



Evaluation of the impact of self-help projects in supporting ex-Service personnel

Final Report

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Foreword



In 2012 the Community Self Build Agency (CSBA) completed a pilot scheme at West Street, Bristol to support homeless Veterans to build their own homes with the objective of their securing a home, employment and in some cases reconnecting with their families. This was followed by another scheme at York Road, Bristol completed in 2015. Our strap line was “Helping People to Help Themselves.”

The trustees of CSBA wanted to spread the “Good News “of the success of our pilot scheme so we approached the University of the West of England (UWE) with a request that they conduct an evaluation of the completed project and also of York Road, which was just commencing on site. Subsequently we made an application to the charity Forces in Mind Trust (FiMT) for a grant to UWE to support their costs in carrying out the study and preparing their report. The application was successful and we and UWE are extremely grateful to FiMT for their generous support and great interest in what we are doing. This report sets out the results of the evaluation including an analysis of the personal and wider community benefits that accrued from these schemes.

Currently we have two further schemes under construction and due for completion in the summer of 2017, at Weston-Super-Mare and Plymouth with another due to start this year in Wrexham and some others in the planning stage. We expect, following our learning curve that the financial benefits of these will be greater than the impressive ones produced with our first two schemes. In our opinion similar schemes with the right resources could be rolled out nationally to support the wider community.

Our grateful thanks to UWE for their academic research and report led by Anthony Plumridge. In particular we thank our Pro Bono and financial supporters without whose help we could not have carried out our work.

Stella Clarke CBE

President, the Community Self Build Agency

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There are many components that contribute to a successful transition from military to civilian life, and the work of Forces in Mind Trust has demonstrated clear evidence that most Service leavers have the knowledge and resilience to cope with the process. However, and for a variety of reasons, some people struggle, and providing a secure and safe home, together with a framework of skills and employment and the opportunity to reconnect with friends and family, can be the catalyst for positive change. The idea that self-building schemes could act as that catalyst is intriguing, and the evidence generated here suggests that it is also valid.

Equally persuasive is the economic argument, where this report concludes the benefit more than justifies the cost of the programme. The challenge now is to exploit these findings – whether simply to justify further individual schemes, with important outcomes for a relatively modest number; or perhaps more ambitiously to expand the self-build movement across the United Kingdom, so as to reach out and transform the lives of many, many more. The evidence is here – the opportunities await.

Ray Lock

Air Vice-Marshal Ray Lock CBE is Chief Executive of Forces in Mind Trust

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Executive Summary

- While most transitions from military to civilian life are successful, a minority of people struggle, in a variety of ways: finding work, accessing benefits, rebuilding relationships with friends and family, and finding a home. A small proportion will become homeless following transition.
- Homelessness does not just mean rough sleeping, it can also include living temporarily in a B&B or hostel, or 'sofa surfing'. Prevalence is difficult to estimate. Research by the National Audit Office has suggested that around 15% of ex-Service personnel might be homeless (wider definition) for a time when they leave the forces. More recently it was discovered that 3-6% of the population of rough sleepers in London have Served.
- Studies have shown that ex-Services homeless, while they tend to be older, follow similar routes into homelessness to anyone else and they face similar issues: poor mental health, illness, and addiction to alcohol or drugs (though more likely alcohol than drugs for ex-Services).
- Despite these similarities, some studies have found that ex-Service personnel who are homeless may experience this differently. Perhaps because they are physically fitter, more used to hardship, and invested in their 'tough' masculine identities.
- The Community Self Build Agency (CSBA) is a small charity that runs self-build projects for homeless people, with the overall aim of helping them to rebuild their lives, find work, and reconnect with social networks. They have completed two self-build projects for ex-Service personnel, and have several more underway.
- The pilot project in West Street, Bristol, began in 2010, in collaboration with Knightstone Housing Association. The project was managed by two CSBA staff, one of whom had a Services background, the other a former adult social worker with building experience.
- The next project in York Road, Bristol, was also run as a collaboration between CSBA and Knightstone with the same CSBA team. However, learning from the West Street project, a different building contractor that would provide a full-time training manager was appointed.
- The York Road project began in spring 2013, but experienced significant delays due to planning consent problems, setting the project back two years. Consequently, in early 2015, several new recruits needed to be found quickly and there was no time for team building.
- Our evaluation combines two methodological approaches: economic and ethnographic. The former considers the benefits and costs of the two projects, monetises some of these and calculates a benefit/cost ratio. The latter focusses on social processes, and based on observation and interviews, explores these throughout the course of the York Road project.

- The ten self-builders ranged in age from early thirties to early fifties, their experiences of transition and homelessness were consistent with the research literature. One of the 2015 recruits was female, the first woman to participate in one of CSBA's ex-Services projects.
- Economic analysis suggests that both projects were cost effective. The pessimistic benefit/cost ratio suggests that every £ spent on the West Street pilot project yielded some £2.50 of benefit; and that every £ spent on the York Road project yielded some £2.60 of benefit.
- The optimistic benefit/cost ratio suggests that every £ spent on the West Street project yielded some £4.70 of benefit; and that that every £ spent on the York Road project yielded some £7.20 of benefit.
- The two projects achieved this impressive benefit/cost ratio at modest overall cost: some £17,500 per participant in the case of West Street and some £20,000 per participant for York Road. The accumulated net benefit would pay back this cost within 7 years in the case of both projects on pessimistic assumptions and within 4 and 2 years respectively on optimistic assumptions.
- Our analysis showed that participation in the project had a positive effect on the self-builders' relationships, with the majority reconnecting with estranged family. It helped several self-builders to find work, and improved others' prospects through training. It improved their mental wellbeing, and in two cases, their physical health.
- We found that being strongly motivated towards a goal contributed to a self-builder's success, as did the willingness to stick with the project, even during difficult times and delays. The emphasis among the CSBA team of encouraging and enforcing daily attendance on site helped get self-builders into a routine; and the rapport and personal support provided on-site contributed to the overall impact.
- Our overall recommendation is that the work of CSBA with ex-Service personnel should be continued and expanded. We make specific recommendations that can assist in this process. We see challenges in replicating the CSBA operation as it is so dependent on the qualities and devotion to duty of the current leadership and staffing. This dependency also raises questions about the long term sustainability of the current operation. This issue can be partly resolved by bringing new partners into some parts of the process: a social prescribing practitioner into the recruitment phase; returning to the employment of a full time on-site training manager; using a social prescribing practitioner where there is a need for referrals for other sources of support. There is a need for some training of CSBA staff, such as in data protection and in systems of record keeping. Record keeping improved with the employment of a training manager but needs further improvement. This would almost certainly result in efficiency gains and reduce workloads.

Acknowledgements

The Community Self Build Agency have requested that, on their behalf, we record their thanks for the interest and support of the following organisations in respect of their first two Bristol projects. Without their support these projects would not have happened:

The principal national military charities-- Help for Heroes, Forces in mind Trust, Walking with the Wounded, SSAFA -the Armed Forces Charity, ABF – The Soldiers Charity, the Royal British Legion, Knightstone Housing Association, the South West Mental Health Support Group and Local Authorities, local charities, businesses and many local individuals.

1. Introduction

1.1. Why is there a need for self-help for ex-Service personnel?

Estimates for the number of Service Leavers who experience homelessness have varied, in part because of variances between research methods, sites, and what definition of homelessness is being used. Homelessness can include sleeping rough, 'sofa-surfing' (staying with friends or family temporarily), living temporarily in a hostel or bed and breakfast hotel (Johnsen *et al.*, 2008). Research conducted in the 1990s concluded that around 1 in 4 or 1 in 5 of the British homeless population - defined as sleeping rough or in hostels - had a military background (Randell and Brown, 1994; Gunner and Knott 1997). More recently, the Glasgow Homelessness Partnership found in 2006 that 12% of the local single homeless population had served in the military. In 2008 it was found that in London, the presence of ex-Service personnel among rough sleepers and people living in hostels was 6% (Johnsen *et al.*, p. 76). The reduction from the mid-1990s figure (*ibid.*) has been attributed to a combination of: reduced outflow from the Armed Forces; improved Ministry of Defence (MoD) resettlement provision; better intervention from ex-Service charities (Royal British Legion, undated); older rough sleepers - a high proportion in the 1990s - moving off the streets (Dandeker, 2005); but differing research methods, sites, and inclusion criteria could also account for some of the observed reduction. Most recently, the charity St Mungos, using information derived from the Combined Homelessness Information Network (CHAIN), saw 452 people rough sleeping in 2015 and 2016 who had experience of serving in the armed forces at any point in their lives, of whom 142 were UK nationals. This equates to around 3% from the UK, and 6% including other nationalities. The CHAIN figures from St Mungos have remained consistent since 2012 (p. 27), but would not include those who are living in hostels, B&Bs or sofa-surfing.

From a different perspective, a study conducted by the National Audit Office (NAO) in 2007 concluded that of those who had left the Forces in the previous two years, 5% had 'been homeless' (2007, p. 33). But in the same study, the NAO reported that 15% of Service Leavers, when asked about current living arrangements, were NOT either living in their own home, with relatives, renting

privately, or living in social housing, which would indicate that they may fall into the broader definition of homelessness outlined above. The same NAO study found that 5% had experienced problems with alcohol, 2% received psychiatric treatment as an outpatient, and 1.4% had problems with drugs (it seems very likely that the same person may experience more than one of these issues, but the report provides counts by issue only).

These findings are consistent with the research into the wider issues facing homeless people generally, who have diverse and complex needs (Sumerall et al., 2000). People who are homeless are likely to need support with mental health, physical illness, and substance addiction. They are also likely to have experienced family problems and abuse; been long-term unemployed; not completed their education; had a history of offending; or many years of institutional living (Pleace and Quilgars, 2003). Homeless ex-Service personnel generally follow the same routes into homelessness as the general homeless population (Riverside ECHG, 2011; Royal British Legion), with sources of risk being broadly the same between these groups (Montgomery et al., 2013). Routes to homelessness include vulnerabilities and difficulties prior to enlisting ('suspended homelessness') such as spending time in care, having difficulty settling down in their younger lives, or being been in trouble with the law prior to enlisting (Lemos, 2005). Mares and Todenheck (2004) suggest that one of the strongest predictors of homelessness among ex-Service personnel is the experience of maladjustments during childhood, with disruptive and disrupted family backgrounds likely to lead to another significant trigger of homelessness, family/relationship breakdown (Lemos, 2005). Significant life events, such as bereavement or financial crisis (see also Johnsen *et al.*, 2008), may also be a trigger. Homelessness can appear sometime after Service, one study noting that there was a 14 year average lag time between discharge and their first episode of homelessness (Mares and Tenheck, 2004). This same study found that a relatively small proportion of homeless ex-Service personnel attributed homelessness to their military Service, but of those who did, the three aspects that were most commonly identified included: substance abuse problems that began in the military; inadequate preparation for civilian employment; and loss of a structured lifestyle (Mares and Tenheck, 2004).

Thus, the relationship between military Service and successful reintegration into civilian employment is unclear. On the one hand, overseas duty and in-Service schooling and education benefits can be seen to enhance subsequent occupational status and employability (Mares and Rodenheck, 2004). But in other research, it was found that life in the forces left personnel unprepared for civilian life, with the skills they gained viewed negatively, and deeply ingrained habits that can become 'dysfunctional' (Lemos 2005; Higate, 2000). In addition Higate suggested that military institutionalisation could diminish the ability of ex-Service personnel to cope with the reality of civilian life with its insecure employment and housing - particularly if they have had a long military career. As well as these more general issues, the small number of discharges related to conduct (around 7% at the time of their study) can tarnish employment history (Mares and Rodenheck, 2004).

Despite the many similarities between populations, some studies have found that ex-Service personnel consider themselves as separate and possibly a class above their homeless peers who have not Served (Lemos, 2005; Higate, 2000). This may be linked to the finding that even though that may objectively experience the same events, the subjective experience of homeless of those who have Served is different to that of people who have no military experience. They are thought to draw upon the resourceful and masculine persona they fostered during Service, and upon their knowledge of outdoor survival techniques and physical fitness (Higate, 2000). In addition, a reluctance to seek help is seen to stem from a perception that admitting to problems displays weakness (Riverside ECHG, 2011; Higate, 2000) and consequently increases feelings of shame and failure to live up to societal norms. To compound this, seeking charitable help may be seen as bringing dishonour to the regiment in which they served (RBL, undated). There is very little research on female ex-Service personnel and homelessness, but what exists suggests that their experiences are not dissimilar to their male peers. One study from the US reached a similar conclusion about female veterans' [sic] "survivor instinct," and pronounced sense of independence' (Hamilton et al., 2011, p. S203).

