

# Support to the Armed Forces Community Factsheet

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## 1. The Armed Forces Community

The Armed Forces holds a duty to the Queen, the Government and ultimately the nation for the defence of the realm. This often comes at personal sacrifice to the individual, having to give up certain freedoms that are taken for granted by the general population, separation from families and home. Our Armed Forces are obliged to drop everything in times of crisis to keep the country safe, deploying around the globe (often at short notice), with the possibility of injury or death, or as in the fire strike and national disaster relief closer to home.

The families of service personnel also suffer, having to move home constantly, having to put their careers on hold, impacting on education and having their loved ones away for long periods of time and the worry when they are deployed. This often leads to these service families being disadvantaged compared to the civilian population.

Those who serve in the Armed Forces and their families should face no disadvantage compared to the population as a whole in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given the most such as the injured and the bereaved.

This obligation involves the whole of society including voluntary and charitable bodies, private organisations and the actions of the individual in the support of the Armed Forces, as there is a moral and now a legal duty to this group.

## 2. The Military Covenant

The Military Covenant states:

*The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment. Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved. This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.*

The Armed Forces Covenant<sup>1</sup> is a promise by the nation that those who serve and have served, and their families, should be treated fairly.

The Covenant was enshrined in law in the 2011 Armed Forces Act<sup>2</sup> and ensures that members of the Armed Forces community are not disadvantaged as a result of their service in accessing Government and commercial services.

<sup>1</sup> <https://www.armedforcescovenant.gov.uk/>

<sup>2</sup> <https://www.legislation.gov.uk/ukpga/2011/18/contents>

The Government, local authorities, the wider public sector, charities, commercial organisations and civil society all have a role in supporting the Armed Forces community. This includes support to veterans regarding employment, healthcare, housing, education and financial advice.

### 3. What are Veterans/Ex Service Personnel?

Veterans are defined as anyone who has served for a least one day in Her Majesty's Armed Forces (Regular or Reserve) and members of the Merchant Mariners who have seen duty on legally defined military operations.

A "Service Leaver" is a term for someone who is in transition from or has ceased to be a member of HM Armed Forces. The term "Service Leaver" is not typically used in legal documents as understanding and use of the term "veteran" does vary, not least amongst those who have served. Many former Armed Forces personnel in the UK do not define themselves as "veterans".

The Military Covenant states that the Armed Forces Community is made up of:

**Regular Personnel** – Individuals who are currently are serving as members of the UK Armed Forces.

**Reservists** – Volunteer Reservists, who form the Royal Naval Reserve, Royal Marine Reserve, Army Reserve (Territorial Army) and the Royal Auxiliary Air Force, and Regular Reservists, who comprise the Royal Fleet Reserve, Army Reserve and Royal Air Force Reserve.

**Veterans/Ex Service Personnel** – Those who have served for at least a day in HM Armed Forces; whether as a Regular or Reservist, and those who have completed National Service. How an individual leaves the services, whether on disciplinary, medical or any other reason does not alter a service leavers' status as a veteran

**What is a Veteran?** - In the UK a veteran is defined as 'any person who has performed paid military service for at least one day' this applies to all of the services Regular or Reserve. **The circumstance in which someone exits the military is not of relevance to veteran status.**

**Merchant Navy** - Anyone who has served on a commercial vessel at a time when it was operated to facilitate legally defined UK military operations by HM Armed Forces' and these personnel are called "UK Merchant Seafaring Veterans".

**Families of Regular Personnel, Reservists and Veterans** – The immediate family of those in the categories listed above. This is defined as spouses, civil partners, and children for whom they are responsible for, but can where appropriate be extended to parents, unmarried partners and other family members.

**Bereaved** – The immediate family of Service Personnel and veterans who have died, whether or not that death has any connection with Service.

**National Service** - Those who were called up for National Service are veterans, and subsequently are covered by the Armed Forces Covenant. Although an announcement was made in 1957 to abolish National Service, National Service didn't end until December 1960 with the last entrants entering into service in November 1960 (formal call-ups ending from 31 December 1960). The last National Servicemen to leave the Armed Forces was in May 1963.

A recent study conducted on behalf of Blind Veterans UK by nfpSynergy<sup>3</sup>, found that more than half (54%) of the British public do not consider those who completed National Service to be veterans, and a further 57% of the public do not consider those who served in the Armed Forces but who have never seen active conflict to be veterans.

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<sup>3</sup> Blind Veterans UK research on public perceptions of veterans by nfpSynergy

The research also revealed that men were less likely than women to consider those who did National Service to be a veteran, with 61% of men and 47% of women saying they did not think of those who were conscripted for National Service to be veterans. This contrasts with higher levels of awareness for other types of veterans, such as those who fought in the Second World War, or in recent conflicts like the Falklands and Afghanistan.

#### 4. Service Leavers

Leaving the Armed Forces is unlike simply changing jobs; it is a wholesale life change in which the service leaver discards more than just employment. They also relinquish their accommodation and the camaraderie of services life. They undergo a radical change in lifestyle. They enter civilian life having to discard the familiar trappings of the Armed Forces including the relationships between different ranks and the discipline of an organised and relatively institutionalised existence.

96% of service leavers successfully transition back into civilian life and do not need additional support. However, around 4% do experience difficulties, just like other members of society. This might happen shortly after leaving the service or many years later. Each service provides information and advice on resettlement and transitioning to civilian life to service leavers. Service leavers are allocated graduated resettlement time to enable them to participate in briefings or training designed to assist them in leaving the services. The Service Leavers Guide is available on the Gov.uk website. This contains information about Armed Forces pensions, resettlement, reserve liability and support from charitable organisations.

The Veterans Welfare Service (VWS) is part of the Ministry of Defence's Veterans UK support function and provides one to one welfare advice across the UK.

The VWS works alongside in-service welfare providers and closely with local authorities, voluntary organisations, service charities and the Department for Work and Pensions. This ensures that those leaving the services and existing veterans and their families receive all the information and assistance they need to access the appropriate services and benefits.



<https://www.gov.uk/government/organisations/veterans-uk>

<https://www.gov.uk/government/groups/veterans-welfare-service>

**Early Service Leaver (ESLs)** are services personnel who leave before completing four years of service. Service personnel that are compulsorily discharged regardless of their length of service lose any entitlement to resettlement support they may have accrued and also become ESLs. ESLs can face a challenging transition to civilian life therefore the services see it as important that they use the support that is available to them. The Future Horizons Programme is the official resettlement service for Early Service Leavers



<https://www.ctp.org.uk/futurehorizons>

#### 5. Myth Busting

There is a pervading myth that serving and ex-service personnel are 'mad, bad and sad' i.e. that most suffer mental health problems, that many veterans end up in prison or sleeping rough on the streets, and many are suicidal. Zombie statistics, such as the claim that more Falklands veterans have committed suicide than died in action in 1982 or those veterans of Iraq and Afghanistan face a tsunami of mental health problems have been comprehensively debunked, and yet the myths persist in media headlines.

