

2025

Councillor Casework Guide for England

Supporting your residents from the Armed Forces community

Registered charity number: 219279



ROYAL BRITISH LEGION

Foreword from the Director General



I hope this guide will be a welcome resource for local councillors, to better support their residents and help to improve the lives of the Armed Forces community.

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 that is where RBL can step in. We work in partnership with both national and local statutory services and other charitable organisations. The sharing of expertise, resources, and experience between these services and charities like RBL, results in quick and effective action to support those most in need. I invite you to join that partnership of support by developing your understanding of the present-day Armed Forces community, and the services that exist to help them.

The starting point to help develop that knowledge is contained within this guide. 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 RBL will continue to work in partnership with national and local government, as well as Parliament, to ensure this happens.

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 180,000 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 the Armed Forces community, 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.

A note about this guide

This guide contains information about the full range of policy issues that may impact your residents from the Armed Forces community. RBL understands and appreciates many of these matters are out of scope for district, county or unitary councillors. Nonetheless, as an elected leader in your community, we are sharing this information with you to help raise awareness of the issues and support available to the whole Armed Forces community.

Join the RBL Councillor Network

RBL welcomes all representatives from every level of local government in England and Wales - from Town,

Community and Parish Councils to directly-elected Mayors – to join our Councillor Network. Members of the Network will receive regular communication about how local government can support our Armed Forces community, and about the wider work of RBL.

Mayoral Action Plan – Appendix 1

The recommendations in this Action Plan are practical measures that the mayors of England's devolved regions can take to improve the lives of their local Armed Forces communities.

We stand ready to work with mayors and local government to implement these positive changes in the years to come.

Welfare support RBL provides:

- **Welfare Support** – We work with individuals to understand their priority needs and provide support, guidance, and advice, and ensure that they receive the most appropriate help for their needs.
- **Urgent Support** – Urgent support such as food or clothing, short notice travel costs, as well as supporting those struggling with addiction, homelessness, or victims of domestic violence.
- **Independent Living** – Adaptations (where the applicant is required to contribute to the costs), personal alarms, support for funding new equipment (riser recliner chairs and electric wheelchairs/EPV), home maintenance and repairs.
- **Financial Support and Advice** – Our Benefits, Debt & Money Advice team can help your residents to regain control if they are experiencing issues managing and dealing with problem debt. This could be supporting benefit decisions and appeals, income maximisation and debt relief. We help people to work through all aspects of their finances to understand where the problems are and how they can be addressed. This could mean advising on debt solutions, increasing income through accessing benefits, or dealing with court action and enforcement officers. For those in need of assistance to get through a temporary crisis, we can help to organise a range of financial grants.
- **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.

- **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.
- **Battle Back Centre** – Established by RBL to support wounded and injured Service personnel returning from conflict. The courses help ensure the best possible recovery for the Armed Forces community, whether it's returning to duty or successfully transitioning to civilian life.

Who are the Armed Forces Community?

Ask the question - without asking, a resident 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 and bereaved family members.



Key Armed Forces Facts

Strength of UK Forces Service Personnel – **181,550** (As of 1st October 2024)

Total full-time strength of UK Armed Forces – 127,440



Army

74,612

(plus 25,890 Volunteer Reserves)



Royal Navy/Royal Marines

31,812

(plus 3,240 Volunteer Reserves)



Royal Air Force

30,437

(plus 3,000 Volunteer Reserves)

7,520

Non-UK Serving in
UK Armed Forces

16,310

UK Regular Forces are **women**
– nearly 12%

There are proportionately
more females in the Reserves
compared to the Regular forces

16.1%

There are proportionately **more females** serving in the RAF
than the other services, in both
Regular (11.9%) and Reserves

15,870

(11.7%)
UK Regular Forces
identify as

**non-white
ethnic group**
and 2,100 people
(6.6%) in the Reserves

25.5%

UK Regular Forces and 8.2%
Reserves are under 25 years
of age

32,130

Army Reserve, Maritime Reserve
and RAF Reserve make up around
32,130 personnel

880

The number of
reservists has decreased
by 880 personnel
or 2.7% since
1 October 2023

12,440

In 2023/24, 12,440 **entered the UK
Regular Forces** and 15,070 left

90%

90% personnel stationed in England,
8% Scotland, 1% Wales,
1% Northern Ireland
Of those personnel stationed in the UK

96%

of personnel are
stationed in the UK

5,700

stationed overseas

Reference: UK armed forces biannual diversity statistics: October 2024 - GOV.UK and Annual location statistics: 1 April 2024 - GOV.UK

Ministry of Defence, Quarterly service personnel statistics, updated 14 December 2023

Veteran population

Rank	Local Authority Area	Number of veterans	% of local population who are veterans
1.	Gosport	8,422	12.5%
2.	North Kesteven	10,009	10.2%
3.	Richmondshire	3,962	9.5%
4.	Fareham	8,942	9.3%
5.	Plymouth	18,279	8.4%
6.	Wiltshire	31,378	7.5%
7.	South Kesteven	8,693	7.4%
8.	West Lindsey	5,746	7.3%
9.	West Devon	3,508	7.3%
10.	Havant	7,431	7.2%

Veterans Facts from 2021 Census (England & Wales)²

- **1.74 million** veterans in England
- **1.2 million** spouses and partners live with a veteran, of whom 9% are a veteran themselves
- **90%** of spouses/partners of serving personnel and veterans are female
- **251,000** female veterans in England and Wales
- **752,000** children and step-children live with a veteran, of which half are under 16 years of age
- The local authorities with the highest proportion of veterans:
 - **Gosport** (12.5%)
 - **North Kesteven** (10.2%)
 - **Richmondshire** (9.5%)

*Correct at time of 2021 census

- **53%** of veterans are aged 65 and over and 32% are aged 80 and over
- **13.6%** of veterans are female
- **22%** of veterans under the age of 40 are female
- **94.2%** of veterans were born in the UK
- **91.3%** of veterans identify as straight or heterosexual. Overall, once age, sex and geography were accounted for the proportion of veterans who identified as LGBT was the same as the general population.