The NAO's findings on the relative prevalence of alcohol and drug use among transitioning Services personnel are also consistent with the evidence available in the UK, which suggests that homeless people with an ex-Services background are likely to be older (Riverside ECHG, 2011; Royal British Legion undated; Tessler et al., 2002), and to struggle more with alcohol (Knight et al., 2011) and physical disability than with drugs and mental health problems (Dandeker et al., 2005). While it has received some attention in the media, prevalence of PTSD has been found to be relatively low: 4-6% among personnel returning from Iraq (Sundin et al., 2010). Delayed-onset PTSD, which may be associated with other life stresses (Andrews et al., 2009) - becoming homeless would be one such, we can assume - was found to have a prevalence of 3.5% (Goodwin et al 2012).

Therefore, most transitions from military to civilian life can be regarded as successful, but it is clear that a minority of ex-Service personnel struggle (FIMT, 2013). Existing services from public and charitable sources are working to support this small number of people but their needs are complex, and they face difficulty on multiple fronts: finding employment in a rapidly changing economy for which their skills are not suited; finding suitable affordable accommodation; accessing the benefits to which they are entitled; adapting to an individualist environment without the structure and purpose of the services; and rebuilding relationships with friends and family who have limited understanding of their experiences. The effects of trauma can hamper their transition further, and challenging experiences post-transition can result in delayed onset, and worsen the after effects. Anger is thought to be one of the largest factors affecting the ability of individuals to complete everyday activities (Riverside ECHG, 2011) and the resultant difficulties in interacting with authority figures can affect employment (Hamilton et al., 2011). Some find release in drink or drugs and entering a spiral of decline. After becoming estranged from family, some become homeless and sleep rough or find temporary hostel accommodation. The longer this continues, the harder it becomes to make the leap back into mainstream society.

Forces in Mind Trust (FiMT) recognise the need for more research on self-help projects for ex-Service personnel who have not adapted to civilian life. They are concerned that there is insufficient understanding of why some fail to make this adaptation. Our research is concerned with self-help projects as an approach to enabling some of these ex-Service personnel to make this journey back to a fulfilling way of life. The focus is on a self-build project which achieves this by tackling all the dimensions of need listed above at once: housing, comradeship and employment but also giving structure and purpose to participants' lives.

1.2. Aims of research

Much of the research on self-build's role in tackling social issues like the alienation of young people in deprived areas (Hutson and Jones, 2002), or poverty reduction via improved access to affordable housing and employment (Turok, 1993), was conducted decades ago and conclusions are mixed. By evaluating this project and studying the ex-Service personnel participating in it we will help to fill the gaps in the existing knowledge base.

The central aim of this research is to provide an evaluation of the benefits and an assessment of the key elements of self-help projects using the current self-build project being undertaken by CSBA as a case study. This features participants who are ex-Service personnel and who have failed to make the successful transition to civilian life. It is hoped that the results of this research will be used by voluntary and public sector agencies as a guide to the most effective way of running similar projects for the benefit of ex-Service personnel in future. The research will also provide evidence of the social value of such projects to assist in the raising of finance. An important subsidiary aim is to throw light on the factors which have caused the participants to fail to make a successful transition to civilian life in the past and what it is in self-help projects that enables some of them to do so.

A team from The University of the West of England, Bristol (UWE) with expertise in economics, ethnography, health and housing tracked the experience of the ex-Services participants in the current CSBA self-build project in York Road, Bedminster, Bristol. This project was due to run from 2013 to 2014 but has suffered from planning consent delays. As a result, the building was not completed until late 2015, with an official opening in December of that year. To obtain a longer term perspective, the team have collected data on an earlier self-build scheme (West Street) in order to record the impact on the life course of those ex-Service personnel involved. An Interim Report on West Street (September 2015) described dramatic improvements in the lives of most of the participants. These include impacts such as gaining employment, reducing alcohol or drug dependence, rebuilding family relationships and extending social networks. Some of the findings of the West Street study are replicated here. The main focus of this report is the York Road project which the team were able to follow from inception through to completion.

1.3. What report covers and report structure

A background section describes the CSBA organisation and operation and outlines the two projects for ex-Service personnel that form the focus of this evaluation. This is followed by a description of the methodology employed. The findings of the report consider the previous experiences of the project participants and then considers project impact from an economic perspective and then focuses on more qualitative impacts on relationships, employability, mental wellbeing and physical health. There follows a discussion of the key factors that contributed to the success of the projects. To gain a better understanding of the journeys of typical participants, some insights from Arts Based Research are offered in the form of fictionalised narratives. Next we consider what can be learned for future projects and finally give conclusions and offer recommendations. An Appendix gives details of the assumptions made and the method of calculation in order to estimate the economic impact.

2. Background

2.1. The Community Self Build Agency

Self-build projects for ex-Service personnel and for the homeless are run by the Community Self Build Agency (CSBA). Well over 100 projects have been managed or supported by CSBA over the past twenty five years but only recently have projects been initiated for ex-Service personnel. CSBA became increasingly aware of ex-Service personnel among the homeless and, recognising the particular problems these people face, decided in 2011 to initiate a self-build predominantly for this group. In canvassing for potential participants, 90 ex-Service personnel were identified sleeping rough or in temporary hostel accommodation.

The CSBA is a small lean charity with one full-time and three part-time members of staff. The Governing Committee is chaired by Stella Clarke, CBE, who devotes a great deal of her time and energy to the charity and is deeply involved in the day to day operation of its projects. Typically, projects are managed by CSBA with the support of a Steering Group of some 10 volunteers drawn from local stakeholders, the Local Authority, the voluntary sector and local professional firms. These volunteers and others donate their time, expertise and experience to a project they considered very worthwhile. Most importantly, the Steering Group co-ordinates an extensive network of contacts able to support CSBA projects in many valuable ways.

The day to day responsibility for the self-builders' welfare was overseen by two CSBA staff, a full-time director with a background in social work and many years' experience with the Agency and a part-time leadership consultant with a senior military background. Their role is considered pivotal to the success of the two projects studied. Between them they supported the self-builders through all stages of the two projects and for months and, in some cases, years after the building phase was completed. They worked with the participants through recruitment, team building, initial training, activities on site, moving in and support thereafter.

Knightstone Housing Association was a key partner in both projects managing the development aspects of the project, acquiring the site, appointing and briefing architects, applying for planning permission, retaining the main contractor for construction work and managing the properties after construction. Knightstone's tenant support teams met the self-builders well before the building was complete and took responsibility for supporting them in all aspects of their tenancy. This extended to the provision of training and guidance in life skills, personal financial management, seeking employment and living within the local community. All these support services are funded from rental revenue.

The building contractor's role extended beyond managing the building of the physical structure. It was understood at the contract stage that the participants would be involved in all stages of the building process, albeit that the majority of the work was undertaken by the contractor's team and the specialist sub-contractors. The main contractor took responsibility for drawing up a programme of on-site and off-site training for each self-builder, taking into account their emerging aspirations for the future. Detail arrangements vary: in the case of West Street the contractor was paid an additional sum to cover supervision and training while at York Road an experienced training manager was employed by the contractor but funded by CSBA.

Other partners contributing to the projects ranged from Help for Heroes, providing substantial funding for training, to Fareshare providing subsidised food. A range of individuals gave their time for support including IT training and mentoring. Detail records of this support in kind were not available and thus we were unable to make any allowance in the calculation of costs. It is, however, clear that the extensive local networks of CSBA and the Steering Group are an important ingredient for success.

2.2. The Pilot Project

It should be stressed at the outset that the West Street project was regarded by CSBA as a pilot from which lessons would be learned to be applied to future projects with ex-Service personnel. A site in Bedminster, Bristol was identified for the project in 2010 and the development design and the application for planning permission was managed by Knightstone Housing Association in partnership with CSBA. The scheme adopted provided 14 two bedroom apartments. The completed building forms part of the Knightstone housing stock and the self-builders are tenants of the Association. Planning consent was received in February 2011. The construction contract was put out to tender shortly thereafter. The contractor was paid £30,000 over the normal contract price to cover the cost of time spent managing the self-builders, providing them with work experience and organising training in a range of construction skills. The choice of contractor was important for the success of the project. Considerable sensitivity and skill is demanded of the site manager to ensure that the needs of the participants could be met.

Having identified the significant number of homeless ex-Service personnel in Bristol, ten out of 14 self-builder places were earmarked for this group. The remaining 4 places were reserved for other homeless individuals. Formal recruitment to the project started as soon as planning consent had been granted although considerable preparation had been undertaken over the previous six months. Local community organisations and homeless hostels were briefed and public meetings held. The support of these and other potential stakeholders were canvassed.

Two key CSBA staff were involved in the recruitment process on the ground. One had worked with CSBA self-builders for many years and has a social work background. The other had served in the forces and now runs a leadership programme. Recruitment could be described as following a snowball method, consulting stakeholders such as jobcentre plus and homeless agencies, contacting ex-Service personnel support organisations and asking around hostels. The criteria for recruitment was that participants must be ex-Service, homeless or in temporary accommodation, unemployed, underemployed or in insecure employment. They must be free of drug and alcohol abuse and willing to commit to working on-site for the duration of the build process.

As soon as a potential team of participants had been identified, team building and briefing activities were arranged. These included group activities such as ten pin bowling, go-karting, ice skating, site visits, participating in a public open meeting and collecting for the Army Benevolent Fund. Work started on site in June 2011 although the initial groundwork offered little opportunity for work experience. However, once above ground, opportunities for work experience increased and followed the build process from foundations through to topping out, services and interior finishing. A training programme was worked out for each participant ideally including college courses leading to qualifications. Not all training related to the construction industry. Participants received IT training and guidance in CV writing. One self-builder acted as on-site chef providing a cooked breakfast for the team and catering training was made available. Lunch was provided on site and donations of groceries distributed. During the building process, participants drew benefits and most continued living in hostel accommodation. CSBA staff supported them throughout, giving encouragement to those who did not attend on site regularly, resolving conflicts, tackling emergent drug and alcohol problems, helping with finances, monitoring training and giving employment advice. Where necessary, for example where mental health issues emerged, participants were referred to specialist support agencies. Team building and social engagement activities were organised throughout the build period and afterwards.

During the build process, participants were required to abide by a self-builders' "charter". The key requirements included:

- Regular attendance on site
- No violent or aggressive behaviour
- Strict abidance to health and safety procedures
- No drugs or alcohol

Once the build was complete, the participants became tenants of Knightstone and were assisted in moving and settling into their new accommodation. The occupation of the development was managed via Knightstone's Supported Tenant's Team. Each tenant was given £1000 by CSBA to spend on furnishing and equipment. Electrical white goods were supplied by Knightstone. Thereafter, although ongoing support was provided by CSBA, the self-builders were assisted by Knightstone's Community Empowerment Team.

2.3. The York Road Project

A suitable site was identified for a development of 10 units during 2012/13 and the project planned with Knightstone as described above. Work was scheduled to start early in 2014 and the recruitment process started in the spring of 2013 following a similar process to that described above for West Street. CSBA were determined to make two key changes to the project drawing on the experience of West Street. Firstly, it was felt that a number of the West Street participants struggled to make a success of their involvement in the project, causing problems for the group as a whole and requiring significantly more attention from CSBA staff in supporting the self-builders than anticipated. It was decided to select participants on the basis of a strong probability of being able to successfully complete the project rather than to give priority to those most disadvantaged. Secondly, problems had been experienced with the planning and provision of training by the West Street main contractor which meant that CSBA staff had to step in more than anticipated. As outlined above, the chosen contractor for the new project agreed to employ a full time trainer permanently on site paid for by CSBA.

In the autumn of 2013, a number of planning issues arose with the proposed development causing delays culminating in the need to submit a revised proposal to the planning authority. The cumulative effect was to put the on-site start date back to early 2015. As a consequence, the team of self-builders that had been carefully selected, prepared and trained gradually dispersed and the process had to start again in the autumn of 2014 once permission had been granted. This second recruitment process was carried out in something of a rush with less opportunity for careful selection, team building and initial training. From the perspective of this research, the observation of recruitment and team building focussed on a different group of individuals to the group who joined the project on site early in 2015. An element of the research design was thus lost.

There were further delays to the build, alleviated by the opportunity for the self-builders to gain some experience on one of the main contractors nearby sites. The development was finally completed late in 2015 with an official opening in December 2015. During the build there was a great deal of media attention with numerous site visits and interviews of participants. The "goldfish bowl" character of the experience may have impacted negatively on some of the participants and resulted in an unwillingness to participate in final interviews conducted by the research team. This further impacted on the ability to apply the research design as intended.

2.4. The Self-Builders

The eleven self-builders we tracked to the end of the York Road project ranged in age from early thirties to early fifties. Their experiences were largely consistent with those described in the research literature: Many had become homeless through relationship breakdown, and were experiencing (or had experienced) mental health difficulties, including PTSD, and addiction to alcohol or drugs.

One was a rough sleeper, one alternated between sleeping in his car and sofa surfing. The others were sofa surfing or living in temporary hostels. One of the self-builders was female. Six had some form of employment, of those one had a permanent job; the remainder were claiming Jobseekers Allowance. Two self-builders had problems with their physical health, experiencing pain. Neither were registered disabled when the project began.

