

Families First



Foreword from Cat Calder, Housing Specialist from Army Families Federation

For those who may not be aware, each Service has its own Families Federation, which serving personnel and their families can contact for information and support on a wide range of issues, including housing.

2025 has been an exceptionally busy year in the housing world following the announcement that all 36,347 Annington-owned Service Family Accommodation (SFA) had been bought back by the MOD. As the Army Families Federation (AFF) Housing Specialist, I was privileged to join the panel for the Defence Housing Review Strategy, on behalf of the three Families Federations, to ensure the voices of all Service families were heard, considered, and reflected in the recommendations. I am delighted to share that these recommendations were published in the Defence Housing Strategy on 3 November, with a clear and strong commitment to involving families in decision-making for the new housing organisation.



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This year has already brought numerous policy changes to support those of you living in SFA, driven by the Consumer Standards Charter and your invaluable responses to the Housing Questionnaire. Your feedback has shaped real improvements by DIO, such as policies on pets, decorating, and floor plans, demonstrating the power of your input.

The work doesn't stop here. While the publication of Strategy marks a significant milestone, implementation is now underway as part of a 10-year programme to renew the Defence housing estate. Together, through your feedback and continued engagement, we are shaping a housing system that truly reflects the needs of Service families—your voices are not only heard, they are driving real change.

Change will take time, and not everyone will see major differences immediately. I know many of you are still facing challenges with your homes, so please continue to raise jobs with Pinnacle, submit complaints where necessary, and reach out to your Families Federation for support.

Army Families Federations

Naval Families Federations

RAF Families Federations



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The Future of Defence Housing Questionnaire

Over 6,300 Service families have shaped the future of Defence housing through their contribution to the Future of Defence Housing Questionnaire, which has been [published here](#).

The questionnaire was shared in June 2025 by the tri-Service Families Federations. It encouraged Service families to share their experiences of living in military housing. The responses were analysed by the independent Defence Housing Strategy Review Team, helping to inform the recommendations made in the Defence Housing Strategy. This ensured the experiences of Service families are at the heart of the MOD's future plans for military housing.

Families who left contact details when completing the questionnaire may be invited to share more insights in the future as the Defence Housing Strategy Review team decide which areas they would like to focus on for further research.

Fixing Defence Family Housing

The Defence Housing Strategy 2025



On 3 November 2025 the Secretary of State for Defence, John Healey, announced the publication of The Defence Housing Strategy. This strategy sets out the most significant change for Armed Forces housing in over 50 years. It marks the start of a fully costed ten-year programme to reshape, redevelop and modernise the Defence housing estate to best meet the needs of Service families today, and into the future.

Some key changes set out in the strategy include:

- Over 40,000 military homes will be given a makeover, including new kitchens, bathrooms and heating systems to ensure you have what you need for comfortable modern living. 14,000 of these homes will be substantially refurbished or replaced.
- A new Defence Housing Service will be created as a standalone organisation in the MOD with a "Forces First" ethos at its heart and the lived experience of Service personnel and their families as its central mission. We will keep you fully informed as this develops.
- We will be kickstarting a ten-year programme of housebuilding on surplus Defence land, with the potential for over 100,000 new homes for civilians and military families, delivering billions of pounds in economic output and supporting thousands of jobs.
- The Strategy also sets out for the first time a deliverable, sustainable approach to widening access to accommodation for those in long-term relationships, or who are non-resident parents.

[For more information on the Defence Housing Strategy, or to read the document in full, click here.](#)



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Rapid Refurbishments in SFA

Service families' homes across the UK are being upgraded as part of improvement works to rapidly raise the standards of military accommodation. DIO is on track to deliver on our commitment to carry out targeted renovations to 1,000 homes before the end of 2025.

Refurbishment and upgrade works across the UK are near completion with immediate priority having been given to homes most in need.

Refurbishment works have varied from site-to-site but focused on fixing unreliable boilers and heating systems, repairing leaky roofs, eliminating damp and mould, and upgrading electrics and plumbing.

These upgrades form part of the delivery to commitments made in the [SFA Consumer Charter](#) earlier this year. This is only the beginning of a decade long improvement in military accommodation that has been promised in the recently published Defence Housing Strategy. With over £9bn worth of investment in the next ten years, more than 40,000 service family homes will be modernised, refurbished or rebuilt.

[Read more about it here.](#)



Security update

As we head into darker nights, police forces across the UK have reminded communities to consider extra precautions to keep your home safe. Here are a few helpful tips to protect your home:

Secure doors and windows: Double-check that all entry points, including porches and sheds, are securely locked, even when you're at home.

Use timer switches for lights: Set indoor lights on timers to make it look like someone is home, even if you're out.

Social media: Be cautious when sharing personal information on social media while you are away. Oversharing on social media can have significant, unintentional security implications, particularly when it comes to safeguarding your home and personal data. Be cautious of sharing any vacation plans online and take time to review your privacy settings.

Be cautious with keys: Never leave spare keys in obvious places. Instead, give a spare key to a trusted neighbour or friend instead. Additionally, don't label your keys with your address in case it gets lost.

Delivery safety: As parcel thefts increase in the lead-up to the festive season, you can provide specific instructions for delivery drivers to leave packages in a secure location if you're not going to be home.

We remind families to report any suspicious activity to the police via 101 or 999 in emergencies. You can also speak to [your local Housing Officer](#) if you have any concerns.

How to keep prepared this winter

In our October edition of Families First, we gave some helpful tips on how you and your family can get your home ready for the challenges the colder months can bring.

This includes checking your boiler is working properly, tackling condensation and what to do if your radiators feel cold. You can [take a look at this checklist here](#).

Remember that for any heating, boiler, or maintenance issues, contact Pinnacle National Service Centre on 0800 031 8628.



Useful Links

- [Contact Pinnacle](#)
- [Visit Defence Homes](#)
- [Join the SFA Defence Connect page](#)
- [Join the next Pinnacle Virtual Outreach Day](#)