

Defence accommodation policy

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The People Accommodation Policy Team is responsible for Defence accommodation policy on behalf of Chief Defence Personnel (CDP).

Defence accommodation policy governs the provision of subsidised accommodation and the substitute equivalents to Service personnel and their families on a worldwide basis. This does not include accommodation in operational theatres and temporary accommodation at training areas, where separate single Service arrangements will apply.

JSP 464 is the policy for the provision of service family accommodation, single living accommodation and the substitute equivalents.

Overview

We recognise the importance of homes and families to the wellbeing of Service Personnel, especially when making such extraordinary sacrifices in the UK and overseas.

Defence continues to consider how we best support our people and ensuring that they have access to high quality subsidised accommodation in line with modern living standards and the support that meets their varied needs, health, and wellbeing.

The concept of 'family' and 'modern home' has changed over time, and we need to reflect this in the accommodation we provide.

We are committed to improve the fairness with which accommodation is allocated, the quality of that accommodation, the way that we make best use of our accommodation to ensure best value for money, and its sustainability.

We continue to gather and use data to improve the information that we have about our Service personnel, how they use Defence accommodation and what their expectations are in order to support our future strategy, decision-making and policy development.

Defence must ensure that all Service personnel have access to accommodation which supports them, not only in the execution of their duties, but also in their private lives.

From 1 January 2023, The Forces Help to Buy Scheme became an enduring policy, ensuring its availability to all service personnel now and in the future. The scheme enables service personnel to borrow up to 50% of their salary, and up to a maximum of £25,000 interest-free towards the purchase of a property.

The Defence Estate Optimisation Programme (DEOP) will deliver a more modern and right-sized estate, enabling new investment and improvements in quality and maintenance as well as a reduction in the number of non-compliant facilities.

There has been significant investment in Single Living Accommodation (SLA) which has led to improvements on multiple sites. This is reflected in the Defence Accommodation Strategy.

The need for targeted improvements and consistency of approach is recognised across Defence and for SLA is guided by the recommendations of the National Audit Office and Public Accounts

Committee. This has led to the introduction of the Defence Minimum Standards for SLA (DMS) and subsequent work on SLA aspirational standards.

It is more important than ever that Defence accommodation policy and spending focuses on what matters most to our people. We need to iterate and further develop accommodation policy with the operational work to rationalise our accommodation portfolio, improve its condition and standards, and target investment where it is most needed to modernise and take greater consideration of sustainability.

Continual development of our estate must give value for money, which, in a world of rising costs, means a period of significant challenge. As the homes we supply for service personnel are heavily subsidised in comparison to the private market, any improvements to the estate will need to be reflected in costs going forward.

The Defence Accommodation Strategy and outcome from the Future Accommodation Model pilot must reflect modern lifestyles, working patterns and support the wellbeing of our forces and their families in the execution of their duties and in their private lives. The accommodation offer also needs to be agile and flexible to ensure that Defence can respond to emerging priorities and take into account the Department's Net Zero commitment.

It's important to make sure that policy, programmes and projects work together well; and that the delivery of existing accommodation is also well managed. This will maximise efficiency while also allowing policy to develop and improve.

New standards articulated in the Defence Accommodation Strategy set a baseline from which we can continue to improve the quality of our accommodation, alongside bespoke delivery plans to ensure we can achieve our commitments to meet the needs of our people.

Latest news on Defence accommodation

Information about the Dual Accommodation Waiver

The Dual Accommodation Waiver (DAW) became permanent from 1 April 2026, replacing outdated Single Living Accommodation (SLA) waivers.

This update aims to create a fairer and more inclusive system for Service Personnel.

Details on eligibility, changes, and how to apply:

Information about the Dual Accommodation Waiver (ODT, 36.7 KB)

Defence Housing Strategy Review announcement:

On 3 November 2025 Secretary of State for Defence, John Healey MP, announced the new Defence Housing Strategy, the most significant transformation in Armed Forces housing in over 50 years.

It was developed by an external panel of accommodation experts and internal Defence SMEs with input from Service families. The ten-year plan aims to modernise the Defence housing estate, providing high-quality, modern homes that meet the needs of Service life.

To support Service personnel in long-term relationships and non-resident parents while new homes are built, the MOD is introducing an Interim Rental Scheme. The scheme will provide Service

personnel who meet the criteria with an accommodation allowance and enable those eligible to rent privately. This will ensure access to suitable accommodation during the redevelopment process.

Accommodation Support Cell:

A dedicated Accommodation Support Cell and phone line have been set up to support the future planned interim rental scheme. The line is open, but please note that the operators are currently unable to provide detailed information.

You can contact the Support Cell by:

- telephone: 0800 368 7406
- email: People-Accom-ASC@mod.gov.uk

The Support Cell is open Monday to Thursday, 8:30am to 4:30pm
Friday, 8:30am to 3:30pm.

