

# Giving and Receiving

Supporting and investing in  
our Armed Forces Community  
in Wales



Llywodraeth Cymru  
Welsh Government



## Foreword by the Cabinet Secretary for Communities and Children

As a nation we owe a debt of gratitude to our Armed Forces for the sacrifices they have made.

We also must not forget the valuable contribution our Forces families provide in supporting those currently serving and those who have served their country.

Transition into civilian life can be a daunting experience. However, the majority of service leavers integrate into community life effectively, using skills developed during their time in the Armed Forces to gain meaningful employment and contribute to their communities

The Welsh Government is committed to the principles of the Armed Forces Covenant to ensure no member of the Armed Forces is disadvantaged as a result of their service.

In June 2013, we published the Welsh Government's Package of Support for the Armed Forces Community in Wales, which set out how we work with key partners to deliver effective services that meet the needs of the community, such as health, education and housing services.

We continue to work with our partners, and have now refreshed our Package of Support to better reflect the current position

The refreshed document outlines the wealth of support available in Wales and signposts to organisations that can provide further information. You will also find examples of how support given to individuals has addressed their needs and supported them in settling back into civilian life.



A handwritten signature in black ink that reads "Carl Sargeant". The signature is written in a cursive, flowing style.

**Carl Sargeant**  
Cabinet Secretary for Communities and Children

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# 1. Setting the scene

## Introduction

In Wales there are estimated to be 385,000 members of the Armed Forces community, this equates to 12% of the population<sup>1</sup>. This includes Serving Personnel, Reservists and Cadets as well as their families and ex-Service personnel. Many will have experienced conflict, directly or indirectly, and the challenges that can arise following this.

In the Welsh Government we are committed to supporting our Armed Forces community, ensuring no members of this community are disadvantaged in accessing public services as a result of their service in the Armed Forces.

There is a wealth of support available in Wales that can be accessed. Our Package of Support outlines the specific policies that are in place in devolved areas, such as Education, Health and Housing and provides information on other supporting organisations that will be able to help.

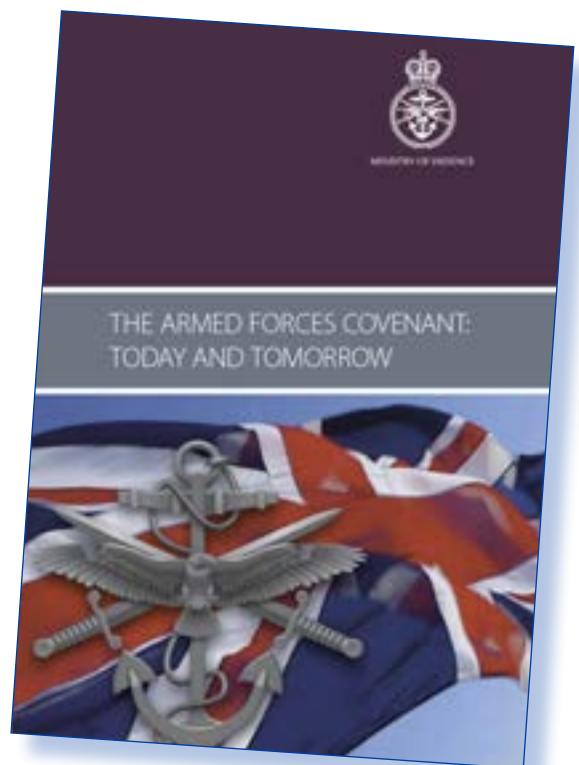
## Background

In May 2011 the UK Government published 'The Armed Forces Covenant: Today and Tomorrow' [www.gov.uk/government/publications/the-armed-forces-covenant](http://www.gov.uk/government/publications/the-armed-forces-covenant).

The Armed Forces Covenant is a promise made by the UK Government to ensure that people serving in the Armed Forces do not face disadvantage as a result of their Service. It recognises that the whole nation has a moral obligation to members of the Armed Forces and their families, and it establishes how they should expect to be treated. The two principles of the Covenant are:

- The Armed Forces community should not face disadvantage compared to other citizens in the provision of public and commercial services; and
- special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

Whilst the Covenant itself is not a legal document, the Armed Forces Act 2011 sets out a statutory requirement for the Secretary of State for Defence to present an annual Armed Forces Covenant Report to Parliament. The Annual Report details progress made on the delivery of commitments of the Covenant and sets out new identified commitments.





The Welsh Government works closely with the Ministry of Defence in raising awareness of the Covenant, reporting its achievements and progress made in the Covenant Annual Report. The Welsh Government has also developed strong relationships with its key partners, nurturing and promoting the Covenant in Wales. In Wales, all 22 Local Authorities have signed a Community Covenant, showing their commitment to the Armed Forces Community in Wales. The Welsh Government Package of Support was first published in 2011 in response to the independent Military Covenant Task Force Report, and the UK Government's 'Armed Forces Covenant: Today and Tomorrow'. A review of the Package of Support was carried out in 2013 and an updated version was published.

