

Housing matters

June 2015 | www.gov.uk/housing-for-service-personnel-and-families

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Featured:

**HELP TO BUY:
CASH ISA**

*Private Renting:
A Guide*

**YOUR CREDIT HISTORY
DOESN'T HAVE TO BE
A MYSTERY**

**Housing in the North
West of England**

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

RIFT

OPERATION

TAX REFUND

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Details of the legislation RIFT claim under can be found on www.HMRC.gov.uk under section 336-339 of ITEPA 2003. We operate under this legislation to ensure that no one is exposed or receives a refund they are not entitled to.

CAN I CLAIM

If you drive your own vehicle to base and have been posted to different bases (including outside the UK), there's a good chance the taxman owes you a £2,500 refund. You may also be able to claim for Mess Dress

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £14 million for Armed Forces personnel in the last year and in excess of £80 million for a range of sectors including construction, professional sports, oil and gas plus health personnel

What is the claim actually for?

It's for tax relief on the cost of traveling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave.

Can I claim for travel whilst I was training?

It will depend on the type of training. HMRC has strict rules about what is classed as an allowable expense around training. If it was an essential part of your contractual duties of employment then we might be able to claim for the traveling expense.

I already get expenses, can I still claim?

If you receive 45p per mile for the first 10,000 miles plus 25p per mile thereafter, and you haven't paid tax on these amounts, great - you're being fully reimbursed. If it's anything less, you're entitled to claim the difference which is where we can help.

A colleague told me that service personnel can't claim back taxes, is this true?

DIN '2015DIN01-005' has been issued to service personnel to officially confirm that tax refunds for travel are claimable. It also states that you can use an agent to make a claim for you.

RIFT will act as your agent, providing an end to end service if you don't have the time or are not comfortable dealing with the technical legislation set out by HMRC. This supports the previous formal confirmation we received from the Ministry of Defence which can be read here: <http://www.riftrefunds.co.uk/helpand-advice/mod-communications/>

Can't I do my own claim?

Yes. But please be aware that you will need to comply with the legislation on temporary workplaces and have the time to liaise directly with HMRC. However if you don't apply the rules correctly and claim more than you are entitled to, HMRC may seek to recover some or all of your refund.

Can HMRC demand the money back?

Yes, HMRC can if you've claimed too much. The difference from doing it yourself is that we assess your claim thoroughly against the legislation and providing you give us full and accurate information, we offer you our RIFT Guarantee. This means that if any money recovered is repayable to HMRC, RIFT will make the repayment at no cost to you. We will also defend any HMRC enquiry free of charge - it's all part of our service

Will it cost me anything to find out if I can claim?

It's free to find out if you are eligible for a claim, we just need to ask you a few qualifying questions first. If you do have a claim, you are not under any obligation to use our services and we don't charge you anything until we get you your refund.

For more FAQs visit:
riftrefunds.co.uk/MOD

Welcome to the June issue of **Housing Matters**, my final one during my short tenure here at the **Joint Service Housing Advice Office**. I have learned many things about the difficulties that Service people face finding homes when they leave, and planning early really is the key; whether you want to buy your own house, rent a property, or need to access Social Housing. Consider buying a house early in your career, when you have a steady income and a good idea of how long you can remain in the forces. There are Affordable Home Ownership Schemes and also Forces Help to Buy to help financially, and you can find articles about them in previous editions. In the March budget the Government announced a new Help to Buy Cash ISA for first time buyers and I have included an article about that in this issue.

If you want to rent a home, I have also included an article on private rental, to help you make good choices and avoid pitfalls.

Whatever you choose to do, savings are essential either as a deposit on a house, to pay up front rental costs or support you and your family if you're searching for new employment. Another essential when buying or renting is having a good credit history. Without one you stand little chance of being offered a mortgage, full stop; and landlords might want more rent in advance, a guarantor on your tenancy agreement, or might not rent to you at all. Read more in 'Your Credit History Doesn't Have to be a Mystery'.

