one year. As shown in figure 12, over three-fifths (70.2%) of charities provided long-term accommodation only; and just 4.3% provided short-term accommodation only. A quarter (25.5%) of charities provided a mix of both long- and short-term accommodation.

Long-term accommodation was typically offered in the form of subsidised tenancies and occasionally in the form of joint ownership schemes. In most cases, long-term accommodation catered to ex-Service personnel and their immediate families. Adapted housing and sheltered accommodation for elderly ex-Service personnel and their partners/widows were also both generally delivered on a long-term basis.

On the other hand, short-term accommodation was more commonly targeted towards single ex-Service personnel and often those in 'crisis situations', for example those at risk of homelessness, sleeping rough or undergoing substance misuse treatment.

There were, however, a few instances of charities providing temporary accommodation for families. Examples of this included short-term lets for families while they transitioned to civilian life, and 'home-away-from-home' facilities for families of WIS (ex-)Service personnel undergoing medical treatment.

Figure 12



Note: Data is calculated as a percentage of all charities who own or manage property (N=47).

Case study 2: ACCOMMODATION PROVISION Stoll

Established in 1916, Stoll is now the leading provider of supported housing for vulnerable veterans. As stated on their website (www.stoll.org.uk/about) the charity's mission is 'to house and support veterans to live as independently as possible'.

Stoll provides 250 affordable homes to rent for vulnerable veterans through these four schemes in west London:

- Sir Oswald Stoll Mansions;
- Chiswick War Memorial Homes;
- Countess of Wessex House;
- Banstead Court.

A further 34 purpose-built homes have been recently constructed for disabled and vulnerable veterans in the garrison town of Aldershot. Centenary Lodge marks Stoll's first housing development outside of London, having been built in response to research undertaken by the University of York, which identified a shortfall of dedicated veterans' accommodation in Aldershot. The new development will house single veterans and families from June 2018, and features communal spaces for training, therapy and community development.

Stoll runs the Veterans' Nomination Scheme (VNS) which helps veterans find affordable accommodation with housing associations and local authorities across the country. VNS is run in partnership with The Royal British Legion and has housed over 400 veterans since 2009. The scheme is primarily aimed at single veterans of working age and couples without children, who often struggle to access social housing. Referrals come from a wide range of veterans' organisations, after which Stoll liaises with housing providers to secure accommodation meeting each veteran's personal needs and preferences.

Additional London-based services include a Veterans' Outreach Service and monthly Veterans' Drop-In, through which Service leavers and veterans can access advice on a wide range of issues including housing, employment, Service pensions, mental health, welfare benefits, debt advice and well-being.

Alongside its housing provision, Stoll offers the following services.

- Help with employment through its partner charity RFEA: The Forces Employment Charity (to help ex-Service people to transfer their skills to the civilian workplace, access training and employment).
- Skills and training such as IT skills, numeracy and literacy, English for Speakers of Other Languages (ESOL) and training grants.
- Independent living services which enable older veterans to remain in their communities while receiving low-level care.
- Community and social activities, helping veterans to overcome isolation and loneliness.
- Health services such as referrals to mental health specialists, help with managing addiction, fitness and cookery classes and complementary therapies.

Stoll is a 'highly collaborative charity' which partners with fellow armed forces charities, other voluntary sector organisations, housing associations, local authorities and universities, in addition to serving as joint head of the Cobseo Housing Cluster. The Cluster is a working group of over 30 organisations which work collaboratively to meet the housing needs of the armed forces community.

Stoll recently worked alongside the University of York to conduct the second phase of its research into the housing needs of single veterans in the UK.

The research was carried out in partnership with Forces in Mind Trust and Riverside. In response to the findings, a joint call to action was published, urging the government to work with the charity sector to improve the transition process to reduce homelessness. This also led to a call for local authorities to identify and respond appropriately to veterans seeking housing, and for the government to ensure that housing for veterans is properly resourced.

An independent evaluation of Stoll's London Outreach Service found that the service provided effective and much-needed life interventions for particularly vulnerable Service leavers over a two-year period. The report showed very positive outcomes for the most vulnerable veterans who were identified as being likely to struggle after Service.

Case study 3: ACCOMMODATION PROVISION Haig Housing

Haig Housing's object is to provide affordable homes and housing assistance to ex-Service people and their dependants. At present, Haig has over 1,500 properties throughout the UK and Channel Islands. Haig's homes are spread across 80 local authorities and range from family-sized homes to small flats and maisonettes. The largest of Haig Housing's estates is found in Morden, London and contains over 270 homes.

Haig provides tailored housing solutions to meet the needs of severely wounded and disabled veterans through a shared equity scheme buying and adapting homes. It also delivers a wide range of housing advice to both the serving community and transitioning Service leavers, through attendance at resettlement and housing fairs.

The charity has seen a 30% increase in housing applications in the last three years, yet, their housing stock has grown by only 3.4% in the same period. In London and the South East, demand is very high with at least 11 eligible applicants for every available home.

To tackle this growing need, Haig is currently developing a series of additional housing schemes, including the Parry Court Morden development. When complete, it will provide eight one-bedroom homes for single veterans who are transitioning out of the services. In Rhodes-Moorhouse Court, Haig will deliver 68 more new homes for a mix of single veterans and families opening summer 2019.

Haig collaborates with other Service charities to deliver its charitable remit, it is the strategic housing partner for Help the Heroes, is a referral partner with the Veterans' Gateway and serves joint Chair of the Cobseo Housing Cluster alongside Stoll (see page 33 for a case study on the Cobseo Housing Cluster).

Haig also participated in an innovative project with the BBC programme *DIY SOS*, Walking with the Wounded, Manchester City Council and Adactus Housing, to refurbish 20 homes for veterans in Canada Street, Newton Heath. The project saw a collection of national and regional housing awards.

Yet another example of Haig's collaborative approach to work can be seen via its Veterans' Accommodation Pathways in Aldershot and Colchester. Delivered in partnership with Riverside and Stoll, the scheme helps homeless ex-Service people to move from supported housing to independent living. Haig has acquired properties in Aldershot and Colchester to meet this need.

2.3 OTHER SUPPORT SERVICES

Forces charities provided a variety of housing support services, which ranged from home repairs and household goods, to money and benefits advice. Support services can be (and often are) delivered alongside accommodation. However, this was not always the case, as almost two-fifths (37.2%) of charities featured in the report did not provide accommodation.

Table 3 shows the range of housing support services delivered by charities, listed in descending order of those most commonly provided.

Table 3

| Housing support services commonly provided by Service charities | | |
|--|---------------------|-------------------------|
| Housing services | Number of charities | Percentage of charities |
| Home repairs and maintenance Repairs, makeovers and general maintenance around the home, including modifications and adaptations for WIS beneficiaries. | 32 | 41.0% |
| Signposting Directing beneficiaries to other organisations best placed to deliver housing support (for example, other charities and housing associations). | 30 | 38.5% |
| Housing searches/applications Help with finding appropriate housing and/or completing applications for social housing schemes. | 29 | 37.2% |
| Practical help with moving Help to co-ordinate moves from one property to another, for example by providing or covering the costs of transport, vehicles and movers. | 22 | 28.2% |
| Outreach/welfare officer Charity professionals who act as a designated point of contact or as a case handler for beneficiaries seeking housing support. | 22 | 28.2% |
| Financial advice Advice on money, budgeting, debt management, welfare and pensions entitlement. | 21 | 26.9% |
| Drop-in or day centre Drop-in advice hubs and/or day centres where homeless people can access advice and basic facilities such as showers, food and clothing. | 16 | 20.5% |
| Deposit payment Financial contribution towards a deposit or first month's rent to enable beneficiaries to secure a home. | 15 | 19.2% |
| Research Research focusing specifically on housing provision or policy for the armed forces community. | 11 | 14.1% |

| | | |
|---|---|-------|
| Street outreach Provision of essential goods (such as food, clothing and toiletries) to rough sleepers. | 9 | 11.5% |
| Domestic goods Provision of white and brown household goods or furnishings. | 9 | 11.5% |
| Helpline A dedicated telephone service, where beneficiaries can access advice on housing. | 9 | 11.5% |

Note: Data is taken as a percentage of all charities featured in this report (N=78).

Table 3 provides an overview of forces charities' housing support services. Commonly delivered services included home repairs and signposting, each delivered by close to two-fifths of charities (41.0% and 38.5% of charities respectively). Less common services included provision of supplies to rough sleepers via street outreach teams and provision of household domestic goods, both delivered by just over one-tenth (11.5%) of charities. 'Other' less common housing services (not cited in the table above) included social activities and support groups (N=7), emotional support or counselling (N=6) and welfare contributions towards bills and rent (N=3).

2.3.1 How are services delivered?

DSC also gathered data on how housing support services were delivered to beneficiaries, specifically, whether they were delivered by charities themselves or via grant-making.

