

housing

Your civilian housing awareness **starts here** | m a t t e r s

HOME

A PLACE TO LIVE **NOT**
JUST SLEEP



featured

Housing Briefings 2016
Conveyancer or Solicitor?
Stamp Duty Land Tax Implications

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Welcome to the Summer Edition of Housing Matters.

This issue has again focussed quite heavily on house purchasing, paying particular attention to the impact of the additional Stamp Duty Levy which came into force on 1 April 2016, that is applied if you purchase more than one property!

Alongside house purchasing, there is also a comprehensive 'step by step' guide on renting a property taken from information readily available to all on the gov.uk website. There are any number of ways of finding somewhere to rent, but we will only ever promote what is the recognised and more importantly the secure way to protect both you as the tenant and your hard earned money.

We are also pleased to promote in this issue, the Low-cost Initiative for First Time buyers (LIFT) which is an affordable housing scheme specific to Scotland, supported by the Scottish Government which gives priority to members/former members of the Armed Forces and entitled family members.

As always, we would like to actively encourage all our readers to promote and attend one of our housing briefs. Understanding what your options are in terms of civilian housing as early as possible in your career will give you the ability to make informed decisions now or for the future.

I know I sound like a broken record, but planning and saving money for the future are key – none of us have a crystal ball!!!

Our housing briefs, pan UK, Germany and Cyprus and are open for anyone from the single Service communities to attend at any point in their career – look out for a brief near you or look at page 5 for locations, dates and points of contact to book a seat.

Finally, I would like to welcome to the team Louise Sherwood, as one of my recently appointed Housing Advice Officers whom you may meet at one of our housing briefs.

'What you do today, can improve all your tomorrows'

Ralph Marston

Alison Shimmens, Head JSHAO



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

Past issues of Housing Matters Magazine:

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

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Do You Know Your **HOUSING** **OPTIONS?**

**‘What you do today can improve all
your tomorrows’**

Ralph Marston

Where can I find out more information?

Attend a brief near you – the programme is available via the JSHAO webpages on gov.uk. Alternatively contact the JSHAO via email: AWS-JSHAO-Mailbox@mod.uk or telephone 01252 787574 (Mil: 94222 7574).

What’s in it for me?

Understanding the options to make informed choices now, and knowing what financial initiatives are available for the Armed Forces – such as the Forces Help to Buy Scheme, Help to Buy ISA, Affordable Housing Schemes, Buy-to-Let, and much more.

I’m in entitled Service Accommodation – I’ll think about it when I discharge!

That decision is a minimum of five years too late! SLA charge vs. a rented 1-bed flat could be as much as five times more (500%) without bills!

It’s OK, my terminal benefit (lump sum) will buy a property!

No – it will barely cover a deposit these days!

I’ve done my Service duty and entitled to Social Housing – the Local Authority will help me, won’t they?

They will if they can, but Social Housing is not a lifestyle choice and is in very short supply. All applications are assessed on housing priority need. Singles, under 35 years of age will find it extremely difficult to get anything other than bedsit style accommodation. Housing for large families is not easy to get. There is just not enough social housing available. Social housing should be the last.com resort not the first choice option.

Are JSHAO Housing Briefs only for those on Resettlement?

No, the JSHAO is the MOD’s tri-service focal point to provide Service Personnel and their entitled family members with civilian housing information, and access to independent financial advice (through siiap.org) for those considering civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.



“Home, a place to live not just sleep”

CIVILIAN Housing BRIEFINGS 2016



Joint Service Housing Advice Office

Tue 5 Jul	St Athan	09:30 – 12:30	Register by email to: SANSU-ADMSCSO@mod.uk
Wed 6 Jul	RAF Brize Norton	13:30 – 16:30	Register via CTP
Wed 13 Jul	Cottesmore	09:30 – 12:30	Register via CTP
Tue 19 Jul	Lichfield	09:30 – 12:30	Register by email to: SGHDT-DMSW-SpClk@mod.uk
Wed 20 Jul	Stafford	09:30 – 12:30	Register by email to: IISIGX-SSU-Coord-Off@mod.uk
Tue 6 Sep	Paderborn	09:30 – 12:30	Register via CTP
Tue 13 Sep	Plymouth	09:30 – 12:30	Register via CTP
Wed 14 Sep	RNAS Yeovilton	09:30 – 12:30	Register by email to: NAVYYEO-LDCNRIO@mod.uk
Tue 20 Sep	Woolwich	09:30 – 12:30 / 13:30 – 16:30	Register by email to: CVHQRA-SSO@mod.uk
Wed 28 Sep	RAF Akrotiri	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Thu 29 Sep	Dhekelia	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Tue 4 Oct	Kinloss	09:30 – 12:30	Register via CTP
Wed 5 Oct	Faslane	09:30 – 12:30	Register by email to: NAVYNBCC-NEPTUNEBWO@mod.uk
Thu 6 Oct	Leuchars	09:30 – 12:30	Register by email to: 5IX-LEU-SSU-ChClk@mod.uk
Wed 12 Oct	Tidworth	09:30 – 12:30	Register via CTP
Wed 19 Oct	Aldergrove	09:30 – 12:30	Register via CTP
Tue 1 Nov	Aldershot	09:30 – 12:30	Register via CTP
Wed 2 Nov	RAF Northolt	09:30 – 12:30	Register via CTP
Wed 9 Nov	Catterick	09:30 – 12:30	Register via CTP
Thu 10 Nov	York	09:30 – 12:30	Register by email to: 3AEC-Gp-York-IERO@mod.uk
Tue 22 Nov	Maidstone	09:30 – 12:30	Register by email to: 36Engr-Welfare-UWO@mod.uk
Wed 23 Nov	Colchester	09:30 – 12:30	Register via CTP

To book RRC locations in the UK, call the central CTP telephone line on: 0203 162 4410

Applications from those in Resettlement should be made on JPA in the first instance.

Open to all Service personnel and entitled family members, at any stage of their Service career

SIIAP members also support and deliver a financial presentation, as part of these briefs.

They offer specialist knowledge and provide independent advice to Service personnel.

“Home, a place to live not sleep”



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

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

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

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

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

Buying Your Home

Hints and Tips

Buying a property will probably be one of the biggest purchases of your life and small mistakes can potentially cost a huge sum of money! MoneySavingExpert.com in collaboration with various experts have put together a 'House Buying Battleplan' with 50 top tips'n'tricks.



The full list of tips and advice is available from www.moneysavingexpert.com/mortgages/house-buying-guide but some of the questions buyers should ask of either the vendor or estate agent are:

1. How many viewings has it had?
2. How many offers has it had?
3. How long has it been on the market?
4. Can I see electrical and gas installation checks/reports?
5. How long is the lease (if it has one)?
6. Have there been any neighbour disputes?
7. Why are the vendors moving, how keen are they to sell?
8. How long is the chain?
9. What renovations have been done?
10. How old is the boiler and when was it last serviced?
11. Has the property been rewired?
12. If a flat, how much are service charges and ground rent?
13. Who lives upstairs/downstairs/next door?
14. How long has the seller lived there?
15. What's included in the sale? White goods? Curtains? Wood burner?
16. Are there any parking issues?
17. If there's a real fire, is it safe to use?
18. Have there been any subsidence problems?
19. What's the council tax band? (Also check this yourself!)

