

**SUPPORT FOR LOCAL ARMED FORCES COMMUNITY AND BRITISH
GURKHA VETERANS**

SUMMARY

At its meeting on 6th July, the Council resolved to refer a Notice of Motion which highlighted the additional support needs of British Gurkha Veterans living in the Borough to the Overview and Scrutiny Committee for consideration:

The Notice of Motion requested that:

- The Overview and Scrutiny Committee conduct a full assessment of all the ongoing issues, and supports the needs of our local armed forces community, including those relating to our local Gurkha Community and to produce a report; and
- The Leader of the Council to write to the Government raising these concerns.

The Notice of Motion, as referred, was submitted by Cllr Dhan Sarki in consultation with the Conservative Group.

A full copy of the Notice of Motion is attached at Appendix 1.

This Report sets out background information to support the Committee's consideration and assessment of the current issues and support needs of the local armed forces and veterans.

RECOMMENDATION:

The Committee is invited to consider the representations presented at the meeting, review current arrangements and identify areas for further follow up and inclusion in the preparation of a report of the Committee.

1. BACKGROUND - THE ARMED FORCES COVENANT

- 1.1 The Notice of Motion recognises that Rushmoor Borough Council was one of the first councils in the country to adopt an Armed Forces Covenant.

The Armed Forces Covenant

- 1.2 The Council signed the Armed Forces Covenant with Aldershot Garrison in October 2012 as an agreement to work together to honour the national covenant. The Armed Forces Covenant is a promise by the nation to ensure that those who serve or have served in the Armed Forces, and their families, are treated fairly. The Armed Forces Covenant is not designed to give the Armed Forces, Veterans and their families preferential treatment compared with other citizens, but it should ensure they get a fair deal and are not disadvantaged because of their Service.

Why do we need an Armed Forces Covenant?

- 1.3 Armed Forces personnel and families make sacrifices in order to serve and can experience a high level of mobility. Armed Forces families have to move, sometimes with little notice, to unfamiliar areas in the UK or overseas, or they may have to live apart for extended periods of time and cope with the issues that this can bring. This means that armed forces personnel and families can find themselves at a disadvantage in comparison with their civilian neighbours in accessing public services. For example, they could find themselves continually at the bottom of housing, health or school waiting lists.

Organisations in Rushmoor who have signed up the Armed Forces Covenant

- 1.4 Ministry of Defence data shows that over 40 organisations located across Aldershot and Farnborough have signed up to the Armed Forces Covenant. The larger organisations include BAE Systems, Aramark Ltd and QinetiQ Group plc, and the full details are available to view on the [gov.uk](https://www.gov.uk) website. Across the UK, thousands of organisations have signed a pledge to support the covenant.

Armed Forces Champion

- 1.5 The Cabinet has appointed an Armed Forces Champion, Cllr Nem Thapa, to promote the objectives of the Armed Forces Covenant on behalf of the Council through local action and by building connections between the Military and other communities. A copy of the Champions priorities for 2023/24 are attached at **Appendix 2**.

Employers Recognition Scheme

- 1.6 The Employers Recognition Scheme acknowledges employers who have provided exceptional support to the Armed Forces Community by going above and beyond their covenant pledges by employing and supporting those who serve, veterans and their families. Through a 3-tier approach of bronze, silver and gold awards, the scheme recognises the different levels of commitment provided by employers. Rushmoor, as an employer, is a silver award holder.

The Armed Forces Act 2021 – Covenant Duty

- 1.7 In 2021, the Armed Forces Act brought the covenant principles into law, with new legal obligations on local authorities and certain public organisations (e.g., NHS and governing bodies of schools), to help protect military personnel, their close family, and veterans from being disadvantaged due to service life when accessing essential public services in the specific areas of healthcare, education and housing. A copy of the Armed Forces Covenant Duty Statutory Guidance (November 2022) is available online [here](#).
- 1.8 The duty on councils is about informed decision-making and active consideration of the Armed Forces Covenant when considering all the factors relevant to how relevant functions are carried out on the principle that it is desirable to remove disadvantages for service people.