Grant-making data provides interesting insights into the extent of collaboration and partnership undertaken between forces charities and other voluntary organisations. There are also implications for expenditure calculations – if charities frequently make grants to fellow Service charities, it is possible that expenditure is recycled within a small cohort of organisations, thereby inflating sector expenditure (see Chapter One, page 5 for financial expenditure calculations).

Almost half (45.5%) of the charities featured in this report specified making grants. There was no significant difference in the number of charities delivering grants to individuals versus grants to organisations (34.7% v. 32.2% respectively). However, previous research by DSC has found that approximately only 10% of charities who state that they offer grants actually do so (Traynor, T. and Walker, C., 2015).⁵

Figures 13 to 16 show how housing services are delivered to beneficiaries. Services have been grouped together by similar service types for ease of comprehension. Categories include the following.

- Information and advice services: helpline, research, signposting.
- Help to secure a home: deposit payments, financial advice, house searches and applications.
- Practical domestic help: domestic goods and furnishings, practical help with moving, home repairs and maintenance.
- Outreach and emergency facilities: outreach officer, drop-in or day centre, provision of essential supplies to rough sleepers.

⁵ This situation is not specific to the armed forces charity sector. Earlier research by DSC published in *UK Grant-Making Trusts and Foundations* revealed that in general, many more charities state in their objects that they make grants than they do in practice.

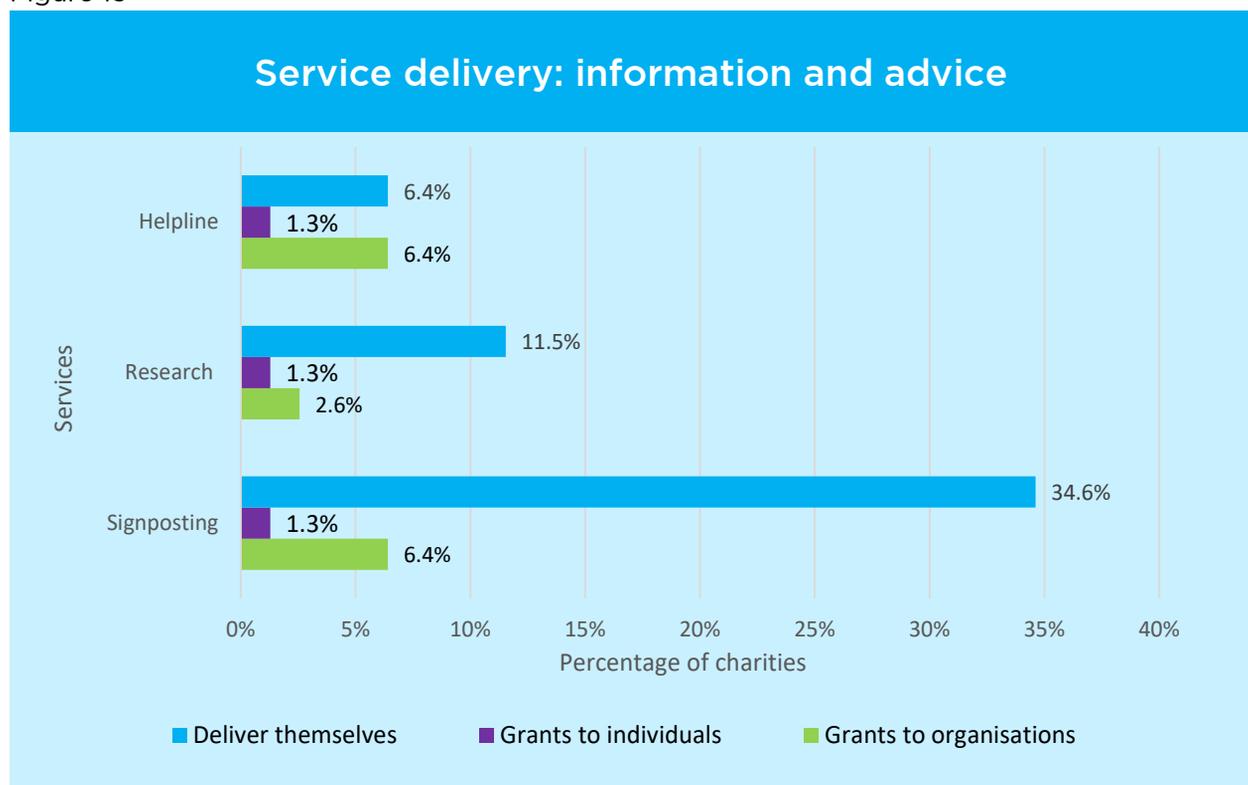
2.3.2 Information and advice services

Figure 13 shows that forces charities are typically more likely to deliver information and advice services themselves rather than through grant-making. This was particularly true in the case of signposting, which charities were over five times more likely to deliver themselves; and research, which charities were four times more likely to deliver themselves.

Helplines were equally as likely to be delivered by charities themselves or by grants to organisations. It was rare for charities to give grants to individuals to fund the delivery of information and advice services, only one charity specified doing so to fund helplines, research and signposting; which represented 1.3% of all charities featured in this report.

Charities' tendency to give grants to organisations rather than individuals for information and advice services is fairly predictable, given that these services typically require resources, expertise and dedicated staff to deliver. It may be difficult for an individual beneficiary to establish signposting or operate a helpline single-handedly.

Figure 13



Note: Figures are calculated as a percentage of all charities featured in this report (N=78). Categories are not mutually exclusive.

Case study 4: INFORMATION AND ADVICE SERVICES Army Families Federation

The Army Families Federation (AFF) serves as an independent voice for army families, and the charity works hard to improve the quality of life for army families around the world, including commonwealth soldiers and their families.

The charity gathers evidence on the experiences and concerns of Service families through research and campaigns to drive forward changes in policy. Their work is often pivotal in achieving improvements for army families, across a wide spectrum of issues.

AFF's support includes housing, health and additional needs, education and childcare, deployments, money advice, employment and training, and support for family life. Army families can access signposting services and useful information through their magazine *Army&You*.

During 2017, beneficiary feedback identified housing as the number one issue faced by army families. AFF believes that housing concerns may have been sparked by a series of recent changes to MOD accommodation provision, such the introduction of the new Combined Accommodation Assessment Scheme (CAAS); and proposed shift to the Future Accommodation Model (FAM), which fundamentally change the way army families access housing.¹

AFF have devoted much attention to addressing housing concerns. AFF'S 2016 *Big Survey* focused on the future of military housing and in particular, the implementation of the Future Accommodation Model (FAM).² The survey, which gained over 8,300 responses, found that army families overwhelmingly preferred the Service Family Accommodation model.

In response to their survey findings, the AFF drafted an *AFF Manifesto* detailing families' concerns around FAM. Evidence gathered from the survey has since been quoted in parliamentary debates, and informs a wider audience of policymakers and members of army command. It has also provided an evidence base for key publications on the subject of housing support such as The Centre for Social Justice's *Homes Fit for Heroes*. Over thirty-five years after AFF was founded, the charity continues to campaign to improve the lives of army families.

¹ *AFF Annual Report and Accounts 2016/2017* [PDF], AFF, 2017, <https://aff.org.uk/wp/wp-content/uploads/2018/01/AFF-Annual-Report-2016-17-FINAL-E-COPY-2MB.pdf>, accessed 13 June 2018.

² *AFF Big Survey Report 2016* [PDF], AFF, 2016, <https://aff.org.uk/wp/wp-content/uploads/2018/02/AFFbigsurveyfullbrieffinal.pdf>, accessed 13 June 2018.

