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housing

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Featured:


Joint Services Housing
Advice Office

Marital Breakdown

The Combined
Accommodation
Assessment System
(CAAS) SFA Explained

Life after the Royal Air
Force – Ex Cpl Darren
Cunningham

HOME, A PLACE TO LIVE NOT JUST SLEEP


The magazine of the Joint
Service Housing Advice Office

RIFT

OPERATION

TAX REFUND

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✓ **£2,500 tax refund**
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Details of the legislation RIFT claim under can be found on www.HMRC.gov.uk under section 336-339 of ITEPA 2003. We operate under this legislation to ensure that no one is exposed or receives a refund they are not entitled to.

CAN I CLAIM

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

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £15.5 million for Armed Forces personnel in the last year and in excess of £90 million for a range of sectors including construction, professional sports, oil and gas plus health personnel.

What is the claim actually for?

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

Can I claim for travel whilst I was training?

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

I already get expenses, can I still claim?

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

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

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

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

Can't I do my own claim?

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

Can HMRC demand the money back?

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

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

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

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

Welcome to the joint August/September issue of Housing Matters. Well I have been in this role for nearly 3 months now and still each day brings new challenges. I have continued to present the JSHAO housing brief and it still surprises me how late some people start to think about where they will live when they leave the Armed Forces. I get accused sometimes of spreading "doom and gloom" but this inevitably by those that have waited until the last minute to think about their housing needs. Of course we will try and help however late in the day it is, but like everything it does become harder if you aren't prepared.

I had a call recently from a young lady and she was telling me that her husband was away on detachment at the moment and when he returned he was going to put his notice in. At a rough guess including his detachment she was a good 9-12 months ahead of the game. She knew where they wanted to settle and she knew, more importantly, some of the issues they were going to face. She told me that he had only served 6 years so there was no immediate pension, they had little savings and their credit rating was pretty dismal. What I particularly liked about our conversation was the fact that she was trying her best to put herself in the right position early. She knew that the council certainly wouldn't look at her yet but she was preparing herself a time line. She was going to talk to a financial advisor as well reference ways of improving her credit rating and book herself on one of the Housing briefs.

I appreciate that you don't all have that luxury of a 9-12 month lead in time with some short notice discharges but what time you do have needs to be used to prepare.

This month's magazine is a bumper edition so I have tried to give you varied topics. There is information on housing in Northern Ireland, Wales and London; also an article on Help to Buy in Northern Ireland. We have a small article on possible problems when people have marital issues and are living in Service Family Accommodation (SFA) and some information on the Services Cotswold Centre. We have all you need to know about keeping pets in SFA and what you can do if like me you are fed up of cleaning your SFA when you hand it back! I have a piece from an ex colleague of mine about how it felt when he left the Royal Air Force after spending many happy years in SFA. If you are living in SFA you should be getting an explanation about the Combined Accommodation Assessment System (CAAS) but there is also a piece of writing and a pictorial of what you should expect. Finally for those struggling to find the rental deposit required I have the rules covering the new advance of pay for this opportunity.

Again please look out for a briefing close to you and remember it is not just for people in resettlement.

Thank you for reading.

FS Jeff Knight, JSHAO Office Manager



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regulars

REGIONAL PRICES
 CONTACTS SALES LISTS

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

General Enquiries:

Civ: 01252 787574 Mil: 94222 7574

Email: AWS-JSHAO-Mailbox@mod.uk

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

Tel: Mil: 94222 xxxx Civ: 01252 78xxxx

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MARITAL Breakdown

In the event of a marital breakdown, support can be obtained from the Army Welfare Service, RM/RN Welfare Service (NPFS) and SSAFA. Support for both serving personnel and spouses/partners is confidential. Staff are trained to work with couples and can offer support with either reconciliation or separation. In some instances, access to specialist counselling services may be provided.

Marriage/partnership issues seem to be a part of life and whether it is a 'growing apart' or more acrimonious it happens and it may affect your ability to stay in your Service Family Accommodation (SFA). As stated above there is a lot of assistance out there to help resolve any problems you may have but sometimes things may be too far down the line. Your base welfare whether it be SSAFA, AWS or NPFS will be trained to work with you and if necessary will be able to signpost you to outside agencies. Occupants are entitled to an initial reconciliation/cooling off period of up to a maximum of 93 days. During this period the Service spouse/civil partner (who in most instances would have moved into Single Living Accommodation (SLA)) will continue to pay the SFA charges and any SLA/food charges in accordance with JSP 754. If things are reconciled during this period then he/she will move back into the SFA and continue to pay the correct charges as they had previously done.

However if reconciliation is not to occur then at anytime during or at the 93 day point the Service person will amend their PStatCat through their local Admin office. At this point the MOD Housing contractor will be informed and will issue the Notice to Vacate (NTV) to coincide with the end of the second 93 days along with a Proportionality Exercise to establish any continued occupancy needs beyond the expiry of the 93 day NTV. After completion of

the Proportionality Exercise which should take into account consideration of things such as children's educational needs, welfare and medical issues, the Housing Provider (in conjunction with the MOD Contractor) may issue a revised NTV. If there is still an entitlement to SFA ie both partners are Service personnel and through circumstances one becomes PStatCat 2 then make sure everyone is fully aware.

There are extra provisions once estrangement has been decided within JSP 464 Chapter 3 Section 5 0342 for personnel serving overseas at the time:

Families repatriated to UK from NI/overseas following estrangement. Families repatriated to UK following estrangement abroad have an entitlement to 93 days occupation of the nearest available SFA to their preferred area of choice in UK, or the balance of 93 days if the change of PStat Cat form had been previously signed prior to the families return to UK. At the point of occupancy the Housing Provider will also conduct a Proportionality Exercise to establish any continued occupancy beyond the expiry of the 93 day notice to vacate, which should consider factors such as children's schooling, relevant welfare and any medical considerations. The Service person's former spouse/civil partner will pay SFA charges for the period of 93 days after the form is signed. The allocation of SFA to an estranged spouse/civil partner after change in personal status category may be construed by Local Housing Authorities (LHA) as re-housing, and as such may prejudice LHA housing allocations. For this reason it is recommended that the change in personal category status is delayed until the spouse/civil partner returns to UK and is allocated SFA. Occupation of SSAFA by estranged families is not permitted in view of the 6 month security of tenure provision in the tenancy agreement which exceeds the 93 day entitlement.