2. BACKGROUND – CENSUS DATA

Armed Forces veterans

- 2.1 Census 2021 data tells us that 6.7% of adults in Rushmoor are veterans (5,428 adults). Approximately half of veterans in Rushmoor (48.1%) are aged over 65 (2,608 veterans) and a quarter of veterans in Rushmoor (24.1%) are Asian, Asian British, or other Asian. Rushmoor has the highest number of other Asian veterans in England (1,308 veterans).
- 2.2 Rushmoor is the home to the largest Nepali population in England, and census data indicates that in Rushmoor 10,575 residents are Nepali (10.6% of Rushmoor's population). 14.1% of Aldershot and 8.2% of Farnborough residents are Nepali.
- 2.3 Data maps which present census information by (1) location of those who previously served in the armed forces, (2) Asian, Asian British and (3) Household is deprived in four dimensions is attached at **Appendix 3**.
- 2.4 Mapping information indicates that the areas in the Borough with the highest percentage of veterans are in areas of Rowhill and Wellington and in the north of the Borough, Cherrywood ward and parts of Fernhill and West Heath wards. The areas with highest percentage of households deprived in four dimensions are in Wellington and Cherrywood wards, and parts of Fernhill and West Heath wards.

3 LOCAL SUPPORT FOR ARMED FORCES

- 3.1 The Council's [Armed Forces Community Covenant](#) webpage signposts to information to support armed forces people and veterans. The Cabinet Champion has identified that more can be done to enhance and improve the content, including signposting to a wider range of other support organisations, which is reflected in this year's Champion priorities.
- 3.2 A mobile app "Forces Connect", is also available in Kent, Sussex, Surrey and Hampshire. The simple to use app, is aimed at supporting the entire Armed

Forces Community and those that work with them, by signposting users to help and support.

4 HOUSING SUPPORT

4.1 In the area of housing, where Rushmoor has a statutory responsibility, veterans, Service personnel leaving Service, and Service families, might lack knowledge about housing services, have not built up sufficient 'local connection', not be prioritised to receive social housing, experience a lack of available social housing, find it more difficult to communicate with housing bodies, be reluctant to seek early help, or require adaptations to be made to their home when they re-locate.

4.2 The relevant functions in the scope of the Covenant duty include:

- Disable Facilities Grants
- Allocations policy for social housing
- Tenancy strategies
- Homelessness

Disabled Facilities Grants

4.3. Following investigation, the Council is aware that some local authorities have adopted local policies to disregard certain payments provided to veterans when assessing entitlement to a Disabled Facilities Grant. The Council is currently investigating what is needed for it to be possible to disregard War Pension payments, payments under the Armed Forces Compensation Scheme, Service Invaliding Pensions or Service Attributable Pensions when assessing eligibility for a means-tested Disabled Facilities Grant.

Summary of Support currently provided by Rushmoor Housing Service:

4.4 In relation to the general position on housing support provided by the Council for armed forces:

- The Council has advertised, via its allocation scheme, 13 properties from Stoll housing specific for veterans of the UK armed forces since Oct 2017. This specific scheme is only available to this group of the community and provides support bespoke to this group.

(In 2014, a report published by Stoll Housing (which provides affordable homes for vulnerable veterans) highlighted Rushmoor as an area of relatively high demand for accommodation and housing related support for single veterans. As a result of these findings, Stoll built [Centenary Lodge](#) in Aldershot providing 34 purpose-built homes for vulnerable and disabled veterans)

- The Housing Team is updating its application process for the [Council's Housing Allocation Scheme](#) to better capture households that include persons who have served in the UK armed forces. Under the Scheme, people receive a higher priority if they have a 'local connection' and a

qualifying criteria for local connection is that 'you are a member of the armed forces living and working in Rushmoor'

- The Rushmoor Home Finder website (the new homes bidding website for those accepted into the housing allocation pool), will also provide a link to the Veterans Gateway service, which provides a large range of services and information for veterans.
- The Housing Team is also aware of Operation Fortitude which is a centralised referral pathway to end veteran homelessness. The remit of the team will be to work with individual veterans at risk of or experiencing homelessness, supporting them either into suitable accommodation, or supporting them to maintain their current home.
- The Housing Team can also make referrals into veterans supported housing, such as Mike Jackson House.

