



UK SFA Furniture Review

A guide to support your choice when moving to Service Family Accommodation.

Document created by MOD People Accommodation

What is the UK SFA Furniture Review?

Furniture has been provided to Service family Accommodation (SFA) for a small rental charge for many years.

Accommodation Policy have led the Furniture Review and worked with stakeholders to look at what items of furniture should be provided into family homes and how this is scaled to the different type of SFA properties we have on our estate.

The first changes will be:

- Newly published revised scale of furniture items
- New scoring calculation for each SFA types.
- Get you in packs (GYIP) to be focused on first time users of SFA and for families moving or returning from overseas.

With future aims looking at the way furniture moves with families and the way families request items.

Why was a review needed?

Furniture policy for family homes has not been updated for some time, estimated to be at least 10 years. This means that furniture has not seen modernisation to the way it is offered to Service families in this time.

A lack of policy updates has also meant the points-based charging model is out of date and has meant some items have been provided free of charge over many years. Although free items is seen as a benefit to Service families, it is not a suitable use of public funds.

The review aims to correct this whilst retaining the current charge structures of unfurnished, part furnished and fully furnished. Information about charges is available within this guide.



Who has been involved in the Furniture Review?

The MOD Head Office Accommodation Policy Team has worked closely with DIO, FLC Accommodation Teams and Industry Partners to update the furniture policy.

What evidence have you used to inform the Furniture Review?

We have used evidence gathered through research with Service personnel [\[LINK\]](#) and analysis of existing furniture usage and associated costs.

Research findings

The review has focused on themes provided by Service personnel, the Furniture Review will take these forward to progress change. Some with the initial change to policy and future refinement of systems and processes.

You Said:

- You still need furniture to be provided, as you use it for practical and functional reasons. However, the list of items could be scaled back removing some non-essential items, such as toilet brushes.
- The Get You In Pack (GYIP) is not essential when moving between SFA properties within the UK.
- You would like to select furniture after you have been allocated accommodation, rather than before you select a property. This would help you decide how many/which items to rent to avoid unnecessary returns. You would also like a clearer and more consistent returns process.
- Mattresses should be used by only one Service person/family, and you would be happy to move with the same mattress each time, to reduce waste.
- You were satisfied with the furniture provision, but suggested the quality of items, particularly sofas and mattresses could be improved.
- You would be happy to move with the same furniture, rather than returning this to the Defence Accommodation Stores before moving.

When will changes take place?

The changes to the scaled lists of furniture and charging calculations will take place from 1st September 2025.

This will be for new applications received or those requesting to change the amount of rented furniture in their home, on or after this date.

Many families will already have furniture and not move for some time, their furniture will remain, and the charges will remain the same until they move or request for a change of items.

Furniture does not travel with you and is instead returned to the local Defence Accommodation store (DAS). Applications for moves taking place on or after 1st September 2025 may see differences in the items you can request for your next SFA. Please see the furniture items on page 7 of this guide.

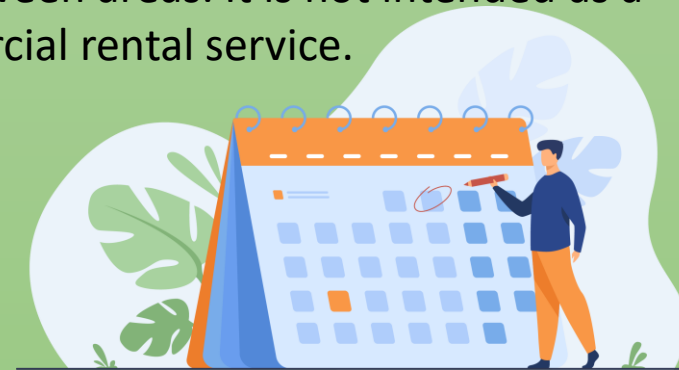
Can I request furniture before the change?

Changes in circumstances may require additional furniture, this might happen with the increase in household members and is seen as a suitable reason to request furniture.

Meeting temporary needs or in anticipation of policy change are not suitable reasons to request furniture.

The removal of furniture, known as wharfing, can be requested during occupancy but this should be limited, and requests may be declined if multiple requests are made during your occupancy of the same SFA.