These headlines are pernicious because they may harm the employment prospects of military personnel when they seek work in the civilian world, and they may divert resources away from addressing genuine problems.

#### 6. Housing

The Armed Forces are unusual in that while serving, many personnel will be living in service provided accommodation, either in single living or service family accommodation. During the transition process,

personnel have access to the tri-service Joint Service Housing Advice Office<sup>4</sup> (JSHAO). JSHAO provides specialist housing information and advice to service personnel including those leaving the service and needing to move out of service accommodation.

The principal responsibility for providing housing information and advice to service personnel lies with the Armed Forces up to the point of discharge. These services are delivered through the Joint Service Housing Advice Office (JSHAO). The JSHAO website provides information on the various housing options available to those planning to leave the Armed Forces. Service personnel are best advised to plan for discharge and provide early notification to housing authorities. Housing policy is a devolved matter, so the assistance available differs in England, Scotland, Wales and Northern Ireland. Detailed information on housing options for serving and ex-service personnel (excluding accommodation provided by the Ministry of Defence) can be found in Library Briefing Paper<sup>5</sup> 04244. For issues linked with service accommodation see Library Briefing Paper<sup>6</sup> 7985: Armed Forces Housing.

### **Accessing social housing England**

Ex-Armed Forces personnel do not have automatic priority when applying for social housing on a local authority's housing register but they can attract additional preference in certain circumstances. Part 6 of the Housing Act 1996 (as amended) governs the allocation of local authority housing stock. Every local authority allocation scheme must ensure that reasonable preference is given to certain categories of applicant as set out in sub-section 166A(3) of the 1996 Act. These categories include: households accepted as homeless and owed a main rehousing duty; those living in overcrowded or insanitary conditions; people who need to move on medical or welfare grounds; people who need to move to a particular locality to prevent hardship; and those to whom additional preference may be given due to urgent housing needs.

The Housing Act 1996<sup>7</sup> (Additional Preference for Former Armed Forces Personnel) (England) Regulations 2012<sup>8</sup>, which came into force on 30 November 2012, provide that additional preference must be given to applications from certain serving and ex-members of the Armed Forces (and Reserve Forces) who come within the reasonable preference categories defined in sub-section 166A(3) of the Housing Act 1996 (listed above), and who have urgent housing needs. Statutory guidance issued in June 2012 encourages authorities to take account of the needs of all serving or former service personnel.

### **Establishing a local connection in England**

In the past, veterans tended to experience problems in establishing a local connection with a particular local authority's area. This could cause problems when applying for housing if the authority required a certain period of residence within the area before considering an application. Section 315 of the Housing and Regeneration Act 2008 amended the local connection test in section 199 of the Housing Act 1996 to enable Armed Forces personnel to establish a local connection in an area through residing there by choice, or being employed there, in the same way as a civilian. Section 315 came into force on 1 December 2008.

### **Accessing housing association homes**

The previous sections deal, in the main, with accessing local authority housing. Of particular note in terms of accessing social housing provided by housing associations is the MOD Referral Scheme<sup>9</sup> which is coordinated by the JSHAO and available to veterans across the UK. The MOD Referral Scheme provides for participating eligible personnel to be nominated by the JSHAO for assistance in accessing housing association properties, where such personnel would be unlikely to be afforded a high enough priority to stand a realistic chance of accessing local authority housing (on account of being single or being childless etc.) Both standard and adapted housing association accommodation is included on the scheme; however applicants are cautioned that the JSHAO itself does not possess any housing stock and the scheme is not a guarantee of securing housing association property. Personnel are advised to apply directly to the local authority and housing associations alongside the scheme. Guidance on the scheme, including the application form to be completed, can be found at: MOD Referral Scheme: guidance and application form (v12 July 2018).

<sup>4</sup> <https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao>

<sup>5</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN04244>

<sup>6</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7985>

<sup>7</sup> <https://www.legislation.gov.uk/ukpga/1996/52/contents>

<sup>8</sup> <https://www.legislation.gov.uk/ukdsi/2012/9780111529508/contents>

<sup>9</sup> <https://www.gov.uk/government/publications/mod-referral-scheme-a-guide/mod-referral-scheme-what-you-need-to-know>



Eligibility for the MOD Referral Scheme Open to:

- *Armed Forces personnel within 6 months of their discharge date, who are currently occupying service accommodation, the Services Cotswold Centre or a hostel*
- *Service leavers, married or single personnel (single personnel eligible until 6 months post-exit date), or from personnel or separated spouses living in service family accommodation (SFA) until they leave the SFA.*
- *Those who do not own or part-own property; who are not privately renting and who do not have sufficient capital to buy a property. Pension and expected gratuities are also taken into account.*

Both current and ex-service personnel have access to private rented accommodation - the terms agreed with the specific letting agent or landlord – there are some Tenancy Deposit Loan schemes available.

Adapted Housing - Mandatory Disabled facilities grants (DFGs) are available from local authorities. They are subject to means testing and provide essential adaptations to give disabled people better freedom of movement into and around their homes. Means testing does not include the AFCS and WPS payments when assessing eligibility.

Home Ownership – There are several schemes which provide specific help with a variety of low-cost home ownership. These can be found on the pathways and <https://www.gov.uk/affordable-home-ownership-schemes>

Ex-service personnel are eligible for the standard Help to Buy schemes available to the general public:

- **Help to Buy – Equity Loans** - The Government lends up to 20% of the cost of a new-build home (40% in London), with the buyer providing a 5% cash deposit and taking out a 75% mortgage to cover the remainder (alternative proportions are permitted so long as between 80% and 90% of the value of the property is provided via a minimum 5% deposit and a mortgage). The Government loan is interest free for the first five years of ownership, after which it must be repaid at a fee of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%. The equity loan must be repaid by 25 years or at the point of sale if earlier. More information is available in guidance:

Help to Buy Buyers' Guide. A Forces Help to Buy scheme was launched as a pilot in April 2014 and was extended to December 2018:

- **The Forces Help to Buy scheme** enables servicemen and servicewomen to borrow up to 50% of their salary up to a maximum of £25,000, interest free, to buy their first home or move to another property on assignment or as their families' needs change. It is open to all regular personnel who:
  - have completed the pre-requisite length of service
  - have more than 6 months left to serve at the time they apply
  - meet the right medical categories.
- Eligibility may be extended in certain circumstances.

The Government has not said if there is an intention to continue to fund the scheme beyond December 2018. Alternatively, the Shared Ownership scheme provides military personnel with priority over other groups. Priority status can also be transferred to bereaved spouses and civil partners of service personnel. Details are as follows:

- Shared Ownership - The buyer purchases a share of their home (between 25% and 75%), either with savings or a shared ownership mortgage, and pays rent on the remainder. They are able to progressively buy larger shares of the property, at market value at the time of purchase, until they own 100% of the property. Since April 2016, anyone in England outside London with a household income of £80,000 or less has been eligible (£90,000 inside London). Since this date, only military personnel have been given priority over other groups.