4.5 Further information on Housing Options can be found in **Appendix 4**.

5. HEALTHCARE

5.1 There are a number of health schemes that the Council are aware of, these include:

- Op-Courage [Op Courage – Veterans Covenant Healthcare Alliance \(veteranaware.nhs.uk\)](https://veteranaware.nhs.uk)
- Op-Restore - [OpRESTORE - Armed Forces Network](#)
- Op-Community - [OpCOMMUNITY - Armed Forces Network](#)
- The NHS work closely with the Garrison to support veterans and service families health needs. Activities includes providing health support at the Garrison Health Fair and attending local community meetings including Veterans Hubs
- GP practices and hospitals are working to better identify veterans within their systems
- The Council's Community and Partnerships team are also closely working with NHS colleagues to further develop work and understanding around local veterans needs

5.2 Mental and Physical Health is one of four main priorities identified in the Supporting Communities Strategy. Alongside health and other partners, the Council is involved in a number of small, local projects that aim to support the mental and physical wellbeing of Rushmoor residents. Recent examples include Healthy Walks led by a Healthy Walks Co-ordinator, community garden projects and the Repair Cafe in Aldershot funded through the military covenant with the aim of encouraging veterans to volunteer, utilise their skills and get involved.

6. WELFARE SUPPORT

- 6.1 The Council currently disregards War Pension payments, payments under the Armed Forces Compensation Scheme, Service Invaliding Pensions and Service Attributable Pensions when assessing eligibility for Housing Benefit, Council Tax Support and Discretionary Housing Payments.
- 6.2 The Council does not hold specific data as regards welfare support and veterans. However, at the point of publishing the report, ongoing enquiries were being undertaken. If there is further data available this will be circulated to Members of the Committee prior to the evening of the meeting.
- 6.3 Organisations offering welfare support and advice for veterans include:
- Veterans Gateway – funded by the Armed Forces Covenant. Signposting to the organisations best placed to help with housing, healthcare, employment, finances, mental wellbeing
 - Royal British Legion
 - SSAFA
 - Veterans UK
 - Citizens Advice Rushmoor
 - The Gurkha Welfare Trust
 - Help for Heros
- 6.4 A summary of ongoing issues and needs of the local armed forces veterans can be found in **Appendix 5**.

7. GURKHA PENSION SCHEME

- 7.1 Gurkha Veterans who retired before 1st July 1997 are not eligible for a full UK armed forces pension and as members of the 1948 Gurkha Pension Scheme receive lower pension rates because they were based on the costs of living in Nepal. Further to Gurkha community campaigns for equal pension rights, the Government is currently discussing pension issues and concerns affecting the Gurkha veteran community with representatives of the Nepali Government and the Gurkha veteran community.
- 7.2 Dr Graham, Chairman of South East Veterans Advisory and Pensions Committee, will be present (online) on the evening of the meeting and will be invited to offer insight and commentary related to pension entitlement.

8. COUNCILLOR REPRESENTATIONS

- 8.1 Councillors Dhan Sarki, Nem Thapa, and Jib Belbase have been invited to attend the Overview and Scrutiny Committee to present to the Committee in person on the issues currently facing armed forces and Gurkha veterans arising from cost-of-living pressures.

9. CONCLUSIONS

- 9.1 Members of the Overview and Scrutiny Committee are invited to examine the issues set out in these papers, attachments and from the representations that will be heard on 7th September and asked to formulate a recommendation to the Council's Cabinet in line with the Notice of Motion submitted to the Council on 6th July.

