

## AFF Families' Conference 2006 - Questions and Answers

Question No & Topic	Question	Answer
1. Housing	Is there a direct number Unit Welfare Staff can ring if we have problems with the MHS Contract?	There is one dedicated freephone telephone number: 0800 707 6000. You can also email the MHS customer care team: <a href="mailto:customercare@mhs.mod.uk">customercare@mhs.mod.uk</a> .
12. Housing	Refurbishment of SFAs across British Forces Cyprus - Is there any guarantee or ring fencing in place to keep this funding? The Epi RA Mtg was told that this funding is in place until 2009. However, the dates to commence work keep getting pushed back and we are concerned that the funding will be 'lost'. There have been hardly any improvements to these MQs for over 50 years and they are badly in need of refurbishment.	Major works projects are under development to refurbish over 1000 SFA and to replace a further 269 time-expired (The Carwood Estate). The projects are extremely high priority and funding will be sought for the 4-year STP period out of 2010/11 with the intent to fund the remainder of the programmes to their conclusion. Although improvements have been made, it is recognized that much of the Estate is in a poor condition. It is regrettable that the work has been delayed, but it should begin on the replacement SFA before the end of this financial year and the refurbishment next financial year.
15. Housing	Every week I am briefed on issues concerning MHS. These range from unacceptable delays, through serious inconvenience to appalling customer care. Since Admiral Dunt's newsletter two months ago little has changed. When can we expect to see improvements in service and if this does not happen what steps will be taken to ensure some MHS accountability?	We all recognize and share the frustration that the launch of the HPC has not gone as well as intended. MHS are doing everything they can to improve the service, including recruiting more staff and improving their procedures in order to carry out all repairs efficiently and on time. However, it will take time for the measures to take effect. In the interim they are incurring significant financial penalties for overdue repairs.
25. Housing / Surrounding Areas	Who is responsible for the communal areas on the patch? The area is beginning to look tatty - play areas, full rubbish bins, long grass, general rubbish and upkeep?	The maintenance of communal areas and un-enclosed front gardens is now the responsibility of MHS.
29. Housing	On pre-march out, some families are being given a definitive list of what is required before march-out others are given this verbally. Can there not be a definitive list for everyone. The standards of cleaning after march out is not brilliant and this reflects badly on the previous occupants who think that they have done what is required and then cleaners will do a good job, and is unfair on the families moving in.	This is always an emotive subject. Since the National Audit Office Report into Overseas Housing suggested that the Housing Providers should seek common move in and out standards, the Defence Housing Joint Customer Board have directed the production of a standardized global policy which will be contained in a new occupants' handbook due out in mid 06 (so should be on the streets very soon).
32. Housing	Why can we not have out post delivered by a postman? The (NI) BFPO system pretty much rules out having parcels delivered to those of us living 'behind the wire'. Even normal post takes about 10 days to reach us. How do we receive important special delivery mail?	The measures in place are for security reasons which are under continual review and will be relaxed in line with the threat. Usually post has to be collected from unit post rooms, either by the soldier or their family and this is actually no different from Germany or elsewhere in the world. If there are special circumstances (eg soldier deployed and spouse unable to get to the unit post room) the UWO should be able to make special arrangements. The RLC Postal Squadron in NI had recently (in June 2006) conducted a mail survey to assess delivery times.

## AFF Families' Conference 2006 - Questions and Answers

45. Housing / Surrounding Areas	No one is clearing the rubbish from the public areas in the patches, who is now responsible for this?	The maintenance of communal areas and un-enclosed front gardens is now the responsibility of MHS.
63. Housing	I represent the residents of the Biggin Hill Patch which is Tri-Service, with the majority of spouses working at the MOD. Biggin Hill is a non-core site and a number of properties have been released to Annington Homes and sold. My question concerns the welfare and administration of the Residents - could you tell me who has responsibility for the families and their collective interests and how are they being represented, in terms of spouses on deployment and on issues relating to the Patch as a whole.	Answered in morning transcript, pp1, 2 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> )
Housing	I'm, from Blandford Camp. At the AFF Conference in 2004 the then minister said that there was no certainty about the future of Blandford Camp and thus housing upgrades could not be planned. This uncertainty has been going on for at least 12 years and service families continue to live in the most appalling conditions. Leaking roves, damp-ridden houses, and unsafe electrical wiring are common, not to mention the 1950's kitchens and bathrooms. We even had one family that for 3 months had to fill their bath using a garden house from their downstairs sink. How long do service families have to wait until they are provided safe and basically serviceable housing?	Answered in morning transcript, pp 11ff (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> )
housing	I'd like to raise the danger of statistics. First of all, Admiral Dunt, you started by saying that you underestimated the state of repair of the estate - how can that possibly be when you have been in a programme of development for the last however many years, since we sold the properties to Annington. How can you say that you underestimated the state of repair? You should know exactly the stae of repair of this estate1 may I suggest that it was an underestimate of the volume of complaints. I cannot remember how many times we used to say to the DHE and the DE that their statistics do not seem to reflect the complaints on the ground that we receive through the office. The complaint system was blind to the actual situation, can I ask what it is that is now going in place to make sure that the measurement is accurate?	Answered in morning transcript, pp 16ff (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> )
37. Housing	Are quarter rents being considered to be inline with the civilian Housing Market, if so when?	Charges for Quarter (SFA) rents are under continual review by the Armed Forces Pay Review Body, and are evaluated on the basis of civilian comparable rents and standard of accommodation.  The Armed Forces Pay Review Body Report (2006) included a review of