## 7. Homelessness

It has long been recognised that ex-service personnel are at a higher risk of experiencing street homelessness than the civilian population. However, only a small minority of veterans become homeless. In 2014 it was estimated that the proportion of those sleeping rough who had served in the Armed Forces ranged from 3% to 6%.

The Combined Homelessness and Information Network (CHAIN) database contains information about rough sleepers in London, where the issue is at its most severe, who have been contacted by outreach teams or who have accessed accommodation for rough sleepers in London. The CHAIN Annual Report 2017/18<sup>10</sup> recorded that 362 people (7% of those seen rough sleeping in 2017/18) had experience of serving in the Armed Forces, of whom 135 were UK nationals. The proportion of rough sleepers with experience of serving in the Armed Forces has remained constant at around 7-8% in recent years. Links have been made between mental ill health and rough sleeping amongst ex-service personnel. The report noted that homelessness amongst this group is not just a factor at the point of discharge.

The Government used £40million from LIBOR banking fines in 2014-15 to specifically target support to projects which provide veterans' accommodation under the Veterans Accommodation Fund. This included charity projects providing long-term and temporary accommodation to veterans and their families, including support accommodation for vulnerable and disabled veterans.

If a former member of the Armed Forces becomes homeless in England, they may make an application for assistance with housing to a local authority under Part 7 of the Housing Act 1996 (as amended). New duties introduced on 3 April 2018 mean that authorities must improve the advice and information provided to homeless applicants. Assistance must be designed to meet the needs of particular groups at risk of homelessness in the authority's district, e.g. ex-service personnel. Authorities must prepare a personal housing plan for all eligible homeless applicants. Personalised plans set out the steps the individual and the housing authority must take for the individual to remain in or find suitable accommodation. Authorities must work to prevent homelessness for all eligible applicants who are threatened with homelessness and to relieve homelessness for all applicants who become homeless. This assistance stops short of placing a duty on authorities to actually provide housing for households who are not in priority need. On 1 October 2018 certain public bodies in England acquired a duty to refer an individual, subject to their consent, to a housing authority if they believe they are at risk of homelessness. The Secretary of State for Defence is subject to this duty to refer in relation to members of the Regular Forces, i.e. the Royal Navy, the Royal Marines, the Regular Army and the Royal Air Force.

The Guide to the Duty to Refer<sup>11</sup> (updated September 2018) states that if an individual is discharged from the Armed Forces and has no accommodation ready for them, then the relevant discharging body should investigate the individual's housing circumstances. Furthermore, the guide states that all public bodies should consider ex-military personnel as more at risk of becoming homeless and should ask appropriate questions to be sure of their housing status. If subsequent investigation reveals that an individual is at risk of homelessness, then the duty to refer applies. Local authorities owe a full rehousing duty to homeless applicants who are unintentionally homeless and in priority need. The priority need categories are set out in section 189 of the 1996 Act and include "vulnerable former members of the Armed Forces." Not all homeless ex-Armed Forces personnel will be deemed to be vulnerable. Chapter 24 of the Homelessness Code of Guidance for Local authorities<sup>12</sup> (2018), to which they are obliged to have regarded when making decisions on homeless applications, provides full guidance on authorities' duties towards former members of the Armed services and the factors to take into account when assessing the vulnerability of homeless ex-members of the Armed Forces.

If a former member of the Armed Forces becomes homeless they may make an application for assistance with housing at a local authority under Part 7 of the Housing Act 1996 (as amended). Authorities must assess whether homeless applicants are unintentionally homeless and in 'priority need'. These 'priority need' categories are set out in section 189 of the 1996 Act and include<sup>13</sup>:

c. People who are vulnerable as a result of old age, mental illness or handicap and physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside or

h. vulnerable former members of the Armed Forces

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<sup>10</sup> <https://data.london.gov.uk/dataset/chain-reports>

<sup>11</sup> <https://www.gov.uk/government/publications/homelessness-duty-to-refer/a-guide-to-the-duty-to-refer>

<sup>12</sup> <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities>

<sup>13</sup> House of Commons Library Briefing paper Number 014244, 28th July 2016 - Housing options for serving and ex-military personnel

## 8. Education and Training

Service personnel should expect to receive appropriate training and education for both personal and professional development, including the opportunity to gain nationally recognised civilian qualifications, in order to support them through their service career and to prepare them for life after leaving the service.

This is done by earning Enhanced Learning Credits<sup>14</sup> whilst in service and they are available up to 5 years post discharge.

4 years' service = 3 x £1,000

6 years' service = 1 x £3000  
(aggregated)

8 years plus service = 3 x £2000

Royal British Legion Industries "LifeWorks<sup>15</sup>" is a 4-5 day course tailored specifically towards helping ex-service personnel secure the future they want.

## 9. Employment

The Ministry of Defence provides service leavers with career support via the Career Transition Partnership<sup>16</sup> (CTP). This is a partnering agreement between the Ministry of Defence and Right Management Ltd. It helps personnel transition to civilian life and enter the job market, both by supporting personnel in exploring job opportunities, CV writing and interview skills, and encouraging industry to provide placements and interviews for ex-service personnel, for two years after their discharge date by connecting them with employers who recognise the benefits of bringing the talent, skills and experience of veterans into their organisations.

In 2015 the CTP was expanded to include all members of the Armed Forces who had completed basic training, which was one of the recommendations from Lord Ashcroft's Veterans Transition Review<sup>17</sup>. Lord Ashcroft argued that Early Service Leavers were the most likely to experience unemployment and other problems and get only the most basic transition support.

As part of the new integrated plan, the CTP now offers a number of different programmes. Eligibility is largely determined by length of service:

- **The Core Resettlement Programme (CRP)** (or full support programme) for personnel who have 6 or more years of service and all medical discharges, regardless of time served.
- **The Employment Support Programme (ESP)** for soldiers with more than 4 years but less than 6 years of service
- **The Future Horizons Programme** for Early Service Leavers who have served less than four years, or those who have served more than four years of service but lost their entitlement to CRP or ESP because of the nature of their discharge.
- **The CTP Assist programme provides** specialist support for wounded, injured or sick personnel.
- **Reservists Employment Support** trial programme – eligible Reservists will be entitled to some job finding support through this trial, regardless of whether they are in civilian employment or not (a two-year trial from 2016-2018).
- **Veterans Employment Transition Support** programme which aims to "join up the existing transition support initiative into a single programme". It provides mentoring, training and advice to Veterans.