3. Methodology

3.1. Initial research design

The key focus of the research was on the impact of the self-build experience on participants' lives, with a view to learning about the impact of self-help projects in general. On the basis of the completed West Street scheme, we anticipated the following main areas of impact resulting from participation in the self-build and subsequent living alongside other participants:

- Personal level: changes in attitudes and improvements in self-esteem from the sense of achievement from being part of a building project. These may be evidenced by lifestyle changes, entering employment and re-establishing family relationships
- Social level: as a result of working with and subsequently living alongside fellow self-builders, participants would be likely to build larger and more diverse networks and make positive contributions through interactions; as a group, they would be less likely to offend or and more likely to build rather than erode social capital
- Economic: as a result of the changes above, participants may move from being net benefit recipients to net tax payers; the supply of future skills will be enhanced; there would be an increase in local Gross Value Added (GVA) if participants join the labour force. The project would result in local income generation
- Environmental: The move from hostel accommodation to new-build housing would reduce each participant's carbon footprint, as the latter is likely to be built to higher standards than the typical hostel building. The development would also contribute to the regeneration of the local area by pulling up the average quality of the built fabric but also by reducing the number of local residents disengaged from mainstream society.

Our goal was to record, quantify and, where possible, evaluate these impacts. The evaluation was conducted within a Social Return on Investment (SROI) framework, augmented by an ethnographic study to provide a more nuanced account of those experiences which had influence over participants' life courses. Interviews with self-build participants and non-participants were intended to provide insight into the factors associated with a failure to make a successful transition to civilian life. Tracking participants through the self-build process and observing the range of outcomes they experience helps to indicate which of these factors are most difficult to overcome.

Baseline profiles of participants and non-participants were to be developed through initial interviews, and both groups were to be interviewed at intervals during the course of the self-build project. For participants, this was to be after training, halfway through the building process and then after construction is complete. Regular observations of activity during training and on site by UWE research team members and by the CSBA project managers was to add to the evidence of the interviews in identifying those aspects of the self-build project most effective in helping the participants rebuild their lives. Final interviews were to be undertaken after participants have been in their new accommodation for six months. It was hoped that a comparison of the circumstances of participants with the control group of non-participants would reveal the impact of engagement in the self-build project on their' lives. Interviewing participants of the earlier West Street self-build was intended to provide a longer term perspective to reveal the durability of beneficial impacts over the years since participating in the self-build.

Ideally, the life course of participants should be tracked after, say, five and ten years, but this would represent an unacceptable delay in reporting results. To be able to incorporate an assessment of longer term impact, we had hoped that CSBA would be able to provide information on the longer term impact of previous projects.

3.2. Application of the methodology to the West Street and York Road projects

In practice, the methodology described above has had to be adjusted in response to difficulties encountered, largely as a result of delays in the York Road build. In particular, the tracking of non-participants proved impractical: many of the potential participants were sleeping rough or drifting from hostel to hostel. Most were unemployed or at best in casual intermittent employment. Once an initial contact had been made by the CSBA team, the prospect of involvement in the self-build project and the promise of a home provided an incentive for potential participants to stay in touch. However, once participation in the project was no longer a possibility for whatever reason, this incentive disappeared and non-participants drifted off and became impossible to track down. Even those recruited to the project disappeared once delays were announced. The research team monitored three rounds of recruitment to the project including baseline data collection, and conducted participant observation of recruitment meetings and a two-day team building session. The first two rounds of recruitment proved abortive, in that few of the individuals recruited could be contacted many months later once the project finally got under way. They had to be replaced in a somewhat rushed final recruitment process. These difficulties prevented the tracking

of non-participants and prejudiced the proper collection of baseline data at the time of recruitment. Baseline interviews were conducted in March, and for replacement self-builders in May 2015. Site visits, interviews with the CSBA team and with West Street participants took place between January 2015 and July 2016. Final interviews with York Road self-builders occurred in July 2016, seven months after they had moved into their new properties. Not every self-builder agreed to be interviewed at every stage of the research, for a variety of different reasons, but every self-builder was interviewed and observed at some point during the process.

Engagement with the realities of the two projects necessitated changes in the economic evaluation methodology. The thorough application of an SROI framework proved to be impractical in the case of CSBA's scale of operation. The methodology should measure costs and benefits as experienced by stakeholders. This has been possible by including the state as a stakeholder and considering the impact on social security payments and tax income. However other stakeholders such as Bristol City Council housing department (BCC) and the Bristol Drugs Project (BDP) operate at a much larger scale (many hundreds of service users) than CSBA (up to a dozen participants per project) that the impact of CSBA's work with ex-Service personnel does not significantly impact on the operations of BCC and BDP. Further, the local economic impact and environmental impact would have in all likelihood have occurred in any event. The strong probability is that the sites developed by CSBA in partnership with Knightstone would have been developed in any event by Knightstone or others with a comparable local economic and environmental impact. On the same basis that we have decided not to include any development gain as a benefit, we have decided to ignore local economic and environmental impact.

As outlined above, the West Street project was seen as providing an insight into the longer term impact of the self-building experience. The approach has been to collect data about the project from the early recruitment stage in 2011 through to the current lifestyles of participants in order to be able to comment on the impact of the self-building experience. This has been achieved through a group discussion with three participants, in depth interviews with the key CSBA staff, JG and KH, and face to face interviews with 1 participant. Ideally this approach would have included observation of the group dynamics of the project participants at all stages of the project. This was, of course, impossible with West Street as the building had been completed a year prior to the commencement of the research, and many of the West Street self-builders had moved on. Thus insights have to be gleaned from the recollections of participants and CSBA staff. This has limited the scope of the ethnographic approach as observation of some of the key processes has not been possible. In the case of York Road, observation of some of the processes has been possible although the recruitment difficulties described above meant that initial observations were of a different group of participants to that which completed the project and moved into the finished building. The qualitative data was analysed using NVivo. The interview transcripts and field notes were coded using an a priori framework of four topics: transition; impact of the project; factors contributing to impact; and project processes and practices. Once the data had been coded into these topics, a second process of open coding was used to interrogate the data within these themes. The resulting framework was synthesised using the thematic analysis process outlined by Braun and Clarke (2006).

The economic approach seeks to determine the cost-effectiveness of the self-build in terms of the additional costs of a project for ex-Service personnel compared with a normal development set against the benefits of life-course change. It was possible to apply this approach to both West Street and York Road and to make a comparison between the two.

3.3. Calculation of project costs and benefits

Attempting to evaluate the cost effectiveness of a self-help initiative that has already been undertaken presents many challenges, the greatest of which is that opportunities to gather much of the necessary data first hand have past. Further, it is hoped that the beneficial impact of the West Street project on the participants endures for the rest of their lives but, as suggested above it is likely that deep-seated issues will re-emerge in some cases. Data for this evaluation includes just three years of post-project experience and the possibility that benefits will be short lived must be allowed for. Owing to the need to use unreliable data based on recollections and the need to make reasonable assumptions to fill data gaps, the estimates made are of necessity tenuous. For this reason we regard these estimates as illustrative.

The overall approach to estimating costs and benefits is to consider only those arising from the involvement of CSBA that would not have been encountered had this development been a regular Knightstone social housing initiative. Put simply, this means that we consider the additional costs and benefits associated with taking a group of variously disadvantaged ex-Service personnel, putting them through a self-build experience and housing them in homes which they have had a hand in creating. We ignore the regular construction costs and the value of the asset created. However, there is an argument that perhaps the development of the site would not have taken place were it not for the catalyst provided by CSBA. At a time of serious housing supply constraint, there must exist significant benefits associated with the development activities of CSBA over and above the benefits of transforming the lives of self-builders. On the other hand, Knightstone would argue that the additional resources devoted to the partnership with CSBA were at the expense of other developments that might otherwise have been initiated. Knightstone suggest that the cost of these resources to be of the order of £75,000 for the West Street project. For the purposes of this evaluation, we have decided to ignore this cost and the benefits of CSBA as development catalyst on the basis that they probably offset each other. The former is associated with forgoing the benefits of developments which might have added to the national housing stock in the absence of Knightstone's support for the West Street project. The latter is associated with the addition to the housing stock due to the development efforts of CSBA which led to the development of the West Street site going ahead.

Following a SROI framework, costs and benefits are entered into a spreadsheet in the year in which they arise and then expressed in present value terms, discounting those costs and benefits occurring in future years. A cost-benefit ratio is then estimated.

3.4. Estimation of project costs

Project costs include CSBA staff costs, CSBA office overheads, transport costs of getting self-builders to the site, the cost of training provided, on-site catering, loans and rent subsidies provided by CSBA and furnishing grants made to those completing the self-build and moving into their new homes. These are detailed in the Appendix.

It is arguable that some of the time cost of the Steering Group ought to be included. A strict methodology would require the time spent by members (some 700 hours) be valued at their earning rates. Retired members would be excluded. On the other hand, there are considerable intangible benefits to the volunteers themselves in the form of a feeling of satisfaction from helping to see a worthwhile project through to completion. In other contexts, the value of volunteering to volunteers is well researched (CASE 2011) and has been shown to be substantial. Given that over 50% of Steering Group members were retired and thus do not add any costs, it is possible that the sum of benefits to members exceeded the costs of time. This is assumed to be the case and Steering Group time is not included as a cost.

3.5. Estimation of project benefits

In estimating project benefits, we are looking into the future and making various assumptions about the likely life course of the self-builders. In doing this, we have taken into account their backgrounds prior to joining the project, their experiences on site and what has happened to them over the three years since the build came to an end. Our data is not perfect as it is based on recollections of some participants themselves and those of CSBA staff. We try to reach a judgement as to the likely permanence of improvements in the self-builders' circumstances and whether past problems, such as PTSD and alcohol and substance abuse are likely to re-emerge. Owing to the tenuous nature of such projections, we present below a pessimistic and an optimistic estimate of benefits.

The types of benefit we have taken into account are benefits to society in terms of additional income tax, National Insurance contributions and VAT on spending likely to result from a move from unemployment to employment or from poorly paid to better paid jobs. We estimate the reduction in benefits such as Housing Benefit and Job Seekers Allowance. We also estimate the wider benefits of moving from homelessness to a decent permanent home. The impact of re-establishing family relationships is indirectly included through assuming a longer period of stable employment than would otherwise have been the case. We make an estimate of the benefit of avoiding a possible suicide described by one of the participants and we take into account the benefit of the re-establishment of relationships with family members.

Some benefits have not been quantified or monetized. Most notably, the value of the work done by self-builders is not taken into account. CSBA state that this merely reduces the sum that has to be paid to the contractor over and above the normal contract sum. We have not included the benefits associated with better housing provision than available through the private market or through hostels on the basis that our core assumption that similar housing provision would have been provided by Knightstone or others in the absence of the project. More seriously, we have not included wellbeing impacts over and above those resulting from employment.

3.6. Arts-Based Research

Arts-Based Research (ABR) is a methodology that deploys artistic and literary practices as part of the research process (Knowles & Cole, 2008; Leavey, 2013). Some reasons for adopting an arts-based approach are: to promote understanding of a complex subject, and to help readers to participate more fully in the experiences being represented (Leavy, 2015; Barone and Eisner, 2012). We have chosen to present four semi-fictionalised narratives as part of this study to highlight how complex and varied were the individual experiences leading up to the project, during the project, and afterwards; and to try and offer the readers of this report some insight into the worlds of the self-builders. The narratives are fictionalised for ethical reasons - to keep personal information confidential - but they are not 'made up', rather they are grounded in the data collected via observation and interviews.

To create them, first, during the open coding phase of the analysis, all the data relating to an individual's life history, their training and experiences on the project, and their status at completion was coded as a 'narrative event'. Next, for each case, we visualised a life map, with each narrative event in sequence. There were fourteen life maps in total. For each map, we developed a general typology of narrative events, some examples are: 'homeless as a result of relationship breakdown'; 'sofa surfing'; 'criminal conviction'; 'substance addiction'; 'regular presence on site'; 'worked towards personal goals'.

Once the general typology had been matched to each map, we removed the personal information, leaving only the anonymised sequence of events, which at that point in the analysis resembled a collection of flow diagrams. With these diagrams, we were able to identify four typical stories, which ranged from a highly successful case (housed, engaged in well-paid full-time work and further study), two moderately successful cases (housed, in low-paid or casual work, but happy and engaged with family and friends) and one unsuccessful case (unable to stop using heroin, and required to leave the project having been referred to specialist sources of support). With these four cases as the basic narrative structure, we wrote a creative reinterpretation based on a combination of the life histories captured in interviews (with identifying details changed) and the researchers' own experiences of the places and people involved, recorded in field notes (for example, walking to the building site and noticing the young man standing outside his door smoking, wearing only socks).

4. Findings

4.1. Self-builders' experiences prior to the project

'...it's like the Army is like a family ... you're with a group of lads and they're there to watch your back and you watch theirs...'

