

Housing matters

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

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Featured:

BUYING A PROPERTY?

Thought about a solicitor?

Problems getting a Mortgage

HOW TO APPLY FOR A COUNCIL HOUSE

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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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

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 November 2014 issue of Housing Matters magazine. This is my last editorial before I move to my next assignment. The 18 months that I have worked for JSHAO have been both challenging and rewarding. Challenges have included moving offices and a complete change of staff providing you with civilian housing advice. Also challenging are some of the enquiries that we deal with; so many of them from people who are leaving on compulsory redundancy or medical grounds and who simply do not know what to do when they move out of Service accommodation. Some stories are heartbreaking but the rewards come when we are able to provide appropriate information to help them get a place to live.

In an ideal world Servicemen and women would recognise that their accommodation is very much cheaper than civilian housing (including social housing) and put the difference aside so they can afford deposits and pay for a mortgage or private rent later on. A plan for the future could include taking advantage of schemes such as the Forces Help to Buy and the Government Affordable Home Ownership Schemes. The MoD are working with JSHAO and other agencies such as Moneyforce to ensure that Service personnel know how to get financially fit for their future. Some Service personnel experience difficulties when they apply for a mortgage that can be avoided by having the right information and I have included an article highlighting some of those problems.

When you buy a house you will need to have a solicitor or conveyancer to assist with the legal paperwork. House purchase may be the first time you have had to choose a solicitor and it is difficult to know which will be the best for you.

Of course not everyone will be able to buy a house and they may not be able to rent privately and so will need to apply for social housing. This should not be the default setting for Service leavers, the demand for social housing in some regions is very high and even with an obvious housing need there may be a long wait to get a home; very often temporary accommodation is all that is available.

My top advice is no matter who you are or what you do, whether you have been in the Armed Forces for years or if you have just started, think about where you are going to live now and start making plans – time flies, at least my last 18 months have!

I wish you all success.

FS Rachel Preston
Editor



Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA
Telephone (01408) 633871 Fax: (01408) 633876
email: admin@methodpublishing.co.uk to whom all enquiries regarding advertising should be addressed.

Design and Typography: Method Publishing 2014
Editorial Matter: ©Crown Copyright 2014

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CONTENTS

- 4 BUYING A PROPERTY?
THOUGHT ABOUT A SOLICITOR?
- 7 PROBLEMS GETTING A MORTGAGE
- 8 JSHAO MOD REFERRAL SCHEME
GUIDANCE
- 10 HOUSING IN THE SOUTH WEST OF
ENGLAND
- 12 HOW TO APPLY FOR COUNCIL HOUSING

regulars

MOD news
Regional Prices
Contacts
Sales Lists

Joint Service Housing Advice Office,
Floor 1 Zone 1,
Montgomery House,
Queens Avenue,
ALDERSHOT,
Hampshire GU11 2JN

**Advice Line Telephone Number:
(24 hr answer phone)**

Civ: 01252 787574

Mil: 94222 7574

Free Phone: 0800 3287641

jshao staff

Tel: Mil: 94222 xxxx Civ: 01252 78xxxx

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Flight Sergeant Mark Leonard	Office Manager	7640
Kay Bayliss	Senior Housing Advice Officer	7634
Philip Arundel	Housing Advice Officer	7574
Liz Smith	Housing Advisor	7641
Karl Riley	MoD Referrals	7635

Email: AWS-JSHAO-Mailbox@mod.uk

Website:

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

Past issues of Housing Matters Magazine:

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

BUYING A PROPERTY?

Thought about a solicitor?

Choosing a good property solicitor will give you peace of mind that everything is being done correctly

Once you've found the right home and started making plans for a mortgage, you still have a lot of legal requirements to meet.

These might seem insurmountable to deal with on your own, so it's vital that you choose a good property solicitor.

Also known as a conveyancer, they'll sort out a range of things, such as dealings with Land Registry and transferring the cash to buy your home.

This guide tells you exactly what you'll get from a property solicitor and how to get a good one.

Property solicitor – what they offer

Every house purchase and sale is different but in general a conveyancer will manage things like:

- Dealing with the Land Registry
- Stamp duty charges and payments
- Collecting and transferring money during a house sale
- Providing legal advice and recommendations
- Drawing up and assessing contracts

Property solicitor – how to choose one

As soon as you've placed an offer on a property the estate agent will want to know your property solicitor's details – so approach a solicitor early on to avoid having to pick one in a rush.

