

# housing

Your civilian housing awareness **starts here** | **matters**

# HOME

A PLACE TO LIVE **NOT**  
JUST SLEEP

## featured



Housing Options in Scotland  
Help to Buy, Shared Ownership  
Credit Union Service

JSHAO works  
in support of



# 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](http://www.haighousing.org.uk)



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

SWITCHBOARD: 020 8685 5777 | FAX: 020 8685 5778 | EMAIL: [ENQUIRIES@HAIGHOUSING.ORG.UK](mailto:ENQUIRIES@HAIGHOUSING.ORG.UK)

Charity Registration Number: 1125556 | Scottish Charity Registration Number: SC040058



**Welcome to the Spring Edition of Housing Matters**, and for those of you who wondered where your magazine had disappeared to – you obviously didn't see the 'huge' notice on page 11 of the November issue which announced that we were relaunching as a quarterly publication in March 2016!!

The magazine has more pages of information, and we will always try to keep up to date with press releases and launches of new initiatives to assist Service Personnel in making informed decisions and choices about civilian housing – whether it be while you are in Service Accommodation and planning for the future, or soon to discharge which comes with issues such as finding somewhere to live!

Over the last three or four months, the Help to Buy ISA has been launched so look out in this issue for the article. Useful tips from the Department for Communities and Local Government is available through the GOV.UK website which has an 'own your own home' application – it could help with the donkey work of working out what best suits you in the housing market.

Courtesy of the Service Personnel Support-Accommodation Policy team, there is a further update on the Combined Accommodation Assessment (CAAS) due to start rolling out from 1 April 2016 and the Future Accommodation Model (FAM).

Our housing briefs, pan UK, Germany and Cyprus 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 pages 4 and 5 for locations, dates and points of contact to book a seat.

**Alison Shimmens, Head JSHAO**



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Floor 2 Zone 2  
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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](http://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](http://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine)

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# CIVILIAN

# Housing

## BRIEFINGS 2016

### Joint Service Housing Advice Office

Tue 5 Apr	Plymouth	09:30 – 12:30	Register via CTP
Wed 6 Apr	Tidworth	09:30 – 12:30	Register via CTP
Tue 12 Apr	RAF Wittering	09:30 – 12:30	Register by email to: WIT-Spttdfrec@mod.uk
Wed 13 Apr	RAF Waddington	09:30 – 12:30	Register by email to: 22TrgGp-RROLincolnshire@mod.uk
Tue 19 Apr	Wellington Bks	09:30 – 12:30	Register by email to: LONDIST-SO2Transition@mod.uk
Wed 27 Apr	Episkopi	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Thu 28 Apr	RAF Akrotiri	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Wed 4 May	Aldergrove	09:30 – 12:30	Register via CTP
Tue 10 May	Blandford	09:30 – 12:30	Register by email to: BlandfordGar-BGSU-WCSO@mod.uk
Wed 11 May	RAF Northolt	09:30 – 12:30	Register via CTP
Tue 17 May	Chatham	09:30 – 12:30	Register by email to: 30AEC-Chatham-IERO@mod.uk
Wed 18 May	Colchester	09:30 – 12:30	Register via CTP
Wed 8 Jun	SCC, Corsham	09:30 – 12:30	Register by email to: SCC-OM@mod.uk
Wed 22 Jun	Windsor	09:30-12:30 / 13:30-16:30	Register by email to: ICG-UWO@mod.uk
Thu 30 Jun	Portsmouth	09:30 – 12:30	Register via CTP
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: SGJMJSU-UAOSupport-EventsClk@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: 51X-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

SIAP 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, SIAP 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 SIAP 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 SIAP 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.

**SIAP 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 SIAP’s providers and products can be found at [www.siap.org](http://www.siap.org)



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

# Help to Buy Shared OWNERSHIP

Help to Buy Shared Ownership: current restrictions on who can buy a home through shared ownership will be removed from April 2016

Shared ownership allows people to buy a share of a home – rather than the whole house – and then buy a greater share over time as and when you can afford to. You pay rent on the rest of the property.

Prior to April 2016, shared ownership was allocated in several different ways including criteria set by Local Authorities; for example whether potential buyers worked in a particular local area or if they were already in social housing.

Help to Buy Shared Ownership will lift the limits so that **anyone** who has a household income of less than £80,000 outside London, and £90,000 inside London, can buy a home through shared ownership. Only military personnel will be given be priority over other groups. The scheme will apply across England.

People can buy a share between 25% and 75% of a home. The rent on the rest of the property won't be more than 3% of the amount left.

For example, on a house worth £227,000 where the buyer has bought a 40% share, the rent won't be more than 3% of the remaining 60% – in this case £4,000 a year, or £340 a month.

## London Help to Buy

**London Help to Buy: If you live in London the government will lend you 40% the price of your home from 2016**

Help to Buy: Equity Loans are already open to both first-time buyers and home movers on new build homes in England with a purchase price up to £600,000.

Previously, if you were able to pay at least 5% the value of your home as a deposit, the government lent you up to 20% of the rest of the value of the property, alongside your mortgage of up to 75%.

The Equity Loan scheme will be now available until 2021, and to reflect the current property market in London, from early 2016 the government will increase the upper limit for the equity loan it gives new buyers within Greater London from 20% to 40%. This is twice as generous as the existing scheme in the rest of the country.

More information on how to use London Help to Buy will be available in early 2016 on the **Help to Buy website**.





# Credit Union Service for



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

## THE ARMED FORCES

**Service Personnel have access to the use of safe and sustainable finance with the credit union service launched in November 2015.**

By paying a regular amount from your salary directly into a credit union, you will be able to avoid the struggle for credit approval and the siren call of the payday lenders.

The credit union service for serving Armed Forces personnel offers an easy alternative to banks, building societies and payday lenders. It increases the choice available for savings and loan facilities.

In the past, some personnel have struggled to get credit approved, partly due to moving regularly and not being able to build up a good credit rating. Some troops have also been targeted by payday loan companies. Armed Forces personnel will now be able to save with, and pay off loans from, the credit union through 'payroll deduction'. The payment will come directly from an individual's salary or pension at source.

The three credit unions, PlaneSaver Credit Union, Police Credit Union and London Mutual Credit Union, will work collaboratively to offer the best service for personnel. The provision and access to credit unions complements the existing financial support for the military, building on the MOD's work under its commitment to the Armed Forces Covenant.

Credit unions are owned by their members. This means they can offer competitive rates of interest on savings and loan products, as there are no third-party shareholders to whom profits must be distributed. Credit unions are also able to offer safe and sustainable loans to their members, and deposits are protected by the Financial Services Compensation Scheme.





