

HOMEMATTERS

HOMEMATTERS

The magazine of the Joint Service Housing Advice Office | **SPRING 2020**

www.gov.uk/government/collections/joint-service-housing-advice-office-jshao

FEATURES

-  Housing Briefs 2020
-  Notice to Vacate
-  The future's bright for Accommodation

JSHAO works
in support of





Adam, Jodie and daughter Issy who have been supported by The Royal British Legion

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Find out more or request a copy of our Will Guide at www.rbl.org.uk/freewills

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Mark Stonelake, who lost his left leg following an Improvised Explosive Device (IED) explosion in Afghanistan.

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EDITOR'S WELCOME



**Happy New Year!
Welcome to the first 'new look' of Home Matters,
Spring Edition!**

In the Winter Edition we introduced the new Defence Transition Service, which will operate as part of the Defence Holistic Transition Policy (JSP 100), to provide a wide range of transition support and assist those facing their greatest challenges. With accommodation being one of the fifteen pillars of transition, we continue to encourage you to consider your Civilian Housing Options as early as possible, by providing you with information through our Housing Briefs, as well as online via Defence Connect and Gov.uk.

In this publication we will give you an update on FAM in Scotland as well as promoting the launch of FAM in Aldershot, look at if you can afford to borrow and the difference between a mortgage broker to mortgage advisor. Plane saver will

also provide you with details on the costs surrounding your Indefinite Leave to remain Visa.

We will also look at ending Veteran Homelessness with a campaign which has been launched to reduce veterans' homelessness, as close to zero as possible. I hope that you enjoy this edition of Home Matters and if you have any questions or queries then please do get in touch.

Jacqui Berry
SO2 Housing Advice Officer



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Joint Service Housing Advice Office
Floor 2, Zone 2, Montgomery House,
Queens Avenue, ALDERSHOT
Hampshire GU11 2JN
GENERAL ENQUIRIES:
Civ: 01252 787574 Mil: 94222 7574
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Past issues of Housing Matters Magazine:
www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine
MOD REFERRALS:
Civ: 01252 787635 Mil: 94222 7635
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk

THE TEAM:
Jacqui Berry Housing Advice Officer 7640
Karl Riley Business Support Worker 7635
HAVE YOUR SAY
The joint service housing office are looking for service personnel & families to share their experiences and star in the housing matters magazine.
We want to know what you think as well as what experiences you have encountered when house purchasing.
If you have a story and would like to help please contact us directly:
RC-PERS-JSHAO-0MAILBOX@MOD.GOV.UK



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The Joint Service Housing Advice Office



is available on Defence Connect

At the Joint Service Housing Office, we understand how daunting it can be to consider your future housing requirements; so, we try to make it easier for you.

We provide you with the information and tools you require to make informed decisions, providing information on:

- Understanding your housing needs
- House purchasing (including Forces Help to Buy)
- Private Rental
- Affordable Home Ownership Schemes
- Social Housing
- Independent Financial Advice

What is Defence Connect?

Defence Connect (DC) is a new MOD wide application, which allows all staff/service personnel to easily find each other, connect, interact, share their work and collaborate over any matter. People use the platform to socialise in common interest groups, usually based around communications, collaboration or both.

Hosted on the Defence Gateway (DGW), therefore inheriting its impressive system reach, usability, and GSC accreditation (OFFICIAL), DC can now be used by business communities from across the Royal Navy, Royal Marines, Maritime Reserves and associated Naval Cadet HQ depts. to benefit their internal communication and information sharing business needs.

Please follow us on:

<https://jive.defencegateway.mod.uk/groups/jshao>

The screenshot shows the Defence Connect interface for the Joint Service Housing group. The main content area features a document viewer with the following text:

The JSHAO is
the MOD's Tri-Service focal point providing Service Personnel and their dependants with civilian housing information. It is for those wishing to move into civilian accommodation **at any time in their career, and for those during resettlement to assist with transition to civilian life.**

Below this, another document viewer section states: "The JSHAO provides specific housing information to encourage Service personnel and their families to consider their civilian housing options at **any point** in their career. Although a lot of the work undertaken is directed at those approaching the end of their Service, it is acknowledged that an earlier intervention may reduce the numbers of personnel still occupying Service accommodation as they approach their discharge date. Whilst the JSHAO will always offer advice to those personnel leaving the Service we also recognise the need to deliver civilian..."

Buying a new home is now as easy as 1... 2... 3...

with **TRINITY**



By using **Trinity** you could buy a brand new **Bovis Home** without saving for a deposit – while saving yourself stress and hidden costs.

With **Trinity** you can **combine three** fantastic standalone schemes:

1 Bovis Homes Discount Scheme
£500 Discount for every £25,000 of the property value - plus flooring up to £3,000*

2 Help to Buy Equity Loan Scheme
Buy a home with just a 5% deposit. The Government will loan you up to 20% of the property's value!

3 Armed Forces Help to Buy Scheme
Service personnel can be advanced up to 50% of annual salary (maximum £25,000) interest free!

Are you in the market for a new home and looking for the best purchase package out there for Armed Forces personnel? Now is a great time to think about moving as The Government has extended the Forces Help to Buy scheme until the end of 2022!

Bovis Homes has developments throughout England, including a number that are close to major military bases, where we have a range of homes from 2 to 6 bedroom properties in attractive locations.

For further information about the schemes and where we are building, please go to – bovishomes.co.uk

The Armed Forces purchase scheme is listed within the 'Need help to Move' section and you can find the nearest development to you through our '[search for a new home](#)'



Bovis Homes

The Bovis Homes Armed Forces Discount Scheme has specific terms and conditions. Help to Buy Equity Loan and Forces Help to Buy have specific terms and conditions and are subject to affordability criteria as prescribed by Homes England and the Ministry of Defence. Cannot be used in conjunction with any other offers or promotions. Please ask your sales advisor for further information. Photograph shown depicts a typical Bovis Homes interior. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. *Flooring to be chosen from the Bovis Homes Select range.

CIVILIAN

Housing

BRIEFS 2020



Joint Service Housing Advice Office

JSHAO Housing Briefs are delivered at various military locations in the UK and Cyprus & across Europe each year. These briefs are designed to give you the information to help you make informed choices on your civilian housing, the briefings cover the following areas:

- House Purchase (including Forces Help to Buy)
- Private Rental
- Independent Financial Advice (provided by SIAP members)
- Social Housing
- Affordable Home Ownership Schemes

DATE	BDE/Area	LOCATION	CONTACT DETAILS
Wednesday 08 April	London	Windsor	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 21 April	Cornwall	St Mawgan	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 21 April	Oversea	Brunssum	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 22 April	Oversea	Mons SHAPE	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 23 April	Oversea	Sennelager	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 22 April	Scotland	Dreghorn	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 05 May	7x	Cottesmore	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 06 May	1 Sig	Nuneaton	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 12 May	1 Sig	Tern Hill	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 13 May	Shropshire	RAF Cosford	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 14 May	1 Sig	Stafford	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 19 May	1 Sig	Donnington	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 21 May	1 Sig	Colerne	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 28 May	1 Sig	Birmingham Hospital	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 12 May	London	Northwood	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 13 May	London	RAF Northolt	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 05 May	Scotland	Penicuik	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 09 June	4x	Catterick	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 10 June	4x	Leconfield	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 16 June	4x	Newcastle	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 17 June	4x	York	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 18 June	Scotland	Stirling	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 08 July	Buckinghamshire	RAF Halton	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 09 July	1 x	Aldershot	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 14 July	1 x	Portsmouth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 15 July	1 x	Maidstone	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 15 July	London	Hounslow	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 21 July	NW	Chester	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 23 July	NW	Preston	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 10 September	7x	Grantham	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 15 September	Lincolnshire	RAF Waddington	RC-Pers-JSHAO-0Mailbox@mod.gov.uk



DATE	BDE/Area	LOCATION	CONTACT DETAILS
Thursday 17 September	Ix	Poole	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 17 September	London	Woolwich	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 22 September	Oversea	Ramstein	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 24 September	Oversea	Brussels	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 23 September	Scotland	Kinloss	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 24 September	Scotland	Lossiemouth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 07 October	Ix	Lyneham	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 13 October	Ix	Lympstone	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 14 October	Ix	Plymouth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 21 October	Ix	South Cerney	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 27 October	Ix	Tidworth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 21 October	N. Ireland	Lisburn	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 04 November	I Sigs	Lichfield	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 08 December	Wales	Haverfordwest	RC-Pers-JSHAO-0Mailbox@mod.gov.uk

Briefs are open to all Service personnel and dependents **at any stage** of their Service career

Please note Joining Instructions will be sent on registration; which include locations and timings.

SIIAP members also support and deliver a financial presentation, as part of these briefs. They offer specialist knowledge and provide independent advice to Service Personnel.

Details of amendments including additional dates can be found here:

<https://jive.defencegateway.mod.uk/groups/jshao>

“There’s no place like HOME”



Recognised by the MoD, SIIAP is a group of companies brought together to offer a ‘one-stop shop’ of specialist knowledge and products for the Military environment and understands the need for specialist financial advice for Service Personnel.

The SIIAP panel is made up of independent experts and product providers who can demonstrate ‘in-depth’ knowledge of the financial markets and recommend appropriate solutions for Serving Personnel.

All SIIAP companies are authorised and regulated by the Financial Conduct Authority (FCA) and adhere to a strict ‘Code of Conduct’. Companies regularly demonstrate their willingness to provide the highest levels of advice, service and support.

