

Housing matters

December 2014 | www.gov.uk/housing-for-service-personnel-and-families

YOUR CIVILIAN HOUSING AWARENESS STARTS HERE

Featured:
WHAT IS
JSHAO?
SPACES

*Affordable
HOME OWNERSHIP Schemes
England*

House Insurance
HOUSING IN THE
WEST MIDLANDS

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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CAN I CLAIM

What is the claim actually for?

It's for tax relief on the cost of travelling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave. We can also claim for Phase 2 & 3 training locations, but not Phase 1.

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.

I receive Get You Home (GYH) and / or Home to Duty Travel (HDT) allowances. Can I still claim?

Most likely, yes. The amounts you receive don't normally cover everything you're entitled to. It is important for you to know that we deduct HDT or GYM allowances from any claim we make as both are paid non-taxed.

I live in married quarters, can I claim?

If you live in married quarters, on or off base, and spend your leave periods there, that would normally be classed

as your main residence. The claim in this case would be for travel between your married quarters and your daily workplace, if your mileage is high enough. If you already receive a Home to Duty allowance for this, we would review the amounts received against the allowable limits and claim for any shortfall.

I'm based abroad, can I claim?

Yes, you can claim for travel to and from a UK residence. If your family are in another country with you, your accommodation there would normally be classed as your main residence.

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, as explained above, HMRC can if you've claimed too much. The difference from doing it yourself is that as RIFT 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.

Do I need to keep my Assignment Orders?

If you want to continue to get a tax refund for your travel from home to base, please ensure you keep a copy of each of your Assignment Orders for each base that you travel to.

Welcome to the December 2014 issue of the Housing Matters magazine. This is my first editorial, and possibly my last, as I temporarily fill the role of Office Manager within the JSHAO until a permanent incumbent arrives. I must start by thanking my predecessor, FS Rachel Preston, for the work she undertook during her time in post. She provided the only continuity in an 18 month period that saw a complete turnover of the JSHAO team and the relocation of the organisation from Upavon to Aldershot. Her hard work has ensured that the JSHAO has continued to provide support and guidance on civilian housing matters during this turbulent period.

I have to admit that, before my arrival, I had a limited understanding of the work carried out within the JSHAO. What has surprised me most is the range of subjects that the office can advise on. It really is a one-stop-shop for any questions relating to civilian housing matters and even if the team can't answer a question directly they will be able to point you in the direction of someone who can. To help those of you who, like me, have had limited exposure to the JSHAO we start this edition with a reminder of the services available through this office.

The dates for our 2015 Civilian Housing Briefings can be found at the back of this magazine. Although these briefings have historically been attended by personnel approaching the end of their career it is important that all individuals have a good understanding of the differing processes and financial implications when transitioning from Service to civilian accommodation. To that end I would urge individuals to consider attending a local brief if possible.

In other articles this month we look at Affordable Housing Schemes in England and the ways in which they can assist personnel in taking that step onto the property ladder. We also look at House Insurance and the differing options and requirements you may have, dependant on whether you own or rent a property. We have also included an article on SPACES as the feedback we get from our briefings is that there is still little understanding of the assistance they can give to single Service leavers looking to secure accommodation.

As Christmas approaches I appreciate that your future housing needs are probably the last thing on your mind. Just remember that whenever it is that you make the move from Service to civilian housing, the JSHAO are on hand to advise you on the various options available.

Finally, I would like to take this opportunity to wish you all a very merry Christmas and a prosperous New Year

Previous issues of this magazine can be found at <https://www.gov.uk/government/collections/housing-matters-magazine>

FS Mark Leonard, Editor



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regulars

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Past issues of Housing Matters Magazine:

www.gov.uk/government/collections/housing-matters-magazine

JOINT SERVICE HOUSING ADVICE

What is the JSHAO?

The Joint Service Housing Advice Office provides specialist housing information and advice to encourage Service personnel and their families to consider their civilian housing options.

Established in 1992, the JSHAO was formed as it was recognised that many personnel were leaving the Services with little or no understanding of the civilian housing options available to them and the differing financial implications when occupying civilian housing compared to Service accommodation. Many personnel were leaving the Service and being declared homeless. There is a misconception that this issue only affected those who ended up as rough sleepers but, in truth, personnel with 20-30 years experience, including those with young families, were approaching the end of their Service with no clear idea of their future housing plans.

Since its inception the JSHAO has offered civilian housing advice to thousands of personnel. 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 housing advice throughout an individual's Service career. This through-career advice will mean that, regardless of the point in their career that they decide to make the transition from service to civilian accommodation, individuals will have the background knowledge that will allow them to make

informed decisions as well as having the JSHAO on hand to offer further advice if required.

We hope that this article will serve as a reminder of the services provided by the JSHAO. It may be that you don't have an immediate civilian housing need, however, the peculiarities of Service life make it difficult to know what is around the corner. If you, or any of your friends, colleagues or subordinates find that you subsequently need to look at that transition to civilian housing it is important that you are aware of who the JSHAO are, and what we can do to help.