2.3.3 Help to secure a home

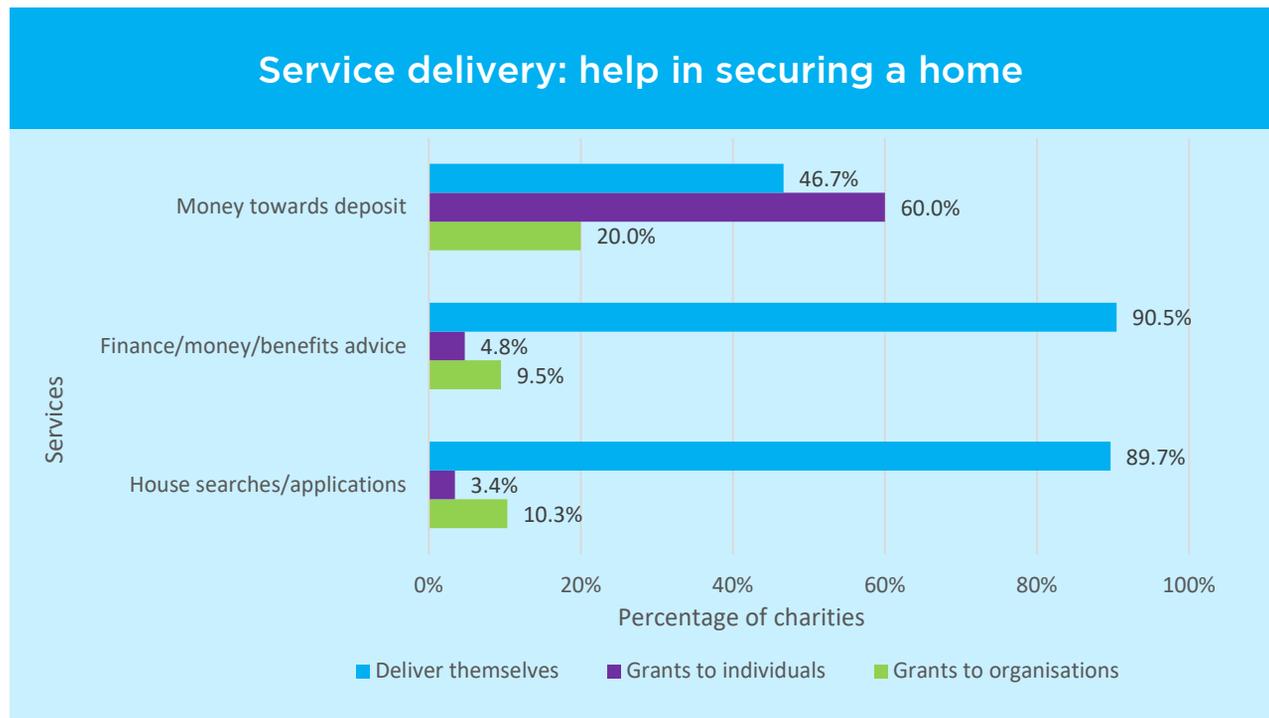
Figure 14 shows how charities deliver services which help beneficiaries to find and secure a home. This category includes deposit payments, finance/money advice and assistance with housing searches and applications.

Finance advice and housing searches were both predominantly delivered by charities themselves, according to around nine-tenths (90.5% and 89.7%) of charities respectively. Less than one-tenth of charities delivered these services via grants to organisations (9.5% and 10.3% respectively) and less than one-twentieth delivered via grants to individuals (4.8% and 3.4% respectively).

On the other hand, deposit payments were primarily delivered via grants to individuals, as undertaken by three-fifths (60.0%) of charities. This is fairly expected given that deposit

payments typically involve a one-off award or exchange of capital, and therefore would be relatively easy to distribute directly to beneficiaries.

Figure 14



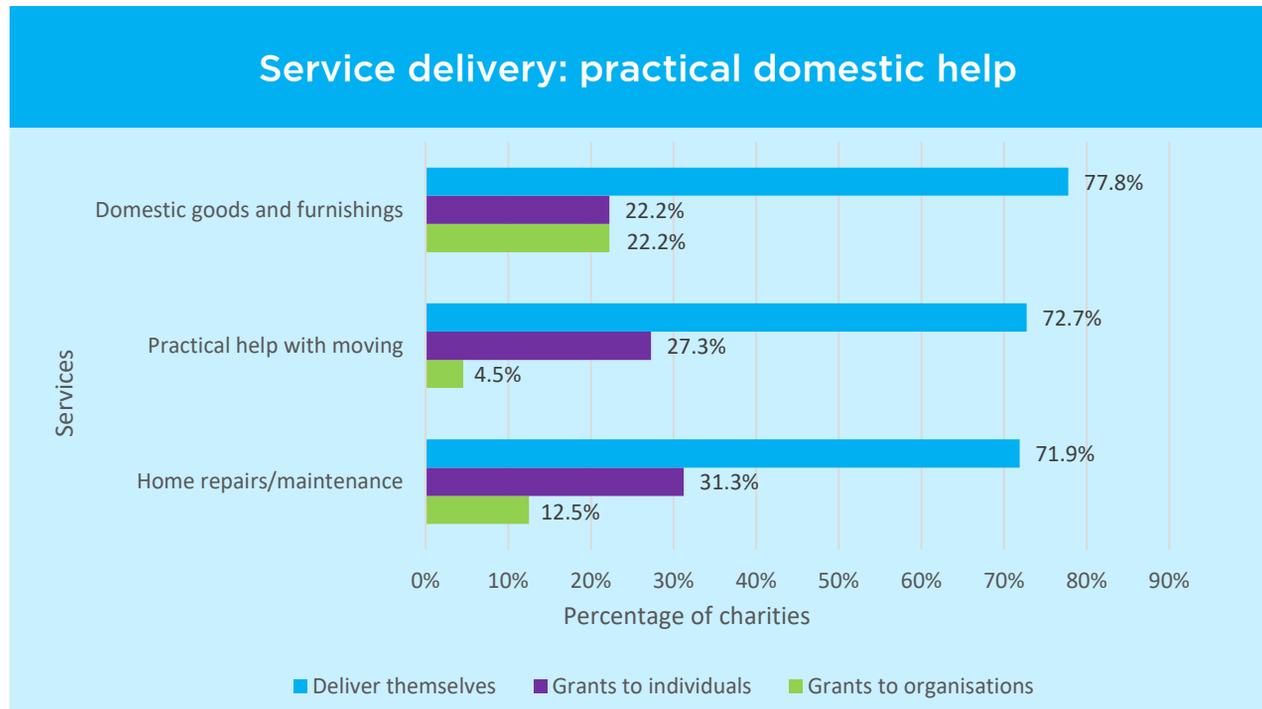
Note: Figures are calculated as a percentage of all charities featured in this report (N=78).

2.3.4 Practical domestic help

Figure 15 shows how practical domestic help was delivered to beneficiaries, including the provision of domestic goods and furnishings, help with moving and household maintenance.

All services in this category were most commonly delivered by charities themselves rather than via grant-making. When grants were offered, charities were more likely to give to individuals than organisations. Charities were more than twice as likely to give grants to individuals for home repairs/maintenance (12.8% v. 5.1%); and almost six times as likely to deliver grants to individuals for practical help with moving, when compared to organisations (7.7% v. 1.3%).

Figure 15



Note: Figures are calculated as a percentage of all charities featured in this report (N=78).

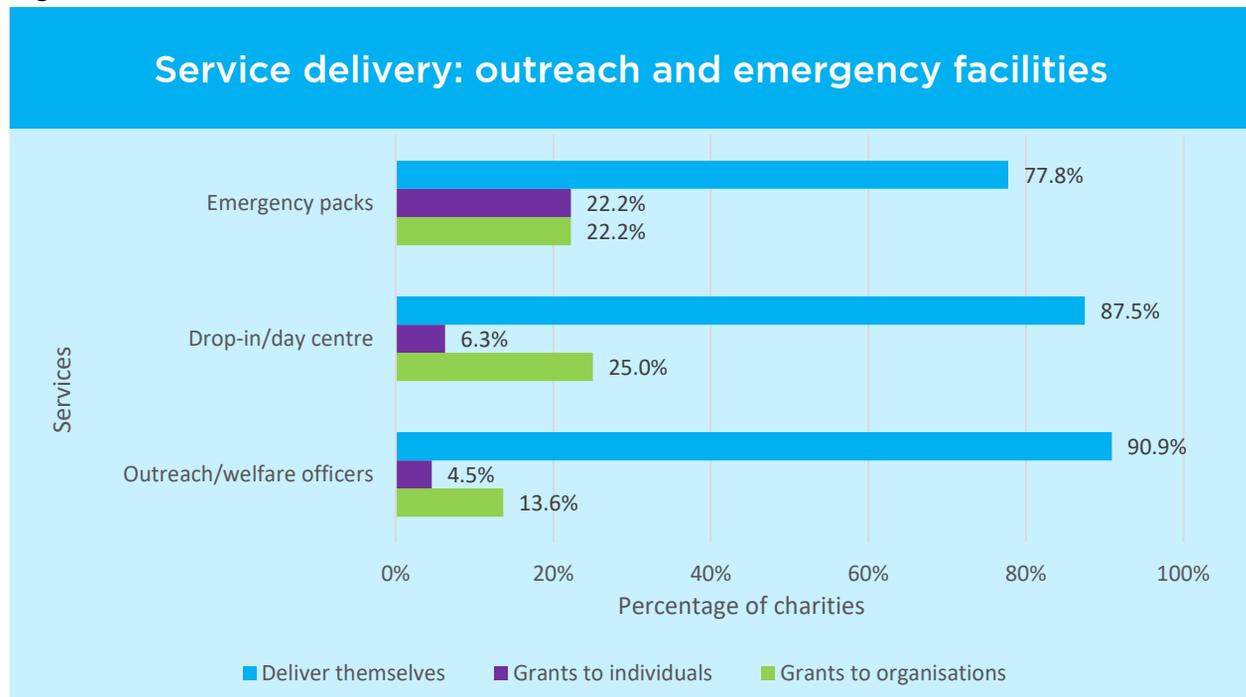
2.3.5 Outreach and emergency facilities

Figure 16 shows how outreach and emergency facilities were delivered to beneficiaries, including outreach officers, drop-in/day centres and street outreach (distribution of clothes, food, toiletries and other essential goods to rough sleepers).