SIIAP members support and deliver a financial presentation on a regular basis, as part of the JSHAO Civilian Housing Briefs which are open to all Service personnel and their families at any stage of their Service career.

A comprehensive list of SIIAP’s providers and products can be found at www.siiap.org

NOTICE TO VACATE

Frequently Asked Questions



Why is a Notice to Vacate issued?

A notice to vacate has to be issued as it is the legal notice terminating the Licence to Occupy. It can be issued as a result of discharge or retirement from the Armed Forces, marital breakdown, AWOL, breach of the terms of the licence, to mid tour move a family as a result of an upgrade or disposal project or where occupation is on an eligible basis and the SFA is required for an entitled family. It is normal for a 93-day notice to be served, but in certain circumstances this can be as little as 28 days.

What happens about charges?

During the notice period the charges are unchanged. You will be informed of the Damage for Trespass (also called Mesne Profits or Violent Profits) rate payable once the notice expires. This is significantly higher, and you will be sent a statement each month. This is not collected through JPA and is paid manually by whoever is remaining in the property.

What happens about charges raised for damage or deficiencies on move out?

A condition assessment appointment is booked to determine the condition of the SFA and advise you of the standard required on vacation. For estranged couples any damages or deficiencies that are assessed at that point will be the responsibility of the Service person to pay. After the condition assessment the liability will be with the person remaining in the SFA. It is in the interests of both parties that this appointment goes ahead.

Where can I get help with finding alternative housing?

Recently retired or redundant Service Personnel may apply to stay in Surplus SFA, for 12 months on the payment of market rates, where availability of accommodation allows this. Further information can also be found on Defence Instructions and Notices (DIN) - 2019DIN01-033 Extension of Eligibility to Occupy Surplus Service Family Accommodation by Service Leavers. For more information please visit: <https://modgovuk.sharepoint.com/sites/defnet/Corp/DINSPersonnel/2019/2019DIN01-033.docx> Your Local Authority via their Homelessness Officer will provide assistance and advice about renting property; you can get their details from the Local Authority or Local Council website. You will need to show them, a copy of your Notice to Vacate and you may also need to give them the Certificate of Cession.

The Joint Service Housing Advice Office (JSHAO) provides information to Service Personnel and the entitled family members about the various housing options. They conduct briefings at locations across the UK and all are welcome to attend. The JSHAO manages the MOD Referral Scheme, which may in some cases assist Service Leavers with social housing via charitable housing providers and associations. Contact: Tel: 01252 787574 (Mil: 94222 7574). Email: RC-AWS-JSHAO-Mailbox@mod.uk or visit www.gov.uk/government/collections/joint-service-housing-advice-office-jshao for more information.

Veterans UK Helpline Number: 0808 1914 2 18

Email: veterans-uk@mod.uk

Website: www.gov.uk/government/organisations/veterans-uk

Will I be taken to Court?

We will determine this once we have completed the proportionality exercise, however we would rather work with you to assist you in a move to alternative housing. We will need to balance your needs against the Service requirement. However, there will come a time if you have not moved on that court action could be necessary. You will be told the date and time of the hearing. Usually the District Judge will give you 28 days before the possession order can be enforced. Some LAs will not offer accommodation without an Order for Possession.

What is the difference between retention and a stay of legal action?

Retention is when regular serving persons request an extension of their entitlement. As you have had a change in your circumstances and are no longer entitled to SFA, retention is not applicable. Any request for retention of the SFA will be taken as a request for a stay of legal action.

As your request is unable to be reviewed as retention, documentation that you are requested to provide for retention is therefore not reviewed in the same way for possible irregular occupants' cases, however it is still information that we take into consideration when reviewing your case.

What is a stay of legal action and what are the implications this has on me?

A stay of legal action is one of DIO's locally agreed processes that we follow when reviewing cases. When a legal stay is granted for

a possible irregular occupant, legal action has temporarily been deferred until the agreed stay expiry date, cases will then be subject for further review 14 to 28 days before the current stay of legal action expires.

The maximum stay of legal action that we can grant at one time is three months – the reasons for this is that it allows for us to monitor your occupancy, ensuring that regular payments of invoice for accommodation charges are being paid and obtain regular updates from yourself and answer any questions you may have.

When reviewing your request to remain in the SFA, once your entitlement has ended and the Notice to Vacate has expired, we are looking to see that there is clear evidence of your future housing plans and that a short stay is pragmatic to enable your continuity of housing. Unfortunately, where you are unable to demonstrate that you have any firm future housing plans, a stay of legal action will not be granted to you.

How can I request a stay of legal action?

If you do not feel as though you can vacate the SFA by the Notice to Vacate expiry and are wishing to request a stay of legal action, there are two ways you can request this.

Within your Notice to Vacate pack you will find included a 'Proportionality Exercise Assessment Form', this is not mandatory to complete, but if you have circumstances you wish for us to take into consideration when reviewing your case we advise for the Licensee/ remaining occupant(s) to provide as much information, as well as supporting documentation, as possible at the earliest opportunity to assist the LOE Team in making a decision.

If you don't complete the 'Proportionality Exercise Assessment Form' from within the Notice to Vacate pack, you will receive another one during the Notice to Vacate period.

You can also get in contact with the LOE Team via the email address: DIORDAccn-LOETeam@mod.gov.uk and provide an update on your circumstances and the request for a stay of legal action, providing documentation to support.

What if I require more than three months?

For those that wish to have security of occupation we do advise occupants to contact Orchard & Shipman as they are able to provide a fixed term tenancy on a Common Law Tenancy Agreement in your current SFA or another in a similar geographical location (subject to availability and reference checks), this can range from six months to a year tenancy.

For more enquires regarding this, Orchard & Shipman's contact details are as follows:

Tel number: 0203 814 3500

Email: modproperty.rentalenquiries@orchard-shipman.com

If you reside in a PFI or BLH property transferring to a tenancy with Orchard & Shipman is a possibility and can be considered.

Important key words and terminology:

- Notice to Vacate (NTV)
- Service Family Accommodation (SFA)
- Loss of Entitlement (LOE)
- Defence Infrastructure Organisation (DIO)
- Public Funded Initiative (PFI)
- Bulk Lease Hire (BLH)
- (Possible) Irregular Occupant – if you are unable to vacate the SFA by the NTV expiry date you will become an irregular occupant
- Damage for Trespass (also known as "mesne profits" or "violent profits" in Scotland). This is legal terminology for the charges which will be applicable whilst you remain in occupation, which will take effect from the day after the NTV expires.





Options Available on Loss of Entitlement to UK SFA



DIO Loss of Entitlement team issue a Notice to Vacate to expire on final day of service



Option 1

Already made housing provisions and will move out on or before NTV expires



Contact LOE team on 01904 418000 to arrange a move out appointment



Hand SFA back via a move out appointment and move into own home



Option 2

Require a stay of legal action to complete alternative housing plans



Apply for a legal stay via proportionality exercise form and provide supporting evidence



Request is reviewed based on evidence provided, availability of SFA, future plans and requirements



Outcome of review confirmed via a letter or email. If a legal stay is granted regular Damage for Trespass (DFT) payments are required otherwise decision may be rescinded



Contact LOE team on 01904 418000 to arrange a move out appointment



Hand SFA back via a move out appointment and move into own home



Option 3

Require continued occupancy of SFA whilst future term plans are determined



Consider remaining in SFA on alternative tenancy



Request eligible occupancy of SFA on a 6 or 12 month tenancy on market rates in accordance with JSP 464 Vol 1 Pt 1 Chapter 9 Annex B to Chapter 9 Paragraph 22



Alternative tenancy approved subject to availability and checks



Sign Tenancy agreement and inform LOE team tenancy has been signed



Remain in SFA on Alternative Tenancy - NTV will be cancelled



For personnel compulsorily discharged on medical grounds, 93 days 'continued use and occupancy' of the SFA will be permitted after the date of discharge, at entitled SFA charges. In accordance with JSP464 Vol1 Pt 1 Section V 0712 (c)



MINISTRY OF DEFENCE

Loss of Entitlement Team

Building 29 Barnham Camp,
Thetford, Norfolk, IP24 2DJ

(t) 01904 418000

(e) Diosdaccn-loeteam@mod.gov.uk



Defence
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The future's bright for Accommodation

– Pilot at Aldershot Garrison



This week sees the Army roll out the Future Accommodation Model (FAM) pilot at Aldershot Garrison. Thousands of troops stationed at the garrison, or posted to it, are being given the option to choose where, how and with whom they live.

The pilot is focused on offering Service Personnel – plus their partners, spouses, or families – the opportunity to live in a way that better suits their needs.

Through the pilot, funds from the MOD are now available to help Service Personnel to either make use of the private rental sector or buy a property of their own.

Under FAM the existing options of Single Living Accommodation or Service Family Accommodation are also still available.

The pilot reflects the Armed Forces' desire to keep pace with modern society, creating more attractive options to live, work and bring up a family.

The first soldiers to make the most of the new options have been speaking about the difference FAM can make.

Capt Daniel Walker, a Regimental Administrative Officer (RAO), is being posted to Aldershot in April, and is currently living in SLA at Tidworth.

He learned about FAM through his own role at work, plus his Chain of Command. After looking at the FAM options he has decided to rent a home away from the Garrison.

Capt Walker said:

“My kids live in Guildford with their mum. Up until now the options for when I have them at weekends have been limited.

We either have to stay on camp, which is really boring for them and annoying for me given we're on top of each other, or I have to go to my parents or spend a fortune on hotels.

