



Housing Frequently Asked Questions

The following is a list of Frequently Asked Questions (FAQs) on housing related issues based on enquiries received by AFF. Answers are given in accordance with the current housing regulations as defined in JSP 464.

The questions and answers are fairly basic, and individual factors would require consideration before attempting to provide an answer to a specific question. Any queries regarding these FAQs or specific requirements should be directed to housing@aff.org.uk

Entitlement

Q. What does Entitlement mean?

A. Entitlement means something you must have and are rightly entitled to. In the case of housing we mean your entitlement to Service Families Accommodation or SFA.

The basic requirement for Service Personnel is that Service Personnel must be aged 18 or over and have completed their initial training and be serving on a regular engagement.

They must be in Martial Category 1, 1C, 1S or 2 as defined below.

They must have at least 6 months to serve at the station where they qualify for SFA.

In addition to this, certain individuals who do not meet the above criteria may be entitled by appointment in certain posts and from other sectors such as Single Parents, Widowed Service Personnel and MPGS. Further details on this are available from the AFF Housing Specialist.

Q. Where is the entitlement?

A. Service Personnel may exercise their entitlement to SFA at their duty station.

In certain cases the entitlement can be exercised at a previous duty station under the rules of retention (see below).

Q. What will I be entitled to?

A. The type of SFA an applicant is entitled to is as follows:

Other Ranks - entitlement will depend on size of family.
Officers - entitlement will depend on rank.

In individual cases there might be variations to these regulations including welfare/medical issues. In principal the entitlement by type is as follows:

Other Ranks

B type	2 bed	max 4 occupants
C type	3 bed	max 5 occupants
D type*	4 bed	max 7 occupants

*D type is also available to families with 3 children **ALL** over the age of 10.

Officers

Type 5	3 bed	Capt and below
Type 4	4 bed	Major
Type 3	4 bed	Brig, Col & Lt Col
Type 2	4/5 bed	Maj Gen, Brig, Col
Type 1	4/5 bed	General, Lt Gen or Maj Gen

The variation in ranks for types 3 - 1 will be based on appointment.

Application and Allocation

Q. When should I make an application?

A. Application for SFA should be made at the following points:

- Upon receipt of a posting order
- Upon marriage
- Upon a change of circumstances (this could be due to a change in entitlement such as birth of additional child, change in marital status or by virtue of appointment)

Q. What does allocation mean?

A. The allocation of SFA is made following receipt of a correctly completed application form (MOD 1132). The form will detail all the particular details for the applicant and their family and the housing provider will in turn allocate a property based on these details and the entitlement as listed above.

Q. When will I receive my allocation?

A. There are different timescales for applicants based on where they are applying. In England for example, DE (Ops) Housing will process the application within 15 working days of receipt if the application is four months or less prior to the date of requirement and then subsequently make an offer of an address, subject to availability. There are other mechanisms in place when this cannot apply, such as issue of Non Availability Certificate - NAC (see SSFA below).

Q. What if I am not happy with my offer?

A. An applicant can turn down an offer for two reasons:

- The offer is not to entitlement
- Personal reasons. In the event that the application is refused for personal reasons, the housing provider will endeavour to make a more suitable offer but the application will **not** be subject to the 15 day administrative period - technically speaking applicants may find they wait longer than expected for an alternative which will be subject to availability. If the date of posting passes then the applicant is required to request retention at their current SFA (see retention below)

- Families posted overseas should refer to the JSP 464 about overseas regulations (www.defence-estates.mod.uk), under the section marked 'Service Families Accommodation', right hand side 'Forms and Publications'.

Q. What if the offer is above my entitlement?

A. Sometimes the housing provider will offer a property that is above what you are entitled to. This may be because properties to your entitlement are not available at that time. In cases where the request for a bigger house is not made by the applicant but by the housing providers, the occupant will have to pay accommodation charges at the entitled rate.

Q. What if the offer is below entitlement?

A. As listed above, the applicant is entitled to turn down the offer and another offer is to be made or issue of a NAC (see SSFA below)

Grading

Q. What is 4 Tier Grading (4TG)?

A. 4TG is the measurement of SFA to determine the accommodation charges the occupants pay. There are four levels, Grade 1 the highest through to Grade 4 the lowest. Families in Grade 1 properties will pay more accommodation charges than families in Grades 2, 3 and 4. The measurement of these properties is undertaken against grading criteria.

Q. When is my SFA graded?

A. The usual timeframe is once every four years for all properties. Variations to this may be if work has been undertaken or because an individual has requested their SFA to be re-graded. Occupants have a right to request a review within three months of moving in or up to three months following a grading board.

Q. Who does the grading?

A. The grading is carried out by a Board of Officers. The composition of the Board consists of a President (minimum rank of Major) and members consisting of either DE (Ops) Housing personnel, FHWS personnel of the Station Staff Officer (in Germany) plus Environmental Health Officers or Senior Medical Officers if required.