Office for Veterans' Affairs – [Veterans' Data Dashboard](#) is a useful tool to review veteran data in all local authorities across England and Wales, click the link to see how your local authority compares.

Myth busting

Myth: Veterans are more likely to take their own lives

- In 2021 in England and Wales, out of 5,175 suicides in those aged 16 years and over, 253 suicides occurred in UK Armed Forces veterans.
- Overall, after accounting for age, there was no evidence of a difference in the rate of suicide between male UK Armed Forces veterans and the male general population.
- However, male UK Armed Forces veterans aged 25 to 44 years had a higher rate of suicide compared with males aged

25 to 44 years in the general population.³

- Male UK Armed Forces veterans aged between 25 to 34 years (veteran = 38.2 deaths per 100,000; general population = 18.0 per 100,000); and aged 35 to 44 years (veteran = 33.5 deaths per 100,000; general population 18.8 per 100,000)
- 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.⁴

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.⁵ Approximately 7% of veterans experience post-traumatic stress disorder (PTSD), a rate 3% higher than the UK civilian population.⁶ 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.⁷ Nevertheless, the majority of Service personnel and veterans appear to enjoy good mental health.

Myth: Many veterans sleep rough

The 2021 Census in England and Wales recorded that 1.88% of the 13,595 residents counted at hostels or temporary shelters for the homeless, (255 people) were veterans.⁸ This does not give the full extent of veteran homelessness as it does not include those that may be sofa surfing, living in unsuitable accommodation or rough sleeping. The National Rough Sleeper questionnaire carried out by DLUHC in 2020 reports that 6%

² Office for National Statistics, Census 2021

³ Office for National Statistics, Suicides in UK Armed Forces veterans, England and Wales: 2021

⁴ Kapur et al. Suicide after Leaving the UK Armed Forces – A Cohort Study. PLoS Med 6(3) 2009

⁵ The Royal British Legion (2014) [A UK Household Survey of the Ex-Service Community](#)

⁶ 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](#)

⁷ King's Centre for Military Health Research (2018) [The Mental Health of the UK Armed Forces Factsheet](#)

⁸ Office for National Statistics, 2021 Census, Communal Establishment data (England and Wales) Where Armed Forces veterans lived: usual residents, aged 16 years and over by whether they have previously served in the UK Armed Forces, England and Wales.

⁹ Ministry of Housing Communities and Local Government, Understanding the Multiple Vulnerabilities, Support Needs and Experiences of People who Sleep Rough in England p.59

¹⁰ [Greater London Authority, Combined Homelessness and Information Network \(CHAIN\)](#)

of rough sleepers are veterans.⁹ 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.¹⁰ 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.

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.

It is a long-standing policy of the Royal British Legion not to campaign on medal or honours issues.

Contact the MoD Medal Office
DBS-Medals@mod.gov.uk / Freephone (UK only):
0800 085 3600
MoD Medal Office
Room G36, Innsworth House
Imjin Barracks
Gloucester
GL3 1HW

Remembrance Parades and Services

Information on ordering wreaths can be found on our website.

Remembrance parades and services are important civic occasions that allow local communities to come together in Remembrance every year. Whilst RBL branches and members are only too happy to assist in the delivery of parades, they are the responsibility of civic authorities.

Veteran ID Cards

Apply for a Veterans ID Card – Gov.uk
An HM Armed Forces Veteran Card is free to apply for



and is a way to prove that a veteran has served in the UK Armed Forces. The card can make it quicker and easier to apply for support as a veteran.

Veterans can currently only apply for a Veteran Card if they have a UK address. Veterans who do not have a UK address will be able to apply later this year.

- When they apply, veterans will be asked for:
- service number for their last period of service
 - National Insurance number
 - the approximate year they started and ended their service - it does not have to be exact
 - a recent digital passport style photo, showing their head and shoulders

Contact the Veterans UK Helpline if they cannot apply online. They will send a form that can be returned by post.

Veterans UK Helpline
veterans-uk@mod.gov.uk
Telephone: 0808 1914 218
Monday to Friday, 8am to 4pm

In October 2024 the UK government announced they would change the law to permit Veteran ID cards to be used as valid voter ID in elections, this is set to be in place ahead of the local elections in May 2025¹¹.

Contact RBL 0808 802 8080
Lines are open 8am – 8pm, 7 days a week

- You can also get in touch in the following ways:
- By post: Please write to The Royal British Legion, 199 Borough High Street, London SE1 1AA
 - By email: info@britishlegion.org.uk
 - From overseas: Please call +44 (0)20 3376 8080 (charges apply)

Our contact centre will always try to be as helpful as possible, but they need written permission on file from your resident before they can discuss a specific case with anyone.

For non-caseworker queries, councillors can contact RBL by e-mail at CouncillorNetwork@britishlegion.org.uk

¹¹ Ministry of Housing, Communities and Local Government, 15 October 2024

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The Armed Forces Covenant

**The Armed Forces Covenant
An Enduring Covenant Between
The People of the United Kingdom
His 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.¹²

Which residents 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.’ 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.

What does it mean for your residents?

The Covenant ensures that the Armed Forces community is not disadvantaged because of their service – it is about fairness and equity. The Covenant is not an obligation to provide preferential treatment over other residents with no link to the Armed Forces. It is about removing disadvantage that may be experienced as a result of service.

The Armed Forces Act 2021 introduced a new legal Armed Forces Covenant 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 their legal obligations.

