



You said...

...The Aldershot area pilot of FAM appears to not be honouring the intended FAM plan. For instance, Officers not being included in the pilot scheme (potentially Officers will be most harshly affected by FAM).

If a soldier is assigned to Aldershot Garrison and meets the eligibility criteria for FAM, then FAM will apply to them – whether they are an Officer or Other Ranks. To minimise disruption to all those already living at Aldershot Garrison when the pilot went live, the MOD chose to allow anyone who was eligible – whatever their rank - to 'opt-in' if they wished to join the pilot.

Whilst lots of personnel will see their entitlement increase under FAM, we recognise that some will see their entitlement decrease. In designing the FAM pilot, the MOD has worked to ensure that those who would be negatively impacted by changes to the policy have a transition period to their new entitlement to reduce the impact of this change. The pilot was designed with input from all three Services, who regard such 'Transitional Protection' as a key element of the FAM pilot. The pilot offers the best balance of protecting those negatively impacted whilst offering choice at the same time. The future of this Transitional Protection is yet to be decided but is important to get right, and your feedback helps us.

...Does the FAM take into account council tax on private rentals? As the cost will vary between properties and councils or will CILOCT still be available?

At the moment, Council Tax is deducted directly from pay in a charge called CILOCT (Contribution in Lieu of Council Tax). Under FAM, if you choose to rent, that money won't be deducted from pay, instead you will need to pay the Council Tax in your area directly. The geographic payment also includes a calculation for Council Tax, so your personal contribution remains broadly the same.

...Has any consideration been given to those under visa control and landlords not understanding the military visas that soldiers get issued?

Yes, as part of the FAM eLearning, MOD has developed guidance for soldiers with military visas when speaking with landlords. The eLearning can be found on the Defence Learning Environment which can be accessed if you have a Defence Gateway account. Current Home Office guidance also provides helpful direction.

...If you have problems with your landlord in private rental, such as they refuse to repair things, will it be up to the family to negotiate with them? Or will the MOD or FAM cell help?

Like other people renting in the UK, your landlord should be your first port of call. You can also talk to Citizens Advice, your local Council, and ultimately, the Housing Ombudsman. MOD will be unable to provide support in complaints against private landlords.



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Do you not have to be within 50 miles of your duty station / why can you only chose private rental within a 50 mile radius?

The pilot supports you to live in the way that suits you and your family best, whether you want to live close to your duty station, or base yourself in another stable location for the longer-term. If you choose to rent, you can either rent within a reasonable commuting distance (50miles) of the pilot site and receive the full Rental Payment, or to rent in a totally different location in the UK and receive the Core Payment (as well as all the usual allowances for Get-You-Home travel). The FAM commuting distance has been set in line with existing established policy and allowances and represents the maximum distance you can commute under Home-To-Duty rules.

...Will the MOD review allowances in line with that twice yearly review?

The independent Valuation Office Agency is providing rental market data to the MOD for the FAM pilot on a **once** yearly basis to ensure that FAM payments remain aligned with the housing market. These payments will be assessed to ensure that no soldier is disadvantaged through not receiving an adequate FAM Rental Payment .

...Could you move into SFA on posting and then choose to move into PRS at a later date for the same posting?

Yes, this is totally possible. The only thing to be aware of is that, as per current policy, this would count as a mid-tour move, so you would be responsible for moving into the new property (i.e. MOD would not fund the move).

...So just to clarify:- For example if we take the FAM pilot and end up renting and currently pay £500 a month and our new rent would be £1800 plus, will the MOD be funding this shortfall?

The FAM payments are calculated using data from the independent Valuation Office Agency. They are calculated so that you will pay broadly the same for the home you need, whether SFA or in the Private Rental Sector. The monthly Rental Payment includes a fixed Core Payment of £125, plus a Geographic Payment which adjusts for how expensive the area is, and how many dependants you have. Within FAM, you will also have the flexibility to pay an additional amount each month on top of the FAM Rental Payment to live in a more expensive property should you wish.

You can use the FAM pages of 'Discover My Benefits' - the MOD's handy calculator - to show, based on your own specific circumstances, how much you could receive from the MOD, and how much you would have to pay each month. It also includes information on the interest free loans MOD will provide to support, for example with a deposit for a rented property. You can use the calculator on Discover My Benefits here:<https://discovermybenefits.mod.gov.uk/army/future-accommodation-model-fam/fam/eligibility>



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...So if we have to go into private rental we are being forced to take a loan for a deposit putting families into debt as it has to be paid back?

Under the pilot it's your accommodation, your choice. If you choose to go into private rental, then the MOD will support you by providing an interest free loan for your deposit and first rent. You can choose whether you want to repay this in instalments, or in one go at the end of the tenancy once you have received the deposit back from the Tenancy Deposit Scheme.

...We will have been living in a 4 bed house for a couple of decades... am I right in understanding that as soon as our children leave education, we'll have to move into a small 1-2 bed property?

One of the core principles of FAM is that accommodation should be based on need. This will allow for all Service personnel and their families to have a home fit for their needs. Of course, if you and your partner want to live in a 4 bedroom home once your children have left education then this is a choice you can still make under FAM, but the MOD's support element of that will only extend to your current circumstances (i.e. a 2 bedroom property in this instance). As with current policy, any change would take effect on your next posting (i.e. if your children left full time education before you joined the FAM pilot).

...If you take a private rental and the landlord chooses to end the contract with only 2 months to go of the posting, will the army still honour their FAM commitment and pick up the cost of a new rental agreement just for 2 months (when it is likely that most agreements are for 6 months minimum). Or will the family be forced to move ahead to the next posting early, against their will?

It's worth noting that under proposals in 2019, the Government is planning to end 'no fault' evictions. However, we recognise that the world occasionally throws unpleasant surprises, including the unfortunate timing of a contract termination. Under FAM, the MOD will continue to provide you with accommodation support, whatever happens. A range of options would be open to you at your current duty station, including SFA or a new private rental. If you chose the latter, under FAM you would be covered if you were unable to give the notice required to your new landlord. This is called Early Surrender Relief, talk to your FAM Cell to find out more

...I'm sure I read the officer/soldier divide is being taken away under FAM. Is that right?

FAM aims to create an accommodation system that supports everyone, regardless of their age, relationship status, or rank. During the pilot, we have included a measure called Transitional Protection to ensure that those who would otherwise see their entitlement decrease are protected for a period of time.



Ministry of Defence

...Three year transition post pilot - core payments for buying your own home. Do they also end on assignment or after three years?

Given this is a pilot, we don't yet know what the outcome will be. To provide further certainty to those who choose to go into private rental or purchase a home, the MOD will guarantee continued FAM payments after a decision is reached on what future accommodation will look like for either three more years, or until assigned away from the FAM site – whichever is sooner.