The Services Cotswold Centre (SCC) is a tri-Service facility which provides short-term transit accommodation for Service Personnel, their spouses, civil partners and families. The SCC accommodation comprises of 60 self-contained chalet style homes and is located near Corsham in Wiltshire.

Eligibility

Service Families may be accommodated at the SCC if they are:

- A Service Person and/or their spouse or civil partner whether or not they are accompanied by children or any other authorised immediate family members
- Estranged families, spouses and civil partners of Service personnel who are able to cover the costs of their accommodation and living expenses for the duration of their stay, this may include those in receipt of a Family Maintenance Grant. Families in Service Families Accommodation (SFA) within the UK will only be accepted in exceptional circumstances and when authority has been granted by the single Service Housing Colonels.
- Injured Service personnel, their carers and/or immediate family members where authorised by the OC SCC and welfare providers for the purposes of recuperation during rehabilitation.

Where a requirement falls outside of the above eligibility, the parent Unit should seek advice from the OC SCC about entitlement. Unit casework should be staffed through OC SCC to the single Service Housing Colonels for authority to accommodate.

Examples of when the SCC may be used

The SCC normally provides short-term temporary transit accommodation for Service families, spouses and civil partners and entitled Civil Servants of all ranks/grades for periods of up to six months. The following are examples of use in priority order:

- Providing emergency accommodation for families, spouses and civil partners who are evacuated from overseas assignments.
- Meeting a welfare need such as: injured service personnel, their carers and/or immediate family members for the purposes of recuperation during rehabilitation. Responding to other family disruption needs; estrangement, divorce or returning to the UK from overseas for hospital treatment.
- Providing families, spouses and civil partners with accommodation between assignments. This may include families, spouses and civil partners on call-forward to an overseas assignment or repatriated back to the UK at short notice for other Service reasons.
- Providing short-term temporary accommodation for those leaving the Services who are able to cover the cost of their accommodation and living expenses.
- Families, spouses and civil partners wishing to take inter-assignment leave, R&R or seeking accommodation for a short break may also apply for accommodation on the understanding that other categories take priority at short notice.
- Units with families, spouses and civil partners who become entitled to SFA after completing Phase I training and in exceptional circumstances require temporary accommodation until SFA or substitute SFA are allocated.

Entitled families requiring accommodation for longer than 6 months should apply to CarillionAmey Occupancy Services using Electronic MOD Form I 132 – Application to occupy Service Family Accommodation. Where there is a need for accommodation in excess of 6 months because of estrangement, extensions will be reviewed by OC SCC on a case by case basis. If required, the case is to be referred to the single Service Housing Colonels.

Families Accommodation

The families' accommodation consists of heated and fully furnished self-contained chalet style homes and single storey semi-detached units of various sizes. The accommodation includes:

TV sets, freeview boxes, cutlery, crockery, refrigerator, freezer, bedding and towels. Other 'Get you in packs' can be provided on request for an additional cost. The centre has two units adapted for disabled and wheel chair users.

On-site facilities

The SCC has an on-site Local Education Authority (LEA) funded primary school and early years centre. Other facilities include an Amenities Centre with Internet access, Bar, Games Room with a large TV/Video screen, launderette and furniture store. Off site, local shops and other facilities are located within Corsham, which is approximately one mile from the SCC.

Accommodation Charges

Accommodation, fuel/light and nominal maintenance charges are raised according to type of occupancy, on a daily or monthly rate. Charges are reviewed annually by the SCC Management Board in line with the accommodation charging policy for the MOD. Current rates are available on the SCC intranet/internet sites (through the AWS) or by contacting the SCC directly.

Charges are not raised for injured Service personnel and their immediate family and/or carers who accompany the injured person. In these cases the Service person has to be referred to the SCC by a single Service Welfare Provider (RNRMW, RAF CS or AWS) confirming that recuperation is required during rehabilitation.

Booking Accommodation

For routine cases, sponsor units should send applications by using the booking form here.

Short notice emergency applications can be made by telephoning: 0044 (0) 1225 810358 or mil 94382 Ext 4521.

Families, spouses and civil partners should aim to arrive during week-day working hours when the reception facility is fully staffed. During normal working hours families who arrive by train can be met and transported to the SCC. The nearest railway station is Chippenham. Other railway stations within reasonable travelling time include Trowbridge and Bradford-on-Avon.

Outside working hours; families, spouses and civil partners with mitigating circumstances may arrive and be received at the SCC if prior notice is given. Reception arrangements can be made by contacting the SCC Duty Officer on 01225 810358.

Upon arrival at the SCC individuals occupying accommodation will be required to sign the SCC licensee agreement.

Contact Details

The SCC can be contacted as follows:

During normal working hours:

Mon-Thu: 0800-1600 hrs, Fri: 0800-1530 hrs

Civil Tel: 0044 (0) 1225 810358 Fax: 0044(0)1225 816918

Mil Tel: 94382 Ext 4521, Fax 94382 Ext 4529

Email: scc-receptionist@mod.uk

Out of hours the SCC can be contacted through:

Civil Tel: 01225 810358 Fax: 01225 816918

Postal Address: Services Cotswold Centre (SCC), Neston, Corsham, Wiltshire SN13 9TU

Life after the Royal Air Force

– Ex Cpl Darren Cunningham

August 2010 and I had just returned from an overseas posting and with only 17 months left in the Service, proceeded to my final tour. Top of the agenda was looking for somewhere to live. Unfortunately I was not in the same position as your average first-time buyer; I had four children ranging from 3 to 19.

Due to ongoing family illnesses, we had decided to settle in Wiltshire as my last tour of duty was RAF Lyneham, which ensured we were close to both sides of the family. We had spent plenty of time searching on the internet for properties that would suit our needs (number of bedrooms, location etc), even going as far as adding ourselves to the local council's housing register. After checking on-line quotes for mortgages, we realised we may seriously struggle financially with the cost of the average house if we were to buy it outright.