# 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.

**Join forces with RIFT – get your free assessment TODAY!**

✓ **£2,500 tax refund**  
(avg based on 4 yr claim)

✓ **No forms**

✓ **No upfront costs**

✓ **No refund, no charge**

It's **PAYBACK TIME** visit **[riftrefunds.co.uk/MOD](http://riftrefunds.co.uk/MOD)**



email us [info@riftrefunds.co.uk](mailto:info@riftrefunds.co.uk)



Call us on 01233 628648



Text RIFT to 80010

**We're here when you need us:** Mon to Thurs 8.30am - 8.30pm Fri 8.30am - 6.30pm Sat 9.00am - 1.00pm



# 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](http://riftrefunds.co.uk/MOD)

# Help to Buy: ISA

## open yours today!



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

**The Help to Buy ISA (Individual Savings Account) was launched at the 2015 March Budget, and is part of the government's long term plan to support people who want to work hard, save up for a deposit and buy their own home. As with all ISAs, you have to be aged 16 years or over to open an account. Access to this scheme became available in December 2015.**

### So How Will It Work?

First-time buyers eager to make the most of the scheme can also open their account with a one-off lump sum of up to £1000 in addition to the monthly maximum of £200.

So for every £200 you save into the ISA, the government will give you another £50! And it's all tax free!! This is a massive 25% bonus on top of what you have saved. The government will give you this 25% bonus when you purchase your property, provided your Help to Buy: ISA has a balance of at least £1,600 which means a bonus of £400. The maximum bonus you could receive is £3,000 if your Help to Buy:ISA has a balance of at least £12,000 in it when you close it to purchase your property.

**Receiving the bonus** – When you are in the process of buying your first home, your solicitor or conveyancer will apply for your government bonus. Please check whether your solicitor or conveyancer is participating the Help to Buy: ISA scheme, as they will need to register with the scheme before they can apply for your bonus.

**Bonus Deadline** – You must claim your bonus by 1 December 2030.

**It's one per person, not one per property** – Couples buying together will be able to combine their bonuses, meaning a potential boost of up to £6000 towards a deposit for a first home. Additionally, you will receive interest from each of the brands offering this account, over and above the government bonus, but it is important that you decide where you want to put your money as interest rates offered by the brands may differ.

The government bonus is linked to property purchases up to the value of £250,000 outside London and £450,000 inside London. For those considering purchasing a property in London, the government is increasing the loan from 20% to 40% using the government's Help to Buy: Equity loan, so that combined with the Help to Buy: ISA is a huge plus.

### Brands offering the Help to Buy: ISA

Fourteen brands have signed up to the Help to Buy: ISA scheme. They are:

- Aldermore
- Barclays
- Bank of Scotland
- Clydesdale Bank
- Halifax
- HSBC
- Lloyds
- Nationwide
- NatWest
- Newcastle Building Society
- Santander
- Ulster Bank
- Virgin Money
- Yorkshire Bank

Interest rates will vary between those offered by each of the brands, so do your research!

### Help to Buy: ISA – FAQs

#### Can I open a Help to Buy: ISA with someone else?

No. Help to Buy: ISAs are only available to individuals. But, you can put more than one government bonus towards the home you are buying. So, if you are buying a home with someone else who is also a first time buyer, they can open and save money into their own account and receive a government bonus.

#### What is the definition of a first time buyer?

A first time buyer is someone who does not own, and has never owned, a home anywhere in the UK or the world.

#### How many Help to Buy: ISAs can I have?

You can only have one Help to Buy: ISA at any one time. Unlike a cash ISA, you can't open a new one every year. But you can transfer your Help to Buy: ISA from one bank or building society to another.

#### Can I open a Help to Buy: ISA on behalf of someone else?

No. Help to Buy: ISAs must be opened by individuals aged 16 years and over.

#### I already have a cash ISA – can I open a Help to Buy: ISA too?

You can put money into a cash ISA and Help to Buy: ISA in the same tax year, but you will have to take additional steps.

If you paid into a cash ISA after 5 April 2015, to open a Help to Buy: ISA this tax year (ie before 6 April 2016), you will have to transfer your active cash ISA to a Help to Buy: ISA.



You can transfer up to £1,200 of your active cash ISA balance into your Help to Buy: ISA. Anything more than this should be moved into either a stocks and shares ISA or a non-ISA account.

Alternatively, portfolio ISAs allow you to hold multiple ISA products within a cash ISA wrapper. You can still only have one active cash ISA but it can be made up of one or more standard cash ISA products, including a Help to Buy: ISA. With a portfolio ISA, you can save into a cash ISA and a Help to Buy: ISA at the same time. The standard cash ISA and Help to Buy: ISA allowance limits will still apply.

You are able to continue to save money into a stocks and shares ISA, even if you open a Help to Buy: ISA.

**I haven't opened a new cash ISA this tax year, but I have an old cash ISA from a previous tax year. Can I open a Help to Buy: ISA?**

If you haven't opened a new cash ISA, or put any money into an existing cash ISA since 5 April 2015 you can open a Help to Buy: ISA.

**Do I have to make the deposit at a certain time during the month?**

Your monthly allowance is per calendar month. This means, for example, that if you open your account on 28 March, you will have until the end of 31 March to make any deposits up to the first month's limit of £1,200. You can then deposit up to £200 any time between 1 April and 30 April and in all following months.

**Can I make multiple deposits into my Help to Buy: ISA during a single month?**

Yes. As long as your provider's terms and conditions allow it, you can make multiple deposits of up to £1,200 in your first month, and up to £200 in following months.

**If I transfer my Help to Buy: ISA to another bank or building society, can I put in the maximum initial deposit of £1,200 again?**

No. You can transfer your Help to Buy: ISA to a different bank or building society, but your allowances will stay the same. So, even if you did not put in the full £1,200 when you first opened your Help to Buy: ISA, you will not be able to deposit more than your monthly allowance of up to £200.

**Do I have to put away £200 every month?**

No. You don't have to put money away every month and the amount you save into the account every month is up to you – as long as you don't go over £200.

You can't build your allowance though. For example, if you don't put money away during January and February, this doesn't mean you're allowed to save £600 during March.

**Can I withdraw money from my Help to Buy: ISA?**

Yes. You can withdraw money from your Help to Buy: ISA account at any time. But you can't put all the money you've withdrawn straight back into the account – you're still only able to save up to £200 in every month. For example, if you deposit £200 and then withdraw £50 in the same month, you will have to wait until the next calendar month to make another deposit.

There are exceptions if you withdraw your money in order to purchase a home and the sale falls through (see final question).