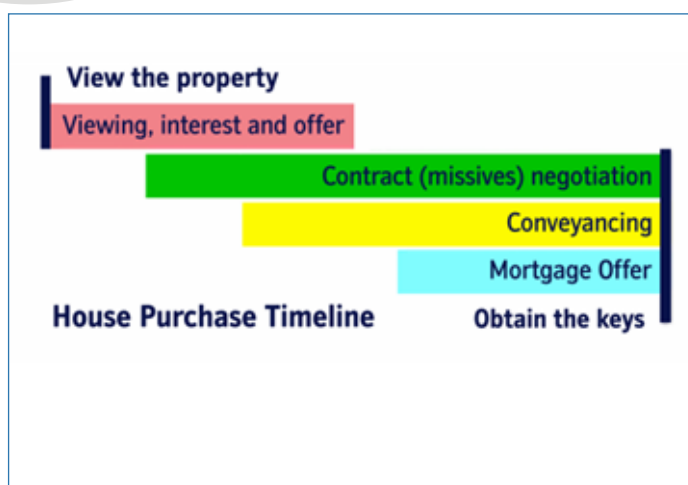
When presenting to Service Personnel and entitled family members, JSHAO explain that getting a mortgage is not as easy as walking into a Mortgage Lender such as a bank or building society, showing them your bank statements and proof of annual income, and then walking out again knowing how much they are prepared to lend you! It is advisable to seek advice in the first instance from an Independent Financial Adviser, as affordability is a key factor in determining how much money you can borrow and whether or not you are going to be able to. JSHAO work closely with the Services Insurance and Investment Advisory Panel (SIIAP), who have dedicated Mortgage Advisers who can provide the best advice, based on individual circumstances. Their website (siiap.org) provides Service Personnel with a gateway to members hosting a range of services including kit insurance, life cover, quarter insurance, mortgages etc.

After finding the place you want to buy, and knowing how much you can borrow by way of a mortgage, the process is almost guaranteed to cost more than you think. There are a number of other items that you need to be aware of:

- Mortgage arrangement fee
- Valuation fee
- Legal fees
- Stamp duty
- Surveys
- Removal costs
- Home repairs
- Furniture and extras

A typical timeline of approximately three to six months of how long the buying process is likely to take looks a bit like this:

A pictorial timeline (www.nationwide.co.uk)



However this depends on the number of people in the buying/selling chain and in Scotland an offer has to be made in writing by the conveyancing solicitor first!

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Or visit our website:
www.officersassociation.org.uk/how-we-can-help/

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email: spaces@riverside.org.uk and visit www.spaces.org.uk

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The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldershot.
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CONVEYANCER OR SOLICITOR THAT IS THE QUESTION?



Source: www.moneyadvice.service.org.uk

A solicitor or conveyancer will handle all the legal aspects of buying or selling a property for you. A good one will keep you updated regularly, and can really support you in what is likely to be a stressful process.

What do solicitors and licensed conveyancers do?

The first question you'll be asked when you put in an offer on a property is the name and contact details of your solicitor or licensed conveyancer. Conveyancing is the legal term for transferring ownership of property, whether you are buying or selling.

A solicitor or conveyancer will handle contracts, give legal advice, carry out local council searches, deal with the Land Registry and transfer the funds to pay for your property. It's an important role, so choose carefully.

Solicitors are usually more expensive than conveyancers and are qualified lawyers, so they can offer a full range of legal services. Licensed conveyancers are specialised in property but can't deal with complex legal issues.

How to find a property specialist

- Ask friends and family.
- Ask your lender, mortgage broker or Independent Financial Adviser (IFA).
- Estate agents might recommend a solicitor as they often work in partnership with property specialists. However, this could end up being an expensive option for you.
- Online conveyancing is an area that is growing. You'll only deal with them by email or phone but it's often cheaper. However you won't fully understand the quality of service, you might not talk to the same person each time you call, and they can't deal with more complex legal problems.
- Make sure your chosen property specialist is a member of the Law Society of England and Wales/ Law Society of Scotland and a member of the Law Society's Conveyancing Quality Scheme.

- Conveyancers must be members of the Council for Licensed Conveyancers.

Fees

Solicitors charge in different ways:

- a fixed fee
- a percentage of the property price
- an hourly rate

Try to get quotes from three different firms on the cost of their service.

Make sure the quotes breakdown all costs, allowing for VAT, so that you're comparing like with like. They should include charges for:

- searches
- bank transfer
- stamp duty on properties over £125,000
- Land Registry fees
- additional work if the process is more complex or urgent than expected
- "disbursements" other costs including postage and courier services

Other considerations

The service you receive during the property buying process can make a huge difference to how easy or difficult it feels for you.

Communication

- Find out the best times and ways to contact them.
- Do they have a system that allows you to track how the purchase is progressing?
- Check if they have a holiday booked when you will need them.
- Ask who will step in if they are away or off sick.
- Where are they located? Using a solicitor or conveyancer near to your home or work makes it easier to drop off or collect documents if necessary; and there may be local arrangements or leases, which are unique to your area.



RIFT

OPERATION

TAX

REFUND

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

we know exactly what you can and can't claim for. Home to Duty Travel (HDT) or Get You Home Travel (GYH) allowances are non-taxed, so if you receive these we deduct them before any refund is claimed.

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(avg based on 4 yr claim)

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CAN I CLAIM

HMRC LEGISLATION

In 1998 HMRC changed their legislation to allow anyone who is continuously employed and required to travel to different temporary places of work to claim their travelling expenses back. There are rules that govern what a temporary workplace is, which we apply to every case to ensure that no one is exposed or receives a refund they are not entitled to. Full details of the legislation we are claiming under can be found on the HMRC website under section 336 – 339 of ITEPA 2003.



Supporting

ABF

THE SOLDIERS'

CHARITY

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £20 million for Armed Forces personnel in the last two years and in excess of £100 million for a range of sectors including construction, professional sports, oil and gas plus health personnel.

What is the claim actually for?

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

Can I claim for travel whilst I was training?

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

I already get expenses, can I still claim?

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

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

DIN '2015DIN01-005' has been issued to service personnel to officially confirm that tax refunds for travel are claimable. It also states that you can use an agent to make a claim for you. RIFT will act as your agent, providing an end to end service if you don't have the time or are not comfortable dealing with the technical legislation set out by HMRC.

This supports the previous formal confirmation we received from the Ministry of Defence which can be read here: <http://www.riftrefunds.co.uk/help-and-advice/mod-communications/>

Can't I do my own claim?

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

Can HMRC demand the money back?

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

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

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

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

Stamp Duty Land Tax:

Source references: www.gov.uk, www.zoopla.co.uk

Stamp Duty Land Tax (SDLT) is paid when property is bought or transferred in the UK, however from 1 April 2015 SDLT no longer applies in Scotland but has been replaced by the Lands and Buildings Transaction Tax. More information about this can be found at www.revenue.scot/land-buildings-transaction-tax.

So what happens if you are thinking of buying additional properties to that of the one designated as your 'family home'? From 1 April 2016, the rates for Stamp Duty Land Tax (SDLT) increased if you buy an additional residential property in England, Wales and Northern Ireland.

The higher rates will be 3% above the standard rates of SDLT but will not apply to purchases of property under £40,000 or purchases of caravans, mobile homes or houseboats. It will also apply if you own an existing property outside of these countries – so be careful!

The SDLT rates for additional properties purchased as from 1 April 2016 are:

Purchase price	SDLT
up to £125,000	3%
£125,001 to £250,000	5%
£250,001 to £925,000	8%
£925,001 to £1.5 million	13%
over £1.5 million	15%

Replacing your main residence – You won't pay the higher SDLT rates if the property you are buying is replacing your main residence and that main residence has already been sold. If you buy a new main residence but the sale for your previous main residence is delayed you'll pay the higher rate as you still own two properties.

However you will be able to get a refund for the amount above the normal SDLT rates if you sell your previous main residence within 3 years. A refund must be claimed within 3 months of the sale of the previous main residence or within 12 months of the filing date of the return, whichever comes later.

If you already have two or more properties, and you sell your main residence, you won't have to pay the higher rate if you buy a new main residence within 3 years.

Joint purchases or partnerships – If you are purchasing any properties jointly with other people and any of them already own one or more properties, you'll need to pay the higher rates. If you're married or in a civil partnership, buying a property and your spouse or civil partner already owns a property you may still be liable to the higher rates. But you may be able claim a refund if they then go on to sell it.