Now, with FAM, we'll have so much more flexibility to spend weekends how we want. It will make a massive difference for me and my kids.”

Capt Walker was supported by the FAM Cell, a civilian team set up to answer questions about the pilot and help Service Personnel with their queries.

Reflecting on the launch, **Garrison Commander Lt Col Paddy Baines MBE**, said: “It has taken a collaborative effort to get to the point of launching this pilot, which offers our soldiers more choice over the living arrangements and accommodation that works best for them. We will be listening to what our people want, as this pilot allows Service Personnel – whether they are single, in a long-term relationship, married or in a civil partnership – to try living in a different way, in a different place, or with different people.”

Tri-Service initiative

While this week sees the Army launch FAM, the pilot is a tri-Service initiative. Personnel at HMNB Clyde, where FAM launched in September last year, have been speaking about the impact choosing accommodation has had on them and their families.

Aldershot was chosen by the Army as the garrison at which to test this new approach to accommodation.

RAF Wittering is due to join the pilot in May this year.

Find out more

Visit the [Future Accommodation Model page \(defnet\)](#).

Visit [Discover my Benefits](#) (www) or search for FAM on **GOV.UK**.

Discover My Benefits hosts FAM information on the financial support available during the pilot for those who choose to move into private accommodation or buy a home.

Service Personnel can contact the Aldershot Garrison FAM Cell by emailing people-famcell-ald@mod.gov.uk or by visiting them in their office: Room 123, Floor 1 of Wellington House, St. Omer Barracks.”

Ministry of Defence

ARMY
BE THE BEST

Moving to Aldershot?

If you have more than 4 years' service, and are in an eligible unit, the Future Accommodation Model applies to you.

Search 'Future Accommodation Model' on GOV.UK or email your FAM Cell to find out what this means for you:

People-FAMCell-ALD@mod.gov.uk

SCAN ME



Helping servicemen and women find a place to call home



In the UK, homeownership is already an aspiration that feels like a long-distant dream for many. But, serving armed forces personnel can face additional obstacles that make it difficult, or even impossible, to complete the lengthy conveyancing process. Long-distance overseas postings, frequent relocations and long periods of separation from friends and loved ones all make it very difficult to view properties, instruct a solicitor and gather together the large quantities of paperwork required to get a mortgage.

It's therefore fair to say that the conveyancing process doesn't typically lend itself well to a military lifestyle. Many solicitors and financial institutions will require you to attend face-to-face appointments and keep in regular contact throughout your property transaction, which can be a significant obstacle. You may also find it more difficult to get a mortgage, as you might have an incomplete credit history as a result of frequent postings abroad.

That's why, if you're a member of the armed forces, you'll need a solicitor with specialist expertise in conveyancing for the military, as they will have a much deeper understanding of your circumstances and the adaptations that will need to be made to accommodate you. At Attwaters Jameson Hill, we understand the pressures that military life can bring. That's why we do everything we can to make the conveyancing process as smooth and stress-free as possible for our clients and their families, without putting any unnecessary barriers in your way.

Our Residential Conveyancing team, headed up at our Loughton office by our Partner and specialist armed forces conveyancer Sheri-Anne Mizon, offers you the flexibility you need to see your transaction through to the end. We allow you to instruct us from abroad via whichever means of correspondence suits you, whether this be telephone, email or even SMS, and can also communicate via

a representative appointed to act on your behalf (such as a parent or partner) should you be stationed in a location that makes it difficult for you to get in touch with us.

We can also email out all documentation requiring your signature so that you can sign and post it back to us when you return to the UK, and we can be available for short notice telephone or face-to-face appointments at any of our five offices to ensure we get everything sorted while you're on leave.

Our highly experienced solicitors have more than two centuries' experience in dealing with complex and specialist conveyancing transactions. We are widely reputed for our friendly, approachable service and our broad expertise in all areas relating to residential conveyancing. In addition, we'll be able to advise you on your eligibility for specialist government schemes such as Forces Help to Buy, which enables servicemen and women to borrow up to 50% of their salary (up to a maximum of £25,000) to put towards the purchase price of a home. Recently extended for a further three years, the scheme will now be available until 2022 and has so far lent over £280 million to more than 18,000 military personnel. We can also provide guidance on whether you meet military priority criteria for the Shared Ownership scheme.



So, whether you're looking to purchase your first property, move house or sell your current home, our team is here to help you find a home to call your own. If you'd like more information on how our accommodating and flexible lawyers can help you deal with your transaction, please contact Sheri-Anne on 0203 871 0007 or via email at sheri-anne.mizon@attwaters.co.uk.

Attwaters Jameson Hill
The Private Wealth Law Firm

Helping military personnel find their dream home

We've been providing residential conveyancing services for clients throughout Hertfordshire, Essex and London for over 200 years.

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FUTURE ACCOMMODATION MODEL SCOTLAND

In the last edition of *Housing Matters* we brought you more information about the Future Accommodation Model (FAM), a tri-Service pilot to give Service Personnel more choice over where, how and with whom they live. Since then the pilot has launched at Aldershot Garrison, marking a change in the way that soldiers can be housed. This follows a successful launch at HMNB Clyde for the Royal Navy, and with RAF Wittering due to join the FAM pilot in May of this year. The pilot is designed to give you more choice about where you live, who you live with and how you balance your work and home life. The first soldiers to make the most of the new options have been speaking about the difference FAM can make.

Capt Daniel Walker, an RAO is being posted to Aldershot in April, and is currently living in SLA at Tidworth. He learned about FAM through his own role at work, plus his Chain of Command. After looking at the FAM options he has decided to rent privately away from the Garrison. Speaking about his decision Dan says: “My kids live in Guildford with their mum. Up until now the options for when I have them at weekends have been limited. We either have to stay on camp, which is really boring for them and annoying for me given we’re on top of each other, or I have to go to my parents or spend a fortune on hotels. Now, with FAM, we’ll have so much more flexibility to spend weekends how we want. It will make a massive difference for me and my kids.”

“As a 32 year old who has been married and been in a house out of the block I feel I’m well past living in the mess with the boys. I’m looking to rent in an area near to where I play cricket, so I can wander home from the club on a weekend. I’ve started to look online at

what’s available and I’ve got in touch with the local estate agents so I’m on their radar when the time comes in April to move.”

Dan adds: “The FAM Cell provided all the information I needed, and it was great when they confirmed that my stepson is included as one of my dependents under FAM policy. The AGC guys will also be providing my Unit with information, but I’ve already recommended FAM to colleagues and pointed them towards the FAM Cell. You obviously need to think about if you can afford it if you’re a young lad starting out, but it gives you more flexibility to live in a way that suits you, which doesn’t have to be on camp. I’ve been pleasantly surprised by how much money the MOD is putting towards the rent through FAM – it’s more than I thought.”

With FAM you can live in a way that better fits your requirements and your lifestyle. Like Dan, thousands of soldiers are now able to use FAM. They follow sailors based at HMNB Clyde who are already enjoying the benefits of the pilot.

If you live at one of the three FAM pilot bases – HMNB Clyde, Aldershot Garrison or RAF Wittering – or are posted there during the pilot you could be eligible for FAM. To be eligible you must be in Regular or Full Time Reserve Service (Full Commitment), already based at one of the three pilot sites or assigned there during the pilot, with 4 years of service and 12 months or more left on your posting when you choose to apply for housing through FAM.

If you are eligible and you’d like to try living in a different way, in a different place, or with different people you can. You have new options with FAM, including renting or buying a home with support from the MOD.

The support you could receive will depend on which of the four options you choose:

- Single Living Accommodation. You can choose to live in SLA and the current charges will apply.
- Service Families Accommodation. You can choose to live in SFA if you are in a long term established relationship, married, or in a civil partnership and the current charges will apply.
- Private Rental Sector. You can choose to rent a home if you're single, or in a relationship. You can live alone, with a partner, with friends or with family. Every month you will receive a core payment, plus a rental payment from the MOD that varies according to where you live in the country and how many children you have. You can see what your payment will be by using the FAM calculator on the Discover My Benefits website. The website also helps you work out the allowances – for things like a deposit on your rental property and first month's rent advance – that you can also receive through FAM. If you are already renting in the private sector you could also receive FAM payments.
- Buy a home. You can choose to buy a property with support from the MOD, with a monthly payment to put towards your mortgage. You could also receive associated moving costs and may also be eligible for a one-off Refund of Legal expenses if you're a first time buyer. If you already own your home, which is more than 50 miles from the pilot site, you can receive the FAM monthly payment too.

For Physical Training Instructor Peter Oswald and his wife Heather the Future Accommodation Model (FAM) pilot could not have landed at a more perfect time. Peter, who joined the Royal Navy in 2004, says: "We've moved into the first house that we'll own. It's a new build and we already know it's our forever home – we're both really excited. We feel that we've really landed on our feet with FAM, it's been a blessing."

At first Peter thought FAM was just about Help to Buy, but after doing some more research he and his wife went to a briefing at the Drumfork Centre in Helensburgh's Churchill Square. He continues: "We were just looking at each other during the presentation – saying, this is an amazing opportunity for us. Essentially, we realised that as new buyers we'd be getting £125 towards our mortgage every month, which is absolutely phenomenal. Then, there's also money to cover legal fees for first time buyers too. Plus, we've been able to use Forces Help to Buy as well. We knew we had to jump on it."

After the briefing, Peter and Heather started looking at properties in earnest and found a new development. Peter says: "The area we've moved to is gorgeous. It's also going to cut Heather's commute

from 50 minutes to half that time, and I think it's important to have that little bit of space between work and home life. It's also going to make it easier to spend more time with our families too. We couldn't be happier."

