

2022

# MP Caseworker Guide for England

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Supporting your constituents from the Armed Forces community

Registered charity number: 219279



ROYAL BRITISH LEGION

# Foreword



The Royal British Legion is at the heart of a national network that supports our Armed Forces community through thick and thin – ensuring their unique contribution is never forgotten. The vast majority of serving personnel, veterans and their families lead fulfilling lives and make a positive contribution to our local communities but for some, additional support may be required, and the RBL is here to secure that support.

We do not provide that support in isolation. The RBL works at its best when we work in partnership with both national

and local statutory services and other charitable organisations. The sharing of expertise, resources, and experience between statutory services and charities like the RBL results in quick and effective action to support those most in need.

Since the Armed Forces Covenant was enshrined in legislation in 2011 and reinforced by local community pledges up and down the country, significant progress has been achieved in addressing disadvantage and providing special treatment where appropriate. However, there is always more we can do to ensure we are making a tangible difference to the lives of our local Armed Forces community and the RBL will continue to work in partnership with national and local government, as well as Parliament, to ensure this happens.

I hope the following pages will be a welcome resource for Members of Parliament and their caseworker staff, to better support their constituents and help to improve the lives of the Armed Forces community across their constituency.

**Charles Byrne** Director General



## About the Royal British Legion

The Royal British Legion is at the heart of a national network that supports our Armed Forces community. We're here through thick and thin – ensuring their unique contribution is never forgotten. We've been here since 1921 and we'll be here as long as they need us. We are the country's largest Armed Forces charity, with 210,000 members, 50,000 volunteers and a network of partners and charities; helping us give support wherever and whenever it is needed.

We provide lifelong support to serving and ex-serving personnel and their families. We help veterans young and old transition into civilian life, helping

with physical and mental wellbeing, financial and employment support, care and independent living, local community connections and expert guidance.

Our support starts after one day of service and continues through life, long after service is over. And it's not just members of the Armed Forces but their families too.

# Key Armed Forces facts

Total full-time strength of UK Armed Forces — **137,127** (as of 1st October 2021)<sup>1</sup>



Army

**77,526**



Royal Navy/Royal Marines

**29,688**



Royal Air Force

**29,913**

**16,710**

UK Regular Forces are **women** — nearly 12% (up from 6% in 1990)

**26%**

UK Regular Forces are **under 25**

**14,010**

of UK Regular Forces identify as **non-white ethnic group** (9%)

**12.7%**

of the total intake was female  
In the 12 months to 30th September 2021

**31 years**

Average age of Regular Service personnel

In 2021

**16,250**

entered the UK Regular Armed Forces and around 12,299 left

## Top 5 constituencies for recruitment

1. Richmond (Yorks)
2. Aldershot
3. Middlesbrough South and East Cleveland
4. Plymouth Sutton and Devonport
5. South West Wiltshire

Army Reserve, Maritime Reserve and RAF make up around **32,000 personnel**

Estimated

**2.4 million** veterans in Great Britain (2017)<sup>2</sup>

**60%**

of veterans are 65 years and over<sup>3</sup>

**96%**

of personnel are stationed in the UK

**5,900**

are stationed overseas

Personnel stationed in the UK:

- 90% England
- 7% Scotland
- 2% Wales
- 1% Northern Ireland

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<sup>1</sup> House of Commons Library, UK Defence Personnel Statistics, No.CBP7930, March 2021

<sup>2</sup> MoD, Annual Population Survey: UK Armed Forces Veterans residing in Great Britain, 2017 (published 2019)

<sup>3</sup> Office for Veterans' Affairs, Veterans Factsheet, 2020



# The Armed Forces Covenant

## **The Armed Forces Covenant**

An Enduring Covenant Between  
The People of the United Kingdom  
Her Majesty's Government

– and –

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

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty.

Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families.

They deserve our respect and support, and fair treatment.

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

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

# 1. The Armed Forces Covenant

The Armed Forces Covenant is a promise by the nation ensuring that those who serve or have served in the Armed Forces, and their families, are treated fairly.

The Covenant focuses on ensuring that the Armed Forces community have the same access to government and other commercial services and products as any other citizens.

It seeks to remove disadvantage that this community may face, and in some special cases apply some advantage, particularly for those who have given the most such as the injured or the bereaved.

The Covenant was first put into law in the Armed Forces Act 2011 and is a voluntary commitment that thousands of organisations including every local authority in England have signed up to.<sup>4</sup>

## Which constituents are covered?

Those who serve in the UK Armed Forces, whether Regular or Reserve, those who have served in the past, and their families. Commonly referred to as 'the Armed Forces community.'

## What does it mean for your constituents?

The Covenant ensures that the Armed Forces community is not disadvantaged because of their service – it is about fairness and equity. Some veterans prefer the term 'ex-forces' and do not consider themselves to be a veteran; either way, they are covered under the Armed Forces Covenant. The majority of the Covenant is not legally enforceable nor is it an obligation to provide preferential treatment over other constituents with no link to the Armed Forces, but is a promise that society has made to this community that must be upheld.

The Armed Forces Act 2021 introduced a new legal duty on some public authorities to have 'due regard' to the Armed Forces community in the policy areas of housing, education and health. Statutory guidance accompanies the legislation and help bodies in scope meet its legal obligations.

## Extract from the Armed Forces Act 2021

The [Armed Forces Bill](#), sets out how relevant public bodies must have due regard to:

- (a) the unique obligations of, and sacrifices made by, the armed forces,
- (b) the principle that it is desirable to remove disadvantages arising for service people from membership, or former membership, of the armed forces, and

- (c) the principle that special provision for service people may be justified by the effects on such people of membership, or former membership, of the armed forces.