The Career Transition Partnership website provides a range of advice to eligible Service leavers as part of their resettlement process, including resettlement guides on topics like housing, finance and benefits. Personnel can receive Careers Transition Partnership resettlement services up to two years before and after leaving the Armed Forces. Service leavers may be eligible for resettlement training which is prepaid by the Ministry of Defence. The Government is encouraging veterans to retrain as teachers. The initial 'Troops to Teachers' scheme begun under the Coalition Government (2010-15) will change in 2018 to a 'Troops to Teachers Bursary'.

<sup>14</sup> <http://www.enhancedlearningcredits.com/>

<sup>15</sup> <https://www.wearelifeworks.org.uk/ex-forces/>

<sup>16</sup> <https://www.ctp.org.uk/>

<sup>17</sup> <http://www.veteranstransition.co.uk/>

## 9.1 Spouses

Many military spouses spend years following their partner from base to base, often to the detriment of their own career, having gaps in their CV and/or having a significant number of job changes after only a short time in post. The fact that spouses are often unable to build up their own pension means that many run into difficulties later in life.

Some spouses may have poor qualifications and skills, which make it difficult to find a job. A survey by the Army Families Federation of unemployed British spouses in Germany found that 86% cited a lack of qualifications as the reason why they could not find a job<sup>18</sup>.

As part of the New Employment Model (NEM), the Ministry of Defence (MOD) has teamed up with a number of separate organisations to address barriers to employment for spouses of those serving in the military. The Partner Employment Programme (PEP) provides a range of opportunities to spouses and civil partners including job readiness and self-employment support, career consultation and training grants.

## 9.2 Reserves

Reservists play an important role in supporting the Armed Forces. It is now common for Reservists to be deployed, as equals, alongside their Regular colleagues – and this applies to all elements of the Armed Forces. Employers need to understand the role of a Reservist in order to be able to help support them and their families. Reservist roles are diverse; as well as taking part in operational deployments; Reservists are also called out to help to deal with emergency situations in the UK. At every stage of a Reservist's career, there are obligations for both the Reservist and the employer. It's important to be aware of these as some are governed by law (e.g. the legal right to reinstatement in civilian jobs after a period of mobilised service).

## 9.3 Legislation

There are 2 main pieces of legislation to be aware of:

- a) The Reserve Forces (Safeguard of Employment) Act 1985 (SOE 85)<sup>19</sup> provides Reservists who have a liability to be mobilised with 2 types of protection:
  - *Protection of employment: the Act provides protection from unfair dismissal and makes it a criminal offence for an employer to terminate a Reservist's job without their consent solely or mainly because he or she has a liability to be mobilised.*
  - *Rights to reinstatement: the Act provides a legal right to reinstate the reservist to their job, subject to certain conditions*
- b) The Reserve Forces Act 1996 (RFA 96)<sup>20</sup>, sets out the call-out powers under which Reservists can be mobilised for full-time service.  
*Defence Relationship Management (DRM)<sup>21</sup> offer advice and support on employing members of the Armed Forces community, and enable organisations to develop a mutually beneficial working relationship with the MOD. DRM builds on the successful SaBRE (Supporting Britain's Reservists and their Employers) information campaign and continues the MOD's work with Reservists, their employers, and those organisations who want to partner with defence.*

## 10. The LGBT Community

Historically, LGBT citizens were barred from serving in the UK Armed Forces but in 2000 the European Court of Human rights ruled that this ban was illegal. Subsequently the MoD lifted the restrictions and also issued an apology over its historic treatment of LGBT people, many of whom were dishonourably discharged from service due to their sexuality.

The progress made to support LGBT servicemen and women has been rapid and the services commitment to inclusion and diversity has moved beyond its legal responsibilities. For several years running, the Armed Forces continue to be named by the charity Stonewall in the top 100 UK employers for their commitment to lesbian, gay, bi-sexual and transgender staff.

<sup>18</sup> The centre for Social Justice Military Families and Transition May 2016

<sup>19</sup> <https://www.legislation.gov.uk/ukpga/1985/17>

<sup>20</sup> <http://www.legislation.gov.uk/ukpga/1996/14/contents>

<sup>21</sup> <https://www.gov.uk/government/groups/defence-relationship-management>



The 3 services also host dedicated LGBT Networks for serving personnel:

- LGBT+ Army Forum<sup>22</sup>
- Royal Navy Compass<sup>23</sup>
- RAF LGBT+ Freedom Network<sup>24</sup>

Proud2Serve<sup>25</sup> are an E-Network providing support, information and networking for Gay, Lesbian, Bisexual and Transgender serving, ex-serving personnel and their families both at home and abroad.

Supporting LGBT Veterans:

- Royal British Legion  
The LGBTQ+ and Allies Branch is the Legion's first ever LGBTQ+ branch<sup>26</sup> and aims to recognise and remember the contribution of the LGBTQ+ community to the British Armed Forces. The branch will help tackle isolation and build connections and act as a safe space for people from across the LGBTQ+ community to share experiences and support the work of the Legion. For more information contact the Royal British Legion on 0800 3077 773

## 11. Employers:

Useful points for employers to consider when employing members of the Armed Forces community are:

- Mental and physical well-being of employee
- Access to support within organisational process or external veterans/AFC specific. (See the Network for further information)
- Reservists
  - Deployment
  - HR policies
  - Training and development - benefits
  - Call out notices, pay, pension, length of deployment

Organisations who take positive action to make their workplace more reservists friendly and support the wider Defence People requirements may be eligible for the Employer Recognition Scheme (ERS)<sup>27</sup> awards.

NHS Employers launched a champions' scheme, "NHS Reserve Forces Champions"<sup>28</sup>, in partnership with the Ministry of Defence (MoD) and the Department of Health. The scheme was been created to increase the awareness of Reservists within the NHS and to highlight the benefits that employing Reservists can have for organisations and employers.

In November 2016, Health Education England, NHS Employers and the Ministry of Defence worked in partnership to create a guide<sup>29</sup> to employing Reservists in the NHS. This useful guide brings together key information that helps managers understand the role of Reservists and how to support them.

The Network has also produced a suggested policy<sup>30</sup> for use when employing either Reservists or Cadets.

## 12. Financial

The Armed Forces is a cushioned world in which the full costs of accommodation and food in particular, are sometimes subsidised and not always clearly visible to the individual. In any case, this can mean very low levels of awareness among service personnel of the actual cost of living.