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.¹³

¹² Office for Veterans’ Affairs, Veterans Factsheet 2020, p.5
¹³ Armed Forces Covenant
¹⁴ Office for Veterans’ Affairs, Veterans Factsheet 2020

Armed Forces Covenant Duty - Statutory Guidance

Extract from the Armed Forces Act 2021
The Armed Forces Act 2021 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.

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

In 2023, RBL undertook a review of the implementation of the new Armed Forces Covenant Duty. **One year of the Armed Forces Covenant Duty.**

FORCES FACT

Veteran = defined as anybody who has served one day in HM Forces¹⁴

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 councillors undertake this e-learning to better support your residents who are members of the Armed Forces community. [Click here to access the e-learning.](#)

2. Housing Help



Covenant Duty – Housing
The Armed Forces Act 2021¹⁵ created a new legal Armed Forces Covenant duty which confers a duty for bodies within scope of the legislation to demonstrate they have paid ‘due regard’ to the Armed Forces community. For housing, public bodies in scope of this legislation include Local authorities.

Op FORTITUDE
Op FORTITUDE is a centralised referral pathway into veteran supported housing. Riverside Housing are delivering the service and will work with individual veterans at risk of or experiencing homelessness, supporting them either into suitable accommodation, or supporting them to maintain their current home.¹⁵ Referrals can be made from a range of agencies, including the charity sector, Local authorities, His Majesties Prison and Probation Service (HMPPS), The Defence Transition Service (DTS), the public, or directly from the veteran themselves.

¹⁵ Section 8, Armed Forces Covenant Duty, Armed Forces Act 2021
¹⁶ Op Fortitude, Riverside Housing
¹⁷ The Royal British Legion, Supporting the Armed Forces with Housing in England Best Practice Guide (2019)
¹⁸ Housing Act 1996 Part VI

Referrals can be made through the Riverside website, or telephone.

<https://riv.org.uk/opfortitude>
Freephone **0800 9520774**

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.

Updated regulations came into force in December 2024 abolishing the five year limit, meaning a local housing authority cannot apply a local connection test to any veteran of the regular armed forces when determining whether they qualify for an allocation of housing, regardless of when they last served in those forces.

In preparing an allocation policy, housing authorities must ensure that priority for social housing goes to those in the greatest need. There is also a category concerning additional preference.

Extract from the legislation:

“The scheme must be framed so as to give additional preference to a person with urgent housing needs who falls within one or more of paragraphs who –

- (i) is serving in the regular forces and is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person’s service,
- (ii) formerly served in the regular forces,
- (iii) has recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that person’s spouse or civil partner who has served in the regular forces and whose death was attributable (wholly or partly) to that service, or
- (iv) is serving or has served in the reserve forces and is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person’s service.”



Identifying as a veteran will not necessarily put your resident 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."*¹⁹

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.²⁰

The 2021 Census in England & Wales was the first to ask whether respondents had served in the Armed Forces. It provided a rich data set on the living arrangements of UK Armed Forces veterans and as of Census Day 2021 in England & Wales:

- 1.88% of the 13,595 residents counted at hostels or temporary shelters for the homeless, (255 people) were veterans.²¹

This does not give the full extent of veteran homelessness as it does not include those that may be sofa surfing, living in unsuitable accommodation or rough sleeping but adds more insight into the experiences of homelessness in the Armed Forces community.

- The National Rough Sleeper questionnaire carried out by Department for Levelling Up, Housing and Communities (MHCLG) in 2020 reports that 6% of rough sleepers are veterans.²²
- A recent rough sleeping snapshot in England for Autumn 2022 carried out by MHCLG reported a rise of rough sleeping by 26% to 3,069 compared to 2021.²³

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. 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.

Whilst the data suggests that veterans' homelessness affects a small proportion of the homeless population, there is research suggesting that veterans are more likely to experience more complex issues than other homeless individuals and distinctive challenges exists around transition. In addition, some veterans such as Early Service Leavers, those who experience an unplanned discharge or have vulnerabilities such as disability, mental health or substance misuse can also play a significant role in having unmet housing need.²⁴

[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.²⁵

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.

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. From 1 January 2023, The Forces Help to Buy Scheme became an enduring policy.

Modernised Accommodation Offer

Previously New Accommodation Offer, starting in March 2024, the MoD introduced a new accommodation offer for our Armed Forces. The policy includes:

- Support for weekly commuters
- New standards in Single Living Accommodation
- Increased support to buy a home
- Improving the overseas accommodation offer

In February 2024, some elements of the rollout of the new accommodation offer have been paused, pending a review. See this [House of Commons Research Briefing 'Armed Forces housing: The new accommodation offer'](#) for more details.

Stoll Housing

Stoll have over 250 affordable homes for vulnerable veterans to rent, in London and Aldershot.

Veterans' Nomination Scheme (VNS)

Stoll also arrange accommodation for veterans elsewhere. Working with housing associations and local authorities across England, they help find appropriate, affordable accommodation, mainly for single veterans.

The VNS team has found a home for nearly 800 veterans by partnering with social landlords. This scheme works well for single veterans and couples without children with low support needs who otherwise might struggle to get accommodation through a local authority.

RBL Housing Support

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 home start-up items.

Contact RBL for help - 0808 802 8080



¹⁹ Ministry of Housing, Communities and Local Government, Statutory Guidance Improving access to social housing for members of the Armed Forces, June 2020

²⁰ The Royal British Legion, Supporting the Armed Forces with Housing in England Best Practice Guide (2019)

²¹ Office for National Statistics, 2021 Census, Communal Establishment data (England and Wales)

²² Ministry of Housing, Communities and Local Government, Understanding the Multiple Vulnerabilities, Support Needs and Experiences of People who Sleep Rough in England (2020)

²³ DLUHC, Rough Sleeping snapshot in England: autumn 2022

²⁴ Rolfe S, Meeting the housing needs of military veterans: exploring collaboration and governance (2022)

²⁵ House of Commons Library, Wendy Wilson, Housing options for service and ex-military personnel, 2021

3. 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.