Zoopla has put together a good Q&A page explaining exactly how the new SDLT will affect you. The full Q&A is available from www.zoopla.co.uk. Some examples are:

Q. Who has to pay it?

A. Anyone who is buying additional residential properties, for example a holiday home or buy-to-let, within England, Wales, Northern Ireland and – under a separate announcement in the Scottish Government's Budget – in Scotland too.

The surcharge applies even if the home you already own (or part-own) is overseas. So, if you have a ski chalet in Bulgaria and are buying your first home in the UK, you'll still be stung with the extra tax.

Q. How much does that translate into?

A. As an example, if you are buying a second home with a purchase price of £300,000, just the extra 3% Stamp Duty would equate to £9,000 (3% of the entire price). This is in addition to the £5,000 regular Stamp Duty bill on a home of this value, making the total payable an eye-watering **£14,000**.

To get an overall Stamp Duty figure on a second property, work out the regular cost first then calculate 3% of the purchase price and add the two figures together.

Q. What happens if I've split from my partner but my name's still on the deeds of our home?

A. If you are separated or getting divorced and want to buy a new home to live in but your name is still on the deeds of your previous home (which is NOT being sold), this will constitute buying an additional property which means the 3% surcharge will initially apply. However, if you go

Higher Rates For Additional Properties

onto sell your share of the home back to your former partner within **36 months** of completing, HMRC will provide a full refund.

Q. What if I inherit my property?

A. No Stamp Duty is payable on properties that are inherited, so the 3% premium will not be relevant. However, if you have inherited a property and go onto purchase a second home without

selling it, you will be hit with the surcharge.

The March 2016 Budget did hold some reprieve on inherited properties however. The Government confirmed that a small share (50% or less) in a single property which had been inherited within the **36 months** prior to buying another home (which would otherwise attract the 3% surcharge) will NOT be considered as an additional property.

Q. Do plots of land count?

A. Just like regular Stamp Duty, the 3% loading will only apply to purchases of residential property. A plot of land (even if it will subsequently be used for a home) is not counted as residential, so the surcharge will never apply.

Similarly, if you already own a plot of land and are buying an additional property, it will not be considered for purposes of the higher tax.



Veterans Low Cost Home Ownership Ladder

Veterans Home Ownership Scheme is offered exclusively through Haig Housing Trust, the leading provider of housing to the ex-Service community

A number of two bedroom homes are available through this scheme in the **Newton Heath area of Manchester**. Allocations to this shared equity and discount purchase scheme will be to Service and ex-Service qualifying beneficiaries and will be offered on a first come first served basis.

Haig Housing Trust's scheme for ex-Service veterans to get on the property ladder by choosing their preferred route to home ownership:

Either:

Pay a charitable rent with the option to buy discounted equity in the property

Or:

Buy the property outright with an significant discount

For further information, to apply for this scheme or for ex-Service rental housing throughout the UK

Contact Haig's Housing Options Team on

020 8685 5777

choose option '0' and quote **"Manchester"**

www.haighousing.org.uk



REGISTERED ADDRESS: HAIG HOUSING TRUST, ALBAN DOBSON HOUSE, GREEN LANE, MORDEN SURREY SM4 5NS

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It is all about YOUR life style and what YOU can afford

Your Mortgage Hub is regularly asked 'How much can I borrow? How much can I spend on a house? Can I get more? I'd like a bigger house!'

Today mortgage lending is not just about income multiples, it is about what you can afford now and throughout the term of the mortgage. Everyone's lifestyle is different, we all have pastimes that we enjoy, whether that is eating out and social trips to the pub or perhaps you enjoy going to the gym or playing a round of golf on your days off. You might have a growing family, which comes with its own demands and ongoing expense!

This should all be considered before you buy your home and take on a mortgage. This is a long-term commitment that could last for the next 40 years, it is so important to get it right so that you and your family are happy in your new home and not worrying about how you are going to make your next mortgage payment. Your home should be your place of relaxation and personal enjoyment, not a weight on your shoulders.

It is important to understand what you can afford, the first step to making your purchase will consist of a full income and

expenditure assessment, we do this by getting to know you and understanding your lifestyle. We will review your bank statements; this is a good representation of your spending habits and then look at an affordability calculation, this is where we assess what disposable income you have available, after living expenses and pastimes.

Once we have a budget to work towards, we then look at the associated additional costs which need to be considered, such as insurance costs to protect you and your new home. It might be that you are moving from Quarters and you need to understand the costs involved with owning your own home. We take all this into consideration before making a recommendation. We will give you solid advice on what is available and what this will cost each month to ensure that this fits comfortably within your budget.

Your personal Mortgage Adviser will be on hand to help and guide you, not just whilst you are purchasing your home but also in the future. For more information and advice please call Caroline Hall, Director, Your Mortgage Hub Ltd on 01522 880370.

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

You will be charged a fee by Your Mortgage Hub Ltd for the services provided in arranging your mortgage, the precise amount will depend upon your circumstances. Typically the fee is £429 and will not exceed 1.5% of the loan amount. Sol4601



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.

Hot tips for Summer 2016



If you suspect you have a wasps nest or bees nest in your home call the CarillionAmey Helpdesk - do not try to move it or poke it yourself.

Make sure you prune ivy or climbing plants so that they don't block windows, doors, gates and paths.

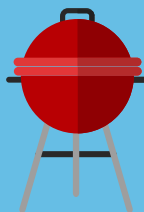
Make sure any shrubs are pruned and not blocking doors, windows, gates and paths.

If you have ants in your home, clean pet bowls regularly and don't leave pet food around the house. Buy some ant powder to sprinkle around the area where they are getting in. If ants are generally in your garden, dispense some ant powder around the main area of activity.

Wasps are attracted to the colour yellow so choose a different colour if you want to keep wasps away. Don't wave your arms around - keep as still as possible until the wasp moves on. Cover drinks with mats to stop wasps getting inside. Keep all food covered, especially sugary foods. Put out sliced cucumber - wasps don't like the acid it contains so spread some around your picnic area to keep them away.

Also

Make sure your barbecue is on a stable surface before lighting. Keep it away from houses, fences and other potentially flammable material. Always allow ashes to cool completely before disposal. Never take a lit barbecue into the house, tent or shed - even if it begins to rain.



Never leave outdoor candles unattended. Don't leave them to burn near hedges, fences or sheds.

Store garden chemicals in a safe place, away from children and animals. Make sure chemicals are protected from the outside elements.



Use safe, in-line RCDs (Residual Current Device) to operate outdoor appliances, such as lawnmowers and strimmers.

If you have a paddling pool, tip the water out when children have finished playing and leave it face down in case of rain.



Keep the lid on your dustbin to keep wasps and other wildlife out.

Keeping your home safe while you're away

If you're leaving your property empty when going on holiday, or just if you're away for the day, follow these simple steps to keep your home secure...

Security lighting will deter people from coming close to your property so make sure it works. You can also use time switches on indoor lamps to give the appearance that someone is home.

Piles of letters behind your door are sure signs that a property is empty. Royal Mail offer a 'Keepsafe' service and will hold onto your mail until you return.

Keep your curtains partly open but move items such as car keys, laptops and jewellery out of sight.



Give your house keys to a trusted neighbour so if there is an emergency, access to your home can be quickly arranged.

Unplug all appliances to protect them from power surges. Check that your home insurance covers you against theft or loss while you're away.

Who else knows you're away

Be careful what you post on social media – only tell people you know about your holiday plans and don't post your holiday pictures until you're back home.



If you're planning on making a quick getaway in the morning, don't leave luggage in your car overnight. Leave it in the hall.

If you take a taxi or public transport, be careful not to discuss your holiday plans with the driver or other passengers.



Keep tools under lock and key so they can't be used to break into your house, and lock your garage and shed with proper security locks.