As detailed in the introduction, the routes into homelessness for ex-Service personnel generally mirror those of the wider homelessness population, with little evidence to support the notion that military life, or institutionalisation generally, is a direct cause of homelessness. There is, however, some evidence that for a minority, military life - through factors such as trauma of combat, mobility of the job or the drinking culture - can reduce a person's ability to cope post Service. Our findings were consistent with the research literature on transition. Among the self-builders, we found five themes, closely related. The first was pre-military adversity (Iversen et al, 2007), such as a difficult home life, which other research has shown to be related to difficulties with transition. The second, a form of 'culture shock' (in the words of one self-builder) on leaving the forces; which links to the problem of having a temperament suited to military life, but that does not always translate well to the civilian working culture. The fourth and fifth themes also relate: there were a high proportion of self-builders who had experienced some trauma related to their Service, many of whom had a formal PTSD diagnosis. Several felt that they had not been supported as well as they could have been by the military.

4.2. Pre-military adversity

The majority of the people we studied joined up in their late-teens, but a couple were younger. One joined when he was aged 15 and 9 months. Two self-builders who had joined as very young recruits mentioned difficult family backgrounds: they saw the Army as a way of escaping. As a result, several self-builders had no or very few qualifications and limited life experience outside the military to draw upon when they left the forces:

'I don't know anything else, I didn't go to college, I didn't live before I joined the Army, from school to the Army, point blank no in-between, no past go, straight in...' (4 years since transition)

4.3. Culture shock

Several self-builders referred to something like a 'culture shock' when transitioning to civilian life. This had ramifications that were emotional, and practical. In practical terms, the self-builders had got used to a very structured life, where many of their everyday concerns – such as food, accommodation – had been organised for them. Particularly in the case of those who had joined up very young, and who therefore hadn't had any experience of living independently outside the military, the need to manage these practicalities for themselves represented a significant hurdle.

'...why have I got to go shopping and buy my food, why ain't it already there, why I can't go somewhere and have my food? ... it rattles you when you come out and if you don't crack on and like get it on your toes straight away.' (4 years since transition)

But there was an emotional loss as well. Leaving the military represented a loss of community, perhaps even family; and of identity.

'...you go from basically being a hero to zero you know you go off and being someone who's looked upon, it was basically you know people look upon them with proudness ... so I just felt that loss, a big loss...' (10 years since transition)

4.4. Temperament

There was some talk about the way that military training acts as a form of conditioning, or institutionalisation, and how patterns of reaction and behaviour, including styles of communication, linked to this training were sometimes unhelpful in civilian life.

'I can't work for a manager who's like how do I put it, softer than me do you know what I mean, scared, not scared to tell me what to do, that's the wrong term, but like when he's telling someone, any chance you can and it's all like whimpery...' (4 years since transition)

4.5. Trauma

There was talk of how Service had had an impact upon individuals in various ways. The subject that came up most frequently was mention of some kind of trauma, often resulting in a diagnosis of PTSD, either soon after the traumatic events or sometime later.

'I'm not sleeping and you're there one minute in a room with a mate or friends or whatever the next minute you're slightly back in wherever you were...' (4 years since transition)

'...all of a sudden all this kind of looking at corners, looking at high points, starting not to like crowds ... I thought I could [do] it on my own and then in the end I broke.'

'...basically it just ruined my life because I wasn't sleeping when I came back, I didn't sleep for two weeks when I got back.' (4 years since transition)

There were some links between traumatic experiences and later struggles with drinking or drugs, to block out those experiences. And the drinking or drug taking itself had consequences, such as difficulty holding down a job, relationship troubles, and susceptibility to violence; the latter in

several cases leading to police involvement, and even time spent in prison. But the Army wasn't blamed for these struggles with substances. Quite the opposite in fact:

'...that's an easy excuse, but they're in the Army everyone drinks, yeah they do, they also get up in the morning and go for a run, are you doing that?' (4 years since transition)

4.6. Support

The self-builders' experiences with transition span up to 15 years, and knowledge of (as well as efforts to recognise and reduce the stigma of) mental health problems has changed considerably in that time. And yet some self-builders still felt that more could have been done to help them cope with trauma during and after their transition.

'...it was there, they knew it was there, I didn't, I only learnt that word [PTSD] quite recently do you know what I mean ... you've done your job to a degree but now you're broken, crack on, do you know what I mean, find another avenue...' (4 years since transition)

'...when I got out I was really disappointed because like there was no help, there's no help for people like me...' (6 years since transition)

'...yeah they don't give a shit the Army, they don't care. It's the mentality though you know I'm sure, if the lads, in my regiment, see me now, they would say get a grip, its mentality do you know what I mean it doesn't exist, PTSD, things don't exist...' (10 years since transition)

5. Was the project cost effective?

An overall summary of the initial and current participant status is given in Table 1 below:

Table 1: Participant status

	West Street	York Road
Number starting project	10	10
Number initially homeless/in hostels	9	10
Number initially unemployed	6	6
Original participants completing	7	8
Total participants completing	10	10
Participants housed August 2015	5	10
Participants employed August 2015	8	N/A
Participants employed August 2016	N/A	10

Source: CSBA

Of the original 10 self-builders recruited for West Street, two were required to leave the project as they had presented fictitious Service histories; another was asked to leave as a result of a failure to abide by the charter rules. In addition, one recruit left at an early stage as he was not deemed ready for the project. Three individuals joined the project late as replacements for those asked to leave. For further details of the nature of initial and final situations, see Appendix Table 11. Of the original 10 self-builders recruited for York Road, one re-offended and left the project; another was asked to leave as a result of a violent incident. In addition, a number of recruits left at an early stage for a range of reasons, including taking up opportunities elsewhere, and not deemed ready for the project. One individual joined the project late as a replacement. For further details of the nature of initial and final situations, see Appendix Table 11.

Table 2: West Street project: summary of the costs and benefits

	Cost £	Benefit £	Ratio
Pessimistic	175,499	446,192	2.53
Optimistic	175,499	831,745	4.71

The optimistic benefit/cost ratio suggests that every £ spent on the West Street project yielded £4.71 of benefit. The difference between the pessimistic and optimistic forecasts of benefits lies in the assumed duration of participants' employment status following the occupation of their new homes. This is shown in detail in the Appendix Tables 9 & 11.

Table 3: York Road project: summary of the costs and benefits

	Cost £	Benefit £	Ratio
Pessimistic	191,936	502,678	2.62
Optimistic	191,936	831,745	7.17

The optimistic benefit/cost ratio suggests that every £ spent on the York Road project yielded some £7 of benefit. Again, see the Appendix for details, and Tables 13 and 14 for the calculation of pessimistic and optimistic forecasts.

The two projects achieved this impressive benefit/cost ratio at modest overall cost: some £17,500 per participant in the case of West Street and some £20,000 per participant for York Road. The accumulated net benefit would pay back this cost within 7 years in the case of both projects on pessimistic assumptions and within 4 and 2 years respectively on optimistic assumptions.

6. What was the impact upon the self-builders?

'...it gave [me] my life back. If I didn't go on this project I'd probably still be where I was at, in hostels... in the woods ... and I still think I'd be doing that or jail or in a nut house...'

The broad research question here was: what impact – practical, emotional, financial – did the project have upon those who took part? The four biggest themes our analysis revealed related to the impact upon self-builders' relationships; their employment status; upon how they felt generally and

specifically upon their mental health; and upon their physical health. We consider all these factors to be closely interrelated.

6.1. Relationships

Several self-builders had initially become homeless due to a breakdown of a relationship with a partner. As a result, they were finding it difficult to keep in touch with family, particularly children. With a secure base in the flat, two self-builders were able to rebuild relationships with younger children: one able to resume weekend and overnight access, and the other able to reconcile with his partner and live as a family again. Other self-builders with older, more independent children were hopeful that they would be able to rekindle relations with those children, now that their lives are more settled and stable.

‘...I haven’t had face to face contact with them in about three years, this is a great thing, doing this is going to be a good springboard to getting back in contact with them.’

The other sort of relationship that the self-builders talked about were the links formed with their fellow self-builders, now their neighbours. This was a somewhat more complex, as they all resisted the idea that they would wish to rekindle any sort of close comradeship or ‘brotherhood’ as they had in the forces. Partly because their lives were different now, and they just didn’t want that sort of relationship with people outside their close family; but partly as well they were influenced by the knowledge of how difficult the loss of such relationships can be, should they need to move on from the community at any point.

‘...this is still civilian life so no it’s not going to be right, let’s go down the pub and get bollixed and then go to work tomorrow because we’re all going to work together, no we’re not...’

During the project – as would be expected in any group of people coming together by circumstance rather than choice – some self-builders got on well together, and between others there was conflict. In most cases, the team on site managed this conflict effectively, as did the self-builders, simply staying out of each other’s way where possible. But there were a few isolated incidents where the conflict escalated, once involving physical violence. That incident unfortunately resulted in a self-builder breaching the terms of his probation and being returned to prison.

Several months after moving in, neighbourly relations seem to have settled pockets’ (several used this exact phrase) but also, having shared the experience of the build, they were somewhat closer to one another than ordinary neighbours.

'...if you need anything you know you can, it's not like living in a block of flats that you don't know your neighbours, um, we always end up having a good old chat when we see each other...'

6.2. Employment

According to the data we collected, and the records with which we were supplied, two self-builders were in employment during the project, balancing this with their work on site. Four self-builders gained employment as a direct result of the project; via the experience they gained on site, the contacts they made while working with subcontractors, and the training they received. At the time of writing, the other self-builders are still looking for secure employment. Of these, one is currently struggling with disability; another is on paternity leave. The latest information on each participant's situation is given in the Appendix Table 11.

6.3. Mental wellbeing

Being part of the self-build project did seem to effect some improvements to the self-builders' wellbeing generally. For those with serious difficulties it represented the first steps towards seeking support and gaining a more solid base from which to recover from trauma or addiction, rather than recovery per se.

'...its getting there, it is getting there, do you know what I mean? I'm feeling more stable...'

Several self-builders spoke of their emotions during and after the build. They found the building process itself interesting and enjoyable, and enjoyed the masculine environment of the site.

'...yeah I love it, love every day, um, it's been the closest thing I suppose working in construction to being in the military ... the lads and the banter that you have on site and that sort of thing...'

Afterwards, self-builders spoke of feeling pride and a sense of achievement, increased confidence and willingness to trust. One self-builder spoke told us about a speech he had recently given, even though public speaking was far out of his comfort zone. Other emotional responses included feelings of contentment, and having put down stable roots at last.

'...I'm much more settled now, much more happier, relaxed.'

Participating on the project, working regularly on site, seemed to help some of those struggling with substance addiction...

‘I do have a drink problem but it’s nowhere near what it was because I’m too focused now. I’ve got something to aim for...’

But unfortunately, a few self-builders with serious addiction problems were unable to overcome these during the course of the project, and as a result, could not continue to be on site for safety reasons. Instead they were signposted to specialist support, which included the Bristol Drugs Project.

6.4. Physical health

Some self-builders also noted improvements in their physical health. These were attributed to a combination of the food provided every day on site, the exercise and fresh air they were getting, and improved sleep.

‘...when I first started here I couldn’t walk, say from here to the gates without my stick, now I fly round the place ... this is my physio, I don’t need to go to any hospital for physio, I get it all here.’

‘...to look at me then to now you’d be like, I was under 11 stone and my average weight is 14 and a half and that’s how ill I was you know?’

7. What factors contributed to success?

‘...somewhere to start afresh, get back on my feet, but now I’ve got a job and that was the main thing, get a job, get a place.’

The question guiding this element of the analysis was: what factors or mechanisms appear to be behind the project’s impact upon those who take part? We found that among the ‘successful’ (i.e. those who moved into a flat and sustained or found work) self-builders, the factor they spoke about a great deal was a strong focus towards a particular goal. It didn’t seem to matter particularly what that specific goal was, simply that it was present and motivational for them personally. Other themes included the willingness to persist with the project, the project team’s efforts to get the self-builders out of chaotic living and back into a consistent daily routine, and the intuitive and personalised nature of the support that was provided. It is important to note that we are talking here about associations between these factors and some success in the project, not proven links between these factors and success.

7.1. Focus

Speaking to the self-builders individually, their particular stories and goals seem very different. But in fact, in summarising them, it becomes clear all these goals are poignantly simple and straightforward. Self-builders are motivated by their desire for a home.

'I'm going to build my home. ... having that has helped me stay on the balance and not get in trouble and do stupid things because this is the focus...'

Home can mean somewhere safe.

'I just need my own door to lock, I need my own safe place really, I need my own safe place...'

'I want somewhere to be safe, to shut my door and that's it. ...its fresh start for me and I want to get my business running...'

It can mean a solid base, a means to find work.

'I've got something to aim for and hopefully with the course that I want to do, that might get me some employment'

'I'm constantly look, look, look, work, work, work, what a result and um yeah I just focus on when it comes to stuff like that...'

In some sense, the home – the safety, security and solidarity it both provides, and represents symbolically – is a significant part of the self-builder finally achieving transition from military to civilian life.

'...it's time to grow up you know, take some responsibility and start living a proper life.'

7.2. Persistence

Closely related to a self-builder's individual goal was being willing, and possessing the tenacity, to just keep going, turning up on site, day after day. This is the factor that many self-builders themselves identified as the reason for their success: sticking with it.