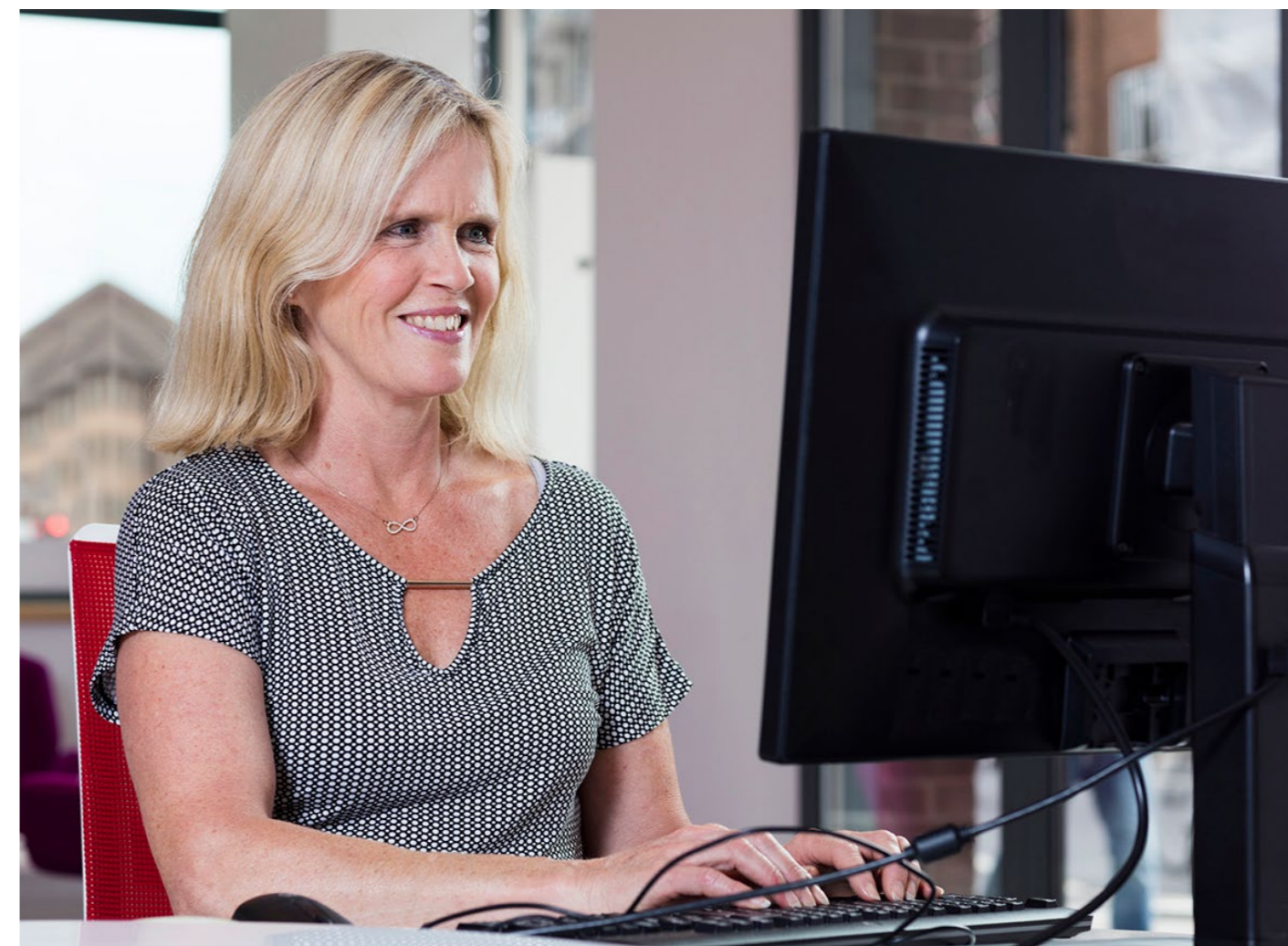
The specified persons and bodies are—

- (a) a local authority in England;
- (b) the governing body of a maintained school in England;
- (c) the proprietor of an Academy in England;
- (d) a non-maintained special school;
- (e) the governing body of an institution within the further education sector in England;
- (f) a special post-16 institution;
- (g) the National Health Service Commissioning Board;
- (h) a clinical commissioning group;
- (i) a National Health Service trust in England;
- (j) an NHS foundation trust.

## Covenant Example

Since October 2015, Armed Forces families who are posted overseas have been able to suspend their UK mobile phone contracts until they return to the UK. This change extended existing commitments made to serving personnel and to their spouses and children. And since March 2017, Armed Forces personnel have no longer had to pay cancellation fees for their broadband and media packages when posted overseas, or to another part of the UK not covered by their provider. As a result of these changes, serving personnel will no longer be disadvantaged by the mobile nature of Service life.<sup>5</sup>

Visit the [Armed Forces Covenant Website](#) for more information and examples.



## 2. E-Learning

There is a helpful e-learning programme on the Covenant website that covers real life examples of the Covenant in action as well as important legislation that supports the Armed Forces community. We recommend all MP caseworker staff undertake this e-learning to better support your constituents who are members of the Armed Forces community.

Link to E-Learning here:

<https://www.armedforcescovenant.gov.uk/learning/housing-homelessness-and-the-armed-forces-covenant/#/>

<sup>4</sup> [Office for Veterans' Affairs, Veterans Factsheet 2020, p.5](#)

<sup>5</sup> [Armed Forces Covenant website](#)

<sup>6</sup> [Office for Veterans' Affairs, Veterans Factsheet 2020](#)

## Forces Fact

**Veteran = defined as anybody who has served a minimum of one day in HM Forces<sup>6</sup>**



### 3. Housing help

#### Housing Allocations – social housing

The Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012 ensures that Regular Service personnel (including bereaved spouses or civil partners) are allowed to establish a 'local connection' with the area in which they are serving or have served. This means that they will not suffer disadvantage from any 'residence' criteria chosen by the local authority in their allocations policy, and that they can be treated equally to any civilian already living in the area.<sup>7</sup> Some council's go further than this and have policies that go beyond the five year limit, so it is worth checking with your local authority to see what their Housing Allocations Policy says.

RBL have produced [a comprehensive housing guide](#) that covers the key legislation and helpful guidance that you might find a useful tool.

Identifying as a veteran will not necessarily put your constituent to the top of the local authority's housing waiting list, but it might unlock other help and support.