Those leaving the Armed Forces can be given a resettlement package, depending on length of service, which can include a lump sum. Many participants take advantage of these pay-outs and use them to help buy their own homes, ease debts or boost savings. In addition to this, many may draw on their service

<sup>22</sup> <https://apply.army.mod.uk/what-we-offer/what-we-stand-for/lgbt>

<sup>23</sup> <https://www.facebook.com/RNCompass/>

<sup>24</sup> <https://www.facebook.com/raflgbtforum/>

<sup>25</sup> <https://www.equality-network.org/lgbt-directory/proud2serve/>

<sup>26</sup> <https://www.britishlegion.org.uk/stories/why-it-s-important-to-have-safe-spaces-and-community-groups>

<sup>27</sup> <https://www.gov.uk/government/publications/defence-employer-recognition-scheme>

<sup>28</sup> <https://www.nhsemployers.org/your-workforce/retain-and-improve/supporting-the-armed-forces-in-the-nhs>

<sup>29</sup> <http://www.nhsemployers.org/case-studies-and-resources/2017/03/a-guide-to-employing-reservists-supporting-resources>

<sup>30</sup> <http://www.sussexarmedforcesnetwork.nhs.uk/veteransreservists/>

pension which can increase their sense of financial security. However, there are those who felt they<sup>31</sup> were on a low wage with little to no spare money, had debts or that their bills were “*eating into savings*”. Some felt that they had earned more when they were in the Armed Forces, particularly when taking into account the level of subsidies received whilst serving, such as low cost accommodation.

Financial hardship is a near-universal concern for the veterans helped by SSAFA and RBL. Out of those who contacted SSAFA<sup>32</sup> seeking help 86% reported they faced financial challenges (not the average for Armed Forces family/veteran as defined as a problem paying the bills, budgeting and managing finances, dealing with debt or getting the right benefits).

The average annual net household income of veterans who contacted SSAFA is only £13,800, compared with £28,200 for all working-age veterans and £31,000 earned by the average family with two children in the general population. Three in ten of SSAFA veterans have a household income below £7,500 per annum. Some of them have to rely on food banks

### 13. Deployment

The impact of operational deployment on both service personnel and their families should be recognised. By their very nature, military operations are stressful for all those involved. The level of stress felt by individuals can vary greatly and no two people will deal with their experiences in the same way. On return from operations, some will have no residual effects while others will take much longer to adjust returning to their normal routine and family life. For the families of Reservists or for Regular Service personnel who choose to live off base, in their own homes in the community away from a service environment, this can be a greater issue.

### 14. Families

The services expect a great deal from their families. Their personnel are expected to provide unlimited liability; this means that they might face serious injury or death during their service to the Nation. They will periodically be required to deploy on operations, sometimes at very short notice, or for protracted periods, or have only recently returned from previous separation and sometimes all three.

There is often little or no choice for the service person or their family in this separation. Their military career will also necessitate directed relocation within the UK or overseas. There are also the day to day realities of service life, working long or unsociable hours with the associated impact that this can have on the family, such as child care responsibilities. All of this places considerable additional pressure on service families; this combination of pressures is not faced in almost any other profession.

For those living in the community away from a service environment there can be greater issues for the families of Reservists or for Regular Service personnel who choose to live off base in their own homes. This should be considered for all aspects of day to day life for the service personnel and their families.

### 15. Children and Young People

Dependents of members of the Armed Forces should have the same standard of, and access to education (including early year’s services) as any other UK citizen in the area that they live, but there should be special arrangements to support access to schools if a placement is required part way through an academic year as a consequence to changes to the family’s circumstances.

We have a responsibility to ensure that service children and young people are supported and protected and that they are able to feel safe. The MOD delivers this welfare support for overseas placements, and in the UK, where local authorities deliver this support; the MOD will work with the local authority to ensure that the needs of service children and young people are being addressed in local plans.

The impact of mobility on the education of service children is significant as service personnel often move for career and strategic reasons<sup>33</sup>. As individual families it is known as ‘trickle posting’ typically every 2 or 3 years. Service children may move several times so it is important to know their history as there may be gaps in the curriculum and/or they may have Special Educational Needs and Disabilities (SEND) or

<sup>31</sup> Kent and Medway civilian and military partnership research 1 March 2016

<sup>32</sup> SSAFA in Sussex July 2016

<sup>33</sup> MOD Education Support Fund 2017 Guidance

Additional Support Needs (ASN). Early assessment is essential. Children may also have trouble developing friendships and have limited support from the wider family<sup>34</sup>.

The impact of deployment, which can be from 1 month up to 9 months, on service children, families and schools could be a strain on family life, education and wellbeing. Deployment can be disruptive and unsettling to the family routine and how each child deals with is unique.

The Service Pupil Premium<sup>35</sup> (SPP) is extra funding for schools to support children and young people with parents in the Armed Forces. Pupils attract the premium if they meet the following criteria:

- One of their parents is serving in the Regular Armed Forces
- They have been registered as a 'service child' in a school census at any point since 2011
- One of their parents died whilst serving in the Armed Forces and the pupil receives a pension under the Armed Forces Compensation Scheme or the War Pensions Scheme.

Over a third of full time serving personnel from the online research<sup>36</sup> undertaken in Kent and Medway and four out of ten spouses had experienced at least one of the potential difficulties listed in the questionnaire about their children's education. The main difficulties experienced were to do with finding a place for their child at their chosen school due to redeployment, and variations in the syllabus/standards of education when changing schools, and obtaining information about schools in the area. Seven out of ten (72%) were able to overcome their difficulties with their school age children's education. Many overcame their difficulties by seeking advice and undertaking research. Participants in the qualitative research stated that they overcame their difficulties by 'knowing the system' and 'being persistent'.

## 16. Carers

One in four working age members of the ex-service community have unpaid caring responsibilities which is considerably higher than the rate found in the general population, 23% vs 12%. One in ten of all carers in the ex-service community agree that they struggle to cope with caring which is equivalent to around 110,000 people in the UK.

Children in military families may also have caring responsibilities, known as 'military young carers' these children might be supporting a parent or sibling who has sustained a physical and/or emotional injury whilst serving in the military; or they are supporting a parent or sibling who has a health issue whilst the other parent is on deployment. For a variety of reasons, including the propensity for frequent relocation and the tendency to try and look after themselves and not reach out for external support, young carers in military families can be particularly hard to identify. The Children and Families Act 2014 Part 5, Section 96<sup>37</sup> details the rights for young carers, including the requirement that local authorities must assess whether carers in their area have support needs and if so, what those needs are<sup>38</sup>.

The Care Act 2014 introduced major reforms to the legal framework for adult social care, to the funding system and to the duties of councils and rights of those in need of social care, giving additional rights to support for carers and people who fund their own care (self-funders). Under the Care Act councils were required to take into account the War Disablement Pension when calculating the costs of social care, but disregard the injury compensation payment. However, following pressure from the LGA, Royal British Legion (RBL) and other groups, the government announced in the 2016 budget that councils would not have to take the War Disablement Pension into account.

In 2018 the Department of Health and Social Care updated the national Carers Action Plan<sup>39</sup> to consider the needs of carers in the Armed Forces community. The Action Plan outlines the cross-government programme of work to support carers in England over the next two years and builds on the National Carers Strategy. The commitment is that *'NHS England and the Ministry of Defence will work to improve support for Armed Forces carers, in keeping with the intent of the Armed Forces Covenant, whereby service personnel and their families are not disadvantaged as a consequence of service in the Armed Forces'*.