'...the most important thing I'd say out of all this, is just stay the course.'

'...a lot of people dropped out and couldn't see the end in sight and maybe the advice I would say would be stick with it, just stick with it.'

7.3. Routine

The project team recognised the importance of supporting the self-builders to stick with it, even through difficult times, and put mechanisms in place to support them with this aspect specifically. This seemed to involve a variety of strategies, deployed once again with personal judgement and knowledge of the individual concerned. For example, a member of the team might drive over and knock on a missing self-builder's door, if he or she isn't answering their phone.

'...he comes in about quarter to nine and he finishes at 1 ... as time goes on we want him to start to finish at half past one and then two, and then half past two and then come in at half past eight, then eight. [And eventually] coming in at 8 to finishing at 4 ... that's how you're supposed to work.'

7.4. Support

As well as encouraging the self-builders to get into good habits and a daily routine, other support was provided by the project team. This was highly tailored to the changing needs of each individual self-builder, and would include practical support, such as food parcels, help with budgeting, helping to find somewhere suitable for each self-builder to live during the project, organising and funding training courses (though there were some frustrations around this process, which will be discussed in the next section), and helping to equip the flats when the self-builders were ready to move in.

'...we didn't even have a knife and fork to be honest or even a teaspoon ... with the funding that they gave us, um, we've done really well...'

There was also significant emotional support, available at all times, including out of hours...

'...I can just see a light at the end of tunnel now, there's hope where before there wasn't, but there is now. You know I can go to any of these guys and they'll help me...'

As well as support from the Project Team, some self-builders found a sense of comradeship by being on the project, sharing this experience with other former Services personnel who had had similar life experiences to their own.

'...the comradeship of it, I mean of these guys have, they've been there, they've done it, they've been in the Army ... so they know where I'm coming from and what, and I think to myself, God I'm not the only person that's like this, I used to think I'm not normal, there's something wrong with me.'

But not all self-builders felt this way. Equally common was a strong desire not to become reliant on the other self-builders, as well as some clashes of personality, as described in section cross reference.

From the perspective of the Project Team, providing this support involved a great deal of empathy, experience, and personal judgement. With each problem, they had to decide – depending on the individual and the context – whether to offer emotional support, a listening ear, referral to more specialist help, a pep talk, to enforce rules and boundaries... or something different.

'...sometimes they just need someone to vent anger at... they shout and bawl down the phone and rant, two days later you get a phone call to apologise, do you know what I mean? But that's fine...'

'...whether they're trying to scam me with 10 quid ... sometimes that's ok ... fine you know give him a tenner, make them be responsible for repaying me...'

'...I'd rather only send two then send the third one, not knowing if he's in the correct frame of mind and then him failing, because [that will] smash his confidence for the next time...'

Often, the three individual Project Team members who worked directly with self-builders would play different roles, depending on the needs of the situation. One would enforce a boundary, while another played the role of friendly confident, for example.

‘We discuss it at the time and take a kind of a view as to what the best method is ... there’s a warning process that says, do that again and you will get a formal warning, some behaviours are not acceptable like coming on to site drunk...’

A great deal of time and energy was expended by these three individuals, keeping one another informed about the emotional state and the behaviour of each self-builder, and developing strategies to manage any problems. As with any complex interpersonal situation, on some occasions this process worked effectively, and at other times it failed. But given the chaotic nature of the self-builders’ lives, the complexity of their living arrangements and relationships, and their emotional volatility, it will be important to preserve this tailored, individually sensitive approach in future projects.

8. Insights from arts-based research

As outlined in section 3.6 above, arts-based research deploys artistic and literary practices as part of the research process. Some reasons for adopting an arts-based approach are: to promote understanding of a complex subject, and to help readers to participate more fully in the experiences being represented. Here, we are unable to produce detailed accounts of the participants as this would facilitate identification and undermine the confidentiality we have promised to maintain. In order to present a realistic picture of the experience of the self-builders, some re-constructed narratives are given below. They are not ‘made up’; rather they are grounded in the data collected via observation and interviews.

David lowered his newspaper, and looked around warily. He had moved his table slightly to one side so it didn’t block his way if he needed to move quickly, and from his vantage point in the corner of the room, he could see right along the bar to the front door. He ran down his mental inventory of the people in the room. His mate was behind the bar, looking relaxed after the lunchtime rush. The elderly man, who kept shuffling out for a fag, was still sat in the other corner nursing his pint. And those two. He didn’t recognise them, and they made him uncomfortable. Why were they wearing long coats in this weather? It didn’t make sense. Unless the coats were hiding something. Time to go, just to be sure. David folded his paper, finished the rest of his half in two gulps, proud of his self control, and stood up to leave the pub. He pushed open the door and paused in the doorway to scan the street. He waited for a couple of people to pass - he couldn’t cope with people walking behind him, it made him too anxious - and set off for home.

Home. The hostel wasn’t much, but it was better than sleeping under a bridge. And when he’d been to see the council after he was released from prison, all they’d done was ask him if he used drugs, if

he was pregnant - he shook his head in disbelief at the memory - or he'd recently entered the country.

'I've served my country,' he'd said, 'doesn't that make a difference?'

'I'm sorry,' the advisor had said. 'You aren't a priority.'

His probation officer hadn't been able to help either, so he'd tried the British Legion. He didn't want hand-outs, he wanted his life back, he'd told the advisor.

'I want to work,' he'd said. 'And I have to get away from that half-way place. I know I've made some mistakes. I'm not blaming anyone but myself. It was a struggle for all of us, coping with my problems "up here"', he tapped the right side of his head. 'She couldn't cope with it; I wasn't the same person. We're always away, always away, you know? And then you come back and then you live together 24 hours a day, you fall off the wagon, they can't deal with it. Five guys I knew when I come out, and within a year of them being out, all their women left them. I still saw the kids, mind, it broke my heart each time I had to leave 'em.'

The British Legion advisor had nodded sympathetically, and given David £70 of shopping vouchers to help tide him over, and some advice about claiming JSA.

'There is something else you might be interested in,' she said. 'We've got this self-build project going on, up by the river, would you like...'

'What's it about?' asked David, cautiously.

'You give a minimum of two, two and a half days a week to the project, and at the end you get a flat to live in. A brand new flat,' she said. 'And you'll be given help while you're doing it, training courses, help with your CV. What do you think?' David had thought that sounded great. If there wasn't a catch. So he'd taken the piece of paper with the mobile number of someone called Mark, and given him a ring.

'Come down the site tomorra,' Mark had said, after they'd chatted for a few minutes. 'We'll have some details off ya, and see how things go from there. Alright?'

Alright. Just one more night in the hostel to get thorough.

The next morning, David trudged up the main road from the footbridge, past a row of terraced houses with brightly painted front doors. A noise made him jump and look around for the source, but it was just a young bloke slipping out of his door for a smoke. Discreetly, David looked him up and down, but he didn't see a threat there. The only thing out of the ordinary was that the young smoker was wearing socks, and the pavement was wet. David shrugged, and turned left into a side street. Left again, into a narrower street, a brick wall on one side. He could be over it, if he had to. Very faintly, he could smell bacon frying.

Four months later, David was on site most days. They gave him a cooked breakfast every day, as long as he turned up on time. That was worth spending the 40-minutes on the bus ride, standing room only. But he was out of the hostel, and CSBA were going to let him move into one of the flats from their first project, and they'd arranged for him to see a counsellor about his anxiety. He'd done the basic training offered, site safety, industrial ropes - that had made him nervous, but the other lads had been encouraging - and he had various plant licences, like forklift and forward tipping dumper, coming up. It was good. He liked the work, though he mostly kept himself to himself on site. Some of the squaddies annoyed him.

Ryan looked up from the schematics he was checking, and sipped his tea. He was a few weeks into his level 3 diploma in electro technical services. He hadn't thought he'd be able to do that course, because it was so expensive. But he'd sat down with Justin, the training manager, and they'd called around. SSAFFA and CivvyStreet, who had helped with funding, and CSBA had put up the rest. It had taken a while to get the budget approved, and he'd had to chase for it. But it had come through eventually. And as it happened, the sparks needed a bit of extra help, so he was shadowing the senior electrician on site, helping with paperwork and other basic stuff. He loved it. He loved every day. Working in construction, the lads, the banter on the site, it was familiar and comfortable.

He'd enjoyed his time in the Army. Loved the adventure, the travelling and the excitement of that life. It had been his routine, his life, his wife, his family. Everything. All he'd had to do was keep his mouth shut and do his job. But it had all been taken away in that one moment.

They'd all known what they'd signed up for. Give them an enemy they'd fight, hands down, tooth and nail. But he'd come along, straight on his forward section and three of his mates, including his best mate... no. He remembered what they'd said, getting caught in a friendly fire. That's everything ok is it, a friendly fire? Ryan closed his eyes and took a deep breath in, held it for a few seconds, then let it out slowly. He didn't need to go there.

When he'd come out, it was a big shock to his system. He couldn't handle it. He'd been in hostels, trying to get jobs. He'd found it hard to cope with noise, people, crowded places - he was a broken man. There'd been some trouble, drinking, a crisis, police involvement. He'd been in custody when someone from the British Legion had turned up, and they'd put him in touch with the CSBA. Len had understood what he'd been through, and got him into the health system, got him into counselling, helped him find somewhere secure to live. He owed him a lot. Ryan took another gulp of his tea, and turned his mind back to the schematics.

Adam took a last drag, and crushed the smouldering butt beneath his concrete-spattered boots. He was standing just out of the line of sight of the office window, leaning against the porter-cabin that everyone on site called the cafe. It was a decent setup here, cups of tea and bacon rolls. It was good not to have to always be worrying about what was in the fridge, and what to buy that wouldn't go out of date before he remembered to cook it. And to make sure to put enough aside to buy the food in the first place. And pay rent. He sighed. It had been three years since he left, and he still struggled to get all this stuff straight in his mind. So much easier when they just took it out of your money, and you went and got your food. And the money in your pocket was your money, not rent, and bills, and all that stuff. Three years out, and he was still finding it hard to remember it all. Didn't even learn it in school. He frowned. Didn't learn anything in school, did he, apart from how not to be there half the time.

He wasn't in a very good place today, and he appreciated that Justin and Len seemed to understand, and were giving him some space. He was grateful to them, he was happy to admit that. But he just couldn't deal with anyone today. Things weren't as bad as they had been, he wasn't so angry, so out of control, not since he'd been down to Tedworth House. He was looking forward to the end of the project, when he could close the door of his flat, and be just him. Stability, that's what he wanted. And control. He'd done a few of the training courses on offer, but there wasn't anything that really floated his boat. He wanted his own business, didn't want to be under the thumb of some boss-man ordering him around, talking to him like a child. He was stubborn like that. Always had been, always would be. He straightened up and trudged back through the metal railings onto the site, pulling his work gloves from the back pocket of his jeans and putting them on.

Jimmy propped his rucksack against the low wall then sat on the cold ground, leaning back against his bag. He rested one elbow against his knee, and cupped his fag with the other hand to shield it from the wind. His hand shook. He felt bad, but what was he supposed to do? He'd got into some bother, and he'd taken out a loan to give him some time to sort it out. Enjoying being flush for a change, he'd had a bit of fun over the bank holiday (who wouldn't?) and ended up in a bad way. He'd borrowed a bit off Charlie, just for a few days, to keep things going, he'd said. But now, some serious people were on his case, and there was no way he could pay them what he'd agreed, and Charlie. He felt bad about that. When things were more sorted, maybe he'd come back. He didn't like to think of leaving Charlie short.

It was the drink, always the drink that started it. Some of the lads on the project had talked about the drinking culture in the Army, but he didn't really blame that. Some people come out of it alright, and some people just go downhill, if they've got tendencies. And he supposed he had tendencies. He hadn't really wanted to leave the Army, but he'd hurt his back in a training accident. When he came out, he moved up north looking for work, and found a decent sales job at a bathroom company. Managed to save a bit, and decided to have some fun. Went travelling, met someone, got into the

free party circuit, and dabbled in some harder stuff. When that relationship broke down, he'd come back to the UK and started his own business fitting bathrooms.

There were periods of sobriety where he lived a normal life, three months, six months. And then it'd be a nightmare for six months, before he pulled himself back from the brink. But Jimmy had never thought of himself as your classic alcoholic who needs to drink every day, maybe that's why it took him so long to try and make some changes? He could go months without a drink. Well, weeks, maybe. And left alone in a room, he could probably drink no problem. But when he drank with certain people, there were consequences; one drink would turn into a three-day binge, and... problems. He'd lost his licence, smashed his car up. Eventually, he'd lost his flat, and had to move into a room in a shared house. Lots of partying, lots of drugs. He'd got into some bother, there'd been some violence, some involvement with the police, and they'd thrown him out. He'd ended up on the streets, using, and then in a hostel for ex-Service personnel. That's where he'd heard about the self-build project.

