

Our impact

2021-22



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A man in a military camouflage uniform is seen from behind, hugging a young child with blonde hair. They are standing in a grassy field with a blurred background. The image has a green tint.

“

This really goes to show the true value of organisations like AFF, they really do have our backs when we ask for help!

“

Thank you so much for asking the difficult questions for us.

“

Thank you for supporting me in making life a little easier for the military families in my workforce.

“

Thank you from the bottom of my heart for all your help.

Chair of Trustees' report



At the beginning of the 2021/22 financial year, as we emerged from COVID-19 restrictions, we continued to put families at the forefront of all our decision making.

We have been able to help many Army families despite the unprecedented challenges caused by the pandemic – nearly 8,700 families were supported by AFF's Regional Leads, Managers, Specialists and Enquiries Team in 2021/22.

This year we have welcomed a new Operations Director and four new Trustees. We have also expanded our Enquiries Team and added extra capability to the Overseas Team, which has meant we can support and engage with more even families based both within and outside of the UK.

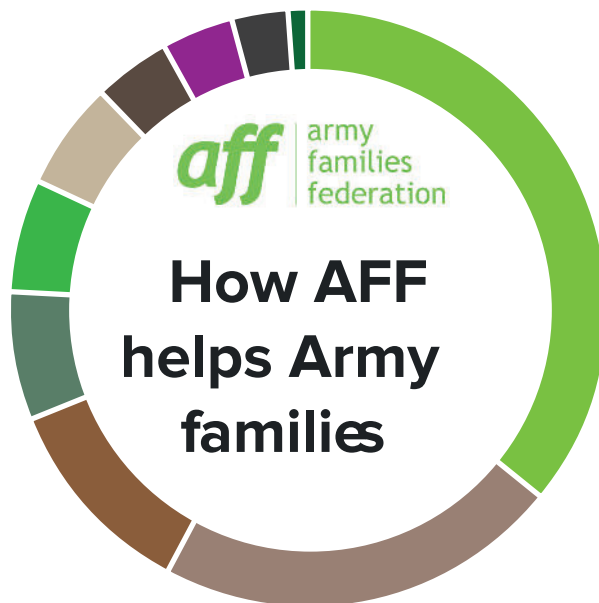
This means that we are in a good position to press ahead with our vision – to be the voice of all Army families, wherever they are based in the world.

Looking to the future, the Trustees will continue to ensure that the Executive Management Board of AFF is delivering a financially sound operational plan and that the charity has a robust and clear governance.

On behalf of the Board of Trustees, I would like to thank the AFF team and the Chief Executive for their continued support. I would also like to thank the Army, our funders and supporters for their ongoing commitment.

Heather Key

Our impact



Issues reported Apr 21-Mar 22

- Foreign & Commonwealth (36%)
- Housing (22%)
- Money (11%)
- Family life (7%)
- Health (6%)
- Education & Childcare (6%)
- Additional needs (4%)
- Employment (4%)
- Relationship breakdown (3%)
- Transition (1%)

Foreign & Commonwealth

Issue:

Single F&C Service personnel wanting to bring their children to the UK

AFF:

Produced an instruction booklet on how to apply for sole responsibility

Issue:

Families being incorrectly charged the immigration health surcharge

AFF:

Worked with the Home Office to obtain refunds for families

Issue:

Lack of clear information on renewing visas when based overseas

AFF:

Liaised with the Army and MOD to get clarity for families and chain of command

Housing

Issue:

Lack of clear information for couples in long-term relationships wanting to apply for SFA



AFF:

Gave evidence at DIO and Regional Command meetings

Issue:

Families reporting damp & mould in SFA



AFF:

Using AFF's database, worked with DIO on a damp and mould action plan to resolve issues more quickly

Issue:

Families reporting incorrect and incomplete repairs



AFF:

Fed in families' issues during the development of the new accommodation contracts

Money

Issue:

Families requesting clearer information regarding entitlement to Continuity of Education Allowance (CEA)



AFF:

Fed in evidence from families to MOD stakeholder groups

Issue:

Overseas families having difficulty claiming Universal Credit due to the system not accepting BFPO addresses



AFF:

Raised with the MOD and new application guidance was issued, with a set postcode to use

Family life

Issue:

Families overseas experiencing challenges receiving parcels via BFPO



AFF:

Presented information to the MOD Armed Forces Covenant team, requesting investigation and clearer information to families of post-Brexit change

Health

Issue:

Families unable to access NHS dental care



AFF:

Raised the issue with the MOD/Departments of Health Partnership Board, including a range of potential solutions

Education & Childcare

Issue:

Families struggling to access childcare and understand the MOD wraparound childcare pilot



AFF:

Fed in families' issues and queries to the wraparound childcare working group, resulting in much more information being made available directly to families

Issue:

Families struggling to enrol children in local schools when posted



AFF:

Engaged with UK Education Advisory Team and local authorities to highlight the lack of clarity surrounding the School Admissions Code and press for changes

Additional needs

Issue:

Challenges accessing suitable housing when a family member has additional needs



AFF:

Worked with the DIO additional needs and disability adaptations (ANDA) team to resolve issues and improve the ANDA process

Employment

Issue:

Lack of information for spouses wanting to work remotely for a UK company whilst based overseas



AFF:

Engaged with the MOD to receive interim guidance and working with them to produce FAQs

Supporting Army families

Spousal employment overseas

There has been an increase in enquiries to AFF about the rules on working remotely overseas for a UK-based company. We've seen both spouses and employers experiencing difficulties in understanding the complexities of working overseas and finding the correct sources of advice. Issues include tax residency rules and rights to work, as well as any potential impact of working remotely on spouses' dependency status as part of the NATO Status of Forces Agreement (SOFA) or host nation agreement.

We have been liaising with the MOD to try to improve this support. Interim guidance has been issued and we are continuing to work on producing a set of FAQs for families. AFF has also been working closely with the Army Personnel Centre to ensure that families are prompted to think about the issues before they start to apply for an overseas assignment. Following discussion with the Global Support Organisation, a new Force Information Note has now been developed which contains some basic information.

New SFA damp process

AFF has been aware of the issues families have experienced with damp and mould and for the last ten years has been working behind the scenes to push for better processes for dealing with them.

In 2012, we created a mould database where families are able to record their address if it is affected by mould. As a result of this, we have been able to highlight areas of concern to DIO which have resulted in major project works being done in many locations to help eradicate the root cause.

DIO has now announced improvements to the process for reporting damp and mould in Service Family Accommodation, including a dedicated hotline.

“

AFF is making a difference for Army families on many different levels.



Mum Natasha Small explains how AFF helped to get her daughter Chloe's family rehoused when a flood from the cold water tank left their SFA with drenched carpets and non-working lights upstairs.

"The situation with Chloe and the flood in her property was very complicated. The issue started in October 2021 and took five months to resolve.

"AFF was amazing, from the first contact to the end result of getting Chloe and her two children another property that was suitable to live in.

"AFF was able to support Chloe in fighting her corner, with respect and understanding, whilst still remaining calm, which was exactly what Chloe needed.

"This resulted in Chloe being given another house which was a direct result of AFF being involved.

"I felt AFF was empathetic and passionate about resolving the situation, staying in contact even on their day off.

"From our experience AFF is the middle ground for anyone who is in a position that they find difficult. They were professional, understanding and passionate to resolve the problem.

"Chloe and I would recommend the AFF to families who need support in difficult positions.

"They knew how to help, who to contact and most importantly stayed in contact."



AFF helped Caroline secure a 50% council tax discount on her family's home.

Caroline said: "I applied to Birmingham City Council for a 50% council tax discount due to the property being empty but furnished and us being posted away. The council denied this as it was not within its protocols. We appealed but this was rejected and we were advised by AFF to go to a tribunal.

"During the tribunal I had to present my case - this was only a few minutes explaining some of the terms such as CIOCT (Contribution in Lieu of Council Tax) as it was a non-military audience.

