

## **Service Family Accommodation (SFA)**

One of the perks of the job is the availability of Service Family Accommodation (also known as Married Quarters). Find out if you' re eligible and how to apply.

We set out the basics here but for more detailed information see the Gov.uk website.

### **Are You Eligible?**

If you' re aged 18 and over, married, in a civil partnership or have permanent custody of children and have at least six months to serve you are entitled to apply for Service Family Accommodation (SFA).

You can also apply if you are a pregnant single Servicewoman, from five months before the expected date of birth of your baby. You can then move in from three months before the expected date of birth.

The accommodation will usually be at your Duty Station – although you may be eligible to apply for surplus SFA at other locations.

Eligible Service and civilian personnel can apply to temporarily occupy surplus SFA where it is available. To do this, you must meet the criteria laid out in JSP 464 Vol 1 Part 2 Chapter 9.

### **How to Apply**

To apply for SFA you must complete MOD Form 1132.

### **Type of Property**

The type of property you are entitled to is usually dependent on your rank for Officers and family size for other ranks.

When you apply for SFA, you will be allocated a property based on your entitlement or eligibility.

### **Moving In**

On the date and time notified, a Housing Officer (and perhaps a representative from the Accommodation Services Unit (ASU) who supply the furniture) will meet you at the property. You and your spouse/civil partner (or Service proxy) will be shown around your

home. Take a look at the Guide to living in SFA which covers key information you need to know.

You'll find more information on any issues you may have in your SFA on the Carrillion Amey website.

When you move into an SFA, you will have signed a Licence to Occupy (LTO), a legally binding document. This permits you to occupy the property while you remain entitled to SFA – see JSP 464.

### **Costs to You**

You will have to pay:

- an accommodation charge for the SFA (and any garages or carports) - this is automatically deducted from your pay. The charge depends on the type of property and the furniture you request. It also includes an element for water rates where payable.
- a contribution for Council Tax on UK properties - (known as CILOCT) – also deducted from your pay.
- gas, electricity, and telephone bills - direct to the supplying companies or through the appropriate Service channel if those supplies are provided by MOD. With some properties you may be able to change supplier
- for your own TV licence which you can pay monthly by setting up a Direct Debit

You are also responsible for protecting your possessions against loss, fire or theft with contents insurance. You can compare providers online.

### **Licence to Occupy Insurance**

In addition to arranging contents insurance to protect your personal possessions, you are strongly recommended (in accordance with JSP 464) to arrange Licence to Occupy insurance up to a maximum of £ 20,000. This specialist insurance covers your potential liability incurred as a result of damage to your SFA caused by you or your family. Standard home insurance policies do not provide this cover.

The Services Insurance and Investment Advisory Panel ([SIIAP](#)) website has details of insurers that can supply this insurance. If you already have kit insurance with one of these

specialist insurers, it may be worth checking if you are already covered - as some insurance policies include Licence to Occupy insurance.

### **Managing Your Household Finances**

Now' s a good time to plan your budget to take account of all the expenses that come with a home.

### **Losing Eligibility For SFA**

You lose the right to SFA if your marriage or civil partnership breaks down and you don' t have children or are not the main carer of the child(ren)

If you are serving and your spouse dies, you may lose the right to live in SFA if you don't have children living with you. If this is the case, you can continue to live in SFA for up to two years or until you are assigned elsewhere.

If your spouse/civil partner dies in Service, you should be offered the entitlement to stay in SFA for a two-year period. This may be extended at the discretion of the local Service Commander.

You also lose the right to SFA if, as a single parent, your child reaches 18 or leaves full-time education (except for a gap year between school and university) or is still in full-time education but has reached the age of 24, whichever is the later.

There is more detailed information on the Gov.uk website.