As we start our Fifth Assembly it seemed fitting to once again refresh the Package of Support with our key stakeholders, capturing a number of new and developing commitments both within Welsh Government policy areas and support organisations. Consultation with partner organisations ascertained that the title wasn't an accurate reflection of the benefits that the Armed Forces can bring to our communities. There was consensus that 'Giving and Receiving – Supporting and investing in our Armed Forces Community in Wales' encapsulates the cohesive community; the two-way relationship that exists between the Armed Forces and the community in which they live.

The Welsh Government 'Giving and Receiving – Supporting and investing in our Armed Forces Community in Wales' should be read in conjunction with the UK Armed Forces Covenant publications and the Welsh Government's Welcome to Wales information pack. Together these documents set out the UK Government's overall intent for supporting the Armed Forces community.



## 2. Our achievements

**“Working collaboratively with our partners the Welsh Government’s aim is to ensure we provide effective and efficient public services which support your needs.”**

Since our first Package of Support was published in 2013 we have made positive steps towards improving the support available to veterans and their families.

Examples of achievements include:

- Providing **£50,000 to fund a campaign to promote the Defence Privilege Card** in Wales. Members of the Armed Forces Community with a Defence Privilege Card can access discounts both online and on the high street. Since the start of the campaign membership has increased by 89.14% compared to 38% for the rest of the UK.
- **Supporting the development of a Veterans Pathfinder** – a ‘whole system’ approach of delivering more effective services for ex-Service personnel in the criminal justice system. Deploying combined public and voluntary sector resources to their best effect the Veterans Pathfinder will provide more effective services and reduce re-offending.
- We have **invested £650,000 to support improvements in psychological therapies** during 2015-16 to ensure the delivery of psychological therapies - such as Cognitive Behavioural Therapy – for people of all ages, including psychological therapies for veterans suffering from post-traumatic stress disorder.
- **Ensuring veterans living in Wales have the opportunity of accessing the Veterans Hearing Fund.** Launched at the end of 2015 the Ministry of Defence fund provides £10 million over 5 years to enable veterans to access support with hearing loss. To date 13 applications have been received with 7 applications funded and 5 in various stages of being processed.
- We committed funding of **up to £100,000 to support nationwide delivery of the Armed Forces Free Swimming Scheme** from November 2015 – March 2017. All Local Authorities in Wales have signed up to the scheme enabling Veterans across Wales to access free swimming at local participating pools.
- **Providing annual funding of £585,000 to Veterans NHS Wales** to improve support and treatment for veterans suffering from mental health issues, provide flexibility to maintain demand for the service and sustain shorter waiting times for veterans to access the service. **Since the service was launched in April 2010 there have been in excess of 1657 referrals.**
- From April 2016 **£25 per week of war disablement pension will be disregarded** when assessing social care needs. **During 2017 the war disablement pension will be disregarded completely.**
- Supported the development of Tŷ Dewr to ensure that **veterans in Wales have access to high quality and affordable housing.** The facility offers housing support specifically for vulnerable veterans. Including a mix of high and low level support accommodation the grounds have an outdoor gymnasium for use by residents and the local community to encourage community integration.



### 3. Our Partnerships

**“Our partners are varied and include the Ministry of Defence, the Tri-Services (Royal Navy, Royal Air Force and Army), Local Authorities, Local Health Boards and organisations supporting the Armed Forces Community in Wales. Working collaboratively with our partners our aim is to ensure we provide services which support your needs.”**

We are living in austere times with continuing pressure to deliver more effective public services. We can only achieve this by working together with our partners, sharing resources and good practice.

We are aware that the transition to civilian life can be daunting, often bringing with it a host of challenges, regardless of whether you have spent 2 years in the Armed Forces or 20 years; and whilst for many of you this will be straightforward and relatively uncomplicated a small number of you may struggle. Having a clear understanding of the policies in place, and underlying support that you are eligible to receive as a serving member of the Armed Forces on the verge of returning to civilian life can also be confusing and may cause difficulties.

To help prevent this from happening we are working alongside our partners to deliver effective and efficient services. Progress to date includes:

- The establishment of **Armed Forces Champions in All Local Authorities and Local Health Boards in Wales**. Engaging with veterans they aim to ensure that services such as health, housing and education meet your needs.
- Ongoing dialogue with veteran charities, Local Authorities, Family Federations, Ministry of Defence, the Tri-Services and other organisations supporting veteran interests via the **‘Minister’s Expert Group on the Needs of the Armed Forces in Wales’**. Working collaboratively our aim is to help us get a clear picture of what your life as a member of the Armed Forces, past and present, is like and to ensure services provided are fitting.
- **Regional Forums in place** that provide an opportunity to discuss local matters of interest to the Armed Forces Community in Wales.
- The development of a **National Framework for Wales** to deliver the Armed Forces Covenant in Wales. The Framework provides us and our key partners with a stronger and more effective communication and governance structure, and also helps us disseminate information and share good practice to the Armed Forces Community in Wales.
- **Attendance at the Ministry of Defence’s Covenant Reference Group**. Meeting quarterly its members include representatives from UK Government Departments, Devolved Governments, the families’ federations and other military charities. The Group monitors progress on existing commitments and considers where other commitments need to be established, independent of Government.