Housing Briefings

JSHAO deliver Civilian Housing Briefings at Regional Resettlement Centres in the UK and Education Centres in Germany, and Cyprus. 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:

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

These briefings are predominantly attended by personnel in the last two years of Service, however, it is recognised that the information available at these briefings will be of use to anyone considering their civilian housing options, therefore any Service personnel can attend. Spouses/Partners are also welcome at these briefings. The dates of the briefings are widely advertised on Units and details are available from Unit Welfare staff or by contacting the JSHAO. In addition to these individual briefings the team deliver briefs to Unit Welfare/Community Support

staff in order to raise awareness of support available from the JSHAO.

The MoD Referral Scheme

The MoD referral scheme is managed by the JSHAO. The aim of the scheme is to identify Service leavers, their social housing needs, as well as the preferred area in which they would like a property. These personnel will then be notified when the JSHAO are made aware of the availability of Social Housing that suits their individual needs. The scheme is entirely dependant on Housing Associations notifying the JSHAO of suitable vacant properties and the scheme co-ordinator within JSHAO is in constant communication with these Housing Associations in an effort to increase the amount of properties made available to Service leavers.

This scheme may be able to help you if you are looking for Social Housing on leaving the Service. Applications can be made up to 6 months before your date of discharge to the JSHAO; you will then be contacted if a suitable property becomes available in your chosen area. There is no guarantee that accommodation will become available in your chosen area, or that applicants will be housed through the scheme. For more information and an application form, call the JSHAO and ask to speak to the MoD Referral Scheme Coordinator.

Affordable Housing Schemes

There are a range of Affordable Housing Schemes throughout the UK that can help people on to the property ladder. These schemes were introduced to bridge the gap between the full price of a property and the available mortgage. Service Personnel (and ex service

personnel within 12 months of discharge) have priority status with regard to government affordable housing initiatives (excluding Northern Ireland). Schemes include Forces Help to Buy, shared ownership, shared equity loans and the mortgage guarantee scheme. You will find a comprehensive article on the Affordable Housing Schemes available in England in this edition of Housing Matters. Schemes in Scotland, Wales and Northern Ireland may differ slightly. For more detailed information on all current government housing schemes and MoD funded initiatives, please contact JSHAO.

Housing Matters Magazine

Ten months a year the JSHAO produces the Housing Matters magazine which has a worldwide distribution of 10,000 copies per month. Each month the magazine focuses on a particular region within the UK, it also contains information and articles designed to help you when you are considering your civilian housing options. Copies should be easily available within your Unit or if you want your own copy call the JSHAO. Previous editions of the magazine dating back to 2010 are also available via the internet: www.gov.uk/government/collections/housing-matters-magazine

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Housing matters

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

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City of Westminster

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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Single Persons Accommodation Centre for the Ex-Services

The Single Persons Accommodation Centre for the Ex Services, SPACES, is designed to help single ex-regulars find appropriate accommodation when they leave the services. The service provided by SPACES reduces the likelihood of ex-service personnel becoming homeless or sleeping rough after discharge.

SPACES is a project based within The Beacon at Catterick, North Yorkshire. It provides an accommodation placement service for single personnel being discharged from all three services. The service is run by Riverside ECHG (English Churches Housing Group) working closely with the Joint Service Housing Advice Office.

The overall aims and objectives of the project are to assist single service leavers to secure

appropriate accommodation as they leave the Armed Forces. Single service leavers can be vulnerable to homelessness due to several factors; some individuals have no home to return to on completion of service with little understanding of how to secure rented accommodation and the current legislation surrounding this process. It is also possible that they may no experience in setting up home or budgeting for the associated costs.

SPACES will work with any single service leaver, regardless their length of service or reason for discharge. They offer specific support to the most vulnerable groups of service leavers, including those who leave with less than 6 years service.

SPACES is managed by Riverside ECHG, part of the Riverside group, working with the Joint Service Housing Advice Office.

Frequently Asked Questions

Q Will you help find accommodation for someone who has left the services?

A If you contact us within 6 months of being discharged we will actively work to secure

accommodation for you. If you have been discharged longer than 6 months we will be able to provide you with information and advice only.

Q Can I contact you prior to my discharge?

A Yes, you can contact SPACES and a file will be opened.

Q Is your service only available for service people based in the Catterick area?

A No, we work with clients regardless of their location.

Q Are you part of the Ministry of Defence?

A No, although we operate within the military environment, we are employed by housing association Riverside ECHG, working with the MoD.

Q Is it a confidential service?

A Yes, all information received will be treated in strict confidence.

Q Are you just an accommodation placement service?

A Our main aim is to place clients into appropriate accommodation. However, as part of a national housing association we can offer advice and refer clients to a wide range of other specialist agencies.

Q Can you help married personnel or single parents?

A All enquiries for married personnel or single parents are routed to the Joint Service Housing Advice Office.

Q Do you give mortgage advice?

A Housing Options Brief run by

JSHAO covers this.

Q Do you have your own housing stock?

A SPACES does not manage housing stock although we are part of a national Housing Association, Riverside ECHG, who own a large number of properties and may be able to offer accommodation.