CONTACTS DETAILS:

Ian Harrison, Executive Director
ian.harrison@rushmoor.gov.uk

Jill Shuttleworth, Corporate Manager Democracy
jill.shuttleworth@rushmoor.gov.uk

COUNCIL MEETING – 6TH JULY 2023

AGENDA ITEM 4 - NOTICE OF MOTION – BRITISH GURKHA VETERANS – WELFARE ISSUES

AMENDED NOTICE OF MOTION

“The Council recognises the leading role that Rushmoor has played in supporting our local armed forces community and our Gurkha community, including being one of the first councils in the country to adopt an Armed Forces Covenant and providing support on housing and community integration.

However, the Council is conscious of the considerable number of Gurkha veterans living in the Borough who were enlisted into the Brigade of Gurkhas between 1948 and 1993, who face a number of ongoing challenges including lower pension payments, mental health and physical health challenges and integration into our wider community. This has resulted in many of them living in the Borough in poor circumstances, requiring additional support from the Council.

In order to support the council’s efforts in this area this motion requests that:

- The Overview and Scrutiny Committee conduct a full assessment of all of the ongoing issues and supports the needs of our local armed forces community, including those relating to our local Gurkha Community, and produce a report accordingly.
- The Leader of the Council writes to the Government raising these concerns”

**ARMED FORCES CHAMPION
ROLES AND RESPONSIBILITIES**

Purpose: Promote the objectives of the Armed Forces Covenant on behalf of the Council through local action and by building connections between the Military and civilian communities.

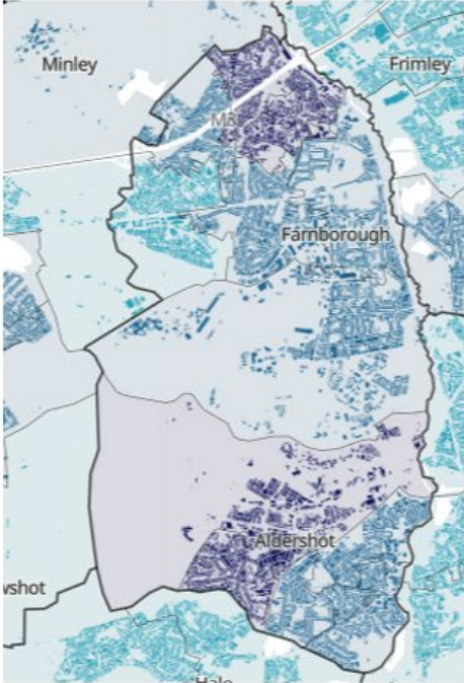
Roles:

- (1) Ensure that Council services reflect the principles of the Armed Forces and Military Community Covenants
- (2) Provide a conduit for all parts of the military community, including veterans, who are looking for assistance from the Council
- (3) Understand the needs of the local military community and act as a signpost and interface between the military and the community
- (4) Brief and raise awareness of Council Members and staff on the role of the champion and the objective of the Covenant
- (5) Establish effective lines of communication between military organisations and the Council, to include meetings with Unit Armed Forces Champions
- (6) Support events held by and for the military community
- (7) Report back regularly to the Council, and especially the Cabinet on plans, projects and activities

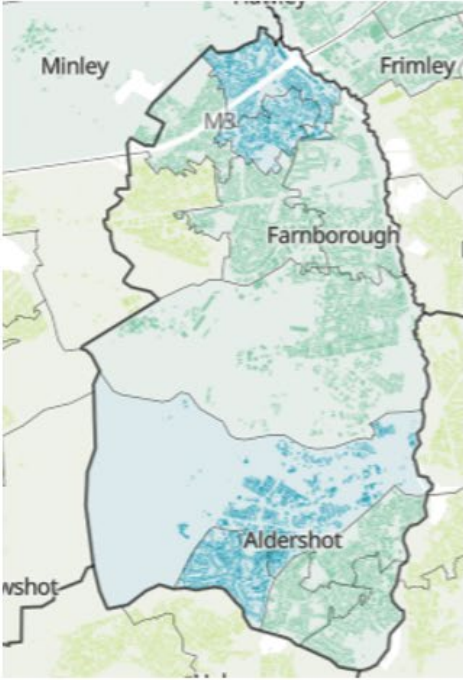
Champion Priorities in 2023/24

- (1) Develop the Armed Forces Champion webpage on the Council's website with signposting and relevant links, informed by information that the Champion has curated through their networks.
- (2) Increase the visibility of the veteran community in the Borough, to help facilitate and improve links between veterans and support services. Continue to promote and develop connections with, and between, veterans' clubs (including the British Legion and informal breakfast clubs and coffee mornings).
- (3) Continue to support the development of the covenant partnership arrangements for North Hampshire and plans for a community partnership conference in 2023/24.