Going forward we will continue to work with our key partners, identifying joint priorities and how these will be delivered to ensure services meet your needs.





## 4. Healthcare

**“A number of Armed Forces personnel will return from conflict with complex healthcare needs, in particular mental health issues, which may not surface until after you have left the Armed Forces. In the Welsh Government we are continuously working to ensure that healthcare provision meets the needs of wounded personnel, veterans and their families in Wales.”**

For those of you who have returned from operational duty and in need of healthcare it is vital that we provide a service that meets your needs. In the Welsh Government we are taking steps to progress healthcare provision. To date the following services are available:

- If your health problem is as a result of your military service you are entitled to receive priority treatment. Through its **Priority Care and Treatment Policy for Veterans** the Welsh Government continues to remind those providing health care services of their obligation to offer you priority treatment and care if your health problems result from your service.
- **Primary Care** - You can **access primary care** and register with a GP, NHS Dentist or Optician by visiting [www.wales.nhs.uk](http://www.wales.nhs.uk). To register with a GP you should contact your chosen practice and ask to be included on their patient list. If you are leaving the Armed Forces you should provide form Fmed 133 when you register.
- **Mental Health** - If you are experiencing mental health difficulties you can access a variety of support.

**Veterans' NHS Wales**, [www.veteranswales.co.uk](http://www.veteranswales.co.uk) provides dedicated veteran therapists in each Health Board area and additional local access to specialist outpatient care for veterans with mental health problems, such as Post Traumatic Stress Disorder (PTSD). You can also find out how you and your family can access other support you may require, such as substance misuse services.

You can either refer yourself to the service or access it through other organisations such as the Royal British Legion (RBL), Soldiers Sailors Airmen Families Association (SSAFA) and the Veterans Welfare Service (VWS).

The **Veterans and Reserves Mental Health Programme (VRMHP)** formerly known as the Medical Assessment Programme (MAP) continues to support referrals and self-referrals and provides access to consultants with the knowledge and skills of a military background. Access and referral to the VRMHP is available either via your GP, Mental Health Professional or by self-referral via your Local Health Board.

**Psychological therapies** such as cognitive behaviour therapy and mindfulness can help you if you are suffering from PTSD. Aimed at veterans of all ages further information is available from [www.wales.nhs.co.uk](http://www.wales.nhs.co.uk)



Delivered by veterans for veterans like yourselves, **Change Step** aims to support those of you seeking help for problems encountered as a result of military or operational duty, for example PTSD and a range of other psychosocial problems. The programme offers peer support, training opportunities and signposting to relevant health and welfare services. Change Step can be contacted on 0300 777 2259 or via email [ask@change-step.co.uk](mailto:ask@change-step.co.uk).

Another avenue to consider if you are experiencing psychological illness you can contact **Combat Stress**. Creating integrated and individually tailored pathways to recovery to meet your individual needs Combat Stress will provide you with specialist treatment and welfare support. For further information please call their free 24-hour Helpline 0800 138 1619, or by [www.combatstress.org.uk](http://www.combatstress.org.uk)

- **Substance Misuse** - If you are having problems with addictions, mental health, personal development and employment you may wish to contact **CAIS**. Its wide range of services includes residential treatment and rehabilitation, counselling, peer mentoring, supporting people in their homes and assisting people back into work or education. Families and friends can also access this service. You can refer yourself in confidence to CAIS by completing the online referral form or phoning 0345 06 121 12, [www.cais.co.uk](http://www.cais.co.uk)

For information relating to substance misuse advice can also be obtained from **DAN 24/7** [www.dan247.org.uk](http://www.dan247.org.uk) the Welsh Drug and Alcohol 24 hour helpline: Freephone 0808 808 2234, Text DAN to 81066. DAN also uses social media via Facebook [www.facebook.com/Dan247helpline?ref=stream](https://www.facebook.com/Dan247helpline?ref=stream) and Twitter [twitter.com/dan\\_247?lang=en-gb](https://twitter.com/dan_247?lang=en-gb).

- **Prosthetic Limbs** - The **Artificial Limb and Appliance Service** [www.alas.wales.nhs.uk/home](http://www.alas.wales.nhs.uk/home) offers a consistent and equitable service to people in Wales, including veterans, who have a permanent or long-term impairment. It is a specialised service which the seven Local Health Boards in Wales plan and fund through their work on the Welsh Health Specialised Services Committee.

The Welsh Health Specialised Services Committee operates a clear policy for access to prosthetics for military veterans in Wales. If you are not eligible under this commissioning policy, your clinician can submit an application to the Committee through the Individual Patient Funding Request process.

- **Hearing aids** - Welsh veterans can access funding from the Ministry of Defence's **Veterans Hearing Fund**, providing £10m over 5 years to enable you to access support with hearing loss, where that support is not otherwise available through statutory sources. There is no requirement that you have to be in receipt of a War Disablement or Armed Forces Compensation Scheme payment to access the funds, and it is not means tested.
- **Infertility Treatment** - If you receive compensation under the Armed Forces Compensation Scheme for injuries which result in infertility you are entitled to appropriate **infertility treatment**, including IVF, within the NHS in Wales. In Wales, all eligible patients, including Armed Forces personnel, can access two free cycles of IVF treatment.