"The council accepted this was a unique case and were interested to know if they needed to make a new policy and learn from the case. I had to explain how it had impacted us and what we wanted, which was a refund of council tax already paid.

"The whole process took nearly a year but this was mainly due to dealing with the council and waiting for a tribunal date.

"AFF gave good advice, from the information on the website to the help from the Housing Specialist about the policy and then the advice to go to a tribunal. For the tribunal she also provided evidence.

"I was unsure how the tribunal would be and was not sure if I would proceed but it was a very easy process. There were no costs of going to the tribunal and the worst case scenario was that we did not get any refund. The issue was resolved through the tribunal and we received a £600 council tax refund which covered a period of eight months.

"It is worth pursuing as the council just did not have a policy for this. There is nothing to lose – it's worth going through the whole process, especially with such expensive council tax."

Empowering Army families

Helping Foreign & Commonwealth families

Responding to more than 3,000 enquiries during this year, the F&C team provided tailored advice and guidance direct to serving personnel and their families, as well as support to units, the wider chain of command and support organisations seeking qualified immigration advice.

Presentations and briefings have enabled the team to educate and empower larger groups of families and the chain of command. Following virtual presentations during COVID-19, with the support of unit staff, the team now delivers a regular programme of briefs to Army Training Regiments at Pirbright and Winchester, as well as a number of initial trade training establishments.

The team has also presented at the Armed Forces Muslim Association conference, the Defence Specialist Welfare Workers' course, as well as the Judge Advocate General's conference at Bulford Courts Martial Centre, where we highlighted the effects of criminal convictions on immigration status.

Advocating on behalf of families who face particular difficulties as a result of their immigration status is a key way that AFF has supported families. We have been able to help a spouse experiencing issues with her passport during her overseas assignment and a family facing an NHS bill because of a visa error (see Taniah's and Thandsing Rai's stories on page 11-13).

The issues raised by families often highlight the need for policy changes or improved guidance to explain policy, both within the Army and MOD, as well as other Government departments. The team was successful in ensuring that the Department for Education agreed

to change its policy preventing serving soldiers from accessing student finance, after a disadvantage in the rules was raised (see AFF in Action on page 28).

The team worked with the Home Office to ensure that families forced to stay in the UK on visit visas during COVID-19 were able to apply to remain under the Armed Forces immigration rules. AFF has also assisted in updating Joint Service Publications and worked with Regional Command on improved guidance for EU families and the chain of command, post the exit from the EU.

As a result of our continuing efforts raising issues faced by the F&C community, the MOD commissioned a 'deep dive' into the issues and challenges they experience. This investigation has resulted in an action plan to address some of these challenges and a new governance structure formalising how non-UK issues are to be managed.

Thanks to ongoing support from the Lloyd's Patriotic Fund, AFF has offered a bespoke immigration service, across all three Services, for F&C spouses and partners who are leaving abusive relationships. We provide services such as completing immigration forms on their behalf, writing supporting documentation and liaising with support agencies and the Home Office.



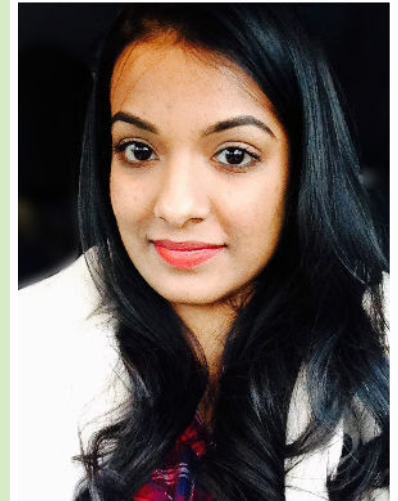
Thank you for giving up your valuable time to speak to us. You addressed a subject which is of considerable importance. It is important that sentencers, be they Commanding Officers or judges, understand the effects of the sentences which they pass. - Judge Advocate General, His Honour Judge Alan Large

Due to an ongoing passport issue, Taniah, who was accompanying her serving husband in Sennelager, had been unable to return to the UK to attend a completion interview following her naturalisation as a British Citizen.