**Will my interest count towards my government bonus?**

Yes. Your government bonus will be calculated based on the amount of money you have in your account when you close it. This includes both the money you have saved, and any interest you have earned on that money. You will not receive a government bonus of more than £3,000.

**Will I get interest on my government bonus?**

No. Your government bonus won't be paid into your account. When you purchase your home, your solicitor or conveyancer will apply for your bonus. Once they receive the bonus, they will transfer it to the seller with any other money you are putting towards your new home.

**How long will Help to Buy: ISAs be available for?**

You'll be able to open a Help to Buy: ISA until 30 November 2019. After that date they won't be available to new savers anymore – but if you opened your Help to Buy: ISA before then you can keep saving into your account.

You must claim your bonus by 1 December 2030.

**If I close my account, can I open a new Help to Buy: ISA?**

If you hold a Help to Buy: ISA, and close it without claiming your government bonus, you can open a new account.

**What is an ISA Manager?**

Your ISA Manager is your bank, building society, or credit union where you opened your Help to Buy: ISA.

**Do I have to live in the home I am buying?**

Yes. This must be your only home, and cannot be rented out or used as a holiday home.

The one exception to this is for members of the armed forces and their spouses or civil partners. If you intend to use the property as your main residence, then you will still be eligible for the scheme, even if you are unable to live in it as your main home when you first purchase it. When you first purchase your property, you will be able to rent it out until you are able to move in.

**Can I buy a property without a mortgage?**

No. The property you are buying must be mortgaged in order to be eligible for the government bonus.

**Do I have to be on the mortgage of the property I am buying?**

No. However, your name will have to be on the Title Deed of the property.

**Do I have to take my mortgage out with my Help to Buy: ISA provider?**

No. You are free to find the mortgage which best suits you.

**Can I use my Help to Buy: ISA with any other government housing schemes?**

Yes. You can use your Help to Buy: ISA with other government schemes, like the Help to Buy: Mortgage Guarantee and Equity Loan schemes. You just need to check the eligibility requirements of the scheme you wish to participate in.

**How do I apply for my bonus?**

When you find your home, your mortgage lender will ask you to hire a solicitor or conveyancer. They will handle all of the legal aspects of

buying your home, including applying for your government bonus. When you are close to finishing your purchase, you will need to let your Help to Buy: ISA provider know, and close your account and you will receive a closing letter. You will need to take this letter to your solicitor or conveyancer so that they can apply for your bonus. They will add this to the other money you are putting towards your first home.

Don't just withdraw all of your money as you will not receive the closing letter and you won't be able to claim your bonus. If you lose your closing letter, your bank or building society will be able to give a new one.

#### **How much will my solicitor or conveyancer charge me to process my government bonus application?**

Your solicitor or conveyancer cannot charge more than £50 + VAT to process your bonus application.

#### **What about if I want to buy a home before I've saved enough to claim the maximum £3,000 bonus?**

You need to save at least £1,600 to receive the minimum government bonus of £400. If you close your account without saving that amount you will not receive a bonus. If your Help to Buy: ISA has a balance of £1,600 or more, you can apply for your bonus at any time.

#### **How long after I close my account do I have before I need to claim my bonus?**

You need to claim your bonus within 12 months of closing your account. You should not close your Help to Buy: ISA unless you are confident that you are about to buy a home.

#### **What happens if my house purchase does not go ahead?**

If your property purchase doesn't go through, after you have claimed your bonus, you can re-open your Help to Buy: ISA. Your solicitor or conveyancer will return your bonus to the government, and give you a document (called a purchase failure notification) confirming your property purchase did not complete. If you take this to your bank or building society, they will re-open your account for you. At this point, you will be able to deposit your money as a lump sum. So, if you closed your account with £12,000 in it, you will be able to re-deposit £12,000.

If you decide not to re-open a Help to Buy: ISA, you can use your purchase failure notification to deposit your lump sum in a cash or stocks and shares ISA. This will not count towards your annual ISA subscription limit. However, if you do put your money into a cash or stocks and shares ISA, you won't qualify for a government bonus if you later use the money to buy a home.



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

# OPEN THE DOOR TO OWNING YOUR OWN HOME

The Department for Communities and Local Government has made available through the GOV.UK website the 'own your own home' application which provides advice about accessing the various Government funded affordable housing schemes. The website suggests specific products that would suit an applicant's circumstances based on the response to the relevant questions and includes a specific option for the Armed Forces.

To access the website, go to [www.ownyourownhome.gov.uk](http://www.ownyourownhome.gov.uk)

By answering a few simple questions such as private, council, homeowner or none of these, to declaring your salary, whether

you have ever owned your own home, or are currently serving in the Armed Forces – the tool filters the information you have provided and offers various schemes from Forces Help to Buy, to the Self Build Portal.

The website also has links to the Money Advice Service which is a free, impartial service set up by the government ([www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)). It is available online, over the phone (Tel. 0300 500 5000) and by web-chat, in printed guides, and face to face through a UK-wide network of Money Advisers. Their Ask Ma campaign is letting millions of people know about their free service.





# STARTER HOMES

source: [www.mortgageadvicebureau.com](http://www.mortgageadvicebureau.com)



## What are Starter Homes?

Starter Homes are new properties that will be built on designated development areas such as under-used commercial land or vacant sites and will be available at a 20% discount to first-time buyers. According to plans, the scheme will apply to homes worth up to £250,000 outside of the capital, or £450,000 within London.

## What's the catch?

Other than having to be under the age of 40, prospective buyers cannot have previously owned their own homes. After purchasing the property, you will not be able to sell or rent it out for their full market value for the following five years.

## Where has the scheme come from?

Starter Homes will be built on designated Starter Home developments. According to the criteria established by Government, for approval as Starter Homes, the development will need to be on previously under-used commercial or industrial land and/or sites that are not currently assigned for housing development.

There is expected to be 200,000 new homes to be built under the scheme by 2020 and, as of yet, the properties will be in England only, with the exact location of the homes being dependent upon where the suitable land becomes available.

## How do I find out when Starter Homes become available in my area?

Whilst the properties will be marketed in the usual way, registering your interest on the scheme website: **[www.starter-home.co.uk](http://www.starter-home.co.uk)** will allow you to keep up-to-date as new homes become available in your area.

The Starter Home initiative doesn't have a formal end date as such, but as it involved a change to national planning policy, it can be reversed or amended by the government at any time, which is why it is important that you seek advice from a professional mortgage adviser when considering your next move.



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# SHORT TERM ACCOMMODATION FOR VETERANS

MOUNTBATTEN PAVILION, KENT

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# Mountbatten Pavilion

SUPPORTED HOUSING IN AYLESFORD, KENT

Individual Rooms | Shared Bathrooms | Welfare Support



Mountbatten Pavilion is our 28 bed home and supported housing scheme for Armed Forces veterans and their dependants. It is available to adults of all ages as temporary accommodation with access to welfare support that provides the opportunity to move on to independent living in the future.