Applications for additional IVF cycles may be made as an Individual Patient Funding Request to the Welsh Health Specialised Services Committee. [www.whssc.wales.nhs.uk/home](http://www.whssc.wales.nhs.uk/home)

In the future we want to ensure our veterans continue to receive healthcare that meets their needs and we will work with our partners such as Veterans NHS Wales, CAIS and The Royal British Legion to create a more seamless approach.



## 5. Employment and skills

**“During your time spent in the services you will have developed a variety of valuable and transferrable skills. Many of you will be keen to expand further on these skills to enable you to move on to a new career path. Recognising the extra support you may require in making the most of your learning the Welsh Government is committed to helping you overcome any challenges that you may face.”**

We know that veterans bring a wealth of experience and skills to the workplace. Leadership, decision making and communication competencies are assets any employer would be proud of and increasingly we are hearing about employers actively recruiting veterans. There are a variety of employment opportunities available following your exit from the Services. These include:

- **Business Start Up** - Upon leaving the Forces you may be interested in **starting up your own business**. Whether you want to work for yourself or start a business with growth potential a wide range of support tailored to business needs is available through the Business Support Programme. For information about the support available please contact [www.business.wales.gov.uk](http://www.business.wales.gov.uk) or 03000 603000.

### **Ex-soldier turned entrepreneur aims to raise £1.2m for military charity**

UK Textiles Bank is run by former soldier Neil Jones. He set up UK Textiles Bank to raise funds for Soldiers, Sailors, Airmen and Families Association (SSAFA) – which provides lifelong support to the British Armed Forces and their families.

Initially Neil contacted Business Wales, the Welsh Government’s business support service, in June 2014 for start up help. Neil says the support provided was essential to him being able to start up the business.

“My business adviser has been fantastic. He understood my business right from the very beginning. He helped me with business planning, cash flow, marketing, branding, legal issues, cost saving, you name it he’s assisted with just about everything you could need as a small start up business,” said Neil.

The clothing recycling business currently donates £250 per tonne from its supermarket textile banks to SSAFA.



- **Careers Wales** - If you are a young Service leaver **looking for a new career path** you can contact Careers Wales [www.careerswales.com](http://www.careerswales.com) 0800 100 900 for more information and support about apprenticeships and career pathways.
- **Jobs Growth Wales** - If you are unemployed and aged 16-24 Jobs Growth Wales can help you to find **paid work experience for a 6-month period**. Funded by the Welsh Government with the support of the European Social Fund £25 million of European funding has been agreed to support the continuation of Jobs Growth Wales over the next 3 years.  
[www.business.wales.gov.uk/skillsgateway/jobsgrowthwales](http://www.business.wales.gov.uk/skillsgateway/jobsgrowthwales).

- **Other Employment Support** - There are a range of other organisations that will be able to offer support for those of you wishing to return to civilian life:

The Princes Trust is a UK wide charity that helps change young lives. [www.princestrust.org.uk/need\\_help/enterprise\\_programme.aspx](http://www.princestrust.org.uk/need_help/enterprise_programme.aspx).

Help is also available from Jobcentre Plus [www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)

CivvyStreet aims to provide support and mentoring for all those of you who have recently left the Armed Forces, or are about to leave the Forces and are looking for employment opportunities and a chance to redeploy the skills learned while Serving [www.civvystreet.org](http://www.civvystreet.org)

If you have a disability or health condition and need extra help to do your job please contact Access to work [www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)

Career Transition Partnership is the Ministry of Defence programme which provides career transition advice and training opportunities. [www.ctp.org.uk](http://www.ctp.org.uk)

If you are a service leaver you may wish to speak with either the Regular Forces Employment Association [www.rfea.org.uk/](http://www.rfea.org.uk/) or Force Select [www.forceselect.com](http://www.forceselect.com)

- **Welsh Government recruitment** - When the Welsh Government looks to recruit we welcome applications from veterans like yourselves, your spouses, partners and families.  
[www.gov.wales/about/recruitment/?lang=en](http://www.gov.wales/about/recruitment/?lang=en).

Looking forward we will continue to promote the qualities and experience you bring to the workplace, engaging with other organisations to ensure any barriers to civilian employment are lessened.



## 6. Education

**“Welsh Government recognises the sacrifices you have made during past and present conflicts and is working to ensure that opportunities exist for you develop and expand your skills and knowledge so that you can continue living in the community without experiencing any disadvantage because of your service life.”**

Welsh Government works closely with Local Authorities in Wales and providers of education to ensure that ex-serving personnel wishing to develop additional skills have the opportunity of doing so. Options you may wish to consider are:

- **Further and Higher Education Commitment Scheme** - Financial support is available if you'd like to gain further educational qualifications and pursue another career. Across the UK, The Enhanced Learning Credit Scheme and Further and Higher Education Commitment Scheme provides **financial support for Service leavers to undertake further and higher education**. The financial support offered to Service leavers has been extended to more people by reducing the qualifying period of Service from six to four years and abolishing the qualifying period for personnel who are medically discharged. The financial support will cover the total cost of tuition fees in Wales. The Schemes are administered by the Ministry of Defence who claim funding from the Welsh Government. [www.enhancedlearningcredits.com](http://www.enhancedlearningcredits.com)

### **Veteran goes back to 'school'**

Gareth spent 13 years in the Armed Forces. In 2013 he made the decision that he needed a new path to challenge him.