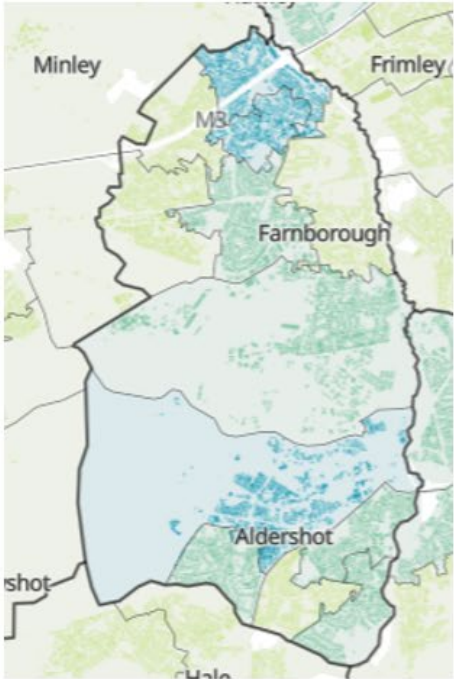
- (4) Re-examine the criteria and possibility for Rushmoor Borough Council to work towards the Gold Award standard of the Defence Employer Recognition Scheme.
- (5) Support the programme of military community events planned to encourage community cohesion in 2023/24.
- (6) Work with service families and supporting organisations to encourage engagement with local health and wellbeing service through the Primary Care Network and Clinical Commissioning Group



England and Wales
Previously served in the UK regular armed forces
0.1% 1.6% 2.9% 4.2% 6.5% 14.2%



England and Wales
Asian, Asian British or Asian Welsh
0.1% 6.2% 16.4% 32.4% 53.8% 88.1%



England and Wales
Household is deprived in four dimensions
0.0% 0.1% 0.3% 0.5% 0.8% 1.8%

HOUSING OPTIONS

1. BACKGROUND:

- 1.1 Like other local authorities, Rushmoor faces various housing challenges, including a shortage of affordable housing. The high cost of living in the area makes it difficult for many residents to find suitable housing, so they turn to the council for assistance in accessing social housing. However, as the supply of social housing is limited, the council must prioritise those who are most in need. To ensure fairness and transparency, we have a housing allocation scheme, which considers factors such as household size, income, medical needs, and local connection.
- 1.2 The Armed Forces Covenant, introduced in 2011, is a promise to provide fair treatment to current and former UK Armed Forces members and their families, regarding services such as healthcare, education, and housing. The Covenant's principles aim to prevent disadvantage for military personnel and veterans when accessing services and opportunities. Rushmoor Borough Council supports the Covenant, and service personnel and veterans can register on the council's allocation scheme.
- 1.3 As per the Covenant, we ensure they are treated fairly and not disadvantaged. However, we do not generally prioritise ex-armed forces personnel. We do however give a high priority to veterans who lack suitable accommodation and who have been discharged due to severe post-traumatic stress or injuries.
- 1.4 It is difficult to identify the number of housing register applicants who are Nepalese as they will usually be recorded as 'Asian other.' We have upgraded our housing software, and our enhanced system will allow us, in the future, to identify people with a service history.
- 1.5 As of August 2023, we have 1700 people in the allocation pool, of which 103 (6% of the register an estimated figure) identify as Nepalese. Over 50% are registered for one-bedroom accommodation.
- 1.6 Each week we advertise social housing properties on our website. Where properties are specifically for veterans they are labelled as such and only veterans can apply for them.