Our final article in this issue is about the new Universal Credit which helps those who are out of work or on low incomes with financial support.

While I move on to pastures new, **Housing Matters** magazine will continue with articles covering the myriad of issues that relate to housing of all types. See all of our previous articles on www.gov.uk and search for **Housing Matters**.

Thank you for reading.

FS Tracy Sayer,
JSHAO Office Manager



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Past issues of Housing Matters Magazine:
www.gov.uk/government/collections/housing-matters-magazine



Help to Buy: Cash ISA

In the recent budget the Government introduced the Help to Buy Cash ISA as a new initiative to help first time buyers save for a deposit.

If you're a first time buyer saving towards your first home with a Help to Buy ISA, the government will boost your savings by 25%.

New accounts will be available for four years, but once you have opened an account there's no limit on how long you can save for.

- Accounts will be available through banks and building societies from Autumn 2015
- You can make an initial deposit of £1,000 when you open the account – in addition to normal monthly savings
- There is no minimum monthly deposit – but you can save up to £200 a month
- Accounts are limited to one per person rather than one per home – so those buying together can both receive a bonus
- The bonus is only available to first time buyers purchasing UK properties
- The bonus will be available on home purchases of up to £450,000 in London and up to £250,000 outside London and will be paid when you buy your first home. The savings can't be used to buy a property for rent
- Minimum bonus size of £400 per person
- Maximum bonus size of £3,000 per person.

Under the existing ISA rules, each provider of a Help to Buy: ISA will offer their own interest rate for each account. Providers will also be free to apply their normal ISA withdrawal rules to the account. The normal transfer rules for ISAs will also apply which will ensure that savers wanting to take advantage of Help to Buy: ISAs can move between providers in order to get the best deal.

If you save the maximum allowed, i.e. £1000 initial deposit and £200 each month, you could achieve the minimum bonus as early as Dec 15. If you save the maximum allowed, but choose to wait for the maximum bonus, you might have to save until 2020 dependent on how interest rates change in the mean time.

You get the money when your house purchase has been finalised.

Sources:
www.gov.uk, www.moneysavingexpert.com and HM Treasury Help to Buy: ISA scheme outline.

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Help to Buy Agents



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PRIVATE RENTING: A Guide

People looking for properties to rent are often asked to make quick decisions or sign documents without having a chance to read them properly. Be aware of your rights and your responsibilities.

To begin with, you should think carefully about where you want to live, and what type of property you want to live in. Do you need to be near to your job, or transport links to get there? Do you need a garden and a garage, or could you live in a flat or apartment.

Most importantly, how much can you afford to spend? Most people renting privately in the UK spend a minimum of 35% of their income on rent. You might have to consider other costs too, such as paying Ground Rent to the freeholder and/or a maintenance charge for instance. If you are on a low income or have a poor credit history, a landlord might insist that someone stands as a guarantor. A guarantor agrees to pay the rent, if you can't.

Make sure you have all of your documents together, such as proof of identity, proof of employment or income, and proof of your immigration status.

There are two routes to private rent. You can rent directly from a private landlord, or go through a letting agent. If you are looking at renting directly from a private landlord, look for ones who belong to an accreditation scheme, such as the National Landlords Association or Residential Landlords Association. Your Local Authority can advise you. If you want to use a letting agent, find out what fees they will charge you and when you will have to pay them. It is a legal requirement for letting agents to be a member of an independent complaints scheme, ask which one they are a member of and check this out with the scheme. Letting agents should also be accredited through a body such as the ARLA, NALS, RICS or UKALA. This means that they have the right protection for your money and it is safeguarded if they go bust or misuse your rent payments or deposit.

Check out the property

When you find a property make sure you examine it properly before making the decision to rent.