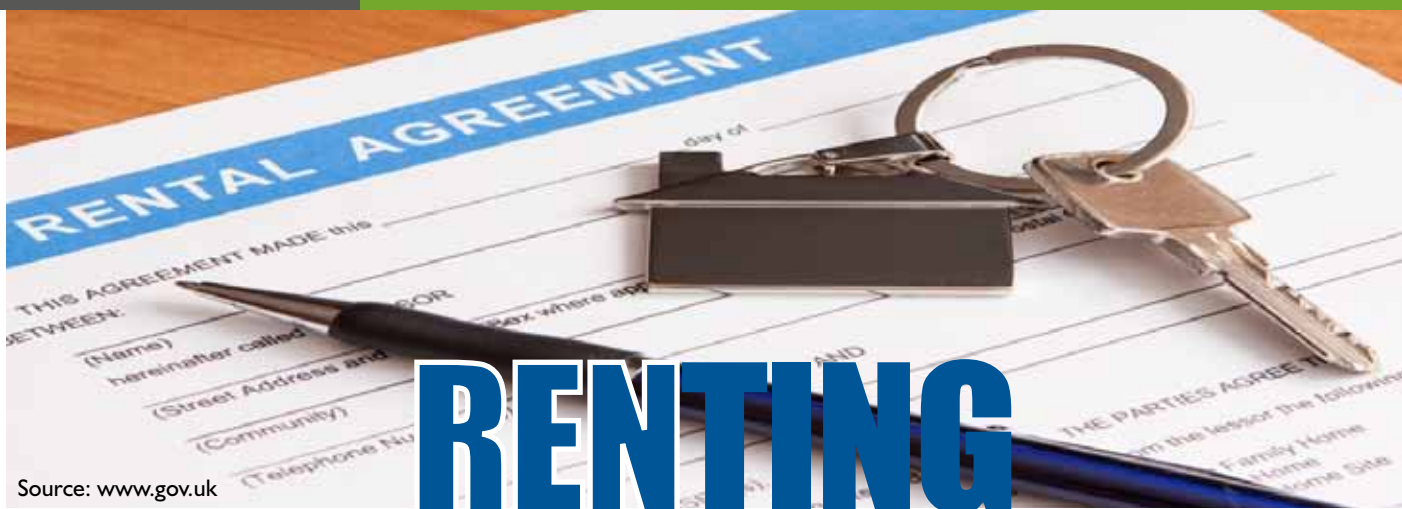
Don't write your full address on your luggage tag for others to see.



Just before you leave....

Spare a few minutes to walk around your home to double check everything is safe and secure. Worth every minute for peace of mind!

If your neighbour is on holiday and you see someone acting suspiciously around their property please call 101, or 999 in an emergency.



Source: www.gov.uk

When renting a property there are many things that you need to take into consideration and you need to remember that as a tenant you have certain rights and responsibilities. On the flip side your Landlord also has certain responsibilities to you!! There can be many pitfalls and research is your biggest ally. On www.gov.uk the Department for Communities and Local Government (DCLG) have produced a 'How to Rent Checklist' guide for renting in England, but the logical steps can mostly be applied anywhere. For ease the textual content has been reproduced in this article.

Assured shorthold tenancies – When you enter an assured shorthold tenancy – the most common type – you are entering into a contractual arrangement. This gives you some important rights but also some responsibilities. This guide will help you to understand what questions to ask, what your rights are, and what responsibilities you have. This will help you create a positive relationship with your landlord, but also tells you how to get help if things go wrong. When you rent a home, people sometimes expect you to make a quick decision, or to sign documents before you've had time to think about them.

Before you start –

- **How long do you want the tenancy for?** You can ask for a tenancy to be any time between six months and seven years long.
- **What can you afford?** Think about how much rent you can afford to pay: 35% of your take – home pay is the most that many people can afford, but this depends on what your other outgoings are (for example, whether you have children).
- **If you are on housing benefit or Universal Credit**, there is no reason that it should affect your ability to pay rent, but check with the online calculator

on gov.uk to see if you can afford to live in the area you want.

- **Decide which area** you would like to live in and how you are going to look for a rented home. The larger the area where you are prepared to look, the better the chance of finding the right home for you.
- **Have your documents ready.** Landlords and agents will want to confirm your identity, immigration status, credit history and possibly employment status.
- **Do you have the right to rent property in the UK?** Landlords must check that all people aged over 18 living in their property as their only or main home have the right to rent. They will need to make copies of your documents and return your original documents to you.
- **Will you need a rent guarantee?** Some landlords might ask you to get someone to guarantee your rent. If you don't have a guarantor, ask Shelter for help.

Looking for your new home – questions to ask –

- **Deposit protection.** If the landlord asks for a deposit, check that it will be protected in a government approved scheme. Some schemes hold the money, and some insure it. You may be able to access a bond or guarantee scheme that will help you put the deposit together.
- **How long is the tenancy for?** There is usually a fixed period of 6 or 12 months. If you want more security, you can ask for a longer fixed period of up to seven years. Many landlords are happy to offer longer tenancies.
- **Children, smoking and pets.** Check if there any rules about them, as well as for other things such as keeping a bike, dealing with refuse and recycling.
- **Check who is responsible for bills** such as electricity, gas, water and council tax. You or the landlord? Usually the tenant pays for these.

- **Fixtures and fittings.** Check you are happy with them, as it is unlikely that you will be able to get them changed once you have moved in.
- **Smoke alarms – and carbon monoxide detectors** if you have solid fuel appliances check these are provided. If not, your landlord must install them. They could save your life.
- **If the building becomes unfit to live in.** Check that the tenancy agreement excuses you from paying rent should the building become unfit to live in because of a fire or flood.

Houses in Multiple Occupation (HMOs) –

HMOs are usually properties in which unrelated people share facilities such as the kitchen or bathroom. Large HMOs (more than 2 floors, and more than 4 people) need to be licensed. Check your landlord has done that. In large HMOs, landlords must by law give tenants a statement of the terms on which they live in the property.

When you have found a place-check the paperwork –

- **Make sure you have a written tenancy agreement** and read it carefully to understand your rights and responsibilities. The landlord or agent usually provides one but you can request to use a different version. The government has published a model tenancy agreement that can be used. If you have any concerns about the agreement, seek advice before you sign.
- **Agree an inventory (or check-in report)** with your landlord and, as an extra safeguard, make sure that you take photos. This will make things easier if there is a dispute about the deposit at the end of the tenancy. If you are happy with the inventory, sign it and keep a copy.
- **Remember to take meter readings when you move in.** This will help make sure you don't pay for the previous tenant's bills.

- **Contact details.** Make sure that you have the correct contact details for the landlord or agent, including a telephone number you can use in case of an emergency.
- **Code of practice.** Check that whoever is managing the property is following a code of practice.

The landlord must provide you with –

- **A copy of the DCLG Guide** How to rent: The checklist for renting in England either via a link or as a printed copy.
- **A gas safety certificate.** The landlord must provide one each year, if there is a gas installation.
- **Deposit paperwork.** If you have provided a deposit, the landlord must protect it in a government approved scheme. Make sure you get the official information from the scheme, and that you understand how to get your money back at the end of the tenancy. Keep this information safe as you will need it later.
- **The Energy Performance Certificate.** This will affect your energy bills and the landlord must provide one (except for Houses in Multiple Occupation). If your landlord doesn't provide these, they can't evict you until they do.
- **A record of any electrical inspections** should be provided by the landlord. All appliances must be safe and checks every 5 years are recommended.