“I had always regretted not going onto University and so I looked into the potential for me to do a degree. As a qualified Crime Scene Investigator I figured that choosing a degree in an area that I am both interested in and have a history was a wise choice.

Returning to education after a long time was a worry, and I admit I was concerned about how I would keep up with workload. My fears turned out to be unfounded; my time in the forces had certainly taught me how to manage my time and abilities, as well as knowing where and when it was appropriate to seek help, something I have noticed other students are less inclined to do.

I can definitely say that coming to University was a good decision. I'm very happy here and love the course. The practical sessions are great, and I enjoy studying science in such depth. As someone who has been out of education for a while, it's extremely satisfying when you do the work and get good marks.”

- **Student Finance Wales** - Eligible students may also apply for student support from Student Finance Wales. [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- **Traineeships** - If you are 16-18 years of age and would like to develop new skills to help with gaining employment or furthering your education you can access traineeships. [www.gov.wales/topics/educationandskills/skillsandtraining/traineeships/?lang=en](http://www.gov.wales/topics/educationandskills/skillsandtraining/traineeships/?lang=en)
- **Schools Challenge Cymru** - If you are from a disadvantaged background your children can receive support from the Welsh Government initiative Schools Challenge Cymru to help them reach their full potential. A suite of engaging activities are provided to open their eyes to the opportunities that exist beyond the school gates, their homes and their local communities. [www.gov.wales/topics/educationandskills/schoolshome/raisingstandards/schools-challenge-cymru/?lang=en](http://www.gov.wales/topics/educationandskills/schoolshome/raisingstandards/schools-challenge-cymru/?lang=en)
- **Jon Egging Trust** - There are times when young people may find themselves in difficult circumstances, and may require extra support to help them overcome adversity and achieve their full potential. Through its accredited learning programme the Jon Egging Trust helps young people to re-engage with education and make informed choices about their futures. Established in North Wales in 2013 it works closely with RAF Valley and young people in delivering its Blue Skies programme. [www.joneggingtrust.org.uk/north-wales](http://www.joneggingtrust.org.uk/north-wales)
- **Cadets** - Young people wishing to gain a range of qualifications such as BTEC, Duke Of Edinburgh Awards, First aid and also develop skills such as leadership and teamwork through physically and mentally challenging activity as well as having fun have the opportunity of joining either of the four Cadet organisations - Sea Cadet Corps, Army Cadet Forces, the Combined Cadet Force and Air Training Corps. If you are an adult volunteer you have the opportunity to gain qualifications such as outdoor pursuits, Duke of Edinburgh Awards and develop skills in leadership and team working. [www.wales-rfca.org/](http://www.wales-rfca.org/)

As a Cadet the skills and confidence you will develop can help lay a solid foundation for future opportunities.

“I used to be totally different when I first started, I was very quiet but the cadets has boosted my confidence and really brought me out of my shell.

“I’ve managed to do so much with the cadets since joining, I’ve made some great friends, visited some fantastic places and been given a lot of opportunities”

As we look to the future we are committed to ensuring such opportunities continue to help you make the most of your learning.

## 7. Benefits and tax

**“Finding out about the benefits you are entitled to can be a real challenge, especially if you are confused as to what support there is to help you. Working collaboratively with our partners Welsh Government is committed to ensuring that you don’t end up struggling to make ends meet.”**

Understanding the benefits that you are eligible to receive can at times be complex and challenging. Welsh Government is committed to ensuring you receive the benefits you are entitled to and the process is as stress free as possible. Progress to date includes:

- **Council Tax Reduction Schemes** - The Welsh Government introduced **Council Tax Reduction Schemes** in April 2013 and has **maintained full entitlements for all those eligible for a reduction**, which includes ex-Service personnel and their families.
- **Compensation Schemes** - You can claim under the **Armed Forces Compensation Scheme** if your injury or illness was caused by service on or after 6 April 2005.

You can claim under the **War Pension Scheme** if you are no longer serving and your disablement was caused as a result of your service before April 2005. From April 2016 £25 per week of war disablement pension will be disregarded when assessing social care needs. This will be disregarded completely during 2017.

The Armed Forces Independence Payment **provides financial support if you have been seriously injured as a result your service**. It is designed to cover the extra costs you may have as a result of your injury. Individuals awarded a Guaranteed income payment of 50% or higher under the Armed Forces Compensation Scheme will be eligible.

As of April 2015, if you have had a lower limb amputation and are in receipt of a 40% war disablement pension or more you have automatic access to **War Pensions Mobility Supplement**.