- Is there enough room for beds and furniture? Is there adequate light?
- Look out for damp patches on walls and ceilings, mould, peeling wallpaper and condensation on windows. Does the property smell musty?
- Does the roof look in a good state of repair, are there loose tiles or leaking gutters?
- Check the property is well ventilated, do the windows open?
- Check the plumbing. Flush toilets and turn taps on. Check cupboards underneath sinks are dry. Check water pressure and that the water gets hot.
- In the kitchen, pretend to prepare a meal. Is there enough room? If white goods are included, check they're working. Look out for mice droppings.
- Is the cooker located in a safe position? Is there a fire safety blanket in the kitchen?
- Is there a working smoke detector? How easy would it be to escape in the event of a fire?
- Are the floors and paths in good repair and free from trip hazards? Do the stairs have an even tread? Do balconies have a safety rail? Does the bath have a slip resistant surface?
- Turn lights on and off, especially with older switches. Check that plug sockets are not loose.
- Ask for a demonstration of the central heating. Is it working properly and do the heating controls work?
- If there is no central heating is there an alternative type of adequate heating?
- Do the doors and windows shut properly and can they be secured effectively?
- Check windows for locks and the front door for break-in signs and check if there is adequate lighting outside.
- If renting a flat or terrace, what do the neighbouring properties look like? Their problems can quickly become yours.



- Listen for noise from neighbours and roads. If you can, try to get a second viewing at a different time of day. Check if the property double glazed.

Before you sign

Whether you intend to rent from a private landlord or a through a letting agent, check who your actual landlord is. If the landlord is subletting, check that the property owner consents to it. There are other questions that you should ask:

- Ask what will happen to your deposit. It should go into a government protection scheme.
- Ask if the property is mortgaged. If the landlord doesn't pay their mortgage you could be asked to leave the property.
- Ask how long the tenancy is for. Is it a fixed term tenancy only, or will it become a rolling tenancy after a period of time. You can negotiate if you want to secure more or less time in the property.
- If you have children or pets, or if you smoke, ask about your landlord's rules.
- Find out who you should speak to, to get repairs done and what you should do with rubbish and recycling.
- Find out which bills you are responsible for and confirm which ones the landlord pays.
- Check that the tenancy agreement excuses you from paying rent if the building becomes uninhabitable for reasons such as fire or flood.
- Ask if there are smoke and carbon monoxide detectors in the property. If there aren't consider purchasing your own, and check them regularly.
- Check the fixtures and fittings in the property.
- Check if the landlord is following a code of practice from one of the accredited bodies mentioned previously.

Moving In

When you move in, you should have:

- A written tenancy agreement that you have read carefully and that both you and the landlord have signed. If you're not sure about anything in it, get advice before signing it.

- An inventory, which is agreed with your landlord. You should consider photographing rooms and items of furniture etc as soon as possible after you move in and agree them with the landlord too. They will help if there are any disputes at the end of the tenancy.
- Contact details for the landlord or the letting agent, including an emergency number.
- Gas Safety Certificate – Mandatory.
- Energy Performance Certificate – Mandatory.
- Details of which deposit scheme your landlord is using, and information on how to get your money back at the end of the tenancy – Mandatory.

You might also receive a record of any electrical inspections.

When you move in, remember to take meter readings straight away and confirm these with the landlord or letting agent. Make sure you know how to operate the boiler and other appliances, know how to test smoke and carbon monoxide detectors, and that you know where the fuse box, meters and stop cock are.

As a tenant you must pay the rent on time and look after the property that you are in. If you want to make repairs, improvements or decorate, get the landlord's permission first. You should not sub-let or take a lodger without checking with your landlord. You must be considerate to your neighbours (or you could be evicted for anti-social behaviour).

Your landlord must maintain the integrity and exterior of the property and maintain furniture and appliances that they have provided. If you or your friends or family have damaged the structure, furniture or appliances etc the landlord might deduct the costs from your deposit. They must give you at least 24 hours notice before visiting the property.

The landlord must also arrange an annual gas safety check and insure the building.

