A guide to housing options in England for ex-Service personnel

Positive steps to prevent homelessness and improve access to housing among ex-Service personnel and their families

April 2020

Working with:
Local authorities | Public authorities | Local Citizens Advice | Voluntary agencies
to help prevent homelessness through the provision of timely, quality housing advice.
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Introduction

This guide has been developed to help frontline advisers including colleagues in The Department for Work and Pensions (DWP), prison, probation and health settings in England, to advise ex-Service personnel and their families when dealing with housing enquiries and homelessness.

It has been developed in the context of the government’s commitment to ensure armed forces personnel are not disadvantaged when accessing housing.

It sets out current legislative obligations for local housing authorities and provides links to other useful sites. This guide also provide details of good practice developed to support service personnel in their transition to civilian life. It is intended as a starting point in assisting ex-Service personnel and their families in the prevention of homelessness.

Local authority, public authority and voluntary sector colleagues are encouraged to develop local actions to assist in the prevention of homelessness. Other local services also have a vital role to play in meeting housing need and in alleviating homelessness. Local authorities should, where possible, seek to prevent homelessness for all client groups – both the statutory and the non-statutory homeless.

This guide represents only the views of practitioners working with ex-Service personnel. Local authorities are encouraged to seek specific independent advice to satisfy themselves on any issues or questions raised.

All local authorities, public authorities, voluntary agencies and local Citizens Advice have access to the NHAS Consultancy Line to assist them with any housing advice issues relating to ex-Service personnel and their families. You can call the Consultancy Line on 0300 330 0517 or speak to an adviser via webchat at nhas.org.uk.
Royal British Legion (RBL)

The Royal British Legion have created a downloadable toolkit for Local authorities and homelessness charities, containing guidance and information on housing veterans, good practice examples and information on organisations for signposting. These resources will help you identify, and respond, to the needs of homeless veterans.

Other useful websites:

- Shelter
- Ministry of Housing, Communities & Local Government
- The Ministry of Defence
- Cobseo
Government overview

The Ministry of Housing, Communities and Local Government (MHCLG) is committed to ensuring that current and ex-Service personnel receive appropriate advice and assistance in securing the accommodation that they and their families need.

Armed Forces Covenant: guidance & support

The government has made a commitment to support ex-Service personnel. It is committed to ensuring that service personnel, veterans and their families have the support they need, and are treated with the dignity they deserve.

To deliver this commitment, the Armed Forces Covenant outlines the positive measures being taken by government to ensure that the armed forces community face no disadvantage compared to other citizens in the provision of public and commercial services.

It exists to redress the disadvantages that the armed forces community faces in comparison to other citizens, and to recognise sacrifices made. In some cases this will require special consideration, especially for those who are injured and/or bereaved.

The Armed Forces Covenant annual report 2019 sets out major achievements of the Armed Forces Covenant and highlights remaining challenges and new commitments.

Find out here if your local authority is signed up to a local covenant and what that means for you. You may also want to consider whether you are able to provide some additional support for ex-Service personnel as they resettle, through the community covenant, for example taking the day of joining the armed forces as being the date of joining the housing waiting list.

Get a copy of the Royal British Legion Best Practice Guide to Community Covenants here or phone 020 3207 2100.

Example of positive practice

Service to Civvy Street is a booklet to help ex-Service personnel and their families navigate healthcare, employment, housing, education and other support available in Worcestershire, produced by Worcestershire County Council and funded by the Community Covenant Grant Scheme.

Find out which businesses have signed the armed forces Covenant and what they are pledging to do to support the armed forces community.
Support from Ministry of Defence (MoD) prior to leaving services

Joint Service Housing Advice Office (JSHAO)

The JSHAO is the MoD’s tri-service focal point to provide service personnel and their dependants with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

The JSHAO delivers a generic civilian housing options brief, at various military establishments across the UK, Germany and Cyprus each year. These are open for all service personnel and their dependants to attend at any time, and are half-day sessions. Topics include property purchase, the government’s affordable home ownership schemes, private rental and social housing, combined with an independent financial overview of affordability, credit ratings and the mortgage and property purchase process by a member of the Service Insurance and Investment Advisory Panel.

Please note: due to COVID-19 all Housing Briefs are postponed until further notice. Presentation is available via JSHAO SharePoint or Defence Connect, Skype briefings can be requested. For more details click here.

For more information about the JSHAO’s briefing programme, information leaflets and other useful information can be found at gov.uk.