In keeping with the findings noted in 2.3.4, charities were most likely to deliver services themselves and grants were relatively rare. However, in contrast to the previous trend, when issued, grants were generally more likely to be delivered to organisations for the provision of drop-in/day centres (5.1% v. 1.3%) and outreach/welfare officers (3.8% v. 1.3%).

Services in this category are frontline services, focusing on the distribution of advice, welfare, emotional support and essential items. Organisations may need to have resources and an established support infrastructure in place to effectively deliver these services. For example, staff members to operate day centres or vehicles and a network of street teams to distribute supplies to rough sleepers. In this context, it is unsurprising that few grants were awarded to individuals.

Figure 16



Note: Figures are calculated as a percentage of all charities featured in this report (N=78).

Case study 5: HOMELESSNESS SUPPORT Veterans Aid

Since its establishment in 1932, Veterans Aid (VA) has provided immediate, practical support to veterans who are homeless, facing homelessness or in crisis. The charity is a dynamic, frontline organisation committed to delivering new and better ways of resolving the endemic social problems that lead ex-Service personnel into debt, dependency and social isolation. The charity is committed to going beyond addressing homelessness and its consequences; it aspires to prevent it – and prevent it recurring.

VA’s central London HQ/Operations Centre deals with appeals for help from around the UK and overseas. Through extensive connectivity and swift networking, its experienced team is able to undertake assessments and emergency interventions that stop vulnerable individuals (and often dependents) ending up homeless or in high-risk situations. These ‘Golden Hour’ actions not only remove immediate danger but also bring veterans into a system that protects, nurtures and supports them until they are ready to sustain themselves independently.

For those who require VA’s longer-term support, bespoke, collaborative programmes address individual needs. In each case, the aim is to break cycles of dependency and equip individuals with the tools to lead sustainable, independent lives.

VA also operates a short-term residential centre called New Belvedere House. This facility, which has recently undergone an £8 million redevelopment and extension, can accommodate 66 veterans, of which 54 live in single occupancy rooms. A further 12 veterans are accommodated in its Old Rectory, which contains four shared apartments.

The redevelopment was designed to deliver VA’s unique ‘Welfare to Wellbeing’ process, a pathway that goes beyond the provision of immediate emergency accommodation, food and

clothing, towards a programme that addresses dependencies, healthcare, fitness, skills-training, education, employment acquisition of suitable long-term accommodation.

This highly successful model has attracted international attention among practitioners, academics and politicians from Denmark, Taiwan, Israel, Belgium and Canada. In 2018, US veterans' charity Swords to Plowshares described VA's model as one that 'can be looked to for a way of doing business that works'.¹ Through its membership of FEANTSA (the European Federation of National Organisations Working with the Homeless) the charity also works alongside 130 members from 30 countries to end homelessness in Europe.

Securing employment is the endgame of Veterans Aid's provision. The process that starts with triage and emergency interventions regularly ends with mentoring into education or employment. Through its partnership with Ruskin College and other organisations who share its vision, Veterans Aid enables residents to enrol on vocational degree courses, apprenticeships and access programmes. These academic relationships are underpinned by a shared understanding that education is an important survival tool; one that opens doors to new skills and new opportunities.

In 2017, Veterans Aid supported 479 veterans and provided 22,000 nights of accommodation. It helped 92 veterans into work or on to training courses and helped veterans through addiction treatment. The charity put 136 ex-Service personnel into appropriate, sustainable accommodation.

¹'Veterans Aid has a model we can look to for a way of doing business that works' [web page], Veterans Aid, 2017, <https://veterans-aid.net/veterans-aid-has-a-model-we-can-look-to-for-a-way-of-doing-business-that-works/>, accessed 1 June 2018.

2.3.6 Grant-making trends: an overview

Just under half (45.5%) of charities made grants for housing. However, previous research by DSC found that only around 10% of charities who claim to make grants actually do so.⁶ Across the board, charities were overwhelmingly more likely to deliver housing services themselves than through grant-making. The only notable exception to this general rule was the provision for deposit payment, which is more likely to be delivered via grants to individuals (11.5% v. 9.0%).

Charities were most likely to make grants to individuals for home repairs and maintenance (delivered by 12.8% of charities), deposit payments (11.5%) and practical help with moving (7.7%). On the other hand, grants for signposting, helplines, research, financial advice, housing searches/applications, drop-in/day centres and outreach officers were rarely offered to individuals, each offered by only one charity (or 1.3% of all charities featured in this report).

Charities were most likely to make grants to organisations to fund signposting and helplines (6.4%) but were unlikely to fund help with moving (1.3%), domestic goods and furnishings and emergency packs in this way (2.6%).

It is possible to identify broad trends in charities' grant-making practices. Grants to individuals typically consisted of funding items, providing capital and resources or delivering one-off practical services which helped individuals or families to secure or improve their home. On the other hand, grants to organisations tended to help fund the core delivery of information, advice

⁶ This situation is not specific to the armed forces charity sector. Earlier research by DSC published in *UK Grant-Making Trusts and Foundations* revealed that many more charities state that they make grants actually do so in practice.

and outreach – services which typically require a team of people, facilities, resources and infrastructure to deliver.

Grant-making trends provide interesting insights into service delivery and the extent of partnership and co-ordination across the sector. It would be interesting to conduct further research in order to investigate whether grants to organisations were primarily awarded to other armed forces charities.

Case study 6: GRANT-MAKING ABF The Soldiers' Charity

ABF The Soldiers' Charity is a grant-making charity which has been operating since 1944. The charity offers a lifetime of support to army soldiers, veterans and their immediate families. It achieves this by making grants to individuals through Regiments and Corps and supporting a wide range of specialist charities that sustain the British Army 'family', both at home and around the world.

Within the previous year, their priorities in grant-making to charities were principally focused across: care for the elderly; mental health and respite care; homelessness; supported housing; education and training for employment; and welfare support to the army 'family'.

ABF follows a strictly 'hand-up – not a hand-out' approach to grant-making, which aims to help beneficiaries become self-sustaining. The charity goes to great lengths to establish what constitutes genuine need. A key, and unique, element of their work is the fact that they package support to fit a particular need, prioritising across a range of delivery tools as appropriate.

Their housing support provides a fantastic example of this needs-based approach. Support to veterans facing housing difficulties spans from funding emergency homeless situations, to longer-stay housing or sheltered accommodation. They also follow on with the provision of employment advice and other support (either direct to the individual or through service providers) to provide a robust long-term solution.

During the 2016-17 financial year, grants for housing support to both individuals and organisations was in excess of £1.5 million. Grants to individuals have enabled beneficiaries to acquire furnishings and domestic goods, adapt their homes to improve accessibility, manage rent arrears and prevent evictions. While grants to organisations have enabled fellow Service charities to provide core housing services and tackle homelessness.

Examples of charities which received grants to deliver housing support to the armed forces community included: Stoll (£40,000); Royal British Legion industries (£262,000), Housing Options Scotland (£15,000) and Alabaré (£62,000).

ABF The Soldiers' Charity is an example of a charity which supports army families across multiple areas of need. Although they do not deliver frontline services themselves, they charities.

Case study 7: GRANT-MAKING RAF Benevolent Fund

The Royal Air Force Benevolent Fund (RAFBF) has supported serving personnel and veterans, their partners and dependants since its inception in 1919. Almost a century later, it achieves this by awarding grants to individuals and organisations which support the RAF family, and by providing accommodation for disabled ex-RAF personnel through its subsidiary charity (the RAF Benevolent Housing Trust).

RAFBF's grant-making activities are diverse; delivering support against financial need as well as with relationships, emotional wellbeing, welfare breaks, employment and training, and housing support.

In terms of housing support, RAFBF provide short-term assistance to enable low-income families to secure a home while local housing applications are processed. For example, funding to cover security deposits, bonds and first month's rent. Other housing costs funded by RAFBF grants include essential repairs and upgrades to properties, including replacement boilers and central heating systems where not funded through the Affordable Warmth Scheme. The trust also helps beneficiaries with disabilities to live more independently by funding home adaptations, aids and covering fees for care homes and carers. Across all grants, priority is given to low-income families.

In addition to grant-making, RAFBF provide housing information and signposting services, for example, by advising beneficiaries on how to apply for home improvement grants from their local council or home improvement agency. RAFBF's advice and advocacy service also distributes advice on benefits and welfare, helping beneficiaries to access any funding that they are entitled to.

The Housing Trust was established to provide bespoke housing for Service leavers with significant disabilities. The trust now manages an extensive network of properties, which included 230 households during 2016. The Housing Trust team ensures that each property is equipped to meet the bespoke medical and emotional needs of its residents, for example, by locating families close to preferred schools or ensuring that WIS Service leavers have quick access to hospitals for treatment and rehab. The Trust recently won the AFF Resettlement Award for Outstanding Contribution to Resettling Military Families.