I had already enrolled myself on the Career Transition Workshop (CTW) at Tidworth and decided to attend the Housing Brief as well. I did feel the majority of the brief was aimed at people who were in a different position than me, however, when they started discussing the merits of shared-ownership, my interest was piqued. Following the brief, I spent more time researching the various shared-ownership schemes available. Some seemed better than others, however, with a 4-month detachment around the corner, all thoughts of house purchase was put to one side.....

A few months later, my mother-in-law mentioned to us that she had seen a house on the internet that was a 50/50 ownership scheme. My wife and I searched and found it, and decided that it might suit our needs, so we made contact and arranged a viewing for the following weekend.

To cut a long story short, the property was a 3-floor town house and suited our needs. The couple who were selling; one an estate agent and the other worked for a Solicitors had already identified their new property and that was as far as the chain went. The next couple of weeks involved meetings with banks to arrange a mortgage, meetings with the housing association who owned the property and frequent



communication with the sellers. A point of note in our case was that we were unable to make a lower offer than the Housing Association valued the property at, so whilst we were unable to haggle over a price, there was also no risk of being 'gazumped'.

With a mortgage arranged, we made contact with the solicitors who had been recommended to us and hoped there wouldn't be any major problems; there weren't! From initial viewing to finish, the process took approx. 12 weeks, although I believe we were lucky.

Our overseas tour had allowed us to save a deposit, but we would still have struggled to get a mortgage to buy the property outright, particularly as I was coming to the end of my 22 year career with no job on the horizon. True, I would receive my lump sum when I left the RAF, but that was still 8 months away. As we could afford the mortgage on a 50/50 scheme, we decided to ignore the potential lump sum for the time being.

We have been in our home for over 4 years now and still retain the right to purchase the remaining 50% at any point, something we would like to do but are unsure if, or when we will. Regardless, it is our home and our names are on the deeds of the house; as we were advised by the Housing Association, this is not something that all shared-ownership schemes will do.

Advice to anyone at the end of their Service . . . I would suggest they weigh up all of their options and if a shared-ownership scheme seems to be the way forward, research who you will be buying/renting from and if they will allow you to purchase the remaining percentage.





LOCAL AUTHORITIES

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

GENERAL ENQUIRIES

City of London Corporation	020 7606 3030
City of Westminster Council	020 7641 1000
London Borough of Barking & Dagenham	020 8592 4500
London Borough of Barnet	020 8359 2000
London Borough of Bexley	020 8303 7777
London Borough of Brent	020 8937 1234
London Borough of Bromley	020 8464 3333
London Borough of Camden	020 7278 4444
London Borough of Croydon	020 8726 6000
London Borough of Ealing	020 8825 5000
London Borough of Enfield	020 8379 1000
London Borough of Greenwich	020 8854 8888
London Borough of Hackney	020 8356 5000
London Borough of Hammersmith & Fulham	020 8748 3020
London Borough of Haringey	020 8489 0000
London Borough of Harrow	020 8863 5611
London Borough of Havering	01708 434343
London Borough of Hillingdon	01895 250111
London Borough of Hounslow	020 8583 2000
London Borough of Islington	020 7527 2000
London Borough of Lambeth	020 7926 1000
London Borough of Lewisham	020 8314 6000
London Borough of Merton	020 8274 4901
London Borough of Newham	020 8430 2000
London Borough of Redbridge	020 8554 5000
London Borough of Richmond upon Thames	020 8891 1411
London Borough of Southwark	020 7525 5000
London Borough of Sutton	020 8770 5000
London Borough of Tower Hamlets	020 7364 5000
London Borough of Waltham Forest	020 8496 3000
London Borough of Wandsworth	020 8871 6000
Royal Borough of Kensington & Chelsea	020 7361 3000
Royal Borough of Kingston upon Thames	020 8547 5757

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.

Name	Tel	Counties Covered
Riverside ECHG	0345 111 0000	All
STOLL	0207 385 2110	Charitable Housing
Haig Housing	0208 685 5777	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



LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Wales. 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	TEL	WEB ADDRESS
Blaenau Gwent County Borough	01495 350555	www.blaenau-gwent.gov.uk
Bridgend County Borough Council	01656 643643	www.bridgend.gov.uk
Caerphilly County Borough Council	01443 815588	www.caerphilly.gov.uk
Cardiff Council	029 2087 2000	www.cardiff.gov.uk
Carmarthenshire County Council	01267 234567	www.carmarthenshire.gov.uk
Ceredigion County Council	01545 570881	www.ceredigion.gov.uk
City & County of Swansea	01792 636000	www.swansea.gov.uk
Conwy County Borough Council	0492 574000	www.conwy.gov.uk
Flintshire County Council	01352 752121	www.flintshire.gov.uk
Gwynedd Council	01286 685100	www.gwynedd.gov.uk
Isle of Anglesey Council	01248 750057	www.anglesey.gov.uk
Merthyr Tydfil Council	01685 725000	www.merthyr.gov.uk
Monmouthshire Council	01633 644644	www.monmouthshire.gov.uk
Neath Port Talbot Council	01639 763333	www.neath-porttalbot.gov.uk
Newport Council	01633 656656	www.newport.gov.uk
Pembrokeshire	01437 764551	www.pembrokeshire.gov.uk
Powys County Council	01597 826000	www.powys.gov.uk
Rhondda Cynon Taf County Borough Council	01443 424000	www.rhondda-cynon-taf.gov.uk
Torfaen County Borough	01495 762200	www.torfaen.gov.uk
Vale of Glamorgan	01446 700111	www.valeofglamorgan.gov.uk
Wrexham County Borough Council	01978 292000	www.wrexham.gov.uk

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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.