Increasing the rent

Your landlord can increase your rent by agreement with you, or as set out in your tenancy agreement, or by following procedures set in law.

End of tenancy

Your tenancy might end after a specific period (normally 6 or 12 months) these are called Fixed-term tenancies. You could be on a Periodic tenancy that ends when you or the landlord gives notice. You could be on a Fixed-term tenancy that automatically converts to a Periodic tenancy after the fixed term. On a Periodic tenancy a landlord has to give you two months notice. The period of notice that you have to give a landlord should be written into your tenancy agreement, and is normally one month. At the end of a Fixed-term tenancy, if you want to stay, there might be costs involved setting up a new agreement.

Source:
www.gov.uk

When the tenancy does end the property will be inspected by the landlord or letting agent. Try to be present with your copy of the inventory and any photographs taken when you moved in. If anything is damaged, or the property has to be cleaned, the costs of these might be deducted from your deposit. If you don't agree with the assessment, contact the deposit protection scheme that your deposit is in.

When you leave:

- Don't leave unpaid bills, as this could negatively affect your credit rating and references, making it more difficult to rent in the future.
- Do pay all of your rent.
- Do remove all of your possessions and clean the property. The landlord can dispose of any possessions left in the property after 14 days.

- Do take and agree meter readings.
- Do return all of the keys that you have to the property.
- Do leave a forwarding address.

Eviction

If you are on a Periodic tenancy as discussed above the landlord can give you 'Notice to Quit' in the format specified in your tenancy agreement. If you don't leave at the end of the notice period, they can apply to the court for a possession order which gives them the right to evict you and take possession of the property.

At the end of a Fixed-term tenancy, the landlord doesn't need a reason to evict you. As long as they've given you correct notice, they can apply to the court for a possession order.

In both cases, if the court gives your landlord a possession order and you still don't leave, your landlord can apply for a warrant for eviction – this means bailiffs can remove you from the property. A possession order won't take effect until you've been living in the property for at least 6 months.

During the fixed term, your landlord can only evict you for certain reasons – for example:

- you haven't paid the rent
- you're engaging in antisocial behaviour
- there is a 'break clause' in your contract which allows your landlord to take back the property before the end of the fixed term.

You can get more advice on any of the areas covered in the article from Shelter, the Citizens Advice Bureau and your Local Authority.

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meth'od (mthd) *n.*

1. A means or manner of procedure, especially a regular and systematic way of accomplishing something: a simple, uncomplicated but professional method for creating a publication; the method of solving problems.
2. Orderly arrangement of parts or steps to accomplish a publication; random efforts lack Method.
3. The procedures and techniques characteristic of a particular discipline or field of knowledge; printing and publishing methods.

[Middle English, from Latin *methodus*, publishers to the Ministry of Defence since 1964, publications include: Service Community Official Guides in the United Kingdom and Germany, Regimental Journals, Corps Prospectuses, Garrison Magazines, Envoy, Housing Matters, Homeport, Mascot and many others.]



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CREDIT HISTORY

Your Credit History Doesn't Have To Be A Mystery

Credit ratings are shrouded in myth and mystery, mostly because lenders all score us according to their own criteria, and they don't tell what those criteria are. Your credit file contains your personal details, information on financial links to other people, whether you are on the electoral roll, any credit accounts that you have, any missed payments or defaults, and a list of other recent searches on your file.

They use your credit rating and your behaviour in any past dealings that you have had with them to determine if you have been a credit risk, predict if you are likely to be a credit risk and in some cases, work out if you will make them money. For instance, a credit card company will be less interested in a person who always pays their card off before the debt attracts any interest. Their favourite customers are those who are always in debt, but never default.

Having no credit history can make borrowing as difficult as have a poor credit history, but there are ways of building or re-building your credit rating.

How do you know if your credit rating is good or bad?

You can check your credit report as often as you like. There are 3 main credit reference agencies – Experian, Equifax and Callcredit. Moneysavingexpert.com recommends you check them all at least once a year and straight away if you have been refused credit.