During 2017, RAFBF distributed over £600,000 in external grants to voluntary organisations, some of which has helped other forces charities to deliver housing provision to RAF families. Examples include Stoll, which received £12,000 in grant funding, and Queen Elizabeth Hospital Birmingham Charity, which received £10,000.

2.4 RESPONDING TO MULTIPLE AREAS OF NEED

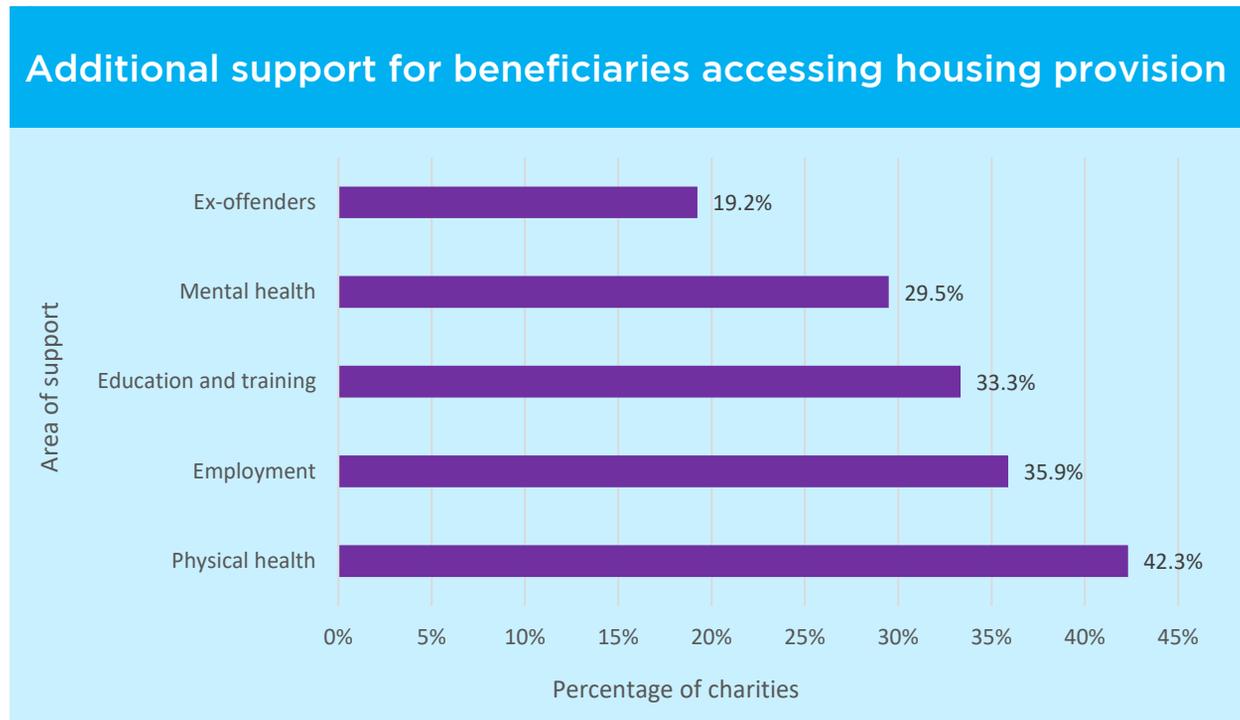
Housing support cannot be explored in isolation. Research investigating the causes of homelessness among ex-Service personnel has typically concluded that there is no single route to homelessness.

The reasons ex-Service personnel become homeless are multifaceted, but generally veterans' vulnerabilities and housing support needs are similar to the general population. For example, physical or mental health issues (including substance misuse), relationship breakdown, debt, social isolation or lack of employment (Johnsen et al., 2008; Randall and Brown, 1994; Milroy, 2001).

There was significant overlap between areas of provision, which suggests that forces charities respond to multiple areas of need. Over half (51.2%) of charities said that they offered at least

one other area of support to beneficiaries who approached them for help with housing, of which the most common was physical health support, delivered by over two-fifths (42.3%) of charities (see figure 11).

Employment support was the next most common service provided in conjunction with housing provision, as reported by over one-third (35.9%) of charities. Support for ex-offenders was the least common form of support offered in conjunction with housing support, yet was still provided by a significant proportion (19.2%) of charities.



Note: Figures are calculated as a percentage of all charities featured in this report (N=78).

2.5 CHAPTER TWO SUMMARY

2.5.1 Accommodation

Over three-fifths (60.3%) of charities delivered accommodation, which included multiple types of properties and various levels of housing support to suit a range of needs. The most common types of accommodation schemes provided by charities were adapted (57.4%) and subsidised (55.3%) housing. Over two-fifths (42.3%) of charities provided accommodation for disabled or WIS beneficiaries and over one-third (34.0%) provided accommodation for homeless beneficiaries. DSC estimates that all accommodation owned or managed by forces charities has a capacity to house over 10,200 people across the UK. However, initial analysis suggests that the geographical spread of accommodation is unevenly distributed across the UK, with the majority of accommodation providers (and 74% of the total beds) located in England.

2.5.2 Other support services

Common types of housing support services included home repairs and maintenance, delivered by two-fifths (41.0%) of charities; signposting (38.5%); and help with house searches and applications (37.2%). Just under half (45.5%) of charities made grants for housing. However, previous research by DSC found that only around 10% of charities who claim to make grants actually do so. Grants to individuals were most commonly awarded to fund domestic items or practical one-off services such as home repairs and maintenance (delivered by 12.8% of charities), or deposit payments (11.5%). Grants to organisations were typically awarded to fund information and outreach services, such as signposting and helplines (6.1%).

2.5.3 Support for homeless ex-Service personnel

While all housing services aim to help beneficiaries secure stable housing, DSC found that a relatively small number of charities provide frontline services which respond to beneficiaries in 'crisis situations' (those who are already homeless or at immediate risk of becoming so). Day centres were provided by 16 charities but only handful (N=5) of charities managed shelters or hostels. In total, nine charities operated street outreach teams distributing food, clothing and basic goods to rough sleepers. A further eleven charities did not operate frontline homelessness services but did give homeless beneficiaries priority access to housing.

2.5.4 Responding to multiple areas of need

Housing support cannot be explored in isolation, various factors may affect beneficiaries' ability to secure appropriate housing; for example, lack of employment, relationship breakdown, mental and physical health problems and debt. DSC found that charities responded to multiple related areas of need and as a result, housing provision frequently merged with other areas of support. Over half (51.2%) of charities said that they delivered other forms of support in conjunction with housing provision, the most common of which were physical health (42.3%) and employment support (35.9%).

CHAPTER THREE

Collaboration, evaluation and perspectives on best practice

3.1 INTRODUCTION

This chapter takes a mainly qualitative approach, drawing upon survey responses and short interviews with charity representatives to provide insights into the following three topics.

- Partnership and collaboration
- Perspectives on best practice
- Evaluation and impact

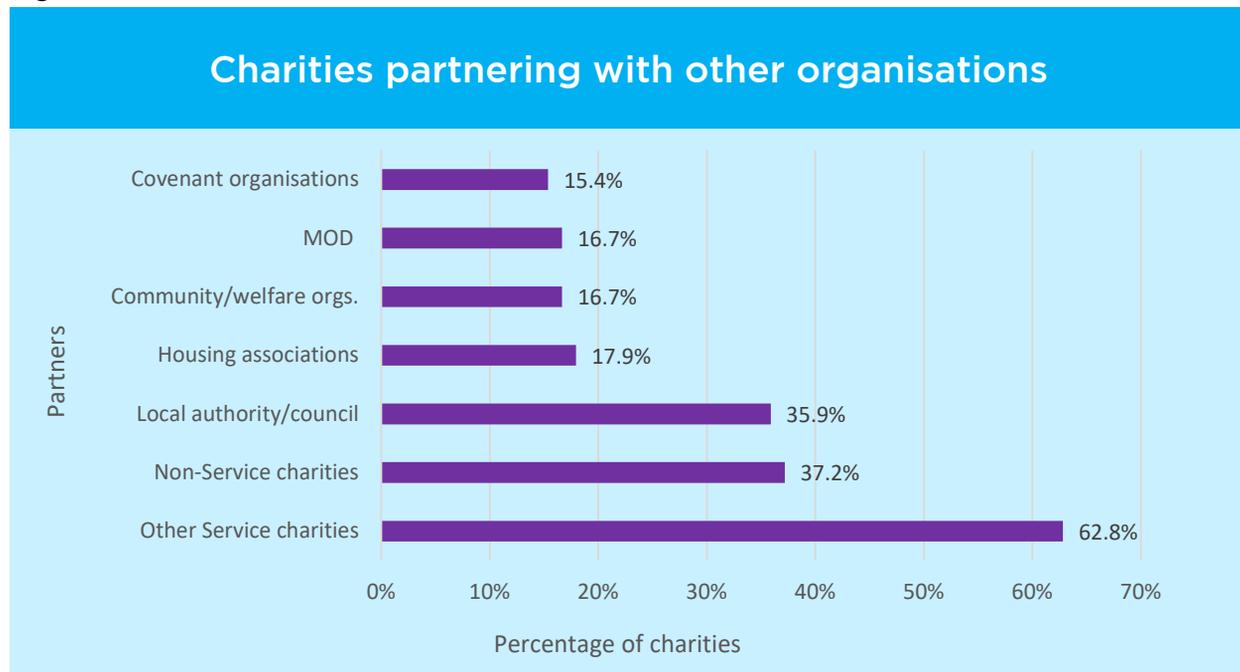
3.2 PARTNERSHIP AND COLLABORATION

Figure 18 shows the extent of partnership and collaboration between charities and other organisations.

