

YOUR CIVILIAN HOUSING AWARENESS **STARTS HERE** **MATTERS**

housing

OCTOBER 2015 | www.gov.uk/government/collections/joint-service-housing-advice-office-jshao

Featured:

The Covenant Family

Social Housing in The East Midlands

Housing Information Handouts

MoneyForce

HOME, A PLACE TO LIVE NOT JUST SLEEP

The magazine of the Joint Service Housing Advice Office

RIFT

OPERATION

TAX REFUND

Image by LAPhoto Rhys O'Leary © Crown copyright 2013

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

✓ **No upfront costs**

✓ **No forms**

✓ **No refund, no charge**



It's **PAYBACK TIME** visit riftrefunds.co.uk/MOD

✉ email us info@riftrefunds.co.uk

☎ Call us on **01233 628648**

✉ Text RIFT to **80010**

Supporting

ABF

THE SOLDIERS'

CHARITY

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

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 October edition and although we had a double issue last time it seems like a life time since the previous magazine. We continue to present the Housing briefs with a gap in August and I continue to be surprised by some people's reactions and ability to think about the future. Whatever happens in your career and however many times you do or do not get promoted whether a 3 Star officer or a Corporal on discharge you will cease to be accommodated by the Services? All of a sudden after all the years of Mess life or Service Family Accommodation you have to find something yourself; and some people find this daunting. Now it could be argued that it is daunting after possibly 30 years' Service but it doesn't have to be. If you are due a normal expected discharge then it should come as no surprise that you will need to look for somewhere to live; it's the short notice unexpected ones that may throw up difficulties. As I am typing this I am listening to one end of a conversation on our help line and the person calling has known about his impending discharge since January and is being evicted in 12 days and they just don't seem to get the fact that this will really happen. "What have you done to prepare for this Sir....." Pause "Yes it will really happen".

One issue that comes up a lot is about credit ratings and this is something that only you can keep tabs on. If you use a search engine i.e. Google or Bing and put in 'check my credit rating' it will give you many options to check your status. You can normally sign up for a free period but be sure to cancel after the free introductory period. Check this periodically and if you have a poor rating then take advice from an Financial Advisor who will help you to help yourself because bad credit ratings can be made good. Details of recommended Financial Advisors can be found at www.siiap.org. There is also a section in this edition which looks at how the Royal British Legion can help, which amongst other charities give a great service to make you aware of your finances which maybe you had never thought of before; it's worth a look. The handouts JSHAO have produced are listed and shows you where you can download all the different topics many of which may help in your decision making process. A piece has also been put together by Alison Shimmens who is the OIC JSHAO and it explains the Armed Forces Covenant and this is information that is always useful to know when you are in transition to non-military accommodation and your life 'outside of married quarters'.

As I always say please come back to me if you want me to focus on any particular topics or maybe you have a question that I can share in the magazine if you feel it may help others.

Thank you for reading.

FS Jeff Knight, JSHAO Office Manager



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

Design and Typography: Method Publishing 2015
 Editorial Matter: ©Crown Copyright 2015

No responsibility for the quality of goods or services advertised in this magazine can be accepted by the Publishers or Printers or by the Ministry of Defence. Advertisements are accepted on the express condition that the advertiser warrants that they in no way contravene the provisions of the Trades Descriptions Act 1968 nor any other prevailing legislation in the United Kingdom.

The Publishers reserve the right to refuse acceptance of any advertisement, either before or after receipt of copy, without stating a reason.

contents

- 4 The Covenant Family
- 6 Social Housing in The East Midlands
- 10 Housing Information Handouts
- 13 MoneyForce
- 16 Word Search
- 18 Civilian Housing Briefings

regulars

REGIONAL PRICES
 CONTACTS

Joint Service Housing Advice Office,
 Floor 2 Zone 2,
 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 78xxx**

Alison Shimmens	OIC	7630
Jeff Knight	Office Manager	7640
Kay Bayliss	Senior Housing Advice Officer	7634
Liz Smith	Housing Advisor	7574
Karl Riley	MoD Referrals	7635

The

What is the Armed Forces Covenant?