On 8 April 2013 Welsh Government introduced a disregard, which Local Authorities must apply within the financial assessment process, of the Armed Forces Compensation Scheme - **Guaranteed Income Payments (GIP)**. If you suffer from some form of injury or long term health condition as a result of service you will be awarded a GIP. As a result of the introduction of the disregard, if you have been assessed as in need of a social care provision you will no longer be required to use any element of your GIP towards your care costs.





For further information about tax entitlements please contact your Local Authority Council Tax department.

- **Veterans-UK and Veterans Welfare Service** - If you are living in the community you and your dependants can **access welfare advice** from Veterans-UK and Veterans Welfare Service (VWS). Working closely with other partner organisations the VWS helps with benefit claims, War Disability Pensions, the Armed Forces Compensation Scheme and queries regarding the Armed Forces Pension Scheme. Issues can be resolved either over the telephone or through a visiting service provided by the five Welfare Managers covering Wales.

The VWS assists the Tri-Service in supporting Death in Service cases in addition to transitional activities, ensuring you are contacted and supported prior to discharge and then for a period of up to two years afterwards. The VWS will also provide support relating to medical discharges.

The VWS is accessed through the Veterans Welfare Centre on 01562 825527 for those living in Mid, West and South Wales or 01253 333494 for clients living in North Wales. Also available is the Veterans UK Helpline 0808 1914218.

- **Armed Forces Credit Union** - If you are in receipt of a military pension you can access services from the Armed Forces Credit Union to save with and pay off loans from a credit union. The payment will come directly from an individual's salary or pension at source. [www.gov.uk](http://www.gov.uk)
- **Support in Managing Finances** - Provision is in place if you need additional **financial support**. MoneyForce [www.moneyforce.org.uk](http://www.moneyforce.org.uk), Money Made Clear Wales, [www.moneymadeclearwales.org](http://www.moneymadeclearwales.org), the Money Advice Service [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) the Department for Work and Pensions [www.dwp.gov.uk](http://www.dwp.gov.uk) and the HM Revenue and Customs, [www.hmrc.gov.uk](http://www.hmrc.gov.uk) are all able to help.

Advice and assistance with debt difficulties can be obtained from Citizen Advice Cymru, 03454 04 05 06 [www.adviceguide.org.uk](http://www.adviceguide.org.uk). Support concerning loan sharks can be obtained from the Wales Illegal Money Lending Unit by email [mlu@cardiff.gov.uk](mailto:mlu@cardiff.gov.uk) or via a confidential, 24 hour helpline 0300 123 3311.

- **Transport** - If you are a war veteran and are also in receipt of benefit provided under the Armed Forces and Reserved Forces Compensation Scheme then you are entitled to a **Blue Badge**. Recent regulations extend the eligibility for a badge to veterans with a cognitive impairment when in receipt of the relevant benefit award.

Seriously injured veterans are also eligible for **concessionary bus travel**.





Welsh Government will continue to keep the guidance for Blue badges and concessionary fares under review to ensure welfare reform changes linked to passporting arrangements are incorporated where appropriate.

- **Sport and Leisure** - For a small sum of one pound per year you can purchase a **Defence Privilege Card** which will enable you to **access discounts both online and on the high street**. The Membership Card is a physical card that you can take into stores, restaurants, leisure facilities and other venues in order to obtain a discount. To obtain your card please go to: [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk)
- **Armed Forces and Veteran swimming** - In 2015 the Welsh Government worked in partnership with the Welsh Local Government Association and the Defence Discount Service to offer **free swimming for Service personnel and veterans across Wales**, using their Defence Privilege Card as proof of eligibility.

As we progress this agenda we want to ensure that all ex-serving personnel are not disadvantaged as a result of life in the services. We want to raise awareness of the benefits you are entitled to, for example war disablement pensions that will be fully disregarded during 2017.

## 8. Housing

**“Having somewhere to live continues to be one of the main priorities facing veterans when leaving the Armed Forces. In the Welsh Government we are striving to provide affordable, high quality homes that meet your needs.”**

Having a place to live that is of a high quality continues to be of concern to members leaving the Armed Forces. Working in collaboration with our partners our aim is to ensure the availability of high quality, affordable homes that meet your needs. Progress to date includes:

- **Housing (Wales) Act** - If you have formerly served in the regular Armed Forces and have been homeless since leaving the forces the Welsh Government recognises you as being in priority need of social housing. The **Housing (Wales) Act** in 2014 includes a **framework for tackling homelessness** in Wales which will strengthen the protection for all groups including veterans. A new duty to help prevent homelessness requires Local Authorities to work with other agencies, including welfare services for veterans, to help you when you are at risk, and if you become homeless.
- **Code of Guidance for Local Authorities on the Allocation of Accommodation and Homelessness 2015** - Working in collaboration with other partner organisations Local Authorities will identify people leaving the armed forces and other veterans, like yourselves, who may be at risk of homelessness and **provide early assistance**.
- Local Authorities will follow the Code of Guidance for Local Authorities on the Allocation of Accommodation and Homelessness 2015 when allocating social housing [www.gov.wales/topics/housing-and-regeneration/services-and-support/managing-social-housing/allocate/?lang=en](http://www.gov.wales/topics/housing-and-regeneration/services-and-support/managing-social-housing/allocate/?lang=en)
- **Homebuy** - Veterans have **priority status in the Welsh Government Homebuy Scheme**. Widows and widowers of personnel who have been killed in Service are also eligible for the scheme. Welsh Government’s guidance on Rent First and Homebuy makes clear that these groups should be given priority for Homebuy products where housing problems result from events linked to service. [www.gov.wales/topics/housing-and-regeneration/housing-supply/buying-and-selling/help-for-buying/homebuy/?lang=en](http://www.gov.wales/topics/housing-and-regeneration/housing-supply/buying-and-selling/help-for-buying/homebuy/?lang=en)