He added: "The FAM Cell have been fantastic, the briefing told us everything we needed to know, and Brian was brilliant, making sure we got into the process quickly and advising us along the way". Peter says: "It's definitely the home we want – not just a starter place – and FAM has been a godsend in helping us make it happen. Essentially, FAM is a massive help if you want to buy your first place and you'd be daft not to take up the opportunity."

For any questions on the options FAM opens up for you or your family, you can talk to the new FAM Cells at HMNB Clyde, Aldershot Garrison and RAF Wittering. The teams, headed up by Brian Thomson at HMNB Clyde, Aaron Benson at Aldershot Garrison and Danielle Rigby at RAF Wittering are available to provide support on FAM. The FAM Cells are able to answer questions, provide information on how to complete the Accommodation Preference Form on JPA, and to signpost helpful resources like the **GOV.UK** FAM page that includes lots more detail on the policy.

To get in touch with the HMNB Clyde FAM Cell team email people-famcell-cly@mod.gov.uk or meeting them face to face at their office (Room 47, Argyll Building). You can also contact them on 93255 4474/3494 or 01436 674321 4474.

You can contact the Aldershot Garrison FAM Cell by emailing people-famcell-ald@mod.gov.uk or by visiting them in their office at Room 123, Floor 1 of Wellington House, St. Omer Barracks. Their phone numbers are 94222 3271 or 01252 348271.

The RAF Wittering FAM Cell team is contactable by emailing people-famcell-wit@mod.gov.uk or by visiting them in their office at RAF Wittering, Building 118 (FAM Cell), Peterborough, Cambs, PE8 6HB

All three teams can help those eligible for FAM through the process and next steps.

In the meantime, everyone can find more detailed information on FAM on the FAM **GOV.UK** page, www.gov.uk/futureaccommodationmodel - or search 'future accommodation model' on the homepage of **GOV.UK**. The FAM videos on the **GOV.UK** page give an overview of FAM and the simple steps to take if you want to change the way you currently live. The videos also share some of the experiences of the first Service Personnel to use FAM. Finally, you can also use the FAM calculator on the [Discover My Benefits](http://www.gov.uk/discovermybenefits) website to see what support is available if you choose to move into private accommodation or buy your own home.



ENDING VETERANS' HOMELESSNESS



A CAMPAIGN HAS BEEN LAUNCHED TO REDUCE VETERANS' HOMELESSNESS AS CLOSE TO ZERO AS POSSIBLE. HERE'S WHAT YOU NEED TO KNOW ABOUT THE NO HOMELESS VETERANS CAMPAIGN.

What you need to know

The Armed Forces Covenant is a promise from the nation that people who Serve or who have Served in the Armed Forces, and their families, are treated fairly. But despite the firm commitments the Covenant sets out, there are still too many veterans living in inappropriate accommodation, in hostels or on the streets.

Research suggests that up to 3% of people sleeping rough in England are veterans. This means that around 300 to 400 veterans end up on the streets every year, and up to 4,000 require urgent support to find accommodation. Just one is one too many.

There is a wealth of dedicated advice and support services for people who have served in the Armed Forces. But if homeless veterans in search of housing are not identified as ex-Forces, they may not be signposted to the best help that is available.

Together we can end veterans' homelessness

By Ed Tytherleigh

Co-Chair of the Cobseo (Confederation of Service Charities) Housing Cluster

No one who has Served their country should be homeless. Although the majority of veterans are fortunate to make a smooth transition from the Armed Forces, there are still a small number who struggle to make the transition once they've left the military.

The latest government data shows that homeless veterans – up to 3,000 a year - are falling through the gaps and are losing out on the enhanced support and housing available to them, which is unacceptable.

Last autumn we launched a campaign to reduce veterans' homelessness as close to zero as possible. The No Homeless Veterans campaign (www.nohomelessveterans.org.uk) calls on local authorities, homelessness charities and advice agencies to 'Think Veteran' in order to identify former Servicemen and women and signpost them to the best possible support.

We want local authorities to ask every person who applies for housing whether they are a veteran and to know what to do when they identify one. Then, if they have exhausted their own routes to housing, refer veterans to an appropriate service so they can find somewhere to live as soon as possible.



We are travelling up and down the country talking to those working on the homelessness front line to ensure ex-Service personnel are signposted to the support they need.

The fact that, despite promises made in the Armed Forces Covenant, there are still homeless veterans coming forward but not receiving the help that is available to them is unacceptable.

We are fortunate in this country that there is a wide range of independent and government-led organisations that provide specialist support to Service leavers. But it is only by identifying veterans early and signposting them to these services, that we will put an end to this tragic situation. If we get this right, then we really do have a chance to end homelessness amongst our veterans.

Get support

We are fortunate that in the UK there are a wide range of independent and government-led organisations that provide specialist support to veterans on housing, employment and many other issues that veterans may face on leaving the Armed Forces.

The **Veterans' Gateway** is the first point of contact for veterans in need of support and will link them to the most appropriate help that is available.

Many of the Veterans' Gateway team are veterans themselves so understand the issues that ex-Servicemen and women can face.

The Directory of Housing and Support Services for Veterans has been developed by the Cobseo Housing Cluster.

Toolkit

The Royal British Legion has created a downloadable toolkit for Local Authorities and homelessness charities, containing guidance and information on housing veterans, good practice examples and information on organisations for signposting.

Impact to date

Since the campaign launched on 24 September, representatives from over 70 Local Authorities have reached out to engage with the campaign. Messages of support have poured in via the website and on social media from Ministers, leaders in the housing and veterans sectors and Top Brass within defence. There is a clearly a will to do something and obvious concern for the welfare of the most vulnerable amongst our nation's veterans.



The iconic sportswoman and double Olympic gold medalist, Dame Kelly Holmes served in the British Army for almost a decade and was recently made an honorary Colonel.

"No Veteran should be homeless. That is why I am supporting the No Homeless Veterans campaign to end Veterans' homelessness and to help our country's veterans when they need it most. Stable housing is key to helping Veterans adjust to all aspects of civilian life – work, family, health and wellbeing. I want to encourage others and especially those on the front line dealing with homelessness, to "think Veteran" and get those ex-Service personnel who are in need of help to the support agencies that are available to them."

Lieutenant General Richard Nugee CVO CBE says he hopes the campaign spurs greater action to quickly house veterans who have ended up on the streets.

"I am delighted to endorse the No Homeless Veterans campaign and I hope it is the catalyst for even greater action to ensure that the small number of veterans who experience homelessness after Service are assisted to move into suitable accommodation as quickly as possible."

Visit www.nohomelessveterans.org.uk for more information on the campaign and resources including a toolkit with guidance for local authorities developed by the Royal British Legion.

Twitter: [@ThinkVeteran](https://twitter.com/ThinkVeteran) LinkedIn: [/in/thinkveteran/](https://www.linkedin.com/company/thinkveteran/) [#NoHomelessVeterans](https://www.facebook.com/NoHomelessVeterans/)



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Your
Home from Home

SOCIAL HOUSING

Source: **JSHAO**



- Homelessness
- Local Connection
- Choice Based Lettings
- Applying for Social Housing
- Housing Associations
- Social Housing in Scotland

It is important that personnel leaving the Armed Forces understand they have no automatic right to Social Housing (previously known as Council Housing). Social Housing is in short supply and demand is very high. Many personnel believe that the Armed Forces Covenant gives Service Leavers an automatic right to Social Housing. This is not the case, the Armed Forces Covenant was created to promote understanding and awareness among the public of issues affecting the Armed Forces community. It ensures that Service personnel are not disadvantaged when applying for housing.

Allocation of Social Housing is based on a 'Housing Need'. Individuals need to understand that their own view of housing need may not be the same as the view of the Local Authority. According to Haig Housing Trust, a housing need can be defined as:

'Applicants may be homeless, threatened with impending homelessness, inadequately or inappropriately housed or in other housing need and without the financial resources to make their own provision by renting in the private sector or buying their own home'

Social Housing is predominantly for those individuals and families who cannot afford to rent or buy on the open market. Families with sufficient funds may have to consider other options in the first instance.

HOMELESSNESS

The Homeless Reduction Act 2018 came into force with effect 3 April 2018, which places a legal duty on councils to give people meaningful support to try to resolve their homelessness, as well as introducing measures to prevent people becoming homeless in the first place.

The period an applicant is "threatened with homelessness" has been extended from 28 to 56 days, and in addition ensures that anyone that has been served with a valid section 21 of the Housing Act 1988 eviction notice that expires in 56 days or less is classed as "threatened with homelessness".

Several factsheets are available on **gov.uk**: www.gov.uk/government/publications/homelessness-reduction-bill-policy-factsheets

The Local Authority's Homelessness department have a legal obligation to help you. They will assess your individual circumstances and assess your priority need. If they consider that you can source and pay for your own housing they will only give advice and information.

If you are a former member of the Armed Forces and are homeless or threatened with homelessness, you may qualify for help from a Local Authority. The Local Authority will help you with both emergency and longer-term accommodation if you are accepted as homeless and in priority need. The Local Authority must consider its responsibility to help using both:

- general rules that apply to everyone, and
- special rules that apply to people who have served in the Armed Forces.

You must be able to demonstrate that you do not have access to another property anywhere worldwide.