Q Do you find accommodation for personnel going on leave or attending courses?

A SPACES only deals with single personnel who are due to be discharged and require accommodation.

Q. Do you assist Foreign & Commonwealth Service personnel?

A Yes, we assist and provide an information service, to assist people in getting leave to remain/ citizenship to reside in the UK.

Please contact the SPACES office on
Tel 01748 833797

or
01748 872940
01748 830191

Fax number: 01748 835774 or Catterick Military 94731 2940.

Postal address:
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Marnie Road
Catterick Garrison
Catterick
North Yorkshire DL9 3AU

Email spaces@riverside.org.uk

www.spaces.org.uk

Article taken from **SPACES** website.





AFFORDABLE Home Ownership Schemes – England

Many personnel may have discounted the idea of buying a property because they believe that they can't afford it.

Over recent years it has become increasingly difficult to obtain an affordable mortgage unless you have a significant deposit. The Mortgage Market Review has also impacted on mortgage applications as providers are now required to look more closely at how affordable your initial mortgage repayments will be, taking into account not just your income but also your outgoings such as general cost of living and existing loans. Lenders will also look at the future affordability of your mortgage payments to ascertain whether a rise in interest rates would impact on your ability to meet your repayments.

Whilst the tightening of mortgage regulations may appear to make home ownership even harder to achieve, Affordable Housing Schemes are designed to bridge the gap between the asking price for a property and the available mortgage, increasing the range of people who are able to get on, or move up, the property ladder.

Article compiled by **JSHAO**

This article will focus on the Affordable Housing Schemes available in England. Similar schemes are available throughout the UK and information on those specific to Scotland, Wales and Northern Ireland are available on request from JSHAO. Service personnel have been

designated as 'Priority Status' on these schemes (excluding Northern Ireland), although this is no guarantee that an application will be accepted, it ensures applications from Service personnel will be treated the same as social housing tenants for up to 12 months after discharge.

Help to Buy – Equity Loans

Equity loans are open to first-time buyers and home movers on new-build homes in England with a purchase price of up to £600,000. You will not be able to sub-let your home if you use this scheme and it must also be your only property. To qualify for the scheme you will need to contribute 5% of the purchase price as a deposit. The government will loan up to 20% and the remaining amount (up to 75%) must be secured by you with a mortgage. The loan is interest free for the first 5 years, after which fees will be charged. These fees do not count towards paying back the equity loan.

The equity loan must be paid back after 25 years or when you sell your home, whichever is earlier. The amount you will pay back will depend on the market value of the property at that time, therefore, a 20% equity loan taken out on a property bought for £200,000 would amount to £40,000. If that property was subsequently sold for £250,000 the amount of the 20% equity loan to be re-paid would be £50,000. The Forces Help to Buy Scheme can be used alongside a Help to Buy Equity Loan.

Help to Buy – Mortgage Guarantee

Mortgage guarantee helps individuals to buy a home with 5% of the purchase price. It is open to both first-time buyers and home movers for new-build and older homes in the UK with a purchase price up to £600,000. The scheme enables mortgage lenders to offer a 95% mortgage with the government underwriting 15% of this amount, removing an element of risk from the mortgage lender. This scheme is available through the UK but cannot be used with Forces Help to Buy.

Shared Ownership Schemes

Shared ownership schemes are provided through housing associations. You buy a share of your home (between 25% and 75% of the home's value) and pay subsidised rent on the remaining share. You will need to obtain a mortgage to pay for your share of the home's purchase price. The scheme is open to, households earning £60,000 a year or less first-time buyers (and those who used to own a home but can't afford one now) or people who rent a council or housing association property.

You can buy more shares in your home any time after you become the owner. This is known as staircasing. The cost of your new share will depend on how much your home is worth when you want to buy the share. If property prices have gone up, you'll pay more per percent than you did for your first share. If your home has dropped in value, your new share

will be cheaper. The property will need to be valued to establish the cost of your new share. You will have to pay the valuer's fees. The Forces Help to Buy Scheme can be used alongside the shared ownership schemes.

Help to Buy – NewBuy

NewBuy enables you to buy a newly built home with a deposit of only 5% of the purchase price. To be eligible for NewBuy, your home must be; a new build, priced at £500,000 or less; your main home, you can't use NewBuy to buy a second home or a buy-to-let property and the property must be built by a builder taking part in the scheme.

You will need a mortgage from an approved lender and, as with any other mortgage, the lender will check that you can afford the payments. If the lender is satisfied that you fulfil the criteria you could get a mortgage of up to 95%.

This article has provided a brief overview of the Affordable Housing Schemes within England. The websites below provide a more detailed breakdown of the schemes and in particular the eligibility criteria. As with all civilian housing options the JSHAO are on hand to offer initial advice and guidance on these schemes, contact details can be found on page three of this magazine.

www.help2obuy.org.uk
www.gov.uk/affordable-home-ownership-schemes

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HOUSE INSURANCE

For most people a house is the single most expensive and important thing they will ever buy. The cost of making repairs if it should ever be damaged, or rebuilding in the event of a natural disaster would be far too high for most of us to pay. For this reason it is vital that you buy insurance to cover the cost of restoring your property to its original state no matter what the eventuality.