#### Spouses and civil partners of Armed Forces personnel

The Ministry of Housing, Communities and Local Government (MHCLG) recognise that local connection requirements can impact on the transition to civilian life for those who have themselves had to move frequently in support of their Service spouse or partner, making it difficult for them to maintain a career or to improve their employment prospects.

#### Statutory guidance published June 2020 by MHCLG, paragraph 18, says:

*“The Secretary of State strongly encourages local authorities to exempt from any local connection requirements divorced or separated spouses or civil partners of Service personnel who need to move out of accommodation provided by the Ministry of Defence.”<sup>8</sup>*

<sup>7</sup> [The Royal British Legion, Supporting the Armed Forces with Housing in England Best Practice Guide \(2019\)](#)

<sup>8</sup> [Ministry of Housing, Communities and Local Government, Statutory Guidance Improving access to social housing for members of the Armed Forces, June 2020](#)

#### Homeless Veterans

There is a regular misconception amongst the public that homelessness is a common outcome for veterans when they leave the Armed Forces and that many street homeless are veterans. This isn't true. The reality is that most veterans manage the transition into a new home and life successfully, with a relatively low number of veterans experiencing difficulties so great that they become homeless or end up rough sleeping. However, there are still those that unfortunately may end up rough sleeping or homeless and for whom support is available.<sup>9</sup>

It is always important to **'ask the question'** and record the answer, because the point of exit from the Armed Forces may not be when a veteran becomes homeless. It could happen several years after transition. Evidence suggests that the homeless veteran population is older than the general homeless population. If the veteran is not asked the question, they might not think it relevant to disclose that they served in the forces many years previously. The Armed Forces community also prides itself on its comradeship, leading people to seek refuge from peers before they end up on the street. As such hidden homelessness and sofa surfing is also something to consider when identifying homeless members of the ex-Service community.

[The Guide to the duty to refer](#) (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.<sup>10</sup>

#### Key points:

Service personnel required to vacate Service quarters as a result of leaving the Armed Forces are not to be considered intentionally homeless.

- If an applicant is homeless or threatened with homelessness, an assessment of their support needs must be conducted and a Personalised Housing Plan must be written to set out the steps the individual and the housing authority must take for the individual to remain in, or find suitable accommodation.
- Service personnel required to leave Service accommodation can provide a Certificate of Cessation of Entitlement to Occupy Service Accommodation, six months before discharge as proof of being threatened with homelessness.
- The Secretary of State for Defence is required to refer members of the Regular Armed Forces in England he considers may be homeless or threatened with homelessness to a local housing authority.

<sup>9</sup> [The Royal British Legion, Supporting the Armed Forces with Housing in England Best Practice Guide \(2019\)](#)

<sup>10</sup> [House of Commons Library, Wendy Wilson, Housing options for service and ex-military personnel, 2021](#)

#### Help to Private Rent

The MoD operates a scheme that allows personnel to apply for a loan to meet the cost of a deposit for a private rental property. Serving personnel can claim an advance of their salary to fund the cost of a tenancy deposit to secure private rental accommodation.

#### Forces Help to Buy

[The Forces Help to Buy scheme](#) enables Service personnel to borrow up to 50% of their salary, interest free, to buy their first home or move to another property on assignment or as their family's needs change. FHTB allows Service personnel to borrow by way of an advance, the equivalent of half their annual salary – before tax – up to a maximum of £25,000.

RBL may be able to assist with finding a rental deposit and first month's rent for eligible members of the Armed Forces community and may also be able to help with some new furnishings such as white and brown goods in some cases.

**Contact RBL for help: 0808 802 8080**



## 4. Schools and education

Service life can take a huge emotional toll and may leave a child and family feeling isolated and in need of support. We are aware that some Service children are still disadvantaged in their access to, and experiences through, education as a result of a parent serving in the Armed Forces.

RBL have produced [a guide on supporting Service children in school](#) that covers the key legislation and helpful guidance that you might find a useful tool.

### Service Pupil Premium (SPP)

Since 2011, the Department for Education has provided extra funds to schools with Service pupils in the form of the Service Pupil Premium (SPP). SPP pays £310 directly to the school each year per Service pupil, to help the school fund measures to reduce disadvantage that Service children may face. SPP is also intended to provide additional pastoral support that Service children may need, due to their frequent mobility or during periods when a parent is deployed. The funds can be claimed by all state-maintained schools, including academies and free schools.<sup>11</sup>

### SPP Example

Some secondary schools use money received from the SPP to employ a dedicated member of staff with responsibility for oversight of the personal and academic development of Service children. An adult mentor who understands the demands placed on working parents in the Armed Forces, as well as the implications for the children can be very valuable. Mentors can also be useful to track the progress, attendance, and commitment to learning as well as pastoral welfare support to this group of young people.<sup>12</sup>

<sup>11</sup> [Royal British Legion, Supporting Service Children in Schools in England, A Best Practice Guide, 2018](#)

<sup>12</sup> [Ministry of Defence, Service Pupil Premium: examples of best practice \(updated 3 September 2020\)](#)

### School Admissions

Being moved around the country, and indeed the world, on a timetable over which they have little say, can mean some Service families find themselves struggling with the admissions process because they are forced to move home and school outside the standard admissions timetable.

In England, school admissions are governed by the 2021 School Admission Code:

*2.16 Infant classes (those where the majority of children will reach the age of 5, 6 or 7 during the school year) must not contain more than 30 pupils with a single school teacher. Additional children may be admitted under limited exceptional circumstances. These children will remain an 'excepted pupil' for the time they are in an infant class or until the class numbers fall back to the current infant class size limit. The excepted children are:... f) children of UK Service personnel admitted outside the normal admissions round;*<sup>13</sup>

#### Key Points:

- When allocating places to oversubscribed schools, admission authorities may give priority to Service children eligible for the Service Pupil Premium.
- Service children may be given priority on any waiting lists for oversubscribed schools, if the admission authority chooses to do so.
- Admissions authorities must accept a unit address as proof of address for the purposes of applying for a school place in advance of the move taking place. This is useful if a family knows they are moving but does not yet have a new home address. This applies to moves into private accommodation as well as into Armed Forces provided accommodation.
- For Service children joining a school in-year, the admission code offers some welcome assistance. However, the fact infant class size limits do not apply to Service children still cannot help a Service family if there is physically insufficient room for more pupils to join that specific class.
- The admissions code does not give Service children any automatic right to a place in their preferred school. If schools are full then they are entitled to turn away Service children.
- Local authority admission services are bound to offer a place for a child, but it does not have to be their preferred choice.
- If a parent feels that there are additional extenuating circumstances, then they may appeal the decision to an independent appeal panel.