Applying as homeless before discharge from the Armed Forces

In normal discharge circumstances Service personnel should receive a Certificate of

Cessation of Entitlement to Occupy Service Living Accommodation 93 days prior to their Last Day of Service. The certificate can be requested up to six months prior if the discharge date is known.

- Service Families Accommodation (SFA) occupants can apply to the MOD's Defence Infrastructure Organisation (DIO) Loss of Entitlement Team who are responsible for issuing the Notice to Vacate pack, which includes the Certificate of Cessation.
- Single Living Accommodation (SLA) occupants must request a FI 166 from their local Unit Welfare Officer or local Unit Admin Officer, so that proof of the loss of entitlement to Service accommodation at a given point is confirmed.

A Local Authority must accept these forms as evidence of the date you will become homeless. It is advisable to ask for an interview with the Local Homelessness Officer well ahead of the discharge date and update them if personal circumstances change at any time. The Local Authority must engage in helping you to find accommodation **56 days** before the last day of Service.

SFA occupants who have not managed to find alternative accommodation before the Last Day of Service will become Irregular Occu-



pants. It is at this point that the DIO have the right to take action to evict.

APPLYING FOR SOCIAL HOUSING

If you are applying for social housing, ensure that your application covers both the Local Authority and a Housing Association / Housing Co-operative in a Local Authority's area. In some areas it may also be used for housing transfers.

Allocations schemes

Each Local Authority has its own 'allocations scheme' (or 'housing register') for social housing in its area. An allocations scheme sets out the rules used to decide who to house. Allocations schemes vary from area to area as local authorities can decide who gets priority for housing but there are still some general rules about priority that all Local Authorities must follow.

An allocations scheme will typically set out:

- Who can apply for housing from within the area
- Who can apply from outside the area
- Who gets priority for housing

To qualify for housing in a Local Authority you may need:

- To have a local connection through living in the area for a minimum time, although Armed Forces personnel looking to settle in England, Scotland and Wales may be permitted to apply for housing without a local connection due to the housing commitment within the Armed Forces Covenant. (This does not apply in Northern Ireland). Further information on the requirement for a local connection is given later in this handout
- To work in the area
- To be caring for someone living in the area
- To have an income below a certain level.

It is worth looking at the allocations policies for a number of Local Authorities. You may find that you can register for housing in more than one area, or that you qualify to go on the waiting list in one area but not another. You can apply to any Local Authority you choose, although you do not have to be living in an area to apply. Local Authorities are allowed to give extra priority to people who already live in their area.

Find out about the rules in a Local Authority's area

You can ask a Local Authority for information and advice on how to apply. All

Local Authorities are required by law to provide free information on:

- How to make an application
- Who is eligible to be considered for housing
- How priority between applicants will be decided
- The procedures it will follow when it looks at your application
- What will happen when a suitable property becomes available

Most Local Authorities will provide information on their website. You may be able to get a leaflet explaining how their system works - ask at a local housing office or library.

Application forms

Most Local Authorities have application forms on their websites. You can also get an application form from their local housing department. Information about who gets priority should be supplied with the form. Before you fill in the application form, make sure you understand how they decide who to house first.

The information you provide helps the Local Authority decide if you are eligible to go on the waiting list and how much priority you should get. It is important to give them enough information, so they can assess your application properly. Be sure to explain in detail any special needs, difficulties or problems you or your family are having. If it's appropriate, they may ask for the contact details of anyone who can support your application (such as a doctor, solicitor, social worker or probation officer).

Although some of the information may seem private (e.g. details about your health or your domestic situation), it is worth including as it may mean that you get housed more quickly. The information you give will be kept confidential (except if you are in receipt of the Universal Credit, in which case details of your Universal Credit could be disclosed to your Social Landlord). Enclose copies of any evidence that you have (such as photographs, medical letters, or police incident reports). Take photocopies of important original documents so you have a record.

The application form will include a declaration, which you must read, sign and date to confirm that the information you have provided is true. If there is anything in your application that you are unsure about, get advice from a Shelter advice Centre or Citizens Advice before you sign.

Information to include in an application

Each authority has its own application form, but they usually ask for the same type of information. Most application forms ask for:



- The name, age and gender of everyone in your household, and how they are related to you
- Your income and the income of any joint applicants
- Where you currently live and what facilities and conditions are like there
- Where you have been living (usually over the past five years)
- What connections you have with the area, such as living, working or having family in the area
- The reasons why you need to move - such as overcrowding, disrepair, medical reasons, violence or harassment
- Any circumstances that make it difficult for you to find and pay for private rented accommodation
- The type of housing you need, including size, location and facilities
- Any special requirements (for example, if you need to be on the ground floor because of mobility problems).

Joint applications for housing

It is normally possible for two or more people to apply jointly, for example, if you are a married couple, civil partners, or living together.

You will not be able to apply jointly if one of you is not eligible for an allocation (for example because your immigration status means an application for a Local Authority home won't be accepted). In this situation, the eligible person can still apply and include the ineligible person in the application as a member of the household. The eligible person might only be offered a sole tenancy.

Applying for a joint tenancy has its pros and cons:

- If you split up, neither of you can be forced to leave without a court order. You would have equal rights to live in the property until the court decides what should happen to your home
- Each of you would be individually responsible for paying the rent, so if one joint tenant doesn't pay the rent, the other will have to

- You could each be held responsible if one of you breaks the tenancy agreement or causes nuisance to the neighbours.

Who assesses an application for housing?

In many areas, the Local Authority's housing department will have staff that assess applications and manage allocations. However, some Local Authorities employ Housing Associations or other external organisations to do this for them. They have to follow all the same procedures and rules as the Local Authority would have to. Every application must be considered individually.

Your application may also be passed on to health and social care agencies to assess your medical needs on behalf of the Local Authority, or to Housing Associations or Co-ops that may be able to offer you a home.

If the Local Authority accepts or refuses your application

When the Local Authority has assessed the information, you provided in your application for housing it will decide if you can go on its allocation list or housing register and what priority you will have for housing. They will write and inform you of their decision.

If you are accepted onto the waiting list, it does not necessarily mean you will be offered a home. When you get a home will depend on what priority you have for housing and how much housing stock is available.

If the Local Authority decides not to accept you onto the waiting list, it must explain the legal reasons why. You should get advice immediately as it may be possible to:

- Ask the Local Authority to review their decision
- Re-apply when your circumstances have changed (for example if you have a history of rent arrears but you have since paid them off)
- Get the decision changed by judicial review (you will need help to do this).

Can you choose where you live?

All Local Authorities should either:

- Allow you to bid for individual properties that you are interested in, or
- Allow you to say which areas you would prefer to live in when you apply.

However, this doesn't necessarily mean that you can choose the neighbourhood where you want to live. The Local

Authority may divide its area in a way that does not match your preferences.

Keeping your application up to date

Inform the Local Authority if your circumstances change, for example if you have a new child or have moved home. Changes in your circumstances may affect how much priority you get.

Make sure you understand what is expected of you. In many areas, the Local Authority will send you a letter each year, asking if you still want to be considered for housing. If you don't reply, your name could be removed from the list and any points you have gained may be lost. If your Local Authority operates a choice-based lettings scheme (see below) you will be expected to make bids for properties, you may be penalised if you don't.

Information sourced from gov.uk

More information:

www.gov.uk/council-housing

www.gov.uk/apply-for-council-housing

http://england.shelter.org.uk/get_advice/social_housing/applying_for_social_housing

LOCAL CONNECTION

The Department for Communities and Local Government has directed that Service personnel can apply to any Local Authority for housing and that you must be accepted on the Housing Needs register in your area of choice. The Housing Needs register demonstrates to the Local Authority that you have an intention of settling in their particular area. This removes a disadvantage that you may have had due to your time in the Military. This does not mean that you have any higher priority for housing than anyone else on that particular Social Housing Needs register. If the demand for housing is high and your priority banding is low you may be advised that the waiting list is so long that the chances of getting a house are very slim, or in some areas, you may be advised that due to the length of the waiting list the register is closed to new applicants. Unfortunately, the demand for housing is high and ex Service-personnel have no priority for renting social housing.

So, what does that mean if I can't move to where I hoped to live and I have to move out of my Service Accommodation?

If a Local Authority decides that you don't have a connection with its area, it may decide to send you to a Local Authority in another area for help with your homelessness application if you have a connection there, providing you are not at risk of violence there.

Can I be sent to another area?

The Local Authority may say that a different Local Authority should help you if it has decided that you are: legally classed as, homeless, eligible for assistance, in priority need and not intentionally homeless, but that:

- You don't have a local connection with the Local Authority's area
- You have a local connection with another Local Authority's area
- You are not at risk of violence in that area.

If you don't want to be sent to another area you should explain the reasons why and ask the Local Authority not to do so when you make your application.

The Local Authority should make enquiries into your situation and decide whether you fit all the other criteria before it looks into whether you should be sent to another area. It may have a duty to provide temporary accommodation for you while it makes these enquiries.

Do I have a local connection?

In deciding whether you have a local connection with its area the Local Authority has to look at whether you (or anyone in your household):

- Have lived in the area and for how long
- Have family connections in the area
- Work in the area
- Have a connection with the area for another special reason.

These categories are explained in more detail below. You only need to fit into one of these categories in order to have a local connection. The Local Authority is not allowed to send you to another area if you don't have a local connection with any other area or if you are at risk of violence in the only area you have a connection with.

I live in the area

The Local Authority will usually consider that you have a local connection if you have lived in



the area for a total of six months out of the last 12 months, or three years out of the last five years. If you live in the area or you lived there in the past because you were posted there by the armed forces and you make a homelessness application, the Local Authority should accept that you have a local connection.