Families are expected to utilise the furniture rental as a benefit of service, to enable mobility between areas. It is not intended as a retail or commercial rental service.



What will I be charged?

3-bedroom SFA Furniture rental:

Type C - £5.48 for Part furnished per month
Type C - £10.65 for Fully furnished per month
Type V – £9.73 for Part furnished per month
Type V – £19.45 for Fully furnished per month

4-bedroom SFA Furniture rental:

Type D - £6.39 for part furnished
Type D - £12.47 for fully furnished
Type IV – £10.95 for Part furnished per month
Type IV – £21.60 for Fully furnished per month

Is that a good deal?

Buying furniture for a 3-bedroom home, based on a fully furnished pack could cost an estimated:

£4085

Buying furniture for a 4-bedroom home, based on a fully furnished pack could cost an estimated:

£4885

Renting furniture privately for a 3-bedroom home, based on a fully furnished pack could cost an estimated:

£1284 per month

Renting furniture privately for a 4-bedroom home, based on a fully furnished pack could cost an estimated:

£1547 per month

Furniture charges are based on the AFPRB rates of charge 2024, issued annually. Families may pay between £4.26 - £30.11 per month in the form of a furniture rental charge, subject to the property type and whether this is part or fully furnished.

Understanding MOD furniture

Renting furniture from the MOD may be the right choice for you, but it is important to consider:

- The size of the property you will reside in and how much furniture you already own.
- Do you know anyone who has used the service, who you can ask questions?
- You may be liable for damages to furniture, if deemed to be outside of fair wear and tear.
- MOD furniture is standard, you cannot request different colours or styles.
- Furniture may be a mix of new and used, colours may not always match between items.
- Understand your daily charge for part or fully furnished rental.
- Different industry partners deliver furniture in different part of the UK.
- Furniture does not currently move with your personnel effects.
- Mattresses may not be new, but you should expect one in good condition.

Tips:

Use the Furniture Calculator to understand the items you can request and your estimated monthly charge.

Understand the policy, please see JSP 464 vol 1, part 1 and 2.

If you plan to buy your own furniture, consider how much rented furniture you think you need.

Understand about furniture needs before making your e1132 application. This may prevent issues at move in and during use.

What items can I ask for as part of my move?

The items below provide broad options to meet a standard furniture need when moving to a home.

Living areas:

- A bookcase
- A Sideboard
- A desk with chair
- Dining chairs
- Dining table
- Coffee table
- Nest of tables
- Armchairs
- 2 seater sofa
- 3 seater sofa

Bedrooms:

- Double bed
- Double Mattress*
- Single Bed
- Single Mattress*
- Bunkbeds
- Cot bed
- Cot bed Mattress*
- Dressing table with stool
- Table mirror
- Chest of Drawers
- Wardrobes
- Bedside Tables

Auxiliary items:

- Lawnmower and circuit breaker
- Garden tool pack
- Vacuum Cleaner
- Get you in Pack (GYIP temporarily issued for 6 weeks)**



*Mattress are not for sole issue and will only be provided with beds, if requested. This allows the use of any personal mattresses.

**Get you in Packs (GYIP) will be only be available for first time users of SFA and families moving to or returning from overseas.

Are items being removed from this service?

Yes, the below items will be removed from the furniture rental provision from 1st September 2025

- Stairgates and extensions
- Highchairs
- Playpens
- Toilet Brushes
- Hoover bags
- Mattress protectors
- Bathroom stool
- Step stool

Ironing boards which are currently provided will not be removed but instead move to the Get you in Pack (GYIP).

Why are they being removed?

The rental of furniture is heavily subsidised for Defence personnel, and child items have been provided free of charge since their introduction. Some items provided are classed as consumables which will be disposed of after first issue, this is not seen as a sustainable use of public funds.

Ownership and purchase of key items for children and cleaning are seen as a service family's responsibility to provide and are readily available from high street or online retailers.

Child items, if in good condition and useable, will be returned to warehouses for redistribution. These will be retained where possible for welfare cases when it is suitable to do so.