Name	Tel	Counties Covered
Bro Myrddin Housing Association	0800 316 9602	Carmarthenshire
Newydd Housing Association	0303 040 1998	Mid & South Wales
Cadwyn Housing Association	029 2049 8898	Vale of Glamorgan
Cantref Housing Association	01239 712000	North Carmarthenshire; North Pembrokeshire;
		Ceredigion; Powys
Cardiff Community Housing Association	0292 046 8490	Cardiff
Coastal Housing Group	01792 479200	Wales
Hendre	029 2067 5888	South Wales
Mid Wales Housing Association	0300 111 3030	Mid Wales
Seren Group	01633 679911	Wales
Wales and West Housing Association	0800 052 2526	Wales

social housing in Northern Ireland

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Northern Ireland. 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: www.gov.uk – **Apply for Social Housing**

Registered Provider Name	General Enquiries
Antrim and Newtownabbey Borough Council	028 9446 3113
Ards and North Down Borough Council	0300 013 3333
Armagh City, Banbridge and Craigavon Borough Council	0300 0300 900
Belfast City Council	028 9032 0202
Causeway Coast and Glens District Council	028 7034 7034
Derry City and Strabane District Council	028 7125 3253
Fermanagh and Omagh District Council	0300 303 1777
Lisburn and Castlereagh City Council	028 9250 9250
Mid & East Antrim Borough Council	0300 124 5000
Mid Ulster District Council	0300 013 2132
Newry, Mourne and Down District Council	0300 013 2233

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The details for local registered housing Associations in Northern Ireland can be found at www.nidirect.gov.uk/housing-associations contact of which there are currently 25 associations.

The Northern Ireland Federation of Housing Associations

Alternatively the Northern Ireland Federation of Housing Associations purpose is to promote housing associations in Northern Ireland and speak authoritatively on their behalf. The contact details are www.nifha.org

The NIFHA housing association membership directory can be found at: www.nifha.org/membership/hamembers/

WALES –



Help To Buy: Shared Equity Loan Scheme

(published by StatsWales May 2015)

- Since the introduction of the scheme on 2 Jan 14, a total of 1,378 'new build' property purchases worth up to £300,000 were completed using a Welsh Government shared equity loan
- Over this period, the total value of these loans was £48.7 million, with the value of the properties purchased totalling £245.7 million
- The mean purchase price of a property bought using the scheme was £178,290 with a mean equity loan value of £35,354
- The majority of homes purchased through the scheme were by first time buyers, accounting for 74% of total completions.



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Almost 1000 use Help to Buy

to get on property ladder in Northern Ireland

Almost 1,000 people have been helped onto the property ladder in Northern Ireland using the Government's Help to Buy schemes, new figures have shown. The bulk of the 915 who used the scheme were first-time buyers – making up 776 of the completions. Across the UK a total of 99,601 people have bought a home under Help to Buy, which enables people to buy a home with a fraction of the deposit they would normally require. That total is made up of people using the equity loan and mortgage guarantee schemes launched in 2013 – with the latter being rolled out across the UK.

The newly released figures cover October 2013, when the scheme began operation after it was unveiled in Chancellor George Osborne's spring Budget, to the end of March this year. 85% of the applicants for the scheme in Northern Ireland were first-time buyers – that's higher than the UK average of 78%. Mortgage completions in Northern Ireland, Scotland and Wales accounted for 18% of the total.

A spokesman for the Council of Mortgage Lenders told the Belfast Telegraph: "It is welcome to see the Help to Buy mortgage guarantee scheme has helped nearly 1,000 borrowers purchase a home in Northern Ireland so far. With 85% being first-time buyers, the scheme appears to be delivering in Northern Ireland its intended objectives of predominantly being used by those getting on the housing ladder purchasing average-priced properties."

The number of people using the scheme in Northern Ireland made up 2% of the total number throughout the UK. In the report into the success of the scheme – which was released by the Treasury – it said: "This is in line with Northern Ireland's share of overall UK mortgage lending. Since the scheme launched there have been 25,500 mortgage completions in Northern Ireland."

The average property value of Northern Ireland homes purchased under the scheme was £103,335. As expected, that figure was the lowest of any UK region, with London topping the table at £287,109. East Belfast boasted the largest number of mortgages taken out using the scheme, with 77 given the green light during the period.

The scheme is supported by several banks in Northern Ireland, including Ulster Bank, Bank of Ireland, HSBC and Santander. Economist John Simpson said the initial numbers were positive. "I thought Northern Ireland would have been slow to react, because we have more families here in negative equity," he said. "The general presumption is that we have fewer people in the housing market." Mr Simpson said with more families in Northern Ireland in negative equity, it "wasn't surprising" a larger proportion using the scheme were first-time buyers. "The large numbers of first-time buyers is to be expected, which is a good thing. "But we need things in the housing market to be more stable, and there are problems in terms of social housing."

Source: **John Mulgrew**, <http://www.belfasttelegraph.co.uk/business/news/almost-1000-use-help-to-buy-to-get-on-property-ladder-in-northern-ireland-31276370.html>

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

Combined Accommodation Assessment System (CAAS)

The modern Combined Accommodation Assessment System (CAAS) will create a fairer, simpler and more balanced way of charging for accommodation.

The new charging system for Service accommodation will be introduced in less than a year. From July 15, occupants of UK Service Families Accommodation (SFA) will have begun to receive individual letters containing further information about how Combined Accommodation Assessment System (CAAS) will affect them and this will include an estimate of what the charging band will be for their SFA when CAAS commences in April 2016 and in future years.

Under CAAS, Service Accommodation will remain heavily subsidised compared to market rates. The highest charge will be the same as under the current 4 Tier Grading regulations and will continue to be subject to recommendations from the Armed Forces Pay Review Body. Those in the highest-rated properties (Grade 1) will pay no more under CAAS but, because CAAS uses new criteria and is more accurate, almost everyone's charge will change.

CAAS will still consider the condition, scale and location of the property, just like the current system, but will use more modern, objective assessments that will apply fairly and equally to all. The criteria have been designed so that the charge Service personnel pay will be much more closely dependent on the factors that they have told us matter to them. The condition of the property will

be the most important factor and charges will be significantly discounted where accommodation does not meet clear benchmarked national standards. For personnel who experience an increase in rent, the change will (where appropriate) be introduced gradually over a number of years to ensure a manageable and fair transition.



An accommodation officer with a service family outside a property

[MOD/Crown Copyright]

To ensure that SFA charges are as accurate as possible, a major programme of SFA surveys began over the summer, both in the UK and overseas. For the properties being surveyed, occupants are being written to regarding appointments and they should bring this to the attention of their chain of command if they require time off work to allow access to the property. Local commanders will be written to by DIO, seeking their support in releasing personnel to ensure survey appointments are met or, where necessary, rescheduled. There are some differences in how CAAS is being implemented overseas which are being explained separately to SFA occupants but all SFA occupants worldwide will be written to by February 2016 with details of their confirmed CAAS charging band which will take effect from April 2016.