Living In Your Rented Home

YOU – the Tenant must	The Landlord must
<ul style="list-style-type: none"> • Pay the rent on time. If you don't, you could lose your home because you have broken your tenancy agreement. If you have problems, GOV.UK has links to further advice. • Look after the property. But get your landlord's permission before attempting repairs or decorating. It's worth getting contents insurance to cover your possessions too, because the landlord's insurance won't cover your things. • Be considerate to the neighbours. You could be evicted for anti-social behaviour if you aren't. • DO NOT take in a lodger or sub-let without checking whether you need permission from your landlord. <p>And also you, the tenant, should:</p> <ul style="list-style-type: none"> • Make sure you know how to operate the boiler and other appliances and know where the stop cock, fuse box and any meters are located. • Regularly test your smoke alarms and carbon monoxide detector – at least once a month. • Report any need for repairs to your landlord. There will be a risk to your deposit if a minor repair turns into a major problem because you did not report it. 	<ul style="list-style-type: none"> • Maintain the structure and exterior of the property. • Fit smoke alarms on every floor and carbon monoxide alarms in rooms using solid fuels – such as coal and wood – and make sure they are working at the start of your tenancy. If they are not there, ask your landlord to install them. • Deal with any problems with the water, electricity and gas supply. • Maintain any appliances and furniture they have supplied. • Carry out most repairs. If something is not working, report it to the landlord (or their agent) as soon as you can. • Arrange an annual gas safety check by a Gas Safe engineer (where there are any gas appliances). • Give at least 24 hours notice of visits for things like repairs – the landlord cannot walk in whenever they like. • Get a licence for the property, if it is a licensable property. <p>And also the landlord should:</p> <ul style="list-style-type: none"> • Insure the building to cover the costs of any damage from flood or fire.

At the end of the fixed period –

Should you wish to extend your tenancy after any initial fixed period, there are a number of important issues to consider. Check Shelter's website for advice.

- **Do you want to sign up to a new fixed term?** There may be costs for this, particularly if you rent through an agent. If not, you will be on a 'rolling periodic tenancy'. This means you carry on as before but with no fixed term – you can leave at any time by giving one month's notice or your landlord can end the contract at two months' notice.
- **Your landlord might want to increase your rent.** Your landlord can increase your rent by agreement, or as set out in your tenancy agreement, or by following a procedure set out in law.

If you or the landlord want to end the tenancy There are things that both landlords and tenants must do at the end of the tenancy.

- **Giving notice.** It is a legal requirement for landlords to give you proper notice if they want you to leave. Normally, the landlord must allow any fixed period of the tenancy to have expired, and they must have given at least two months' notice. Your tenancy agreement should say how much notice you must give the landlord if you want to leave the property – one month's notice is typical.
- **Return of deposit.** Try to be present when the property is inspected to check whether any of the tenancy deposit should be deducted to cover damage or cleaning costs (a 'check-out inventory'). If you do not agree with proposed deductions contact the relevant deposit protection scheme.
- **Rent.** Make sure that your rent payments are up to date. Do not keep back rent because you think that it will be taken out of the deposit.
- **Bills.** Do not leave bills unpaid. This might have an impact on your references and credit rating.
- **Clear up.** Remove all your possessions, clean the house, take meter readings, return all the keys and give a forwarding address. The landlord is entitled to dispose of possessions left in the property after, typically, 14 days.

If things go wrong –

There are often legal protections in place for the most common problems that you may experience during the tenancy – the following links will tell you what they are or where to look for help.

- **If you are having financial problems**, or are falling into rent arrears, speak to your landlord as they may be helpful, and are likely to be more sympathetic if you talk to them about any difficulties early on. Should you need further help contact Citizens Advice or Shelter as soon as possible.
- **If the property is in an unsafe condition** and your landlord won't repair it – contact your local authority. They have powers to make landlords deal with serious health and safety hazards.
- **If you have a serious complaint** that has been checked by your local authority, your landlord cannot evict you for six months, and must repair the fault. Unannounced visits and harassment from your landlord – contact your local authority, or if more urgent dial 999.
- **If you are being forced out illegally, contact the police.** If your landlord wants you to leave the property, they must notify you in writing, with the right amount of notice – you can only be legally removed from the property with a court order.

If you are concerned about finding another place to live, then contact the Housing Department of your Local Authority. Depending on your circumstances, they may have a legal duty to help you find accommodation and, even if not, they can provide advice. The local authority should not wait until you are evicted before taking action to help you.

LOW-COST INITIATIVE FOR

First Time buyers (LIFT)



Could Shared Ownership help you onto the property ladder in Scotland?

The Low-cost Initiative for First Time Buyers (LIFT) is the proven and successful scheme supported by the Scottish Government. It aims to support home ownership in Scotland in a balanced and sustainable way, by helping people, including Armed Forces personnel and recent Service leavers, to become home owners in an affordable way. The scheme was started in 2006/07 and since then has helped nearly 9000 people become home owners, 56 of which have been members of the Armed Forces. The scheme owners are keen to see this figure rise. Priority access to the scheme is afforded to members of the Armed Forces, veterans who left the services within the last two years and widows/widowers/partners of Service Personnel killed while serving, for up to two years after.

How does the scheme work?

The scheme is called the Open Market Shared Equity scheme. This allows you to buy a home that is for sale on the open market (within a certain price threshold) in a location of your choice in Scotland. As it is a shared equity scheme you enter an agreement whereby you purchase a proportion of the property, through a mix of a deposit sum and a mortgage. The Scottish Government provide assistance to fund the remaining amount. The minimum share contribution by the intended occupier is 60%, with a maximum of 90%. It must be affordable for you to do this and an Independent Financial Advisor will help you decide how much you can afford and provide guidance on finding a shared equity mortgage.

When considering the affordability of a property purchase through this scheme, remember to allow for the additional costs you will be required to pay, including; legal costs, stamp duty (if required) and removals if not covered by the MOD.

You will have full title to the property, but if you wish to sell the property in the future you will be required to pay back to the Scottish Government, the proportion share they own, based on the sale value of the property. If your finances improve you can increase your share in the property over time up to a maximum as declared by the Scottish Government.

Sound good? Here's how to apply:

The scheme is administered by five agents on behalf of the Scottish Government; they are all social housing associations, spread across Scotland to provide complete coverage of the country. If you are interested in applying, firstly visit the following website to review the eligibility criteria: <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/lift/FTBOMSEP>.

If you think you might be eligible and wish to learn more you can contact the appropriate agent who administers the scheme in the area you wish to live in:

Agent	Local Authority Areas Covered	Contact Details
Albyn Enterprises	Highland Eilean Siar (Western Isles) Shetland Islands	68 MacLennan Crescent INVERNESS IV3 8DN Telephone: 01463 701 271 lift@highlandresidential.co.uk
Grampian Housing Association	Aberdeen City Aberdeenshire Moray	Huntly House 74 Huntly Street ABERDEEN AB10 1TD Freephone: 0800 1214496 info@grampianhousing.co.uk
Hjaltland Housing Association	Shetland Islands	2 Harbour Street Lerwick SHETLAND ZE1 0LR Telephone: 01595 694986 mail@hjaltd.org
Link Housing	Edinburgh, East Lothian, Midlothian, West Lothian, Scottish Borders and Fife Angus, Clackmannanshire, Dundee, Falkirk, Perth & Kinross and Stirling Glasgow, East Renfrewshire, Renfrewshire, East and West Dunbartonshire, Inverclyde, North and South Lanarkshire, North, South and East Ayrshire, Argyll & Bute and Dumfries & Galloway	Watling House Callendar Business Park FALKIRK FK1 1XR Telephone: 0330 303 0125 lift@linkhalt.co.uk
Orkney Housing Association	Orkney Islands	39a Victoria Street Kirkwall ORKNEY KW15 1DN Telephone: 01856 875253 enquiries@ohal.org.uk

Further signposting can be found at www.veterans-assist.org under "Housing"

If you or a family member has a disability you can request help from the Military Matters team at Housing Options Scotland, who have caseworkers able to assist you through the process. Visit: <http://www.housingoptionsscotland.org.uk/projects-programmes/military-matters/>

Queen Victoria Seamen's Rest

The Seamen's Mission of the Methodist Church

QVSR, a national charity based in the east End of London, works faithfully amongst those in need and provides 23 en-suite bedrooms specifically for the exclusive use of ex-service personnel.