Not only does our home provide us with somewhere permanent to live, and put a roof over our heads, it also contains most, if not all of our worldly possessions. Even if you do not own the property you live in, or even the furniture within it, it is still important to have insurance to cover the cost of your possessions. In the event of a fire or a flood it is not only the costly things you need to replace, like TVs, stereos or computers, but also the every day items such as clothing and kitchen ware that you may not consider when first thinking about insurance.

Source:
(www.homeinsuranceguide.org.uk)

There are many different types of insurance for the home, from buildings cover to insuring a family heirloom and at first they may seem confusing and difficult to dissect. This guide aims to help explain the basics of insuring all elements of your home – whether you are a tenant or a homeowner – as well as outlining some special circumstances that may affect your policy for example: sharing a house as a student or living in a listed building.

Make sure you browse through our important info section for advice on how to keep your insurance policy valid and your home in good condition. As well as this we've

included some helpful advice to help avoid having to claim on any insurance policy you choose, in the form of a section on home security and home safety. There you can find tips on keeping your property secure, including deterring potential intruders as well as ways to avoid the most common hazard to your home and possessions: fire.

We've also compiled a list of UK policy providers that you can easily access from the internet to help start you on your search as well as a glossary of terms to help decode some of the insurance jargon you may come across as you search for a policy.

Buildings Insurance or Contents Insurance?

There are two main types of home insurance: those policies which cover the actual building you live in or those policies that cover the contents of your property. If you are a tenant living in rented accommodation then buildings insurance is usually not your responsibility, it is down to the actual owner of your building however, as with everything when renting a property, be sure to check the terms of your lease to see exactly what you are required to pay for. Buildings insurance will be dependent on the stability of the land your property is on and on the structure of the house itself. Policy pricing and the amount that may be paid out both depend on specific features of the property – such as age, location and building materials so be sure to be fully armed with all the appropriate information when applying for a policy.

Both tenants and homeowners should have contents insurance. Homeowners may find that the company providing buildings insurance will offer a deal on contents insurance if you purchase both policies from them. Some insurers may even offer discounts

on things like motor or travel insurance when you take out buildings insurance with them, so be sure to keep an eye out for any deals offered by your provider. Tenants should be aware that their landlord's insurance probably won't cover their possessions within the house and so should be sure to cover everything not just items of value. Remember policies have differing definitions of "contents" and while some may exclude items such as garden equipment or bicycles some may even cover items from within the home that are lost while abroad so be sure to check the fine print.

Remember, there isn't a time limit so shop around to find the best deal. Also be sure to let any potential insurers know all the details of your property – even if the policy may end up costing more. For example, not informing your insurer that you live in an area with a high flood risk may actually invalidate your policy so that in the event of flood damage to your house or property you may find yourself unable to claim at all.

More in-depth information for homeowners such as advice for covering different types of buildings or on getting a survey can be found in our buildings insurance section. Advice for both homeowners and tenants for insuring their home's contents from calculating the value of items in your home to liability insurance against damage of others' property can be found in our contents insurance section.

Buildings Insurance

Buildings insurance covers the cost of the permanent structures in the home as well as the land you own. This can include not only the outside structure of the house itself but may also include permanent fixtures such as sinks, toilets, baths and fitted kitchens or boundary features such as walls or fences that

surround your property. Buildings cover may also cover outbuildings such as garages or garden sheds, but as always check with the policy provider first to make sure you get the most appropriate coverage.

Your mortgage provider will normally insist on you taking out buildings insurance as until the mortgage is paid off in full your house is considered their investment too. Some mortgage providers may offer buildings insurance along with your mortgage itself, this may prove to be competitive or it may turn out to be rather over priced. Remember: you are not obliged to buy from them so consider their quote in comparison with those from traditional insurance providers to ensure you get the best deal possible on your buildings insurance.

What's covered?

Buildings insurance usually covers a set list of eventualities, including damage from:

- Fire
- Flood
- Vandalism or Riots
- Earthquakes
- Subsidence
- Malicious Behavior
- Storms
- Impact by Vehicles
- Falling Objects from Aircraft
- Falling Trees or Branches.

Some policies may also cover factors such as frost damage to the pipes connecting your house to the mains supply, which are considered your responsibility, however this may be exempted from others so be sure to check. Factors such as subsidence may only be covered if they have been previously reported, this should be noted on any survey of the property although the post code of the property is often enough to inform insurance companies of any possible subsidence.

The cover provided for certain eventualities may depend on where your home is situated. An example of this is a policy for a building in a high risk area for flooding. It may cost more but failure to declare this risk to your provider may end up voiding your policy. Remember to give your potential provider all the appropriate information about your property to ensure you have adequate insurance, that you will actually be able to claim on should anything go wrong.

In addition to the above, policies may cover accidental damage to the permanent fixtures in your house. Examples of permanent fixtures are items of bathroom furniture or fitted kitchens. Accidental damage to glass in your doors and windows may also be covered although in the majority of policies this is included as an optional extra, see the additional options section for more information.