<sup>34</sup> *Young Carers in Armed Forces Families – Evidencing the Need* September 2017, The Children's Society

<sup>35</sup> <https://www.gov.uk/government/publications/the-service-pupil-premium/service-pupil-premium-what-you-need-to-know>

<sup>36</sup> *Kent and Medway Military Civilian partnership Research Report* 2nd March 2016

<sup>37</sup> <http://www.legislation.gov.uk/ukpga/2014/6/section/96/enacted>

<sup>38</sup> *Young Carers in Armed Forces Families – Evidencing the Need* September 2017, The Children's Society

<sup>39</sup> <https://www.gov.uk/government/publications/carers-action-plan-2018-to-2020>

## 17. The Criminal Justice System

Many news headlines have been devoted to misleading statistics on veterans in prison. The real picture is far more complex. Service personnel and veterans appear to be less likely than the general population to have a criminal conviction. Statistics on veterans in prison vary, but the most reliable ones have found that ex-service personnel make up between 3.5% and 7% of the prison population in England and Wales. This is broadly similar to the percentage of veterans in the UK population as a whole.

The Phillips Review<sup>40</sup>, commissioned by the Government in 2014, concluded that the vast majority of those who serve in the Armed Forces return to civilian life without problem and are less likely than their civilian counterparts to commit criminal offences. A small minority have difficulties and find themselves in trouble with the law. Their offending behaviour is unlikely to have been directly caused by their service in the Armed Forces, but is sometimes contributed to by their experiences.

Many service charities also offer help to these individuals in their rehabilitation and aim towards subsequent employment.

Veterans that are subject to investigations by the Service Police can receive welfare support through the Veterans Welfare Service (WVS) via a national network of welfare managers across the UK and the Republic of Ireland.

## 18. Domestic Abuse

Research suggests that there is no significant difference in the rates of domestic abuse in the Armed Forces community in comparison to the general population. However, there are factors relating to service life that can inhibit victims of domestic abuse seeking help; being financially dependent on the person who is serving, being isolated/away from friends and family, worries about losing service family accommodation, the perception that the welfare service may not be confidential and concerns that reporting the abuse may affect the serving person's career. Non British partners may also be dependent on the serving partner for their immigration status.

In 2018 the MoD launched the 'No Defence for Abuse' strategy<sup>41</sup>. As well as raising awareness and providing support to those affected, the strategy will work to provide rehabilitation options for perpetrators, and engage with specialist agencies to prevent future abuse.

## 19. Foreign and Commonwealth, and Gurkhas

*"Members of the Armed Forces community who are not UK citizens should be able to access routes to UK citizenship as easily as others seeking citizenship, unaffected by any service overseas"*

There are currently nearly 12,000 service personnel, including Gurkhas, who are from Foreign and Commonwealth (F&C) countries. The UK Border Agency (UKBA) has agreed to a general principle that F&C service personnel should not be disadvantaged in comparison with non-military individuals permitted to remain in the UK and gain employment through the points based system.

Gurkhas who served after July 1997 and who were discharged with more than four years' service have had the ability to settle in the UK since 2004. This brought them in line with all other discharged F&C service personnel. Since 2009, Gurkhas who retired before 1 July 1997 with more than four years' service have had the ability to apply for settlement in the UK.

When serving personnel including Gurkhas and Foreign and Commonwealth countries are deployed in the UK, their spouse and children are entitled to immediate support similar to UK residence i.e. access to health care.

**Immigration Status Whilst Serving** - As a serving member of HM Armed Forces Gurkhas and Foreign and Commonwealth service personnel and their families are exempt from UK immigration control under Section 8(4) (a) of the Immigration Act 1971; this exempt status is not extended to non-EEA family

<sup>40</sup> <https://www.gov.uk/government/publications/former-members-of-the-armed-forces-and-the-criminal-justice-system>

<sup>41</sup> <https://www.gov.uk/government/publications/no-defence-for-abuse-a-strategy-to-tackle-domestic-abuse-within-the-defence-community>



members of service personnel. Their HM Armed Forces exemption overrides any existing UK visa conditions they had prior to enlistment in the Forces. Exemption from UK immigration control remains in place for the period of their service and it ceases immediately when they are discharged. Foreign or Commonwealth citizens serving in HM Armed Forces cannot be granted settlement whilst they are exempt from UK immigration control. As a Commonwealth serving citizen they can apply for UK citizenship whilst serving. A Nepalese serving citizen cannot apply for UK citizenship whilst serving in the Brigade of Gurkhas (but they can if they have officially and permanently transferred into the wider British Army).

**Immigration Status on Discharge** - Gurkhas and Foreign and Commonwealth service personnel and their family's exemption of UK immigration control will end immediately on the date of their discharge and they will then be subject to UK immigration control measures. This means that they should have considered their future well in advance of discharge so they know whether they (and their family) will be taking positive action to regularise their immigration status which may allow them to remain in the UK, or make plans to return to their own (or other) country. Both options are expensive, particularly for those with families, so this requires planning and making the necessary financial provision. It is an individuals' responsibility to present their passport to their unit on an agreed date to ensure that the unit can write "ceased" and their discharge date in their passport over the exempt UK immigration control endorsement. Units will also notify the Home Office of their discharge date and the Home Office will cancel their exempt UK immigration control status. If they are serving overseas when notified for discharge and they intend to settle in the UK, they are advised to apply to be assigned back to the UK well in advance of their discharge date so they can meet the timeline on immigration applications to ensure they receive settlement on or soon after discharge.

**Immigration Status after Discharge** - When Gurkhas and Foreign and Commonwealth service personnel and their families are discharged and their exempt UK immigration control has been cancelled they must ensure that they have permission to stay in the UK by regularising their immigration status. The Home Office will normally write to them and give 28 days' notice to regularise their immigration status or that they are obliged to leave the UK. If for some reason the HM Armed Forces exempt immigration control stamp is not cancelled in their passport by their unit when they are discharged, this does not mean they are still exempt from immigration control. If they have been discharged and do not have an alternative immigration status then they do not have permission to work in the UK. After 28 days if they have not left the UK, the Home Office may record them as "overstaying" and this could adversely affect any future immigration or naturalisation application they make. In short, if, for whatever reason, they have not been granted in writing 28 days' notice to regularise their immigration status by the time of their discharge it is their responsibility to rectify the situation. Gurkhas and Foreign and Commonwealth service personnel are reminded not to make the mistake of ignoring their responsibilities regarding their immigration status or believe that 'the system' will look after them and act on their behalf.

## 20. The Supporting Civilian Community

Beyond the Armed Forces community, and outside the scope of the Armed Forces Covenant, are other groups which play an important role in meeting defence objectives. These groups carry out an extremely wide range of functions, and include (but are not limited to) members of the Merchant Navy, The Royal Fleet Auxiliary, other defence civilians and contracting staff; cadets and the adult volunteers who support them; and the extended families of serving personnel. When members of these groups are deployed alongside members of the Armed Forces, they are entitled to increased levels of care and support, including in the event of injury or death, often on a comparable basis to their Armed Forces colleagues.