## AFF Families' Conference 2006 - Questions and Answers

		<p>Services accommodation charges. They stated that in recent reports they have recommended graduated increased depending on the standard of the accommodation, with higher increases for better quality Service Family Accommodation. As a result, accommodation rental charges for the lowest standard of Service Family Accommodation (SFA) have remained frozen since 1998. Rental charges are under continual review in the light of civilian comparator evidence and progress made by MOD in improving Service accommodation.</p> <p>The approach to SFA rental recommendations is to achieve broad comparability in accommodation rental charges but with a discount to take account of the disadvantages of living in Service accommodation. During 2005, the AFPRB's independent assessment of the civilian housing market showed that Service rental charges of the highest grade SFA continue to be significantly below costs in the civilian sector even before the discount is considered.</p> <p>The AFPRB also want to avoid a situation in which the delivery of accommodation improvements would be accompanied by a sharp increase in charges, and thus adopted a strategy to achieve a standard discount between SFA charges and civilian housing costs by 2006.</p> <p>In respect of the make-up of the civilian comparator, the AFPRB indicated in their 2006 report that this had changed modestly since the last review (five years previously); the proportion of households who rent privately had increased while the proportion of council/housing association rentals had decreased; the predominant proportion is still of owner-occupation with a mortgage. They considered that the make-up of the civilian comparator was still appropriate, but should the proportion of the private rental market increase then it might be more appropriate to make more use of this information in the next review.</p> <p>Regarding the progress made in improving Service accommodation, MOD evidence indicates that DE exceeded its target for upgrading SFA to 'standard 1 for condition' 2004-05: 59% is standard 1 for condition and 97% either standard 1 or standard 2 for condition. Given this progress and the AFPRB's remit on broad comparability, they will continue to achieve the target discounted rate of SFA charges by 2009, and this will represent significant increases to SFA rental charges in order to attain this.</p>
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## AFF Families' Conference 2006 - Questions and Answers

		<p>Full details of the rationale behind the charges and examples of SFA rents are given in the AFPRB's 2006 report, downloadable from the Army website: <a href="http://www.army.mod.uk">www.army.mod.uk</a>.</p> <p>The Adjutant General, however, stated in his address at AFF Conference 2006 that he thought that SFA charges are now at levels that are having a real impact on the Army's wish and ability to encourage accompanied service. Accordingly, he said that he has asked the AFPRB to take account now of the potential wider consequences of these charges.</p>
86. Housing	When we keep chasing a fault and nothing gets done, how can we actually achieve a result?	Full details of the MHS complaints procedure are detailed in VA Dunt's letter to all occupants. A copy of this is downloadable from our website ( <a href="http://www.aff.org.uk">www.aff.org.uk</a> ). VA Dunt states that this procedure must be adhered to; the process allows for the complaint to reach VA Dunt's office in the event that the occupant is not achieving a satisfactory outcome.
81. Housing	Peninsula Towers London. When are all three lifts going to be working? 2 lifts have not worked for a long time and this weekend the final lift broke down. This meant all residents had to walk up and down up to 31 floors on one of the hottest days of the year. We phoned MHS 7 times and they say they're waiting for parts.	The Chief Executive of Defence Estates, Vice Admiral Peter Dunt, wrote to all residents of Peninsula Tower in August. This letter outlined the steps that Defence Estates are taking to address issues at Peninsula Tower, and thereby provides a direct answer to this question. A copy of Vice Admiral Dunt's letter is available on the AFF website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> under this Q and A download.
82. Housing	Peninsula Towers London. Why do we have to evacuate the building due to false alarms? This is exasperated by the fact that once we have vacated the building, as the lifts are not working we have to climb back up all the stairs. This has happened twice this weekend.	The Chief Executive of Defence Estates, Vice Admiral Peter Dunt, wrote to all residents of Peninsula Tower in August. This letter outlined the steps that Defence Estates are taking to address issues at Peninsula Tower, and thereby provides a direct answer to this question. Defence Estates also wish to stress that evacuation procedures must be followed for all alarm conditions. A copy of Vice Admiral Dunt's letter is available on the AFF website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> under this Q and A download.