## New Housing Scheme Benefits war Veterans

Recognising the importance of preventing veteran homelessness Wrexham Council, in partnership with First Choice Housing Association and additional partners worked together to develop 12-bed supported housing for veterans returning to civilian life.

‘Tŷ Dewr’ meaning ‘Brave House’ is a development specifically for vulnerable veterans that include a mix of high and low level support accommodation.

To encourage community integration the grounds include an outdoor gymnasium for use by the residents and the local community.

- **Wales Homes for Veterans** - Alabare’s ‘Wales Homes for Veterans’ offer **housing and support if you are homeless or are at risk of becoming homeless**. All residents must have served in the British Armed Forces. Emphasis is given to independent living as you will be taught valuable life skills such as budgeting, healthy eating and shopping.  
[www.alabare.co.uk/get-involved/homes-for-veterans](http://www.alabare.co.uk/get-involved/homes-for-veterans)
- **Disabled Facilities Grants** - If you are **disabled and wish to adapt your home** so that you can continue to live there you can apply for a Disabled Facilities Grant from your Local Authority, [www.gov.wales/topics/people-and-communities/communities/grants/dfgs/?lang=en](http://www.gov.wales/topics/people-and-communities/communities/grants/dfgs/?lang=en). Each Local Authority and Shelter Cymru [www.sheltercymru.org.uk](http://www.sheltercymru.org.uk) 0845 075 5005 can also advise on a wide range of social housing issues.

Going forward we will strive to ensure that the housing provision meets the needs of the Armed Forces community in Wales in both availability and quality. Work is underway to develop a housing pathway in collaboration with our key partners. The pathway will outline the housing support veterans are entitled to and how you can access this support.

## 9. Commemoration and Culture

“The Welsh Government is proud of the vibrant Welsh nation with its own language, heritage and cultural identity, a country where its people are encouraged to participate in the arts, sports and recreation. Wales also has a proud history of military tradition. Remembrance events such as the Wales Festival of Remembrance and Remembrance Sunday take place across Wales. Through such events we ensure your sacrifices are not forgotten.”

Wales is a nation that holds its culture and its Welsh language in high esteem, recognising the value our Armed Forces bring to the community in which they live. The military with its historic significance and important traditions should not be taken for granted, on the contrary the sacrifices made during conflict should be honoured. Recognising their bravery the following is in place:

- **Commemoration** - Cymru'n Cofio/Wales Remembers 1914-18 is the Welsh Government programme for the centenary commemoration of the First World War in Wales. Through its programme of national events and exhibitions schools or interested individuals for example can gain a better understanding of the causes and implications of the war and its effect on Wales. [www.gov.wales/topics/cultureandsport/wales-remembers/?lang=en](http://www.gov.wales/topics/cultureandsport/wales-remembers/?lang=en)

As Custodian of Remembrance, the Royal British Legion works to ensure the memories of those who have fought and sacrificed in our Armed Forces live on through the generations.

- **Armed Forces Day** - The Welsh Government is committed to supporting **flagship events to celebrate Armed Forces Days** in both North and South Wales each year. The events offer an opportunity for the public to show their support for the Armed Forces in their community.
- **Military Museums and heritage sites** - Military museums and heritage sites provide important insights into Welsh history. The Welsh Government will continue to work with accredited museums to encourage visitors to broaden their understanding of Welsh military participation. [www.cadw.gov.wales/about/?lang=en](http://www.cadw.gov.wales/about/?lang=en)





- **Welsh Language** - Spoken mainly in West and North West Wales more people around Wales are taking up learning the Welsh language and choosing to send their children to Welsh medium schools. If you would like to learn Welsh, information about Welsh adult learnerclasses can be found through the Welsh language learning centre on 01267 676614 or [cwestiynau@maescumraegioedolion.cymru](mailto:cwestiynau@maescumraegioedolion.cymru), here you will be able to find information about local providers and fees. You can also access information at: [www.cymraeg.gov.wales/learning/Adults/Welsh-for-Adults/?lang=en](http://www.cymraeg.gov.wales/learning/Adults/Welsh-for-Adults/?lang=en)



## 10. General information

**The Army Welfare Service (AWS)** provides community support and a confidential, social and occupational welfare support service to all single, married, regular, and reservist soldiers and their families both serving and ex-serving.