## 21. The Confederation of Service Charities - Cobseo

Cobseo, the Confederation of Service Charities comprises of the 2500 plus member organisations. All creditable service charities are required to be a member of Cobseo.

Cobseo, as the Confederation of Service Charities, provides a single point of contact for interaction with the Government, including 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. This allows Cobseo members to interact with all interested parties and especially to cooperate and collaborate with others in order to provide the best possible level of support to beneficiaries.



[www.cobseo.org.uk/members/directory](http://www.cobseo.org.uk/members/directory)

## 22. Service Charities

The service charity sector provides a strong national network of support to the service community, although the largest networks belong to SSAFA, the Armed Forces Charity and the Royal British Legion (RBL) there are a significant number of service charities across the country.



Telephone: 02074 038783 (National)  
08001 699060 (Sussex)  
01622 792363 (Kent & Medway)  
01483 208111 (Surrey)  
07413 417226 (Hampshire)

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

SSAFA provides financial, practical and emotional assistance to anyone that is currently serving or has ever served in the Royal Navy, Army or the RAF and their families. SSAFA also operates the confidential Forces Line where members of the Armed Forces community can discuss issues of concern in confidence. This number which operates during office hours is: **0800 731 4880**



Telephone: 0800 802 8080  
Website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

The Royal British Legion provides welfare, comradeship and representation for the Armed Forces community; supporting members of the Royal Navy, British Army, Royal Air Force, veterans and their families. Their support starts after seven days of service and continues through life, long after service is over.



Website [www.rbli.co.uk](http://www.rbli.co.uk)  
[www.wearelifeworks.org.uk](http://www.wearelifeworks.org.uk)

Royal British Legion Industries delivers LifeWorks, an innovative and personalised guidance course to those transitioning out of the Armed Forces or veterans who need to review their employment options or general career direction. Building on existing skills for employment beyond the Armed Forces, Lifeworks is designed to maximise potential for a successful and sustainable career in Civvy Street.

## 23. The Armed Forces Networks

The Armed Forces Networks have two networks; the Sussex Armed Forces Network and the Kent and Medway Armed Forces Network which provide the leadership, engagement, pathway redesign, training, development and communication across this region for the Armed Forces community linking and working with the Civil Military Partnership Boards to deliver required action plans. The networks, hosted by NHS Hastings and Rother Clinical Commissioning Group, brings together a wide range of organisations including NHS Clinical Commissioning Groups, NHS Trusts, local authorities, Ministry of Defence representatives, local charities, education and the police, who work closely to ensure the specific needs of the local Armed Forces community are being met and considered across local services.

Locally the approach taken has been to support all services to be able to work with the Armed Forces community to meet their needs. Currently there are over 500 Service Champions trained to support local services in working with ex/serving personnel and the Armed Forces community. These Service Champions are embedded across a wide selection of mental health teams as well as, police, probation, charities, housing, employment and local authorities. Each Service Champion receives training on military culture as it states in the Military Covenant and are given a local resources pack to support the Armed Forces community which they can take back to their work place for sharing with colleagues.

The Sussex Armed Forces Network was commended for its work on developing a unique set of relationships to ensure organisations are identifying and meeting the specific needs of the Armed Forces community through local health, care and other services. By working collaboratively it has been able to break down organisational barriers and develop bespoke pathways of care for Armed Forces (whether serving, reservist or ex-service/veterans) personnel and their families and raise awareness of the community covenant through a full range of events, fact sheets and online training.

## 24. What other support is available to veterans?

Veterans UK is the MOD's support organisation for service personnel, veterans, and their families. Veterans UK delivers the Armed Forces Pension Schemes (AFPS), War Pension Scheme (WPS) and Armed Forces Compensation Scheme (AFCS), making payments to those injured or disabled due to service in the Armed Forces, and to the widows, widowers and civil partners of those who die as a result of service in the Armed Forces.

Veterans UK also provide a welfare support package through the Veterans Welfare Service (VWS) and a Freephone Helpline facility. The VWS provides a help and advice service to veterans, their families and dependents through a national network of Welfare Managers. The VWS works alongside in-service welfare providers and also works closely with local authorities, voluntary organisations, service charities and the Department for Work and Pensions. This ensures that those leaving the Armed Forces and existing veterans and their families receive the information and assistance they need to access the appropriate services and benefits.

The Veterans UK Helpline (0808 1914218) provides specific advice on compensation scheme claims and on where to get help on benefits, pensions, loans and grants, emergency accommodation, finding a job, re-training, health issues, welfare concerns, service records and medals, Armed Forces Compensation Scheme (AFCS), War Disablement Pension, Armed Forces Pensions, Veterans Welfare Service (VWS)



Website: <https://www.gov.uk.veterans-uk>  
<https://www.gov.uk/government/groups/veterans-welfare-service>  
Email: [veterans-uk@mod.uk](mailto:veterans-uk@mod.uk)

Veterans' Gateway is made up of a consortium of organisations and Armed Forces charities, including the Royal British Legion, SSAFA – the Armed Forces charity, Combat Stress and Connect Assist. Their connection with additional key referral organisations – both within and outside the Armed Forces sector – means they are able to assist with signposting to the right organisation. It is possible to speak to a member of their team who are available 24 hours a day, 7 days a week.



Telephone: 0808 082 1212  
Website: <https://support.veteransgateway.org.uk/app/ask>

## 25. Additional Information



BRIEFING PAPER Number 7693, 14 November 2018 - Support for UK Veterans



BRIEFING PAPER Number 04244, 28 July 2016

Ministry of Defence Veterans Key Facts 2017

Ministry of Defence Annual Population Survey- UK Armed Forces Veterans Residing in Great Britain 2017 Published 31 Jan 2019



The Strategy for our Veterans

The Centre for Social Justice – Doing our Duty (improving transition for military leavers) April 2014

Local Government Association-Meeting the public health needs of the Armed Forces May 2017

Children's Commissioner- Kin and country (Growing up as an Armed Forces child) June 2018

## Case Studies

### Examples of Armed Forces Covenant in practice in the Network

The following are a few examples from the Network of the Armed Forces Covenant in practice; a further sheet is available with examples for health.

#### 1. Housing – Divorce/separated spouse

An individual has recently separated/divorced from their spouse who is serving in the British Army. They have been living in married accommodation and travelling with the spouse for the last 15 years. They have two young children. They have been evicted from the military accommodation. They wish to move to the area where their extended family lives. They have not therefore lived in the area for the past 5 years. Though they are not the ex-service personnel the council took into account the wider requirements of the covenant that there should be no disadvantage. As the family have had to travel with the serving spouse they should be given the same rights as ex-service personnel and not have to meet the criteria of living in the area for the past 5 years.