## AFF Families' Conference 2006 - Questions and Answers

<p>63. Housing</p>	<p>I represent the residents of the Biggin Hill Patch which is Tri-Service, with the majority of spouses working at the MOD. Biggin Hill is a non-core site and a number of properties have been released to Annington Homes and sold. My question concerns the welfare and administration of the Residents - could you tell me who has responsibility for the families and their collective interests and how are they being represented, in terms of spouses on deployment and on issues relating to the Patch as a whole.</p>	<p>This question was answered during the afternoon session of the conference by the Adjutant General, Lt Gen Freddie Viggers. He identified two centres that had welfare responsibility for Biggin Hill. Firstly, the Army Personnel Centre in Glasgow which performs the role of the Regimental Administrative Officer for Biggin Hill. And secondly, there is a Regional Army Brigade Headquarters which is also responsible for Biggin Hill. In addition, the HIVE Regional Manager for London Region reminded the audience that the HIVE provide a welfare referral service, and that residents of Biggin Hill should contact Woolwich HIVE (Victoria House, 405 Shooters Hill Road, Woolwich, 020 8781 4395, <a href="mailto:woolwich@hivegb.co.uk">woolwich@hivegb.co.uk</a>).</p> <p>Full transcripts from the conference debates are already available on AFF's new website (<a href="http://www.aff.org.uk">www.aff.org.uk</a>) and answers to submitted questions will also be posted on the website as soon as they are available.</p>
<p>Housing</p>	<p>I'm, from Blandford Camp. At the AFF Conference in 2004 the then minister said that there was no certainty about the future of Blandford Camp and thus housing upgrades could not be planned. This uncertainty has been going on for at least 12 years and service families continue to live in the most appalling conditions. Leaking roofs, damp-ridden houses, and unsafe electrical wiring are common, not to mention the 1950s kitchens and bathrooms. We even had one family that for 3 months had to fill their bath using a garden house from their downstairs sink. How long do service families have to wait until they are provided safe and basically serviceable housing?</p>	<p>This question was answered during the afternoon session of the Conference by Vice Admiral Peter Dunt, Chief Executive Defence Estates (DE). Housing upgrades depend very much upon how much funding is available. Whilst DE have managed over the last three years to increase the number of upgrades carried out, VA Dunt understood that they had not been able to do nearly enough. He stated that it would take £750 billion to upgrade the whole quarter estate; this amount of money was simply not available. VA Dunt assured the audience that he would do everything in his power to spend the money that he is given by the treasury, and indeed generate money through being more efficient within DE and disposing some of the estate assets; some of which he has already done and the money has gone back into housing. In some areas (for example Tidworth) housing is being provided through PFIs (Private Finance Initiative), although this still involves a lot of expense and is being carried out in priority areas. However, VA Dunt stated that more investment into SFAs was needed and that this was his top priority.</p> <p>Full transcripts from the conference debates are already available on AFF website (<a href="http://www.aff.org.uk">www.aff.org.uk</a>).</p>

## AFF Families' Conference 2006 - Questions and Answers

<p>80. Money</p>	<p>Could families have a breakdown of disturbance allowance? Whenever the question is asked - 'What does disturbance allowance cover' it is not answered fully or clearly. It is always with 'it covers things like'. Families would like to know what it is expected to cover. Could we have a breakdown in the AFJ in the near future?</p>	<p>Expenses that disturbance allowance contributes towards. Taken from JSP 752 Chapter 7, Section 1, Annex 1.</p> <ol style="list-style-type: none"> <li>1. <b>Expenses included in the DA Rate.</b> The following expenditure is included in the DA Rate Calculation: <ul style="list-style-type: none"> <li>▪ Provision of/alteration to curtains</li> <li>▪ Additional furnishing costs</li> <li>▪ Loss of subscriptions (eg gymnasium)</li> <li>▪ Costs associated with the preparation of current accommodation for march out/sale/letting (eg cost of paint for making good, commercial cleaning, window cleaning, dry cleaning, laundry)</li> <li>▪ Bulk clearing of garden/household rubbish</li> <li>▪ Loss of food (opened packets/non transportable)</li> <li>▪ Satellite/cable reconnection/installation</li> <li>▪ Cost of moving and installing new TV aerials</li> <li>▪ Mail redirection</li> <li>▪ Telephone reconnection/installation</li> <li>▪ Extra cost of postage/telephone calls</li> <li>▪ Insurance of goods in transit</li> <li>▪ Meals out due to cleaning of residence</li> <li>▪ Plumbing-in of domestic appliances</li> <li>▪ Alterations to electrical fittings (eg plug/voltage changes on assignment to/from overseas)</li> <li>▪ Loss of purchased guarantee or extended warranties (when assigned outside mainland UK)</li> </ul> </li> <li>2. <b>Expenses included in the Child Element of the DA Rate.</b> The following expenditure is included in the Child Element of the DA Rate calculation: <ul style="list-style-type: none"> <li>▪ School uniform</li> <li>▪ School shoes</li> <li>▪ School sports kit</li> <li>▪ School books</li> </ul> </li> <li>3. <b>Expenses Excluded from the DA Rate.</b> DA does not contribute towards the following as these may be covered by other allowances: <ul style="list-style-type: none"> <li>▪ Hotel costs</li> <li>▪ Legal &amp; estate agent's fees and other fees associated with the buying/selling/letting and repossession of property</li> <li>▪ Removal of Personal Effects (PE)</li> <li>▪ Storage of furniture when not taken overseas at public expense</li> </ul> </li> </ol>
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## AFF Families' Conference 2006 - Questions and Answers

		<ul style="list-style-type: none"> <li>Cost of hire car when moving between UK and overseas</li> </ul>
4. Health	<p>When is there going to be a provision put in for dependant children (spouse) for NHS Dental Treatment. At present I have to do a 300 mile round trip to take our son to his dentist at our last posting (Maidstone), which took us a year to get him into that one in the first place. I have rung through the yellow pages here &amp; they say they are private although being listed as an NHS Dentist on the NHS website. Can the travel costs be claimed back, why can't they be seen by military dentists as in Germany?</p> <p>This question is from a Single Serving Female Soldier - mother to 1. The child is at Boarding School. The child came back at Easter with a chipped tooth. Was offered an 1/2 hour emergency appointment in Salisbury (approximately 20 miles away) .Mother phoned 40 NHS dentists in region but been turned away. Doesn't believe it is fair that shes posted &amp; has now lost a place for her daughter with an NHS dentist. She is doing the work of 2 parents &amp; wants to know what is going to be done about dentists for military families.</p> <p>It is extremely difficult for families of Army Personnel to register with an NHS dentist, because of the requirement to move every 2/3 years, resulting in families often having to seek private dental care at great expense. Can you provide a solution to this problem?</p>	<p>Access to NHS dental services, which provides the support to our families in the UK, is recognized as a national issue which is being addressed by the Department of Health.</p> <p>The Defence Dental Service has carried out a study on the lack of availability of dentists for service families throughout the UK and we are awaiting the outcome.</p> <p>A recent study has costed extension of Defence Dental Services provision to Dependants in UK (£6m start up and £28m annually); decision awaited.</p> <p>Further work is on-going on other options: private provision, insurance/dental plans, system similar to new GP access policy.</p> <p>For those interested in arranging private treatment, Service discounts are available through the Forces Discount Brochure.</p>
5. Health	<p>Is there any dialogue between the NHS and the Defence Medical Services with regards to TA and Post Tour Issues? As a RRRWO we lose sight of potential issues if the TA soldier decides to use the NHS.</p>	<p>A TA soldier remains the responsibility of Defence Medical Services Department until demobilization. However, if he chooses to be treated within NHS then there is potential for MOD to lose track.</p> <p>If an individual is referred via a civilian GP then there is no routine passage of information to the Army Medical Service. There is some onus on the individual to keep the unit informed.</p> <p>A new Army Sickness Absence Management (SAM) system to improve management of sick soldiers will be implemented on 1 October 06 and</p>