There are two main ways you can do this:

You can use Experian or Equifax's own websites and make use of their 30 days free access offer, or CheckMyFile which checks Equifax and Callcredit. REMEMBER to cancel the trial before the end of the offer, otherwise you will be charged a monthly fee.

Callcredit's Noddle is free for life, but Callcredit is not as widely used by lenders as Equifax and Experian.

The other way is to pay £2 to the credit agency for a one off report which you can view online, or the report can be sent in the post. Experian advertise this predominantly on their website, Equifax has a link at the very bottom of their home page, and on Callcredit you will have to navigate some screens or use their search engine.

What should you check for?

Don't just check the credit score, make sure you examine the detail. If there are mistakes you can complain to the credit reference agency. In the case of mistakes, they have 28 days to remove the information, or explain why they don't agree with you. During the 28 days the information is marked as 'disputed information' and lenders are not allowed to rely on it.

If there is information that is accurate but old and no longer reflecting your current situation, for instance if you lost your job or got into debt, but you are now back in work and have not debt issues, you can add a 'notice of correction' to your credit report and briefly describe the circumstances.

Credit and quotation searches

Every time a lender, whether it be a mortgage lender, car insurance company or mobile phone provider does a credit search, they leave a 'footprint'. Lots of footprints could indicate to a lender that you have been refused credit and resulting in more applications.. If you are planning to apply for a mortgage for instance, you should plan ahead and minimise the 'footprint' on your file. Avoid renewing your mobile phone contract, car insurance, getting a new credit card or getting more than one mortgage agreement in principle etc for at least 3 months before you apply for a mortgage.

Quotation or 'soft' searches don't leave a footprint and don't affect your credit rating. You will be able to see that one has been done, but lenders won't. When you check your own credit file - that is a soft search. Comparison sites also do soft searches and you should think about asking a prospective lender to do a soft search instead of a credit check.

Rejection

If an application for a mortgage, credit card, home or car insurance etc is rejected, check your credit files straight away to make sure they are correct. If they are incorrect, contact the credit reference agencies as discussed earlier to get it corrected and get the rejection removed.

There might not be an error on your credit file at all though, but lenders don't publicise what they check for on a credit file, or how they make their decisions. However, a rejection will influence the outcome of further applications, leading to more rejections. This is known as the

siiap
Services insurance and
investment advisory panel

Credit Score



rejection spiral. Make sure your credit file is as healthy as possible before you make an application.

Build a good credit rating

As I mentioned before, lenders don't publicise what they check for but these are some of the things you can do to improve your credit rating:

- Don't be late, or miss payments. This sounds obvious, but doing so when you can afford to make the payments is unnecessary. Set up direct debits so that they are automatically paid – on time. If you can't afford to pay, contact the lender.
- Be on the Electoral Register. If you aren't a UK citizen but have a right to reside in the UK send all three credit reference agencies proof of this. You can send a copy of your driving license or utility bills for instance.
- Make sure you are not financially linked with an ex, current partner or even flatmate with a bad credit rating through a joint bank account, mortgage, loan or utility bills.

- If you're applying for a credit card use an online free eligibility check before applying. They do a soft search which won't leave a footprint.
- Close any unused bank accounts, credit and store cards. Lenders are wary of those with access to too much credit; so

- Stability counts. Have a landline if you can.
- Ask lenders if they will do a soft search instead of a credit check.
- Never use a credit repair company.
- Never go over your authorised overdraft.

Sources: www.moneysavingexpert.com and Homefocus magazine.

- Have one credit card and no more. Use it and pay it – on time; but
- Don't use your credit card to withdraw cash.
- Check that the address on your bank/phone/car insurance etc is your current one.
- Beware of pay day loans. Most mortgage lenders will reject an application if you have taken out a pay day loan. They see it as an indication that you can't manage your money.