JSHAO are happy for the local housing authority to attend these briefings, and authorities will wish to do so, particularly those which are in an area with a military base/s and need to be more aware of service personnel approaching them for assistance.

Joint Service Housing Advice Office
2nd Floor, Zone 2
Montgomery House
Queens Avenue
Aldershot
Hampshire
GU11 2JN

T: 01252 787574
E: RC-Pers-JSHAO-0Mailbox@mod.gov.uk
W: Joint Service Housing Advice Office
Preventing homelessness: what can local authorities do?

If a person or household is within 56 days of discharge from service and has not been successful in finding suitable alternative accommodation, they should be referred, with their consent, to the local housing authority. Otherwise, they can approach the authority themselves. They will then be treated as ‘threatened with homelessness’, and the authority’s prevention duty will arise.

Investment in local homelessness prevention services saves significant amounts of public money across statutory agencies, including housing, health, criminal justice and community safety.

As with all other cases of homelessness prevention, early intervention is often crucial and authorities will wish to keep their current services under review to ensure that service personnel are not disadvantaged as a result of being in the forces.

Even though the statutory prevention duty does not arise until 56 days before discharge, authorities should make arrangements to ensure that prevention activity takes place at as early a stage as possible. Authorities should take full advantage of the six-month period of notice of discharge to ensure that service personnel receive timely and comprehensive advice on the housing options available to them when they leave the armed forces, or, where a relationship fails, the options available to the estranged partner and the children. During this period, where an approach is made to the local housing authority for assistance, frontline officers and their teams should be proactive in assisting households to access a range of services. These options could include assisting with the private rented sector through various local initiatives, registering the household on the waiting list for social housing, or enabling them to access shared-ownership schemes.

Prevention is of key importance and housing officers should not delay assistance simply because serving personnel have a longer notice period than most occupiers would receive. Authorities should establish links with existing networks within the armed forces to ensure that comprehensive advice is provided, so that informed choices can be made by the service member or (where applicable) their estranged family.
Legislation and statutory guidance

Allocation of social housing

The key legislation regulating the allocation of social housing is contained in part 6 of the Housing Act 1996.

Part 6 of the Housing Act 1996 regulates the allocation of social rented housing by local authorities. The Localism Act 2011 gave local authorities greater power to devise their own allocation schemes and decide which categories of person they will allocate accommodation to. Those who qualify for the scheme will be placed on the authority’s housing register, or ‘waiting list’.

In addition, the Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012 SI 2012/1869 allow service personnel to establish a ‘local connection’ with the area in which they are serving, or have served, on the same basis as civilians already living in the area with regards to accessing social housing. If a member of the armed forces dies, and their death is attributable (wholly or partly) to their service, their bereaved spouse or civil partner can also establish a local connection in the same way. This puts the ex-Services personnel on an equal footing to others when applying for social housing. The regulations were needed because residence in an area that is not ‘of choice’ does not normally create a local connection with it.

In the exercise of their functions local authorities must have regard to guidance issued by the Secretary of State. The current Code of Guidance on the Allocation of Accommodation dates from 2012, with additional guidance on ‘Providing social housing for local people’ added in December 2013. The key message (at paras 23–25) in the 2013 guidance is that serving members of the armed forces (including anyone who had been a serving member within the previous five years before applying for social housing), former serving members who have suffered serious illness, injury or disability as a result of service, or the bereaved spouses or civil partners of deceased serving members whose death was attributable to their service, should not be disadvantaged by any ‘residence’ criteria that a local authority may choose to adopt in its allocations policy.

Local authority homelessness assistance

The key legislation regulating the provision of assistance to homeless people is contained in part 7 of the Housing Act 1996.

Part 7 of the Housing Act 1996 requires local authorities to provide assistance, often in the form of accommodation, to applicants who are homeless, eligible, in priority need, not intentionally homeless, and who have a local connection with the area in question.
‘Eligibility’ refers to a person’s immigration status: to be eligible for assistance, the applicant must have a right of residence in the UK which entitles them to have access to ‘public funds’. As with allocations, local authorities must have regard to the relevant Code of Guidance, in this case the Code of Guidance on Homelessness 2018, when carrying out their duties under the Act. Chapter 24 of the Code deals specifically with former members of the armed forces.

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**When is a person homeless?**

An applicant is considered to be homeless if they do not have accommodation that they have a legal right to occupy, which is accessible and available to them (and their household) and which it is reasonable for them to continue to live in.