2. HOUSING OPTIONS SPECIALLY FOR VETERANS:

- 2.1 Rushmoor has several housing options available specifically for veterans, including Centenary Lodge Aldershot, operated by Stoll Housing Association. This was the first Stoll scheme outside London and provides a home for vulnerable veterans with thirty-four purpose-built homes.
- 2.2 Mike Jackson House, Aldershot, operated by Riverside Housing Association, offers twenty-five supported housing units to single veterans who are homeless

or at risk of homelessness and have support needs. It provides accommodation on a short-term basis (up to 18 months) and supports customers to live independently and move on to housing in their area of choice.

- 2.3 Housing 21 is a leading not for profit provider of Retirement Living and Extra Care for older people of modest means. Their roots lie with the Royal British Legion. They operate a scheme called Pegasus Court which comprises fourteen one bed flats and twenty-three studio flats in Rushmoor.
- 2.4 We are aware that the Gurkha Homes Charity has some available housing in the Farnborough area as well.
- 2.5 In addition, to these schemes as previously mentioned veterans and service personnel can access all other social housing in the Borough so they are not in any way disadvantaged.
- 2.6 Additional Information:
 - Since October 2017 we have advertised thirteen properties from Stoll housing specific to veterans of the UK armed forces through our allocation scheme.
 - We provide a link to the Veterans Gateway service on our bidding website which provides a broad range of services and information for veterans.
 - Our housing options team promotes Operation Fortitude, a centralised referral pathway to end veteran homelessness and work with individual veterans at risk of or experiencing homelessness, supporting them to find suitable accommodation.
 - We can make referrals to Veterans' supported housing such as Mike Jackson House.
 - Veterans can access specialist veterans' accommodation and have equal access to other social housing schemes in the borough.

3. PRIVATE SECTOR HOUSING:

- 3.1 The Private Sector Housing team provide financial assistance through Disabled Facilities Grants (DFGs) for adapting a home to meet the needs of a disabled person or altering a property they want to rent. Additionally, the council accepts referrals (including self) for disrepair claims, and we have a team dedicated to this work. The team's approach has been to keep people in their homes if it is suitable.
- 3.2 In 2019/20, Rushmoor Borough Council was awarded funding and hired a Nepalese speaker to conduct outreach housing work. The worker attended housing surgeries at Citizens Advice and participated in group meetings and events to raise awareness about reporting poor housing conditions. Although uptake was satisfactory, engagement could have been better.
- 3.3 It should be noted that many Nepalese residents live in rented shared homes or HMOs (House in Multiple Occupation) and may not be able to get any adaptations done. The council has completed some adaptations when the property was owned by a relative and the disabled person was residing with

them. Additionally, the council has distributed Nepali language cards to areas with a high Nepali population and put-up pictorial signs in HMOs to encourage proper use of facilities and fireproofing.

3.4 It is difficult to isolate statistical information for Nepalese residents as they would be recorded as Asian other in most cases.

3.5 What we do know is we have fourteen licenced Nepali HMO landlords out of 236 current licences. These landlords mostly house older Nepali residents.

4. **BARRIERS TO SERVICE FOR NEPALESE VETERANS:**

4.1 There can be several barriers for older people who may not speak English as their primary language to access housing services. These can include:

- Language barriers: older people may face difficulties in understanding the requirements and processes involved in accessing housing services due to language barriers. They may not be able to communicate their needs or understand information provided to them.
- Lack of information: People who do not speak English may not be aware of the housing options available to them. This can prevent them from accessing support or applying for relevant housing services.
- Cultural differences: Some older people may have different cultural expectations or norms related to housing, which can create misunderstandings when interacting with housing providers.
- Lack of support: older people who do not speak English may lack the support they need to navigate housing services. This can include not knowing where to go for help or receiving insufficient support from family members or community organisations.

5. **CONCLUSION:**

5.1 To help address these barriers, we can offer interpretation services, provide written materials in the relevant language, and support to help older people navigate the housing application process. Building relationships and trust with community organisations can also be helpful to reach older people who may not be aware of the support available to them.