The Covenant outlines the government's aspiration for the Armed Forces Community.

The two core principles are: **“Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given the most such as the injured and the bereaved”**

It's **NOT** just a piece of paper. The Armed Forces Covenant was published in May 2011 along with a document 'Today and Tomorrow' which lists the nearly 100 tangible commitments the Government has made to the Armed Forces Community.

It **IS** a Government Priority. A Cabinet sub-committee was established in February 2012 to oversee the Covenant programme of work and ensure that Ministers are delivering what they said they would.

It's **NOT** a legal document. The Armed Forces Covenant itself is not a legal document, but it is referenced in the Armed Forces Act 2011 and the Defence Secretary of State is legally required to report to Parliament on its progress once a year. The annual report records what has been done and importantly what is still to be done to achieve the Government's pledge.

It **IS** having an impact on the lives of the Armed Forces Community. A huge number of positive changes have been made since May 11.

It **IS** an obligation on the whole of Society, and it is not just for the Government to deliver. Local Authorities, local communities, public services, businesses, charities and the Armed Forces themselves have a role to play.

COVENANT Family

What is the Community Covenant?

It is **“a voluntary statement of mutual support between civilians and the Armed Forces in their area, to encourage mutual understanding and to bring the two communities together”**

It **IS** about local communities too. The Covenant is not just about the Government delivering commitments on a national level. More than 400 local authorities across the country have signed a Community Covenant.

Community covenants complement, at a local level, the Armed Forces Covenant, which outlines the moral obligation between the nation, the government and the armed forces.

This pledge sets out what a community covenant seeks to achieve in a particular area and, where possible, will be signed by representatives from all parts of the community. In most cases the lead signatories will be a senior representative from the Local Authority and one from the services who will sign on behalf of the Armed Forces community, whether that is the local military unit in your areas or those representing veterans' or families groups.

The aim of the Community Covenant is to encourage local communities to support the Service community in their area and nurture understanding and awareness amongst the public of issues affecting the Armed Forces Community.

It **IS** intended to encourage local authorities to take actions to address disadvantage.

What is the Corporate Covenant?

It is **“a written and publicised voluntary pledge from businesses and charitable organisations who wish to demonstrate their concrete support for the armed forces community”**

It **IS** about local businesses and charitable organisations too. For the first time ever businesses and charities, both small and large, will have the opportunity to sign an official written commitment that they will help improve the lives of Armed Forces personnel, their

families and veterans who are working for them or using their services. 100 organisations have signed the Corporate Covenant.

More information can be found on the www.gov.uk website, using the Search Engine and typing **armed forces community covenant**

You can also search for **community covenants by region**. These web pages contain further information about the armed forces covenant, which of the councils have signed up to the community covenant in your area and how members of the armed forces and their families can apply for support.

It has been designed to complement the Armed Forces Covenant and sit alongside the Community Covenant.

It **IS** intended to allow businesses and charities to express their support, and commit to ways in which they can provide that support.

By signing the brand new Corporate Covenant, businesses and charitable organisation will be able to choose unique ways in which they can show their support to our Armed Forces, some of which are providing sustainable job opportunities for reservists, veterans and Service spouses; and offering exclusive discounts for members of the Armed Forces community.