## AFF Families' Conference 2006 - Questions and Answers

		will help tracking.
19. Health	Does the army have a specialist wing of the medical services with a thorough working knowledge of ME and CFS (Chronic Fatigue syndrome). Is this service, if it exists, available to the family and dependants of Army personnel?	Answered in afternoon transcript, pp 11 - 12 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> )
20. Health	Why is there no central focus within Defence Estates (Housing Department) for families with Special Needs? My disabled wife suffered unacceptable delay in having adaptations made to our current quarter. A central focus for Special Needs could have enforced timely compliance with the Disbaility Discrimination Act. Equally important, a central focus could hold individual case files centrally, so families would not have to start the lengthy process of seeking adaptations, from scratch, on each & every posting.	Five Housing Information Centres will be established nationwide. Each will have a point of contact specifically for special needs issues. There will not be a formal Special Needs liaison post within DE; instead the Special Needs contact within the HIC will provide this service. There will be investigation into what training will be required for these contact posts. A flow chart of the housing / adaptation process will be produced once HICs are established. Processes will be in place by end of July, HICs in place by April 2007. (Answer from SN Specialist's June report - answer given at forces special needs & disability support group).
23. Health	What support does the Army offer to families seeking or undergoing fertility treatment?	<p>The policy is being drafted at the moment and which will largely reflect current DMS (Defence Medical Services) practice of mirroring the Service person's local PCT (Primary Care Trust) policy. DMSD (Defence Medical Services Department) funds drug treatment for whatever surgical treatment the local PCT funds and DMS supports those undergoing IVF when posted overseas through trooping flights etc, and local investigation and treatment available or referral back to UK.</p> <p>SP Pol (Services Personnel Policy) is looking at the question of posting while on the waiting list for treatment.</p>
6. Money	My husband has 'pax' insurance. His maximum insurance is 10 units = £100,000. If something was to happen, this sum, in this day and age is hugely inadequate. In my opinion this figure needs to be changed to enable families to plan for their future should something happen to their service partners?	PAX insurance is primarily personal accident insurance, with the option to add life insurance. A member with 10 units has a maximum accidental death benefit of £100k, but the maximum benefits are higher in other areas (eg £200k for permanent disability and £550k for quadriplegia). Members can buy up to 15 units of either individual or family cover. When calculating the amount of cover you need to remember to take into account the Death in Service Benefit - 3 x representative salary for members of Armed Forces Pension Scheme (AFPS) 75 (which can be increased to 4 x representative salary by paying Additional Voluntary Contributions), or 4 x salary for members of AFPS 05.

## AFF Families' Conference 2006 - Questions and Answers

		<p>The Services Insurance and Investment Advisory Panel (SIIAP) is an advisory panel of regulated insurance and independent financial investment advisers who specialize in providing insurance and investment services to members of the Armed Forces. A link is available from the Serving Soldier area of the Army internet website.</p> <p>The MOD intends to make a new life insurance scheme (Service Life Insurance (SLI)) available to all Service Personnel (both Regulars and Reserves). It is envisaged that the new scheme will be without exclusions in cover and will be available to all Service personnel regardless of age, gender, military activity, likelihood of operational deployment and trade. Scheme membership will be optional. It is also intended that premiums will be comparable to those paid by civilians. Scheme launch is planned for late 2006 or early 2007.</p> <p>A Soldier Magazine article is due shortly in order to continue developing a wider understanding of these issues amongst Army personnel.</p>
18. Money	<p>Why is it when the army pay services make a mistake, in this case incorrectly under-charging for service married quarters, they are allowed to recover the money in large lump sums deducted from the soldiers salary at source - rather than negotiating a more manageable sum with the families concerned. This instance has happened to a group of army families from 4 regt AAC - and some of the under-billing amounts were in excess of £700.</p>	<p>This practice has now stopped and repayment by soldiers has recently been aligned to the scheme that operates for officers.</p> <p>All Service personnel who find themselves in this situation will be written to with a proposed repayment plan over a set period of time (normally four times the daily rate of pay to be deducted every month) until the amount is settled. If financial hardship can be proved then this standard rate can be adjusted.</p> <p>Further advice should be sought from your local RAO if required.</p>
10. Money	<p>I think the benefits and service pay for soldiers/families when serving in theatre is inadequate considering the amount of tours and time spent in dangerous places has increased ten fold. Increased pressure has been put on soldiers and their families with no benefits to encourage experienced soldiers to stay in the forces. What is going to be done to compensate or to help compensate soldiers and their families?</p>	<p>A certain amount of separation is part of service life and is accounted for within the X Factor. Longer Separated Service Allowance (LSSA) recognizes that some personnel within the Services spend more time separated from their families and duty station than others.</p> <p>On roll out of the Joint Personnel Administration (JPA) system, currently planned for spring 07, LSSA will be replaced by Longer Separation Allowance (LSA), with an increased number of payment levels. Those that have experienced the most separation will then receive higher rates.</p>