<sup>13</sup> [Department for Education, School Admissions Code, Mandatory requirements and statutory, 2021](#)

### Children's Education Advisory Service (CEAS)

CEAS provides advice, support and guidance regarding the educational wellbeing of the children and young people belonging to families in all 3 services and eligible MoD civilians who are based overseas. All advice given is impartial, child-centred and focuses on the best interests of the individual.

The CEAS team is comprised of qualified teachers and experienced case advisors who can answer queries. CEAS does not make decisions about a child or young person's education; they advise families and commands to allow them to make informed decisions.

#### Contact CEAS

e-mail [DCYP-CEAS-Enquiries@mod.gov.uk](mailto:DCYP-CEAS-Enquiries@mod.gov.uk)  
Helpline 01980 618244

**Contact RBL for help:** 0808 802 8080

## Forces Fact

There are approximately 159,000 dependent adults and children of active UK Service personnel<sup>14</sup>

## 5. Transition, careers and re-training

Provision of resettlement starts up to two years before an individual is due to leave the Armed Forces and continues for up to two years post discharge. In the case of wounded injured and sick (WIS) personnel this timeline can be longer. This provision is graduated and dependent upon the length of time they have served.<sup>14</sup> RFEA are the [Forces Employment Charity](#) and provide “life-long, life-changing support, jobs and training opportunities to service leavers, reservists, veterans and their families.”

Resettlement is delivered in 3 stages<sup>15</sup>:

- **Stage 1** at unit/ship/station level
- **Stage 2**; on a regional basis through a Service Resettlement Adviser
- **Stage 3**; tri-service support provided by the [Career Transition Partnership \(CTP\)](#)

Service leavers have access to a range of vocational training courses delivered both at the CTP’s flagship Resettlement Training Centre (RTC) located in Aldershot and in CTP centres across the UK. CTP is unique in that it offers a training programme delivered under the MoD contract which consists of a range of courses that are ‘pre-paid’ by MoD and only ‘cost’ the service leaver their time.

### Defence Transition Service (DTS)

[Defence Transition Services \(DTS\)](#) is run by the MoD’s Veterans UK. It exists to provide information and support for those service leavers and their families who are most likely to face challenges as they leave the armed forces and adjust to civilian life.

DTS can help with issues and provide support and guidance on subjects such as:

- health
- accommodation
- relocation
- drugs and alcohol misuse
- finance and debt
- benefits
- children, family and relationships
- training and education
- employment
- supporting agencies

### Enhanced Learning Credits

The MoD’s [Enhanced Learning Credits scheme \(ELC\)](#) promotes lifelong learning and provides financial support (over a maximum of three financial years) for a nationally recognised qualification at level three, or above.

From 30th March 2021, changes to the ELC policy mean that eligible veterans who left the Armed Forces between 1st April 2011 and 31st March 2016 (both dates inclusive) can now access the ELC and Further and Higher Education (FEHE) scheme up to ten years after discharge.

Veterans who were medically discharged on or after the 1st April 2011, and who receive a disablement pension, or a guaranteed income payment, will have access to the ELC scheme and FEHE scheme for ten years after discharge. Veterans who left the Armed Forces on or after the 1st April 2016 will have access to the ELC and FEHE scheme for five years after discharge.<sup>16</sup>

### Royal British Legion Employment Grants Scheme

There are two types of grants available:

- A training, travel, accommodation and equipment grant. Provides support to address unemployment or under-employment. Childcare and medical costs linked to difficulties around attending training are also considered. The cap for this grant is £1,000.
- A licences grant. A licence grant is awarded if it will assist your constituents to find or continue work. Typically, this is to fund the provision of a professional licence that is needed for your work, for example a Security Industry Authority (SIA) licence. This is a one-off grant with a cap of £250, and they will need to budget for the licence upkeep costs in the future.

### Other useful links:

[Further MoD information for service leavers.](#)  
[Forces Pension Society information on Resettlement Grants](#)

**Contact RBL for help: 0808 802 8080**

## Forces Fact

**1 in 4 of active UK Service personnel are aged under 25<sup>17</sup>**

<sup>14</sup> Ministry of Defence, Information for service leavers, 2015

<sup>15</sup> ibid

<sup>16</sup> Ministry of Defence, 2021

<sup>17</sup> Ministry of Defence, UK Armed Forces Biannual Diversity Statistics: 1 October 2020, table 8





## 6. Welfare, benefits and compensation

### Welfare & Benefits

Veterans have the same access to welfare and benefits as non-veterans, however there is additional support available that they may be able to claim. The welfare benefits system is complex, some of which is administered by the Department for Work and Pensions (DWP) and other elements by local authorities, such as Council Tax Support and Housing Benefit.

Military compensation is exempt from financial assessments for Universal Credit. However, for some legacy benefits such as Employment and Support Allowance (ESA) and Pension Credit, it is considered as income. For locally administered benefits such as Housing Benefit and Council Tax Benefit the local authority decides whether compensation is treated as income.

RBL operate a Financial and Employment Support service where professional benefits advisors may be able to assist your constituents to maximise their income and support them with Social Security Tribunals. RBL also have expert War Pensions and Compensation advisors. Constituents can call us on 0808 802 8080 and we will put you in touch with your local RBL Advisor.

The DWP have Armed Forces Champions who provide support to veterans, Service leavers, serving personnel within their resettlement period and spouses and civil partners of serving and ex-serving personnel. Although not situated in every Job Centre, there is usually a Champion covering each Job Centre.