Specifically for the Armed Forces:

- If you live in Single Living Accommodation (SLA) keep a permanent address, such as your parents' or siblings' address, but make sure their credit score is a good one or it will negatively affect you. Have your SLA or work address as a 'correspondence address' only.
- If you live in Service Families Accommodation, be aware that previous occupant's negative scores can affect you. Check your credit file, and get any errors from previous occupants removed.
- Some lenders won't lend if you have, or have had a BFPO address in the last 3 years. Speak to a Services Insurance and Advisory Panel (SIAP) accredited Independent Financial Advisor for guidance. See www.siap.co.uk.

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Visit: www.homeownershipwestminster.co.uk

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* This only applies to specific serving uniformed personnel. Terms & conditions apply.



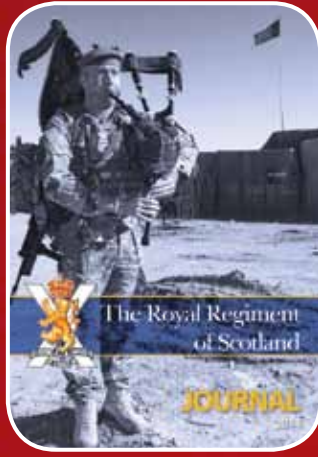
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HOUSING IN THE NORTH WEST

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the North West of England. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

If you are considering applying for local authority housing you can also do this through: <https://www.gov.uk/apply-for-council-housing>



Registered Provider Name	Reg Addr Phone	Web Address
Barrow-in-Furness Borough Council	01229 876 300	www.barrowbc.gov.uk
Blackburn with Darwen Borough Council	01254 585 585	www.blackburn.gov.uk
Blackpool Council	01253 477 477	www.blackpool.gov.uk
Bolton Metropolitan Borough Council	01204 333 333	www.bolton.gov.uk
Burnley Borough Council	01282 425 011	www.burnley.gov.uk
Bury Metropolitan Borough Council	0161 253 5000	www.bury.gov.uk
Carlisle City Council	01228 817 000	www.carlisle.gov.uk
Cheshire East	01625 504 800	www.cheshireeast.gov.uk
Cheshire West and Chester Council	0300 123 8 123	www.cheshirewestandchester.gov.uk
Chorley Borough Council	01257 51 51 51	www.chorley.gov.uk
Copeland Borough Council	01946 85 25 85	www.copelandbc.gov.uk
Cumbria County Council	01228 60 60 60	www.cumbria.gov.uk
Eden District Council	01768 864 671	www.eden.gov.uk
Flyde Borough Council	01253 658 658	www.flyde.gov.uk
Halton Borough Council	0151 424 2061	www.halton.gov.uk
Hyndburn Borough Council	01254 388 111	www.hyndburnbc.gov.k
Knowsley Metropolitan Borough	0151 489 6000	www.knowsley.gov.uk
Lancashire County	0845 053 0000	www.lancashire.gov.uk

HOUSING

WEST OF ENGLAND

Regional Help to Buy Agent

Help to Buy agents administer the Affordable Home Ownership Schemes in England. Details of the schemes are available at:

<https://www.gov.uk/affordable-home-ownership-schemes>

Cheshire, Cumbria, Manchester, Lancashire, Merseyside – Help to Buy North West www.helptobuynw.org.uk 0300 7900570

Housing Associations

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 40,000. They are becoming the major providers of social housing in the UK. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority.

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

North West England

Name	Tel	Counties Covered
Accent NW	0845 678 0580	All
New Charter Homes Limited	0161 331 2000	All
Contour Housing Group	0845 602 1120	All
Guinness Northern Counties	0845 605 9000	All
Haig Housing	0208 685 5777	All
Home Group	0845 600 8242	All
Irwell Valley Housing Association	0161 610 100	Manchester and Surrounding area
Places for People	0800 432 0002	All
Riverside ECHG	0845 111 0000	All
The Regenda Group	0344 736 0066	All



DO YOU KNOW WHAT UNIVERSAL CREDIT IS?