social housing in

The East Midlands

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the East Midlands. 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
Amber Valley Borough Council	01773 570222	www.ambervalley.gov.uk
Ashfield District Council	01623 450000	www.ashfield-dc.gov.uk
Bassetlaw District Council	01909 533533	www.bassetlaw.gov.uk
Blaby District Council	0116 2750555	www.blaby.gov.uk
Bolsover District Council	01246 242424	www.bolsover.gov.uk
Boston Borough Council	01205 314200	www.boston.gov.uk
Broxtowe Borough Council	0115 9177777	www.broxtowe.gov.uk
Charnwood Borough Council	01509 263151	www.charnwood.gov.uk
Chesterfield Borough Council	01246 345345	www.chesterfield.gov.uk
City of Lincoln Council	01522 881188	www.lincoln.gov.uk
Corby Borough Council	01536 464631	www.corby.gov.uk
Daventry District Council	01327 871100	www.daventrydc.gov.uk
Derby City Council	01332 293111	www.derby.gov.uk
Derbyshire County Council	08456 058058	www.derbyshire.gov.uk
Derbyshire Dales	01629 761100	www.derbyshiredales.gov.uk
East Lindsey District Council	01507 601111	www.e-lindsey.gov.uk
East Northamptonshire Council	01832 742000	www.east-northamptonshire.gov.uk
East Staffordshire Borough Council	01283 508000	www.eaststaffsbc.gov.uk
Erewash Borough	0115 9072244	www.erewash.gov.uk
Gedling Borough Council	0115 9013901	www.gedling.gov.uk
Harborough District Council	01858 828282	www.harborough.gov.uk
High Peak Borough Council	01298 28400	www.highpeak.gov.uk
Hinckley and Bosworth Borough Council	01455 238141	www.hinckley-bosworth.gov.uk
Huntingdonshire District Council	01480 388388	www.huntsdc.gov.uk
Kettering Borough Council	01536 410333	www.kettering.gov.uk
Leicester City Council	0116 2527000	www.leicester.gov.uk
Leicestershire County Council	0116 2323232	www.leics.gov.uk
Lincoln City Council	01522 881118	www.lincoln.gov.uk/
Lincolnshire County Council	01522 552222	www.lincolnshire.gov.uk
Mansfield District Council	01623 463463	www.mansfield.gov.uk
Melton Borough Council	01664 502502	www.melton.gov.uk
Milton Keynes Council	01908 691691	www.milton-keynes.gov.uk
Newark and Sherwood District Council	01636 650000	www.newark-sherwooddc.gov.uk
Northamptonshire County Council	01604 236236	www.northamptonshire.gov.uk
North East Derbyshire District Council	01246 231111	www.ne-derbyshire.gov.uk
North Kesteven District Council	01529 414155	www.n-kesteven.gov.uk
North West Leicestershire District Council	01530 454545	www.nwleics.gov.uk
Northampton Borough Council	01604 837837	www.northampton.gov.uk
Nottingham City Council	01159 155555	www.nottinghamcity.gov.uk
Nottinghamshire County Council	01159 823823	www.nottinghamshire.gov.uk
Nuneaton & Bedworth	02476 376376	www.nuneatonandbedworth.gov.uk
Oadby and Wigston Borough Council	01162 888961	www.oadby-wigston.gov.uk
Rushcliffe Council	0115 981 9911	www.rushcliffe.gov.uk

Rutland County Council	01572 722577	www.rutland.gov.uk
South Derbyshire District Council	01283 595795	www.south-derbys.gov.uk
South Holland District Council	01775 761161	www.sholland.gov.uk
South Kesteven District Council	01476 406080	www.southkesteven.gov.uk
South Northamptonshire	01327 322322	www.southnorthants.gov.uk
Wellingborough	01933 229777	www.wellingborough.gov.uk
West Lindsey	01427 676676	www.west-lindsey.gov.uk

