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Families First

Foreword from Natalie Elphicke-Ross, Chair of the Defence Housing Service



Natalie Elphicke-Ross, Chair of the Defence Housing Service

This month marks a year since the announcement of the Defence Housing Strategy, a significant milestone in our ongoing commitment to improving the standard of military housing. Over the past year, we have taken important steps towards our goal, but we know there is still more ahead.

As Chair of the Defence Housing Strategy Team and Chair of the Defence Housing Service, I am deeply committed to ensuring that families remain at the heart of our work. Through the introduction of Regional Experience Committees and the launch of the Red Tape Challenge, we are listening closely to families to cut through frustrations and simplify systems and processes, while recognising the unique challenges of daily military life.

Supported by an investment of £9.2 billion, we remain dedicated to providing modern, comfortable homes that meet the needs of today's families. At Brize Norton, construction is underway on the first new MOD homes built in a decade. We have already upgraded 1,250 of the worst homes, and we're bringing 1,000 empty homes back into use by the end of March.

At the centre of this work is the creation of a new dedicated organisation, the Defence Housing Service with Service families at its heart. Earlier this month, I was delighted to join stakeholders from across Defence, including housing experts, suppliers and representatives from the Families Federations, in Warminster to help shape the future of DHS and how it will deliver better homes and services for Service families.

With the recruitment of new non-executive board members underway, DHS will bring together some of the best industry expertise to the Defence Housing Service. Their knowledge and experience will strengthen our ability to deliver high-quality homes and services for our families. As we move towards the launch of the DHS in April 2027, we remain focused on turning these commitments into real, positive change. Together, we will continue building on this progress, ensuring homes are not just houses, but places where service families can truly thrive.

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One year anniversary of the Defence Housing Strategy

One year on from the Defence Housing Strategy and already significant progress has been made to improve Service Family Accommodation. This includes the refurbishment of military homes across the UK and investment in new housing, as well as giving families a stronger voice through new feedback opportunities. Read the full article on Defence Homes to find out what has been delivered so far and what's planned next as we continue to transform military housing.



Click here to see what we have done since the Defence Housing Strategy was published

Update to Awaab's Law and what it means for you

Awaab's Law, which took effect in October 2025, requires social landlords to address all damp and mould hazards within fixed timeframes. From November 2026, new requirements under Awaab's Law Phase 2 will strengthen how housing hazards such as damp and mould are managed. This means we will have clearer processes for identifying, monitoring and resolving issues that could affect the health, safety and wellbeing of Service families.

The way you report housing concerns will not change. However, you may notice more regular communication from us, including updates on reported issues, requests to arrange inspections and information about the actions being taken to resolve concerns.

What does this mean for you?

- You can continue to report housing issues in the same way as you do now.
- You may receive more regular updates about damp, mould or other housing-related hazards you have reported.
- We may contact you more frequently to arrange inspections or access appointments.
- Please make sure your contact details, including your email address and phone number, are up to date.
- If you have concerns that could affect your health, safety or wellbeing you should report them as soon as possible.

We encourage all families to report signs of damp and mould in their home at the earliest opportunity by using Pinnacle's dedicated damp and mould reporting tool or by calling them on **0800 031 8628**.

Fire safety over the winter period

As it gets colder, many of us look for ways to keep warm at home. Whether you're using portable heaters, electric blankets or candles to create a cosy atmosphere, it's important to remember that these items can pose a fire risk if not used safely. A few simple checks can make all the difference to ensure you and your family are safe over the winter period.

Remember to check your smoke alarms are working and test them regularly, if you notice they are broken or defective contact Pinnacle either through HomeHub or 0800 031 8628.

Portable Heaters

Portable heaters can be useful when trying to warm a single room without using the central heating or to get a quick burst of heat, but they should always be used with care:

- Keep heaters at least one metre away from curtains, furniture and other flammable materials. Never use a portable heater to dry clothes.
- Always switch off and unplug portable heaters before going to bed or leaving the property.
- Place heaters on a stable, flat surface where they cannot be knocked over.

Electric blankets

Electric blankets can help keep heating costs down during colder months, but you must:

- Always follow the manufacturer's instructions.
- Unplug the blanket before sleeping unless it is specifically designed for overnight use.
- Check regularly for signs of damage (such as fraying, scorch marks or exposed wires) and replace the blanket if any defects are found.
- Store electric blankets flat or loosely rolled to prevent damage to the wiring.

Candles

Candles are a common cause of accidental house fires, particularly during the winter and festive season. We recommend using battery-operated LED candles, which provide the same warm glow without the fire risk. If you choose to use real candles:

- Keep candles in suitable heat-resistant holders on stable surfaces and position them well away from curtains, decorations, furniture and other items that could catch fire.
- Keep candles, matches and lighters out of the reach of children. Also, never leave candles unattended, always extinguish them before leaving a room or going to bed.
- Take extra care with tea lights, which can become extremely hot and damage surfaces if not placed in an appropriate holder.

Budget and financial support for families

Christmas is often one of the most expensive times of the year and with household costs continuing to rise, many Service families may feel extra pressure on their finances this year. If you're looking to make your money go further this winter, creating a budget can be a good place to start. Using a budgeting tool can help you understand where your money is going, identify areas where you may be able to save, and plan ahead for upcoming expenses. The free GOV.UK Budget Planner provides a simple way to track spending and offers personalised guidance to help you manage your finances.

If you're experiencing financial difficulties, it's important to remember that support is available. A wide network of organisations offers free, confidential advice and assistance to Serving personnel, veterans and their families. Military-specific support is available through Veterans Welfare Service, SSAFA, the Royal British Legion and your local HIVE. Families can also access independent financial guidance from charities and organisations including StepChange Debt Charity, National Debtline and Citizens Advice.

Financial pressures can also affect wellbeing. If money worries are impacting your mental health, support is available through Mind, while the Samaritans can be contacted 24 hours a day on 116 123 for confidential emotional support.

Buying a home and leaving SFA?

If you and your family are planning to buy your own home and move out of SFA, starting the move-out process as early as possible can help you avoid overlapping costs. Booking your Pre-Move Out Appointment as soon as your plans begin to take shape will help you understand the process and prepare for your move. Where possible, you should also try to schedule your Move Out appointment to coincide with the exchange or completion date of your new property.

Taking these steps can help reduce any overlap between SFA charges and the costs associated with your new home, such as mortgage payments, helping your move go as smoothly as possible.



Raising repairs over the Christmas period

Please be assured that DIO, Pinnacle and our suppliers will still be available over the festive period for any emergencies. You can contact Pinnacle through the National Service Centre by calling **0800 031 8628.**

Useful Links

- Contact Pinnacle
- Visit Defence Homes
- Join the SFA Defence Connect page