Making sure legal processes are followed properly during a property sale is vital – otherwise the whole thing could fall through. So, you need to find a solicitor you are confident will do a good job. All solicitors are qualified to do conveyancing, but not all will have experience in this area so use a legal firm that specialises in property transactions.

Choosing a property solicitor – the top tips

- If possible tell them your preferred exchange and completion dates and ask if they can meet these.
- Ask families and friends for recommendations for a solicitor they have used.
- Consider using a local solicitor – they'll have a good knowledge of any laws or issues particular to the area. Although most of the process will be handled via phone or email, being able to drop into an office to hand over paperwork or check on things can speed things up.
- Estate agents will often recommend conveyancers to you but you don't have to use them. Shop around for yourself to see if you can find a better deal on price or service elsewhere.

Property solicitor – how much they cost

The cost of using a property solicitor will depend on how complex the property transaction is.

For example, if the property is a leasehold there is more legal work to do. You can expect to pay somewhere between £500 for a straightforward house purchase through to £1,500 for a more complicated case.

Some solicitors will charge a flat fee, while others will charge a percentage of the property's value. Always check exactly what their fee covers – some will charge extra if any unforeseen issues arise. Get a few different quotes before choosing who to use.



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Tel: 020 7582 6543

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*Eligible applicants will be offered an equity loan up to a maximum of 20% of the purchase price (based on the open market value). Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings and any deposit where required. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee of 1.75% is payable on the equity loan, which rises annually by RPI inflation plus 1%. The equity loan is provided by the HCA and held as a second charge. Terms and conditions apply and full details will be provided on request. This offer is subject to status and only available on selected properties in England only. It is not offered with any other promotion. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. †Terms and conditions apply. On selected homes only. Offer not in conjunction with any other offer. ‡On selected plots only, subject to terms and conditions. Available to Armed Forces personnel only. Details and prices correct at time of going to press. Photographs show typical Taylor Wimpey homes.

Visit taylorwimpey.co.uk/southwest to find your perfect place to live





Article sourced from Shelter.org.uk

PROBLEMS getting a mortgage

In some cases it may be difficult to get a mortgage, for example, if you are self-employed or have had debt problems in the past. You might also be turned down if there are problems with the property.

Mainstream lenders are often reluctant to lend to 'high risk' borrowers because there is a greater chance of borrowers not being able to afford the repayments.

Potential problems

You may have problems getting a mortgage if:

- you're self-employed
- you're near retirement
- you have a poor credit record

A specialist lender may still be able to help you. However, you should also think carefully about whether a mortgage is realistically affordable for you. Try to avoid any lender that charges an excessive rate of interest.

You may also find it difficult to borrow if the property you want to buy is:

- in poor repair

- leasehold with only a few years left on the lease
- not a typical house or flat (for example, it's a flat over a shop or it's a mobile home)
- built of unusual materials, rather than brick and tile.

Paying a deposit

Most lenders are unlikely to lend you 100% of the value of the property, even if you could afford the repayments. Major high-street lenders will typically lend you up to 90 or 95%, though first-time buyers will need to come up with a deposit of anywhere between 20 and 30% (and in some cases, even more).

If you borrow more than 90% you may have to pay for a mortgage indemnity guarantee (which protects your lender, not you), also referred to as a 'high lending charge' and could involve a one-off payment of around 1.5% of the agreed purchase price.

If the lender won't lend you as much as you need, you could get a top-up loan from an insurance company or bank, but be very careful of overstretching your finances in this way.

The more you borrow, the greater the risk of falling into negative equity (where your home is worth less than what you owe), or of not being able to meet the repayments if interest rates increase. Remember that property prices can fall sharply.

Getting a mortgage if self-employed

If you are self-employed or have an irregular income, you will usually need to give the lender your accounts for the last three years. When you're working out what you can afford to borrow, take into account the possibility that your income could fall in future as a result of illness, injury, or economic issues.

Be cautious and set aside enough savings to cover your mortgage repayments for a while if you run into problems.

Being turned down by a lender

Your mortgage application may be rejected for various reasons, and it may be worth applying again to a different lender, but you will have to tell them that your previous application was refused. A financial

adviser or mortgage broker might be able to help you to find a suitable lender.

Always check the Financial Conduct Authority's (FCA) register to make sure that any financial adviser or broker that you use is authorised.