Talk to us to find out more about the supported housing that we have available and the support that we can provide you.

**CONTACT US TODAY**

**01622 882082**

[living@rbli.co.uk](mailto:living@rbli.co.uk)

# Immigration Status —

(information sourced from [www.gov.uk](http://www.gov.uk) extracts from HM Forces: applications on discharge)

**The Home Office leads on immigration and passports, drugs policy, crime policy and counter-terrorism and works to ensure visible, responsive and accountable policing in the UK.**

It has published a guidance document on how the UK Visas and Immigration department handles settlement applications from members of HM forces who have been discharged.

**Eligibility Requirements** To be eligible the applicant must on discharge:

- have completed a minimum of four years' reckonable service
- meet the criteria for medical discharge
- have been discharged from HM Forces not more than two years before the application
- have leave under paragraph 276KA or 276QA of the Immigration Rules or paragraph 15 or 19 of Appendix Armed Forces or under the concession for medical discharge
- not fall for refusal under part 2 of Appendix Armed Forces to the Immigration Rules
- if the applicant is a Gurkha, be a citizen or national of Nepal and on Medical Discharge, be:
  - have been medically discharged from HM Forces not more than two years before the application unless new evidence is produced regarding their prognosis
  - have been medically discharged due to an illness or injury which is attributable to service in HM Forces either where it came about owing to deployment in an operational theatre (where military action takes place), or it is appropriate to grant leave taking into account the:
    - o seriousness of the illness or injury
    - o need for further medical treatment, and the availability of such treatment in the applicant's country of origin
    - o prognosis for recovery including whether the injury or illness affects the applicant's ability to support themselves in their country of origin
    - o applicant's length of reckonable service at the time of discharge

## **Application Forms**

- Application made outside UK – VAF (AF)
- Leave to remain – FLR(AF)
- Indefinite leave to remain – SET (AF)

## **Cost of Application (as at December 2015)**

- £1500 per person

## **Conditions applied upon Approval of Leave to Enter, Leave to Remain or Limited Leave**

- Access to work, study and public funds



# Understanding what it means for YOU!

**The Government defines benefits considered as public funds for the purpose of the Immigration Rules include the following:**

intends to settle in the UK, the advice is to apply for an assignment order back to the UK well in advance of the discharge date to ensure sufficient time to process immigration applications.

Attendance Allowance	Income-based Jobseeker's Allowance
Carers Allowance	Income Related Employment & Support Allowance
Child Benefit	Income Support
Child Tax Credit	Personal Independence Allowance
Council Tax Credit	Severe Disablement Allowance
Council Tax Benefit or Reduction	Social fund payment
Disability Living Allowance	State Pension Credit
Housing & Homelessness Assistance	Universal Credit
Housing Benefit	Working Tax Credit

## **Immigration Status Whilst Serving**

As a serving member of HM Armed Forces you are exempt UK immigration control under Section 8(4) (a) of the Immigration Act 1971; this exempt status is not extended to non-EEA family members of Service personnel however. The exemption from UK immigration control remains in place for the period of Service and ceases immediately when upon discharge.

## **Immigration Status on Discharge**

The exempt UK immigration control will end immediately on the date of discharge and the former member of HM Forces will be subject to UK immigration control measures. Decisions affecting a person's immigration status will be expensive; both to be allowed to remain in the UK, or to make plans to return to the country of origin or other country.

It is the responsibility of the service person to present their passport to their unit on an agreed date to ensure that the unit can write "ceased" with the discharge date in the passport over the exempt UK immigration control endorsement. The unit will also notify the Home Office, who will cancel the exempt UK immigration control status. If serving overseas when notified for discharge and the service person

## **Immigration Status after Discharge**

The Home Office will normally write and grant 28 days notice to regularise immigration status or there is an obligation for the former member of HM Forces to leave the UK. If for any reason, the exempt immigration stamp has not been cancelled in the passport, this does not mean it is still valid.

If discharge has occurred and an alternative immigration status is not in place, the former member of HM Forces and/or any dependants (including spouses/civil partners) requiring the correct immigration status, will not be allowed to work, rent residential accommodation or claim any benefits deemed as public funds.

If, after 28 days, the appropriate action has not been taken, then the Home Office may record as "overstaying" and this could adversely affect any future immigration or naturalisation application.

**Do not ignore your  
responsibilities to act!**

# RIGHT TO RENT

Sourced from [www.gov.uk](http://www.gov.uk)

## Code of Practice



**At the time of this editorial submission, the 2nd version of the code of practice was in draft awaiting a final submission and laid before Parliament, due to be effective from 1 February 2016.**

Notwithstanding this information, readers should be familiar and aware of the code of practice that all landlords have to comply with.

### What is a right to rent?

'Right to rent' means allowed to occupy residential accommodation in the UK by virtue of qualifying immigration status. Categories of people with a right to rent are set out in the Code of Practice on illegal immigrants and private rented accommodation.

### Who can occupy residential accommodation?

People will fall into three broad categories depending on their immigration status. The majority of people will have an **unlimited right to rent**, others will have a **time-limited right to rent** and some will have **no right to rent**.

#### • **Unlimited right to rent**

There are two groups of people who have an **unlimited right to rent**. These are:

- British citizens, EEA and Swiss nationals; and
- People who have the right of abode in the UK, or who have been granted Indefinite Leave to Remain (ILR) or have no time limit on their stay in the UK.

- **Time-limited right to rent** Those who are **not** British citizens, EEA or Swiss nationals

or do not fall into the two categories above will have a **time-limited right to rent** if:

- They have valid leave to enter or remain in the UK for a limited period of time; or
- They are entitled to enter or remain in the UK as a result of an enforceable right under European Union law or any provision made under section 2(2) of the European Communities Act 1972. For instance, qualifying family members of EEA nationals under the Immigration (European Economic Area) Regulations 2006 and those who derive their right to reside in the UK directly from the EU Treaties.

These people have a right to reside in the UK as a matter of fact and will be able to obtain documentary evidence to demonstrate this.

- **Those with no right to rent** A person is not permitted to occupy residential accommodation if they require permission to be in the UK and do not have it. This means they **do not have the right to rent in the UK**.

- **Those who have been given permission to rent** The Secretary of State may grant someone permission to rent in the UK, even though their immigration status would otherwise leave them with no right to rent. A landlord will not be liable for a civil penalty if they authorise accommodation for use as an only or main home by an adult who has been granted **permission to rent**.