She said: “My passport application has been a rollercoaster for the past three years. The passport office was issuing me a passport of one-year validity only, which meant every six months I had to renew my passport because I am in Germany.”

AFF recognised that this was not in line with Home Office Armed Forces policy that allows for spouses overseas to be granted a passport for the length of the posting, instead of just one year, if they are unable to return to the UK and attend an interview to be issued with the full 10-year passport.

AFF liaised with the dedicated Armed Forces team at HM Passport Office who agreed to renew Taniah’s passport to the end of her husband’s tour date, plus six months.



Kristen had an issue with her passport, which AFF helped to resolve.

Kristen said: “I had an issue retrieving my passport from the DVLA, which suffered from a huge backlog at the time. The return of my passport was essential for travel to a new overseas posting and renewal of my visa in our current overseas location.

“AFF acted incredibly quickly and resolved this issue in the space of only a week. Communication was beyond excellent and I am incredibly grateful for the very speedy help Esther and her team provided!”





Thandsing Rai applied for visas to enter the UK from Brunei. While his wife was granted the correct length visa for five years, his daughter was only granted a visa for two and a half years. He only noticed the difference in expiry dates when his daughter was admitted to hospital and he was sent an invoice for £832 from the NHS as she no longer had a valid visa.

The F&C team organised for his daughter to be issued with the correct visa and the NHS trust has agreed to dismiss the charge.

He said: “Thank you very much for your kind help and support. I was really in trouble since last February, two years now. The hospital bill was massive. Fortunately, I found out about you and my problem is sorted now. You are the best organisation.”



Forces Families Jobs

Forces Families Jobs

Since its launch in 2019, Forces Families Jobs, the tri-Service employment and training platform, continues to go from strength to strength. FFJ was specifically designed to support Service families into meaningful employment and provide opportunities for training and development. The site, developed and managed in collaboration with the other families federations, now boasts thousands of job seekers who have registered accounts.

Social media launch

FFJ expanded its reach onto social media in 2021 and launched on Facebook and LinkedIn. Post content ranges from introducing employers and training providers and highlighting featured jobs, to sharing news and updates and posting about forthcoming events.

Short films

Thanks to generous funding from the Annington Trust, three short films have been produced to give further insight into the platform. Each looks at a different perspective of the FFJ community: the job seeker, the employer and the training provider.

In the job seeker video, military spouse Helen explains how FFJ employer Amazon helped her to find an opportunity to work from home when her husband was posted away for a year.

Project JEMS at Wiltshire College is featured in a film about training opportunities. Viewers are introduced to Salome, Louise-Jayne and Simran, who each had very

different goals, but all needed Level 2 qualifications in English and maths to progress to the next level.

Amazon and Fujitsu are showcased in the employer video as both companies work closely with the FFJ team to support the employment of military spouses. The recruitment teams explain how and why they encourage the recruitment of military spouses to their workforces.

Global audience

The team presented to a global audience at the online International Military Spouse Employment Summit 2021 where delegates from across the globe discussed military partner challenges and solutions, and shared their expertise.

Apprenticeship insight

FFJ also teamed up with Amazon which ran an apprenticeship insight event. Job-seekers could hear directly from members of the military community about their experiences as apprentices at Amazon and receive valuable interview advice.

Employment programmes section

Some of the bigger employers registered with FFJ weren't all posting vacancies, so the team set up a working group with some of them to try and find out why, which helped them to understand more about how they recruit.

The team discovered that it was largely due to different recruitment processes in larger companies, many of which offer specific programmes to the military community and recruit from these cohorts.

A new Employment Programmes section was then launched on FFJ to help ensure job-seekers don't miss out on landing their dream job with larger employers who recruit differently.



When Allsports Coaches Coaching Academy (ACCA) was looking for some volunteer support to set up a social media presence, the FFJ team suggested advertising this need to the military families community on the platform.

Jim Prescott from ACCA said: “We had strong interest and found an exceptional candidate using FFJ, and I have no hesitation in recommending FFJ as a solution for anyone with roles to fill.