You must have lived in the area by choice in order to have a local connection. You may not have a local connection if you have only lived in an area because you have been in prison or in a hospital.

I have family in the area

Local Authorities will usually consider you to have a local connection with an area if you have close family who have lived in the area for at least five years. Close family includes parents, children, brothers or sisters. It may also include other family members if you have a very close relationship (for example, if you were brought up by an aunt, uncle or grandparent).

I work in the area

If you work in the area you should automatically be considered to have a local connection with that area. However, if your employment is of a casual nature, it may not be enough to establish a local connection. Employment doesn't have to be full-time and self-employed people can have a local connection if they mainly work in the Local Authority's area.

I have a connection for another reason

You may be able to show you have a local connection for other special reasons. For example, you may need to live in an area to receive specialist health care, or for religious reasons. If you think this is the case, get advice to see whether you could argue that you have a local connection.

What happens if I don't have a local connection?

If you don't have a local connection, then this is where the Armed Forces Covenant and more importantly the Housing Act 1996 provides the statutory guidance and direction that the Local Authorities must apply when assessing a Service Person's housing need. Extracts from the Housing Act 1996, together with the Regulations 2012 pertaining to the 'Additional Preference for Armed Forces (England)' and 'Qualification Criteria for Armed Forces (England)' is available at the end of this handout.

However, even if you don't have a local connection, the Local Authority has to look into

whether you have a local connection within another Local Authority's area. If it decides that you do, it can only refer you to them if your household is not at risk of violence there (see below). It doesn't have to send you to another area and may be willing to house you. If the Local Authority decides to refer you to another area, it has to inform you in writing. The decision letter must explain the reasons for the decision. It must also inform you that you have a right to request a review of the decision within 21 days.

How will the other Local Authority help me?

The second Local Authority will have to house you in the same way as if you had made your application there. When the Local Authority you are being referred to finds suitable temporary accommodation for you, you will have to move there.

What if the other Local Authority says it doesn't have to help me?

In some circumstances, Local Authorities may disagree about whether you should be sent from one area to another. If this happens, the Local Authority you applied to has to continue to help you until the disagreement is sorted out. It has to continue to provide you with accommodation until the Local Authority you are being referred to finds accommodation for you.

What if there's a risk of violence in the other area?

The Local Authority is not allowed to refer you to another area if anyone in your household is at risk of violence in that area. This includes violence from any person and threats of violence that are likely to be carried out. If you are in this situation, the Local Authority you applied to will have to help you unless you have a local connection with another area where your household is not at risk of violence.

The Local Authority should also not refer you to another area if you only have a local connection with the other area due to family connections and you don't want to be near your family.

What if I don't have a local connection anywhere?

If you don't have a local connection with any area at all, the Local Authority you originally applied to must help you.

What if I have a connection with more than one area?

If you have a local connection with more than one area the Local Authority should

ask you where you'd prefer to go and take your preferences into account when deciding which area to refer you to.

What if I don't want to go to another area?

If you are referred to another area but you don't want to go, get advice immediately. An adviser can:

- Check whether the Local Authority's decision was legally correct
- Check whether you have a good case for getting the decision changed.
- Help with the review process
- Help you to appeal further if your review is unsuccessful
- Explain your alternative housing options.

Information above sourced from the Shelter Website

HOUSING ASSOCIATIONS

Housing Associations, also known as 'Registered Social Landlords' are social housing providers. They are run on a not-for-profit basis.

Most Housing Associations offer secure, assured, assured shorthold, and starter tenancies. As a new tenant, you'll probably be offered a starter tenancy first. The accommodation you get is usually similar to what a Local Authority would provide.

You can apply for a tenancy directly to the Housing Association, or the Local Authority might put you in touch with one or more of them.

Applying for a rented Housing Association place

If you want to get a rented Housing Association home, you will normally have to apply to go on a waiting list. In most areas, there is a central system for deciding who gets all Local Authority and Housing Association homes, but some Housing Associations also keep their own separate waiting lists.



To contact Housing Associations in your area and find out how to apply direct, you can:

- Search online for Housing Associations in your area
- Ask your Local Authority for their details
- Look in the Yellow Pages

But make sure you also apply through your Local Authority's central waiting list as this will increase your chances of getting a place. You can get application forms and information from the housing department of your Local Authority and most Local Authorities will have these forms on their websites.

Some Housing Associations have properties that they have set aside for allocation to Armed Forces personnel and veterans. Ensure that you ask if they have any property for the ex-Services.

Some Housing Associations like, Haig Housing, Stoll, Scottish Veterans Residences and Houses for Heroes only rent property to veterans.

There are also a number of Housing Association places for those veterans who need supported or sheltered accommodation. Details are listed on the Accommodation pages of the Confederation of Service Charities website.

Further advice and information on specific Housing Association policies

To get more information on their policies for letting out their property, contact the relevant Housing Association directly.

Further information and links to some service related Housing Associations:

www.shelter.org.uk

www.gov.uk

www.cobseo.org.uk – confederation of Service charities

www.haighousing.org.uk

www.svronline.org – Scottish Veterans Residences

www.houseforheroes.org.uk

www.spaces.org.uk

www.stoll.org.uk

www.housing.org.uk

www.sfha.co.uk – Scottish Federation of Housing Associations

www.chcymru.org.uk

www.nifha.org – Northern Ireland Federation of Housing Associations

www.housingnet.co.uk

For more information on Local Authorities in your area please visit **Gov.UK** using the link provided:

<https://www.gov.uk/government/publications/joint-service-housing-advice-office-leaflet-index>

CHOICE BASED LETTINGS – source shelter

You can bid for council and housing association properties in some areas using choice-based lettings.

What is choice-based lettings schemes?

Choice based lettings schemes allow you to bid for council and housing association properties that the council advertises.

You can bid if you are on the **housing waiting list**.

Existing tenants may be able to use the scheme if they want to transfer.

Not all councils use choice-based lettings. Some make **direct offers of council housing** instead. Some use a mixture of choice-based lettings and direct offers.

How to find a home

Vacant properties are usually advertised on the council's website. They may also be listed in leaflets and newsletters in housing offices, libraries and community centres.

The listings explain who can bid for each property. For example, the advert may say the property is for:

- an older person
- a family who need 2 bedrooms
- a household with a disabled family member

How to bid

In most areas, you can bid online, by phone, by text or by post. Check with your council.

Some councils limit the number of properties you can bid for at once. You must meet any criteria for the property.

If you're homeless

Your council might bid for suitable properties on your behalf if you're **legally homeless**.

This is called proxy bidding. You may have to take the property the council offers.

Get advice before you turn down an offer.

The council may end your temporary accommodation and not offer you another property.



If you're disabled

The council must make sure you're not disadvantaged by choice-based lettings.

If you require support, the council must:

- support you with the bidding process
- provide information in an accessible format such as Braille or audio

The council should give you additional priority if you need a property that is suitable for adaptations.

If you need a large home

Bid for any large homes that are advertised. Large properties are rare.

Homes next to each other are sometimes let together. This can be useful for large extended families who need to live close together.

How the council offers a tenancy

The person with the most **priority on the housing register** usually gets first refusal on a property they have bid for.

If they turn it down, it will be offered to the next highest bidder and so on.

Several applicants may be invited to view a property at the same time.

The council usually checks your application information is still correct before formally offering you the tenancy.

Key advice

- Regularly check bidding sites and leaflets in local housing offices for properties
- Ask your Local Authority if you are entitled to extra priority

Further information:

www.gov.uk/apply-for-council-housing

england.shelter.org.uk

scotland.shelter.org.uk

sheltercymru.org.uk

www.nihe.gov.uk/index/advice

www.citizensadvice.org.uk



FINDING HOMES FOR THE ARMED FORCES

Air Vice Marshal "Johnnie" Johnson originally established his housing association in 1969, to provide affordable homes for wartime veterans. Fifty years later, and Johnnie Johnson Housing is as committed to the armed forces as we have ever been.

In 2018, we signed the Armed Forces covenant, in the presence of Andy Burnham, Mayor for Greater Manchester, together with our Greater Manchester Housing Group partners.

We gave a public pledge to continue to support those who have served; helping you to find homes, offering opportunities with employment and helping you to move forward with civilian life.

At Johnnie Johnson Housing, we offer a range of quality affordable homes across the northern regions, for rent and sale. We also guarantee interviews to those leaving the armed forces who have suitable qualifications for the job on offer.

If you are currently planning a return to civilian life and would like to speak to one of our Armed Forces Champions, please contact us.

Call us on 0345 305 5335, email us at general.enquiries@jjhousing.co.uk or visit our website www.jjhousing.co.uk. When speaking to us, please mention Housing Matters magazine and that you are part of the Armed Forces community.



PROUDLY
SUPPORTING
THOSE WHO
SERVE.





CAN YOU AFFORD TO BORROW MONEY?

If you think you want to borrow some money, be sure you can afford any new monthly repayments on top of your current outgoings. Knowing exactly what money is coming in and going out each month will help you work out whether or not you can afford extra credit.

First, draw up a budget

The only way to see if you can afford to take on this new borrowing is to put together a household budget.

This will show you if you have any money left over at the end of the month once you've paid all your bills and living expenses.

Cost to consider

It's easy to miss expenses off a budget, especially if many of your bills go out by Direct Debit.