# Mortgages for the armed forces



Because Abacus has been insuring members of the armed forces for over 25 years, we can make it easy for you to get a mortgage with us.

Our mortgage advisers have extensive knowledge of the various Help to Buy Housing schemes so, whether you're a first time buyer, moving home, remortgaging or buying for the future, they can help you.

Abacus is independent and has access to the 'whole of market', which means that we can help you to get the best deal including insurance to protect you, your family and your home



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## 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](http://www.homeownershipwestminster.co.uk)

Email: [info@homeownershipwestminster.co.uk](mailto:info@homeownershipwestminster.co.uk)



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at Homeownership Westminster



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[@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

# The **ARMY SKILLS** Offer

Throughout your Army career, the Army will pay for you to gain civilian qualifications as a result of Army training. From the Apprenticeship you may undertake as part of your initial training, help with your Literacy and Numeracy Skills if required, through to Masters and PhDs, the Army will invest in you. These civilian qualifications enhance your Army career and enable you to build a portfolio of civilian qualifications that are valued by civilian employers.

For Regular and Reserve soldiers, the Army Skills Offer will provide and pay for **one** qualification per course for soldiers who have successfully completed PhI training, the Range Management course and for each Command Leadership and Management (CLM).

Applicants to the Army Skills Offer must provide evidence of course attendance – this can be achieved by applicants printing off their JPA Competences. In substantive rank for 2 years can be demonstrated using JPA Personal and Service Details Summary.

In order to take advantage of this opportunity the following process, applicants can go to: **[www.army.mod.uk/qualifications](http://www.army.mod.uk/qualifications)** and open the Army Skills Offer information pack. Personal development advice can be sought from the applicant's local Army Education Centre.

**Skills and qualifications = the possibility of employment and better pay = the ability to more easily secure accommodation for you and/or your family when you transition into civilian life.**

For information about the different civilian housing options, come along to a JSHAO Housing Brief at a location near you! Details of the 2016 programme can be found at the back of the magazine, or on the GOV.UK website – just search for JSHAO.



**QUALIFICATIONS THAT MAKE YOU SHINE**

Throughout your Army career we will provide opportunities for you to gain civilian qualifications whilst doing your Army training; and we'll pay for them!

From Apprenticeships (part of your initial training), help with your Literacy and Numeracy Skills (if required), through to Masters and PhDs; the Army will continuously invest in you.

These qualifications will enhance your Army career and enable you to build a portfolio of civilian qualifications much valued by civilian employers.

For more information and an application form for The Army Skills Offer please visit: **[www.army.mod.uk/qualifications](http://www.army.mod.uk/qualifications)**

**Note** - some accreditation goes back to 2002, so check to see if you're eligible.

**YOU LEARN - WE PAY!  
GET QUALIFIED FOR FREE**

  
**ARMY**

FOR MORE INFORMATION VISIT:  
**[www.army.mod.uk/qualifications](http://www.army.mod.uk/qualifications)**  
REGULAR & RESERVE

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

**Kelsey Tainsh on 01463 732255 or email [k.tainsh@methodpublishing.co.uk](mailto:k.tainsh@methodpublishing.co.uk)**







# THE ARMED FORCES

## Covenant has been rebranded!

### Why does the Armed Forces Covenant need a rebrand?

The Government is committed to delivering the Covenant and is working hard to ensure the provisions set out in the Covenant achieve the best possible outcomes for the Armed Forces community. Collectively, we believe that the Armed Forces Covenant can make a real difference to peoples' lives. However, research and empirical evidence collated earlier this year indicated that the Armed Forces Covenant brand is not fulfilling its potential. ICM opinion polling revealed that 52% of the population had never heard of the Armed Forces Covenant, despite an extremely high overall favourability (91%) towards the Armed Forces.

A detailed and strategic review of the Armed Forces Covenant brand has been undertaken, exploring the values, vision, and messaging, and how the Government seeks to engage with their audiences. Some of the key findings of the research were as follows:

- The term Covenant was interpreted by the majority of respondents as a *promise*.
- The overall perception is that businesses, the people, the nation, the Government and the Crown *all* have a responsibility to take care of service personnel, past and present.
- The existing logo does not correlate with what the Armed Forces Covenant means to people.

This has provided the insight to inform the improvements to the Armed Forces Covenant brand.

### What does the new Armed Forces Covenant look like?

The fundamental principles of the Armed Forces Covenant remain constant. Improvements have been made to the way in which the Covenant is communicated to make it easier for people to understand. The Armed Forces Covenant has been clearly defined as a promise by the nation:

**The Covenant is a promise from the nation ensuring that those who serve or have served in the Armed Forces, and their families, are treated fairly.**

A new visual identity for the Covenant has been created; with a colour palette, typeface and logo which more appropriately reflects the meaning of that promise. The new logo comprises symbolism which reflects the perception of shared responsibility for the Armed Forces, past and present.



Importantly, the Armed Forces Covenant will now be represented by this single logo in order to build a cohesive identity which is easily recognisable. This supersedes the previous approach of three separate logos representing various elements of the Covenant. The new Armed Forces Covenant brand was officially launched on 14 January 2016.



Sourced from Ministry of Defence People-Accommodation

### Combined Accommodation Assessment System (CAAS)

On the 1 April 2016, those living in Service Family Accommodation (SFA), excluding British Forces Germany, will see the introduction of CAAS, a new SFA charging system. CAAS will replace the current out-dated 4 Tier Grading (4TG) system which is subjective in nature, with many assessments out of date and consequently a large number of properties not being charged at the correct rate. Many of the charges do not reflect improvements that had been made to properties. The new system will be fairer and more transparent. It will still consider condition, scale and location of the property, but will use modern, objective assessments:

- Condition – will be assessed against the Department for Communities and Local Government's (DCLG) 'Decent Homes Standard'.
- Location – assessed on accessibility to key amenities and area using government postcode (Overseas, an assessment by the local command, ratified by the single Service Housing Colonels, JFC and MOD has been used).
- Scale is based on the size and features of the property assessed against DCLG national space standards.

An extensive survey programme both within UK and overseas underpins the introduction of the new charges.

Service personnel in SFA will have now received their CAAS letter confirming their accommodation grading and what that charge will be. Most of the properties are not being charged at the correct rate under 4TG so will see a change in charge, with the majority increasing. Any

changes will be signposted well in advance and any large increases will be staggered over a number of years to reduce the impact on individual Service personnel.

Accommodation charges will continue to be subsidised by the Department and, as now, the Armed Forces Pay Review Body will make recommendations to the Department on the level of charges that should be applied. The highest charge payable will be equivalent to the highest charge under the old 4TG System (Grade 1 for Charge).