Accommodation Charges

Q. What will I be charged for my SFA?

A. The charges you pay will depend on the grade of the property and these rates are daily rates. Details of current rates can be obtained from the Unit Admin Officer (UAO). The rates are set by the Armed Forces Pay Review Body (AFPRB) annually.

Q. What if there are mistakes with the charges or they do not start straight away?

A. Charges for accommodation are deducted from the service person's pay. When mistakes are made by the administration the charges will still apply, and can lead to financial difficulties. It is essential for individuals to check their pay statements to ensure that the correct charges are made. Any changes in accommodation charges, following a change in grade for example, will apply from

the effective date. Changes can often take time to generate and occupants should be aware that deductions would be made retrospectively.

Financial assistance mechanisms are in place to help where large sums of money may have to be deducted from a service person's salary. The UAO will have information on this.

Special Needs

Q. We have a member of the family with a special need, what should we do?

A. There are numerous available sources of information for families with dependants with Special Needs, including the AFF Special Needs Specialist, SSAFA, and CEAS. AGAI 108 is the Army Policy on the Care of Service personnel with disabled and special needs (SN) dependants.

Q. We have specific housing needs due to a special need, how do we get these?

A. The Housing providers have a duty to ensure the house is fit for purpose within the professional recommendations usually made by Occupational Therapists or similar. Where a family have a specific need or the house requires alteration to meet the needs of a family it is essential that these details are included on the initial application form (or once they occur if they arise during mid tour). It is vital that families submit applications early if possible to allow a suitable property to be identified. It can take considerable time and expense for certain projects and it is recommended that the agencies including SSAFA be involved if the family wish.

By registering the special need via the AGAI 108 publication mentioned above, the family will be making the chain of command aware of their family situation which may avoid unsuitable locations, short notice moves etc.

Q. What if we have a medical concern?

A. Medical issues usually relate to a request for a transfer to a more suitable property, for example children with asthma in damp properties. Again, as with all requests for housing, it is recommended that full medical support be gained at the point of request and not retrospectively as this can often cause stress or delays.

Retention

Q. What is retention?

A. Retention is to remain at SFA at a previous duty station after the entitlement has ceased; it is an extension of the entitlement for the family to remain. Requests for retention need to be made via a retention request form available from the local housing office.

Q. What is retention given for?

A. Retention is available if applicants meet the criteria which broadly speaking is as follows:

- Short notice postings: less than 6 weeks notice for up to 3 months retention, less than 3 months notice for up to 1 month

- Non-availability of SFA: where no SFA is available at new post, retention will be granted for up to 28 days
- Unaccompanied tours: where the service person is posted overseas and no SFA is offered, retention will be available for the duration
- Education: where a child is at critical examination stages, retention is admissible between four months and a year depending on the case. Application must be supported by an Impact Statement from CEAS. Critical examination stages are public exams such as GCSEs, AS Levels and A Level. **SATs are not regarded as critical examinations**
- Special Needs/Welfare/Medical: where there are cases for consideration under this category, consultation will be required between the losing/gaining unit and welfare and medical professionals. A decision will be made on a case by case basis
- Short duration posting: where the forthcoming move is to be followed by another move within 11 months, retention until that time is admissible

Q. How long will I get retention for?

A. Retention is granted for a maximum of 12 months then subject to review. However, note the 28 day rule applying to non availability of SFA above.

Retention overseas varies slightly; for cases overseas you are advised to contact housing@aff.org.uk or telephone AFF Central Office on 01980 615525.

Substitute Service Families Accommodation (SSFA)

Q. What is SSFA?

A. SSFA is substitute accommodation required when there is no SFA available.

Q. How would I be offered SSFA?

A. DE (Ops) Housing will issue a Non Availability Certificate (NAC) if no SFA is available which authorises your application for SSFA.

Q. Who finds me SSFA?

A. The MOD sponsor HCR Ltd sources suitable properties for use as SSFA and will act as the agent for this purpose. Families can self-source properties once they know the rental ceiling for the particular area but this is not recommended.

Q. What type of house will I get?

A. Basically the choice of SSFA will be the equivalent to the entitlement, i.e. 3 bed SFA will be a 3 bed SSFA. There is a requirement for properties to meet certain criteria before being allowed to be used as SSFA. The occupant will pay Grade 1 rents for the property (equivalent to Grade 1 for SFA) and the cost of the SSFA will fall to the MOD.

Q. What if I do not want to move into SSFA?

A. Applicants can turn down SSFA and wait for suitable SFA to become available but will have to apply for retention to remain in their current SFA.

Q. What if I want to live in SSFA but I am not offered this option?

A. A NAC will not be issued if SFA to entitlement is available as SSFA is an expensive alternative.

Q. What if we want to live in a house more expensive than the rental allowance?

A. Families can choose to top-up the rental allowance if they choose to occupy a house more expensive than the rental ceiling.