“From a recruiter’s point of view FFJ is a simple and effective solution to advertise to the military community, and the support from the team is second to none.”

Gathering robust evidence

Overseas survey

Our Understanding Overseas 2021 survey asked families to share their views about the benefits and challenges of overseas assignments.

We heard from families on a range of assignments, including individual, Defence engagement, loan service and unit moves from 24 countries around the world.

The survey found that:



Families do not receive enough accurate information about their overseas assignment.

Families told us that there is no one, clear source of up-to-date information, meaning they had to find out information from multiple and potentially inaccurate sources.



Families are unable to access clear information on spousal employment overseas.

A large majority of families (85%) said the spouse or partner did not receive enough information to make a decision about maintaining their employment overseas.



Families had difficulty accessing appropriate childcare.

Only 31% of families were satisfied with being able to access appropriate childcare overseas. Issues included opening hours that did not cover dual serving couples' duty hours and waiting lists.



Families felt uninformed on issues related to Brexit.

A total of 81% of families stated that Brexit had had a significantly negative or negative impact on their family's life overseas.

Despite these challenges, however, 73% of families said they would undertake another overseas assignment.

AFF has engaged with policymakers in the MOD and the Army, presenting recommendations to improve families' experiences during an overseas posting. We are pressing for improved access to up-to-date and relevant information, and better communication directly to family members.

“

We thought we had received sufficient information until we arrived here and nothing was correct. We had to figure everything out ourselves.

“

I'm still not 100% clear on where I stand with regards to tax residency. There doesn't seem to be any easily accessible information about this.





AFF's Overseas Survey also highlighted small things such as 'get you in' packs overseas often did not meet families' needs, resulting in families buying duplicate goods to manage whilst their own goods were in transit. It also recognised that the prospect of experiencing different cultures is a huge attraction of overseas postings.

Taking this feedback into account, BATUK welfare has taken an opportunity to invest £10,000 to enhance their 'get you in' packs for newly arrived families, and secured thousands of free passes for families to enjoy local attractions such as pools, animal sanctuaries and ranches. In addition, £4,000 has been spent improving seating in the welfare café.

DCOS BATUK, Maj Carl Gardner, told AFF that: "This project is aimed at improving the soldiers' and their dependants' quality of life whilst posted to Kenya."

AFF's Manager Overseas was pleased to learn that the household items have been bought "under the watchful eye of some of the spouses". It is hoped that this small investment will help alleviate some of the issues some families experience due to their own goods being in transit for many weeks and that they leave Kenya having had a positive cultural experience.



Sgt Clark and Rose, one of the local staff

Effective engagement

MOD Families' Strategy

Work in connection with the MOD Families' Strategy started at AFF in the autumn of 2020, with the strategy being published in early 2022. We were able to influence the strategy through evidence from our enquiries and surveys, as well as through workshops and steering groups, where we fed in the perspective from Army families.

We are pleased to see the contribution made by Army families recognised by the Ministry of Defence. We look forward to seeing the strategy provide all Army families with the support they need to maintain their family lives as they move around the UK and overseas.

Bi-monthly themes

Following on from our monthly campaigns, which we started in 2018 to raise awareness of the offer to families, we have continued this with a targeted campaign across online platforms and social media. Our staff engaged with families virtually to encourage them to talk about their concerns. We covered the following themes – education, housing, the Armed Forces Covenant, and employment & training.

Our engagement with families and stakeholders across social media is continuing to follow an upward trend. Our Facebook page now has more than 12,700 followers (a 23% increase on last year) and we've seen rises across all social media platforms. There have been 392,925 hits to our website in the past year.

Our engagement ranges from information posts on the latest news and targeted information campaigns to keeping families informed of our wider work, who we are meeting and collaborating with, and allowing them to comment and give their feedback on issues that directly affect them.



Collaboration

Health & Additional Needs collaboration

We have continued to provide support to families with a child or parent with health and/or additional needs issues.

AFF's Health & Additional Needs Specialist was part of the judging panel for the Health Service Journal awards, assessing entries for the Military and Civilian Health Partnership award.