More details on CAAS SFA can be found at:

<https://www.gov.uk/government/publications/combined-accommodation-assessment-system-the-new-accommodation-charging-system-explained>

### The Future Accommodation Model

As announced in the SDSR, the MOD wants to provide a career in the Armed Forces that can be better balanced with family life, and better reflects the realities of modern living; we therefore want to introduce the Future Accommodation Model (FAM). Our goal is to support more personnel to live in the house they choose, in the place they choose, and with the people they choose.

The FAM will aim to support more personnel to have the stability of a long-term home – it will include a package of financial measures and wider support so that those who want to buy a home are supported to do so, building on the support already offered through Forces Help to Buy.

Service Personnel (SP) will also be supported to rent a home in the private sector, with a subsidy provided by the MOD. Then, for example, they could share subsidised accommodation with long-term partners; with children that only live with them for some of the time; and with other friends or family members. SLA will be retained for specific groups and for those who choose to use it, but the new model is expected to lead to a significant reduction in the quantity of SFA provided by the MOD.

The current system is inflexible to varied lifestyles and changing needs. SP have different characteristics, preferences and requirements, and a one-size-fits-all approach is therefore not viable.

### What will FAM do?

**FAM will support more personnel to live in the house they choose, in the place they choose, and with the people they choose.**

Like wider society, SP increasingly seek to adopt more varied living arrangements and their housing needs will change through their career,



but the current system places constraints and this undermines its attractiveness. Many SP expressed through AFCAS, FAMCAS and further NEM consultation that they wanted to cohabit with unmarried partners or live with other friends or relatives, but meeting these needs within the current method of provision is either not an option, impractical or unaffordable.

To give SP more choice over where, how and with whom they live within a framework affordable to Defence some very different solutions will have to be considered; this is the aim of the Future Accommodation Model.

#### **FAM will support more personnel to buy their own home**

Many SP want to buy their own home to give them and their family greater stability; the FAM will include a package of financial and other measures to support this. The Forces Help to Buy scheme has worked well, and the MOD will continue to support those personnel who want stability for their families, whilst remaining agile for the needs of the Services.

#### **FAM will continue to provide support and subsidised accommodation to SP**

The FAM is **not** aiming to deliver significant savings by reducing the overall financial benefit to personnel. The FAM will aim to deliver efficiencies for Defence, but these will be primarily through release of land and housing and by reducing the cost to Defence of owning and directly providing subsidised accommodation. MOD will continue to provide support, both financial and non-financial, to enable personnel and their families to live and work where they need to, but this must be done fairly, with the level of support based on need, and adjusted so that no-one loses out just because they have to work in expensive areas. The new system could be radically different and, on an individual level SP may get a better or worse offer, depending on their circumstances.

MOD will release more information about FAM throughout this year as work progresses.



# Benefits & Credits:

## Housing Benefit

Sourced from [www.gov.uk](http://www.gov.uk)



**Overview of eligibility** You could get Housing Benefit to help you pay your rent if you're on a low income. Housing Benefit can pay for part or all of your rent. How much you get depends on your income and circumstances. You can apply for Housing Benefit whether you're unemployed or working, and you may also be able to get help with your rent if your benefits stop.

Housing Benefit can't be paid for heating, hot water, energy or food – if you need help, use a benefits calculator to see what else you might be entitled to.

If you're single and under 35, you can only get Housing Benefit for bed-sit accommodation or a single room in shared accommodation.

You can apply if you're employed or unemployed, but if you live with a partner, only one of you can get Housing Benefit.

You may get help with all or part of your rent. There's no set amount of Housing Benefit and what you get will depend on whether you rent privately or from a council. You can use a benefits calculator to work out what you could get or check what extra help is available.

**Local Authority and Social Housing** How much benefit you are entitled to depends on:

- your 'eligible' rent
- if you have a spare room
- your household income – including benefits, pensions and savings (over £6,000)
- your circumstances, eg age of people in the house, if someone has a disability

Eligible rent means the reasonable rent for a suitable property in your area. It includes service charges (eg for lift maintenance or a communal laundry) but not things like heating.

Spare bedrooms may affect your Housing Benefit and could be reduced if you live in Local Authority or social housing and have a spare bedroom. The reduction applied is:

- 14% of the 'eligible rent' for 1 spare bedroom
- 25% of the 'eligible rent' for 2 or more spare bedrooms

An example of reduced housing benefit could be if your eligible rent is £100 per week, broken down into Housing Benefit paying £50 and you paying £50. If there is one spare bedroom, the reduction is 14%. This means that the Housing Benefit would be reduced by £14 per week.

How many bedrooms depends on the size of the 'family' unit. The following are expected to share:

- an adult couple
- 2 children under 16 of the same sex
- 2 children under 10 (regardless of sex)

The following can have their own bedroom:

- a single adult (16 or over)
- a child that would normally share but shared bedrooms are already taken, eg you've 3 children and 2 already share
- children who can't share because of a disability or medical condition
- a non-resident overnight carer for you or your partner (but only if they must stay overnight)

One spare bedroom is allowed for:

- an approved foster carer who is between placements but only for up to 52 weeks from the end of the last placement
- a newly approved foster carer for up to 52 weeks from the date of approval if no child is placed with them during that time

Rooms used by students and members of the armed or reserve forces will not be counted as 'spare' if they're away and intend to return home.

**Private Rent** Local Housing Allowance (LHA) is used to work out Housing Benefit for tenants who rent privately. How much you get is usually based on:



- where you live
- your household size – find out how many bedrooms you're eligible for and your LHA rate
- your income – including benefits, pensions and savings (over £6,000)
- your circumstances

How much you can get is listed in the table below:

Property	Weekly amount
1 bedroom (or shared accommodation)	Up to £260.64
2 bedrooms	Up to £302.33
3 bedrooms	Up to £354.46
4 bedrooms	Up to £417.02

Contact your Local Authority if you're living in:

- a houseboat or a mooring
- a caravan site
- a room with any meals included in the rent (sometimes known as a boarding home)
- a hostel
- a Rent Act protected property

Exception: If you've been getting Housing Benefit since before 7 April 2008, these limits only apply if you:

- change address
- have a break in your claim for Housing Benefit

**How you're paid** Housing Benefit is paid by your Local Authority as follows:

- Local Authority tenants – into your rent account (you won't receive the money)
- Private tenants – into your bank or building society account (rarely by cheque)

**The benefit cap** limits the amount of benefit that most people aged 16 to 64 can get. If you're affected, your Housing Benefit will go down to make sure that the total amount of benefit you get isn't more than the cap level.