Dame Barbara Windsor* at the Opening of QVSR's Royal British Legion Wing *By courtesy of the RBL



Established 1843
Patron: HRH Princess Alexandra



If you are interested in supporting the work of QVSR and would like a copy of our latest Annual Review please contact Alexander Campbell: alexcampbell@qvsr.org.uk
121-131 East India Dock Road, London, E14 6DF
Tel: 020 7987 4622 Registered Charity: 1106126

THE DISABLED OFFICERS' GARDEN HOMES

MACDONNELL GARDENS, LEAVESDEN, WATFORD, HERTFORDSHIRE



The Disabled Officers' Garden Homes is a registered charity which provides a small tranquil estate of twelve bungalows for disabled ex-officers and their families who are in financial and housing need. The bungalows are situated on a secluded two-acre site, and are maintained to a high standard by Haig Housing. Shops and other amenities are close at hand, together with easy access to fast road and rail links to London and other parts of the country. Residents pay a very modest monthly maintenance contribution, which does not reflect the high standard of accommodation provided. The Officers' Association co-ordinates applications and also provides the residents with welfare support as required.

For more details please contact the Head of Benevolence at The Officers' Association.

**Head of Benevolence, The Officers' Association, First Floor, Mountbarrow House,
6-20 Elizabeth Street, London SW1W 9RB**

Tel: 020 7808 4173

Email: n.malik@officersassociation.org.uk

A SERVICE YOU CAN RELY ON



METHOD PUBLISHING

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Telephone | 01463 732255

Email | admin@methodpublishing.co.uk

www.methodpublishing.co.uk

Social Housing

Source: www.gov.uk

Thinking of applying for social housing? – You can apply for social housing through your Local Authority (LA). You will be placed on their register, noting that there is no such thing as a waiting list anymore, and there is no guarantee of being housed. It will be useful to ask the LA how long you might have to wait.

Your LA must help if you're legally homeless, but how much depends on your eligibility, your level of need and if your homelessness is your fault. You may be considered legally homeless if the place you live is unsafe, unsuitable or you have no legal right to be there. You can be legally homeless if you're staying with friends or another family for a while. You don't have to be sleeping rough to be homeless.

You can apply if you are 18 years of age or over (but some LAs will let you apply from the age of 16 years).

You may be able to apply even if you don't live in the area – Service Personnel at the point of discharge, and for a further five years, have the support of the Armed Forces Covenant, which ensures that the lack of a local connection is ignored, together with applying the recognised additional preference detailed in the Housing Act.

Applications – LAs will carry out a housing need assessment and then allocate based on the information provided and discussed. Every applicant is placed within a 'banding' or 'points' system and are entirely based upon housing need. You are more likely to be offered housing first, for example, if you:

- Are homeless
- Live in cramped/overcrowded conditions
- Have a medical condition made worse by your current home

As soon as you are deemed in high enough priority of housing need, you will be contacted about the property available.

Choice-based lettings – Some Local Authorities have a choice-based letting scheme. This allows you to inform your council which properties you are interested in – mostly through the online bidding process but it does depend on the LA.

The basic steps are:

- Find a property by checking in local newspapers, on LA websites, in LA offices or local libraries.
- Check you are eligible to apply, as some properties are only suitable for single people, families or disabled people.
- Apply: which is known as 'bidding' but does not involve any money. Some LAs will allow you to bid online, by phone or by text.
- Get the LA's decision.


Getting an offer – Normally you only have a short time to accept a housing offer. If you don't accept it, you can usually expect to stay on the LA's register, but may be given a lower priority as a result. You may also be taken off the list temporarily if you keep rejecting offers.

You can appeal if you're not happy with your LA's decision.

If you would like to advertise in the next edition of **Housing Matters**, **AUTUMN 2016** please contact:

Chris Cappie on 01463 732255 or email c.cappie@methodpublishing.co.uk





MOD

Referral Scheme

The Joint Service Housing Advice Office (JSHAO) is the MoD's tri-service focal point to provide Service Personnel and entitled family members with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

Of the many options available, the MoD Referral Scheme has been setup to assist Service Leavers who cannot afford to get on the property ladder or privately rent. It is recognised that some Service Leavers have difficulty in accessing social and affordable housing, so through this scheme, charitable housing providers offer where they can, properties to support those who would otherwise have problems. In 2015, of all the eligible applicants, 31% have been housed by the JSHAO through the MoD Referral Scheme.

Eligibility – All applicants must be Armed Forces personnel within +/- six months of their discharge (at time of application), or **currently** occupying Service accommodation, the Services Cotswold Centre or temporary accommodation. Applications for the scheme can be accepted from families and single personnel. Separated spouses who are living in Service Families Accommodation (SFA) are also eligible to apply. Single personnel are eligible to apply until 6 months post discharge, as long as criteria is met.

Applications – All applications should be sent to the JSHAO Referrals mailbox (AWS-JSHAO-Referrals@mod.uk) and must be accompanied by evidence of the date on which you are required to leave your Service accommodation. Acceptable evidence is:

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'. These are provided by DIO within 6 months of discharge
- SLA occupants – a copy of the MoD Form 1166 available from your Unit Admin or Welfare office.
- Overseas applicants – 'Certificate of Cessation' available from the Station Staff Officer
- Applicants following marital/civil separation – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'

JSHAO is completely reliant upon available property from charitable housing providers and/or Housing Associations, in terms of location or type, therefore cannot guarantee that applicants will be housed through the scheme. **All applicants are strongly advised to contact their Local Authority and Housing Associations to register for social housing and undertake a housing need assessment.**

The application and full guidance can be obtained from the JSHAO pages of the gov.uk website at <https://www.gov.uk/government/publications/mod-referral-scheme-a-guide> or telephone the Business Support Worker (Referrals) on 01252 787635 (Mil: 94222 7635).

JSHAO, Floor 2, Zone 2, Montgomery House,
Queens Avenue, Aldershot, Hampshire, GU11 2JN
Telephone: (Civ) 01252 787574 (Mil) 94222 7574

General Enquiries Email: AWS-JSHAO-Mailbox@mod.uk
Internet: <https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao>



Social Housing In

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Yorkshire and Humberside. 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	TELEPHONE NO.	WEB ADDRESS
Barnsley Borough Council	01226 770770	www.barnsley.gov.uk
Bradford Metropolitan Council	01274 432111	www.bradford.gov.uk
Calderdale	01422 357257	www.calderdale.gov.uk
City of Bradford Metropolitan District Council	01274 432111	www.bradford.gov.uk/bmdc
City of Wakefield Metropolitan District Council	08458 506506	www.wakefield.gov.uk
City of York Council	01904 613161	www.york.gov.uk
Craven Borough Council	01756 700600	www.cravenc.gov.uk
Doncaster Metropolitan Borough Council	01302 734444	www.doncaster.gov.uk
East Riding Of Yorkshire Council	01482 393939	www.eastriding.gov.uk
Hambleton	0845 121 1555	www.hambleton.gov.uk
Harrogate Borough Council	0845 300 6091	www.harrogate.gov.uk
Hull City Council	01482 300 300	www.hullcc.gov.uk
Kirklees Metropolitan Borough Council	01484 221000	www.kirklees.gov.uk
Leeds City Council	0113 222 4444	www.lancaster.gov.uk
North East Lincolnshire Council	01472 313131	www.nelincs.gov.uk
North Lincolnshire Council	01724 296296	www.northlincs.gov.uk
North Yorkshire County Council	01609 780780	www.northyorks.gov.uk
Richmondshire District Council	01748 829100	www.richmondshire.gov.uk
Rotherham Metropolitan Borough Council	01709 382121	www.rotherham.gov.uk
Ryedale District Council	01653 600666	www.ryedale.gov.uk
Scarborough Borough Council	01723 232323	www.scarborough.gov.uk
Selby District Council	01757 705101	www.selby.gov.uk
Sheffield Council	0114 2734567	www.sheffield.gov.uk
Wakefield City Metropolitan Borough Council	01924 306090	www.wakefield.gov.uk

YORKSHIRE AND HUMBERSIDE

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.