A person is ‘threatened with homelessness’ if they are likely to become homeless within 56 days.

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**The Homelessness Reduction Act 2017**

The Homelessness Reduction Act made significant changes to the Housing Act 1996. The effect of the Act is to place duties on local authorities to intervene in individual cases at an earlier stage and to seek to prevent homelessness in their areas. The new duties are:

- a prevention duty where a household is threatened with homelessness and eligible for assistance (in terms of their immigration status), which requires housing authorities to work with people to prevent homelessness for a period of 56 days before they are likely to become homeless; and
- a new duty on housing authorities, where a household is already homeless and eligible, to relieve their homelessness for a period of 56 days by helping them to secure accommodation.

See below for details of how these duties operate in relation to services and ex-Services personnel.

Local authorities who have barracks in their area may be likely to see greater numbers of ex-Service personnel and their families approaching with requests for advice and assistance than areas which do not. Authorities will clearly wish to make contact with their local MoD site. Each base has a welfare team and someone who is responsible for housing issues.

The Ministry of Defence is subject to a ‘duty to refer’ members of the regular forces for homelessness assistance, where applicable (see below).
Priority need

Under the **The Homelessness (Priority Need for Accommodation) (England) Order 2002**, armed forces personnel applying for assistance in England are in priority need if they are ‘vulnerable’ as a result of having been in the services. Being vulnerable has a specific legal meaning. A vulnerable person is one who is ‘significantly more vulnerable’ than an ‘ordinary’ person facing homelessness and who is at greater risk of harm or other ill effects when they are homeless than the ordinary person would be.

With regard to ex-Service personnel and their families, the Homelessness Code of Guidance (para 24.10) states that, when deciding if an applicant is vulnerable as a result of having been a member of the armed forces, a local authority must take account of the following:

- how long the person has been in the armed forces
- the type of service (e.g. whether on active service)
- any time spent in military hospital
- whether the Forces’ own medical and/or welfare advisers consider the person vulnerable and have issued a Medical History Release Form
- how long it has been since the person left the forces and their accommodation history during that time
- whether the applicant has any existing support networks

Vulnerability & priority need - advising clients

The National Homelessness Advice Service (NHAS) has produced the **vulnerability & priority need - advising clients guide** (updated September 2019) for frontline advisers supporting single people making a homeless application where there may be an issue about priority need.

This guidance has been developed following the **Supreme Court decision** in Hotak v Southwark LBC, Kanu v Southwark LBC; Johnson v Solihull MBC (15 May 2015).

Local connection

For the purpose of making a homeless application, service personnel in England (and bereaved spouses or civil partners of service personnel if the spouse/civil partner dies for a reason connected with their service) can establish a ‘local connection’ with the area in which they are serving or have served, regardless of the fact that they may not have been living there ‘out of choice’.
Advice and information on housing and homelessness

Housing authorities have a duty to provide advisory services free of charge to people in their district. This service must provide advice and information about homelessness and the prevention of homelessness and the rights of homeless people or those at risk of homelessness, as well as the help that is available from the housing authority or others and how to access that help.

The service must be designed to meet the specific needs of certain groups, which include members and former members of the regular armed forces.

However, the main responsibility for providing housing information and advice to service personnel lies with the armed forces up to the point of discharge. These services are delivered through the Joint Service Housing Advice Office (see page 6 of this guide) and through Veterans UK Online (see below). Some people, such as those who have served in the armed forces for a long period, and those who are medically discharged, may be offered assistance with resettlement by the MoD’s resettlement staff.
Making a homeless application

Assessments and personalised housing plans

In all cases where an eligible applicant is homeless or threatened with homelessness, the housing authority has a duty to carry out an assessment of their case. The purpose of the assessment is to discover what has caused the person’s homelessness or threat of homelessness, and to identify the housing needs of the applicant and any support they need in order to be able to secure and retain accommodation.

Following this assessment, the authority must work with the applicant to develop a personalised housing plan (PHP). The PHP will include actions (or ‘reasonable steps’) to be taken by the authority and the applicant together to try to prevent or relieve homelessness.

Prevention duty

Where a person is threatened with homelessness, housing authorities have a duty to take reasonable steps to help prevent any eligible person from becoming homeless. This means either helping them to stay in their current accommodation or helping them to find a new place to live before they become actually homeless. In relation to service personnel whose service and accommodation are coming to an end, the prevention duty will clearly be directed towards finding them somewhere to live. The duty continues for 56 days unless it is brought to an end by an event such as accommodation being secured for the person, or by their becoming homeless.