Covenant Duty – Education

The Armed Forces Act 2021²⁶ created a new legal Armed Forces Covenant duty which confers a duty for bodies within scope of the legislation to demonstrate they have paid ‘due regard’ to the Armed Forces community.

For education, public bodies in scope of this legislation include:

- Local authorities
- Governing bodies of maintained schools and further education institutions
- Proprietors of academies
- Non-maintained special schools and special post-16 institutions

Functions in scope of the Covenant Duty include:

- Admissions
- Educational attainment and curriculum
- Child wellbeing, transport
- Attendance
- Additional needs support
- Use of Service Pupil Premium funding (England only)

These education functions are within scope of the Duty in compulsory education settings, that is, primary, secondary, and, for England only, compulsory further education. The Duty does not cover nursery (early years education), higher education, or other voluntary adult education settings.²⁷

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 £340 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.²⁸

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.²⁹

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 children of UK Service personnel admitted outside the normal admissions round.³⁰

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 required 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.

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 RC-DCS-HQ-CEAS@mod.gov.uk
Helpline **01980 618244**

The SCiP Alliance

The Service Children’s Progression (SCiP) Alliance is a partnership of organisations focused on improving outcomes for children from Armed Forces families. It is hosted by the University of Winchester and supported by the Ministry of Defence (MoD).

The [Thriving Lives Toolkit](#) is an excellent resource for schools, looking at what schools can do to support their Service children and who can help.

Do you know how many Service children are in your local area? [Click the link to view the interactive map and find out.](#)

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

FORCES FACT

56% of Service families have at least one child of school age. 32% of Service families have at least one child under 5³¹

²⁶ Section 8, Armed Forces Covenant Duty, Armed Forces Act 2021

²⁷ Ministry of Defence, Statutory Guidance on the Armed Forces Covenant Duty, 2022

²⁸ Royal British Legion, Supporting Service Children in Schools in England, A Best Practice Guide, 2018

²⁹ Ministry of Defence, Service Pupil Premium: examples of best practice (updated 3 September 2020)

³⁰ Department for Education, School Admissions Code, Mandatory requirements and statutory, 2021

³¹ Ministry of Defence, UK Tri-Service Families Continuous Attitude Survey Results 2023



4. Transition, Careers and Retraining

Preparation for civilian life is a fundamental part of personal development in an Armed Forces career. The provision of skills and resources to prepare for civilian life is becoming an increasingly through-service offer. The provision of formal 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 may be longer and more complex. This provision is graduated and dependent upon the length of time they have served.³³ [The Forces Employment Charity](#) provide “life-long, life-changing support, jobs and training opportunities to Service leavers, reservists, veterans and their families.”

³³ Ministry of Defence, Information for service leavers, 2015

³⁴ *ibid*

³⁵ Ministry of Defence, 2021

Resettlement is delivered in 3 stages³⁴:

- **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.³⁵

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.

The Forces Employment Charity

The Forces Employment Charity helps Service leavers, veterans, reservists and their families (spouses of serving personnel and veterans) find roles that fit their unique skillsets.

They support members of the Armed Forces community by providing their employment support service, which helps ex-Service personnel transition into the workplace. They also offer specialist advice and have relationships with selected employers. The Forces Employment Charity are UK wide, working in every region of England with support also available in Scotland, Wales and Northern Ireland.

Forces Employment Charity's support includes:

- Understanding of their skills and aspirations, with specialist advice on local employment market.
- Help if they have health concerns, have been out of work for a long time, have been arrested or are ex-offenders, or if they have other problems such as debt or housing issues. The Forces Employment Charity work collaboratively with the network of military charities to provide the support they need.
- Advice on suitable vocational training and available funding.
- Advising on job applications, including CVs and interview skills.
- Networking opportunities with employers via Employment Fairs, Employer Events and Employer LiveChat sessions.
- Access to the RightJob Jobs Board which advertises employers who are actively recruiting ex-forces personnel.

Email: info@forcesemployment.org.uk

Telephone: **0121 262 3058**

Website: [Forces Employment Charity](#)

Address: 4th Floor, McLaren Building, 46 The Priory, Queensway, Birmingham, B4 7LR

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 25³⁶

³⁶ Ministry of Defence, UK Armed Forces Biannual Diversity Statistics: 5 October 2023

5. Welfare, benefits and compensation

Welfare & Benefits

Veterans are able to access 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. Veterans may also face some additional challenges when engaging with the welfare benefits system.



Military compensation is disregarded as income in means tests to access Universal Credit. However, other benefits such as Employment and Support Allowance (ESA) and Pension Credit, consider military compensation 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 residents to maximise their income and support them with Social Security Tribunals. RBL also have expert War Pensions and Compensation advisors. Your residents can call us on 0808 802 8080 and we will put them in touch with a 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 district.

Compensation

Veterans UK administer the Armed Forces Compensation Scheme (AFCS), War [Disablement] Pension Scheme and Armed Forces Occupational Pension Schemes (AFPS). 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 UK³⁷:

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

- Tax free Guaranteed Income Payment (GIP)
- 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.