## AFF Families' Conference 2006 - Questions and Answers

<p>11. Employment</p>	<p>Employment is a huge concern in Cyprus. Due to the treaty of establishment the majority of jobs are offered to locals. Training is a great way to use time usefully. Can spouses be offered learning credits or if serving spouse does not use theirs can they be transferred?</p>	<p>The Standard Learning Credit is an allowance available to Service Personnel for individual education. Whether Standard Learning Credits should be extended to dependants is a Service-wide MOD policy not specific to BFC.</p> <p>BFC has a wide range of education facilities available to dependants. The Army Learning Centres at Episkopi, Ayios Nicolaos, Nicosia and Dhekelia and the Education Centre at Akrotiri are open to dependants; Personal Professional Development Courses (eg painting, dancing, GCSEs) are provided by these centres and the Base Libraries also offer Reading and Writing Initiative Courses for dependants. In addition, dependants under 24 years of age may use the Personal Assistant (Career Advisor).</p>
<p>3. Employment</p>	<p>Has there been any thought to accompanying spouses who work having to give up jobs to move to new posting. Recently moved to Nottingham, and I am into my 4th month without work. I have been told I can't get JSA until 6 months have passed as I voluntarily gave up a good paying position. Even after explaining the circumstances the advisor agreed we should have special consideration but there was no directive specifically set up for accompanying spouses. When will we have any kind of voice?</p>	<p>We support accompanied service and provide an allowance package and Service families' accommodation for those who follow the flag.</p> <p>Rules for Job Seekers and other such allowances are laid down and controlled by the DWP.</p> <p>We note your concern and will establish whether this is a common problem; if so we will investigate the situation to see what can be done. If necessary we will engage the Service Families Task Force which was set up to look at just this sort of issue.</p> <p>When claiming JSA there are special routines to follow - see AFF website for guidelines on JSA (an extract from this is given below):</p> <ul style="list-style-type: none"> <li>▪ You must not have left your last job unnecessarily early. The Employment Service and the Benefit Agency will usually accept five days before the move - allowing time to pack and move using the Service Furniture Removal Scheme.</li> <li>▪ You must not have left your last job voluntarily without just cause. The Employment Service now accepts a spouse's posting as just cause, particularly because you usually lose your home! The procedure for establishing just cause can be time-consuming but worthwhile in the end. It is especially useful to have a letter from your last employer confirming that your job cannot be transferred to the new location.</li> </ul>

## AFF Families' Conference 2006 - Questions and Answers

<p>17. Childcare</p>	<p>What does the army plan to do to improve childcare facilities, particularly for units that have an isolated station status - this applies, almost without exception, to army air corps units that - by default - are usually based in remote rural areas, and as a result find it difficult to utilise - or find - suitable civilian childcare facilities for service families.</p> <p>Thanks to a large donation from the RAF benevolent fund, families enjoy the benefits of full-day childcare places in RAF Aldergrove leaving spouses free to seek employment. This has significantly improved the quality of life. Therefore, since it is not impossible for such provisions to be made, why will the Army not invest in similar centres in NI?</p>	<p>The Army provides some 200 early years settings in the form of parents and toddlers groups, crèches, pre-school and after-school clubs in addition to local provision, through AWS.</p> <p>That said, we recognize that provision needs to be improved. The Government has produced a 10-year Childcare Strategy and the MOD is drawing on it to produce and MOD equivalent giving guidance to the Services and Commands in the development of their childcare policies. This may in turn lead to a review of Service provision in NI.</p>
<p>35. Childcare</p>	<p>Why is the grading different in Canada? Problems have occurred in higher years as children will return up to a year behind their peers. Especially concerning SATS.</p>	<p>The grading is different in Canada because the Education System is based on the North American Model, not the English system. Children start full time education when they are 6 and leave full time education when they are 18.</p> <p>There is no equivalent to SATs, GCSEs or AS/A Levels. Children are tested at the end of each year (grade) and only move up to the next grade if they have shown sufficient progress. The content and structure of the curriculum is different from the English National Curriculum. Parents anticipating a posting to Canada are always advised to discuss their children's education with CEAS who can highlight any difficulties.</p> <p>Those children who experience two years in Canada generally have a valuable educational experience and any differences in attainment are small and can be made up easily once the child is in the English (or SCE) system. SCE have a full time teach on exchange with the Canadian School in Medicine Hut. Any concerns about a child's progress or the content of the curriculum can be shared with that teacher.</p> <p>CEAS Helpline - 01980 618244 (civilian) 94344 8244 (mil) E-mail <a href="mailto:enquiries.ceas@qtnet.gov.uk">enquiries.ceas@qtnet.gov.uk</a></p>
<p>38. Childcare</p>	<p>Can the government not create exceptional legislation for armed forces children living in temporarily in NI, with birthdays in July and August, so that they can enter education in the same year as their peers on the mainland? If not, why not, as every other ethnic group within the education system is fully accommodated?</p>	<p>AFF and CEAS have been involved in discussions with the Department of Education NI about this issue. They have agreed to produce some guidance to the current Education and Library Boards about the admission of Service Children with July and August birthdays to their equivalent English peer group. However, this admissions policy is up to</p>