Due to a significant increase in enquiries from families having problems accessing an NHS dentist, AFF's Health & Additional Needs Specialist wrote to the Chief Dental Officer for England and liaised with the Armed Forces Covenant team, DHSC and NHS England with suggestions for change. AFF also presented families' evidence to the Departments of Health and MOD Partnership Board, following up on a joint paper produced with the other families federations on the unique additional pressures Service families face accessing NHS dental care.

NHS England collaboration

AFF, with the Naval and RAF Families Federations, launched the *Duty and Care: Armed Forces Family Mobility and Health Care* report, which provides recommendations to improve health outcomes for mobile military families.

It recommends:

- Expanding the education and training of NHS staff to understand the needs of mobile military families
- Improving the transfer of information between primary care organisations
- Using remote consultations to provide continuity of care
- Creating NHS single points of contact for forces families.

The research on which the report is based, supported by NHS England and NHS Improvement and the MOD Families Team, was conducted by the Veterans and Families Institute for Military Social Research at Anglia Ruskin University (ARU), and commissioned by the three families federations.

Education collaboration

The MOD and local authorities have a close working relationship, and the MOD Local Authority Partnership (MODLAP) was created in 2017. The most recent addition to this is the MODLAP Early Years group, which brings together early years teams from across England to make sure the experiences and emotional needs of Service children under five are understood.

By building a network of experts there will be greater understanding of the impact Service life has on families, as well as ensuring the youngest members of the Service community are heard and recognised. AFF's Education and Childcare Specialist is working with them as they develop as a group, sharing families' lived experiences with the aim of improving service delivery.

“

The Army welcomes this timely, comprehensive and credible report that exposes a vital aspect of Service life. This report has captured the voices of our incredible families. We must now listen and work as a team across Defence and with partners, to make the necessary changes.-

Former Deputy Chief of General Staff, Lt Gen Sir Christopher Tickell

“

We value a very strong and positive working relationship with the Army Families Federation, with regular meetings enhancing a truly collaborative approach to supporting Service children and families on educational matters. One of the projects AFF assisted us with this year was the launch of the Month of the Military Child and AFF was incredibly helpful in promoting the project which directly contributed to the success of the associated activities. - **Russell Collier, MOD Armed Forces Families and Safeguarding**



AFF's impact over the years

1980s

1982: Charter signed to establish a new Federation of Army Wives' Clubs

1984: Involvement of spouses in choice of carpets and furnishings and design of new quarters

1990s

1991: Armed Forces Pay Review Body asks the Federation for evidence for the first time

1994: MOD announces monitoring of the Child Support Agency where it is failing to be sympathetic to Service families

1996: MOD forced to drop the option for Annington Homes to take over a site and move families to a 'comparable' one

1998: Adjutant General announces that every effort will be made to ensure Service personnel with additional needs dependants will not have their career disadvantaged

1998: Tri-Service Housing Regulations updated to allow unborn children to be included as members of the family in the housing entitlement

1999: AFF invited to join the DHE Joint Customer Board to be the voice of families

2000s

2001: New build scales are changed to include en-suite facilities for master bedrooms and utility rooms in all quarters

2003: AFF's Op Telic report highlights gaps in welfare provision for families of deployed soldiers, especially for Territorial Army and Regular Reservist families

2004: Foreign & Commonwealth Task Force set up as result of issues raised by F&C families at the AFF Conference

2006: Securing written confirmation that time spent on NHS waiting lists in England will be taken into consideration when families move to Northern Ireland

2007: Schools admissions authorities obliged to accept unit addresses and allocate school places in advance

2008: Foreign & Commonwealth Specialist role created after an increase in enquiries on visa issues



2010: Strategic Defence Review – AFF ensured that the chain of command more carefully considered families during the four redundancy rounds

2012: Ex-gratia payment in lieu of Maternity Allowance for spouses who accompany their soldier overseas

2014: Entitlement to Concessionary Travel for Families to those living in their own homes

2015: Foreign & Commonwealth families who had children born on an overseas assignment no longer had to pay the costs of applying for British Citizenship