Don't forget:

Gas, Electricity, Council Tax, Water rates, TV licence, Mortgage or rent, Home and contents insurance, Telephone, mobile and internet service

Existing debt

Loan repayments, Credit and/or store card repayments, Hire purchase or in-store credit agreement repayments (for example for furniture or a TV)

Travel

Fuel, Car tax, Car insurance, Vehicle maintenance, Car finance repayments, Other transport, such as train or bus tickets

Essentials

Clothing, Food shopping, Toiletries and cleaning products

Other personal

Pension contributions, Life insurance premiums, Other insurance, such as critical illness or income protection cover

Children

Clothing, School trips, Childcare costs, Maintenance payments, Private tuition/schooling

Entertainment

Holidays, Hobbies, eating out, Hairdressers, Lottery tickets, Gym membership, TV subscriptions (e.g. Sky), Trips out (for example to the cinema or events), Magazine and newspaper subscriptions/purchases, Drinks outside the home (including coffees and alcohol)

Of course, every household has different bills, so don't treat this as a complete list.

Think about any additional costs you or your family might have to pay.

It is useful to gather bank account and credit card statements from the last three months and record everything you spend over a period of a month or longer (as you might have some bills that are taken every six or twelve months).

You will need to ensure you include everything you spend to get a true picture and add a bit extra to allow for inflation and any unexpected costs.

Once you know

- How much you need as a cushion or to save, and
- Exactly how much money you spend in any one month, and

You'll be able to see whether you can afford to take on any new debt.

If you are struggling to pay your bills or need help with sorting out your money, the Money Advice Service have a 'Debt Test' which may be able to assist you further.

Please follow link provided:

<https://www.moneyadviceservice.org.uk/en/tools/debt-test>

How much can I borrow?

Money Advice Service have a [Mortgage affordability calculator](#) which will show you how much a lender might offer you, and whether you'd be able to afford the monthly payments based on your income and outgoings.

Also, using the [Mortgage calculator](#), can help you find out how much your monthly payments would be if interest rates rose in the future.

You can also [get ready for interest rate rises](#) by thinking about re-mortgaging or overpaying.

Source: the Money Advice Service



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and ask for Carl, Mike or Simon



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First Floor Offices, 6 Penybont Road, Pencoed, Mid-Glamorgan, CF35 5RA.
Tel : 01656 865495 Fax : 01656 865407 Web : www.lexionfs.co.uk e.mail : lexion@btconnect.com

Also offices at 198 MOD St Athan, Vale of Glamorgan, CF62 4WA.

FIRST TIME BUYER OR EXPERIENCED HOME OWNER?



How a Mortgage Broker can help you

There are different types of Mortgage Broker or Mortgage Adviser, it is important to understand the differences.

Bank Mortgage Adviser

When you visit your own Bank to see the 'in house' Mortgage Adviser, they only advise on Mortgages that the Bank provides – this will probably be limited to 2 or 3 options. Some Banks have tighter criteria than others and it is not unusual for your own Bank to decline an application – where other Banks may accept you. Also, the mortgage on offer with your Bank could be higher interest than other mortgage providers, on a mortgage of £100,000 a 0.5% difference in rate will cost you an extra £41.67 per month, that's a whopping £2500 over a 5 year fixed rate mortgage. The 'in house' Adviser will not charge you a fee as they are paid by the Bank. You might prefer to stay with your own Bank, but ask yourself is it worth paying more?

Estate Agent or New Build Mortgage Adviser

When you see a property through an Estate Agent or on a New Build Development they will encourage you to see their Mortgage Adviser, in some cases they will tell you that it is necessary to see their Mortgage Adviser to allow you to either view the property or put an offer in on your chosen property – they can also offer incentives for you to use their Mortgage Adviser, for example a £1000 off the price of the house. This practice is frowned upon by the FCA. Also, why do they want you to use their Adviser so much??

2 reasons, they will make money from you by using their Adviser regardless of the incentives. Plus and more worrying, the Adviser will know your full situation and affordability – making your negotiation a bit more tricky.

In most cases Mortgage Advisers in Estate Agents are 'Tied Advisers' this means that they will work with a panel of lenders, maybe 10 – again if you have a more complicated

situation, for example you have been posted overseas, or you have a poor credit history they might not be able to help you.

A Mortgage Adviser should look at your whole situation, an Estate Agent Mortgage Adviser and especially a New Build Mortgage Adviser will focus just on the purchase of the property, and not on your full situation.

Estate Agent and New Build Mortgage Advisers will charge you a fee, make sure you know the amount of fee and when it is due, before committing to use their services.

Mortgage Broker

A Mortgage Broker is usually 'whole of market' this means that they have access to every lender, they will assess your needs and then search the market finding you your best option. They have access to lenders who are not on the High Street and can not be contacted directly by a customer. Mortgage Brokers will also have exclusive rates. Lend-

ers, offer Brokers lower rates and incentives such as cash back or free valuations. There are hundreds of lenders, but an experienced Mortgage Broker will know which lenders will suit your circumstances the best, along with seeking you the cheapest rates, saving you in some cases £1000's of pounds.

A Mortgage Broker will also look at your current circumstances and also what your future intentions are, making sure that what they advise you will not only suit you now but in the months and years to come.

A Mortgage Broker will also be on hand through out your mortgage term, this means that when your current rate ends, they will be on hand to look at securing your next rate, not allowing you to fall on to the Lenders Standard Variable Rate as this can be much higher.

Also, if your circumstances change, whether it is moving house, a new baby or divorce, your Mortgage Broker is there to help you.



ARE YOU A HOME OWNER?

Now you have taken the plunge and bought a property, whether it is your home or you have chosen to buy a property to rent out you will have experience with how mortgages work. Unless, you have purchased a property without a mortgage or you have now paid off your original mortgage.

The real danger is that you fall in to one of the following traps;

1. Once your original rate has expired and your mortgage is on the lenders Standard Variable Rate – the 'SVR' is usually much higher. Many customers fear that due to change in circumstances, for example change to income, level of Debt or may be you have had a default since your original application, you may no longer qualify for the mortgage and worry that if your current lender was to find out they would withdraw your mortgage – and you would lose your home. As long as you keep up your payments on time this won't happen.

Or, it might be that you just haven't had time to look to remortgage, due to work and family commitments.

2. It might be that you have been contacted by your existing mortgage provider, they have offered you a new rate to stay with them – you think that you have not had a problem with them, and they were the cheapest lender at the start of your original mortgage. Usually, lenders offer enhanced rates to new customers, to attract new business. Existing customers, although negotiating a new rate is better than staying on the 'SVR' the rates are usually higher than if we moved you to a new Lender. When looking at Remortgage, these usually come with free legals and a free valuation, it does mean supplying your payslips and bank statements again, and the Mortgage Broker looking at your personal circumstances. A Mortgage Broker will compare your options and whether staying with your current lender is your better option, or to move to a new Lender. At this point you may want to borrow more for home improvements or for Debt consolidation. You might want to shorten your term, or look at over payments – your Broker will help.

So you can see that a Mortgage Broker is 'for the life of your Mortgage' and not just to get you your first mortgage, like you would expect from your Bank Mortgage Adviser or the Mortgage Adviser in the Estate Agents.

Some of my customers have been with me for over 10 years, it is nice to see their families grow and them settled in to their homes.

Caroline Hall CeMap CeRER
Director

Mob: 07856 562568

Tel: 01 522 880370

Email caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk

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Find your local Help to BUY AGENT



Source: helptobuy.gov.uk

Your local Help to Buy agent can guide you through the options available and explain the eligibility and affordability criteria. Help to Buy agents are appointed by Homes England.

Help to Buy agents administer the Help to Buy: Equity Loan scheme but not the mortgage guarantee scheme. They have the authority to give the go-ahead for you to purchase a home with help from the equity loan scheme. The agents make other key decisions during the purchase process. For the Help to Buy: Mortgage Guarantee, please contact the participating lenders directly.

How you access a Help to Buy: Equity Loan has changed!

You can apply for an equity loan from one of three Help to Buy agents appointed to provide the scheme in England, who are able to support with your application for an equity loan.

Help to Buy agents offer support and guidance about equity loans and how to purchase your new build property. Agents offer support based on the geographical area that they cover.

What this means for you:

Depending on when you are due to complete your house purchase you may not be affected by any of the changes we are making.

If you are due to complete your house purchase before the end of December 2019, nothing changes. You will continue to receive support from your existing Help to Buy agent to complete the house buying process.

If your completion date has changed or you completed after January 2020, your details will be automatically passed on to your new agent, to ensure your purchase continues to go through.

New Help to Buy scheme announced

The government has announced a new Help to Buy scheme to run from April 2021. It is restricted to first-time buyers and includes regional property price caps to ensure the scheme reaches people who need it most. There are no changes to the current Help to Buy equity loan scheme which runs to March 2021.

The new scheme will run from April 2021 to March 2023. As with the current scheme, under the new scheme, the government will lend buyers up to 20% of the cost of a newly built home, and up to 40% in London.

Read more about this on www.gov.uk

Financial know how for the FORCES



*Source: <https://www.finder.com/uk/saving-statistics>



Your first defence against financial fears



Are you prepared for the costs of civilian life?