### Compensation

Veterans UK administer the Armed Forces Compensation Scheme, War Disablement Pension Scheme and Armed Forces Occupational Pension Schemes. Veterans UK also provides free and independent advice to any veteran and their dependant family.

MoD Compensation schemes are available to personnel injured in Service, or bereaved families, which are available via Veterans UK<sup>18</sup>:

- War Pension Scheme (injury, illness or death on or before 5 April 2005)
  - o Either a lump sum (for disablement less than 20%), or;
  - o Ongoing pension (for disablement more than 20%)
  - o Also may be eligible for a range of other supplementary benefits.
- Armed Forces Compensation Scheme (injury, illness or death after 5 April 2005)
  - o Either tax free lump sum, or;
  - o Tax free Guaranteed Income Payment (GIP)

- o Armed Forces Independence Payments (AFIP) payable in addition to GIP for those seriously injured as a result of service. (Paid instead of, and at same rate, as Personal Independence Payments (PIP) enhanced daily living and mobility components).

Although differing from War Pensions and AFCS in administration, Service Invaliding Pensions (SIPs) and Service Attributable Pensions (SAPs) are an additional type of compensation awarded to those whose conditions and illnesses preclude them from continuing in Service.

SIPs and SAPs are awarded under certain Armed Forces Pension Schemes which are occupational pension schemes. Potentially because they are awarded under an occupational scheme, they are often considered income which in turn negates or reduces entitlement to welfare benefits. The rules changed in 2020 to disregard SAPs as income under Universal Credit, SIPs are still considered as income.

When a member of the Armed Forces reaches retirement age, they may be entitled to a service pension; gov.uk have a pension calculator on their website.

RBL's 2020 report, [Making the benefits system fit for Service](#), explores how disabled veterans experience the social security system and the unique barriers that they face to accessing statutory support.

One of our recommendations from our benefits report is that compensation and payments awarded for illness and injury, as a result of Service, should never be treated as normal income. The Government should ensure that no statutory means test treats compensation as normal income, and that injured veterans are not forced to give up compensation payments in order to pay for support their civilian counterparts can. If you would like to support this campaign or find out more, please e-mail our campaigns team at [publicaffairs@britishlegion.org.uk](mailto:publicaffairs@britishlegion.org.uk)

If your constituent is having problems with any of their compensation, access to benefits or debt, they can contact RBL for professional support.

**Contact RBL for help:** 0808 802 8080

This table shows the various rules applied to the compensation schemes and benefits.

	WDP	AFCS	SIPs and SAPs
Council Tax Reduction <sup>^</sup>	Discretionary	Discretionary	Income*
Universal Credit	Disregarded	Disregarded	Income <sup>^^^</sup>
Child Tax Credit	Disregarded	Disregarded	Disregarded <sup>^^</sup>
Income Support	£10 Disregarded	Capital Limits	Income
Income-based Jobseekers Allowance	£10 Disregarded	Capital Limits	Income
Income-related Employment and Support Allowance	£10 Disregarded	Capital Limits	Income
Working Tax Credits	Disregarded	GIP Disregarded	Disregarded <sup>^</sup>
Pension Credit	£10 Disregarded	GIP considered, Capital Limits, AFIP <sup>**</sup>	Income
Social Care	Disregarded (except NI)	Disregarded (except NI)	Discretionary
Disabled Facilities Grants <sup>***</sup>	£10 Disregarded	Capital Limits	Unknown

<sup>^</sup> Not always disregarded widely disregarded under the Severe Mental Impairment Act

\* SIPs considered income, SAPs are discretionary

<sup>^^</sup> SAPs are tax free hence not considered as income for Working and Child Tax credits

NB. Capital Limits for those who have not put their lump sum into trust to protect it from being regarded as savings within means tests

<sup>\*\*</sup> Passporting Benefit that automatically provides pension credit

<sup>\*\*\*</sup> Only in England and Wales

<sup>^^^</sup> SIPs are considered income under UC, the rules changed in 2020 disregarding SAPs as income for UC.

<sup>18</sup> [Ministry of Defence, Support services for veterans and their families: detailed information](#)



## 7. Health and social care

Both the MoD and the NHS are responsible for delivering clinical healthcare to members of the Armed Forces community, some services are contracted out to military charities to deliver on their behalf.

### Serving Personnel

MoD are responsible for serving personnel and their primary care (GP's, dentists, occupational health etc.) and also some secondary care such as rehabilitation after sustaining wounds or injuries while serving on operations.

### Families

The majority of families of serving personnel, reservists and veterans' access and receive their healthcare through the NHS in exactly the same way as the rest of the population.

In specific circumstances (for example, during posting overseas), some families may receive their primary care services from the MoD. The availability of health and other support services for Armed Forces families serving overseas can vary between locations.<sup>19</sup>

### Veterans

There are specific pathways and services available to veterans, but veterans can also access other mainstream mental health services that non-veterans also access. Below you will find further information on the veteran specific support currently available. If your constituent is struggling with their mental health or wellbeing, expert help is available from [Op COURAGE: The Veterans Mental Health and Wellbeing Service](#).

### Mental Health & Transition

If your veteran constituent is experiencing mental health difficulties, they can get expert help from the [Op COURAGE: The Veterans Mental Health and Wellbeing Service](#), this is the new name for NHS Veterans' Mental Health Transition, Intervention and Liaison Service (TILS), the Complex Treatment Service (CTS) and the Veterans' Mental Health High Intensity Service (HIS).

Specialist veteran mental health services all now sit within this single service, which will have a single front door for veterans struggling with their mental health or wellbeing.

Op COURAGE: The Veterans Mental Health and Wellbeing Service is available across England and provided by specialists in mental health who have an expert understanding of the Armed Forces.

Constituents can contact the service themselves, or ask their GP, a charity or someone else, such as a family member or friend. The service will arrange for them to have an assessment, to make sure they get the right care and support.

### Urgent support

If your constituent is experiencing a mental health crisis (when you no longer feel able to cope or are not in control of your situation) they can contact Op COURAGE: The Veterans Mental Health and Wellbeing Service or you can get help by:

- calling 111
- booking an emergency GP appointment, visiting A&E or calling 999
- If they're still serving, they can also call the Military Mental Health Helpline on 0800 323 4444.