Further updates will be shared as soon as more information becomes available.

Update on the Modernised Accommodation Offer (Previously New Accommodation Offer) for Armed Forces personnel serving in the UK

Our Armed Forces personnel make extraordinary sacrifices to protect our nation. Defence's Modernised Accommodation Offer (MAO) aims to put fairness first. The MAO was announced in September 2023 and was due to go live in March 2024, but was paused in February 2024 on ministerial direction. It is currently under review.

The MAO was designed collaboratively with the single Services. Lessons have been implemented from a variety of sources, including the FAM pilot and research undertaken with Service personnel and families.

The standard of Single Living Accommodation (SLA) will be improved over time and in accordance with the Defence Minimum Standard at Annex A of the Defence Accommodation Strategy (DAS).

Details of the MAO update can be found here: [What is happening as part of the Modernised Accommodation Offer](#).

Defence is still committed to widening entitlement to family accommodation to those Service personnel in established long term relationships and/or who are parents with non-resident children. This remains under review.

Widened accommodation entitlement (limited locations) - UK including NI

The widened accommodation entitlement (limited locations) policy (WAE(LL)) launched on 31 October 2023 as a first step in delivering the commitment made in the Defence Accommodation Strategy (2022) to allocate accommodation to personnel in long-term relationships on the same basis as those who are married.

The pilot closed to new applicants in March 2024 pending a review of both the pilot data, and the MAO.

WAE(LL) Preserved Rights

Following the end of the WAE(LL) pilot on 11 March 2024, Service personnel who gained entitlement to subsidised family accommodation and were successfully accommodated during the pilot period will retain this entitlement until 31 March 2025 as WAE(LL) Preserved Rights (PR) for continuity of accommodation support.

The entitlement will continue even if the Service person is assigned to a site that was not part of the WAE(LL) pilot. Full details can be found in JSP 464 Vol 4: Part 2.

Accompanied Established Long-Term Relationship (LTR(E)) overseas pilot

Improving the overseas accommodation offer.

JSP 464: Vol 4 provides more details for the overseas accommodation LTR(E) pilot. Additional policy for overseas accommodation can be found in JSP 464: Vol 5.

Defence Accommodation Strategy

On 20 October 2022, Minister for Defence People, Veterans and Service Families Sarah Atherton launched the UK Armed Forces Defence Accommodation Strategy (DAS) from Combermere Barracks in Windsor, setting out the roadmap to improve the accommodation across Defence.

The DAS focuses on ensuring the quality of accommodation, that it is allocated fairly, and the way the accommodation is used to ensure best value for money whilst ensuring environmental sustainability.

The DAS sets out principles committing to:

- continuing support for Service personnel through subsidised accommodation and access to the housing market, including looking at making Forces Help to Buy an enduring scheme
- increasing fairness across the allocation of subsidised allocation
- improving the quality of our accommodation offer, with the introduction of a new SLA Minimum Standard
- improving the use of our accommodation estate, ensuring we use data to make best use of properties
- improving the sustainability of the accommodation estate and helping Service personnel to use their properties in a sustainable way

Future Accommodation Model pilot

The Future Accommodation Model (FAM) pilot ran from 2019 to 31 March 2023 to gather information on lived experiences and seek improvement to the accommodation offered to our Service personnel. Find out more about the FAM pilot.

Service personnel who gained entitlement to subsidised Service family accommodation during the pilot period, or were still in receipt of FAM payments at the end of the pilot may retain this entitlement until 31 March 2026 as FAM pilot Preserved Rights (PR). Full details can be found in JSP 464: volume 4.)

Forces Help to Buy

Regular Armed Forces personnel can benefit from a £200-million scheme to help them get on the property ladder. The Forces Help to Buy scheme enables Service personnel to borrow up to 50% of their salary, interest free, to buy their first home or move to another property on assignment or as their family's needs change.

The pilot scheme, which launched in April 2014, has now been made permanent and aims to address the low rate of home ownership in the Armed Forces.

Forces Help to Buy: help to get on the property ladder.

Tri-service accommodation regulations

Tri-service accommodation regulations (TSARs) (JSP 464). is the definitive policy for the provision of service family accommodation, single living accommodation and the substitute equivalents.

Research and evidence

Learn more about our latest research on topics relevant to Defence accommodation.

Defence accommodation: research and analysis.

Service Accommodation complaints, challenges and appeals

JSP 464: volume 1 provides the policy and process to follow for Accommodation Complaints, CAAS Challenges and Appeals, and Policy Challenges regarding Service Family Accommodation (SFA), Single Living Accommodation (SLA) and substitute accommodation.

Related content

DIO Service Family Accommodation.

JSP 464, Tri-service accommodation regulations.

JSP 752, regulations for expenses and allowances.

Armed Forces Pay Review Body Report 2022.

<https://www.gov.uk/guidance/defence-accommodation-policy>