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

	War Disablement Pension	Armed Forces Compensation Scheme	Service Invaliding Pensions (SIPs) and Service Attributable Pensions (SAPs)
Universal Credit	Disregarded	Disregarded	Disregarded
Pension Credit	First £10 disregard - Some elements disregarded*	AFIP Disregarded; GIP treated as income	Income
Child Tax Credit^	Disregarded	Disregarded	Disregarded**
Working Tax Credit^	Disregarded	Disregarded	Disregarded**
Income Support^	First £10 disregarded	Capital Limits***	Income
Income-based Jobseeker's Allowance^	First £10 disregarded	Capital Limits***	Income
Income-based Employment and Support Allowance^	First £10 disregarded	Capital Limits***	Income
Housing Benefit^^	First £10 disregarded; remainder at local authority discretion	First £10 (GIP) disregarded; remainder at local authority discretion	Discretionary (SAPs/ Non-taxable Attributable SIPs)
Discretionary Housing Payment	Discretionary	Discretionary	Discretionary
Disabled Facilities Grants^^^ (England/Wales)	First £10 disregarded	Capital Limits***	Income
Council Tax Support (England/Wales)	First £10 disregarded; remainder at local authority discretion	First £10 (GIP) disregarded; remainder at local authority discretion	Discretionary (SAPs/ Non-taxable Attributable SIPs)
Council Tax Support (Scotland)	Disregarded (Excluded from means tests)	Disregarded (Excluded from means tests)	Disregarded (Excluded from means tests)

*Pension Credit disregards Armed Forces Independence Payment (AFIP), War Pensioners War Widows Supplementary Pension, as well as supplementary payments including Constant Attendance Allowance (CAA), Mobility Supplement (WPMS) Severe Disablement Occupational Allowance and dependency increased for any other than the claimant or their partner.

**SAPs and non-taxable Attributable SIPs are tax free, hence not considered as income.

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

^ To be replaced by Universal Credit.

^^ To be replaced by Universal Credit for some claimants. New claims open to those of State Pension age, or those in supported, sheltered or temporary housing.

^^^ For Mandatory DFGs, means-testing rules are prescribed by regulation, meaning that local authorities do not have discretion over means-testing policy. However, the Regulatory Reform Order allows local authorities to utilise dedicated funding to provide grants for home adaptations. Local authorities may award such grants only if they have published a Private Sector Housing Adaptation/Assistance policy, which outlines the way in which they intend to use this funding. Local authorities have discretion over how they structure their discretionary grants to meet local need if they have provision to offer such scheme.

Wales only - DFGs in Wales defined as small, medium, and large adaptations. Means tests for small and medium adaptations are waived. Only large adaptations are funded by DFGs and means-tested in line with the above.

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 the 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. National and local 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 that their civilian counterparts can access.

Credit their Service

In 2023 RBL launched 'Credit their Service', a campaign demanding an end to the treatment of military compensation as income by welfare benefit means tests, which results in veterans and their families missing out on thousands of pounds a year.

RBL has submitted a Freedom of Information request (FOI) to every local authority in Great Britain to establish how they individually treat military compensation in the means tested benefits they administer: Housing Benefit, Council Tax Support, Discretionary Housing Payments and Disabled Facilities Grants.

To see how your council responded, would like to support this campaign or find out more, please e-mail our local campaigns team at CouncillorNetwork@britishlegion.org.uk

If your resident 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

6. Health and Social Care

Covenant Duty – Healthcare

These healthcare functions are within scope of the Duty in the following settings:

- NHS Primary Care services, including general practice, community pharmacies, NHS dental, NHS optometry services and public health screening services.
- NHS Secondary Care services, including urgent and emergency care, hospital and community services, specialist care, mental health services, and additional needs services (as applicable).
- Local authority-delivered healthcare services, including sexual health services and drug and alcohol misuse services.

Social Care is not included in the scope of the Covenant Duty as defined in the Armed Forces Act 2021.

Health bodies in scope of the duty:

- NHS England
- Integrated care boards, which means a body established under section 14Z25 of the National Health Service Act 2006.
- NHS Foundation Trusts
- NHS Trusts
- Local authorities, which means a county council in England, a district council, a London borough council, the Common Council of the City of London, or the Council of the Isles of Scilly.

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 (GPs, dentists, occupational health etc.) and also some secondary care such as rehabilitation after sustaining wounds or injuries while serving on operations.

³⁷ Ministry of Defence, Support services for veterans and their families: detailed information

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.³⁸

Reservists

Reservists that are mobilised into a period of full-time Service receive occupational health advice and care from Defence Medical Services. When not deployed on full-time Service, their healthcare needs are primarily the responsibility of the NHS.³⁹

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.

Mental Health

If your veteran resident 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.

Your residents 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 resident is experiencing a mental health crisis (when they no longer feel able to cope or are not in control of their 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

Your residents can contact the Op COURAGE 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
- In the Midlands or East of England, call **0300 323 0137** or email mevs.mhm@nhs.net
- In London or the South East of England, call **020 3317 6818** or email cim-tr.veteranstilservice-lse@nhs.net
- In the South West of England, call **0300 365 2000** or email gateway@berkshire.nhs.uk

Physical Health

Op RESTORE: The Veterans Physical Health and Wellbeing Service provides specialist care and support to veterans who have physical health problems as a result of their time in the Armed Forces.

Op RESTORE uses a network of clinicians across England who have a military background and/or understanding of the military who work closely with:

- GP practices
- Specialist NHS services such as Op COURAGE: The Veterans Mental Health and Wellbeing Service
- military and non-military charities and organisations

Op RESTORE can support veterans regardless of when their Service related physical health problem first appeared and no matter when they left the Armed Forces. It can also help their family access appropriate support services.

Access to the Op RESTORE is via GP referral only. Referrals should be made by emailing imperial.oprestore@nhs.net

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. More details of this contained in the [Care and Support \(Charging and Assessment of Resources\) \(Amendment\) Regulations 2017](#).

The Royal British Legion have a [Care and Independent Living Service](#) which supports the Armed Forces community 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 an electric powered mobility scooters to help getting out of the house easier.

Freephone 0808 802 8080 or email 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](#).