Relief duty

If the applicant is already homeless, or becomes homeless after or during the prevention stage, the housing authority then owes a different duty to the applicant, to ‘relieve’ their homelessness. The actions or steps in the PHP will be revised and will now be focused on helping the applicant to secure suitable accommodation. This relief duty lasts for 56 days unless ended in another way. If the housing authority has reason to believe an applicant may be homeless, eligible for assistance and in priority need, it must also provide them with interim accommodation.

If ex-Service personnel are able to source and pay for their own housing, the local authority should provide advice and assistance with their accommodation options.
The full housing duty

If the authority assesses the household as being in priority need, and is satisfied that they have not become ‘intentionally homeless’, it is likely to owe the applicant a full housing duty. The duty will usually be met by providing temporary accommodation for an initial period, and may be discharged either by an offer of social housing through the allocation scheme (depending on the applicant’s priority) or by a ‘final accommodation offer’ of private rented accommodation.

Duty to refer

The Homelessness Reduction Act 2017 introduced a duty on certain public authorities to refer service users who they think may be homeless or threatened with homelessness to a housing authority. The service user must give consent, and can choose which authority to be referred to.

The Secretary of State for Defence is subject to the duty to refer in relation to members of the regular forces (i.e. the Royal Navy, the Royal Marines, the regular army and the Royal Air Force). Service personnel facing homelessness within 56 days must therefore be referred to a local housing authority, with the individual’s consent.

The housing authority should incorporate the duty to refer into their homelessness strategy and establish effective liaison and working arrangements with the MoD to facilitate referrals.

Council Tax Relief (CTR)

Service personnel on designated operational deployments can claim council tax relief (CTR) from the MoD in accordance with JSP 752 Chapter 11 Section 3. The aim of CTR is to provide financial support through a relief payment system for service personnel on specified operations or assignments. Please ring the Consultancy Line 0300 330 0517 or webchat with an adviser at nhas.org.uk for further information on paying for council tax.
Other support services for ex-Service personnel

In the UK there are a wide range of independent and government-led organisations that provide specialist support to veterans on housing, employment and many other issues that veterans may face on leaving the armed forces.

These specialist sites offer comprehensive advice and information.
Veterans’ Gateway and Cobseo Directory of Housing

**Veterans’ Gateway**  
**0808 802 1212**

The Veterans’ Gateway is the first point of contact for veterans in need of support and will link them to the most appropriate help that is available.

As the gateway to a network of partners, they can connect you with the right support quickly and easily, by assessing needs at your first point of contact.

Their partners range from military support services to organisations specialising in housing, employment, finance and other areas.

Contact The Veterans’ Gateway from anywhere in the UK or abroad 24 hour phone number: **0808 802 1212**  
[link](veteransgateway.org.uk)

**Cobseo**

The Housing Cluster of the Confederation of Service charities (Cobseo) includes the main providers of general needs and supported housing for the ex-Service community in its Directory of Dedicated Services for Veterans.

These organisations provide a range of:
- supported accommodation
- general needs housing
- sheltered housing
- floating and outreach support
- day centres
- placement services

The Directory lists these organisations, where in the UK they operate, support provided, application criteria and contact details

[link](cobseo.org.uk)
AFF
aff.org.uk

Army Families Federation is the voice of the army family. It empowers, acts as an advocate and an expert witness to promote a quality of life which reflects the Armed Forces Covenant.

The Naval Families Federation
nff.org.uk

The Naval Families Federation (NFF) was established in 2003, and offer royal naval and royal marines’ families an independent voice and representation. They also provide support and guidance on the issues affecting daily life that occur due to being part of a Naval Service family.

The Royal British Legion
britishlegion.org.uk

National Helpline: 0808 802 8080

Helps serving members of the armed forces, ex-Service men and women (veterans), their families and dependants.

RBL have pop-in advice and information centres in the following major cities in the UK:

- Aylesbury
- Belfast
- Birmingham
- Bristol
- Brighton
- Cardiff
- Colchester
- Derby
- Leeds
- Liverpool
- London
- Manchester
- Newcastle
- Plymouth
- Southampton
- Swindon

RAF Families Federation
raf-ff.org.uk

The RAF Families Federation provides all RAF personnel and their families – regular and reserve, single or married – with timely and professional support, assistance and an independent voice regarding issues or concerns that they may have.