For those Service personnel and their families who find themselves leaving the Services earlier than planned, and have had no time to prepare, they might find themselves in need of some financial support.

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits. Universal Credit aims to make the welfare system simpler by replacing six benefits and credits with a single monthly payment. Changing the system will help reduce poverty by increasing the rewards that are on offer as you move into work. Universal Credit also makes it easier for you to take short-term or part-time work, which can be a crucial step on the road to long-term employment.

Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work or increase your earnings.

Universal Credit is being introduced in stages. It is available to single people, couples and families in some areas of the country. It is being rolled out to single claimants nationally from February 2015.

Universal Credit will replace:

- Housing Benefit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit.

Whether you can claim it will depend on where you live and your personal circumstances. To find out if you can make a claim, and for the latest information, visit www.gov.uk/universalcredit.

In beautiful countryside one mile south of the small Cotswold town of Corsham – midway between Bath and Chippenham lies



The Services

Cotswold Centre

Any Service family needing short term accommodation, between postings, on retirement, for a break in the country or for Welfare reasons can stay at the Centre.

You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

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HOUSING prices

UK Average Price: £192,139 | Quarterly Change: +2.6% | Annual Change: +8.1%

1 Scotland

Average Price: £127,027
Quarterly Change: -2.9%
Annual Change: +7.7%

2 Northern Ireland

Average Price: £102,330
Quarterly Change: -9.0%
Annual Change: -4.2%

3 The North

Average Price: £132,104
Quarterly Change: +3.5%
Annual Change: +3.7%

4 Yorkshire and The Humber

Average Price: £136,869
Quarterly Change: +5.2%
Annual Change: +7.7%

5 The North West

Average Price: £145,295
Quarterly Change: +3.6%
Annual Change: +6.5%

6 The East Midlands

Average Price: £159,065
Quarterly Change: +1.2%
Annual Change: +8.3%

7 The West Midlands

Average Price: £174,478
Quarterly Change: +1.9%
Annual Change: +7.8%

8 Wales

Average Price: £151,287
Quarterly Change: -0.9%
Annual Change: +5.0%

9 East Anglia

Average Price: £182,103
Quarterly Change: -0.4%
Annual Change: +5.3%

10 Greater London

Average Price: £369,332
Quarterly Change: +3.8%
Annual Change: +15.3%

11 The South West

Average Price: £209,162
Quarterly Change: +4.2%
Annual Change: +6.8%

12 The South East

Average Price: £279,341
Quarterly Change: +0.8%
Annual Change: +11.4%



Source: www.lloydsbankinggroup.com

Commenting, Stephen Noakes, Mortgages Director, said:

"House prices in the three months to March were 2.6% higher than in the previous three months. This measure of the underlying rate of house price growth increased for the third consecutive month in March.

Annual price growth, however, fell slightly again, from 8.3% in February to 8.1%, and is comfortably below last July's peak of 10.2%.

"The recent return to real earnings growth for the first time in several years, very low mortgage rates and last December's stamp duty changes are supporting housing demand. The rising level of house prices in relation to earnings should, however, curb house price growth and activity. The annual rate of house price growth, which has continued to ease in the first quarter of 2015, is forecast to end the year at 3-5%."

(Source: www.lloydsbankinggroup.com)



Victim Support is the national charity for victims of crime offering:

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

**If you have been affected by crime call:
Victim Supportline 0845 30 30 900**

PO Box 11431, London SW9 6ZH

Open 9am – 9pm weekdays, 9am – 7pm weekends & 9am – 5pm Bank Holidays.

All UK calls charged at local rates.