Veteran Friendly Framework

The Veteran Friendly Framework (VFF) is an accreditation scheme designed for use in residential settings for older people, and helps care providers to offer appropriate support for the thousands of veterans living in care homes across England. Accredited homes display a ‘Veteran Friendly’ badge.

The VFF supports care providers in identifying veterans and their wellbeing needs, addressing social isolation and providing signposting to statutory and charitable services.

It consists of eight standards which care providers need to meet to complete their accreditation. Each of these standards is accompanied by a set of resources that support care homes in demonstrating their achievement.

The VFF has been developed in partnership with the Royal British Legion, Royal Star and Garter and the NHS Veteran Covenant Healthcare Alliance.

Contact: VFF@starandgarter.org

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

FORCES FACT

The proportion of working-age veterans in Great Britain, as recorded in the 2021/22 Census, was already nearing 50%. Given this trend, it is likely that a significant proportion of veterans will be of working age in the near future.

³⁸ NHS, Service Families: welfare and support, 2018
³⁹ Ministry of Defence, Statutory Guidance on the Armed Forces Covenant Duty, 2022

7. Immigration matters

The UK Armed Forces recruit from all over the world, including Commonwealth nations, 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, non-UK personnel are given ‘exempt immigration control’ status and receive a (free) immigration passport stamp.⁴¹ 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.⁴²

Family members of serving non-UK personnel 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 (MIR).⁴³

The government announced in March 2024 that the Minimum Income Requirement (MIR) for Regular Armed Forces personnel to sponsor visas to bring non-UK partners and children to the UK will be brought in line with the minimum Armed Forces salary.⁴⁴

The MIR is increasing to the minimum threshold of the UK Armed Forces pay of £23,496. This will support serving personnel with foreign national family members to bring their family to the UK, allowing them to stay together.

Additionally, there is no longer an additional income requirement for children. The MIR will now be the same regardless of the number of children brought to the UK.

This reflects the call RBL made to Government to waive the far higher MIR applying to skilled workers and their families. With military pay for many recruits falling well below the

⁴¹ House of Commons Library, Nationality and immigration requirements for the UK’s Armed Forces, 2021
⁴² House of Commons Library, Nationality and immigration requirements for the UK’s Armed Forces, 2021
⁴³ Home Office, Home Secretary unveils plan to cut net migration, 4 December 2023
⁴⁴ House of Commons, Tom Pursglove MP Minister for Legal Migration and Borders, Statement of Change in Immigration Rules, 14 March 2023
⁴⁵ House of Commons Library, Nationality and immigration requirements for the UK’s Armed Forces, 2021
⁴⁶ ibid

higher threshold, personnel (including UK nationals and non-UK personnel) with family members born outside of the UK, would have been forced to choose between maintaining a family life or serving in the UK Armed Forces.

In some instances, this income can be supplemented by assets and/or the partner/spouse’s UK income.⁴⁵

Immigration for veterans and their 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 is £2,885 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.⁴⁶

From 6 April 2022, changes to immigration regulations mean that the £2,885 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 Non-UK 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 CouncillorNetwork@britishlegion.org.uk

Further information
• British Army non-UK nationals info
• Royal Navy non-UK nationals info
• House of Commons Library Briefing Paper Number 8625, Nationality and Immigration requirements for the UK’s Armed Forces, 2021

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

- Army Families Federation - fcsupport@aff.org.uk
- Naval Families Federation - contactus@nff.org.uk
- Royal Air Force Families Federation - enquiries@raf-ff.org.uk

Contact RBL for help - 0808 802 8080

FORCES FACT

The starting salary for service personnel in the UK armed forces after training, is £23,496, for officers it is £31,305.⁴⁷

8. The Justice System

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.

The recent ONS Census data provided some statistics on veterans living in prisons, detention centres or approved premises for bail/probation in England & Wales. While there are limitations with the data, it showed that ‘Of the 66,645 residents in prisons, approved bail, and probation premises, 4.86% were veterans.’⁴⁸

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

Op NOVA
Previously known as Project Nova, Op NOVA is delivered by the Forces Employment Charity and commissioned by NHS England. It provides support for veterans who are in contact with the criminal justice system.

⁴⁷ House of Commons Library, Armed Forces Pay 2023/24, July 2023
⁴⁸ Office for National Statistics, Living arrangements of UK Armed Forces veterans, England and Wales: Census 2021



Op NOVA delivers practical and emotional support to veterans in the criminal justice system. They particularly work to engage veterans into healthcare support, including registration with GPs and, for those with mental health needs, referrals into the NHS’s specialist veterans mental health provision – Op COURAGE.

Op NOVA may be contacted on: Freephone 0800 917 7299 or by email at opnova@forcesemployment.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



9. LGBTQ+ Veterans

The Ban

The Army Act 1955, Air Force Act 1955, and Naval Discipline Act 1957 criminalised homosexuality within the Armed Forces. These laws went further than existing criminal law in the UK, which only recognised homosexual men, by also applying to women. In 1967, the Sexual Offences Act decriminalised private same-sex acts between men over 21, however the Act exempted the Armed Forces. This would stand for 33 years, until 2000, when the Ban was repealed.

The law provided that no person subject to Service law who was gay, lesbian, transgender or transitioning due to gender dysphoria, or who was perceived to be such, even if they were not in fact, could be or remain a member of the Armed Forces.

It made no difference that such military personnel had never engaged in same-sex sexual relations or that they were not aware of being gay, lesbian or suffering from gender dysphoria when they joined up, sometimes when only 15 years of age. Some of those who offended against the policy of the Ban were either dismissed following a court-martial or administratively discharged.

The Independent Review

In January 2022, the government published the 'Veterans' Strategy Action Plan: 2022 to 2024', which committed to delivering an independent review into the impact of pre-2000 practices on LGBT veterans. The MoD and the Office for Veterans' Affairs co-commissioned the LGBT Veterans Independent Review, chaired by the retired judge Lord Etherton.