SUMMARY OF ONGOING ISSUES AND NEEDS OF LOCAL ARMED FORCES VETERAN COMMUNITY

1. HOUSING

- 1.1 In 2019, under [The Map of Need Project](#), SSAFA found that housing and financial hardship are the two main issues that are the most prevalent affecting veterans that seek assistance from the main charities in the sector.
- 1.2 A housing related problem identified concerns access to advice about available support. Veterans may need housing advice and information about the different types of housing support available to them, such as assistance with navigating the benefits system, finding a home, applying for social housing and renting.
- 1.3 Another issue relates to the quality of housing, whether it is privately rented accommodation or Service Families Accommodation. The quality and upkeep of Service Families Accommodation has been widely acknowledged as being of a lower quality. In 2022, a BBC [report](#), that featured Aldershot, depicted some veterans and their families stating they were living in housing they felt was not of an appropriate standard. Furthermore, according to the Gurkha Welfare Trust and Citizen Advice, most older Gurkha veterans, in Rushmoor, lived in Houses of Multiple Occupation, some of which, were of a poorer condition and in many instances were considered overcrowded. However, it is felt that many are unwilling to move to other areas due to issues relating to language, food, culture and community. In addition, it is thought that many do not understand their rights as tenants, hence they are unlikely to raise complaints. There is no doubt that poor quality housing and poor housing conditions are associated with poor physical and mental health.

2. Access to benefits and support

- 2.1 Although there is a lot of support for people moving out of military life, navigating statutory services (local and national) remains an ongoing challenge for people whose primary experience has been in the armed services. Knowing where to go for help, and understanding the support that is available is the initial barrier; but an unwillingness to seek help through pride or general culture, can also cause problems.
- 2.2 Many veterans have access to a number of pension benefits and, in the unfortunate event they face injury when serving, compensation schemes. However, many of these require extensive paperwork and may not be available

to all veteran groups. The application process for the Armed Forces Compensation Scheme, is understood to be quite complex. Moreover, Gurkha veterans do not qualify for the full state pension, as their National Insurance contributions are not enough to qualify.

- 2.3 Furthermore, some of the older generations, particularly those aged >50 who are not English native speakers, lack knowledge about types of support that are available to them. Because they speak very little or no English at all, they require interpreters when accessing services and claiming benefits. Although RBC, Citizens Advice Rushmoor and some of the GP surgeries in the local area employ people who can speak Nepali, this is still an issue especially for speakers of other languages as well as older people who require assistance every time they need to go to a hospital, pay an energy bill, or claim benefits.

3. Health (mental and physical)

- 3.1 In 2020, a [study](#) published by Cambridge University Press found that, overall, UK veterans who served at the time of military operations in Afghanistan and Iraq were more likely to report a significantly higher prevalence of common mental health disorders (CMD) (23% v. 16%), post-traumatic stress disorder (PTSD) (8% v. 5%) and alcohol misuse (11% v. 6%) than non-veterans.
- 3.2 Serving in the army can be stressful and dangerous, even if only a few may find themselves in direct combat situations; some people have physical injuries and/or mental scars which can have their own lasting effects. The transition into civilian life can also be challenging. As veterans may have been relying on the army to provide services during their service, they may not be prepared for the financial demands of civilian life. They may also be under a lot of stress to find their own accommodation, look after their health, find a job and reintegrate into the community. As a result, statistics show, issues with alcohol consumption, gambling and drug misuse are not uncommon among veterans.
- 3.3 Mental health issues were made worse during the Covid pandemic. People who were more likely to struggle with their mental health before the pandemic [reported](#) an increase in the severity of the challenges they faced. Whilst there is no clear evidence to suggest that the pandemic was more damaging to the veterans' mental health compared to the general population, a [survey](#) conducted by the BMJ in 2021 found that veterans faced significantly more COVID-19-related stressors, less social support, as well as difficulties attending health appointments. This particularly affected those experiencing difficulties with family or social relationships or suffering due to unemployment and job loss.
- 3.4 It is key to ensure that veterans have access to physical and mental health support, community networks, and information about the importance of healthy lifestyles and staying active. An active lifestyle can help veterans continue their lives outside service and improve their physical and mental health.