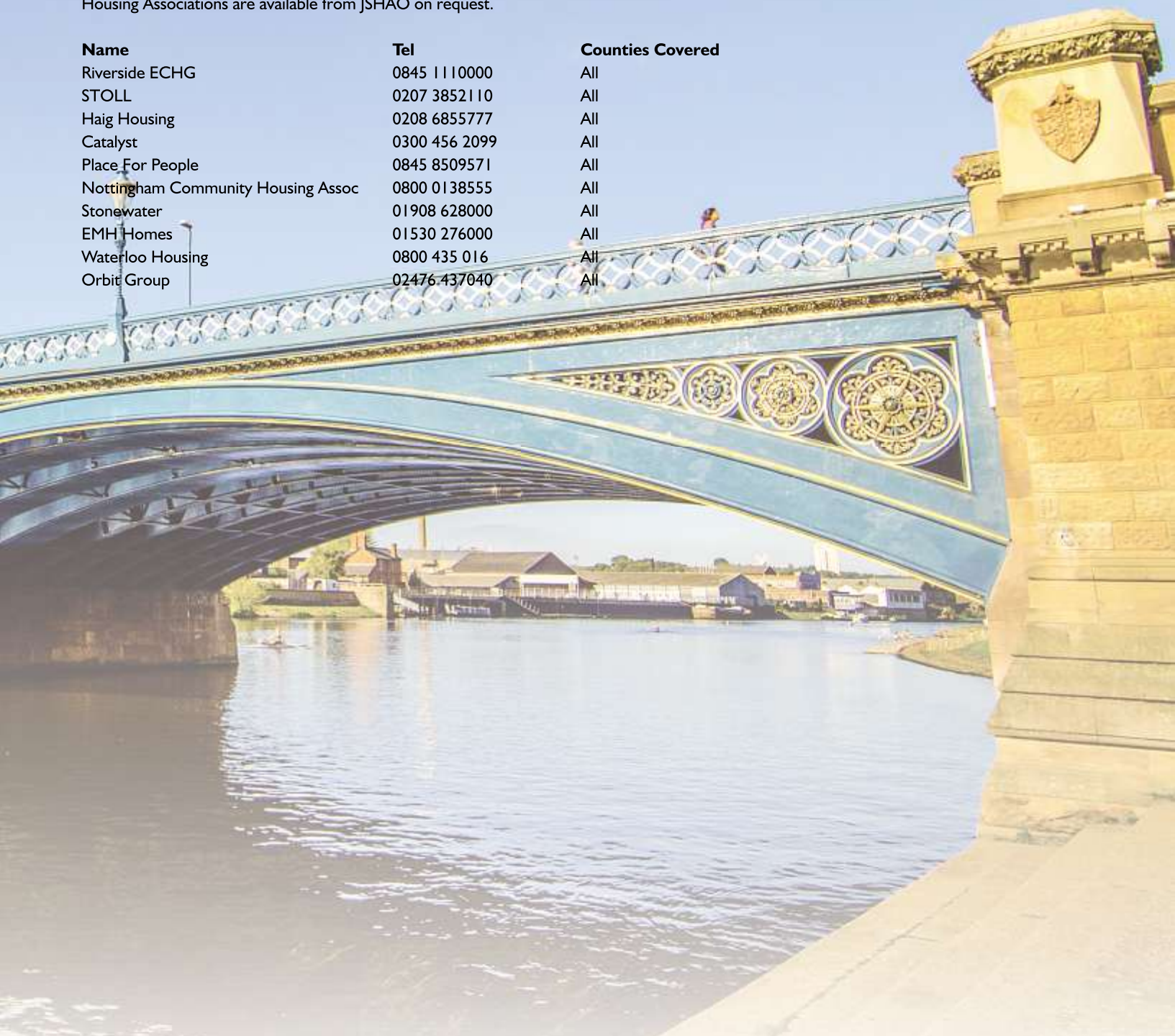


HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 40,000. They are becoming the major providers of social housing in the UK. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority.

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

Name	Tel	Counties Covered
Riverside ECHG	0845 1110000	All
STOLL	0207 3852110	All
Haig Housing	0208 6855777	All
Catalyst	0300 456 2099	All
Place For People	0845 8509571	All
Nottingham Community Housing Assoc	0800 0138555	All
Stonewater	01908 628000	All
EMH Homes	01530 276000	All
Waterloo Housing	0800 435 016	All
Orbit Group	02476 437040	All



Authorised and regulated by the Financial Conduct Authority

PEARSON INDEPENDENT ADVISERS

EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

- **Full financial advice service** available with access to the whole market including mortgages, insurance, pensions, savings and investments.
- **FREE** consultations by telephone or in person to suit you.
- **BFPO? No problem. Worldwide Service.**
- **FORCES HELP to BUY.**

Phone: **0044 (0)1793 771205**

Fax: 0044 (0)1793 772280

E-mail: advice@pearsonia.co.uk

Web: www.pearsonia.co.uk



Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd
Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

CIVVY STREET NEEDS YOUR HELP.