YORKSHIRE AND HUMBERSIDE

NAME	TEL	COUNTIES COVERED
Riverside ECHG	0345 111 0000	All
STOLL	0207 385 2110	Charitable Housing
Haig Housing	0208 685 5777	All
Home Group	0345 141 4663	All
Southern Housing Group	0845 612 0021	All
L&Q Group	0800 015 6536	All
Catalyst	0300 456 2099	All
Circle Housing	020 288 4000	All
One Housing Group	0208 821 5300	All
Places for People	01772 667002	All
SPEAR	0208 288 6506	Charitable Support
Triathlon Homes	0208 555 1787	East Village
Leeds Federated Housing Association	0113 386 1000	All
Guinness Partnership Housing Association	0300 303 8034	All
Sanctuary Housing	0800 131 3348	All
South Yorkshire Housing Association	0114 290 0200	All

Social Housing In **THE NORTH WEST OF ENGLAND**



LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the North West of England. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website. If you are considering applying for local authority housing you can also do this through:

<https://www.gov.uk/apply-for-council-housing>

REGISTERED PROVIDER NAME

TELEPHONE NO.

WEB ADDRESS

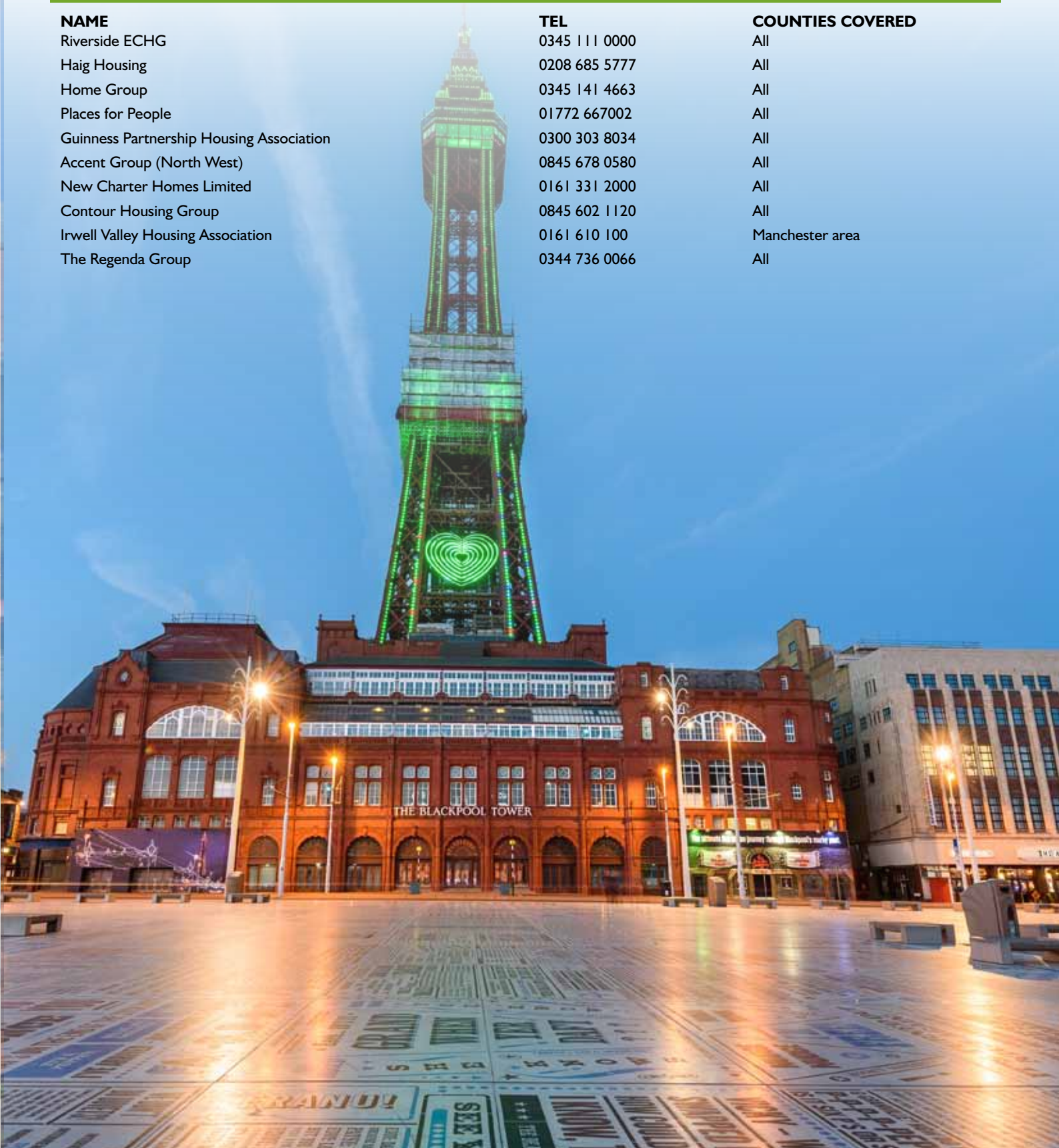
Barrow-in-Furness Borough Council	01229 876300	www.barrowbc.gov.uk
Blackburn with Darwen Borough Council	01254 585585	www.blackburn.gov.uk
Blackpool Council	01253 477477	www.blackpool.gov.uk
Bolton Metropolitan Borough Council	01204 333333	www.bolton.gov.uk
Burnley Borough Council	01282 425011	www.burnley.gov.uk
Bury Metropolitan Borough Council	0161 253 5000	www.bury.gov.uk
Carlisle City Council	01228 817000	www.carlisle.gov.uk
Cheshire East	01625 504800	www.cheshireeast.gov.uk
Cheshire West and Chester Council	0300 123 8123	www.cheshirewestandchester.gov.uk
Chorley Borough Council	01257 515151	www.chorley.gov.uk
Copeland Borough Council	01946 852585	www.copelandbc.gov.uk
Cumbria County Council	01228 606060	www.cumbria.gov.uk
Eden District Council	01768 864671	www.eden.gov.uk
Flyde Borough Council	01253 658658	www.flyde.gov.uk
Halton Borough Council	0151 424 2061	www.halton.gov.uk
Hyndburn Borough Council	01254 388111	www.hyndburnbc.gov.uk
Knowsley Metropolitan Borough	0151 489 6000	www.knowsley.gov.uk
Lancashire County Council	0845 053 0000	www.lancashire.gov.uk
Lancaster City Council	01524 582000	www.lancaster.gov.uk
Liverpool City Council	0151 233 3000	www.liverpool.gov.uk
Manchester City Council	0161 234 5000	www.manchester.gov.uk
Oldham Metropolitan Borough Council	0161 770 3000	www.oldham.gov.uk
Pendle Borough Council	01282 661661	www.pendle.gov.uk
Preston City Council	01772 906900	www.preston.gov.uk
Ribble Valley Borough Council	01200 425111	www.ribblevalley.gov.uk
Rochdale Metropolitan Borough Council	01706 647474	www.rochdale.gov.uk
Rossendale Borough Council	01706 217777	www.rossendale.gov.uk
Salford City Council	01617 944711	www.salford.gov.uk
Sefton Metropolitan Borough Council	0845 140 0845	www.sefton.gov.uk
South Lakeland District Council	01539 733333	www.southlakeland.gov.uk
South Ribble Borough Council	01772 421491	www.southribble.gov.uk
St Helens Borough Council	01744 456789	www.sthelens.gov.uk
Stockport Metropolitan Borough Council	0161 480 4949	www.stockport.gov.uk
Tameside Metropolitan Borough Council	0161 342 8355	www.tameside.gov.uk
Trafford Council	0161 912 2000	www.trafford.gov.uk
Warrington Borough Council	01925 443322	www.warrington.gov.uk
West Lancashire Borough Council	01695 577177	www.westlancs.gov.uk
Wigan Council	01942 244991	www.wigan.gov.uk
Wirral Metropolitan Borough Council	0151 606 2000	www.wirral.gov.uk
Wyre Borough Council	01253 891000	www.wyrebc.gov.uk

HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 40,000. They are becoming the major providers of social housing in the UK. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority. Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

NORTH WEST ENGLAND

NAME	TEL	COUNTIES COVERED
Riverside ECHG	0345 111 0000	All
Haig Housing	0208 685 5777	All
Home Group	0345 141 4663	All
Places for People	01772 667002	All
Guinness Partnership Housing Association	0300 303 8034	All
Accent Group (North West)	0845 678 0580	All
New Charter Homes Limited	0161 331 2000	All
Contour Housing Group	0845 602 1120	All
Irwell Valley Housing Association	0161 610 100	Manchester area
The Regenda Group	0344 736 0066	All



Social Housing In **THE NORTH EAST OF ENGLAND**



LOCAL AUTHORITIES

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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	TELEPHONE NO.	WEB ADDRESS
Allerdale Borough Council	01900 702702	www.allerdale.gov.uk
Darlington Borough Council	01325 380651	www.darlington.gov.uk
Durham County Council	0191 383 3000	www.durham.gov.uk
Gateshead Metropolitan Borough Council	0191 433 3000	www.gateshead.gov.uk
Hartlepool Borough Council	01429 266522	www.hartlepool.gov.uk
Middlesbrough Council	01642 245432	www.middlesbrough.gov.uk
Newcastle upon Tyne City Council	0161 234 5000	www.newcastle.gov.uk
North Tyneside Council	0845 200 0101	www.northtyneside.gov.uk
Northumberland County Council	0845 600 6400	www.northumberland.gov.uk
Redcar and Cleveland	08456 126126	www.redcar-cleveland.gov.uk
South Tyneside Council	0191 427 1717	www.southtyneside.info
Stockton-on-Tees Borough Council	01642 393939	www.stockton.gov.uk
Sunderland City Council	0191 520 5555	www.sunderland.gov.uk

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NORTH EAST ENGLAND

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Haig Housing	0208 685 5777	All
Home Group	0345 141 4663	All
Places for People	01772 667002	All
Guinness Partnership Housing Association	0300 303 8034	All
Accent Group (North East)	0845 678 0573	All
Bernicia	0844 800 3800	All
Endeavour	03000 11 00 11	All
ISOS Housing Group	0300 300 1505	All

HOUSING prices

AVERAGE UK HOUSE PRICES AS AT Q1 FY2016-17

Scotland	£139,289
Northern Ireland	£122,081
The North	£131,484
Yorkshire and the Humber	£143,490
The North West	£153,865
The West Midlands	£179,244
The East Midlands	£170,196
Wales	£159,687
The South West	£225,164
The South East	£322,935
Greater London	£449,478

AVERAGE UK MONTHLY RENT AS AT APRIL 2016

Scotland	£704
Northern Ireland	£608
The North	£532
Yorkshire and the Humber	£627
The North West	£659
The West Midlands	£659
The East Midlands	£646
Wales	£597
The South West	£891
The South East	£963
Greater London	£1,543



Source:
www.lloydsbankinggroup.com



Handhelds at the ready!

CarillionAmey understands that the delays getting faults seen to in a timely manner is one of the biggest issues raised by families. So we've rolled out over a thousand handheld devices across the business, each one having been upgraded with new software, that provides the vital data needed to spot your problem and identify the tasks to be done and the specialists needed to resolve it. All in all, the result should be a much smoother experience for families from when they make their initial call into our helpdesk.

Of course no technology is useful if people don't understand how to use it. So our training teams have delivered an intense training package to operatives (our problem fixers), equipping them with the skills to interpret the data coming from the devices and to make quick, accurate decisions about what action to take. On top of that, we have identified 140 people in the business to act as Super Users, highly trained individuals located in all areas of the business who are able to share their expertise about the technology and deal with issues quickly.

We're still in the early days and customers will gradually start to see the benefits over the coming weeks and months including reduced waiting times, fewer missed appointments and the right tradesperson sorting out families issues quickly and efficiently.



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



The Services

Cotswold Centre

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

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

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

Your Home from Home



CIVVY STREET NEEDS YOUR HELP.

If you are about to leave the Forces and have time to spare, come and work as a part-time volunteer for charity.

The organisational skills you learned can be of vital importance to the success of a voluntary organisation – and help give you a new lease of life into the bargain!

REACH provides a free job-finding service throughout the UK and could find you a satisfying, voluntary opportunity nearby.

Phone for details or visit our website at www.volwork.org.uk

reach

89 Albert Embankment, London SE1 7TP.
Tel: 020 7582 6543
Registered Charity No 278837



HM Forces Members – And Families

Free, Independent ('Across the Market') Mortgage Advice

Through every stage of the process:

From: Initial chat, full mortgage market research, Decision-in-Principle **To:** Issue of your mortgage offer papers

Whether: Buying – Remortgaging – Buying to Let

Free and Independent Advice

Also: Specially discounted legal fees – get a quote and compare

What some of our clients and Service contacts have said:

"From start to finish you have great help and support and there is not a single aspect I could fault. I would massively recommend it to anyone thinking of buying a home" **M Cattell – 39 Engrs –Army**

"Outstanding advice and service for a first time buyer, Frank and his team handled everything and made the whole process smooth and stress free" **Capt C Johnston, RAMC**

"Frank and his team have provided support to serving and veterans of The Royal Regiment of Scotland for a number of years and his Home-Buying service has been advertised in our Regimental Association Bulletins. He has also given presentations and advice to serving soldiers and their families during visits to unit Welfare Clubs. I fully recommend his service to all those serving and our veterans" **Maj (Retd) Frank Morton, SO2Welfare, RHQ SCOTS, The Castle, Edinburgh (now retired from this role)**

Freephone: 0800 644-4223 Email: info@starmortgages.co.uk www.starmortgages.co.uk



Your Mortgage: Plan ahead - save time and, very likely, money.

With a resurgent housing market, creating more competition for properties than has been seen in a number of years, it pays to plan ahead for getting a mortgage - before even starting to look at properties, giving you an edge.

Some steps you can take:

1. Compile a thorough list of your current income/outgoings - be conservative, round all outgoings **UP**.
2. Get hold of your credit report (each-if buying jointly), this will help your mortgage adviser/lender - see the article: **The dreaded credit report** on the Blog/News page of starmortgages.co.uk - links on here to the three main credit agencies; Noddle is the one many major lenders now refer to.
3. Mortgage advice: **Important** - make sure, that, to give you the best chance of finding the best deal, you get independent advice. Many advisers charge anything from £250 to £999, and more, for their advice - some even charging it at 'application stage' - non- refundable - get any fees payable, and when payable, in writing - at the outset. **Very Important:** You should not pay a penny until mortgage offer papers have been issued or, even better, don't pay a penny for advice full stop. If they suggest you add their fee – **DON'T** – you'll pay interest on it.
4. If using Forces Help To Buy (FHTB), get your application in (Joint Personnel Administration system) and ensure that any mortgage adviser you are dealing with is familiar with FHTB – not all lenders accept it.
5. Your adviser should obtain a Decision in Principle (DIP) for you - you'll know a mortgage is likely to be available to you - and what you can borrow – Estate Agents like DIPs, having one may give you an edge over another interested party who does not yet have a DIP (we saw this very recently).
6. Work out what deposit you can put down - the bigger - the better deals available.

When you've done all of the above you're ready to go. Good luck with your house-hunting.

“We’ve just
bought our
first home”

Rob & Elouise like the weekly
pub quiz at their local and

**only needed a
£4,000 deposit**



register today
helptobuysouth.co.uk

* Representative deposit amount of 5% when buying with Shared Ownership. Affordability & eligibility criteria applies.