The RAF Benevolent Fund
rafbf.org

They carry out the following principal activities:

- To provide assistance to the RAF family, when they are in need
- To support the morale and wellbeing of the serving RAF

They provide a spectrum of services that range from Airplay programme supporting children growing up on RAF stations, to relationship counselling for RAF couples and respite breaks for RAF families and veterans.

SPACES
riverside.org.uk

The Single Persons’ Accommodation Centre for the Ex-Services, SPACES, is designed to help single ex-regulars find appropriate accommodation when they leave the services. Through this service the project reduces the likelihood of ex-Service personnel becoming homeless or sleeping rough after discharge.

SPACES is a project based within The Beacon at Catterick, North Yorkshire. It provides an accommodation placement service for single personnel being discharged from all three services and is managed by Riverside ECHG, part of the Riverside group, working with the Joint Service Housing Advice Office.

The overall aims and objectives of the project are to assist single service leavers to secure appropriate accommodation as they leave the armed forces. Single service leavers can be vulnerable to homelessness as a result of a combination of factors: having no home to return to after service, little understanding of how to secure rented accommodation and housing rights and duties, little or no experience of budgeting and setting up a home.

In addition to SPACES Riverside ECHG also manages Mike Jackson House which also provides supported accommodation in Aldershot for single ex-Service personnel at risk of homelessness. It provides short term housing through 25 fully furnished one bedroom flats.

SSAFA (the Armed Forces Charity)
ssafa.org.uk

Lifelong support to anyone who is currently serving, or has ever served, in the Royal Navy, British Army or RAF and their families.
West Midlands Veterans Housing HOME to WORK

A transition to civilian life for vulnerable veterans in conjunction with Enable Centre of Excellence supported by the West Midlands Veterans’ Mental Health Network (NHS), “Everyone has a Skill” Accommodation including welfare and employment support opportunities.

West Midlands Veteran Housing (WMVH) comprises an Advisory Board of people with experience and skills to help vulnerable veterans to tackle issues relating to housing, employment and support for ex-Service personnel in the West Midlands, many of whom are vulnerable through their poor mental health, unable to live independently or to sustain employment.

For more information contact: anthony.goldsmith@sky.com

Employment:

The Career Transition Partnership

The Career Transition Partnership (CTP) is the MOD’s official provider of resettlement services for leavers of the armed forces. A Housing Resettlement Guide can be found on their website containing a number of useful links to further information. The website also contains an Emigration guide for those service leavers considering moving abroad.

Poppy Factory poppyfactory.org.uk

The Poppy Factory places wounded, injured and sick ex-military personnel of all ages and from a variety of armed forces backgrounds into mainstream employment all around the UK. The Poppy Factory finds and matches employers with clients, and in many cases, part-funds their clients’ first year’s salary, to allow for training in their new role.

Remploy remploy.co.uk/veterans

Provides a specially designed range of services to help to adapt skills and abilities for civilian employment, find a new career and stay in a specific role. From branches and offices across England, Scotland and Wales, armed forces champions provide specialist expertise in supporting serving and ex-serving personnel and reservists to adapt their skills for civilian employment.

RFEA – Regular Forces Employment Agency rfea.org.uk

0118 957 3178

Part of the Career Transition Partnership. To help men and women of all ranks leaving the armed forces to find and remain in employment throughout their working lives.

Walking with the Wounded walkingwiththewounded.org.uk

01263 863900

Home Straight provides wounded, injured and sick veterans who are homeless and in temporary accommodation the support and training they need in order to move back into sustainable employment and regain their independence.

Mental Health:

Big White Wall bigwhitewall.com

The Big White Wall offers an online early intervention service for people in psychological distress.

Combat Stress combatstress.org.uk

0800 138 1619

Combat Stress is a veterans’ mental health charity. Their treatment and support services are free of charge. Their free national helpline provides round-the-clock support for veterans and their families seeking expert advice on mental health, housing and employment advice. In addition, veterans can access mental health support and advice via text, email and their website.
H4H Hidden Wounds
helpforheroes.org.uk
0808 2020 144
(9am to 5pm Mon-Fri – free from UK landlines hidden.
wounds@helpforheroes.org.uk

H4H’s Hidden Wounds service provides free and confidential support to ex-Service personnel, their families and the families of those still serving, who are living with anxiety, depression, stress, anger or who wish to change their drinking habits. Those in need of support for children under 18 or for support for complex issues, such as PTSD symptoms, should also get in touch and the team will help them find an organisation that can help.