### Getting help and referrals

Constituents can contact the service direct (see below) or ask their GP or a military charity to refer them.

- In the North of England, call 0303 123 1145 or email [vwals@nhs.net](mailto:vwals@nhs.net)
- In the Midlands or East of England, call 0300 323 0137 or email [mevs.mhm@nhs.net](mailto:mevs.mhm@nhs.net)
- In London or the South East of England, call 020 3317 6818 or email [cim-tr.veteranstilservice-lse@nhs.net](mailto:cim-tr.veteranstilservice-lse@nhs.net)
- In the South West of England, call 0300 365 2000 or email [gateway@berkshire.nhs.uk](mailto:gateway@berkshire.nhs.uk)

### Social Care & Independent Living

When compared to the general UK population, a greater proportion of the ex-Service community are elderly, with associated care needs, and have a limiting illness or access sickness and disability benefits.

Service compensation awarded to veterans in England is exempt from financial assessments for social care support. This means that veterans do not have to surrender large amounts of their Service compensation to pay for social care.

Following a successful RBL campaign, the law changed in 2017, meaning all military compensation awarded to veterans injured after 6th April 2005 is also now exempt from financial assessments for social care support.

The Royal British Legion have a [Care and Independent Living Service](#) which supports the Armed Forces community to maintain their independence and stay safe in their home. From small home adaptations, to installing new alarms and funding for equipment, RBL may be able to help.

We may help with funding to adapt their homes to make it safer to continue living independently, or for new equipment such as a electric powered mobility scooters to help getting out of the house easier.

Freephone 0808 802 8080 or email [ILAsupport@britishlegion.org.uk](mailto:ILAsupport@britishlegion.org.uk) and we will put you in touch with one of our expert RBL advisors.

### Care Homes

RBL operate [six care homes](#) across the country for the Armed Forces community and their families. Our homes, including five with specialist dementia care, are designed to be a home from home for our residents and visitors. As care homes designed for veterans and their families, there is also a unique camaraderie and our residents often establish strong friendships and bond over their shared experiences.

Further information about the six RBL Care Homes, plus other non-RBL Care Homes that are available to veterans and their families can be found [here](#).

**Contact RBL for help:** 0808 802 8080

## Forces Fact

The percentage of Veterans of working age is projected to increase from 37% in 2016 to 44% by 2028<sup>20</sup>

<sup>19</sup> [NHS, Service Families: welfare and support, 2018](#)

<sup>20</sup> [House of Commons Library, Support for UK Veterans, 2020](#)

## 8. Immigration matters

The UK Armed Forces recruit from all over the Commonwealth and often bring their families to the UK to live here while they are serving. While the family member is serving in HM Forces their immigration status is secured and they can bring their spouse and children to the UK – minimum income and English language requirements do apply.

While serving, Gurkhas and Commonwealth citizens are given 'exempt immigration control' status and receive a (free) immigration passport stamp.<sup>21</sup> Gurkhas serve under special arrangements and remain citizens of Nepal during their service in the Brigade of Gurkhas. Irish citizens are also permitted to serve in UK Armed Forces, irrespective of any European Union (EU) directives or agreements.

Dual Nationals can also serve in the UK Armed Forces, provided one of those nationalities is British and they are not required for national service in their other country.<sup>22</sup>

Family members of serving Commonwealth citizens are not exempt from the requirement to have immigration permission or a visa to enter and remain in the UK. The same applies for non-EU family members of serving British citizens. Family members may be eligible for family visas as a partner/spouse or child if they meet the requirements. The main requirement is that the 'sponsoring' partner/spouse meets the financial (minimum) income requirement of £18,600 per annum. In some instances, this income can be supplemented by assets and/or the partner/spouse's UK income.<sup>23</sup>

### Immigration for veterans and veteran families

Military service counts towards residency requirements and non-UK personnel wanting to settle in the UK after leaving the Armed Forces will need to apply for Indefinite Leave to Remain (ILR)/Indefinite Leave to Enter (ILE) within two years of leaving and need to have served a minimum of four years in UK Armed Forces.

It is much easier to apply for this while they are still serving. The individual is responsible for all fees and charges associated with these applications.

Individuals have 28 days following their discharge to apply to remain in the UK (if they have not already done so). Once a valid application is lodged individuals may legally remain in the UK whilst it is being processed.

Discharged members of HM Forces can apply for permission to stay in the UK permanently (i.e. indefinite

leave) if they served a minimum of four years. People with a shorter service history who were medically discharged may also be eligible for indefinite leave to remain. The Indefinite Leave to Remain application fee in 2022 increased to £2,404 per person. Service leavers must apply within two years of being discharged – i.e., those who depart the UK after discharge have a two-year window in which they can apply from overseas to return to the UK with indefinite leave.<sup>24</sup>

From the 6 April 2022, [changes to immigration regulations](#) mean that the £2,404 fee payable by Commonwealth service personnel for ILR will now be waived, provided they have served for at least 6 years. This will have a huge impact on the lives of many serving personnel who are Commonwealth citizens, of which there are over 5,000 currently serving in the UK Armed Forces.