2016: Parliamentary Accounts Committee asks for evidence on Service Family Accommodation for the first time

2016: Families given reverse journeys under School Children's Visits so they can travel to the child

2018: First research into the transition experience for families - 'Lifting the lid on transition: the families' experience and the support they need'

2018: First academic research into spousal employment with the Warwick Institute for Employment Research and published the report 'Military spousal/partner employment: identifying the barriers and support required'

2019: Immigration health surcharge refunds for non-UK families - £50K to date

2019: Forces Families Jobs - the free to use jobs and training platform for Service families set up by the three families federations launches



2020: New statutory guidance to exempt divorced or separated spouses from local connection requirements on housing registers

2021: Improvements to the process for reporting damp and mould in quarters. AFF had worked behind the scenes since 2012 to push for better processes, including introducing a damp and mould database

2022: AFF is recognised within the Army Charities Strategy as a key charity supporting the Army, and sits on the Army Charities Advisory Group

Influencing change

Future Defence Infrastructure Services

AFF has ensured that the challenges which serving families often face have been taken into account in the development of the FDIS accommodation contracts and both the Housing Specialist and Health & Additional Needs Specialist had the opportunity to feed into it the potential impact that the changes will have on families.

We hosted a Facebook Live question and answer session with Head of Regional Delivery Accommodation at DIO, James Savage prior to the mobilisation of the new contracts.

This was very popular and participants asked questions on topics such as maintenance and repairs, entitlement and eligibility and move-ins and move-outs. These questions were subsequently grouped into themes and answered by DIO, with the answers being published on our website.

Our involvement and engagement have been key throughout the process in ensuring the unique needs of Army families are fully understood. Our firm focus on families has been adopted, with the FDIS contract taking a Families First approach – the focus being on homes for families, instead of properties for occupants. The contract rolled out later in 2022, and we'll be monitoring its performance for families against this standard.

We continue to provide updates to families via our website, social media and Army&You magazine and to engage with DIO and the contractors with feedback from families.





The AFF has made a huge contribution to the Future Defence Infrastructure Services (FDIS) accommodation contracts, from helping design the terms with Service families in mind; through playing a major part in pre-launch communication; to providing invaluable feedback since they entered service to help identify and address early issues with delivery. This all underpins the Families First approach we are determined to embed throughout the life of the contracts. - **James Savage, Head of Regional Delivery Accommodation, Defence Infrastructure Organisation**

Scottish Affairs Committee

Our Chief Executive gave evidence to the Scottish Affairs Committee at its inquiry on *Defence in Scotland: military personnel and estate*. We welcome the resulting report *Defence in Scotland: military landscape* which acknowledges the important role that families play in supporting the Army in Scotland. The key concerns are reflected in the report recommendations, including the provision of information to families on moving to Scotland and the ability for partners to transfer their qualifications across the border.

Building a strong organisation

Increased capability

Building on the business change programme we undertook in the last financial year, which put the organisation in a better position to respond to families' needs, we have further developed our Specialist capability by recruiting assistants to help our Manager Overseas and Money & Allowances Specialist.

We were grateful to have secured funding from the Royal British Legion to be able to further strengthen our OISC-qualified F&C team by employing a third F&C assistant.

These teams are now able to provide enhanced guidance and support.



AFF resolved an issue with maternity pay for Emilie and her family. Emilie was unable to meet the continuous employment requirements to qualify for Enhanced Maternity Pay due to her husband's posting, but AFF was able to help her approach her employer, who was an Armed Forces Covenant signatory, and they agreed she could receive EMP.

Emilie said: "AFF were really helpful and supportive in understanding my position. They communicated with me all the way throughout the process.

"I am really pleased with this outcome. Maintaining a career whilst moving every two years has many challenges and AFF helped to overcome one of these barriers.

"I really appreciate all the efforts AFF took to help me."