Checking your credit rating

After you apply for a mortgage, your lender will usually run checks with credit reference agencies to make sure that you have not been repossessed in the past, or that you don't have a history of bad debts.

If you are in doubt, you should check what information each of the main credit reference agencies, Experian, Equifax and Callcredit hold on you. A credit report costs £2, although sometimes agencies offer free reports.

You should also check that the details each agency holds on you are correct. If you can prove that they are not, you can get the agency to correct your record and inform the lender that there was a mistake.

MoD Referral Scheme

The MoD Referral Scheme is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting a referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

MoD Referral Scheme Co-ordinator

Joint Service Housing Advice Office
Montgomery House,
Queens Avenue, ALDERSHOT,
Hampshire GU11 2JN

Tel: Mil 94222 7635 Civ: 01252 787635

Email: AWS-JSHAO-Referrals@mod.uk



Joint Service Housing Advice Office MoD Referral Scheme Guidance

THE SCHEME

The MoD Referral Scheme is managed by the Joint Service Housing Advice Office (JSHAO). The aim is to, where possible, assist Service Leavers and their families with Social Housing applications following their discharge notification from the Armed Forces and where meeting applicable criteria.

THE BENEFITS

The Scheme is reliant upon Housing Associations notifying JSHAO of potentially suitable vacant properties. Unlike Local Authority policies, the MoD Referral Scheme does not require

that you have a local connection within the area you wish to apply for. You can apply for a number of areas and state your preference on the application form, choosing by County and/ or Borough. The Referral Scheme does not restrict you to any specific location and is specifically beneficial for those struggling with the local connection policy.

Single Service Leavers or couples without children sometimes experience difficulty in gaining direct access to social housing. On the MoD Referral Scheme, singles and couples have equal status, as all applicants are

administered by the same criteria and eligibility.

Adapted and sheltered (both supported and unsupported) housing is also accessible through the Scheme. Please contact the Scheme Coordinator for more information.

IMPORTANT NOTICE

JSHAO do not have a housing stock and are wholly dependent upon the goodwill of Housing Associations. The properties offered through the Scheme are not specifically intended for, nor do they belong to the JSHAO. Applicants should not rely on the

MoD Referral Scheme to house them as the numbers/types of properties and locations cannot be guaranteed.

All applicants are strongly advised to contact their Local Authority and consider all other alternative housing options in addition to apply for the Scheme.

The MoD Referral Scheme can be considered as a valuable option but Service Leavers and their families should familiarise themselves with the other options available.

Non European Economic Area Applicants

who are considering making the UK their permanent residence will need to ensure that they have applied for and obtained either an 'Indefinite Leave to Remain' or 'Indefinite Right to Enter' status (as applicable) for themselves and all relevant family members, as there is no entitlement to housing accommodation in the UK without the correct status applied, and neither will Housing Authorities consider any applications.

ELIGIBILITY

Applicants will be considered if they meet any of the following criteria:

- Armed Forces personnel currently occupying



- Single or Families Service Accommodation and within six months prior to the discharge date
- Armed Forces personnel and their families in Substitute SFA (six months prior to discharge only)
 - Veterans and their families, up to six months post discharge - still in Service Accommodation
 - Service Leavers up to six months post discharge in hostel/temporary accommodation
 - Separated spouses occupying SSAFA or Services Cotswold Centre accommodation

Any applicants who do not meet the criteria above should contact Veterans UK on 0808 1914 218 or visit their website at

www.veterans-uk.info

Please note: If you own or part-own a property you cannot be considered for housing through the scheme. Similarly, if you have sufficient capital,

including savings (circa £16k+) to buy a property you are unlikely to be housed. Pensions and expected gratuities will also be taken into account.

Household pets are not necessarily accepted by all Housing Associations. Please bear this in mind as this may affect your housing option.

THE APPLICATION

To be considered, please complete the application form electronically (preferred option) and return to JSHAO by email to: AWS-JSHAO-mailbox@mod.uk or posted to the address detailed at the bottom of this guidance.

All applications must include:

- Notice to Vacate/Certificate of Cessation – Service Family Accommodation occupants only (available from HASC – 0800 169 6322)
- MoD Form 1166 Certificate of Cessation – Single Service

Leavers (available from the relevant Unit/Stn Admin Office)

- Certificate of Cessation of Entitlement to Occupy – Overseas applicants – available from the Station Staff Officer).