In total, 94.6% of charities undertook some form of partnership. The most common form of partnership was with other charities. Interestingly, charities were considerably more likely to partner with Service charities, rather than non-Service related charities (62.8% v. 37.2% of charities respectively).

Partnerships outside of the forces charity sector were less common. Less than one-fifth of charities partner with housing associations (17.9%), the MOD (16.7%), community groups (16.7%) and Armed Forces Covenant signatory organisations (15.4%).

Figure 18



Note: Categories are not mutually exclusive, and percentages therefore do not sum to 100. Figures are taken as a percentage of all charities featured in this report (N=78).

'Other' types of partnerships or referral pathways were reported by ten survey respondents and included businesses (N=3), police and probation services (N=3), the NHS (N=3), private landlords (N=2), universities or academic institutes (N=2) and a football club (N=1). Through their partnerships with local authorities, five charities specified working with Housing Options teams or Homeless Persons' Units.

DSC also asked charities (who supported the homeless population) how they identified and engaged with homeless beneficiaries in need of support. Over half (51.5%) of all survey respondents (N=33) relied on signposting and referrals from other organisations. Common referral organisations included other Service organisations such as the Cobseo Housing Cluster, SSAFA, local councils, housing associations and police and prison services.

Of the remaining charities, just under one-fifth (18.1%) used street outreach teams and almost one-third (30.4%) relied on self-referrals as their sole means of engaging with homeless beneficiaries, where individuals approached charities directly for support. As highlighted in survey responses, working with other charities and external agencies (such as local authorities) proved to be an effective way of engaging with hard-to-reach beneficiaries.

Charities were also asked if they experienced any benefits of partnership through means of a survey, which resulted in 26 responses. The vast majority of respondents (92.3%) reported experiencing benefits of collaboration and partnership. Reported benefits included clear referrals pathways and signposting procedures, the sharing of resources (such as housing stock) and more effective communication channels.

Just two charities (or 7.7% of respondents) said that their charity experienced no benefit to partnership and collaboration. Some insights into the perceived advantages of collaboration are provided in a selection of quotes on the next page.

Does your charity benefit from collaborating with other organisations to deliver housing provision?

'Massively. We have around 30 partner agencies offering advice and support to our residents. We also refer homeless veterans to a wide range of housing organisations across the country.'

'We are starting to get our messages far and wide through liaising with local authorities and RSLs [Registered Social Landlords]. This includes a number of referrals into our sheltered housing stock.'

'Yes. We learn from one another and we help take in veterans who need to move from one location to another.'

Survey respondents

Note: Quotes are for illustrative purposes only and the views expressed by respondents are not endorsed by DSC.

Almost half (48.7%) of all charities featured in this report were affiliated with at least one of the following membership organisations: Cobseo; Veterans Scotland; and Northern Ireland's Veterans Support Committee (NIVSC). The objectives of each membership body are as follows.

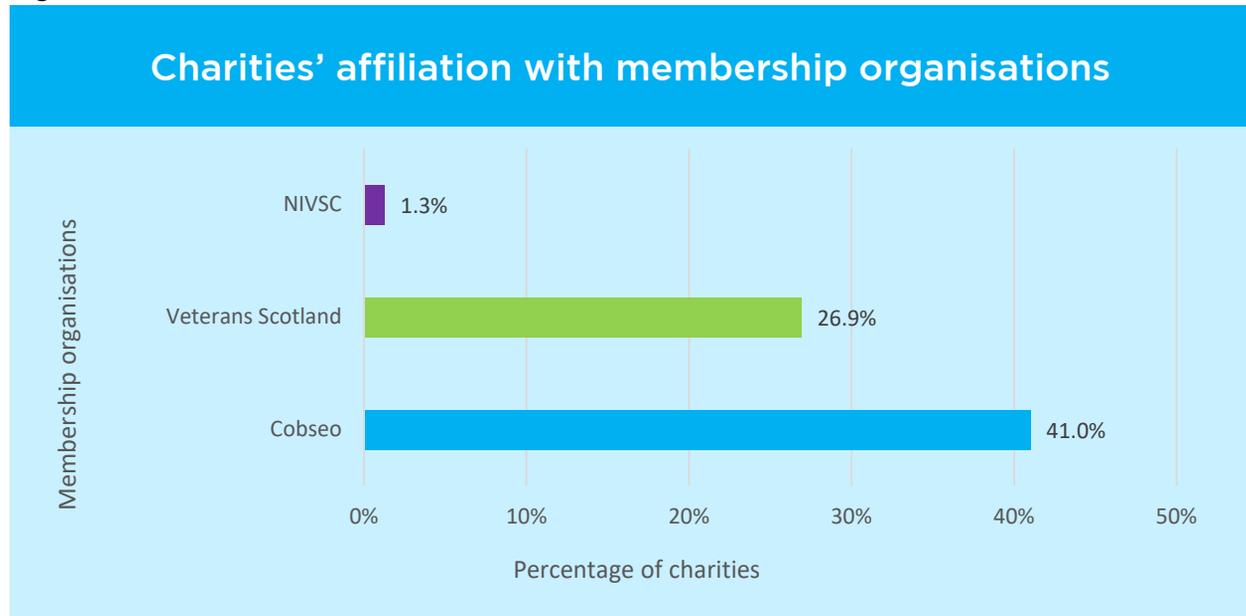
- **Cobseo:** to provide a single point of contact for interaction with government, including with local government and the devolved administrations; with the royal household; with the private sector; and of course, with other members of the armed forces community.
- **Veterans Scotland:** to enhance the welfare of the veterans' community in Scotland by acting as the prime vehicle for joint working between its member charities; for the dissemination of information to its members; and the co-ordination of joint approaches to UK government, Scottish government, local authorities and other organisations whose business benefits veterans.
- **Northern Ireland Veteran Support Committee (NIVSC):** to improve co-operation between all service providers involved in supporting veterans and to facilitate better co-ordination of effort. With the aim to achieving the same efficiency and effectiveness at all levels, when interacting both for individuals and for groups. It also provides an effective pool of subject matter expertise which can be consulted by statutory or voluntary enquirers with a view to providing a consensus on veterans' issues.

All three membership organisations promote joint working to support the UK armed forces community. Membership levels can therefore provide a good indication of the extent of partnership between charities and other organisations delivering forces housing support. As shown in figure 19, over two-fifths (41.0%) of charities were members of Cobseo, and almost one-third (26.9%) were members of Veterans Scotland, while one charity (which represents 1.3% of the dataset) was also a member of NIVSC.

Membership was not mutually exclusive and there was significant overlap; for instance, 71.4% of Veterans Scotland members were also Cobseo members, as was the one charity registered with NIVSC.

It is unsurprising that a greater number of charities are members of Cobseo, as it operates on a national scale. On the other hand, the majority of Veterans Scotland and NIVSC members tend to operate in Scotland and Northern Ireland respectively. In total, only 11.5% of charities in the dataset were solely registered in Scotland (with OSCR) and 3.8% solely registered in Northern Ireland (with CCNI), which explains the lower membership rates.

Figure 19



Note: Categories are not mutually exclusive, and percentages therefore do not sum to 100. Figures are taken as a percentage of all charities featured in this report (N=78).

Case study 8: COLLABORATION AND PARTNERSHIP Cobseo Housing Cluster

The Cobseo Housing Cluster is a working group of over 30 organisations providing veteran-specific accommodation. Members include a mixture of forces charities, housing associations and national homeless charities. Service charities Stoll and Haig, which are widely regarded as two of the UK's leading providers of veterans' housing, serve as joint heads of the Cluster.

Founded in 2009, the purpose of the Cluster is to encourage collaborative working across all the sectors to ensure that the armed forces community has access to the housing services that are needed.

The Cluster works to provide accommodation, integrate the veterans' housing sector and provide clear housing pathways for ex-Service personnel. Collaboration has been a guiding principle of the Cluster. Members meet quarterly (with each meeting hosted by a different member) and alternating between London and outside locations, which reinforces the importance of all members within the Cluster and encourages attendance.