Walk Away Cleaning Scheme

When you Move Out of your Service Family Accommodation you have to prepare the property so that it meets CarillionAmey's Move Out standard. This includes cleaning the property and the garden to the required standard.

Moving can be stressful, so to help smooth the process, CarillionAmey offer a Walk Away Cleaning Scheme, and a garden option has now been included.

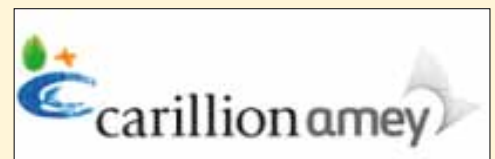
At your Pre Move Out appointment the Accommodation Officer can offer you this service based on a clear set of rates, related to the size of the property, and with a range of options. You only pay for what you want to be cleaned – the choice is yours. You can choose which parts of the house and garden you want them to clean. It starts with a basic clean but you can opt to pay for additional services such as cleaning the carpets or the cooker. The service is offered at a discounted rate compared to the charges that you would have to pay at Move Out.

If you are interested, you should give the Accommodation Officer your details and CarillionAmey will contact you within two working days. Payment can be made by credit or debit card, and once you have paid you will be sent a certificate as a receipt of your payment. The Accommodation Officer will need to assess whether you can be offered the garden element and confirm to the Walk Away team that it can be included.

You remain responsible for removing your possessions and for any damage, but you can simply present the certificate at Move Out and the Accommodation Officer will not raise charges for cleaning and garden services that you have paid for through the scheme.

Visit the CarillionAmey website for further details. Including the rates, and details of what is included in a basic clean.

Please note, this service is not available to occupants living in SSFA, PFI or Bulk Lease Hire properties.



Snapshot of NEM (May 2015 Edition)

The Combined Accommodation Assessment System (CAAS) SFA - UK Ex

There are differences with overseas CAAS, these will be covered by a separate communications product from JFC. ■

Accommodation charges will be determined by Three Factors: Condition, Scale and Location. Where a standard is not, or cannot, be met the charge is reduced to reflect the deficiency from the target standard. Against each of these factors, SFA will fall into one of three incremental levels.

Level	Condition
1	Decent Homes Plus (DH+)
2	Decent Homes (DH)
3	Decent Homes Minus (DH-) (Will not be allocated after Apr 16)

Condition



What makes a decent home ?

- Effective Drainage
- Adequate lighting, heating & ventilation
- Safe electrics
- Effective noise & thermal insulation
- Building in safe & reasonable state of repair
- Efficient boilers / plumbing
- Kitchen of adequate size and layout
- Efficient heating
- Energy efficient
- Appropriately located bathroom

A Decent Home is determined by the national standard and requires SFA properties to meet all of the following four criteria:

- It meets the statutory minimum standard for housing.
- It is in a reasonable state of repair (assessed from the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- It has reasonably modern facilities and services (assessed according to the age, size and layout/location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).
- It has a reasonable degree of thermal comfort. This is assessed using the Government's Standard Assessment Procedure for measuring energy efficiency. ■

Scale

The scale element of CAAS is based on two factors: size and features (functional amenity and physical characteristics), benchmarked against DCLG national space standards. Each property will be assessed as Upper, Middle or Lower scale based on the following criteria:

Size
Properties will be assessed based on either one of the following size criteria:

1. A measure of the overall size – the Gross Internal Area (GIA) (measured in accordance with Royal Institute of Chartered Surveyors Code of Practice); or
2. A measure of the habitable space – the Effective Floor Area (EFA) (measured in accordance with Royal Institute of Chartered Surveyors Code of Practice; a cumulative floor area of the kitchen, sitting, dining, bedrooms, dressing room and study).

The measure of habitable space (EFA) does not apply if the overall size (GIA) has already been applied.

Features

CAAS will provide a discount if a property lacks certain functional amenities.

The measures of size and features are used to identify properties that are affected by one or more of the scale factors to produce an overall CAAS classification (Upper, Middle or Lower).

A rental discount will be applied to properties by adjusting the property to a reduced scale category, with the starting level set at Upper (no discount), and the lowest rent level capped at the Lower category. ■



Location

Assessment Criteria

Location assessment is based on services and determined by a classification system, using individual property postcodes. Each property is assessed as Urban, Intermediate or Rural based on the following criteria:

Accessibility

The overall measure of average accessibility is determined by assessing travel time to eight key amenities:

- Food store
- GP
- Employment Centre
- Primary school
- Secondary school
- Further education institution
- Hospital
- Town centre

This is measured by public transport using Department for Transport indicators, at the following thresholds:

1. Urban (less than 20 minutes)
2. Intermediate (between 20 and 30 minutes); or

Assessment Process

SFA will be assessed by a combination of surveys and extrapolation of survey results. More than 8,000 surveys have been carried out to date primarily in empty SFA to minimise disruption to occupants.

During the period May – Nov 15 further surveys will be carried out, including occupied SFA (you will be advised in writing if your SFA has been selected for survey). It is expected that a significant proportion of SFA will need to be surveyed.

A survey looks at the condition and scale criteria (location has already been calculated).

The survey programme will focus on example houses that are the same by age, design, condition and energy rating. Similar SFA will be gathered into groups of 2 or more, and within a group a minimum of 2 surveys will be carried out.

More than 4,000 groups have been identified to date and this figure is expected to increase as the survey programme progresses.

Within a group, if the results of the survey sample are the same, they will be extrapolated to the remainder of the group. Where we have extrapolated SFA, we will do a number of sample surveys to confirm bandings.

If differences are found, at least 2 new groups will be created, and the process will start again. DIO know that there are large groups that will need fewer surveys as all the SFA are the same and have been recently upgraded. There will also be estates with many groups because they have a wider range of SFA by age and design, and these will require more surveys.

The assessments are subject to an assurance process by Caillion Arvey and separately by DIO. The results of the condition and scale assessment will be combined with the location criteria, and the CAAS Band calculated. ■

The roadmap to fairer charges

- Details released on the Combined Accommodation Assessment System
- Survey of properties
- Estimates of rent bandings sent to householders
- Final confirmation of rent bandings issued
- New charging rates come into effect



When can I expect to see more & where?