He'd had been suspicious at first, he'd said, 'no I'm not a builder.' But one of the lads on the project had said you don't really have to be, you just have to be willing. So Jimmy had thought, why not? It was a chance. So he'd started to get some help for his addictions. He started doing the programme, for the first time in his life doing something, actions rather than just saying, 'I want to stop.' But he couldn't seem to stop, and they couldn't have someone on site that was still using Heroin.

Len had offered to arrange treatment for him, send him to some farm somewhere in the middle of nowhere. He didn't like the sound of that. Mark had taken him to a cafe, bought him lunch, and told him about the project that was getting going in Plymouth. Mark had said it'd help to be away from all the bad influences. Maybe it would. Maybe. He had Mark's number.

The coach doors slid out and open with a hiss, Jimmy pushed himself to his feet and slung his rucksack over his shoulder. He climbed the narrow steps, found a seat, stowed his stuff on the rack, and settled in as the coach pulled out of the bus station and headed towards the motorway.

'Where do you want it?' Adam grabbed the heavy plant pot with both hands, and lifted it off the ground. He'd been walking across the car park, when he'd spotted Charlie struggling to drag it across the ground.

'Should've moved it to the right place before I put the compost in and watered it!' said Charlie. 'Thanks.'

'No problem,' said Adam. He perched on the low wall of the communal garden that Charlie had made.

'So, how's it going?' asked Charlie. 'How's work?'

'Yeah, you know. Boss is alright, I'm just keeping my head down, d'ya know what I mean? But it pays the bills. Well, most of 'em....'

Adam's drinking was under control now, he was in a much better place all round. But he was still struggling with his money. He'd called Justin last week, to see if he could lend him fifty quid, but Justin couldn't do it, because the project had finished. So things were still a bit chaotic, a bit hand-to-mouth. His job was casual, labouring on another site with one of the contractors from the build, so he didn't always know how much he'd have in his pocket at the end of the week. But Knightstone were good landlords, Karen had always been there if he needed advice or help, and he knew that as long as he did his best and kept them in the loop, he'd hang on to the flat. He didn't want to lose it; it was his stability. And once he got going with his own business, being his own boss, everything would balance out.

'Coats on! It's cold out there,' called David, standing by the solid front door with its smart row of buzzers. It was almost a year since David had walked anxiously up the little access road, surveying the terrain and planning out escape routes in his head. Now, he was taking the girls over to Victoria Park for a blast on their scooters, get a bit of fresh air. He'd found a job working shifts. It was OK, best thing was it fitted around his time with the kids. It was a bit of a struggle financially; David thought the flat was pretty expensive for where it was. But they were all happy there; it felt like home. It sounded like home, too, he thought ruefully, as the girls shrieked and whooped as they ran down the stairs. He wanted to stay there, put down some roots. He waved to Adam and Charlie as he passed them, still chatting in little garden area Charlie looked after.

Ryan's key made a satisfyingly solid sound as he unlocked his front door. It had been a busy day on site, and he just wanted to chill in his own space. He shut the door, cutting off the sound of David's girls playing in the stairwell. He'd hoped to stay with the electrical contractors who'd worked on the project, but it wasn't possible. So he'd looked for other work, and found a position with a small firm. He was getting on well with his boss, he reckoned he might like to keep up his training, maybe do a day release studying something like building services engineering. Now he had a solid base, and decent salary. He'd be out collecting for the British Legion on Poppy day. And he'd started working with the Legion, giving talks in schools about their work. There had been tough times and good times, but he was looking forward to the future.

9. What can be learned for future projects?

During the qualitative study, we spent time with self-builders and the project team, using primarily open questions and non-intrusive data collection methods. As a result, we have been able to articulate some aspects of the project that could be tightened up. These include being clearer about roles and responsibilities among project team members, reflected in documents like job descriptions (which form the basis of future recruitment) or contracts with partner organisations. Also beneficial would be streamlining the process by which funding for training is agreed, and making this less ad hoc. Further, there is a strong case for improving and standardising the records kept by the Project Team, which will require some training in Data Protection. Finally, thought should be given to effective ways to keep in touch with potential and current self-builders before, during, and after the project.

9.1. Recruitment

A difficult balance to strike is between accepting those in greatest need onto the project as opposed to seeking out those most likely to make a success of participation in the project and their lives subsequently. Those in most need would include the most disadvantaged in terms of physical and mental disability with few qualifications. Their employment prospects would be poor and they would find making a successful transition to a full and rewarding life most challenging. Those most likely to make a success of the project would be fit mentally and physically and have some qualifications relevant to gaining employment. In both cases the criteria for joining the project could be met: homeless and unemployed. It would not be surprising to find a tendency to favour those likely to require less project resources and to reject those imposing the greatest support. CSBA staff have characterised the West Street project as taking those in greatest need while in recruiting for York Road there was an effort to concentrate more on the individual's potential for success.

In the economic evaluation, an attempt has been made to allow for this factor by considering the “value added” to the participants prospects. A comparison was made between the circumstances of each participant at the beginning and at the end of the project and the impact gauged on the assumption that the improvement would endure for a number of years. If an individual was recruited who was housed and employed in a good job at the beginning of the project and whose circumstances were similar at the end, then there would be little impact.

In many ways the understanding and reflection put into recruitment practices reflect similar processes to those entailed in social prescribing projects where referrers and social prescribers discover the types of patients who are likely to benefit (Kimberlee (2015)).

9.2. Roles and responsibilities

The focus of this evaluation was on two discrete projects and the ingredients for success. Although an incomplete picture emerged of the operation of CSBA as a whole, some tentative observations are offered here. Boundaries between roles and responsibilities within CSBA and between CSBA and partner organisations change between projects and are somewhat blurred.

Considering roles within CSBA, there is overlap between the role of the leader of the charity and the full time director. The overall strategic and financial responsibility lies with the leader while day to day financial control, such as deciding when to make a loan to a self-builder, rests with the director. This resulted in some problems from the points of view of the self-builders, particularly in relation to the allocation of funding for training.

‘...you had to really beg and fight to be able to access the funding ... they’d say we’ll pay tomorrow and then it would take them another two weeks to actually pay for it, by which time you could have lost a place on a course and then you’ve got to wait another month’

A couple of self-builders said they felt that they had been promised certain training, which they were later told was not possible. However, following the threads of these issues back into CSBA’s records, in those cases the problems tended to be related to issues like the individual not meeting the admissions criteria on some higher level courses.

Financial management and reporting is shared between the director and the part-time administrator. The management training and the reporting of training costs was the responsibility of the training manager on the York Road project and this resulted in a better set of training and financial records than appears to have existed in the case of the West Street project. We return to the issue of records under recommendations.

9.3. Support and mentoring

The role of supporting and mentoring the project participants from recruitment through to the completion of the build was shared between the director and the part-time leadership consultant, and latterly the training manager. Early on in our research, we formed a view that they represented a “good cop bad cop” duo, the military style of one contrasting with the social work approach of the other. Increasingly, during the York Road project, the training manager built close relationships with participants and became involved in their mentoring and support. He disputed this dichotomous view asserting that there was no “bad cop” role. All three individuals involved in mentoring and support were tireless in their devotion to supporting the self-builders in all aspects of their lives, making themselves available at all hours at all stages of the project. This devotion appeared to be crucial to the success of the project while at the same time involving blurred responsibilities and an unsustainable workload for the three individuals concerned. We return to this point under recommendations below. The responsibilities became further blurred when Knightstone’s tenant support teams became involved as the completion of the build approached. The purchasing of furniture was seen as a learning opportunity for the self-builders and was thus overseen by the director while other aspects of moving in were guided by Knightstone. Thereafter, support of the

tenants appeared to be shared between the tenant support teams and the CSBA staff with the potential for unnecessary duplication and confusion.

The role of the training manager appeared to work well at York Road and was an improvement over the arrangement with the main contractor at West Street. It resulted in better assessment of individual training needs, better management of on-site and off-site training provision, better records of individual initial circumstances and progress and better availability of mentoring and support. Given the apparent general agreement among CSBA staff and Steering Group members that this arrangement was overwhelmingly beneficial, it is surprising that a subsequent project at Weston returned to a similar arrangement with the main contractor as that operating at West Street. In the case of Weston, it is understood that the contractor is a smaller local firm using direct labour rather than sub-contractors for most of the work. This probably increases the scope for on-the-job training in a wider range of activities than would be the case with sub-contractors. However, the danger is that the advantages of a dedicated training manager listed above would be lost. It is unlikely that the site manager of the typical local building firm would be able to provide equivalent management and support as would be provided by a training manager specifically recruited for the role, as was the case at York Road.

9.4. Documentation and record keeping

The training manager at York Road, as outlined above, kept records pertaining to attendance, training, loans to self-builders, and costs of running the site. But other records, relating to situations like referrals of self-builders to other services for example, were not made available to us. This information could have been withheld for reasons of privacy; or such records may not have been shared between CSBA personnel, and thus not collated into a central system; or such actions in support of self-builders might have been on an ad hoc and personal basis, and therefore not formally recorded at all. However, some basic level of record-keeping, allied to some training in making referrals, dealing with topics like duty of care and Data Protection, may be of benefit.

9.5. Communication and involvement

As with the keeping of records, communication appeared to be organised according to the individuals concerned, and the particular circumstances at the time. We would suggest that this is the right approach, but that both the CSBA team and the self-builders might find that some issues could be avoided by engaging in a regular planning and review process, albeit one that retained the elements of flexibility and responsiveness to individual personalities and circumstances that characterises CSBA's ethos.

10. Conclusions

We found that the experiences of the self-builders were consistent with the research literature on military homelessness. Routes into homelessness included not having anywhere to live on leaving the military, relationship breakdown at some point afterwards, or loss of income leading to homelessness. Some self-builders had experienced pre-military adversity, and several struggled with a cultural mismatch between the military and civilian life, in both practical and psychological terms. These problems were exacerbated in some cases by trauma and substance addiction.

Our economic evaluation indicated that both the West Street and the York Road projects were cost effective, even using the most pessimistic assumptions about costs and benefits. In addition to the benefits that were monetised and included in the economic evaluation, there were many benefits that could not be captured in quantitative terms. In particular, there was a positive impact on the self-builders themselves: on their relationships with estranged family and with one another; on their self-esteem through entering employment; and on their mental wellbeing and physical health.

It is worth stressing those aspects of the CSBA operation that helped to yield such impressive benefit/cost ratios. On the benefit side, the impact on the participants resulted from the untiring dedication to the projects by CSBA staff and their willingness to explore every avenue to support the self-builders through the challenging transition. The security provided in the form of a good home supported by Knightstone staff no doubt plays a large role in ensuring that the beneficial experience of the self-building project endures and provides an ongoing foundation for a better life. Most of the measured benefit came from the aggregate reduction in social security costs and the increased payment of taxes over a period of projected stable future employment of most of the participants. A secure home is a key ingredient in that stability. On the cost side, CSBA is a very lean organisation with minimal paid staff and overheads. It relies on the dedication of those staff and their willingness to work unsocial hours under sometimes stressful circumstances for modest financial reward. Much value was contributed to the projects studies by volunteers who gave their time and energy for no reward. This is the case for the overall leadership of CSBA. We question the sustainability of this style of operation in the long term.

Qualitatively, the factors that seemed most associated with successful completion of the project on the part of self-builders were a) the articulation of a goal that motivated them; and b) perhaps related to being strongly motivated, the willingness to stick with the project, even through difficult times.

In terms of project processes, the emphasis on encouraging a structured daily routine seemed important, as did the intuitive and personalised nature of the support provided to each self-builder,

arising mostly from the time and effort the project team put into building rapport and trust with self-builders.

We note the practical, ethical and economic challenges posed by recruitment, as those in greatest need of help are also likely to be those with the lowest chances of completion. There is also the question of group dynamics, making recruitment one of the most delicately balanced phases of the work. On the evidence available to us, we would suggest that any potential self-builder who is addicted to drugs should be referred to specialist support and assessed professionally prior to acceptance.

We found that roles and responsibilities within CSBA, and boundaries between CSBA and partner organisations, are not always clear. We contend that a degree of flexibility is positive, indeed vital, for the success of the model. Overly rigid or formal processes would hamper the intuitive, personalised nature of the work. But some clarity, particularly in relation to approval of budget for training and development activity, would improve the experience for self-builders and reduce pressure on front-line staff.

The contractor on the York Road site, United Living, employed a full-time training manager, a model that seemed to work well, and was linked to success factors like encouraging daily attendance on site (and keeping records of this) and developing individualised assessments of the self-builders' state of mind and readiness for training. But we found that records relating to other aspects of the project, such as referrals, were not available. While recognising the value of not burying staff in paperwork, we are concerned that the apparent lack of records could pose a problem in future.

11. Recommendations

Community self-build projects for ex-Service personnel run on the CSBA model are cost effective, and have a positive impact on those individuals who stay the course. Therefore, our primary recommendation is that such initiatives should continue to be supported. The rest of our recommendations focus on ways to improve the process.

