



army families federation

the voice of army families

Briefing

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Mid Assignment Moves - Funding for removals

Existing policy requires Service personnel to pay for their own removals if moving into their own home mid-assignment. This is in conflict with the Ministry of Defence's (MOD) own aspiration to encourage home purchase amongst Service personnel aimed at reducing reliance on Service Families Accommodation (SFA). AFF asks that removals are funded for mid tour moves to Service personnel's own homes in order to help support families embarking on home ownership.

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Background

Funding for removals

Currently, Service personnel only receive funding for removals if they are moving on assignment. If they choose to move mid assignment to their own home and to serve voluntarily separated to give their family greater physical and educational stability, they must pay for their removals at their own cost.

Purchasing a home mid-assignment

Service personnel must move within three months of their assignment to be entitled to funded removals. The nature of house purchase means that it is not always possible to achieve a move within this timeframe. This can be increased to six months by a Commanding Officer (CO) if the Service person is purchasing their own home. It is expected that the numbers of families looking to purchase a home outside of these arrangements will increase with rebasing and associated longer postings, combined with the introduction of the Armed Forces Help to Buy Scheme.

First time buyers

If Service personnel sell their existing home to purchase a new one as a result of a new assignment, they are eligible to claim for their removal costs, along with other expenses, such as legal costs and stamp duty, or they can transfer funds from a Home Purchase Incentive (HPI) scheme. However, those purchasing their first home mid-assignment cannot claim for their removals or legal fees. Therefore, first time buyers purchasing mid assignment have to source the funds for the majority of expenses associated with buying a home and moving themselves and these are likely to be prohibitive for many.

Divorcing personnel

Divorced spouses are entitled to funded final removals costs on the understanding that should they reconcile and move back into SFA, they will have to fund that move themselves.

Evidence

A number of families have approached AFF concerned that they want to move into their own home in order to provide greater stability for their family including securing continuity of education for their children in local schools (AFF recognizes that boarding school is not the right option for every family). Since the home purchase did not coincide with a new assignment, they are required to fund the removals themselves, which is an additional cost, and extremely expensive if moving back to the UK from overseas.

The families realise that although the payment of removals in this situation does not fit with the current policy they feel that it provides the MOD with an effective cost saving. Extra provisions for this one move is easily offset by the costs of multiple future moves, including removals and the payment of Disturbance Allowance, the use of SFA, and claims for Continuity of Education Allowance.

Human Impact

'I find it frustrating that we are saving the Army money by moving out of quarters and an SCE school plus we are not using CEA however, they seem to still insist that my husband has a posting order in order for them to pay for the move. My husband is due to go on tour in March and we don't know how long for, could be four months or nine. All I want to do is get back to my family and provide continuity of education for our children, I can't face another tour stuck in Germany not knowing how long it's going to be, this is my husband's third posting in four and half years!'

AFF VIEW:

The New Employment Model's (NEM) aspiration to increase the ability of Service personnel to purchase their own home is in conflict with the MOD's current policy on mid-assignment moves being ineligible for funded removals. AFF believes that Service personnel who wish to remain serving and purchase their own home should be entitled to funded removals, regardless of whether the move is due to a new assignment or not. As per the current policy for divorced personnel, the removals would be funded on the condition that, should the family decide to move back into SFA, the removal costs for this move would be funded themselves.