AFF in Action



Following AFF's work with the chain of command, policy changes have been made which affect separating couples. Both parties should now be offered an interview with welfare staff or the chain of command and a record of the interview should be signed by both parties before the personal status category (PStat Cat) can be changed. In addition, if the serving person is moving to a PStat Cat2 with full custody of children, they can now apply for another quarter in the area and will only pay for one SFA during the 93-day Notice to Vacate period.



AFF's Housing Specialist noticed an increase in enquiries from the Military Provost Guard Service (MPGS) saying they couldn't temporarily retain their quarters on posting to allow a child to complete a critical stage of education. She liaised with the policy team and DIO. The JSP has now been amended to reflect the fact that members of the MPGS are entitled to retain their quarters for up to 12 months for the same reasons as other regulars and full-time reserves on full commitment.



AFF provided anecdotal evidence that further education students were having to restart their courses on being posted to Scotland as funding could not be transferred over the border. As a result, the MOD is running a survey to gather evidence on funding issues for spouses and post-16s moving from the rest of the UK to Scotland.



The Department for Education had incorrectly interpreted immigration rules and assessed non-UK soldiers as not entitled to student finance. After the F&C team raised concerns, the DfE has now instructed the Student Loans Company to consider these soldiers, who fulfil all other eligibility criteria, as eligible for student finance while they're serving.



Families first approached AFF regarding the poor broadband provision in Aldershot so we liaised with the Garrison Support Officer, chain of command and the local MP to try to improve the situation. Openreach has now added Aldershot to its latest published ultrafast full fibre build plan.



AFF teamed up with 11 other military charities to write an open letter to MPs, calling on them to improve the Armed Forces Bill. The letter urged the Government to widen the scope of the Bill to meet the needs of the whole military community.



Several families contacted AFF as they were having difficulty claiming Universal Credit (UC) when posted overseas, as there was no way of inputting a BFPO address into the system. AFF recognised that longer-term guidance was needed. Our Money & Allowances Specialist took this up with the Armed Forces Covenant team, the MOD Families Team and the Department for Work and Pensions (DWP). A new DIN has now been issued which explains the process and gives a set postcode to use so that all claims are routed to a single Jobcentre. The next step will be for DWP to update its system to recognise BFPO addresses and for new guidance to be added to UC forms.



Whilst moving to a more specialised and virtual operating model, AFF's Overseas Team has continued to build new relationships with welfare and other key support organisations across the world and strengthened joint working with the other Families Federations on overseas issues.

Army&You magazine

Each edition of Army&You magazine went to approximately 34,000 families in hard copy.







Terri, who is married unaccompanied and lives in her own home, contacted AFF a few weeks before committing to an overseas assignment when it became apparent that her two eldest children would not be entitled to housing overseas.

She said: “It’s been a very confusing time with no support at all. Whether this is more my husband’s responsibility or not, I am unsure, however, this has been the main reason I have never moved with my husband.”

AFF advised on the process and entitlements for young adults in relation to overseas assignments. The family then made the decision not to go ahead with the posting. Terri said: “Thank you for helping me understand and inform me of how it all works. I am grateful you took the time to find the information required.”

AFF is committed to providing accurate and comprehensive advice, tailored to the unique requirements of each family who contacts us.

Thank you



At AFF we are always looking for ways to improve and evolve. Early in the pandemic we pivoted quickly to providing families with accurate and timely information through our website and social media platforms and we have continued to adapt our communications to families' changing needs.

As well as recommencing face-to-face engagement with families and stakeholders, we now deliver presentations digitally, have attended online families' discussions, and increased our capacity to engage directly through social media platforms.

As the year went on, it was increasingly important for us to better understand and respond to complex and specific needs, particularly from families based overseas.

So in addition to our ongoing work, we ran an Overseas Survey. Almost 1,500 families contributed their views on the benefits and challenges of an overseas assignment, and we were able to feed the results back to the chain of command and policy makers.

It has been another challenging year, but I feel privileged to lead the amazing AFF team who continue to put Army families at the heart of everything they do.

I would also like to thank the AFF Trustees for their dedication, advice and support.

Collette Musgrave
Chief Executive



Army Families Federation is a charitable incorporated organisation registered in England and Wales.

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