Members undertake joint projects, examples of which include the Veterans' Housing Advice Office (see case study on the next page for more information on the Veterans' Housing Advice Office) and the Housing Directory, which serve as resources for charity professionals to identify appropriate housing providers; to discuss and shape policy work; to undertake research; and to share training resources, such as facilities, staff and expertise. All members also commit to a mutual collaboration clause, in which charities are bound to help one another in the event of disasters which may threaten the future of operations, such as a fire for example.

A joint chair model is in place, which enables the Cluster to represent the different housing providers. Members have different specialisms which range from providing specialist hostels and supported housing projects, to family accommodation in assured shorthold tenancies.

The Cluster recently won Forces in Mind Trust's 'Working Together Award' at the 2018 Soldiering On Awards, where they were praised for successfully 'working across sectors to achieve a common goal' and in doing so, 'providing a home for many of those within the armed forces community'.¹

¹ 'Cobseo Housing Cluster wins the FiMT Working Together Award at the Soldiering on Awards' [web page], Forces in Mind Trust, 2018, <https://www.cobseo.org.uk/cobseo-housing-cluster-win-fimt-working-together-award-soldiering-on-awards>, accessed 2 May 2018.

Case study 9: IMPROVING REFERRAL PATHWAYS Veterans' Housing Advice Office

The Veterans' Housing Advice Office is a new service that provides a single point of contact for veterans wishing to access Cobseo Housing Cluster member services. It is delivered by Cobseo in partnership with The Royal British Legion, Shelter and Connect Assist. The aims of the Veterans' Housing Advice Office (VHAO) are:

- To provide a single point of contact for veterans enquiring about housing solutions.
- To bring about greater co-ordination of the veterans' housing sector and to recognise what is available in the sector in Scotland, such as Veterans Assist.
- To bring about greater awareness and understanding of the Veterans' Housing Sector.

Veterans can access VHAO services via a website and telephone helpline open seven days a week from 8am until 8pm. VHAO services can also be accessed via Veterans' Gateway, which provides 24/7 signposting for the armed forces community. Services provided include:

- **Supported accommodation:** providing temporary accommodation for veterans, with support.
- **Long-term housing:** providing settled accommodation for veterans, with or without support.
- **General needs:** unsupported housing for self-sufficient members of the ex-Service community who are unable to buy or rent on the open market (floating support and adapted housing are available where required).
- **Floating support:** includes visiting support workers for people in settled accommodation; outreach services for rough sleepers and people in temporary accommodation; and day centres to support homeless or vulnerably-housed people.

The VHAO website features a dashboard of available Cluster housing vacancies that are regularly updated. Local authority housing team members, case officers and case workers are encouraged to use this as a resource to find suitable accommodation for their families.

The VHAO provides a great example of forces charities working together in order to co-ordinate delivery of housing advice and provide more streamlined and effective pathways for beneficiaries who are accessing support.

3.2.1 Charities responding to gaps in provision

In total, 21 charities said that they provided services that the MOD or statutory services did not, which represented 65.6% of all survey question respondents. A significant number of charity

representatives felt that their organisations responded to gaps in provision. For instance by providing veteran-only accommodation, employing staff members who have an armed forces background, or campaigning on behalf of the armed forces community for better statutory housing provision. A selection of responses is reproduced below.

Do you provide any housing services which are not currently provided by the MOD or local authorities?

'Our veterans' homes are unlike any other local authority or MOD-provided service. Veterans have their own flats, communal areas and support from staff and other residents who understand their background and situation.'

'We cater for veterans of all ages, no matter how long ago they left the armed forces. We provide a level of assistance and support for the most vulnerable veterans that they would not get elsewhere. The drop-in service operates from 10am until 4pm every weekday.'

'[We] campaign for home adaptations to be made, when local authorit[ies] say they cannot help.'

Survey respondents

Note: Quotes are for illustrative purposes only and the views expressed by respondents are not endorsed by DSC.

3.3 PERSPECTIVES ON BEST PRACTICE

DSC gathered insights on best practice via survey and follow-up discussions with a small selection of housing charities. Opinions on best practice varied significantly from charity to charity.

In total, 18 charities responded to the survey question on best practice, which represented 56.3% of all survey respondents. Popular themes to emerge included the importance of a collaborative and co-ordinated approach to working (both between charities and other housing providers) as well as the need for greater support and training for charity and housing professionals. A selection of responses is reproduced below and continues on the next page.

Can you recommend any rules of best practice which charities should adopt when delivering housing support?

'Collaborative working and advocacy support in engaging with social housing providers under the military covenant.'

'Liaise with all local housing providers so they know what the members of the armed forces need and what you provide. Work together to support the armed forces personnel, serving and retired. Avoid intentionally or unintentionally lumping all veterans' charities under one chain of command, albeit that co-ordination and co-operation among them is a good and necessary thing.'

'Perhaps there should be a Housing Hub which can provide information, advice and best practice (a one-stop-shop) to charity workers for whom housing is not their core activity.'

'... there is very little advice and support [which] housing professionals have at their fingertips. With hundreds of military charities providing some sort of accommodation, there needs to be a tool kit for housing professionals.'

Survey respondents

Note: Quotes are for illustrative purposes only and the views expressed by respondents are not endorsed by DSC.

3.4 EVALUATION AND IMPACT

Evaluation can help charities to demonstrate their social impact, and in doing so, earn the confidence of funders, donors, beneficiaries and stakeholders. It also enables charities to assess whether their current range of services is effective and if not, adapt them accordingly.

DSC investigated which procedures, practices and tools were commonly used by charities to evaluate their housing provision. In total, just over two-fifths (42.3%) of charities specified undertaking some form of evaluation or monitoring.

The most commonly reported method of evaluation was beneficiary feedback and testimonials, undertaken by 13 charities. Other forms of evaluation cited by charities included recording statistics related to beneficiary outcomes (N=4), university studies (N=2) and internal audits (N=1).

Some charities provided a more detailed account about the specific type of evaluative methods undertaken. For instance, four charities specified using the 'Outcomes Star' - a family of evidence-based tools for measuring and supporting change when working with people, often used by frontline services to demonstrate their impact (Outcomes Star, 2018). Additionally, one charity reported using the Warwick-Edinburgh Mental Well-being Scale, which uses a scale of 14 positively-worded items for assessing a population's mental wellbeing (NHS Scotland, 2018).

3.5 CHAPTER THREE SUMMARY

3.5.1 Partnership and collaboration

Charities were significantly more likely to partner with other forces charities, than non-Service related charities (62.8% v. 37.2% respectively). Partnerships with other housing providers were less common, only 17.9% of charities partnered with housing associations and 16.7% with the MOD. Nevertheless, partnership was frequently cited as an important aspect of best practice and 92.3% of survey respondents had experienced some benefits of partnership.

3.5.2 Best practice

Perspectives on best practice varied significantly from charity to charity. However, some themes to emerge included: the importance of collaboration and co-ordination; the sharing of resources; and investing in appropriate training of charity professionals.

3.5.3 Evaluation and monitoring

Just over two-fifths (42.3%) of charities evaluated their services. Feedback and testimonials were the most common method of service evaluation, undertaken by 13 charities.

CHAPTER FOUR

The last word: conclusions and recommendations

4.1 INTRODUCTION

This chapter provides conclusions and recommendations based upon the findings presented in this report.

The remit of this research was to provide an objective analysis of the subsector of 78 armed forces charities which support the housing needs of the armed forces community. The report itself is a resource for policymakers, the media, researchers, and established and emerging charities.

To address this remit, DSC devised the following research questions.

- How many forces charities deliver housing support and how many beneficiaries do they support?
- What types of housing services are delivered by forces charities?
- What examples of best practice, collaboration and evaluation exist?

4.2 HOW MANY FORCES CHARITIES DELIVER HOUSING SUPPORT AND HOW MANY BENEFICIARIES DO THEY SUPPORT?

The armed forces charity sector has previously come under fire for allegedly being 'a bloated military charity sector'.⁷ There are at least 1,200 armed forces charities in the UK, yet (as evidence has shown in DSC's *Focus On* reports) when this sector is spilt by topics of support, relatively small groups of charities are found to serve large numbers of beneficiaries across multiple areas of need (Cole, S. et al., 2017; Doherty, R. et al., 2017; Doherty, R. et al., 2018).

Far from being a 'bloated' sector, DSC's research found evidence of relatively small groups of charities delivering highly directed services. This research highlights 78 charities making provision for housing and homelessness, which represents only around 6.5% of the armed forces charity sector. Collectively, these charities helped at least 11,600 beneficiaries access housing support and spent at least £40 million on provision within the last year. Research presented in this report shows how the charities delivering support for housing are not one homogeneous group, but are in fact, small groups of charities delivering specialist housing support. For instance, only five charities delivered homeless shelters and only nine managed sheltered accommodation for elderly beneficiaries.