Q. Will I need to move out if SFA becomes available?

A. DE (Ops) Housing will review the issue of a NAC every year, however it is recommended that families will not be asked to undertake a mid tour move into SFA unless in agreement and supported by the chain of command.

Moving Home

Q. How do we pay to move on our posting?

A. There are allowances available for moves for service reasons, i.e. postings. These include Disturbance Allowance and Removals. Current rates are available from the UWO and Unit or Garrison Admin Office and an application for these allowances should be made at the point of application for future SFA.

Q. We are posted and we have our own home, can we move there and claim disturbance allowance and removals?

A. The authority required to obtain these allowances is normally the posting order reference. You can claim removals and allowances so long as one of the addresses to/from is SFA, the other can be a private property (within the country).

Q. Does the MOD or the removal company cover us for insurance?

A. It is recommended that individuals ensure that they have adequate insurance cover when moving house. The MOD will not be responsible for loss or damage to personal property. When you apply for removals they will send out information regarding insurance and risk items etc.

Irregular Occupants

Q. What is an Irregular Occupant (IO)?

A. An IO is an occupant that is no longer entitled to remain in the property, thus their licence to occupy has ceased. This could be at the end of their service, after their retention has expired or due to marital breakdown.

Q. What does it mean if we are an IO?

A. Families who find themselves in SFA after their entitlement has ceased will be under different terms to occupy. They will not be licensed to remain there and technically will be trespassing. A charge will be raised against IOs for staying in the property - Damage for Trespass (DFT) charge. The rate of DFT is measured against rents payable locally for similar properties. The housing staff will write to potential IOs advising them of the end of their licences and the rate of DFT that will be payable should they remain. It is then the responsibility of the occupant to make payment of the DFT.

Q. What if I am paying my DFT but I am still going to be evicted?

A. The process leading to eviction can vary in time but in all cases this course of action will be taken at some point (depending on if DFT is paid, if the property is required etc). DE(Ops)Housing have no power to evict occupants so legal action is

required for this. They will apply for an eviction order from the courts, and the outcome of this will determine the next action taken. Occupants who are evicted may find they incur court costs and possibly a County Court Judgment (CCJ). The best advice to families who find themselves in this situation is not to stick their heads in the sand but to liaise with DE(Ops)Housing to make sure they show an intention to find suitable alternative accommodation.

Q. We need advice on other housing options.

A. The best signposting that AFF can give for housing options is the Joint Services housing Advice Office (JSHAO) who can be contacted on 01722 436575. They are up to date on availability, have a list of housing providers (including local authorities), offer the MOD Nomination Scheme and have help from SSAFA Forces Help. They hold all the latest information on the Key Worker Scheme and on Shared Equity Schemes. The JSHAO produce a monthly magazine called Housing Matters, which holds current housing information. They also have a website at www.army.mod.uk/jshao.

Marital/Civil Partnership Categories

1. Marital Status is defined in the Armed Forces by Marital Category (PStat). The PStat of Service personnel are defined as follows:

a. **Category 1.** A member of the Armed Forces who is legally married or has entered into a Civil Partnership and who lives with his/her spouse or who would do but for his/her service in the Armed Forces.

b. **Category 2.** A Service person who has parental responsibility within the terms of the Children Act 1989 for a child or children and who satisfies all the following conditions:

(1) He/she can properly be regarded as the centre and prime mover in the life of the child or children. Normally the other natural parent should only have staying access to the child for up to a total of 56 days in any 12 month period.

(2) He/she provides a home where he/she will normally live with the child or children except where unable to do so for reasons attributable to his/her service in the Armed Forces.

(3) He/she provides, where the child is unable to care for itself, an agent who can look after the child during the Service person's absences attributable to his/her service in the Armed Forces. The agent must not be the other natural parent of the child. The other natural parent should normally only have staying access to the child for up to an aggregate of 56 days in any 12 month period. Staying access greater than this may render the Service person ineligible for CATEGORY 2. (These restrictions on access do not apply while on recognised Unaccompanied Duty.)

(4) He/she accepts financial responsibility for the child or children.

c. **Category 3.** A Service person who is or has been married but is not in

marital category C1 or C2 and who provides financial support to his/her spouse or former spouse and/or child/children by voluntary agreement. In this case, voluntary agreement means financial support provided other than pursuant to a court order, or a Child Support Agency Maintenance Assessment, or the MOD under the relevant Service Act.

d. **Category 4.** A Service person who is or has been married but is not in marital category C1 or C2 and who provides financial support for his/her spouse or former spouse, and/or child/children, under an order made by a court, or Child Support Agency Maintenance Assessment, or the MOD under the relevant Service Act.

e. **Category 5.** All other Service personnel, including those of single status.