- May 15:** Test communications of CAAS at RAF Wotton – Tri Service Unit.
- May - Nov 15:** Continued assessment and surveys of SFA.
- Jul 15:** Receive estimate CAAS Band & explanation of methodology and transition to CAAS. No appeal at this stage.
- Between Sep 15 - Nov 15:** Receive final CAAS plan for your SFA at this stage.

As at May 2015 | JMAC 133P_131012 © HM MOD Green Copyright, 2015

Scale	Location
Upper	Urban
Middle	Intermediate
Lower	Remote

This leads to 9 different charging bands. The start of the banding (top charge – Band A) is set at Decent Homes Plus (DH+) for Condition, Upper Scale and Urban Location. The top charge band for each type of SFA, Band A, is recommended by the AFPRB annually.

The combined result of the assessment of each factor calculates the overall Rental Band for individual SFA in accordance with the Table below. Condition has double weighting for rental discount compared with Scale and Location (low NEM evidence collection).



The Combined Accommodation Assessment System is replacing the current 4-Tier Grading System on 1 Apr 16. Lets take a look at the detail.

3. Remote (more than 40 minutes)

Broadband Accessibility
The government target for all properties to have a basic 2 Mbps/s was considered, but it was agreed a finer measure was the national average to base any discount on. The national average broadband speed (currently 17.8 Mbps/s), using Ofcom data; properties not meeting this standard will be downgraded by one CAAS Band (may be in consideration with other weighting factors).

Deprivation
Where a property is located in one of the ten areas identified by government as the most deprived in Britain, the property will be downgraded by one category.

The measures of average accessibility, the broadband availability, and the indices of multiple deprivation are used to identify properties that are affected by one or more of the location factors to produce an overall CAAS classification. A rental discount will be applied to properties by adjusting the property to a lower rent category, with the starting level set at the Urban category (no discount), and the lowest rent level capped at the Remote category.

Calculating the CAAS Rent

The table below shows how the relationship between the outcomes for each of the three factors (Condition, Scale and Location) combine to produce an overall CAAS Band.

As an example, where Condition is deemed to be Decent Homes standard, Scale is Upper and Location is classified as Remote, the resulting CAAS Band is E.

Condition	Location			4TG	CAAS
	Scale	Urban	Intermediate		
DH+	Upper	A	B	£298 (Grade 1)	A £298
	Middle	B	C		B £246
	Lower	C	D		C £238
DH	Upper	C	E	£221 (Grade 2)	D £208
	Middle	D	F		E £179
	Lower	F	F		F £149
DH-	Upper	E	F	£135 (Grade 3)	G £119
	Middle	F	G		H £89
	Lower	G	H		I £59

Apr 2016

Apr 2017

How charges will change on transition to the new system

To illustrate what might happen, the table below shows hypothetical monthly charges for a three-bed home (Type C) under the old 4TG system and the new CAAS. If a home was undergraded under the 4TG system, the charge will rise gradually over a number of years until it reaches the correct level. Note that these are today's prices, not the exact figures that will apply in 2016.

Myth Busters

How will my charge be set?
The Armed Forces Pay Review Body (AFPRB) will continue to independently recommend the top rate – band A – with an overall spread of charges that is broadly equivalent to the current system. Because CAAS uses new criteria, almost everyone's charge will change. Charges are expected to increase for about three-quarters of occupants and decrease for the other quarter. All rises will be capped to a set amount each year. The cap will vary according to rank and house size, but will be around £40 a month for junior officers and £20-30 for other ranks. For the majority of properties, the total change to the monthly charge, staggered over several years, will be between £50 to £25 a month from its current level. This removes the unequal discount between property types under the current 4TG system, to provide a simple and uniform discount that is equal and fair to all.

So this is just a money making exercise?
No, CAAS seeks to both modernise the charging system as a replacement of 4TG, and rebalance the current inaccuracies in 4TG to meet the charge income levels that 4TG should have produced if it was maintained properly. The Department has committed to re-investing the extra income generated from correcting 4TG into service accommodation.

Charges are expected to rise on average, but this is because the old 4TG system wasn't being applied properly. The charges will ensure that a fair charge is paid for good quality properties – if you are in a property that is smaller, of lower condition or more remote, the charge will still be discounted.

If you're reinvesting the money, how will the standard of accommodation improve?
The new system will use the Decent Homes Standard which generally sets a higher bar than the current 4TG system. From April 2016, you will not be allocated a home that falls to meet this standard. This means, for example, that there will be modern kitchens and bathrooms and minimum standards on mould and damp.

The additional funds will also allow us to significantly increase investment in energy efficiency. We will run a programme that will benefit approximately 8000 service families – by 2019 they will see a direct reduction in their energy bills of up to £500 a year. We will also redesign the Fuel Subsidy Scheme so that most families in SFA should expect to pay less than the national average energy bill using Energy Performance Certification methodology.

What happens if the charge for my property is due to rise significantly?
Any increases will be signposted well in advance. If the charge needs to rise, we will have a protection system that will set a maximum cap for the increase in any single year. Any large increases will be staggered over a number of years (1 x CAAS Band per year).

If I have been undercharged in the past, are you expecting to recover the costs from me?
No, we won't be correcting errors under the old 4TG system, even where occupants have been undercharged.

If I end up paying less under the new system, can I expect a refund?
No. Charges based on the 4TG system were assessed on different criteria and may not reflect any improvements made to your property. But where your charge needs to be reduced, this will be implemented in full in April 2016.

Further info go to: www.gov.uk/new-employment-model

15 - Feb 16:
CAAS band and transition
SFA. Appeal available



Apr 16:
New charge for SFA under CAAS staged incrementally each year until the final CAAS band has been reached. Decreases will take effect immediately from Apr 16.



Houses vacated after Apr 16, that do not meet the DH standard will not be allocated until this standard has been reached.

Your Service Family Accommodation

Pets in your home

If you wish to keep a domestic pet* in your Service Family Accommodation (SFA) you must seek permission. You can do this by using the e-1132 form when applying for your SFA. If you are already living in your SFA you will need to contact the CarillionAmey Occupancy Services team and request permission. The team will also need to approve applications for any further pets you bring into your home. Once you have received approval to keep pets, please remember that this can be revoked by the MOD if the rules set out in JSP 464 Chapter 7 are not adhered to.