## AFF Families' Conference 2006 - Questions and Answers

		the individual boards, just as it is in the rest of the UK.
13. Agencies	What are the plans to include the TA wives/partners into AFF?	AFF already includes TA and Reserve Forces wives and partners; the Army Families Federation works on behalf of any member of the serving soldier's family. AFF also has a specialist member of staff dedicated to catering for the needs of TA and Reserve Forces families, and she can be contacted via AFF central office (01980 615525) or emailed: TA@aff.org.uk.
28. Travel	Is there a definitive answer to what we are entitled to take to/from Canada? There seems to be confusion on exact amounts. Some families are being told they have to take less back than they brought out.	There are set entitlements but the confusion here may have arisen out of the fact that new entitlements came into effect on roll out of JPA to the RAF in March 2006. Some (very few) allowances were slightly reduced but in most cases increased. In any case, families will be allowed to bring back the allowance authorized for the outward move. The authorized allowance will vary, and according to the MOD website: 'Married personnel posted outside NW Europe may convey a proportion of their possessions (5.70 - 11.28 cu m depending on their rank) to the overseas location using the Removal Service which includes packing and unpacking and delivery between two designated addresses.'
34. Travel	Why won't the MOD pay for families to go home once during the 2 year tour?	The provision of the Overseas Leave Schemes available to those posted overseas currently varies from theatre to theatre. On roll out of JPA to the Army (planned for March 2007) everyone posted abroad will be entitled to a fully funded return trip to the UK (including terminal travel) for every year served, which also includes all accompanying immediate family members.
22. Family Life	Is there a role for the Single Service Chiefs of Staff in taking forward issues of concern from servicemen and/or their families now that BAFF (British Armed Forces Federation) appears to be opening up this line of operation?	Representing and safeguarding the well-being and welfare of Service personnel and their families is a vital function of the Chiefs of Staff and the chain of command, and every member of the Armed Forces has a right to complain ultimately to the Defence Council about any matter relating to his Service. This right is underpinned by law and is facilitated by the Redress of Grievance procedure.
26. Family Life	My husband is currently on a lone-posting in Baghdad & we currently seem to be falling between welfare offices. As it stands, I currently have no idea who would come up to my front door to tell me if there is a problem with my husband. The unit we have just left no longer have responsibility for us & the new one say not until my husband comes on their strength on 3rd October. Does anyone on the panel know who my contact is? I've had no dealings with 'my' UWO at all! Also, when I go away no-one has my contact address in case of emergency.	Answered at conference, see afternoon transcript pp 2 - 3 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> )

## AFF Families' Conference 2006 - Questions and Answers

8. Family Life	A family was posted to Cyprus and had son aged 27 living with them. He has never left home. The son was told he was not allowed to come to Cyprus as he could not have dependant status. Financial aspects for child and parents are huge. Loss of income to go to Cyprus and cost of accommodation for child. Housing cost problems for all at the moment. Why should the family have to force the child out?	We are aware that sometimes non-dependant children wish to remain with their families, and to that end it has been agreed on a Tri-service basis that they may continue to reside in SFA. It was also agreed that on posting the accommodation provider, where availability of SFA allows, should seek to provide the same size of SFA as the family would have been entitled to were the child still a minor. We will respond to the particular case if details can be made available.
30. Family Life	Servicemen married to Croatia wives facing difficulties with postings to Germany Visa regulations putting restrictions on entry and passing through Belgium by road S.F.T.F were requested to help problem occurs when wives do not qualify for british status because they do not stay in England for a full two years. MOD funding for Visa?	<p>We are aware of the difficulties that non-European union nationals face when traveling across national borders.</p> <p>The MOD will fund visas for those who require them for duty moves or postings, regardless of the nationality. Within Germany the Status of Forces Stamp provides the German authorities with a means of identifying dependants but it is not a visa. Schengen visas exist to facilitate travel by non-European nationals across Europe. Details are available from most European union embassy websites.</p> <p>UK Nationality rules are complex but do permit those who are married or in a civil partnership to a UK citizen who is Service personnel to apply for naturalization. They take account of service overseas in certain circumstances.</p>
31. Family Life	My husband is currently in Baghdad earning £5 per day separation allowance, ie £35 per week, £70 pf. Out of this I pay £10 pf to have my lawn cut because I am asthmatic, £5 pf to post a parcel, £20 pf on extra phone cards so he can ring home more than 20 mins to speak to the children & £20 babysitting. I also spend approx. £10 on mags, misc to send to cheer him up = balance £0. On his return, we have nthing to show for it-cannot even go away for a weekend on the extra money. Why is it so poor - why are the americans out there paying no tax?	<p>A certain amount of separation is part of service life and is accounted for within the X Factor. Longer Separated Service Allowance (LSSA) recognizes that some personnel within the Services spend more time separated from their families and duty station than others. On roll out of the Joint Personnel Administration (JPA) system, currently planned for spring 07, LSSA will be replaced by Longer Separation Allowance (LSA), with an increased number of payment levels. Those that have experienced the most separation will then receive higher rates.</p> <p>HMG Government's long-standing policy is that all Crown Servants, including members of the Armed Forces, pay income tax on their Government salaries wherever in the world they are serving. Our overall package, encompassing all elements, compares very favourably with the US package. Comparisons of the basic rates of pay are (based on exchange rate 1 GBP = 1.85 USD):</p> <p>Private US £8,260  Private UK £14,283 - £23,471  SSgt US £15,986  SSgt UK £29,531</p>