11.1. Replicability

Much of what makes the CSBA model successful, also makes it difficult to replicate and expand, due primarily to the significant time and expertise that CSBA staff - including the leadership consultant involved with West Street and York Road - are willing to contribute. Therefore, we suggest that the CSBA's work can usefully be considered akin to community development, rather than large-scale service provision that can be standardised and rolled out. Asset-based Community Development (ABCD), with its emphasis on process and deep local understanding to link micro-assets - in the case

of community self-build, this might be a local counselling service, food distribution programme, homeless shelter for ex-Service personnel, which are likely to vary considerably between sites - to broader goals, is likely to be a useful source of good practice, particularly in the early stages of recruitment, and making links with partner organisations.

11.2. Leadership

CSBA is driven by the commitment and energy of Stella Clarke. The charity is aware that succession planning is a priority. However, the admirable devotion of all available energies to the current projects leaves little time to consider future issues. In many charities, the founder/leader role is replaced at some stage by a highly paid professional. In the case of a lean operation such as CSBA, such an appointment would very significantly increase fixed costs. This increase would be greater if, as is likely, a managerialist perspective of is introduced into the organisation. Opportunities no doubt exist for efficiency gains under such a regime, but the increase in costs is likely to pull down the benefit/cost ratios currently achieved. It is beyond the remit of this evaluation to make any recommendations on this complex issue. However it is worth stating that in many cases leadership and management costs can be reduced by a strategic alliance with another organisation working in a related field.

11.3. Mentoring and support

We see three phases in a self-build project: recruitment and team building; on-site building and off-site training; preparation for moving in and tenancy. The heavy involvement of two CSBA staff in all three phases results in an onerous workload on the two individuals, especially out of hours. Their dedication and patience is commendable however there exists a real risk of burnout. Some thoughts on reducing this workload are offered below.

11.4. Referrals

We suggest that a more formal process is developed for referrals, to encompass: a) the various referrals for self-builders actively working on the project, and b) those who may be asked to leave because CSBA is no longer able to manage their behaviour (as with the one participant who continued to use Heroin) but towards whom CSBA may have a duty of care. One way in which this could be organised is to draw upon a model known as social prescribing. Social prescribing projects usually have a referral system in place and the social prescribing element is often, but not exclusively, delivered by the third sector. Such schemes typically use community development workers - CSBA staff would fall into this category - or health workers with local knowledge or with skills to navigate resources locally. Social prescribing comes in different forms: signposting, light, medium and holistic (Kimberlee, 2015). An example of a social prescribing project working with armed forces personnel is The Hut Project. Ex-Service personnel who attend the project include those who served in the Falkland Islands and Northern Ireland. They took part in the project to foster a greater understanding of the psychological and emotional impact of being injured in war. Using creativity and art prescribed by the services it acts as a means to engage with ex-Service

personnel in building the Hut space at a local hospital. The project aimed to respond to the idea of 'sanctuary' for past and present personnel and it serves to promote patient's health and wellbeing (Health Education England, 2016).

11.5. Recruitment and team building

In the York Road project, a CSBA staff member with a military background and leadership expertise managed the first phase. This worked well in spite of difficulties due to planning delays. A leader with a Services background sharing similar experiences appears to have helped to build confidence and enthusiasm in the self-builders. There was a social prescribing function during recruitment although the prescription was restricted to acceptance onto or rejection from the project. It can be argued that a more thorough assessment of needs is required with a greater choice of prescriptions such as volunteering, sheltered housing or various therapies which might be provided by partner organisations. There is also a case for support from a social prescribing practitioner during the recruitment stage. This would prioritise the needs of the potential recruits over the needs of the project and help to reduce the workload of CSBA staff.

11.6. On-site staffing

We recommend that in future, every project has at least one member of staff on site every day who is responsible for the wellbeing of the self-builders. In the case of York Road, it was fortunate that the United Living training manager was well suited to the pastoral aspects of the role, and highly committed to the self-builders themselves. But as these close relationships between self-builders and staff, as well as the daily routine they foster, are so important, day-to-day management of this aspect of the project should not be left to subcontractors, who may have other priorities.

11.7. Training

While the current CSBA team are highly experienced, they may benefit from more formal training to assist them with issues like Data Protection and social prescribing. And if there are to be a greater number of self-build projects overlapping, new CSBA staff and subcontractor staff will require formal training, as well as experiential learning and the informal mentoring and that they will most likely receive from the current CSBA team. Such training could include, for instance, the Royal Society of Public Health's Level 2 Awards in 'Understanding the Misuse of Substances' and 'Understanding Alcohol Misuse'.

11.8. Records

We recommend that work is done to develop record-keeping systems that meet the needs of CSBA staff. These should not be onerous, but should capture in a systematic way (and render accessible for future analysis by CSBA or other researchers) biographical information about the self-builders, tracking of attendance and training, employment, housing, referrals and feedback, and costs. Such records will enable CSBA to validate the assumptions made in the economic evaluation in section 5.

It is particularly important that full confidential referral records are maintained to evidence a proper execution of the charity's duty of care to the individuals assisted. CSBA staff should receive training in Data Protection, and processes to keep personal data secure should be developed and followed. A simple system of comprehensive record keeping based with the training manager could be instigated at little additional cost.

APPENDIX

1. Economic evaluation of West street

1.1. Profile of West Street participants

Table 1: A profile of participants and their experiences to August 2015

Reference Code	Situation on joining project	Experiences on-site	After build complete	Latest situation
W101	Living in very rough hostel. Sporadic casual employment. Minor crime and police involvement. Disturbance of peace. PTSD	Core participant	Had a lot of support from CSBA staff through financial dispute. Ended in 48 hours in prison	Was in accommodation at a recovery unit, working with H4H to gain qualifications in sport coaching. PTSD probs. CSBA staff no longer supporting owing to £150 phone bill in staff member's name - SCC action.
W102	Recommended by Job centre+. Served with W101. Some PTSD. Some kind of building work, more casual than regular. Had to stop working to go on project, went on benefits.	Core participant		Still in West St. Qualified and working full time as floor screeder
W103	Joined two months into build. Replacement for W111. In employment. Had always worked in building trade as labourer. Had to stop working to go on project, went on benefits	Typical squaddy, works hard drinks hard	Re-established relationship with sons. One moved in with him, then joined Army	Still in West St. Qualified and working all over UK with groundwork contractor. Two sons in Army
W104	Always been in building trade, as screeder. Had to stop working to go on project, went on benefits. Described as slippery character	Typical squaddy, works hard drinks hard		Still in West St. Qualified and working as floor screeder. But has run up huge arrears in spite of working. Facing eviction.
W105	Joined a couple of months into the build. Replacement for W112. Engineer? Thought a lot of himself	Concentrated on electrics	Not rational when spending £1000 on furnishing	Was working in site management plus some security work. Now PT NHS driver plus doorman/basic security. Runs martial arts class with mother
W106	Working before the project?	Core participant. Worked during project to cover	Got married	Moved to Taunton. Qualified and working as plasterer. Good

		high rent but worked on West St. on days off		relationship with parents
W107	25/26 younger than average. Came via Alaberre. Working as roofer. Worked on site between jobs	Did forklift course basic and advanced. Drove forklift on site when necessary. CSBA helped with course fees.	Signed joint tenancy with partner but split up after 4 months so left.	Still in West St. Qualified and working all over SW as roofing contractor
W108	Unemployed	Took over cheffing. Ran up rent arrears, CSBA bailed him out, never repaid.	Ran up arrears at West St. Evicted Dec 2014. Drink problems. Victim of violence from son.	Moved to larger home for his extended family. Qualified and working as fork lift instructor in Bristol
W109	Living and met on street, 46/47, tidy and fit, helped recruitment, drugs history?	Core participant. Easily manipulated. Been in oppressive relationships	Major turning point was 50th. Birthday when the team gave him engraved lighter which he has hung on to.	Still in West St. Works in charity sector
W110	Unemployed	Core participant. Ongoing paranoia	Brilliant at furnishing for £1000	Still in West St. Works in charity sector as carer
W111	No service so required to leave the project	Periodic binges, some improvement. Asked to leave because of no service		
W112	No service so required to leave the project	Drug dependence, arranged therapy, some progress. Asked to leave because of no service		
W113	Initially chef.	Asked to leave		
W114	Possible substance abuse	Not ready for project		Came back for York Rd. project

Source: CSBA staff

1.2. Project costs

Project costs include CSBA staff costs, CSBA office overheads, transport costs of getting self-builders to the site, the cost of training provided, on-site catering, loans and rent subsidies provided by CSBA and furnishing grants made to those completing the self-build and moving into their new homes. Cost information was provided by CSBA. During the period of the West Street project covered in this report, January 2010 to August 2015, CSBA was involved in other projects and thus a proportion of

staff time and office overheads has had to be allocated to the West Street project. These have been allocated on the basis of an analysis of the diary of the key staff member. The number of years for which this proportion of costs is allocated to the project has been decided on the basis of activity levels. The mentoring and support of West Street participants continued for three years after moving in and so 4.5 years of staff time have been included. The main period of formal contractual activity is shorter and thus 3 years of office overheads are included. Other costs are set out in the Tables below which are self-explanatory.

Table 2: Staff costs

CSBA staff costs	Annual salary + employment overheads £	Number of years	Proportion allocated to West Street	Total £
Staff costs 1	39900	4.5	36%	65151
Expenses 1 @ 20%	7980	4.5	36%	13030
Staff costs 2	19950	4.5	36%	32576
Expenses 2 @ 20%	3990	4.5	36%	6515
Grand total				117272

Table 3: Office overheads

CSBA office costs	Annual salaries £	Proportion allocated to West Street	Annual rent £	Proportion allocated to West Street	Number of years	Total salaries and rent £
	7200	25%	1088.04	25%	3	6216

Table 4: Transport Costs

Transport costs	Daily per person £	Person-days	Total £
	4	1000	4000

Table 5: Training Costs

Training costs	Payment to contractor £	Directly funded training £	Total £
	30000	4000	34000

Table 6: Catering costs

Catering costs	Average per week £	Payment to Fairshare £	Total £
	35.5	450	1870

In addition to the above, a furnishing grant of £1000 was made by CSBA to each self-builder to assist in the preparation of their flats before moving in, total cost £10,000. A further £500 has been allowed to cover small loans made to self-builders by CSBA staff that have not been repaid.

No payment is made by CSBA to Knightstone. Hidden opportunity costs have been discussed in the main text.

Table 7: Summary of costs

Costs summary	£
Individual Costs	
Bad loans	500
Furniture	10000
Allocated costs	
Staff costs 1	65151
Expenses 1 @ 20%	13030
Staff costs 2	32576
Expenses 2 @ 20%	8144
CSBA office	6216
Transport	4005
Training	34000
Food	1870
Knightstone opportunity cost	0
Steering Group	0
Total	175499

1.3. Project benefits

The types of benefit we have taken into account are benefits to society in terms of additional income tax, National Insurance contributions and VAT on spending likely to result from a move from unemployment to employment or from poorly paid to better paid jobs. We are also estimating the reduction in benefits such as Housing Benefit and Job Seekers Allowance. These are driven by assumptions of years of employment and earnings on completing the self-build compared with assumptions of what might have occurred to participants in the absence of the project (counterfactual assumptions). These are set out below. Benefits of this type forecast for a number of future years are discounted to give a Present Value shown in the tables. In the case where a self-builder was homeless before joining the project, an estimate reflecting health impacts and isolation used in an evaluation of the Emmaus village projects is adopted for this study.

One participant confided that the project saved his life – suicide would have been the likely outcome were it not for involvement in West Street. An attempt has been made to evaluate the benefit of a life saved. According to the 2008 National Survey on Drug Use and Health (Substance Abuse and Mental Health Services Administration (2009)), in the US there were 8.3m adults who had serious thoughts of committing suicide, and 2.3m who had actually made plans to commit to suicide. Of those, 1.1m actually attempted suicide, but only just over 33,000 succeeded. Which would make the ratio of failure to success 33 to 1. There is no equivalent data for the UK but with similar overall suicide rates in both countries, it is reasonable to use this data. Following our pessimistic and optimistic estimates of benefits, we consider two cases, one where the participant in question fell into the category of having serious thoughts of committing suicide and the other where the situation

was more extreme, where plans had been made. We can deduce probabilities of attempting suicide and probabilities of being successful.

Table 8: the cost of suicide

Severity of intention	Probability of attempt	Probability of death	Cost of attempt £	Cost of Death £	Probability weighted cost to NHS of attempt £	Probability weighted cost of death £	Total cost £
Thoughts	13%	0.4%	3750	1700000	488	6800	7288
Made plans	48%	1.4%	3750	1700000	1800	23800	25600

Source: Substance Abuse and Mental Health Services Administration (2009), Reference Costs 2012/13, Department of Health 2014, author's calculations.

These probability weighted cost estimates are included in the forecasts below as benefits arising from suicide cost avoided. Unlike other benefits, they have not been attributed to a particular individual in order to maintain the highest level of confidentiality.

1.4. Pessimistic forecast

The present value of benefits associated with each participant is set out in Table 9 below. The counterfactual assumptions are summarised in Table 10. In most cases 5 further years of employment are assumed in addition to the three years since the end of the project. W103 has enhanced employment stability owing to re-established family relationships.