Final Report of the Independent Review by Lord Etherton into the service and experience of LGBT veterans who served in HM Armed Forces between 1967 and 2000.

The review's final report provides the government with a better understanding of the experiences, impacts and implications of the Ban and several recommendations for the government to consider.

Restorative Measures

Lord Etherton's Review made 49 recommendations to the Government, including restoring medals and financially compensating those who were affected by the Ban. Further recommendations are made to devolved governments, and 14 are made to veterans' organisations.

In response to the Etherton Review, the previous Government 'accepted the intent behind all such recommendations' and confirmed that implementation is underway.

Having accepted the recommendation for financial award for those impacted by the Ban, the Government have encouraged those impacted by the Ban to register their interest in financial and other restorative measures.⁴⁹

Restorative guidance and application information

Information on support, services and restorative measures available to those impacted by the pre-2000 ban on LGBT+ personnel in the Armed Forces.

Financial Recognition Scheme

To be eligible for a Financial Recognition Payment, the applicant has to have:

- served in HM Armed Forces between 27 July 1967 and 11 January 2000
- been affected by the Ban on LGBT personnel serving in HM Armed Forces.

There are two types of Financial Recognition Payments available from the Ministry of Defence; an LGBT Dismissed or Discharged Payment. This is a payment for those who were dismissed or administratively discharged, including Officers who were ordered or instructed to resign or retire by their respective Service Board, solely on the basis of their actual or perceived sexual orientation or gender identity during the Ban.

In addition there is an LGBT Impact Payment. This is a payment for those who fulfil the criteria in one of the levels (Levels 1 to 3) outlined in the [Financial Recognition Payment Types and Tariff Table](#). The payment reflects the personal impact which the Ban had on applicants during the period of their service in HM Armed Forces up to the point they left service.

Contacting the Financial Recognition Scheme

Email: LGBT-FRScheme@mod.gov.uk

Post: Freepost LGBT FR SCHEME

Specialist support for veterans

RBL is one of the organisations receiving MOD funding to assist veterans with their applications to the LGBT Financial Recognition Scheme. RBL will provide specialist support through the [War Pension Service](#) to veterans who need help navigating the process. Contact us for assistance at 0808 802 8080 or email us at info@britishlegion.org.uk. Together, we

honour the resilience of our LGBT veterans and continue to advocate for their rights and recognition.

Fighting with Pride

Fighting with Pride (FWP) are developing services to connect LGBT+ Veterans to organisations that can help them and stand with those in need. FWP work with a wide range of organisations to make sure that LGBT+ Veterans, serving personnel and their families receive a warm welcome wherever they seek help.

FWP is the LGBT+ military charity, they are here to listen, understand and support info@fightingwithpride.org.uk **LGBTQ+ & Allied Branch of the Royal British Legion**

The LGBTQ+ Allies branch of The Royal British Legion recognises and remembers the contribution of the LGBTQ community to the Armed Forces.

Membership is open to everyone. If your residents have an interest in the objectives of the Legion and support the aims of the LGBTQ+ & Allies Branch, and want to help and support those who have served and their families, they can come and join us. We welcome men and women of all ages, whether they have served in the Armed Forces or not.

[Link to join the LGBTQ+ Branch](#)

Contact: LGBTQA.Chairman@rbl.community



⁴⁹ Ministry of Defence, Government Response to the LGBT Independent Review, 2023

10. Key contacts

Royal British Legion
0808 802 8080

info@britishlegion.org.uk
199 Borough High Street, London, SE1 1AA
Local Campaigns team (non-casework)
CouncillorNetwork@britihlegion.org.uk

Veteran Support Gateway (gov.uk)
0808 802 1212

(8am - 8pm, 7 days a week)

Other service and charities

- **ABF The Soldiers Charity**
020 7901 8900
supportercare@soldierscharity.org

- **Combat Stress**
0800 138 1619

- **Forces Connect App**
https://www.forcesconnect.co.uk

- **Forces Pension Society**
020 7820 9988

- **Forces Employment Charity**
0121 262 3058
info@forcesemployment.org.uk

- **Fighting with Pride**
info@fightingwithpride.org.uk

- **GamCare**
armedforcesenquiries@gamcare.org.uk

- **Help for Heroes**
0300 303 9888

- **Op NOVA**
0800 917 7299
opnova@forcesemployment.org.uk

- **Op FORTITUDE**
0800 9520774
Referral form

- **Op RESTORE**
imperial.oprestore@nhs.net

Regimental Associations

- **Royal Air Force Association**
0800 018 2361

- **Royal Navy Association**
023 9272 3747
admin@royalnavalassoc.com

- **Royal Star and Garter**
020 8481 7676
general.enquiries@starandgarter.org

- **SSAFA**
0800 731 4880

- **Veteran Friendly Framework**
VFF@starandgarter.org

- **Veteran Covenant Healthcare Alliance**
rnoh.vcha@nhs.net

Families Federations

- **Army Families Federation (AFF)**
01264 554004
contact@aff.org.uk

- **Naval Families Federation (NFF)**
023 9265 4374
contactus@nff.org.uk

- **RAF Families Federation (RAF-FF)**
01780 781650
enquiries@raf-ff.org.uk

- **Veterans UK**
Email: 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

Office for Veterans' Affairs
veterans@cabinetoffice.gov.uk

- **Children's Education Advisory Service (CEAS)**
RC-DCS-HQ-CEAS@mod.gov.uk
01980 618244

- **Op COURAGE: NHS mental health services**
North of England, call 0800 652 2867 or email
VTILS@cntw.nhs.uk

Midlands or East of England, call 0300 323 0137
or email mevs.mhm@nhs.net

London call 020 3317 6818 or email
veteransservice@candi.nhs.uk

Sussex, Surrey & Kent, call 020 3317 6818
or email veteransservice@candi.nhs.uk
Hampshire, the Isle of Wight, Berkshire, Oxfordshire or
Buckinghamshire, call 0300 365 2000
or email gateway@berkshire.nhs.uk

In the South West of England, call 0300 365 2000
or email 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

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



Appendix 1 – Mayoral Action Plan

The recommendations in this Action Plan are practical measures that the mayors of England’s devolved regions can take to improve the lives of their local Armed Forces communities.