## AFF Families' Conference 2006 - Questions and Answers

		<p>2nd Lt US £15,669          2nd Lt UK £21,880          Capt US (6 yrs in rank) £29,203          Capt UK £33,703 - £40,076</p> <p>Ref: US Army website (<a href="http://www.goarmy.com">www.goarmy.com</a>) &amp; British Army website (<a href="http://www.army.mod.uk">www.army.mod.uk</a>)</p>
52. Family Life	<p>Future Army Structure (stopping Arms plotting): This is designed to give soldiers and families better stability - when will 5 scots be given a date and location to their intended integration into 16 Bde in Colchester. We get conflicting answers from the Chain of Command.</p>	<p>Answered at conference, see afternoon transcript pp 14 - 15 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a>)</p>
70. Family Life	<p>I am a mother of two and originally from Fiji. We've spent 7 years here and my children find it very difficult to travel anywhere around Europe, especially educational tours because of them holding Fiji passports with limited period to stay Visas. But, Dads can go anywhere with the same passport? Why?</p>	<p>Answered at conference, see afternoon transcript pp 8 - 10 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a>)</p>
72. Family Life	<p>As a wife of an Army Personnel, paying almost £200 every month on government tax as well, why do we still pay our Visa for £335 for only a minimum of 3 years?</p>	<p>This issue was discussed at some length at the conference (see afternoon transcript pp 8 - 10). Reduced visa costs have been negotiated, and these will take effect during summer 06. The new charges will be £85 for the first four years and then for the second four years £335. The second four years' charge equates to approximately £50 per year. The transcript of the conference can be downloaded from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a>.</p>
14. Family Life	<p>ENDURING POWER OF ATTORNEY "EPA". "a legal document that enables someone (the donor) to appoint one or more persons(attorney[s]) to manage their financial affairs and property, either now or in the future." So: sensible and well planned Forces spouses should have one...shouldn't they? I have, and have had for over 3 years but it is as much use to me as a piece of scrap paper. Time and again big companies have no idea (a) about them, nor (b) of how to allow them to be made use. I am trying to re-mortgage whilst my husband is in Iraq for 6 months and currently have been turned down flat by Britannia Building Society (of whom we are joint customers) even though the situation was fully explained - and money isn't the issue - and also Barclays Bank (I'm an ex-employee and we have a joint account with them) as they won't accept the EPA! This is not a new problem, and The Times Money Team have intermittently run stories on it - but I do feel The Minister could take up the cudgels on behalf of every Forces</p>	<p>The Joint Housing Advice Office has established that some financial institutions will accept Enduring Power of Attorney, but only if sent from a solicitor.</p> <p>More commonly, however, the Financial Services Authority regulations require evidence that all applicants have been fully briefed by their mortgage advisor on the detail of the mortgage package that they apply for. Hence they require a second signature at the time of application.</p> <p>We note your concern and will establish whether this is an issue of general concern, we will investigate the matter further.</p>

## AFF Families' Conference 2006 - Questions and Answers

	<p>"appointed attorney" holding an EPA - even to (perhaps) creating a document which could go with the EPA, which states the Government recognizes it, so the company should! I have taken to holding my husband's signature on clear A4 sheets - as these are more use to me than the legally drawn-up EPA.</p>	
<p>101. Family Life</p>	<p>Some wives feel unable to speak up, they are afraid it will affect their husbands' careers, so they just put up with things. Something should be done to address this perception.</p>	<p>At the AFF Conference in June many spouses spoke up and we have not been told of any who have had any negative feedback. Constructive and valid comments and questions from Army families are welcomed - we know as we ask them constantly. Here at AFF we are aware that there are certain guidelines that make our work more successful - good evidence, not being too emotional, trying to understand everyone's point of view and knowing what end result is looked for. Remember, if you want AFF to put your point forward then contact us.</p>
<p>21. Family Life / Health</p>	<p>Our family health and education provision is a "posting lottery". We moved from Germany, where my daughter received weekly speech therapy, to London where we have a 32-week wait for assessment followed by a similar wait for actual therapy. She has been left hearing impaired after treatment for cancer and the speech therapy requirement is listed in her educational statement. By the time she gets therapy we will be posted. Why can't army families receive recognition of our frequent moves?</p>	<p>Army Special Needs Policy is designed to allow Service personnel with families with Special Needs or Disabilities to register their specific circumstances through their unit with their posting branch to ensure that such needs are carefully considered during the postings process. It is only through registering that the Army becomes aware and provides support during postings.</p> <p>This issue was discussed during the afternoon debate at the conference, when it was highlighted that DfES (Department for Education and Science) were trying to issue definitive guidance to be followed by local education authorities. A statement of special educational needs is a legal document, and it is up to the local authority to provide the provision that is noted on that statement. Additionally, each local authority has a parent partnership officer who can help families on these issues. Parents can also make contact with CEAS (Children's Education Advisory Service - contact details available on the AFF website: <a href="http://www.aff.org.uk">www.aff.org.uk</a>) who can liaise with local authority contacts on their behalf if they have to take a statement across local authorities.</p> <p>When service families move overseas or within country their LEA (Local Education Authority) will send their child's statement to the new LEA. It is then the responsibility of the new LEA to make sure that their child receives all the special educational help set out in the statement. Frequently this will involve the new school having to secure funding to support the objectives of the special educational provision as set out in the child's statement of special educational needs. With regard to speech therapy, the school will put in a request to the new LEA to</p>