Since 2019 RBL has been calling for the Government to scrap these fees for Commonwealth Service personnel and their families who wish to stay in the UK after they leave Service. RBL continues to campaign to abolish visa fees for families, to find out more about our campaign, please contact [publicaffairs@britishlegion.org.uk](mailto:publicaffairs@britishlegion.org.uk)

### Further information

- [British Army non-UK nationals info](#)
- [Royal Navy non-UK nationals info](#)
- [House of Commons Library, Hannah Wilkins and Louise Brooke-Holland, Briefing Paper Number 8625, Nationality and immigration requirements for the UK's armed forces, 2019](#)

For help and support with visa applications and appeals, the three service families federations can help:

- [Army Families Federation](#)
- [Naval Families Federation](#)
- [Royal Air Force Families Federation](#)

**Not sure who to contact for help?** Call Veterans' Gateway 0808 802 1212

## Forces Fact

Annual salary of a private in the UK armed forces in 2019/20 was £20,815<sup>25</sup>

<sup>21</sup> [House of Commons Library, Support for UK Veterans](#)

<sup>22</sup> [House of Commons Library, Nationality and immigration requirements for the UK's armed forces, 2021](#)

<sup>23</sup> [ibid](#)

<sup>24</sup> [ibid](#)

<sup>25</sup> [Statista, D Clark, UK Armed Forces – Statistics & Facts, 2020](#)

## 9. Criminal justice

There are various indicators that an ex-Service person is struggling to transition successfully after service in the Armed Forces; none can be more distinct than their turning to criminal activity, resulting in arrest and prosecution. Statistics suggest that in 2018, ex-Service personnel accounted for 1,832 in the prison population of England and Wales, or 3.6% (MOJ, 2018).<sup>26</sup>

HM Prison & Probation Service's Network for Ex-service Personnel host a [Veteran Support Map](#), showing local support to veterans in the criminal justice system such as:

- Veteran support in prisons
- Legal support
- Police custody Armed Forces champions
- Family support
- Rehabilitation & addiction support
- Financial support
- Civilian resettlement and social engagement

### Project Nova

This initiative is run by RFEA and supports veterans who have been arrested or are at risk of turning to crime. The project supports vulnerable veterans who have entered Policy Custody with a view to understanding what has gone wrong since transitioning from the Armed Forces and helping resolve any issues in their personal lives that has led them down a path of criminal behaviour.

### Project Nova contact details:

Freephone 0800 917 7299  
or by email at [info.nst@projectnova.org.uk](mailto:info.nst@projectnova.org.uk)

### SSAFA In-Reach Service

SSAFA have a network of in-reach volunteers who can provide advice and information to those in custody, on probation or in the community. This service is also able to offer support to their families. The support offered is non-judgemental and holistic and includes:

- Practical and emotional support
- Signposting to services
- Financial support
- Family support
- Travel assistance
- Accommodation

Contact the Veterans in the Criminal Justice System service VCJS service team on 020 7463 9337 or email [VCJS.SupportServices@ssafa.org.uk](mailto:VCJS.SupportServices@ssafa.org.uk)

**Not sure who to contact for help?** Call Veterans' Gateway 0808 802 1212

<sup>26</sup> [Directory of Social Change, Armed Forces Charities in the Criminal Justice System, 2019](#)



## 10. Welfare support RBL provide

### Crisis Support

Help finding emergency accommodation, food or clothing in a crisis, as well as supporting those struggling with addiction, homelessness, or victims of domestic violence.

### Social Isolation

Small grants to alleviate social isolation for example a pair of walking boots to get into a local walking group, craft resources or an online subscription for a course.

### Care and Independent Living

Small home adaptations, personal alarms, support for funding new equipment (riser recliner chairs and electric wheelchairs/EPV), home maintenance and repairs.

### Financial and Employment Support

Help with benefit claims and appeals, income maximisation and debt relief orders. We help people to adjust to life after Service by offering guidance on personal finance and finding work. This could mean helping them to manage debt, access benefits, appeal for injury compensation or set up a new home. For those in need of assistance to get through a temporary crisis, we can help to organise a range of financial grants. We also give advice on writing CVs, provide funding for specific job-related training, and make links with employers who are interested in hiring people from the Armed Forces community. Care and Independent War Pension and Armed Forces Compensation Advice – Support with tribunal representations and appeals.

### RBL Community Support

We want people in the Armed Forces community to have a network of support so they can enjoy life and cope with change. That's why, if someone is finding it difficult to make connections with their community, our members can visit them at home or in hospital. Our members can also help people through bereavement, as well as being 'telephone buddies' offering an opportunity to reach out and talk to someone who understands. We provide funding for a wide range of initiatives and programmes throughout the country to enable people to build a social network locally. We also support children of Service families to adjust to moving home and changing schools, and to cope with the absence of parents on deployment, through our Military Kids Clubs run by schools.

### Care Homes

We operate six care homes across the country, including five with specialist dementia care, for the Armed Forces community and their families.

### Admiral Nurses

We work in partnership with Dementia UK to provide Admiral Nurses; a specialist service helping the Armed Forces community and their families living with dementia.

### General Welfare Support

Financial help for brown and white goods (fridges, beds, furniture etc.)

## Ask the question

Without asking, they probably will not tell you if they are currently serving, a veteran or a dependent family member of somebody who is serving in HM Armed Forces. Asking the question may open up more help and specialised services that they are entitled to call upon.

## Who to identify

Former members of HM Armed Forces, Regular and Reserve, spouse or partner of serving or former members of HM Armed Forces, Widow(er)s of serving or former members of HM Armed Forces, dependent children of serving or former members of HM Armed Forces, divorced or separated spouses or partners of serving or former members of HM Armed Forces.

## 11. Myth busting

### Myth: Veterans are more likely to take their own lives

There is no one reason that a person dies by suicide, and this will include Serving personnel and veterans. MoD stats show that rates of death by suicide in-Service are lower than in the UK general population. The UK Regular Armed Forces have seen a declining trend in male suicide rates since the 1990s and were consistently lower than the UK general population over the last 35 years. However, in the last five years the number of Army male suicides have been increasing and since 2017, the risk of suicide among Army males was the same as the UK general population for the first time since the mid 1990's.<sup>27</sup>

The risk of death by suicide among veterans has been associated with being of younger age, lower rank, and having a lower length of service at the time of discharge. Research by Manchester University found that suicide was less common amongst veterans than within the general population, except for one group: young early Service leavers.<sup>28</sup>

### Myth: Most veterans suffer from mental health problems

The majority of the Armed Forces community do not experience mental health problems, but those that do

can experience them in a unique way. Depression and anxiety are the most common mental disorders in the Armed Forces community, with veterans being nearly twice as likely than the civilian population to experience depression.<sup>29</sup> Approximately 7% of veterans experience post-traumatic stress disorder (PTSD), a rate 3% higher than the UK civilian population.<sup>30</sup> While specialised services such as the Op COURAGE service exist, there is evidence of continued stigma and reluctance to seek help with mental health problems in the Armed Forces community. Harmful alcohol use has decreased over the years, but remains high and is now significantly increased in deployed reserves.<sup>31</sup> Nevertheless, the majority of Service personnel and veterans appear to enjoy good mental health.