⁷ Deborah Haynes, 'Military Charities Join Forces to help Confused Veterans', [web article], The Times, www.thetimes.co.uk/article/military-charities-join-forces-to-help-confused-veterans-56gfnfld9, 20 June 2017.

4.3 WHAT HOUSING SERVICES ARE AVAILABLE?

In total, 47 charities provide accommodation and collectively provide almost 4,700 properties across the UK, with a capacity to house at least 10,200 people. Accommodation services included a mix of property types (bedsits, flats, hostel spaces, supported living facilities and family homes) and support a broad range of housing needs. The most common types of accommodation schemes were adapted housing and subsidised housing, provided by 57% and 55% respectively of charities which managed accommodation.

Housing support extended beyond bricks and mortar, with other support services such as advice, information, grants, and practical domestic support, all playing an instrumental role in helping beneficiaries to secure housing. The most common support services were home repairs and maintenance, and signposting; each delivered by around two-fifths of charities.

Almost half (46%) of all charities featured in this report made grants. Grants were most commonly awarded to organisations to fund signposting and to fund housing searches/applications (35% and 33% of charities respectively). Grants to individuals were most commonly awarded to fund home repairs/maintenance (13%) and security deposits (12%).

Relatively few charities delivered frontline homelessness services for beneficiaries in 'crisis' situations (those who were already homeless or at immediate risk of becoming so). Sixteen charities operated day centres, of which only five provided temporary shelters and nine distributed essential supplies to rough sleepers through operating street outreach teams. However, demand for such for such services may be low, as existing research suggests that ex-Service personnel make-up only 3-6% of London's rough sleeper population (Jones et al., 2014; Homeless Link, 2013; Johnsen et al., 2008; National Audit Office, 2007).

Housing support cannot be explored in isolation, as housing provision often merged with other areas of need and support. Charities tended to adopt a needs-led approach to service delivery, which was often tailored to the unique needs and circumstances of individual beneficiaries. Over half (51%) provided other types of support in conjunction with housing provision, the most common of which were physical health support (42%) and education support (35%).

4.4 WHAT EXAMPLES OF BEST PRACTICE, COLLABORATION AND EVALUATION EXIST?

Perspectives on best practice varied from charity to charity. However, some key themes emerged from survey responses. Most notably, the importance of collaboration and the need to invest in adequate housing training for charity professionals.

Over two-fifths of charities reported that they regularly evaluated or monitored their housing services. When undertaken, the most common method of evaluation was gathering beneficiary feedback and testimonials, as reported by 16% of charities featured in this report.

Armed forces charities frequently collaborated with one another, but were less likely to partner with non-forces affiliated charities (63% v. 37% respectively). They were also less likely to partner with other housing providers such as housing associations (18%) and the MOD (17%). From this perspective, more could be done to encourage cross-sector collaboration. This concept forms one of DSC's key recommendations, as discussed in more detail in the following section.

4.5 RECOMMENDATIONS AND FURTHER RESEARCH

4.5.1 Foster collaboration outside of the armed forces charity sector

Collaboration emerged as a key theme of this report, not only was it frequently cited by charities as a key principle of best practice, but 92% of survey respondents reported experiencing some benefits of collaboration.

Case studies throughout the report showcased great examples of collaboration. Notably, the award-winning Cobseo Housing Cluster has taken the lead in promoting a collaborative and co-ordinated approach to housing provision. Initiatives such as the Veterans' Housing Advice Office, the Veterans Nomination Scheme and the Veterans' Gateway have also served to streamline referral pathways for beneficiaries seeking support.

Over one-third of charities partnered with both non-forces charities (37%) and local authorities (36%). Many charities which delivered support to the homeless ex-Service community also worked with a range of referral organisations to locate and engage with hard-to-reach beneficiaries. However, partnerships with the MOD and housing associations were less common (17% and 18% respectively).

By collaborating with the wider housing sector, forces charities could benefit from sharing resources and exchanging knowledge and expertise. It could also directly address the concerns raised by survey respondents that some charity professionals lacked knowledge and training in housing-specific service provision. Likewise, forces charities can also share their expertise on veterans' housing services to the wider voluntary sector.

Previous research by DSC found that smaller charities often struggle to form effective partnerships (Doherty et al., 2018). Further research could be undertaken to investigate whether housing providers experience similar problems.

4.5.2 Assess regional need and support

More regionally-based research on housing need is critical for charities to be able to identify areas which have large armed forces populations and high priority housing needs. Without such data, it is not possible to reliably conclude whether forces charities are meeting needs of regional armed forces communities.

This report found that there are 10,200 'beds' of accommodation across the UK, with 74% of these located in England. This raises the obvious question of whether the current provision of accommodation is meeting housing requirements, and subsequently, whether armed forces populations in areas outside of England are underserved.

The uneven spread of accommodation may simply reflect differences in population size; England is home to 84% of the UK's population (by extension, a significant proportion of the armed forces population is likely to reside there). Further research which explores armed forces population density, and differences in housing policy and legislation across devolved regions, is needed to address the question of whether forces charities are adequately responding to need.

On a positive note, the 2021 census will include questions targeted at the armed forces population for the first time, which may shed some light on regional housing needs. DSC has recommended this since 2016 (Cole, S. and Traynor, T., 2016) and the addition is most welcome. In preparation for new population data on the veteran community in 2021, more research is recommended on regional delivery of charitable support.

Our research also found that relatively few charities offered frontline homelessness support. In terms of assessing support for homeless ex-Service personnel, more frontline data collection would help to gauge need (such as that undertaken by CHAIN in 2013). Again, it is important that this research is conducted on a regional scale. Existing research on homelessness in the

ex-Service population has been conducted on a relatively small scale and has been London-based (CHAIN, 2013; Homeless Link, 2013; Johnsen et al., 2008; National Audit Office, 2007). The scale of homelessness is therefore likely to vary significantly across different UK regions, as responsiveness to homelessness differs in each local authority.

4.5.3 Wider provision

This project focuses exclusively on organisations which meet DSC's definition of an armed forces charity (for definition see page xiii); however, as acknowledged at the beginning of this report, many mainstream charities now operate veteran-specific programmes, such as Shelter, Riverside, Housing Options Scotland and Alabaré.

In fact, many mainstream charities work alongside forces charities. For instance, Shelter serves as a key partner of the Veterans' Housing Advice Office, alongside Stoll and The Royal British Legion. Several Cobseo Cluster members also serve the ex-Service community, despite lying outside the specific remit of this report.

Nevertheless, such charities undoubtedly deliver valuable support for the armed forces community. There are, after all, hundreds of organisations delivering support to the UK's homeless population, which members of the armed forces community could approach for support (Homeless Link has at least 750 member organisations all working to tackle homelessness). DSC found that few forces charities deliver frontline homelessness services. It is unclear whether this is due to low demand for such services or because mainstream charities are responding to homeless ex-Service personnel.

This is a worthy topic of further research and raises several interesting questions. Firstly, to what extent do mainstream charities support the armed forces community and how well are they equipped to do so? Furthermore, are members of the armed forces community in crisis situations more likely to approach a forces charity for support?

DSC hopes that this report will help to illuminate this small subsection of the armed forces charity sector delivering housing support to the armed forces community. It is hoped that it will provide a valuable resource to policymakers, the media, the forces charities themselves and, in turn, their many beneficiaries.

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Armed Forces Charities’ Housing Provision 2018

This report follows on from the Directory of Social Change’s (DSC) *Sector Insight* reports on UK armed forces charities, a series which DSC has been publishing since 2014. Building on these broader studies, the *Focus On* series exists to provide a more specific analysis of the work of armed forces charities across the UK – in this case, charities which are making provision for the housing needs of Service personnel, veterans and their families. This study contributes to DSC’s growing body of research on the armed forces charity sector, which also includes the www.armedforcescharities.org.uk website.

This report provides an overview of the housing provision made by armed forces charities registered across the UK, focusing on:

- Exploration of housing support offered by charities
- Insights into the beneficiary population
- Assessment of expenditure on housing provision
- Collaboration, evaluation and best practice
- Conclusions and recommendations

This is a unique resource for charities, government, policymakers and researchers to understand what armed forces charities deliver in terms of their housing provision. This subject area has been thoroughly explored to provide a body of evidence and insightful analysis which informs of policy, practice and research.

‘This latest in the series of *Focus On* reports provides an independent and thorough analysis of armed forces charities providing housing support. It is a highly credible piece of research, and a must-read for anyone setting policy or delivering services around housing, or indeed anyone with an interest in the positive transition of ex-Service personnel into civilian life.’

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

‘On behalf of the Cluster, we are delighted to endorse and commend this report for anyone who wants to help homeless Veterans. We are very happy to support the recommendations made by the report and we take pride in leading on ever-deeper collaboration between veterans’ housing providers.’

**Ed Tytherleigh and James Richardson, Co-Chairs, Cobseo Housing Cluster
(from the Foreword)**