Veterans Mental Health Programme (NHS)
veterans-uk.info

The NHS and other partners have services across England and Wales that are specifically aimed at helping veterans:

- Yorkshire and the Humber
  The Veterans’ Outreach Service supports veterans and their families. All enquiries should be made to: HNF-TR. VeteransOutreachService@nhs.net or via Veterans’ Outreach Service, c/o Single Point of Access Service, Moranda House, Gladstone Street, Hull, HU3 2RT or 01482 617 594. More details can be found at: humber.nhs.uk

- East Midlands
  The region’s five mental health trusts are working in partnership with Combat Stress. Individuals can access services by contacting their GP or call Combat Stress directly on 01952 822 753 for an assessment of their needs. More details can be found at: lpft.nhs.uk

- West Midlands
  The West Midlands Regional Veterans’ Service and South Staffordshire and Shropshire Veterans’ Mental Health Services can be accessed at 0800 500 3113 (or via 01785 258 041), veterans.support@sssft.nhs.uk and St George’s Hospital, Stafford, ST16 3SR

- North East
  The Veterans’ Wellbeing Assessment and Liaison Service is a mental health and wellbeing service supporting veterans and their families in the NE. Individuals can access services by calling 0191 441 5794 or emailing vvals@nhs.net. More details can be found at: tewv.nhs.uk

- London
  The London Veterans’ Assessment and Treatment Service can be accessed via: 0203 317 3820, veterans@candi.nhs.uk or 4th Floor West Wing, St Pancras Hospital, 4 St Pancras Way, London, NW1 0PE

- North Essex
  Veterans can self-refer, be referred by any professional supporting them, or attend two support groups run monthly in Colchester and Chelmsford. Contact details: 01206 228 759 Veterans First CMHT, The Lakes MHU, Turner Road, Colchester, CO4 5JL. More details can be found at: eput.nhs.uk

- North West
  Military Veterans’ Service is an NHS psychological therapy service offering support to veterans in Cheshire, Greater Manchester, Lancashire and Merseyside. Individuals should contact 0300 323 0707 for support. penninecare.nhs.uk

- Wales
  Veterans NHS Wales, Monmouth House, University Hospital of Wales, Heath Park, Cardiff, CF14 4XW 029 2074 2062 neil.kitchiner@wales.nhs.uk, claire.morgan@wales.nhs.uk

- South of England
  The South Central Veterans’ Service is funded by NHS England and supports veterans in Oxfordshire, Buckinghamshire, Berkshire, Hampshire (including Portsmouth and Southampton) and the Isle of Wight. All referrals should be made at: 0300 365 0300 or bks-tr.refferralhub@nhs.net More details can be found at: berkshirehealthcare.nhs.uk

- South West
  Veterans’ Mental Health Service is provided by Avon and Wiltshire Partnership NHS Trust (AWP) but covers the whole of the SW region. Contact details: awp.ssvveterans@nhs.net and 0300 555 0112. More details can be found at: awp.nhs.uk

- Cornwall
  Cornwall Community Veterans’ Service, Trevilis House, Lodge Hill, Liskeard, Cornwall, PL14 4NE 01579 373 737 cpn-tr.veteranassistance@nhs.net
The Reserves Mental Health Programme
army.mod.uk
0800 032 6258

The Reserves Mental Health Programme (RHMP) provides mental health assessments for reservists who have concerns about their mental health as a result of service. If appropriate, a consultant psychiatrist will conduct a full mental health assessment, and where applicable, will offer out-patient treatment at their local DCMH.

Samaritans
samaritans.org
0845 7909090

The Samaritans is a charity which is available 24 hours a day to provide confidential emotional support for people who are experiencing feelings of distress, despair or suicidal thoughts.

Physical Health:

BLESMA
blesma.org
020 8590 1124

BLESMA (British Limbless Ex Service Men’s Association) is a national charity for limbless serving and ex-Service men and women, their dependants and widows. The charity supports wounded service personnel who have lost limbs, the use of limbs or their eyesight in the service of their country, from World War veterans to current day service personnel.

BLESMA provides life-long support, campaigns for the interests of wounded servicemen and women and provides counselling, grants and advice to amputees wounded in the line of duty.