**Appeal a housing benefit decision** to your Local Authority

**Who isn't eligible?** It is unlikely that you will get Housing Benefit if:

- your savings are over £16,000 – unless you get Guarantee credit of Pension Credit
- you live in the home of a close relative
- you're a full-time student – unless you're disabled or have children
- you're residing in the UK as an European Economic Area jobseeker
- you're an asylum seeker or sponsored to be in the UK
- you're subject to immigration control and your granted leave states that you can't claim public funds

You can't get Housing Benefit and Universal Credit at the same time (unless you're in certain kinds of supported housing).

**If your circumstances change** tell your council if any of your circumstances change as this can affect how much you get. This



applies to all members of the household and includes changes such as rent changes, children no longer in school, or you are not resident in the property for more than one month.

**The benefit cap** puts a limit on the total amount of benefit that most people aged 16 to 64 can get. The benefit cap started to affect some local councils from 15 April 2013.

**How to claim** If you're claiming other benefits contact Jobcentre Plus to claim Housing Benefit with your claim for the following benefits:

- Employment and Support Allowance
- Income Support
- Jobseeker's Allowance

Jobcentre Plus will send details of your claim for Housing Benefit to your council.

Contact Details for the Jobcentre Plus:

Telephone: 0800 055 6688

Textphone: 0800 023 4888

Monday to Friday, 8am to 6pm

Find out about call charges

If you're claiming Universal Credit you can get help paying for housing with your Universal Credit payment instead of getting Housing Benefit. You'll have to pay rent to your landlord directly if you get Universal Credit.

If you're claiming Pension Credit contact the Pension Service to claim Housing Benefit with your claim for Pension Credit.

The Pension Service will send details of your claims for Housing Benefit to your council.

Contact details for the Pension Service:

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Monday to Friday, 8am to 8pm

Saturday, 9am to 1pm

Find out about call charges

If you're not claiming other benefits apply through your Local Authority.



# Housing Options in SCOTLAND

## SOCIAL RENTING

**Shelter Scotland's** information guide on renting socially in Scotland explains what social renting is, the types of tenure available and the differences between renting from a local authority or housing association.

## LOCAL AUTHORITIES

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

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Aberdeen City Council	01224 522 000	<a href="http://www.aberdeencity.gov.uk">www.aberdeencity.gov.uk</a>
Aberdeenshire Council	0845 608 1207	<a href="http://www.aberdeenshire.gov.uk">www.aberdeenshire.gov.uk</a>
Angus Council	08452 777 778	<a href="http://www.angus.gov.uk">www.angus.gov.uk</a>
Argyll & Bute Council	01546 602 127	<a href="http://www.argyll-bute.gov.uk">www.argyll-bute.gov.uk</a>
City of Edinburgh Council	0131 200 2000	<a href="http://www.edinburgh.gov.uk">www.edinburgh.gov.uk</a>
City of Glasgow	0141 287 2000	<a href="http://www.glasgow.gov.uk">www.glasgow.gov.uk</a>
Clackmannanshire Council	01259 450 000	<a href="http://www.clacks.gov.uk">www.clacks.gov.uk</a>
Comhairleanan Eilean Siar (Western Isles Council)	01851 703 773	<a href="http://www.w-isles.gov.uk">www.w-isles.gov.uk</a>
Denbighshire Council	01824 706 000	<a href="http://www.denbighshire.gov.uk">www.denbighshire.gov.uk</a>
Dumfries and Galloway Council	030 33 33 3000	<a href="http://www.dumgal.gov.uk">www.dumgal.gov.uk</a>
East Dunbartonshire Council	0845 045 4510	<a href="http://www.eastdunbarton.gov.uk">www.eastdunbarton.gov.uk</a>
Dundee City Council	01382 434000	<a href="http://www.dundee.gov.uk">www.dundee.gov.uk</a>
East Ayrshire Council	01563 576 000	<a href="http://www.east-ayrshire.gov.uk">www.east-ayrshire.gov.uk</a>
East Lothian Council	01620 827 827	<a href="http://www.eastlothian.gov.uk">www.eastlothian.gov.uk</a>
East Renfrewshire Council	0141 577 3001	<a href="http://www.eastrenfrewshire.gov.uk">www.eastrenfrewshire.gov.uk</a>
Falkirk Council	01324 506 070	<a href="http://www.falkirk.gov.uk">www.falkirk.gov.uk</a>
Fife Council	08451 55 00 00	<a href="http://www.fife.gov.uk">www.fife.gov.uk</a>
Highland Council	0845 129 7777	<a href="http://www.highland.gov.uk">www.highland.gov.uk</a>
Inverclyde Council	01475 71 71 71	<a href="http://www.inverclyde.gov.uk">www.inverclyde.gov.uk</a>
Midlothian Council	0131 2707 500	<a href="http://www.midlothian.gov.uk">www.midlothian.gov.uk</a>
Moray Council	01343 543 451	<a href="http://www.moray.gov.uk">www.moray.gov.uk</a>
North Ayrshire Council	0845 603 0590	<a href="http://www.north-ayrshire.gov.uk">www.north-ayrshire.gov.uk</a>
North Lanarkshire Council	01698 403 200	<a href="http://www.northlan.gov.uk">www.northlan.gov.uk</a>
Orkney Islands Council	01865 249 811	<a href="http://www.orkney.gov.uk">www.orkney.gov.uk</a>
Perth and Kinross Council	01738 475 000	<a href="http://www.pkc.gov.uk">www.pkc.gov.uk</a>
Renfrewshire Council	0141 842 5000	<a href="http://www.renfrewshire.gov.uk">www.renfrewshire.gov.uk</a>
Scottish Borders Council	01835 824 000	<a href="http://www.scotborders.gov.uk">www.scotborders.gov.uk</a>
Shetland Islands Council	01595 693 535	<a href="http://www.shetland.gov.uk">www.shetland.gov.uk</a>
South Ayrshire Council	01292 612 000	<a href="http://www.south-ayrshire.gov.uk">www.south-ayrshire.gov.uk</a>
South Lanarkshire Council	01698 454 444	<a href="http://www.southlanarkshire.gov.uk">www.southlanarkshire.gov.uk</a>
Stirling Council	0845 277 7000	<a href="http://www.stirling.gov.uk">www.stirling.gov.uk</a>
West Dunbartonshire Council	01389 737 000	<a href="http://www.west-dunbarton.gov.uk">www.west-dunbarton.gov.uk</a>
West Lothian Council	01506 775 000	<a href="http://www.westlothian.gov.uk">www.westlothian.gov.uk</a>



## 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.

A list of Housing Associations in Scotland is available via [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk) where a search can be carried out by local authority area or by individual name. It will provide the website address for each Housing Association and contact details.