ALLOCATION OF PROPERTIES

JSHAO assess each referral application against all property offers to MoD from the Housing Associations. The applicant with the highest priority will be contacted and their details forwarded to the relevant Housing Association for their evaluation and processing.

If contacted by the JSHAO referral team regarding a potential property, applicants are to respond within **48 hours or two working days.**

Failure to respond will result in a missed housing opportunity. A lack of response will result in removal from the scheme unless reasonable justification

is provided. **For expediency, JSHAO will contact applicants by telephone and email only.**

Please be aware that applicants are restricted to ONE offer through the scheme. Refusal of a property without reasonable justification will result in the applicant being notified of their removal from the scheme.

JSHAO, Floor 1, Zone 1, Montgomery House, Queens Avenue, Aldershot, Hampshire, GU11 2JN

Telephone: (Civ) 01252 787635 (Mil) 94222 7635

Email: AWS-JSHAO-Mailbox@mod.uk

Internet: <https://www.gov.uk/housing-for-service-personnel-and-families>

Article compiled by: **Alison Shimmens**

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



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HOUSING IN THE SOUTH WEST

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the South 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
Bath & North East Somerset Council	0115 477 000	www.bathnes.gov.uk
Bournemouth Borough Council	01202 451 451	www.bournemouth.gov.uk
Bristol City Council	0117 922 2000	www.bristol.gov.uk
Cannock Chase District Council	01543 462 621	www.cannockchasedc.gov.uk
Cheltenham Borough Council	01242 262 626	www.cheltenham.gov.uk
Christchurch Borough Council	01305 251 000	www.dorsetforyou.com
Cornwall Council	0300 1234 100	www.cornwall.gov.uk
Cotswold District Council	01285 623 000	www.cotswold.gov.uk
Council of the Isles of Scilly	01720 422 537	www.scilly.gov.uk
Devon County Council	01392 382 000	www.devon.gov.uk
Dorset County Council	01305 251 000	www.dorsetforyou.com
East Devon District Council	01395 516 551	www.eastdevon.gov.uk
East Dorset District Council	01202 886 201	www.dorsetforyou.com
East Dunbartonshire Council	0845 045 4510	www.eastdunbarton.gov.uk
Exeter City Council	01392 277 888	www.exeter.gov.uk
Forest of Dean District Council	01594 810 000	www.fdean.gov.uk
Gloucester City Council	01452 396 396	www.gloucester.gov.uk
Gloucestershire County Council	01452 425 000	www.gloucestershire.gov.uk
Mendip District Council	01749 648 999	www.mendip.gov.uk
Mid Devon District Council	01884 255 255	www.middevon.gov.uk
North Devon District Council	01271 327 711	www.northdevon.gov.uk
North Dorset District Council	01258 454 111	www.north-dorset.gov.uk
North Somerset Council	01934 888 888	www.n-somerset.gov.uk
Plymouth City Council	01752 668 000	www.plymouth.gov.uk
Poole Borough Council	01202 633 633	www.boroughofpoole
Purbeck District Council	01929 556 561	www.purbeck.gov.uk
Sedgemoor District Council	0845 408 2540	www.sedgemoor.gov.uk
Somerset County Council	0845 345 9166	www.somerset.gov.uk
South Gloucestershire District Council	01454 686 686	www.southglos.gov.uk
South Somerset District Council	01935 462 462	www.southsomerset.gov.uk
Stroud District Council	01453 766 321	www.stroud.gov.uk
Swindon Borough Council	01793 445 500	www.swindon.gov.uk
Taunton Deane Borough Council	01823 356 356	www.tauntondeane.gov.uk
Teignbridge District Council	01626 361 101	www.teignbridge.gov.uk
Tewkesbury Borough Council	01684 295 010	www.tewkesburybc.gov.uk
Torbay Council	01803 201 201	www.torbay.gov.uk
Torridge District Council	01237 428 700	www.torridge.gov.uk
West Devon Borough Council	01822 813 600	www.westdevon.gov.uk
West Dorset District Council	01305 251 010	www.dorsetforyou.com
West Somerset	01643 703 704	www.westsomersetonline.gov.uk
Weymouth & Portland Borough Council	01305 838 000	www.weymouth.gov.uk
Wiltshire Council	0300 456 0100	www.wiltshire.gov.uk

WEST OF ENGLAND



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.