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

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

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

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

reach

89 Albert Embankment, London SE1 7TP.

Tel: 020 7582 6543

Registered Charity No 278837

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

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



 Find us on Facebook at Homeownership Westminster

 Follow us on [twitter](#) @HOW_Catalyst

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



City of Westminster

Veterans Low Cost Home Ownership Ladder

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

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

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

Either:

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

Or:

Buy the property outright with an significant discount

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

Contact Haig's Housing Options Team on

020 8685 5777

choose option '0' and quote "Manchester"

www.haighousing.org.uk



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

SWITCHBOARD: 020 8685 5777 | FAX: 020 8685 5778 | EMAIL: ENQUIRIES@HAIGHOUSING.ORG.UK

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

HOUSING INFORMATION

JSHAO Information Handout Index

The Information Handouts listed below are available for download and printing on the JSHAO web pages via www.gov.uk. They are held as PDF documents and of multiple pages.

Ref No	Title
JSHAO/01	Housing Options
JSHAO/02	Occupation of Service Family Accommodation <ul style="list-style-type: none">• Discharge from Service• Marital Breakdown• Notice to Vacate and Irregular Occupancy
JSHAO/03	Forces Help to Buy
JSHAO/04	House Purchase <ul style="list-style-type: none">• Applying for a Mortgage• Problems Getting a Mortgage• Buy-to-Let• Buying at Auction• Finding a Solicitor
JSHAO/05	Affordable Home Ownership Schemes - England <ul style="list-style-type: none">• Help to Buy: UK Mortgage Guarantee• Help to Buy: Equity Loan• Help to Buy: NewBuy• Shared Ownership• Help to Buy Agents
JSHAO/06	Affordable Home Ownership Schemes – Wales <ul style="list-style-type: none">• Help to Buy: UK Mortgage Guarantee• Help to Buy: Shared Equity Loan• Homebuy• Homes Within Reach Shared Equity• Rent First
JSHAO/07	Affordable Home Ownership Schemes – Northern Ireland <ul style="list-style-type: none">• Help to Buy: UK Mortgage Guarantee• Co-ownership
JSHAO/08	Housing Options in Scotland

ATION HANDOUTS



Visit <https://www.gov.uk/government/publications/joint-service-housing-advice-office-leaflet-index> for direct access to the list or alternatively use the **gov.uk** search engine and type JSHAO from where you can access the contents.

Ref No

Title

JSHAO/09

Social Housing

- Applying for Social Housing
- Local Connection
- Housing Associations
- Choice Based Lettings
- Social Housing in Scotland

JSHAO/10

MOD Referral Scheme

JSHAO/11

SPACES

JSHAO/12

Private Rental

JSHAO/13

Choosing a Financial Advisor

JSHAO/14

Removals

JSHAO/15

Understanding Council Tax

JSHAO/16

Citizenship and Housing Need

JSHAO/17

Organisations Providing Accommodation Support and Advice to Armed Forces Personnel and Veterans