Pet owners in SFA also have other responsibilities

Garden/Outside

Gardens should be kept clean and tidy and free from animal mess. If you have a large pet (such as a dog) you must make sure that gates and fences are kept in good repair and that damage is not caused by excessive digging. When walking your dog you should keep it under control at all times. Do not allow it to access sports pitches or play parks and always clean up any animal mess.

Noise and nuisance

Noise and nuisance should be kept to a minimum – even if your pet is left alone during the day. Neighbours should not be able to hear noise from your pet during the evening, night or early morning.



Maintenance visits

Pets should be kept out of the way during maintenance/repair work. This not only ensures a safe working environment for engineers, but also protects pets from potential injury.



Looking after your pet

Check regularly for pests and parasites and keep up to date with flea treatments.



Hygiene

Carpets, floor coverings, fixtures and fittings should be kept clean. Stains should be dealt with straight away to prevent long term damage. Carpets should be free of pet infestations throughout your occupancy.



When moving out of your SFA you will need to make sure that your home meets the Move Out standard and provide proof that you have taken action to remove any evidence that pets have been kept in the property. Carpets, floor coverings, fixtures and fittings should be free of pet infestation and any areas of the garden that have been damaged by pets is repaired. You will need to provide evidence at Move Out that all floor coverings and/or soft furnishings (in the case of cats and dogs) have had an appropriate pesticide and/or deodorising treatment applied. If you choose to use the Cleaning Scheme you must make it clear that pets have been kept in the property. Please be aware that if an infestation re-occurs shortly after you have left the property, you may be liable for further charges to address the problem.

**Domestic pets include dogs, cats, rabbits, other small caged animals or birds. Consideration will be given to written requests to keep a large number of pets, or animals that are not classed as domestic pets, such as chickens – subject to the suitability of the property and impact on neighbours. Any potentially dangerous or exotic animals, larger animals such as horses, or farm animals such as goats, pigs or sheep will not be approved.*

The CarillionAmey Occupancy Services team are available to help Mon to Fri 0830 – 1500hrs
Call us on 0800 707 6000 - Option 3, email occupancyservices@carillionamey.co.uk or
visit www.carillionamey.co.uk

JOINT SERVICES Housing Advice Office

JSHAO was formed in recognition that many personnel were leaving the Services with little or no understanding of the civilian housing options and the differing and most probably greater financial implications compared to Service accommodation. Personnel with 20+ years were discharging with little or no knowledge of their housing options that the JSHAO provide. Although a lot of the work undertaken is directed at those approaching the end of their Service it is acknowledged that an earlier intervention may reduce the numbers of personnel still occupying Service accommodation as they approach their discharge date; with a more through-career education.

Civilian Housing Option Briefs are delivered pan UK, Germany and Cyprus designed to provide information to help the Service community to make more informed choices. The briefs cover:

- Understanding your housing need
- Government Financial Initiatives (including Forces Help to Buy)
- House Purchase
- Affordable Home Ownership Schemes
- Private Rental

- Social Housing
- Independent Financial Advice (provided by SIAP members)

JSHAO is also responsible for the management of the MoD Referral Scheme. 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. JSHAO works closely with a number of Housing Providers and Service Charities and when notified of available social housing, seek to identify applicants of the scheme who may be considered suitable. There may be no guarantee of success to the individual must endeavour to search for appropriate housing via Local Authority contact and registration. Social housing is allocated upon housing need criteria.

The Housing Matters magazine is a publication produced 10 times a year by JSHAO, providing housing advice and relevant topics to inform the Service community. Copies are available electronically and distributed hardcopy across the Services.

For more information about JSHAO, visit www.gov.uk.



PAY IN ADVANCE for Rental Deposits

Looking for a property to rent can be really tough; the best places get snapped up quickly and on top of that, you are expected to fork out a couple of months rent for a deposit upfront. Well, help is at hand, a new scheme developed by the Department of Communities and Local Government had just gone live in the MOD.

From 06 July 15 you are now able to take an advance of your salary to enable you to pay a deposit for a privately rented home. All permanent civilian and Service personnel are able to apply for the

scheme, as long as you have completed at least 2 months' of service.

What you need to know:

Details of the scheme are explained in JSP 754, Chapter 2, Section 5. Applications should be made on JS Form E004.

- You must live in the property you receive the advance for. The scheme is available in all UK locations.
- It is your responsibility to make sure the advance is affordable and that you take into account other advances you might be paying as well as your living costs.
- The advance is paid back out of your salary each month and must be repaid over no more than 12 months or prior to the end of your last day of service.

- As set out in the Housing Act 2004, your landlord must put your deposit in a government-backed tenancy deposit scheme. You have 45 calendar days to your Unit HR with evidence (usually a certificate) that this has happened.
- If you fail to secure the property for which you have received your advance, talk to your chain of command so they can decide whether it needs to be repaid immediately or whether you can have an extension in order to secure another property.

What you need to know as a Commanding Officer or Delegated Authority:

You play a crucial role in the process so it's important that you are aware of what you need to do:

- The rental market is very competitive so it is important that you approve the advance in a timely manner.
- You must ensure you receive the evidence (usually a certificate) that the landlord has paid the deposit into a Tenancy Deposit Protection Scheme within 45 calendar days of the advance being paid out.
- If personnel fail to provide this evidence, you should discuss the reason for this with them and take a supportive approach. For example, if the initial property was not obtained, but an alternative property is likely to be secured in the near future, then an extension can be agreed.

However, if it is unlikely that they will obtain another property, then you need to inform them the advance must be repaid. They are able to apply for another advance when needed.