Blind Veterans UK
blindveterans.org.uk
0207 723 5021

Blind Veterans UK, previously known as St Dunstan’s, is a charity that supports blind or visually impaired ex-Servicemen and women throughout the UK. Their mission is to give all blind veterans access to the finest quality of services to help them discover life beyond sight loss.

This includes providing lifelong welfare support, rehabilitation, training, long-term nursing, residential and respite care. It is their belief that no one who has served in the UK armed forces should have to battle blindness alone. Blind Veterans UK currently have three centres in England and Wales; on the South Coast, in the North of England and in North Wales. Each centre is a place for recreation, training and rehabilitation for blind veterans and their families.

Prosthetic Rehabilitation Units

Veterans who have lost limbs whilst on operations are eligible for state-of-the-art prosthetics via Murrison funding. Nine prosthetic rehab units have been set up within existing prosthetics centres as follows:

- Bristol – Enablement Services Centre, North Bristol NHS Trust
- Leicester – Specialist Mobility Centre, provided by Blatchford Clinical Services on behalf of the NHS
- Sheffield – Mobility and Specialised Rehabilitation Centre, Northern General Hospital
- Carlisle – Disablement Services Centre, Cumberland Infirmary, North Cumbria University Hospitals NHS Trust
- Preston – Specialist Mobility & Rehabilitation Centre, Lancashire Teaching Hospitals NHS Foundation Trust
- Stanmore – Prosthetic Rehabilitation Unit, Royal National Orthopaedic Hospital NHS Trust
- Portsmouth – Prosthetic Regional Rehabilitation Department, Portsmouth Hospitals NHS Trust
- Birmingham – West Midlands Rehabilitation Centre, Birmingham Community Healthcare NHS Trust
- Cambridge – Addenbrooke’s Rehabilitation Clinic, Cambridge University Hospitals NHS Foundation Trust
Welfare:

**ABF The Soldiers’ Charity**
soldierscharity.org 0207 901 8900

ABF The Soldiers’ Charity are for soldiers, for life. They provide financial assistance to all soldiers and their families when in need. Half of their money is given direct to individuals to help in areas such as debt relief, mobility assistance, education bursaries, care home fees and respite breaks. The other half is given as grants to other charities.

**Help for Heroes**
helpforheroes.org.uk 01980 844280

**Band of Brothers**
helpforheroes.org.uk

The Help for Heroes Band of Brothers offers lifelong support and opportunities to men and women, both serving and non-serving, who have suffered career limiting or career ending injury or illness attributable to service.

**Band of Sisters**
helpforheroes.org.uk

The Help for Heroes Band of Sisters is open to loved ones, both male and female, who care for those who have suffered a career limiting/career ending injury or illness attributable to service. Members have the chance to get in touch with other people who understand what it is like to care for their nearest and dearest, giving individuals the opportunity to support each other through the days ahead. Members of the Band of Sisters receive the same financial and welfare support that Help for Heroes offers through the Quick Reaction Fund.

**Quick Reaction Fund**
helpforheroes.org.uk

H4H’s Quick Reaction Fund (QRF) helps by giving swift financial support (within 72 hours in urgent cases) to those with life-changing injuries and illnesses and their families.

**The Royal British Legion**
britishlegion.org.uk

National Helpline: 0808 802 8080

**Debt and Money Advice Service**
britishlegion.org.uk

TRBL Benefits & Money Advisors offer discreet, impartial and non-judgemental advice on benefits and managing debt. They can also advise on: War Pensions, AFCS, Disability Claims, Tribunals.

**Veterans UK**
veterans-uk.info 0808 1914218

Veterans UK’s Veterans’ Welfare Service’s free help and advice helpline:
- 07.30-18.30 Monday – Thursday
- 07.30-17.00 Friday

They provide advice on claiming AFCS, armed forces Independence Payment, Medical Discharges and Pension Forecast Requests.

Others:

**Money Advice Service**
moneyadvice service.org.uk 0300 500 5000

A free service set up by the government to help people manage and make the most of their money. They also work with partners to make debt advice easier and quicker to access. Their web pages include tools and resources.

**Shelter’s Specialist Debt Advice Service**
shelter.org.uk 03300 580 404

Accurate, timely advice to debt professionals across England and Wales – specifically all Local Citizens Advice, local authorities, housing associations, and voluntary advice agencies.
This guide has been developed by NHAS working in collaboration with Cobseo.

For further information and assistance in relation to this guide please contact email nhas@shelter.org.uk