JSHAO/18

Local Authorities in London

JSHAO/19

Local Authorities in the South East of England

JSHAO/20

Local Authorities in the South West of England

JSHAO/21

Local Authorities in the West Midlands of England

JSHAO/22

Local Authorities in the East Midlands

JSHAO/23

Local Authorities in the East of England

JSHAO/24

Local Authorities in Yorkshire and Humberside

JSHAO/25

Local Authorities in the North West of England

JSHAO/26

Local Authorities in the North East of England

JSHAO/27

Local Authorities in Wales

JSHAO/28

Local Authorities in Northern Ireland



HOUSING prices



Source:
www.lloydsbankinggroup.com

UK Average Price: £198,722 | Quarterly Change: +3.3% | Annual Change: +9.6%

1 Scotland

Average Price: £138,003
Quarterly Change: +8.5%
Annual Change: +12.2%

2 Northern Ireland

Average Price: £113,453
Quarterly Change: +9.9%
Annual Change: +12%

3 The North

Average Price: £134,746
Quarterly Change: +1.9
Annual Change: +4.9%

4 Yorkshire and The Humber

Average Price: £143,892
Quarterly Change: +4.6%
Annual Change: +10.8%

5 The North West

Average Price: £148,537
Quarterly Change: +2.3%
Annual Change: +8.2%

6 The East Midlands

Average Price: £164,248
Quarterly Change: +3.1%
Annual Change: +10.2%

7 The West Midlands

Average Price: £177,535
Quarterly Change: +2.2%
Annual Change: +13.5%

8 Wales

Average Price: £149,813
Quarterly Change: -1.1%
Annual Change: +2.9%

9 East Anglia

Average Price: £203,967
Quarterly Change: +10.7%
Annual Change: +16.3%

10 Greater London

Average Price: £390,960
Quarterly Change: +5.6%
Annual Change: +17.8%

11 The South West

Average Price: £211,634
Quarterly Change: +1.2%
Annual Change: +4.6%

12 The South East

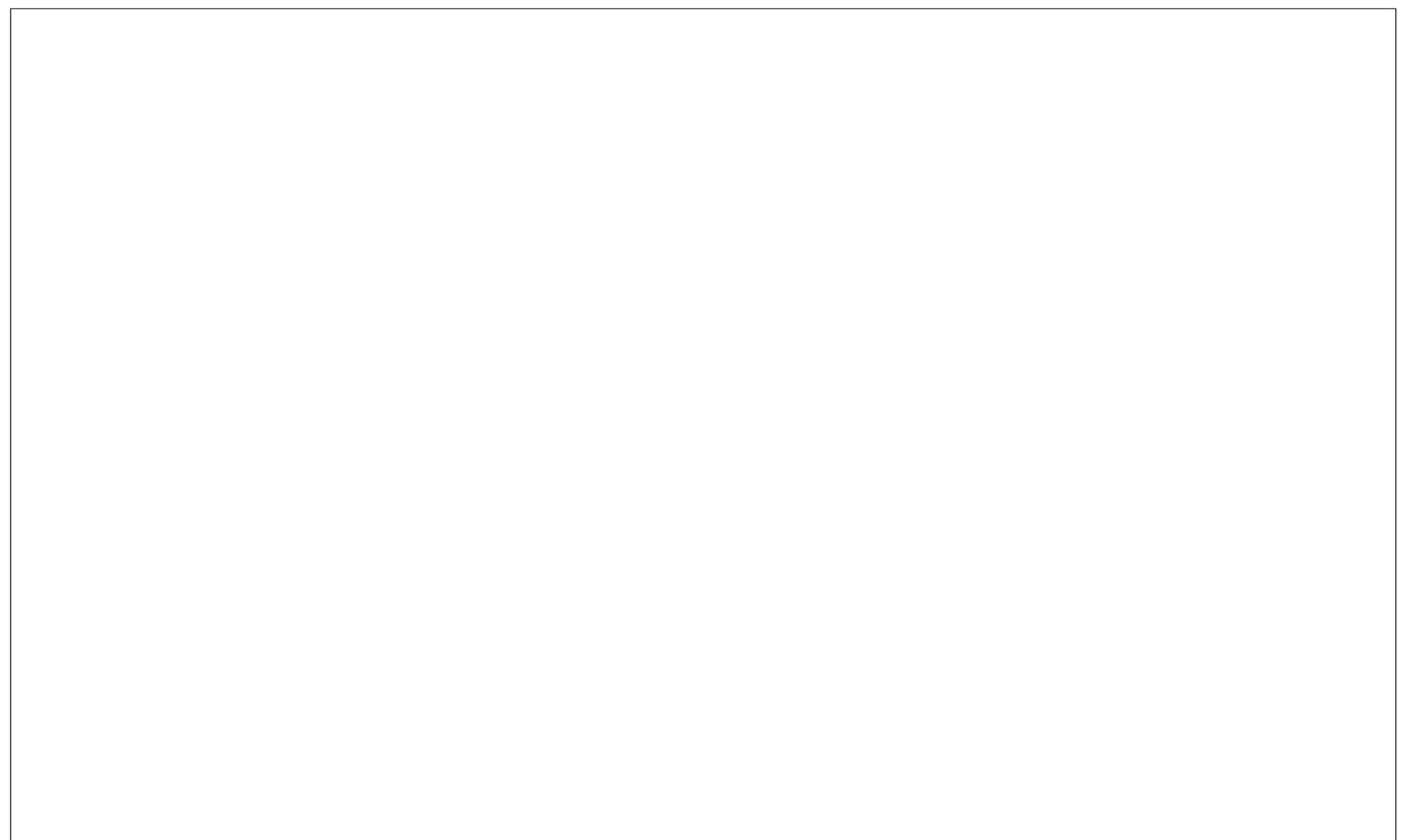
Average Price: £290,435
Quarterly Change: +3.6%
Annual Change: +10.6%