### Myth: Many veterans sleep rough

Worrying statistics emerged in the 1990s, indicating that around 20% of the London homeless population was ex-Service. Over the past few years, reports have consistently recorded that around 2-3% of London's rough sleepers were former members of the UK Armed Forces.<sup>32</sup> It should be noted that Greater London is one of the few parts of the UK that consistently records veterans in their rough sleeping data count.

<sup>27</sup> MoD, *Suicides in the UK regular armed forces: Annual summary and trends over time, 1 January 1984 to 31 December 2020*, published 25 March 2021.

<sup>28</sup> Kapur et al. *Suicide after Leaving the UK Armed Forces – A Cohort Study*. PLoS Med 6(3) 2009

<sup>29</sup> The Royal British Legion (2014) *A UK Household Survey of the Ex-Service Community*

<sup>30</sup> King's Centre for Military Health Research (2018) *The Mental Health of the UK Armed Forces Factsheet*; and Stevelink et al (2018) *Mental health outcomes at the end of the British involvement in the Iraq and Afghanistan conflicts: a cohort study*

<sup>31</sup> King's Centre for Military Health Research (2018) *The Mental Health of the UK Armed Forces Factsheet*

<sup>32</sup> *Greater London Authority, Combined Homelessness and Information Network (CHAIN)*

## Medals

The [Ministry of Defence \(MoD\) Medal Office](#) issues medals to currently serving members of the armed forces, veterans and MoD employees. The Medal Office only issue replacement medals to Service veterans or, if deceased, the person who now holds the medals, where the loss is outside the individual's control, for example burglary, street theft, or house fire. A Police report or insurance claim will be required. Only Second World War and later medals can be replaced, provided that specific criteria are met. The Medal Office cannot replace medals issued before the Second World War.

### Contact the MoD Medal Office

[DBS-Medals@mod.gov.uk](mailto:DBS-Medals@mod.gov.uk)

Freephone (UK only): 0800 085 3600

MoD Medal Office, Room G36, Innsworth House, Imjin Barracks, Gloucester GL3 1HW

## 12. Key contacts

### **Royal British Legion**

0808 802 8080  
[info@britishlegion.org.uk](mailto:info@britishlegion.org.uk)  
199 Borough High Street, London, SE1 IAA

### **Veterans' Gateway**

Call 0808 802 1212  
Text 81212  
E-mail

### **Other service charities**

#### **SSAFA**

0800 731 4880

#### **Help for Heroes**

0300 303 9888

#### **Forces Pension Society**

020 7820 9988

#### **Combat Stress**

0800 138 1619

#### **RFEA (Employment Charity)**

0121 262 3058  
[info@rfea.org.uk](mailto:info@rfea.org.uk)

#### **ABF The Soldiers Charity**

020 7901 8900  
[supportercare@soldierscharity.org](mailto:supportercare@soldierscharity.org)

#### **Royal Navy Association**

023 9272 3747  
[admin@royalnavalassoc.com](mailto:admin@royalnavalassoc.com)

#### **Royal Air Force Association**

0800 018 2361

#### **Regimental Associations**

### **Families Federations**

#### **Army Families Federation (AFF)**

01264 554004  
[contact@aff.org.uk](mailto:contact@aff.org.uk)

#### **Naval Families Federation (NFF)**

023 9265 4374  
[contactus@nff.org.uk](mailto:contactus@nff.org.uk)

#### **RAF Families Federation (RAF-FF)**

01780 781650  
[enquiries@raf-ff.org.uk](mailto:enquiries@raf-ff.org.uk)

### **Veterans UK**

Email: [veterans-uk@mod.gov.uk](mailto:veterans-uk@mod.gov.uk)  
Freephone (UK only): 0808 1914 2 18  
Telephone (overseas): +44 1253 866 043  
Veterans UK helpline, Veterans UK, Ministry of Defence, Norcross, Thornton Cleveleys FY5 3WP

### **Children's Education Advisory Service (CEAS)**

[DCYP-CEAS-Enquiries@mod.gov.uk](mailto:DCYP-CEAS-Enquiries@mod.gov.uk)  
01980 618244

### **Op COURAGE: NHS mental health services**

North of England,  
call 0800 652 2867  
or email [VTILS@cntw.nhs.uk](mailto:VTILS@cntw.nhs.uk)

Midlands or East of England,  
call 0300 323 0137  
or email [mevs.mhm@nhs.net](mailto:mevs.mhm@nhs.net)

London,  
call 020 3317 6818  
or email [veteransservice@candi.nhs.uk](mailto:veteransservice@candi.nhs.uk)

Sussex, Surrey & Kent,  
call 020 3317 6818  
or email [veteransservice@candi.nhs.uk](mailto:veteransservice@candi.nhs.uk)

Hampshire, the Isle of Wight, Berkshire,  
Oxfordshire or Buckinghamshire,  
call 0300 365 2000  
or email [gateway@berkshire.nhs.uk](mailto:gateway@berkshire.nhs.uk)

South West of England,  
call 0300 365 2000  
or email [gateway@berkshire.nhs.uk](mailto:gateway@berkshire.nhs.uk)

### **Council Armed Forces Champions**

Every lower tier, top tier and unitary authority council in England have signed the Armed Forces Covenant. The vast majority have an elected councillor and officer Armed Forces Champion who are useful contacts within the local authority.

### **MoD Medal Office**

0800 085 3600  
[DBS-Medals@mod.gov.uk](mailto:DBS-Medals@mod.gov.uk)  
MoD Medal Office, Room G36,  
Innsworth House, Imjin Barracks,  
Gloucester GL3 1HW





**ROYAL BRITISH LEGION**

Registered address: Royal British Legion, Haig House, 199 Borough High Street, London SE1 1AA  
Registered charity number: 219279