Furniture Calculator

- The Furniture calculator can be used to provide an estimated monthly charge before making your e1132 application.
- It is type based and will allow you to select items for the number of rooms a property may have.
- Due to the SFA estate, not all properties are designed in the same way but the furniture available will offer choice to meet your needs.
- Part and fully furnished states will automatically calculate based on your item request.
- A link to the calculator can be found here: (Gov.uk)

Property Type: Clear All Est Monthly JPA Charge: £0.00
 Points available: 65
 Current points selected: 0
 Furnished state: Unfurnished

LOUNGE/DINING/ANNEX		
Item	Quantity	Points
Bookcase	<input type="checkbox"/>	0
Sideboard	<input type="checkbox"/>	0
Desk with Dining Chair.	<input type="checkbox"/>	0
Dining Chair		0
Armchair		0
Settee (2 seater) - 2 points each		0
Settee (3 seater) - 2 points each	<input type="checkbox"/>	0
Dining Table (4-6 or 6-8 seater)	<input type="checkbox"/>	0
Coffee Table	<input type="checkbox"/>	0
Nest of Tables (3)	<input type="checkbox"/>	0

KITCHEN		
Item	Check if required	Points
Vacuum Cleaner	<input type="checkbox"/>	0

PRINCIPAL BEDROOM		
Item	Double	
	Quantity	Points
Double bed with headboard	<input type="checkbox"/>	0
Double Mattress	<input type="checkbox"/>	0
Chest of Drawers		0
Dressing Table & Dressing Stool	<input type="checkbox"/>	0
Bedside Table		0
Free Standing Mirror	<input type="checkbox"/>	0
Wardrobe (Double)	<input type="checkbox"/>	0

BEDROOM 2		
Item	Double	
	Quantity	Points
		0
		0
Chest of Drawers		0
Bedside Table		0
Wardrobe (Single)		0

BEDROOM 3		
Item	Double	
	Quantity	Points
		0
		0
Chest of Drawers		0
Bedside Table		0
Wardrobe (Single)		0

BEDROOM 4		
Item	Single	
	Quantity	Points
Single Bed with headboard		0
Single Mattress		0
Chest of Drawers		0
Bedside Table		0
Wardrobe (Single)		0

BEDROOM 5		
Item	Single	
	Quantity	Points
Single Bed with headboard		0
Single Mattress		0
Chest of Drawers		0
Bedside Table		0

Garden items		
Item	Quantity	Points
Lawnmower and Circuit breaker	<input type="checkbox"/>	0
Garden tool pack	<input type="checkbox"/>	0

Children Items		
Item	Quantity	Points
Child Cot		0
Cot Mattress		0
Bunkbed		0
Bunkbed Mattresses		0

TIP:
Understand your SFA entitlement first, to select the property type.

TIP:
Maximising your request based on the charge, may lead to unwanted items and impact on the space in your home.



What you need to know

Key Points

- Families eligible or entitled to Service Family Accommodation (SFA) or Substitute Service Family Accommodation (SSFA) can request furniture as part of their housing application.
- No deposits or upfront costs are needed to request furniture.
- Furniture should be requested as part of your application.
- Requests for furniture while residing in SFA/SSFA should only be made for circumstance changes, not to meet temporary requirements.
- Requests for removal of furniture (wharfing) should be limited where possible.
- The requested furniture will be provided for your move in date to allow for your family to live in your new home.
- The items available to you will be subject to the size of your accepted property.
- Furniture is provided and owned by the MOD through its life. Families pay a small daily charge based on the type of property they have accepted and the quantity of items they have requested. This is taken from pay in the same way other accommodation charges are.
- The amounts charged are set annually by the Armed Forces Pay Review Board.
- Damage of furniture outside of fair wear and tear may be charge to families.

Where does the furniture come from?

- Defence Accommodation Stores (DAS) is the term used for several stores across the UK providing furniture to your SFA and SSFA. The items are purchased through framework companies and to meet British standards. Items are then returned to these stores at move out to be checked and restocked for other families.
- These stores manage thousands of items to ensure they are available for families as part of their application.
- Damaged items are often disposed of when they can't be repaired.
- You cannot collect or return items directly to these stores.