Commenting, Stephen Noakes, Managing Director Retail Customer

Products, said: "House prices in the three months to July were 2.4% higher than in the previous quarter. This measure of the underlying rate of house price growth eased following last month's sharp rise. Annual house price growth also declined, to 7.9% from 9.6% in June and is at its lowest since December 2014."

"The underlying pace of house price growth remains robust notwithstanding the easing in July. Continuing economic recovery, earnings growth in excess of consumer price inflation and very low mortgage rates all underpin housing demand. Supply is highly restricted with the stock of homes available for sale falling further to new record lows. This combination of well-supported demand and tight supply is likely to ensure that house price growth remains relatively strong in the near-term."



Need money in a hurry?



Avoid payday loans and
find cheaper options

MONEYFORCE CAN HELP



GET MONEYFIT WITH
MONEYFORCE

www.moneyforce.org.uk

 @money_force

REGISTER FOR MONEYFORCE



There Are Many Benefits To Signing Up With Moneyforce:

- You can save your budget plan and access it again in the future.
- You'll see content personally tailored to you, based on your role and the topics you are interested in.
- You can save your quiz results; try to beat your previous score.
- You can manage and update your checklists lists.

You do not need to provide information about your accounts or other financial details, and you will not be sent marketing material as a result of signing up.

When you are thinking for the future your housing needs money is going to be right up there on your priority list. Wherever you end up living there will be costs involved whether it's rent for either privately rented or social housing or the costs of a mortgage and the associated costs you will need to be thinking about getting yourself MoneyFit.

In the May edition we started to talk about the Moneyforce website and the helpful tools that have been produced to make you think about your finances. The May edition focussed on:



MONEYFIT CHALLENGE

How MoneyFit are you? This tool assesses your financial fitness in five key areas - Debt, Savings, Budgeting, Planning and Protection - and gives you a personalised Action Plan to help you get MoneyFit.



HOMEFINDER

Looking to buy a property? This tool compares the cost of buying with renting, and tells you what sort of property you can likely afford.



GOALSAVER

Have you set a savings goal? This tool works out how quickly you're likely to reach it or can tell you how much your savings will grow based on your current savings pattern.

If you go onto the website www.moneyforce.org.uk you will find that there are other helpful tools covering:



BUDGET PLANNER **Budget Planner**

The Budget planner is thinking about how much you are getting in to how much you are spending out. I am sure at some point in your working life you get to pay day and go on a spending spree and then come up short later in the month or week and this tool will allow you to take into account all your out goings during your pay period and then give you a few pointers that you may want to think about. The last thing you want is to have to rely on Pay Day loans which are out there in the plenty but really will do nothing to help your credit rating; even if you do pay them back.



CAR COSTS CALCULATOR **Car Costs Calculator**

Thinking of buying a car? This tool will give you an idea of how much it could end up costing you over time and whether or not you can afford it. Clearly this may impact on your budget planning and therefore impact on what you can afford to spend on rent. We would all like a nice car and whereas this may cost a set amount a month for with a loan it's all the add-ons like maintenance, MOT, insurance, tax and the cost to actually feel it. Add all these up and suddenly your money left over for housing and living costs may be much less than you may have thought.