SOUTH WEST OF ENGLAND

Name	Tel	Counties Covered
Riverside ECHG	0845 111 0000	All
Haig Housing	0208 685 5777	All
Places for People	0845 850 9571	All
Radian Housing Group	0300 123 1567	All
Jephson Housing Association	01454 618822	All
Guinness Partnership	0845 603 3894	All
Knightstone	08458 729729	All
Sovereign Housing Group	01635 572 220	All
Westcountry Housing Association	01803 850 916	All
Spectrum Housing Group	01258 484 800	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>

Bristol	Help to Buy South	0238 062 8004	www.helpptobuysouth.co.uk
Cornwall	Help to Buy South West	0300 100 0021	www.helpptobuysw.org.uk
Devon	Help to Buy South West	0300 100 0021	www.helpptobuysw.org.uk
Dorset	Help to Buy South West	0300 100 0021	www.helpptobuysw.org.uk
Gloucestershire	Help to Buy South	0238 062 8004	www.helpptobuysouth.co.uk
Somerset	Help to Buy South West	0300 100 0021	www.helpptobuysw.org.uk
Wiltshire	Help to Buy South	0238 062 8004	www.helpptobuysouth.co.uk



How to Apply for Co

If you are applying for a council home, your application could also cover a housing association or housing co-op home in a council's area, and in some areas may be used for housing transfers too.

About council allocations schemes

Every local council has its own 'allocations scheme' (or 'housing register') for council housing in its area. An allocations scheme sets out the rules that the council uses to decide who to house. Allocations schemes vary from area to area as local councils can decide who gets priority for housing, but there are still some general rules about priority that all councils have to follow.

An allocations scheme will typically set out:

- who can apply for housing from within the council's area
- who can apply from outside the council's area
- who gets priority for housing.

To qualify for housing in a council's area, you may need:

- to have a local connection through living in the area for a minimum time Note: Armed Forces personnel may be permitted to apply for housing without a local connection see the article on Local Connection in Housing Matters Issue 125 dated Nov 13.
- to work in the area

- to be caring for someone living in the area
- income below a certain level.

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

You can use the [Gov.uk](http://www.gov.uk) search to find the websites of different councils.

Find out about the rules in a council's area

You can ask a council for information and advice on how to apply. All councils are required by law to provide free information on:

- how to make an application
- who is eligible to be considered for housing
- how priority between applicants will be decided
- the procedures it will follow when it looks at your application
- what will happen when a suitable property becomes available.

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

Councils also have a legal responsibility to help you if you find it difficult to apply. This could be, for example, if English is your second language or you have reading difficulties. If they refuse to do this, or you are not happy with the way the council deals with your application, get help from a local citizens advice or shelter.

Application forms

Most councils have application forms on their websites, which you can find through the [Gov.uk](http://www.gov.uk) website. You can also get an application form from a council's housing department. Information about who gets priority should be supplied with the form. Before you fill in the application form, make sure you understand how the council decides who to house first.

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

Although some of the information may seem private (eg. details about your health or your

domestic situation), it is worth including as it may mean that you get housed more quickly. The information you give will be kept confidential. Enclose copies of any evidence that you have (such as photographs, medical letters, or police incident reports). Take photocopies of important original documents so you have a record.

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

Information to include in an application

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

- the name, age and gender of everyone in your household, and how they are related to you
- your income and the income of any joint applicants
- where you currently live and what facilities and conditions are like there
- where you have been living (usually over the past five years)
- what connections you have with the area, such as living, working or having family in the area



Council Housing

- the reasons why you need to move – such as overcrowding, disrepair, medical reasons, violence or harassment
- any circumstances that make it difficult for you to find and pay for private rented accommodation
- the type of housing you need, including size, location and facilities
- any special requirements (for example, if you need to be on the ground floor because of mobility problems).

Joint applications for housing

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

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

Applying for a joint tenancy has its pros and cons:

- If you split up, neither of you can be forced to leave without a court order. You would have equal rights to live in the

property until the court decides what should happen to your home.

- Each of you would be individually responsible for paying the rent, so if one joint tenant doesn't pay the rent, the other will have to.
- You could each be held responsible if one of you breaks the tenancy agreement or causes nuisance to the neighbours.

Who assesses an application for housing?

In many areas, the council's housing department will have staff who assess applications and manage allocations. However, some councils employ housing associations or other external organisations to do this for them. They have to follow all the same procedures and rules as the council would have to. Every application must be considered individually, as long as you have followed the application procedure correctly.