Table 9: pessimistic forecast of benefits

Individual benefits	W101	W102	W103	W104	W105	W106	W107	W108	W109	W110	W111	W112	W113	W114	Totals
Assumed earnings per week £	480	480	480	480	480	600	480	480	350	350	Left	Left	Left	Left	
Assumed yrs full employment	0	8	10	8	8	8	8	8	8	8	project	project	project	project	
Income tax to state £		18741	7310	3008	8966	15039	6016	18741	8966	8966					95751
NI contributions £		9689	4386	1805	3827	9023	3609	9689	3827	3827					49681
Additional VAT £		3037	1494	614	1040	3068	1227	3037	1040	1040					15596
															0
JS allowance/living allowance saved £		13738			13738			13738	13738	13738					68688
Housing benefit saved £		28198			28198		28198	28198	28198	28198					169189
Reduced probability of suicide £															7288
Reduced cost of homelessness £									40000						40000
Counterfactual assumption*		A	B	C	A	B	B	A	A	A					
Total monetary benefits	0	73402	13190	5426	55768	27130	39050	73402	95768	55768					446192

Source: CSBA and author's calculations

Table 10: counterfactual assumptions

Assumption A:	Assumption B	Assumption C
Unemployed	Lower earnings	Lower earnings
Pays no tax	6years at £400 pw	5years at £440 pw
Pays £700 p.a. NI	£832 less tax	£416 less tax
No additional VAT	£499 less NI	£250 less NI
Works 50% of time	£170 less VAT	£85 less VAT
Claims HB 60% of time	No HB	No HB

1.5. Optimistic forecast

The optimistic forecast set out in Table 11 below assumes longer periods of stable employment for the participants before past problems re-emerge. There is ample evidence from past CSBA projects with non-veteran homeless that in the majority of cases, past problems do not re-occur – including the founding Zenzele project initiated over 30 years ago. A more serious potential suicide risk is assumed for the one participant who admitted that West Street save his life. The counterfactual assumptions are shown in Table 12.

Table 11: optimistic forecast

Individual benefits	W101	W102	W103	W104	W105	W106	W107	W108	W109	W110	W111	W112	W113	W114	Totals
Assumed earnings per week £		600	600	600	600	600	600	600	450	450	Left	Left	Left	Left	
Assumed yrs full employment	0	13	15	13	13	13	13	13	13	13	project	project	project	project	
Income tax to state £		42063	25576	18227	24975	22784	9114	42063	24975	24975					234753
NI contributions £		22886	15345	10936	12633	13671	5468	22886	12633	12633					129092
Additional VAT £		7386	5217	3718	3900	4648	1859	7386	3900	3900					41913
															0
J5 allowance/living allowance saved £		20813			20813			20813	20813	20813					104063
Housing benefit saved £		42721			42721		42721	42721	42721	42721					256324
Reduced probability of suicide £															25600
Reduced cost of homelessness £									40000						40000
Counterfactual assumption*		A	B	C	A	B	B	A	A	A					
Total monetary benefits	0	135868	46139	32882	105041	41103	59162	135868	145041	105041					831745

Source: CSBA and author's calculations

2. Economic evaluation of York Road

2.1. Profile of York Road participants

Table 11: A profile of the York Road participants and their experiences to August 2016

Ref Code/ age	Situation on joining project	Experiences on-site	Latest situation	Future assumptions
Y101 32	Sofa surfing, living with mother (occasional), no fixed address, chaotic lifestyle, PTSD. Aims to work in construction. Various odd jobs - nothing permanent JSA	Good attendee on site, courses - Ride On Roller, All Terrain Extended Fork, Forward Tipping Dumper, 40T 360, Industrial Rope, Food safety.	Working part time in construction. Settled with new baby, girlfriend moved in, seems happy enough but seeking better employment. Taking paternity leave.	Pessimistic: continues in part time employment Optimistic: secures better full time employment Family ties lead to longer period of stability
Y102 33	Separated from wife and children, causing him huge distress, sofa surfing, living in hostels, not allowed to see children, finding occasional work as plumber, reluctant to draw JSA. Some qualifications but low employability.	Involved and attended, found the process frustrating due to desire to be repatriated with children.	Employed in kitchen fitting and plumbing. Now reunited with children, settled.	Pessimistic: earns £500 p.w. for 10 years Optimistic: : earns £600 p.w. for 15 years Family ties lead to longer period of stability

Y103 42	Some labouring, on JSA, ex-offender. Some qualifications; suffering from PTSD from traumatic events in his personal life while serving; Under probation, extremely disorientated, suffering from anxiety, sofa surfing &/or hostels	Good attendee on site, completed Forward Tipping Dumper, Extended Fork, Industrial Ropes training.	Good job with British Heart Foundation but looking for better job. Has been accommodated in West Street owing to interpersonal problems with York Road tenant. Now happy & settled	Pessimistic: earns £400 p.w. for 8 years Optimistic: : earns £500 p.w. for 13 years
Y104 43	Occasional chef & unemployed JSA. Chaotic lifestyle, living in hostel JSA extremely nervous and anxious, PTSD & aggression. Aim for Business Study course and own catering business	Good attendee on site but erratic behaviour & refusal to engage with employment opportunities/training. Performed catering duties for scheme, struggled with inter-personal relationships. First Aid and Food Safety training	Setting up his own catering business catering and delivery. Applied for seed money loan from CSBA but was turned down. Has settled into new flat well & seems happy & seeking new opportunities	Pessimistic: Does not manage to set up own business. Earns £300 p.w. for 8 years Optimistic: : Sets up own business and earns £600 p.w. for 13 years
Y105	On probation. Homeless and out of work	Did not attend site	Re-offended and returned to prison.	No project impact assumed
Y106 43	Homeless, on street. Working part time as hospital porter. Some GCSEs. . Very introvert individual	Regular attendee on site, completed training for operation of All Terrain Vehicle, Extended Fork Lift, Forward Tipping Dumper, Ride On Roller, Industrial Ropes	Settled into new flat well. Part time employment at hospital continues, still looking for better employment	Pessimistic: earns £300 p.w. for 8 years Optimistic: : Finds a better job and earns £600 p.w. for 13 years
Y107 45	Part & some full time employment. Aims for landscape work. Was blown up by the IRA and has suffered residual pain and injury and psychological difficulties ever since. Suffers from PTSD and recurring pain injury. Some construction experience. No qualifications.	Regular attendee, on release from Bristol City Council, still struggling with injuries received in N Ireland - mainly physical. Good team player, worked hard	Full time employment BCC. Settled in Well, now able to have children to come and stay	Pessimistic: earns £500 p.w. for 10 years Optimistic: : earns £600 p.w. for 15 years Family ties lead to longer period of stability
Y108 32	Sofa surfing, unemployed, utterly chaotic lifestyle, Commonwealth Soldier with Fijian origin - very poor social skills. Construction labouring in Fiji before service. Occasional work, JSA. Army electrical engineering qualification, degree in electrical engineering.	Good attendee on site, mainly worked with ground work crews, gained good qualifications: Industrial Rope, Ride-On Roller, and Forward Tipping Dumper & All Terrain Extended Fork. Also CSCS, First Aid, Food Safety training. Aims for architecture	Struggling to pay rent although in regular employment in construction/groundwork and despite social support is finding it difficult to manage his own affairs. He is likely to lose tenancy.	Pessimistic: earns £500 p.w. for just 2 years as chaotic lifestyle continues Optimistic: becomes more responsible and earns £600 p.w. for 13 years.
Y109 52	Living in hostel, separated from family, severe social problems, desperate situation. Ex-Army Catering Corps. Various part time jobs. Walking with stick	Regularly attended site, attended various courses related to Health & Safety, IT & Secretarial skills. Also got stuck into building and enjoyed a new lease of life – walking without stick! Started an HNC in HR Management	Moved in quickly with partner and has become a good tenant. Still studying for HR qualification, is happy and settled	Pessimistic: assume continues working part time as before Optimistic: qualifies and secures well paid employment in HR earning £600 p.w. for 15 years

Y110 47	Homeless, sleeping in car, sofa surfing, no access to children, limited benefits. Various part time jobs as a carer. No qualifications or construction experience.	Regular attendee on site, very enthusiastic, Industrial Rope, Ride-On Roller, Forward Tipping Dumper, 40t 360 training. CPCs. Worked closely with ground workers.	Settled in well, but has struggled with tenancy while moving into full time employment with ground working firm. Now has access to children	Pessimistic: earns £500 p.w. for 10 years Optimistic: earns £600 p.w. for 15 years Family ties lead to longer period of stability
Y111	Replacement for W105. Disillusioned with job, sofa surfing, hostels, left job and drew housing benefit & JSA, difficult family situation. Ex-RAF. 11 GCSEs C+, Foundation Mod App in Bus admin	Regular attendee on site, highly intelligent and completed 6 courses related to site management	Moved into flat, good tenant. Full time employment, no apparent problems construction oriented	Pessimistic: earns £500p.w. for 8 years. Optimistic: earns £600 p.w. for 13 years.

2.2. Project costs

The calculation of project costs follows a similar process to that for West Street above. The duration and proportion of overhead costs allocated differs from the earlier project and is based on an analysis of CSBA staff diaries. In spite of the delay in the York Road project, the duration is taken as 4 years, reflecting participants settling down into their accommodation more rapidly than was the case with the earlier project. This may have been partly due to the earlier involvement of the Knightstone support teams. Costs are set out in the Table below:

Once again, no payment is made by CSBA to Knightstone and any of the Housing Association's additional costs are ignored. These issues have been discussed in the main text.

Table 12: Summary of York Road costs

Costs summary	£
Individual Costs	
Bad loans and subs to participants not re-paid	1840
Furniture	15889
Allocated costs	
Staff costs 1	39900
Expenses 1	4000
Staff costs 2	27930
Expenses 2	5586
CSBA office	6216
Transport	4005
Training	84700
Food	1870
Knightstone opportunity cost	0
Steering Group	0
Total	191936

2.3. Project benefits

Project benefits are calculated in the same way as with the West Street project above, and a full description is given under Appendix 1.3 above. A key difference is that we encountered no evidence of suicidal tendencies reduced by the York Road project.

2.4. Pessimistic forecast

The present value of benefits associated with each participant is set out in Table 9 below. The counterfactual assumptions were the same for all participants and are in line with Assumption A summarised in Table 10. As with the West Street calculations, the re-establishment of family relationships was brought into the evaluation by extending the assumed period of stable employment from 8 to 10 years in the case of this pessimistic forecast and from 13 to 15 in the case of the optimistic forecast below.

Table 13: pessimistic forecast of benefits

Individual benefits	Y101	Y102	Y103	Y104	Y105	Y106	Y107	Y108	Y109	Y110	Y111	Totals
Assumed earnings per week £	300	500	400	300	0	300	500	500	300	500	500	
Assumed yrs employment	10	10	8	8	0	8	10	2	8	10	8	
Income tax to state £	6326	24601	12725	5206	0	0	24601	5109	5206	24601	20245	128620
NI contributions £	1909	12874	6083	1571	0	0	12874	2641	1571	12874	10594	62991
Additional VAT £	332	4060	1807	273	0	0	4060	828	273	4060	3341	19033
JS allowance/living allowance saved £	8347	16694	13738	6869	0	0	8347	3745	6869	8347	6869	79823
Housing benefit saved £	17133	34266	28198	14099	0	0	34266	7686	14099	34266	28198	212211
Counterfactual assumption*	A	A	A	A	A	A	A	A	A	A	A	
Total monetary benefits	34047	92495	62551	28018	0	0	84148	20008	28018	84148	69247	502678

Source: CSBA and author's calculations

2.5. Optimistic forecast

The optimistic forecast set out in Table 14 below assumes longer periods of stable employment for the participants before past problems re-emerge as explained in 1.5 above.

Table 14: optimistic forecast of benefits

Individual benefits	Y101	Y102	Y103	Y104	Y105	Y106	Y107	Y108	Y109	Y110	Y111	Totals
Assumed earnings per week £	600	600	500	600	0	500	600	600	600	600	600	
Assumed yrs full employment	14	15	13	13	0	13	15	13	15	15	13	
Income tax to state £	44678	47217	30671	42063	0	30671	47217	42063	47217	47217	42063	421078
NI contributions £	8144	25690	16051	22886	0	16051	25690	22886	25690	25690	22886	211664
Additional VAT £	7845	8291	5062	7386	0	5062	8291	7386	8291	8291	7386	73287
JS allowance/living allowance saved £	22106	23363	20813	20813	0	20813	23363	20813	23363	23363	20813	219620
Housing benefit saved £	45376	47955	42721	42721	0	42721	47955	42721	47955	47955	42721	450798
Counterfactual assumption*	A	A	A	A	A	A	A	A	A	A	A	
Total monetary benefits	128150	152515	115317	135868	0	115317	152515	135868	152515	152515	135868	1376447

Source: CSBA and author's calculations

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