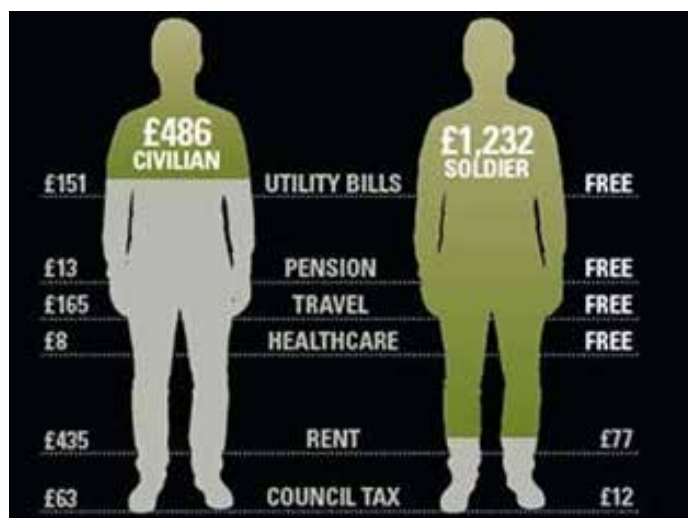
Did you Know

- 15% of Brits have no savings at all and
- 1 in 3 Brits has less than £1,500 in savings*.

If you had to buy or renew your Indefinite Leave to remain Visa, would £1500 be enough? The answer is no.

First Defence Finance¹ held a discussion with a Fijian network of soldiers back in 2019 and found that the real cost of settlement was much higher than you might imagine. They say the cost of an Indefinite Leave to Remain VISA in the UK is much closer to £2,400 for a single person and £9,500 for a family of four. So, if you are a non-UK citizen; are currently serving and have plans to settle here, you need to be prepared for the costs.

As if that wasn't enough, there are other costs you need to consider such as moving costs, deposits or bonds on a property, furnishing a property and maintaining your monthly utility and food bills.



**Source: <https://apply.army.mod.uk/what-we-offer/regular-soldier/benefits>

An article from the BBC in November 2018 said "The typical one-bedroom home in England costs £600 a month to rent... If you wanted a bit more space, you could rent a two-bedroom home in 65% of Britain's postcodes for £767 a month or less."

Compared to your current cost of living, this is quite the difference. Take a look at how the MOD says your current costs compare to civilian costs:

What steps can you take to become more financially resilient?

Before you are hit with the costs of civilian life, start saving regularly direct from your pay. First Defence Finance is a part of The Joining Forces Initiative, which is made up of three Credit Union that work closely with the MOD to support the Armed Forces' personnel, and their family members² with their finances. The number one aim of this working partnership is to make sure that more of you are financially ready for the changes you face when you leave the Armed Forces as well as everyday things like the cost of a car repair, an or maybe a flight somewhere.

Having savings is a good way to ensure you are ready for the costs of the future. By saving through a Joining Forces CU, you can make every payday a save day as your regular savings deposits come straight from your pay. You would be surprised how quickly you can build up a nest egg. And what better time to start saving than now, while you living expenses are low?

Secondly, it is helpful if you are aware of your credit score and the information on your credit file.

Before you apply for credit/a loan from anywhere, you should take a moment to check your credit score and credit history. This is the information lenders will see and use to make a decision when you ask to borrow money so it's a good thing to be aware of.

You can get a free copy of your credit report from places such as Credit Karma & Totally Money.

¹Part of Plane Saver Credit Union Limited

²Family members are individuals who live in the same household as serving personnel

Savings Calculator

I get paid:

WEEKLY

MONTHLY

I want to save per month

Total savings after:

6 months:	£600
1 year:	£1200
18 months:	£1800
2 years:	£2400
3 years:	£3600
4 years:	£4800
5 years:	£6000

You can use your Credit Union membership to apply for loans. Depending on the Credit Union you choose, you could potentially borrow anything up to £25,000 to help you with larger or one-off purchases and costs such as a car, furniture for your new home or even those VISA costs.

Avoid using Payday loans or other high cost lenders who can charge up to 1200% APR in some cases.

So, what is a Credit Union & how do you join?

A Credit Union is a not-for-profit financial cooperative which is owned by and run for its members. When you join a Credit Union you become a member which means you have a say in how the business is run. Credit Unions offer an ethical and affordable alternative to other financial services companies and, once you are a member, you have access to a range of flexible savings accounts and affordable loans.

When you join you will be automatically allocated a standard savings account which you can then save into each time you get paid. If you borrow with your Credit Union, each time you make a payment, your credit history is updated, which means your credit profile should improve. When your loan has been repaid, you will also have savings which can be withdrawn or topped up.

Joining Forces CU is a collaboration of Credit Unions supported by the Ministry of Defence. The collaborative services include: First Defence Finance, London Mutual & Forces Finance. Armed Forces employees are eligible to join these Credit Unions. For further information about Joining Forces CU, visit the website:

www.joiningforcescu.co.uk

***Source: <https://planesaverco.co.uk/savings/regular-saver>

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Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

HOUSING prices

UK House Price Index for November 2019

Source: www.gov.uk

The UK HPI shows house price changes for England, Scotland, Wales and Northern Ireland.

The data shows:

The average price of a property in the UK was **£235,298**

The annual price change for a property in the UK was **2.2%**

The monthly price change for a property in the UK was **0.4%**

The monthly index figure (January 2015 = 100) for the UK was **123.0**

UK house prices increased by 2.2% in the year to November 2019, up from 1.3% in October 2019. On a non-seasonally adjusted basis, average house prices in the UK increased by 0.4% between October 2019 and November 2019, compared with a fall of 0.4% during the same period a year earlier (October 2018 and November 2018).

House price growth was strongest in Wales where prices increased by 7.8% over the year. The lowest annual growth was in East of England, where prices fell by 0.7% over the year to November 2019, followed by London where prices increased by 0.2% over the year.

Wales has experienced record annual growth in November 2019. This is driven by a shift towards higher value property being transacted between October and November in areas with a typically larger volume of transactions, such as Cardiff and Newport, coupled with a fall in prices during the same period in 2018.



Average price by country and government office region

COUNTRY AND GOVERNMENT OFFICE REGION	PRICE	MONTHLY CHANGE	ANNUAL CHANGE
England	£251,222	0.3%	1.7%
Northern Ireland (Quarter 3 - 2019)	£139,951	2.3%	4.0%
Scotland	£154,798	0.4%	3.5%
Wales	£172,574	3.5%	7.8%
East Midlands	£197,792	1.1%	2.5%
East of England	£291,281	-0.7%	-0.7%
London	£475,458	-0.5%	0.2%
North East	£130,712	0.7%	1.4%
North West	£169,362	1.1%	3.8%
South East	£326,636	0.4%	1.0%
South West	£259,758	-0.3%	1.1%
West Midlands	£204,238	1.7%	4.0%
Yorkshire and The Humber	£165,642	-1.0%	2.6%

Average monthly price by property type

PROPERTY TYPE	NOVEMBER 2019	NOVEMBER 2018	DIFFERENCE
Detached	£359,296	£350,089	2.6%
Semi-detached	£224,550	£217,983	3.0%
Terraced	£189,614	£186,139	1.9%
Flat or maisonette	£206,357	£204,365	1.0%
All	£235,298	£230,224	2.2%

Sales volumes

The amount of time between the sale of a property and the registration of this information varies. It typically ranges between 2 weeks and 2 months but can be longer. Volume figures for the most recent 2 months are not yet at a reliable level for reporting, so they are not included in the report. Published transactions for recent months will increase as later registered transactions are incorporated into the index.

Sales volume data is also available by property status (new build and existing property) and funding status (cash and mortgage) in our [downloadable data tables](#). Transactions involving the creation of a new register, such as new builds, are more complex and require more time to process. Read [Revisions to the UK HPI data](#) for more information.

MoD REFERRAL SCHEME

The MOD Referral Scheme is managed by the Joint Service Housing Advice Office (JSHAO). The aim is to, where possible; support Service Leavers (SL) and their families by providing information and guidance regarding their Social Housing application's following a discharge notification from the Armed Forces and where meeting applicable criteria.

Through this scheme, some Housing Associations support those who would otherwise have problems being prioritized high enough to have a realistic chance of being housed by Local Authorities.

Applications – All applications should be sent to the JSHAO Referrals mailbox RC-Pers-JSHAO-0mailbox@mod.gov.uk accompanied with evidence of the date on which you are required to leave your service accommodation. Acceptable evidence is as follows:

- SFA occupants: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO within 6 months of discharge)
- SLA occupants: a copy of MOD Form I 166 (available from Unit Admin Office)
- Overseas applicants: a copy of the 'Certificate of cessation' (available from the Station Staff Officer)

- Applicants following marital separation: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO at the start of the 93day notice period)

The JSHAO does not have housing stock and is reliant on the goodwill of housing associations and therefore there is no guarantee that applicants will be housed through the scheme. JSHAO cannot estimate how many offers they will receive, when they will be offered or where the properties will be located.

All applicants are strongly advised to contact their local authority housing department and other housing associations and to consider all housing options in addition to applying for the scheme. A list of local authorities can be found on the gov.uk webpage entitled JSHAO Handouts.

More information and full guidance can be obtained from the JSHAO pages at www.gov.uk/government/publications/mod-referral-scheme-a-guide

General Enquiries:

Civ: 01252 787574 or Mil: 94222 7574
Email: RC-Pers-JSHAO-0Mailbox@mod.gov.uk





Whether you're looking to use the Forces Help to Buy scheme, finding your first mortgage, want to switch rates to save money or releasing capital to renovate your own home... you can get the advice you need by calling our **Free Mortgage Advice service**.

It's as easy as this

We ask you a few simple questions, incomings, outgoings, that kind of thing. It takes around 15 minutes. Then it's an appointment with one of our impartial mortgage advisors. They take the time to understand what you're looking for, before coming back with the best option for you. They will then guide you through your mortgage journey.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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