

SERVICE FAMILY ACCOMMODATION FAQs

By | Helen Fish, Senior Families Advocate and Housing Lead, NFF

Accommodation support is a key area in which our team regularly assists families. We know your home is central to family life, so it's important to understand what's available to you, and the processes involved. We've put together some FAQs to help explain how Service Family Accommodation (SFA) works and to support you through each step.

Q1: WHAT IS ENTITLEMENT VS ELIGIBILITY?

Entitlement to SFA is generally limited to personnel serving on a Regular Engagement with the UK Armed Forces, or those serving as a Full-Time Reservist on a Full Commitment. The type of accommodation you may be entitled to will depend on several factors, including your terms and conditions of service, relationship status, Personal Status Category (PStat Cat), family size, rank (or civilian equivalent), and current appointment.

For personnel on other types of commitment, as well as civilians, eligibility may apply instead. This means you may be able to occupy surplus accommodation if it is available, although this is not guaranteed.

To be entitled to SFA, Service Personnel (SP) must:

- Have successfully completed Phase 1 training, **and**
- Be in PStat Cat 1 (including 1C and 1S) and serving accompanied in line with JSP 752 criteria, **or**
- Be in PStat Cat 2 as defined in JSP 752, **and**
- Have at least six months remaining on their current assignment at their duty station.

In simple terms:

- Service Personnel who are married and living with their spouse (PStat Cat 1)
= *Entitled to SFA*

- Service Personnel who are single, full-time parents (in accordance with JSP 752), categorised as PStat Cat 2
= *Entitled to SFA*
- Service Personnel in a recognised Long-Term Relationship (LTRE) or categorised as PStat Cat 3, 4 or 5
= *Eligible for surplus SFA (subject to availability)*

Q2: WHAT IS THE E1132?

This system is available via defence intranet and allows you to apply for Service Family Accommodation, track your application, view available homes that match your criteria and register your top three preferences.

In addition, once an offer of a home has been made and accepted you can arrange your move in and electronically sign your *Licence to Occupy* through this system.

When the time comes, you can also book your move out appointments.

Q3: HOW LONG DOES IT TAKE TO GET AN OFFER?

Applications for SFA submitted within 4 months of the 'required by' date will be administered within 15 working days, at which point an offer will be provided to you. If you reject the offer, this will lengthen the amount of time that passes before you receive an offer of SFA.

Q4: IS THERE A LIMIT TO HOW MANY PROPERTIES I CAN REJECT?

Yes, there is a limit to how many properties you can reject. If the first offer is not to entitlement, another offer will be made in the original 15 working day period, or at the earliest opportunity after. If you refuse an offer for personal reasons, you will receive another offer, but it could be the same property (availability dependent). You are encouraged to accept the second offer where possible, turning this second



offer down should be for exceptional personal reasons and you will have to complete a review form. If the review is rejected and you still decline the offer you will be considered to be 'turning down' entitlement to SFA.

Q5: WHAT HAPPENS IF THERE ARE NO PROPERTIES AVAILABLE WITHIN MY PERSONAL STATUS CATEGORY?

Your Personal Status Category doesn't drive your entitlement on its own. Rank and family size are also factors, but if there are no properties to entitlement you may be offered above entitlement. You may also be offered SFA to one below entitlement (consideration to the family size will be taken in to account).

If you are entitled to SFA and there is no SFA to entitlement and also no suitable or appropriate alternative SFA can be offered, you will be given two options: request a Non Availability Certificate for Substitute Service Family Accommodation (SSFA) to be sourced, or decline the route to SSFA and wait for SFA to become available (this carries an unlimited wait period).

Whilst the above gives a brief overview, all applications and allocations would be processed in accordance with JSP464 [Tri-Service Accommodation Regulations] and JSP752 [Tri-Service Regulations for Expenses and Allowances] which can be accessed on the gov.uk website.

Q6: WHAT DO I NEED TO KNOW ABOUT MOVING IN?

On the day of your move in appointment, you will be met by the Housing Officer at the agreed time. They will give you a full home tour, hand over the keys and give you the opportunity to familiarise yourself with the fixtures and fittings, read meters, check oil tank levels (if applicable).

You inspect the home to ensure it meets the move-in standard by completing the digital form with the Housing Officer.

This form is completed to record any important information, such as any faults found at move in and the action required to resolve them, details of recent safety inspections and your contact details. At the end of the move in appointment, you will be asked to sign the Move In Form to confirm that you are satisfied your new home meets the move in standard.

During your move in appointment, a second visit will be booked with you for around 14 days later. This is to give you

time to move in, get settled and have the chance to consider any further queries or concerns you may have about your new home.

Additional information can be found on Defence Homes with links to Pinnacle's website, including a housing guide, copy of the 14-day observation report and current move in standards.

Q7: CAN I MAKE ENHANCEMENTS TO SFA?

Yes, but what you want to do may require permissions or approvals. Take a look at the Defence Homes website Patch Hacks page where you'll find inspiration and information on what constitutes a temporary or permanent enhancement and the permissions and approvals that may be required. You'll also find guidance on owning pets and running a business from your SFA.

Defence Infrastructure Organisation (DIO) are committed to modernising policies and streamlining processes to allow more freedoms for families in SFA to make improvements in their homes and personalise their space and support the use of enhancements that can help make your home feel more comfortable and reflective of your personal style.

Q8: WHAT IS A PRE-MOVE OUT APPOINTMENT AND WHEN DO I NEED TO BOOK IT?

Your pre-move out (PMO) appointment is a visit conducted at your home with the housing officer. They will go through the process with you, identify and advise on anything you need to do to prepare your home to move out standard to avoid any potential charges when you leave.

We encourage you to book your PMO appointment at least one calendar month before your potential pre-moveout date. This will allow sufficient time to prepare your home to the move-out standard. It will also help to ensure that the Housing Officer can identify any potential works that need to take place in your home before a new family move in.

Further information on SFA applications, your home, complaints and the move out process can be found on our website: nff.org.uk/advice/service-family-accommodation/

*Information correct at time of writing, 05/2026.

"As the housing lead for the Naval Families Federation, I contribute to the Defence Housing Strategy, maintain professional relationships across Defence Infrastructure Organisation (DIO) Pinnacle, Amey and Vivo. I also attend local Command housing meetings to ensure your voices are heard. Please get in touch to share both challenges and positive experiences...I would love to hear from you!"