What's not covered?

Certain types of damage may be exempted from your policy, one common example of this is damage caused to the property while performing DIY. Other examples include damage resulting from:

- War
- Terrorism
- Radioactive Contamination
- Pressure Waves from Aircraft
- Pollution.

Be sure to check with your policy provider exactly what eventualities are covered, and make sure that you are not in a high risk area for any uncovered situation before purchasing a policy. Some insurers may allow you to take out extra cover for these situations; this may be worthwhile in the long run so make sure to check out all of your options.

Getting a survey

It is vital to have a professional survey done before purchasing a house, not only to make you aware of any problems the previous owner may have conveniently forgotten to mention but also to allow for

accurate buildings insurance cover. Factors such as subsidence may only be covered if you have had a fully comprehensive survey done, so be sure to check with your provider.

Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. This value may vary depending on the type of claim you make so be sure to check your policy when making a claim to see how much you are required to pay.

Additional Options

Like most other insurance policies, additional circumstances can be added onto your policy for an additional price. This may be worthwhile if you are at risk of a particular type of damage to your property not usually covered by your provider (although it may be a good plan to see if any other providers offer this as standard in one of their policies first). Factors that can be covered at an extra cost often include:

Accidental damage to items within the home. Although this may cause some overlap between your buildings insurance and your contents insurance (see our contents insurance section for more information). Make sure to check both policies to ensure you aren't unnecessarily insuring the same thing twice at extra cost to you.

Public liability, this means that you are covered for legal expenses if someone injures themselves on your property or if somebody else's property is damaged while they visit you. Specific levels of cover will differ between policies so as always be sure to read the small print carefully.

Alternative accommodation may not be provided for by your policy, this can be especially useful as an added extra if, and for example, rebuilding or renovations make it impossible for you or your family to continue living on your property

No Claims Bonus

Like car insurance policies those

covering buildings may also come with a "no claims" discount providing a cheaper policy if you have not previously claimed on your buildings insurance. Some companies may let you combine your no claims bonus for both building and contents insurance so be sure to check if this is an option if both of your policies are provided by the same insurance firm.

Tenant's Liability Insurance

Most contents insurance policies will include tenant's liability insurance but your landlord may insist that you have this kind of cover if you are renting a property. Tenant's liability insurance covers the homeowner for damage to the structure of their property by a person who is renting it out.

If you are a landlord it may be worthwhile to check if this is covered under your buildings insurance policy. Be sure to advise your insurance provider that you will be renting your property out to a third party as this may affect the type of policy that you need to take out, or the price of your premiums. It is recommended that you have this kind of cover as damage to the structure of the building itself may end up costing more than the deposit given to you by the tenants.

Contents insurance

Unlike buildings insurance contents insurance is optional as the property concerned is yours alone and not the concern of your bank or landlord. However, the cost of replacing all your worldly possessions in the event of a fire or flood, or your valuables or electrical items in the event of a burglary will almost certainly be higher than you think.

When we think of contents insurance we mostly think of the type of item that may be stolen from your home such as a TV or DVD player, expensive jewellery or your CD collection however if your home was to be destroyed you would not only have to replace these items but also your clothes, kitchenware, furniture, bedding, books even the food within your freezer. Because of this, contents insurance is vital and it is essential that you value the property within your house correctly.

If you own your own property then you will be required to have buildings insurance for your home. A lot of insurers offer discounts on contents insurance if you take it out from them at the same time as the buildings insurance. This may end up saving you money so be sure to check any deals on offer by your buildings insurance provider while you shop around.

What's covered?

Contents insurance covers any item that is not a part of the fabric of your home, as well as furniture, clothing and valuables carpets and curtains may be covered and in some policies even the cost of replacing the food in your house can be covered.

Some policies may cover for items outside the home as an additional extra, such as replacing the contents of your handbag or wallet if it is stolen on a night out, however the terms of each policy will vary on this matter. Here are some

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QUICK MARCH INTO A NEW MILLER HOME

Miller Homes Midlands offers househunters a range of high-ranking new homes across the west of the region.

The award-winning housebuilder is keen to support the Armed Forces and is on hand to offer help and advice for anyone wanting to make a move.

One of Miller's newest developments is Arden Fields in Knowle, Solihull and just a few miles from this site, is Mounts Chase in Shirley. Both of these popular spots offer a range of property styles and prices.

Sutton Goldings in Kidderminster, Elgar Grange in Worcester, LimeKiln View in Telford and Doves Keep in Tutbury, all give buyers the opportunity to purchase a fantastic new home whatever their needs.

For first-time buyers or those moving as a result of being assigned a new location, the Forces Help to Buy scheme offers regular service personnel an interest-free loan of up to 50% of your salary, up to a maximum of £25,000 repayable over 10 years.

Miller also has many other ways to make moving easy, including schemes like Assisted Move and Part Exchange.

For more information on Miller Homes Midlands developments in the west or the schemes on offer visit www.millerhomes.co.uk.



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FORCES HELP TO BUY SCHEME*

Stunning 1 to 5 bedroom homes available across the Midlands.