We hope that these actions will be considered and stand ready to work with mayors and local government to implement these positive changes in the years to come.

1. Keep the Covenant Promise

Elected Mayor’s should:

- 1.1. Appoint an Armed Forces Champion who will lead on implementing and improving the [Armed Forces Covenant](#) and coordinate activity with local authorities and other local agencies in the area, including the Department for Work and Pensions and the justice system.
- 1.2. Create a regional Covenant forum that meets regularly with the Armed Forces community and includes their experiences and needs in plans that will affect them.
- 1.3. Encourage local authorities to appoint council Officer and Member Champions who are trained, and contactable.
- 1.4. Regularly review services, support, and policies relating to the Armed Forces community across the region; identify and share best practice; and agree areas for improvement.

2. Ask the Question

Elected Mayor’s should:

- 2.1. Ensure all local public bodies ask individuals whether they or an immediate family member has served in HM Armed Forces as part of their standard service delivery. This must be recorded and published to understand needs and provide appropriate support.
- 2.2. Use the best available localised data from national datasets including Census 2021 and the forthcoming Veterans Survey analysis to inform regional plans and strategies, identifying where the Armed Forces community may have additional or unique needs and how these can best be met by local services.

3. Employment and Industry

Elected Mayor’s should:

- 3.1. Participate in the Employment Recognition Scheme and work towards achieving a Gold standard award.
- 3.2. Ensure jobs in the authority are clearly advertised to the Armed Forces community by promoting vacancies through Career Transition Partnership and Forces Family Jobs.
- 3.3. Introduce a guaranteed interview scheme for veterans, Reservists, and their current or former partners who meet the relevant job criteria.

- 3.4. Champion the value of veterans, Reservists, and family members in work by encouraging local businesses to also engage with the Employer Recognition Scheme, Forces Family Jobs, and Career Transition Partnership.

4. Education and Adult Skills

Elected Mayor’s should:

- 4.1. Work with local schools and councils to identify Service children and any specific needs they may have and achieve best value from the Service Pupil Premium by encouraging joint initiatives.
- 4.2. Encourage Further and Higher Education providers in the region to identify students from an Armed Forces background and offer them tailored support.
- 4.3. Increase the number of Enhanced Learning Credits Administration Service (ELCAS) accredited training providers, allowing more Service leavers to use their learning credits within the region.
- 4.4. Actively promote adult education courses to veterans and the spouses and partners of serving personnel and veterans, and provide them with concessionary rates for course fees.
- 4.5. Exempt Armed Forces compensation in any assessment of income for adult education courses, and include Armed Forces compensation as a category for concessionary fees.

5. Benefits and Compensation

Elected Mayor’s should:

- 5.1. Encourage local authorities to [exempt military compensation from means tests](#) for locally administered benefits, ensuring fair and consistent treatment of all veterans across the combined authority area.

6. Travel

Elected Mayor’s should:

- 6.1. Introduce a concessionary travel scheme for veterans in receipt of compensation for injury as a result of their service in HM Armed Forces.
- 6.2. Support Remembrance by introducing free travel for veterans and serving personnel attending Remembrance events.

7. Housing and Homelessness

Elected Mayor’s should:

- 7.1. Ensure all local housing authorities are linked into tailored services available to the Armed Forces community such as Op Fortitude, Op Courage, and Op Community.
- 7.2. Ensure frontline staff in housing and homelessness services are trained and aware of the needs and policies specific to the Armed Forces community.
- 7.3. Ensure provision of safe and family-appropriate housing for those who experience Intimate Partner Violence and Abuse (IPVA) in the Armed Forces community.

8. Health and Care

Elected Mayor’s should:

- 8.1. Improve access to healthcare for families and reduce inequalities for serving families and veterans by facilitating access to a single point of contact, for example by participating in initiatives like Op Community.
- 8.2. Influence NHS Trusts and other providers to become accredited with the Veterans Covenant Healthcare Alliance (VCHA).
- 8.3. Encourage GP practices to become Veteran Friendly accredited by participating in the Royal College of GPs and NHS England’s veteran Friendly Accreditation scheme.
- 8.4. Encourage residential care homes to participate in the Veteran Friendly Framework.
- 8.5. Ensure NHS Trusts and other relevant healthcare providers are represented within the authority Covenant forum and meetings.
- 8.6. Ensure Veterans and close family members with co-occurring substance misuse and mental health problems can access coordinated treatment services that address all their needs.

9. Policing

Elected Mayor’s should:

- 9.1. Ensure that all police custody suites ‘ask the question’ of the Armed Forces status of those detained.
- 9.2. Expand ‘ask the question’ practice across all public-facing police processes, for example in all missing persons reports.
- 9.3. Create referral pathways within custody suites and local probation services, directing people to specialist support in the military charity sector, for example Op NOVA.
- 9.4. Arrange training for all police officers and staff to better understand the Armed Forces community.
- 9.5. Introduce Armed Forces-friendly employment practices across police forces – for example, granting additional leave for Reservists, and offering guaranteed interviews to veterans – with a view to pursuing Defence Employer Recognition Scheme (ERS) awards.



ROYAL BRITISH LEGION

Registered address: Royal British Legion, Haig House, 199 Borough High St, London SE1 1AA

Registered charity number: 219279

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