## AFF Families' Conference 2006 - Questions and Answers

		<p>provide a speech therapist. Unfortunately, there is a shortage of speech therapists in many counties resulting in long waiting lists. Private speech therapists charge an average of £50 per hour.</p> <p>Families in need of speech therapists need to register with the Army and CEAS, and when posted need extra time to liaise with the new LEA and Health Authority. Different authorities are able to provide different levels of support, and it is certainly true that frequent Army moves can have a detrimental effect for children who require speech therapy. If your child is not receiving the therapy set out in their statement then you should contact your LEA and subsequently your local MP.</p> <p>If you would like specific assistance with this matter you should contact CEAS or AFF Special Needs Specialist (contact details available on the AFF website: <a href="http://www.aff.org.uk">www.aff.org.uk</a>).</p> <p>The transcript of both morning and afternoon conference debates are available on the AFF website. Answers to all questions submitted will also be on the website as soon as they are available.</p>
50. Welfare	<p>Why, if Welfare support for families is so important for operational effectiveness, are newly commissioned RSM's put into the role of UWO? Many newly commissioned Officers are excellent. But it must be very hard for the senior soldier of a regt to suddenly morph into knowledgeable, approachable, and impartial UWO with highly developed listening &amp; compassionate skills. In a time of continual deployment this is particularly important. Although I understand that the CO will have given this role to the incumbent, he is not the one who will have to rely on this man in a crisis from a family viewpoint.</p>	<p>This question is often asked and Commanding Officers are asked to carefully consider whether the RSM is the most appropriate person to promote to the post of Unit Welfare Officer. AFF have a lot of admiration for many who take on this role and achieve so much success as it is extremely difficult and we recognize, like you, that the 'morph' is challenging. The Army believes that part of its strength is the ability of personnel to adapt between different roles</p>
99. Welfare	<p>Due to the 'customer care' situation at the DE workloads for UWOs and HIVEs have increased</p>	<p>We understand that the change in system has, unfortunately, in some areas increased the workload of the UWOs and HIVEs and depleted the service provided to occupants. However, steps are being taken to increase the level of support offered at a local level, and this was addressed by VA Peter Dunt, Chief Executive Defence Estates, at AFF Conference 2006.</p> <p>VA Dunt stated that he:</p>

## AFF Families' Conference 2006 - Questions and Answers

		<p>"intends to form Housing Information Centres (HICs) which will make the allocations and arrange move-ins and move-outs. Our present proposals are that five HICs will be based at Rosyth, York, High Wycombe, Aldershot and Warminster, supported by over 40 local housing offices working with the five HICs. Occupants will be able to contact the HIC via a toll free 0800 number.</p> <p>"Each HIC will have someone who knows about special needs and I have no doubt there are other areas where specialist knowledge will be appropriate.</p> <p>"The HICs will be equipped with a new telephone system used by some of the major housing providers in the civilian sector, which will offer greater flexibility in answering calls. We are taking a cautious approach to implementation. We have a pilot HIC running in Scotland and this will be followed in the near future by one at Aldershot. ... We need to trial all our procedures thoroughly and because of this we have decided to defer the date when all HICs become fully operational to 1 April 07.</p> <p>"... I intend to co-locate the HICs with the MHS Regional Offices so that everyone involved in housing in Defence Estates, whether allocations, move-ins, or repairs and maintenance, can talk to each other and take collective ownership of delivering the complete service ..."</p> <p>This issue was also discussed during the housing debate at the conference, and a full transcript of this is already downloadable from our website (<a href="http://www.aff.org.uk">www.aff.org.uk</a>). Additionally, answers to all questions will be posted on AFF's website as soon as they are available.</p>
98.	<p>People need more support to attend the conference, especially when it is relevant to their work (eg independent nurseries). Can something be done about this?</p>	<p>The publicity campaign for Conference 2006 included letters to Commanding Officers from the Adjutant General and Chairman AFF to encourage them to support families to attend. We also wrote to all Unit Welfare Officers, also promoting the Conference and suggesting ways in which their Units might assist families to attend. This approach resulted in quite a number of Units funding and supporting people to attend the conference. AFF (and HIVE) staff were also instrumental in encouraging Unit support and attendance.</p> <p>In addition, within the service community, many support agencies were represented at the conference. This attendance was also a result of the publicity campaign.</p>



## AFF Families' Conference 2006 - Questions and Answers

		<p>We are very keen for all parties with an interest in Army families' lives to attend the conference, and would therefore want to include them in the publicity campaign. Local groups would have been encouraged to attend by their AFF coordinator; we always appreciate being told about new people who would be interested in the Conference, or AFF in general.</p>
79. Operational Tour	<p>My husband will be a senior commander of troops in Iraq. I have lived with such tours before and with the worry that he maybe killed or injured at anytime but I have coped with that concern as every wife here has. In the past, I have comforted myself with the fact that at least my two children would have some financial security if the worst were to happen. I now have a new and insidious concern that is just as great as losing a much-loved husband. It is the fact that he may be forced to carry the can for some misdemeanor committed by others within his command which would result in a court martial, possible prison sentence and loss of our pension. This outcome would destroy my entire family. It would leave us with nothing; far more dramatically than the loss of my hero in action. What steps are you taking to ensure that commanders are responsible, without being liable for the actions of their sub-ordinates?</p>	<p>Answered at conference, see afternoon transcript pp 12 - 13 (downloadable from our website: <a href="http://www.aff.org.uk">www.aff.org.uk</a> ).</p>