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Forces Help to Buy*

If you're a first-time buyer or need to move as a result of being assigned at a new location, the Forces Help to Buy scheme offers regular service personnel an interest-free loan of up to 50% of your salary, up to a maximum of £25,000 repayable over 10 years.

For more advice and support about our great offers, plus detailed site plans, visit us online or at one of our marketing suites, opening times vary. Experience the Miller Difference today.


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miller homes

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT *Help to Buy is available on properties up to a maximum value of £600,000. If you qualify for Help to Buy assistance and you raise a mortgage for at least 75% of the purchase price of your new home from a lender, you can borrow up to the remaining 20% of the purchase price by taking out a loan secured over your new home from the Government's Homes & Community Agency (HCA) over a period of 25 years. A 5% deposit is required by the lender. More may be required depending upon circumstances and your lender's criteria. Help to Buy is subject to eligibility and terms and conditions. For full details visit www.millerhomes.co.uk/help2obuy. *Forces Help to Buy: Terms & Conditions apply; See www.gov.uk/forces-help-to-buy for more details. Photography represents a typical Miller Homes exterior. Availability correct at time of going to print.



of the items commonly used outside the home that you should check to see if your policy covers:

- A laptop if being used at work, school or college.
- A pedal cycle kept outside the home.
- The contents of your handbag or wallet.
- Items found in your garden shed, such as lawnmowers, hedge trimmers etc.
- Credit cards and baggage if travelling abroad.

Although some policies may cover the basic items taken with you when travelling it is always advisable to consider a travel insurance policy, as not all your belongings will be covered by your contents insurance.

Some insurers have an automatic increase in the sum covered for the weeks either side of family weddings and Christmas. Be sure to check with your insurer if this is available and to notify them if a member of your immediate family is getting married.

A large number of eventualities will be covered by your insurance policy, some may be more important than others. For example if the only pet you own is a goldfish it may not be worthwhile paying for a policy that extensively covers damage done to your property by a household pet. Some typical situations that will be covered by contents insurance include:

- Theft
- Damage by Fire
- Damage caused by Flooding
- Earthquake Damage
- Vandalism against your Home.

Some policies may pay for the replacement of locks in your house if your house keys are lost or stolen, but this differs between providers so be sure to check the small print on each one.

What's not covered?

As always contents insurance policies will have some exceptional circumstances under which you will not be covered. These may include:

Loss of an item outside a certain distance from your property.

- Wilful damage of property.
- A laptop if being used at work, school or college.
- Damage caused by DIY or damage to glass within your property.

Remember to check through your policy carefully to see which exceptions apply to you.

Items such as works of art or antiques may not be covered as standard by your provider so be sure to take out adequate extra cover for these items.

Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. Because of the relatively low cost of some household items it may prove cheaper to replace them yourself without claiming on your policy, remember claiming on your policy also affects your "no claims bonus" as it would on a car insurance policy so only try to claim when absolutely necessary.

Additional Options

Contents insurance policies will often offer extensions of cover to insure items that would not usually be covered by the policy. These often come at an additional cost and may even be offered as standard by another provider. Be sure to shop around to avoid paying extra. That said, it is vital that you are correctly insured, if you have large pets or young children in the house it is vital that you take out accidental damage cover to protect your possessions.

Extensions of cover for valuable items may also be offered; this is worthwhile if you own antique jewellery, a large DVD collection or any expensive electronics equipment. Items such as these will be covered up to a certain amount as standard, but if your possessions are worth more than the standard amount it is vital that you insure them for their full worth.

Items such as pedal cycles may only be covered on your contents insurance policy up to a certain value. If you cycle on a regular basis it is recommended that you either extend your cover or take out a separate insurance policy, especially if it is your primary means of transportation.

New for Old Cover v Indemnity Policies

Although your possessions may not be worth very much in their particular age and condition, replacing them with a new item could cost a lot more. Most insurers offer "new-for-old" cover; this covers the cost of replacing the item that is lost or damaged with a new version. New for old cover may cost a little more than other options but it is definitely worth the extra cost when insuring items such as furniture and electrical equipment. Some items may not be covered under new-for-old policies so be sure to check carefully for exceptions, these usually include items of clothing, which are viewed as having a "life span" so they only last for a few years before becoming unusable, as opposed to items like sofas or televisions.

The alternative to new-for-old cover is an indemnity policy. This takes into account the wear-and-tear to the item, the cost of replacing the item is paid out but with a deduction for any everyday wear and tear on the item and also for any depreciation of value of the item. These policies do have lower premiums than new-for-old policies, however they may be less practical when it comes to replacing the contents of your house.

Valuing your property

Like buildings insurance contents insurance can either be on a bedroom-rated basis or a sum-insured basis. It is vital that you calculate the value of your property before taking out either type of policy to make sure that you are adequately insured. Some categories of item (for example computing equipment or clothing)

may add up to more than the standard sum for that type of item and so will require extra cover.