Your application may be passed on to health and social care agencies to assess your medical needs on behalf of the council, or to housing associations or co-ops that may be able to offer you a home.

None of these organisations are allowed to tell any member of the public that you have made an application, unless you agree to it.

If the council accepts or refuses your application

When the council has assessed the information you provided in your application for housing, it will decide if you can go on its allocation list or housing register and what priority you will have for housing. The council will write to you to tell you the decision. If you don't have an address (for example if you are sleeping on the streets), you can collect the decision letter from the council's offices.

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

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

- ask the council to review their decision
- reapply when your circumstances have changed (for example if you have a history of rent arrears but you have since paid them off)
- get the decision changed by judicial review (you will need help to do this).

Can you choose where you live?

All councils should either:

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

However, this doesn't necessarily mean that you can choose the neighbourhood where you want to live. The council may divide its area in a way that does not match your preferences.

Bear in mind that there is usually a longer wait in popular areas.

Keeping your application up to date

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

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

Article sourced from: [gov.uk](https://www.gov.uk)

Homes for heroes – Forces Help to Buy gets nation's heroes onto property ladder

Only 35 per cent of military personnel under officer level own their own home, compared to 65 per cent of civilians in equivalent socio-economic circumstances¹. It is with this low rate of home ownership in mind, that the government this year launched Forces Help to Buy – an extension of its civilian lending scheme.

Forces Help to Buy is tailored specifically to the needs of serving members of the Armed Forces, allowing them to borrow up to 50 per cent of their annual salary, to a maximum of £25,000, interest free. This can be used towards a deposit and other costs such as solicitor's and estate agent's fees.

With numerous developments located close to military barracks or in military towns across the UK, award-winning housebuilder Crest Nicholson is a proud supporter of Forces Help to Buy, offering access to the scheme at popular developments including Highbrook Park in Bristol, Firepool Lock in Taunton and Tadpole Garden Village in Swindon.

Rebecca Gripton, Sales Manager at Crest Nicholson South West, said: "Forces Help to Buy is a wonderful initiative which is helping more of our military heroes onto the property ladder. A key part of military life can often be staying in barracks or service accommodation, so it's fantastic to know that we're helping local service men and women to own their own dream home instead. Because we offer such a wide variety of high specification properties across our developments, from two bedroom apartments to four and five bedroom houses, we're able to find the perfect fit for all types of buyers, whether their single and looking for space of their own, a couple or newlyweds ready for their

first home together, or a family wanting a permanent base close to good local schools."

Firepool Lock, Taunton

This highly sought-after development is situated along the Bridgwater and Taunton Canal and comprises 240 high specification new homes, including one and two bedroom apartments, two bedroom coach houses and three and four bedroom houses, alongside an exclusive collection of impressive water front villas.

www.crestnicholson.com/firepoollock

Highbrook Park, Bristol

Highbrook Park is a stunning collection of one, two, three, four and five bedroom homes. Nestled in the village of Harry Stoke, in the parish of Stoke Gifford, this development benefits from excellent transport links to the M4, M5 and M32 motorways, as well as nearby Parkway Station, making it the perfect base from which to explore Bristol's many attractions, the wider south west and on to London.

www.crestnicholson.com/highbrookpark

Tadpole Gate, Swindon

A long awaited collection of high specification two, three, four & five bedroom houses near the pretty Wiltshire Village of Blunsdon, this exciting and innovative development is set within an abundance of quiet, tranquil and open countryside with spectacular panoramic views of where the Wiltshire Downs meets the Cotswolds

www.crestnicholson.com/tadpolegateattadpolegardenvillage

¹The Telegraph, September 2013



www.methodpublishing.co.uk

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Crest Nicholson creates homes in only the most sought-after locations, working closely with the best architects to form places people will be proud to call home. Our developments offer something for everyone and a quality specification that sets us apart.



Highbrook Park

An impressive collection of high specification new homes, situated in a convenient location providing excellent access to both Bristol and Bath.

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Bristol, BS34 7PY

Sales and Marketing Suite open
Thursday to Monday 10am - 5pm

3, 4 & 5 bedroom homes
Priced from £349,995

[www.crestnicholson/
highbrookpark](http://www.crestnicholson/highbrookpark)

0845 894 3215



A new collection of high specification, traditional houses near the pretty Wiltshire village of Blunsdon. With tree-lined avenues, and green space for all to enjoy.