Shelter Scotland also have a fact sheet on this type of renting through the 'Get Advice' link.

## PRIVATE RENTING

Private renting is another method of renting a home. It has positives in that you are likely to be able to find a property/room where you would like, but it has many drawbacks including short tenancy lengths, often expensive and unregulated landlords to name a few. To ensure you understand this option completely read Shelter Scotland's information through the 'Get Advice' link. There is also information on how to search for this kind of property.

## HOME OWNERSHIP

If you have been able to save funds whilst serving, and/or you are expecting a gratuity on completion of service, you could be able to consider some form of home ownership. There are different levels of ownership, depending on the amount you have saved and what proportion of this contributes to your prospective house's price. Very few people are able to purchase a house out right, the most common method is to buy with the help of a mortgage. Other options include Shared Equity or Shared Ownership, this is often a purchase of a house in conjunction with a scheme run by the Scottish Government or a Housing Association. For more information you can visit Veterans Assist or the Scottish Government information site [here](#). It is recommended to seek the help and advice of an Independent Financial Advisor (IFA) when looking for a mortgage. You can find an IFA [here](#) or an alternative can be found [here](#).

## HOMELESS

Becoming homeless is an emergency situation, if you are at risk of becoming homeless, which you could be if you have not secured a home within 2 months of your end of service date (SLA) and your corresponding Notice to Vacate if you are in SFA you can read about what steps you can take [here](#).

## HELP AND ASSISTANCE WITH HOUSING

Armed Forces personnel can get further housing information from Veterans Assist ([www.veterans-assist.org](http://www.veterans-assist.org)) or make an application for specialist charity provided housing on the Veterans Scotland Common Housing Register ([www.veteransscotland.co.uk](http://www.veteransscotland.co.uk))

Further support for disabled or injured veterans can be found at Housing Options Scotland and their military matters project ([www.housingoptionsscotland.org.uk](http://www.housingoptionsscotland.org.uk)).



# Local Authorities in WALES



## 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	TELEPHONE NO.	WEB ADDRESS
Blaenau Gwent County Borough	01495 350555	<a href="http://www.blaenau-gwent.gov.uk">www.blaenau-gwent.gov.uk</a>
Bridgend County Borough Council	01656 643643	<a href="http://www.bridgend.gov.uk">www.bridgend.gov.uk</a>
Caerphilly County Borough Council	01443 815588	<a href="http://www.caerphilly.gov.uk">www.caerphilly.gov.uk</a>
Cardiff Council	029 2087 2000	<a href="http://www.cardiff.gov.uk">www.cardiff.gov.uk</a>
Carmarthenshire County Council	01267 234567	<a href="http://www.carmarthenshire.gov.uk">www.carmarthenshire.gov.uk</a>
Ceredigion County Council	01545 570881	<a href="http://www.ceredigion.gov.uk">www.ceredigion.gov.uk</a>
City & County of Swansea	01792 636000	<a href="http://www.swansea.gov.uk">www.swansea.gov.uk</a>
Conwy County Borough Council	0492 574000	<a href="http://www.conwy.gov.uk">www.conwy.gov.uk</a>
Flintshire County Council	01352 752121	<a href="http://www.flintshire.gov.uk">www.flintshire.gov.uk</a>
Gwynedd Council	01286 685100	<a href="http://www.gwynedd.gov.uk">www.gwynedd.gov.uk</a>
Isle of Anglesey Council	01248 750057	<a href="http://www.anglesey.gov.uk">www.anglesey.gov.uk</a>
Merthyr Tydfil Council	01685 725000	<a href="http://www.merthyr.gov.uk">www.merthyr.gov.uk</a>
Monmouthshire Council	01633 644644	<a href="http://www.monmouthshire.gov.uk">www.monmouthshire.gov.uk</a>
Neath Port Talbot Council	01639 763333	<a href="http://www.neath-porttalbot.gov.uk">www.neath-porttalbot.gov.uk</a>
Newport Council	01633 656656	<a href="http://www.newport.gov.uk">www.newport.gov.uk</a>
Pembrokeshire	01437 764551	<a href="http://www.pembrokeshire.gov.uk">www.pembrokeshire.gov.uk</a>
Powys County Council	01597 826000	<a href="http://www.powys.gov.uk">www.powys.gov.uk</a>
Rhondda Cynon Taf County Borough Council	01443 424000	<a href="http://www.rhondda-cynon-taf.gov.uk">www.rhondda-cynon-taf.gov.uk</a>
Torfaen County Borough	01495 762200	<a href="http://www.torfaen.gov.uk">www.torfaen.gov.uk</a>
Vale of Glamorgan	01446 700111	<a href="http://www.valeofglamorgan.gov.uk">www.valeofglamorgan.gov.uk</a>
Wrexham County Borough Council	01978 292000	<a href="http://www.wrexham.gov.uk">www.wrexham.gov.uk</a>

## 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
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

# Local Authorities 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](http://www.gov.uk) – Apply for Social Housing

### REGISTERED PROVIDER NAME

Antrim and Newtownabbey Borough Council

Ards and North Down Borough Council

Armagh City, Banbridge and Craigavon Borough Council

Belfast City Council

Causeway Coast and Glens District Council

Derry City and Strabane District Council

Fermanagh and Omagh District Council

Lisburn and Castlereagh City Council

Mid & East Antrim Borough Council

Mid Ulster District Council

Newry, Mourne and Down District Council

### GENERAL ENQUIRIES

028 9446 3113

0300 013 3333

0300 0300 900

028 9032 0202

028 7034 7034

028 7125 3253

0300 303 1777

028 9250 9250

0300 124 5000

0300 013 2132

0300 013 2233

## HOUSING ASSOCIATIONS

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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](http://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](http://www.nifha.org)

The NIFHA housing association membership directory can be found at: [www.nifha.org/membership/hamembers/](http://www.nifha.org/membership/hamembers/)



# HOUSING prices

## AVERAGE UK HOUSE PRICES AS AT Q4 FY2015-16

Scotland	£129,359
Northern Ireland	£119,180
The North	£146,565
Yorkshire and the Humber	£141,507
The North West	£147,499
The West Midlands	£176,344
The East Midlands	£168,586
Wales	£149,974
The South West	£219,935
The South East	£305,698
Greater London	£416,163

## AVERAGE UK MONTHLY RENT AS AT FEBRUARY 2016

Scotland	£630
Northern Ireland	£570
The North	£531
Yorkshire and the Humber	£623
The North West	£622
The West Midlands	£666
The East Midlands	£638
Wales	£599
The South West	£840
The South East	£936
Greater London	£1,523



Source:  
[www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)



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