The AWS Personal Support are trained and knowledgeable staff. They are sympathetic to your needs and can give confidential support to enable you and your family to cope with the stresses and strains of Service life. [www.army.mod.uk/welfare-support](http://www.army.mod.uk/welfare-support), [AWS-HQ-0Mailbox@mod.uk](mailto:AWS-HQ-0Mailbox@mod.uk), [AWS-160X-Brecon-Groupmailbox@mod.uk](mailto:AWS-160X-Brecon-Groupmailbox@mod.uk) Tel: 01874 613825

**The Royal British Legion** provides practical care, advice and support to serving members of the Armed Forces, veterans of all ages and their families.

[www.britishlegion.org.uk](http://www.britishlegion.org.uk) 0808 802 8080 [wales@britishlegion.org.uk](mailto:wales@britishlegion.org.uk)

**The Soldiers, Sailors and Airmen's Families Association (SSAFA)** provide practical support and assistance to servicemen and women, veterans and their families. [www.ssafa.org.uk](http://www.ssafa.org.uk), 0800 731 4880.

**Reserve Forces and Cadets Association (RFCA) for Wales** delivers first class support services directly to the Royal Naval Reserve, Royal Marines Reserve, Army Reserve, Royal Auxiliary Air Force and their cadets.

It also engages with young people to educate them of the practical and academic skills they can gain by joining a Cadet organisation. [www.wales-rfca.org](http://www.wales-rfca.org)



## 11. Find out more

### Websites

Welsh Government: [www.gov.wales](http://www.gov.wales)

Ministry of Defence: [www.gov.uk](http://www.gov.uk)

### Email

Welsh Government Armed Forces Team: [armedforces@wales.gsi.gov.uk](mailto:armedforces@wales.gsi.gov.uk)

### Twitter

Welsh Government: [@WelshGovernment](https://twitter.com/WelshGovernment)



## 12. Local Authorities in Wales:

Anglesey	01248 752109	<a href="http://www.anglesey.gov.uk">www.anglesey.gov.uk</a>
Blaenau Gwent	01495 311556	<a href="http://www.blaenau-gwent.gov.uk">www.blaenau-gwent.gov.uk</a>
Bridgend	01656 643643	<a href="http://www.bridgend.gov.uk">www.bridgend.gov.uk</a>
Caerphilly	01443 815588	<a href="http://www.caerphilly.gov.uk">www.caerphilly.gov.uk</a>
Cardiff City Council	029 2087 2087	<a href="http://www.cardiff.gov.uk">www.cardiff.gov.uk</a>
Carmarthenshire	01267 234567	<a href="http://www.carmarthenshire.gov.uk">www.carmarthenshire.gov.uk</a>
Ceredigion	01545 570881	<a href="http://www.ceredigion.gov.uk">www.ceredigion.gov.uk</a>
Conwy	01492 574000	<a href="http://www.conwy.gov.uk">www.conwy.gov.uk</a>
Denbighshire	01824 706101	<a href="http://www.denbighshire.gov.uk">www.denbighshire.gov.uk</a>
Flintshire	01352 752121	<a href="http://www.flintshire.gov.uk">www.flintshire.gov.uk</a>
Gwynedd	01766 771000	<a href="http://www.gwynedd.gov.uk">www.gwynedd.gov.uk</a>
Merthyr Tydfil	01685 725000	<a href="http://www.merthyr.gov.uk">www.merthyr.gov.uk</a>
Monmouthshire	01633 644644	<a href="http://www.monmouthshire.gov.uk">www.monmouthshire.gov.uk</a>
Neath Port Talbot	01639 686868	<a href="http://www.npt.gov.uk">www.npt.gov.uk</a> <a href="mailto:contactus@npt.gov.uk">contactus@npt.gov.uk</a>
Newport City Council	01633 656656	<a href="http://www.newport.gov.uk">www.newport.gov.uk</a> <a href="mailto:info@newport.gov.uk">info@newport.gov.uk</a>
Pembrokeshire	01437 764551	<a href="http://www.pembrokeshire.gov.uk">www.pembrokeshire.gov.uk</a> <a href="mailto:enquiries@pembrokeshire.gov.uk">enquiries@pembrokeshire.gov.uk</a>
Powys	01597 826000	<a href="http://www.powys.gov.uk">www.powys.gov.uk</a>
Rhondda Cynon Taff	01443 424005	<a href="http://www.rctcbc.gov.uk">www.rctcbc.gov.uk</a> <a href="mailto:covenant@rctcbc.gov.uk">covenant@rctcbc.gov.uk</a>
Swansea City Council	01792 636003	<a href="http://www.swansea.gov.uk">www.swansea.gov.uk</a>
Torfaen	01495 762200	<a href="http://www.torfaen.gov.uk">www.torfaen.gov.uk</a>
Vale of Glamorgan	01446 700111	<a href="http://www.valeofglamorgan.gov.uk">www.valeofglamorgan.gov.uk</a>
Wrexham	01978 829 2273	<a href="http://www.wrexham.gov.uk">www.wrexham.gov.uk</a> <a href="mailto:AFCC@wrexham.gov.uk">AFCC@wrexham.gov.uk</a>