HOUSING prices

Source:
www.lloydsbankinggroup.com

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

1 Scotland

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

2 Northern Ireland

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

3 The North

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

4 Yorkshire and The Humber

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

5 The North West

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

6 The East Midlands

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

7 The West Midlands

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

8 Wales

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

9 East Anglia

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

10 Greater London

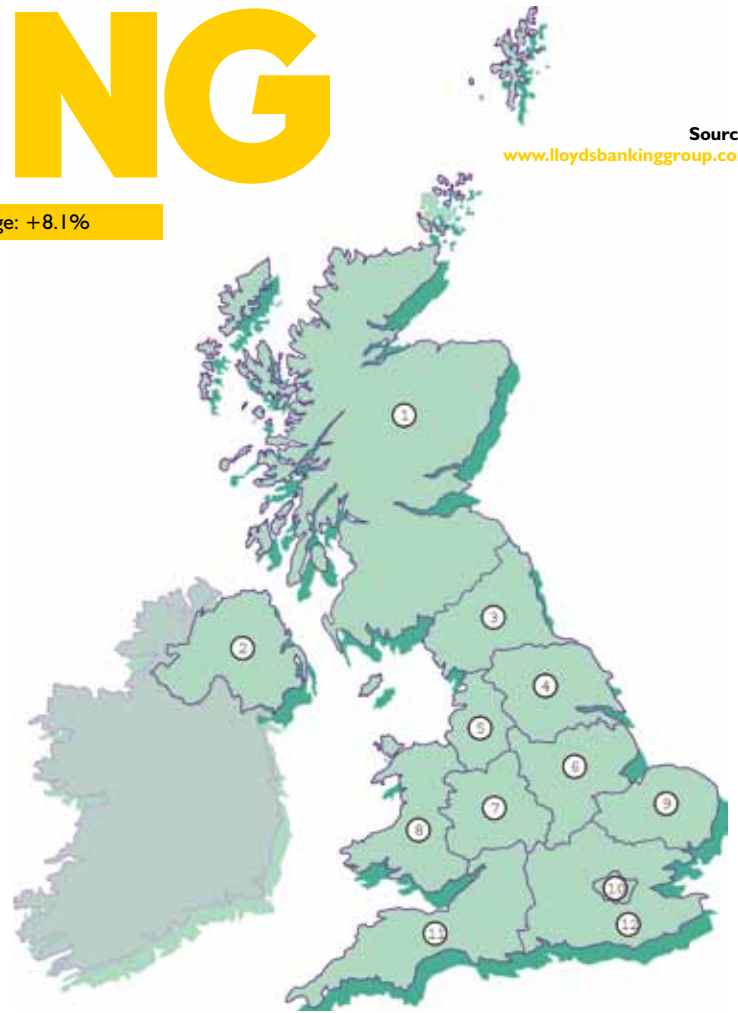
Average Price: £369,332
Quarterly Change: +3.8%
Annual Change: +15.3%

11 The South West

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

12 The South East

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



Commenting, Martin Ellis, housing economist, said: "House prices in the three months to March were 2.6% higher than in the previous three months. This measure of the underlying rate of house price growth increased for the third consecutive month in March.

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

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

Get priority for properties in Westminster

Homeownership Westminster is a council service that prioritises Ministry of Defence employees* for homeownership and rental opportunities through a number of different options.

Arrange a face-to-face meeting to find out more and see how we can assist with your housing aspirations!

Register today

Call: 0300 456 2097

Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk



 Find us on Facebook at Homeownership Westminster

 Follow us on [@HOW_Catalyst](https://twitter.com/HOW_Catalyst)

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

Homeownership Westminster is delivered by Catalyst Housing, a charitable housing association


City of Westminster

Sales list of

FORMER

Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
Cambridgeshire Haling Place	2 bed semi-detached Houses	£239,950	Sales Office Please call 01223 861877 or email: waterbeachsales@annington.co.uk
North Lincolnshire Kirtan in Lindsey	Selection of 3 bed semi and detached Houses	£114,950- £129,950	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or DDM Residential Please call 01724 868168 or email: Scunthorpe@ddmresidential.co.uk
Greater London Uxbridge	3 bed detached Houses	Guide price at £500,000	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
Greater London Uxbridge	2 bed apartments	£325,000- £331,000	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
High Wycombe	Selection of 2 bed semi-detached and terraced Houses	£260,000- £265,000	The JNP Partnership Please call 01494 528000 or email: wyc@jnp.co.uk
Henlow	Selection of 2 bed Houses	£174,950- £181,950	Sales Office Please call 01462 817166 or email: henlowsales@annington.co.uk or Your Move Please call 01462 355014 or email: hitchin@your-move.co.uk
Catterick North Yorkshire	3 bed terraced House	£89,950	Love Property Please call 01748 834373 or email: enquiries@lovepropertyuk.co.uk
Mill Hill – NW7	1 bed Flats	£289,950- £299,950	Barnard Marcus Please call 020 8446 4143 or email: northfinchley@sequencehome.co.uk or Bennett & Hall Please call 020 8346 2208 or email: info@bennett-hall.co.uk

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

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



USEFUL PROPERTY WEBSITES

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

www.belvoirlettings.com
www.estateagents.co.uk
www.home.co.uk
www.homes-uk.co.uk
www.naea.co.uk
www.new-homes.co.uk
www.primelocation.co.uk
www.propertybroker.co.uk
www.propertyfinder.co.uk
www.reallymoving.com
www.rightmove.co.uk
www.zoopla.co.uk

USEFUL BROKER WEBSITES

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

www.cdvm.com
www.charcol.co.uk
www.moneyextra.com
www.moneysupermarket.com
www.mortgage-next.com
www.siiap.org
www.spf.co.uk
www.virginmoney.com



CIVILIAN

Housing

BRIEFINGS 2015

Joint Service Housing Advice Office

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

SEPTEMBER 15

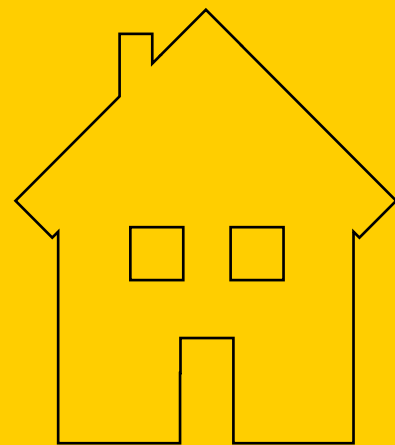
- Tue 1 Aldershot
- Wed 9 Plymouth
- Thu 10 St Athan
- Tue 15 Rosyth
- Thu 17 Kinloss
- Tue 22 Portsmouth
- Thu 24 Tidworth
- Wed 30 Cyprus

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



JSHAO BRIEFING PROGRAMME 2015

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

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

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



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

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

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

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

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

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Call: 01635 781130



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Help to Buy Agents



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