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Location	Home Types	Prices from	For more information contact Annington's appointed agents:
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North Lincolnshire Kirton in Lindsey	Selection of 3 bed Houses	£74,950- £139,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
Shrewsbury	Selection of 3 bed Houses	£154,950- £171,950*	D B Roberts Please call 01743 357032 or email: Shrewsbury@dbroberts.co.uk
Greater London Uxbridge	COMING SOON 2 bed Apartments	£TBA*	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
High Wycombe	COMING SOON Selection of 2 and 3 bed semi-detached and terraced Houses	£TBA*	The JNP Partnership Please call 01494 528000 or email: wyc@jnp.co.uk
Henlow	Selection of 2 bed Houses	£170,950- £179,950*	Sales Office Please call 01462 817166 or email: henlowsales@annington.co.uk or Your Move Please call 01462 459643 or email: hitchin@your-move.co.uk

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

* Legal and Survey Fee Incentive (L/S) Annington will pay £750 towards the buyer's legal fees and mortgage survey fee* (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

All information is correct at time of going to press Annington Homes Ltd, 1 James Street, London, W1U 1DR – April 2015.



USEFUL PROPERTY WEBSITES

The following sites offer properties for sale in the UK; some also offer properties to rent and the opportunity to sell your home online. The larger property websites also offer properties for sale abroad and information and tips on homebuying and mortgages.

www.belvoirlettings.com

www.estateagents.co.uk

www.home.co.uk

www.homes-uk.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.zoopla.co.uk

USEFUL BROKER WEBSITES

The following websites offer information about a range of mortgages from different lenders.

www.cdvm.com

www.charcol.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

CIVILIAN Housing

BRIEFINGS 2015



Joint Service Housing Advice Office

Civilian Housing Briefings are open to all Service personnel and their families, at any stage of their Service career. Local welfare staff are also invited for their awareness and local input.

JUNE 15

Tue 9 Tidworth
Tue 16 Aldershot
Thu 25 Portsmouth
Tue 30 Paderborn #

JULY 15

Wed 1 Gutersloh #
Tue 14 Catterick
Wed 15 Cottesmore
Thu 23 Tidworth
Wed 29 Northolt

SEPTEMBER 15

Tue 1 Aldershot
Wed 9 Plymouth
Thu 10 Chepstow ***
Tue 15 Rosyth
Thu 17 Kinloss **
Tue 22 Portsmouth
Thu 24 Tidworth
Wed 30 Cyprus ^

OCTOBER 15

Thu 1 Cyprus ^
Tue 13 Paderborn #
Wed 14 Gutersloh #
Tue 20 Northolt
Thu 22 Tidworth
Tue 27 N. Ireland

NOVEMBER 15

Tue 3 Shorcliffe ###
Wed 4 Colchester *
Tue 10 Catterick
Wed 11 Cottesmore
Tue 24 Brize Norton ###
Thu 26 Aldershot

JSHAO BRIEFING PROGRAMME 2015

Applications from those in resettlement should be made on JPA or in exceptional circumstances using MoD Form 363 to the Regional Resettlement Centre hosting the briefing.

Alternatively call the central CTP booking line on:
0203 162 4410

Dates and Locations are subject to amendment/cancellation depending on expected numbers.

- * Via RRC Northolt
- ** Via RRC Rosyth
- *** Via RRC Tidworth
- # Via RRC Herford (note this may change in 2015)
- ## Via RRC Cottesmore
- ### Via RRC Aldershot
- ^ Via IERO 55 AEC Cyprus



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.

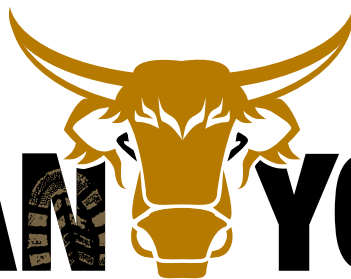
All SIIAP companies are authorised and regulated by the Financial Conduct Authority (FCA) and adhere to a strict 'Code of Conduct'. Companies regularly demonstrate their willingness to provide the highest levels of advice, service and support.

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

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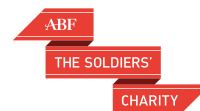
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