4. Employment, skills, and education

- 4.1 For some veterans, especially those of working age, it is important to find a job on leaving the armed forces. While veterans may be equipped with a vast range of skills applicable to many sectors, some of them are likely to be entering the civilian workplace for the first time, and so the working practices which others take for granted will be unfamiliar to them. Therefore, they may need help with finding a job and developing a career outside the armed forces. This may involve providing access to support with CV writing, interview advice, work placements to help familiarise themselves with workplace practices, mentoring, and training. The Royal British Legion Industries (RBLI) delivers [LifeWorks](#), a free service that provides the tools to access options such as CV development, interview skills, and building confidence and motivation to move forward into work.
- 4.2 According to the Government's most recent [Veterans' Strategy Action Plan](#), maximising veteran employability is key to positive life outcomes. As a veteran prepares for the next stage in their career, it is important for them to build hard and soft skills, and in some cases certain qualifications needed for the workplace. There are services in place to help veterans and their families benefit from further training and education to improve their chances of being successful in the job market. For example, the [LifeWorks](#) service provides vocational assessments, employability and change management courses to veterans for free to help them find suitable and sustainable jobs. They also assist in identifying training requirements to secure a job and enable access to funding if needed. In addition, the [Career Transition Partnership \(CTP\)](#) offer training and skills development to those who are about to leave Service or are within two years of their discharge date. Depending on the length of service, the CTP provide comprehensive training services, courses, and workshops. They also operate as an intermediary service for employers wishing to hire Service leavers and veterans.
- 4.3 Whilst finding a job or having professional training may not be a key issue for veterans in Rushmoor, as the majority are relatively older, this could be essential to help their spouses and adult children, who may not speak English fluently and/or have poor educational backgrounds.

5. Financial Hardship and money management

- 5.1 After leaving the Armed Forces, some veterans find themselves in financial trouble while trying to sort out pensions and benefits. In some cases, immigration and visa fees can have significant financial implications for service families. Immigration fees for serving personnel have been scrapped, following significant campaigning, but [fees for family members](#) remain and are relatively high. This can have detrimental impacts on service personnels' family life and finances.
- 5.2 Alongside professional skills, many exiting the Armed Forces may need help with the acquisition of life skills, especially those around basic finance. In its [Veterans' Strategy Action Plan](#), the Government has committed to making sure veterans leave the Armed Forces with sufficient financial education awareness and skills to be financially self-supporting and resilient. There are also a number of organisations, including SSAFA and Stoll, that provide assistance with debt and

money management, advice on welfare benefits, and gambling addiction support.

6. Domestic abuse and cultural issues

6.1 Issues such as money mismanagement, gambling and drinking habits are closely associated with domestic abuse and family breakdown. Citizens Advice Rushmoor, deliver a specialist and separately funded domestic abuse project with Nepali speaking staff; the aim of this is to overcome barriers for people facing language or cultural barriers to ensure appropriate support and resolution with domestic abuse issues. However, it remains important to raise awareness about the devastating impact of domestic abuse on victims and their families and to promote a better understanding of UK law, rights and responsibilities among these communities.

7. Digital Exclusion

7.1 A recent [report](#) by WithYouWithMe found that the majority of veterans demonstrate intermediate or above technology skills, surpassing the general population. However, there remains a group of older veterans who lack the digital skills or means necessary to function in an increasingly digitalised world. They may not have smart phones, access to digital training facilities, or the knowledge to use social media platforms to stay informed and connected.

8. Discrimination and Racism

8.1 Although there is a wide public conception that veterans make a valuable contribution to society, negative and incorrect stereotypes of veterans can be damaging to veterans and their families. In Rushmoor, some of the Nepali-speaking veterans continue to report receiving hostile and discriminatory comments by locals, which can have a significant impact on their mental health and feeling of safety.

8.2 In its latest [Veterans' Strategy Action Plan](#), the Government have committed to do more to understand public perceptions of veterans, and the influencing factors driving these. More can be done locally to educate people about the contributions of veterans and build public understanding in order to improve positive perceptions of veterans.