*Some considerations for assessment for comparative disadvantage as a result of mobility and deployment through service in the Armed Forces. "Had the person/family been a long-term resident of the area would the decision have been different" – Our Community – Our Covenant Local Government Association*

#### 2. Ex-service personnel medically discharged – school access

A soldier was medically discharged with disabilities sustained during service which needed caring for. *Therefore* on leaving the Armed Forces they chose to live near their family. The soldier's child needed to be found a new school within the academic year and in addition they wanted a particular school for two reasons:

- i. Near home which helped with the caring responsibilities within the family.
- ii. Importantly for the child it had a similar curriculum to what they had been studying.

To start with, as the family were not currently serving, the council said there were no grounds for providing support in gaining admission to the school. A letter of support was sent in respect to their appeal where the following grounds were stated:

- a) The individual was medically discharged due to injury and therefore the family should be treated on the same grounds as serving personnel to ensure that they were not disadvantaged.
- b) They have protection under the Carers Act that states the children and the family should be supported to ensure that they are not discriminated against.
- c) The child should not be disadvantaged further having already transferred schools a number of times whilst his parent was serving. To find a school with a similar curriculum was essential to ensure that the child maintained their education.
- d) In accordance with the Covenant in certain cases assistance will be available to support service children's continuity of education.

#### 3. Ex Regular Soldier serving with the Army Reserve

A soldier joined the Army Reserve a couple of years after leaving the Regular Army, after a years' service with the reserve this soldier was mobilised for operational service in Afghanistan, on completion of his operational tour this soldier returned to his reserve unit. Shortly after his return this soldier approached his OC (Officer Commanding) requesting help with some issues that he was having from his service in Afghanistan, on interview it transpired that not only was this soldier having mental health issues from operational service from his regular service, he was homeless, had lost his job, was in debt and was not registered with a GP. The OC contacted Sussex AFN who were able to get this individual mental health treatment and registered with a GP. With support from the local authority he was found accommodation, and through the Royal British Legion he was helped to find work and given advice and support with his debt.



#### **4. Nursing Homes**

A carer was struggling to find a suitable nursing home for her husband who had suffered a stroke and had recently been diagnosed with dementia. When asked whether he had served it transpired that both of them had served in the RAF. The cared for person was then offered a place in a specialist nursing home for veterans.

#### **5. Homeless ex-service personnel**

There are several similar cases with variations of outcomes:

- a) SSAFA were assisting a homeless ex member of the Armed Forces who they accompanied to the local housing office. It was mentioned that he was a veteran. The Housing Team knew about the Armed Forces Covenant and did what they could to help.
  - I. Support was given to go through the statutory route to get rented accommodation. SSAFA helped with the bonds which were required.
  - II. Ensuring all the benefits that were available to the individual were claimed.
- b) A Network Service Champion had a ex-service personnel who needed accommodation (This could be from a number of places e.g. homelessness, discharge from a hospital ward, domestic violence, or a relationship breakdown). In a couple of cases urgent accommodation was required for a single person/ family; The Royal British Legion Industries was contacted and working with The Royal British Legion ensured that accommodation was provided in the Village and that the welfare needs of the individuals were met.
- c) A Case Manager from a Council was looking for financial support for white goods for a veteran after they had recently been allocated a home after being homeless. The Case Manager was referred to SSAFA as the client was a Merchant Navy Veteran. SSAFA then liaised with the Merchant Navy Welfare Board to get the required support for the veteran.

#### **6. Housing and Legal support Required**

A Veteran's current landlord had died putting the property into probate and there was a lack of clarity of in regards to the beneficiaries. The veteran had previously spoken to STOLL, the Regimental Association and the RBL in regards to next steps. There was a lack of information from the executor of the will and veteran was under threat of eviction from one of the beneficiaries. The case was forwarded to a Service Champion who provided legal advice and support for housing going forward.

#### **7. SCAMs**

An elderly gentleman suffered from social isolation which had put him at risk of scammers in the past. The gentleman knew he was being scammed but felt it was the only way of interacting with others. The veteran was referred by a Council Case Manager into the RBL or SSAFA for a befriending or visiting service to link the gentleman into the appropriate places where they can be visited or meet friends – e.g. walking groups, associations, sheds etc.

#### **8. Loneliness**

##### ***8.1 Young ex-service personnel***

A champion met a young ex member of the Armed Forces and stopped to talk to them. The young veteran was feeling desperate and very lonely. The individual was invited to attend a breakfast club to enable them to socialise with others who have been in the service.

##### ***8.2 Spouse of ex-service personnel***

A Spouse of an ex-Gurkha (with dementia) was very lonely as they were unable to work as they need to be at home to care for their husband full time. This was picked up by a carers' charity

and the wider network linked into the Gurkha/Nepalese community. Members from the Community were identified to in and visit the wife to help with her feelings of isolation.

### **8.3 An older veteran**

An older veteran turned up a Council Office/Library and it was established that they were from the Armed Forces community. They were informed about the Drop in Service (The Royal British Legion Village/Crawley) where they can get coffee, meet others and access support services.

## **9. Mobility**

- a) A daughter of a veteran contacted the network as their father worked in in the armed forces and had recently been diagnosed with an ailment which required him to need help and support with his mobility. He was referred to the local SSAFA branch that did a full needs assessment and accessed financial support for a mobility scooter.
- b) A veteran with physical health/mobility issues was moving into more suitable accommodation but needed support with the actual move as they were unable to physically pack their belongings. A referral was made to SSAFA and funding was made available to enable support with removals.

## **10. Employment**

- a) Through discussions at Job centres/Department of Work & Pensions with individuals, the understanding and translation of the military skills into “civvy” language, ex-service personnel have become better equipped to apply for posts.
- b) Champions have referred and signposted ex-service personnel to the Royal British Legion Industries to develop their CV and to review and understand what types of jobs they would like to apply for.
- c) An individual after receiving mental health treatment went to a college to train in an outdoor career – SSAFA helped secure funding for the equipment that was needed to retrain.
- d) A Regular transferred into a local area. His spouse applied for a post within the new area. The Network reminded the potential employer to take into account the possible gaps in employment due to different postings. The individual was successful in being appointed.
- e) Feedback from a DWP advisor was that a client had explained that most soldiers when serving are tasked with something to do and they just go and do it. The client had said that when they came out, they found it really hard to know what to do because they weren’t tasked with anything. As a way forward, the DWP Advisor, sat with the Veteran and made a plan of action, in simple steps with a flow chart of who to contact and the Veteran’s next steps, using the AFN fliptool as an aid. The Veteran found this really useful and promised to “report back” when all the actions had been completed.

## **11. Police Service**

A homeless individual was regularly entering the justice system due to shoplifting. On asking the question in respect to the armed forces, it transpired they had served. The Service Champion was contacted and the individual was found housing, supported to access all their benefits including pension and to move forward with life.