Tadpole Lane, Swindon, Wiltshire,
SN26 8DZ

Sales and Marketing Suite open
Thursday to Monday 10am - 5pm

2, 3, 4 & 5 bedroom homes
Coming soon

[www.crestnicholson/
tadpolegate](http://www.crestnicholson/tadpolegate)

01793 680 477



Also available,
2 bedroom
apartments

Set in the heart of the vibrant market town of Taunton alongside the Bridgwater and Taunton Canal, this contemporary collection of homes offers something for everyone.

Firepool View, Firepool, Taunton,
Somerset, TA1 1NY (Sat Nav TA1 1QW)

Sales and Marketing Suite open daily
10am - 5pm

3 & 4 bedroom homes
Priced from £299,950

[www.crestnicholson/
firepoollock](http://www.crestnicholson/firepoollock)

0845 894 3373

www.crestnicholson.com

Main image of Firepool Lock is a digital illustration and indicative only. Prices correct at time of going to press.

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 July were 3.6% higher than in the three months to April. Annually prices were 10.2% higher in the three months to July than in the same three months last year.

"While supply remains low, housing demand continues to

be supported by a continuing economic recovery, growth in employment, improving consumer confidence and low mortgage rates. However, earnings growth is still lagging behind consumer price inflation."

(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.

Sales list of

FORMER Married Quarters

Location **Home Types** **Prices from** **For more information contact Annington's appointed agents:**

Cambridgeshire Selection of 2, 3 and 4 Bed Terraced Houses **£214,950-£294,950*** **Sales Office**
Haling Place Please call **01223 861877** or email: waterbeachsales@annington.co.uk

North Lincolnshire Selection of 3 Bed Semi-Detached and Terraced Houses **£72,950-£79,950*** **Your Move**
Kirton in Lindsey 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 3 Bed Detached House **£132,950** **Your Move**
Kirton in Lindsey Please call **01724 860463** or email: Scunthorpe@your-move.co.uk or **Martin & Co**
Richdale Please call **01427 611833** or email: gainsborough@martinco.com

Whetstone 3 Bed Terraced Houses **£350,000*** **Barnard Marcus**
Greater London Please call **0208 4466888** or email: whetstone@sequencehome.co.uk

COMING SOON Selection of **£TBA*** **Your Move**
Henlow 2 Bed Houses 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 – October 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.siip.org

www.spf.co.uk

www.virginmoney.com

CIVILIAN Housing

BRIEFINGS 2014/15

Joint Service Housing Advice Office



JSHAO BRIEFING PROGRAMME 2014/15

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.

NOVEMBER 14

Tue 4 Catterick
Thu 6 Cottesmore
Wed 12 Colchester *
Thu 13 Shorncliffe ###
Wed 19 Northolt
Tue 25 Aldershot
Thu 27 Aldershot

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 Shorncliffe ###
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 Shorncliffe ###
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

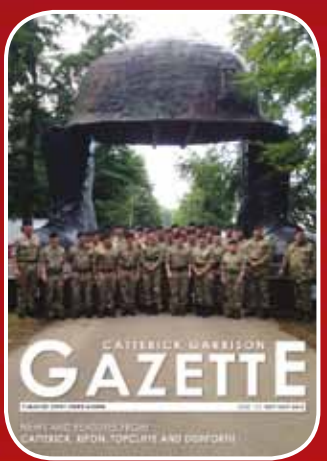
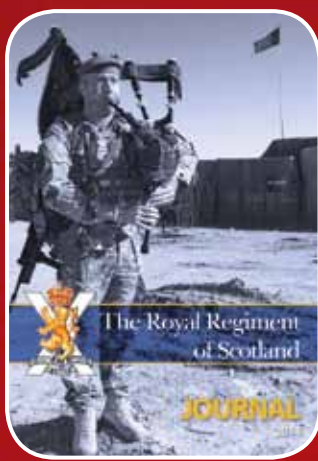
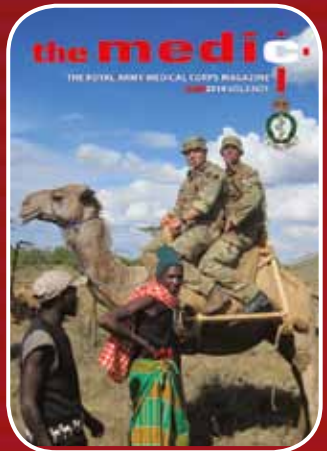
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