The value of the possessions you own will almost definitely add up to more than you think it will so start by making a checklist and going through each room one by one adding up how much each item would cost to replace as new. Check your policy to see which items are grouped together, for example TVs and DVD players may come under the heading of "electrical equipment" but your computer may fall under a different category entirely. Note the maximum value that each category is insured up to and see how this compares to the value of the items you have in your home. If your possessions add up to more than the standard claim it may be wise to consider taking out extra cover for these items. Don't forget to check if outbuildings are covered by your policy and make a note of the items within them too.

Make a list of all the valuable items in your home, in the event of a burglary it is likely that only some of these would be taken so it is vital to recognise the cost of the items that have been taken, remembering every item in your jewellery box may be harder than it first appears!

Make a note of any items excluded from your policy, such as ornaments, artwork or antique jewellery and check to see if your policy provider offers extra cover for these items. It may work out cheaper to get these items separately insured with a specialist so be sure to shop around for the best deal before you buy your policy.

Most policies will link the sum insured to the rate of inflation to account for the rising cost of the items you own, despite this you may wish to keep an eye on the changing value of the more expensive items within your home to ensure that you always have enough cover.

HOUSING IN THE WEST MIDLANDS

LOCAL AUTHORITIES

The list below gives the details of the main telephone number and portal for the local authorities in the West Midlands.

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
Birmingham City Council	0121 303 1111	www.birmingham.gov.uk
Bromsgrove District Council	01527 873 232	www.bromsgrove.gov.uk
Coventry City Council	02476 833 833	www.coventry.gov.uk
Dudley Metropolitan Borough Council	0300 555 2345	www.dudley.gov.uk
Herefordshire Council	01432 260 000	www.herefordshire.gov.uk
Litchfield District Council	01543 308 000	www.litchfield.gov.uk
Malvern Hills	01684 862 151	www.malvern hills.gov.uk
Newcastle-under-Lyme Council	01782 717 717	www.newcastle-staffs.gov.uk
North Warwickshire Borough Council	01827 715 341	www.northwarks.gov.uk
Redditch Borough Council	01527 64252	redditch.whub.org.uk
Rugby Borough Council	01788 533 533	www.rugby.gov.uk
Sandwell Metropolitan Borough Council	0845 358 2200	www.sandwell.gov.uk
Shropshire Council	0345 678 9000	http://shropshire.gov.uk
Solihull Metropolitan Borough Council	0121 704 6000	www.solihull.gov.uk
South Staffordshire	01902 696 000	www.sstaffs.gov.uk
Stafford Borough Council	01785 619 000	www.stafford.gov.uk
Staffordshire County Council	0300 111 8000	www.staffordshire.gov.uk
Staffordshire Moorlands District Council	01538 483 483	www.staffsmoorlands.gov.uk
Stoke on Trent City Council	01782 234 567	www.stoke.gov.uk
Stratford-on-Avon	01789 26 75 75	www.stratford.gov.uk
Tamworth Borough Council	01827 709 709	www.tamworth.gov.uk
Telford & Wrekin Council	01952 380 000	www.telford.gov.uk
Walsall Metropolitan Borough Council	01922 650 000	www.walsall.gov.uk
Warwick District Council	01926 410 410	www.warwickdc.gov.uk
Warwickshire County Council	01926 410 410	www.warwickshire.gov.uk
Wolverhampton City Council	01902 556 556	www.wolverhampton.gov.uk
Worcester City Council	01905 722 233	www.worcester.gov.uk
Worcestershire County Council	01905 763 763	www.worcestershire.gov.uk
Wychavon District Council	01386 565 000	www.wychavon.gov.uk
Wyre Forest District Council	01562 732 928	www.wyreforestdc.gov.uk

WEST MIDLANDS



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.

WEST MIDLANDS

Name	Tel	Counties Covered
Riverside ECHG	0845 111 0000	All
Haig Housing	0208 685 5777	All
Places for People	0845 850 9571	All
Midland Heart	0345 602 0540	All
Accord Group	0300 111 7000	All
Waterloo Housing	0121 355 4501	All
Bourneville Village Trust	0300 333 6540	All
Trident Housing	0800 111 4944	All
Black Country Housing	0121 561 1969	All
Orbit Group Ltd	0247 643 8000	All
Bromford Group	0330 123 4034	All

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>

West Midlands

Help to Buy Midlands

03458 502050

www.helptobuymidlands.co.uk

HOUSING prices

UK Average Price: £181,757 | Quarterly Change: +2.3% | Annual Change: +8.8%

1 Scotland

Average Price: £125,446
Quarterly Change: +7.5%
Annual Change: +10.3%

7 The West Midlands

Average Price: £155,547
Quarterly Change: -4.1%
Annual Change: +3.0%

2 Northern Ireland

Average Price: £99,041
Quarterly Change: -7.3%
Annual Change: +6.4%

8 Wales

Average Price: £144,673
Quarterly Change: +1.3%
Annual Change: +0.3%

3 The North

Average Price: £128,724
Quarterly Change: 0.0%
Annual Change: +3.8%

9 East Anglia

Average Price: £175,170
Quarterly Change: +0.8%
Annual Change: +5.5%

4 Yorkshire and The Humber

Average Price: £130,206
Quarterly Change: +2.1%
Annual Change: +8.2%

10 Greater London

Average Price: £330,315
Quarterly Change: +3.3%
Annual Change: +15.9%

5 The North West

Average Price: £137,295
Quarterly Change: 0.0%
Annual Change: +8.8%

11 The South West

Average Price: £203,222
Quarterly Change: +3.9%
Annual Change: +9.6%

6 The East Midlands

Average Price: £148,373
Quarterly Change: +1.1%
Annual Change: +6.8%

12 The South East

Average Price: £263,333
Quarterly Change: +5.4%
Annual Change: +10.9%



Source: www.lloydsbankinggroup.com

Commenting, Stephen Noakes, Mortgages Director, said:

'House prices in the three months to September were 2.7% higher than in the preceding three months. This was the second successive decline in the quarterly rate. Annually, prices were 9.6% higher in the three months to September than in the same three months last year; similar to last month (9.7%) and below July's (10.2%).'

'The recent rapid rise in some parts of the UK, earnings growth that remains below consumer price inflation and the possibility of an

interest rate rise over the coming months, appear to have tempered housing demand. This weakening in demand has led to a modest easing in both house price growth and sales.'

Annual house price inflation may have peaked around 10%. A moderation in growth looks likely during the remainder of 2014 and into next year as supply and demand become increasingly better balanced'

(Source: www.lloydsbankinggroup.com)

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Sales list of

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Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
Cambridgeshire Haling Place	Selection of 2, 3 and 4 Bed Houses	£219,950- £294,950*	Sales Office Please call 01223 861877 or email: waterbeachsales@annington.co.uk
North Lincolnshire Kirton in Lindsey	Selection of 3 Bed Houses	£75,950- £79,950*	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
North Lincolnshire Kirton in Lindsey Richdale	3 Bed Detached Houses	£132,950 - £134,950*	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
Whetstone Greater London	3 Bed Terraced Houses	£TBA*	Barnard Marcus Please call 0208 4466888 or email: whetstone@sequencehome.co.uk
Henlow	Selection of 2 Bed Houses	£154,950*	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
Kingsway Gloucester	Selection of 3 and 4 Bed Houses	£160,000	The Property Centre Please call 01452 545556 or email: quedgeley@thepropertycentres.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 – November 2014.



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



JSHAO BRIEFING PROGRAMME 2015

Civilian Housing Briefings are open to all Service personnel and their partners. However, priority will be given to Service leavers within their last 2 years.

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.

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

JANUARY 15

Wed 7 Tidworth
Wed 14 Northolt
Thu 15 Cottesmore
Tue 27 Colchester *
Thu 29 Aldershot

FEBRUARY 15

Tue 3 Rosyth
Thu 5 Kinloss
Tue 17 Plymouth
Wed 18 Chepstow
Tue 24 Portsmouth
Thu 26 Tidworth

MARCH 15

Tue 3 Catterick
Wed 4 Cottesmore
Tue 10 Hohne #
Wed 11 Herford
Tue 24 Brize Norton ###
Thu 26 Aldershot

APRIL 15

Tue 14 N. Ireland
Tue 21 Cosford ##
Wed 29 Cyprus ^
Thur 30 Cyprus ^

MAY 15

Tue 12 Catterick
Wed 13 Cottesmore
Tue 19 Shorcliffe ###
Wed 20 Colchester *

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

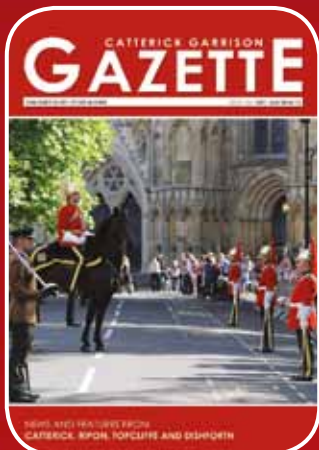
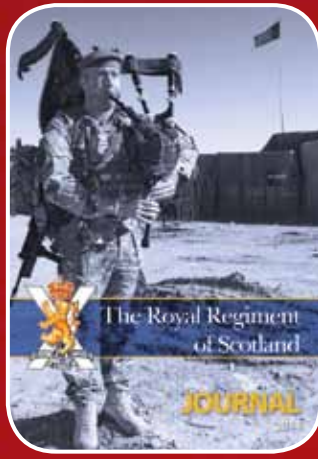
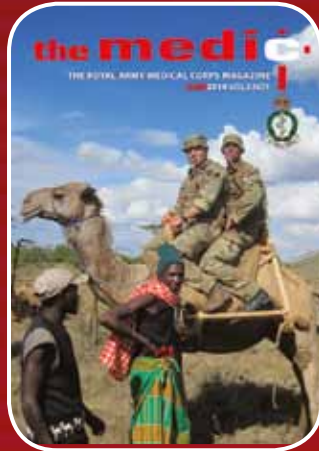
Thu 1 Cyprus ^
Tue 13 Paderborn #
Wed 14 Gutersloh #
Tue 20 Northolt
Thu 22 Tidworth
Tue 27 N. Ireland

NOVEMBER 15

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

- * 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

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