CREDIT CARD CALCULATOR **Credit Card Calculator**

The days where you could run up a credit card bill and then swap to another on 0% and 0% fees have gone and yes you can get 0% interest for maybe 2 years but the fees are where they make their money and even with good credit they are anywhere from 1-3%. If you have got a balance on your card then this tool lets you calculate how much you need to pay each month to pay it all off, shows you how much it's costing you based on your current payments and how long it will take you to reduce the balance.

Now you may ask what the bottom two of these have got to do with housing but being MoneyFit holistically will help you in the long run. We all like nice holidays and nice things in life but eventually your living costs will rise when you leave the highly subsidised service accommodation.

GET MONEYFIT WITH MONEYFORCE

www.moneyforce.org.uk

@money_force



MoneyForce is a new programme designed to improve the financial capabilities of members of the Armed Forces.

The focal point of the programme is the MoneyForce website that has been created and delivered by The Royal British Legion, working in collaboration with the MOD.

Funding for the project has been provided by the Standard Life Charitable Trust to support greater financial capability and the very specific needs of service personnel.



Introduced by former Army PTI Dame Kelly Holmes, MoneyForce also features video case studies, based on true life stories from the Armed Forces community.

Topics covered on the site include planning your finances – including when going on deployment or getting a new posting – as well as dealing with crises, such as problem debt, injury or illness.

Members of the Armed Forces and their families can find information relevant to their situation, whether they've just joined up or are planning a family or about to retire.

Covering all aspects of personal finance, the MoneyForce website and associated training programme encourages service personnel to get 'MoneyFit' by taking control of their own finances. The site includes:

- **Interactive tools** including a **Budget Planner**, **Credit Card Calculator** and **Car Costs Calculator**
- **Money Fitness Tips** for a healthier wallet and brighter future
- **Quizzes** for users to test their knowledge on a range of money topics



MoneyForce officially launched in March 2013. Feedback via the site is always appreciated.

Housing

OPTION'S WORD SEARCH

As with all word searches all the underlined words can be found in the grid. Forward, backward, horizontal or vertical they are all in the mix. All the words are associated with housing options. Good luck and I'm afraid the prize is just the warm feeling of success.

M	O	R	T	G	T	E	L	O	T	Y	U	B	H	B	N	M	Q	W	C
A	N	Y	V	A	N	L	S	Z	O	X	C	E	T	A	C	A	V	E	A
R	Y	Y	L	L	I	L	A	N	S	T	L	D	F	G	H	J	R	K	R
R	C	B	C	E	W	E	E	R	A	P	I	T	Y	U	U	T	E	I	R
I	N	S	U	R	A	N	C	E	T	R	H	C	S	L	I	B	F	Q	I
E	A	T	O	C	A	V	T	O	L	N	E	V	I	F	I	I	E	E	Y
D	D	I	T	T	Y	C	B	B	A	B	Y	T	I	L	Q	Q	R	G	T
Q	N	M	I	X	O	U	L	E	C	T	Y	C	E	K	O	H	R	A	I
U	U	U	L	L	Y	Z	N	G	I	M	A	E	Y	V	J	S	A	G	L
A	D	X	I	T	S	I	N	L	D	T	A	R	M	Y	F	G	L	T	A
R	E	C	O	R	R	E	A	T	E	O	U	I	A	A	O	D	P	R	N
T	R	L	S	A	S	N	Y	C	M	E	D	I	K	A	L	A	O	O	U
E	E	S	M	U	U	M	E	X	E	R	C	I	S	E	Q	W	E	M	T
R	E	N	O	T	S	S	L	L	I	B	E	D	S	P	A	C	E	S	R
A	I	H	H	J	S	T	K	I	J	L	Z	C	X	Y	C	V	B	N	O
F	C	Z	B	A	E	N	R	T	T	S	Y	U	I	I	E	O	P	A	P
X	N	Q	T	H	J	E	K	O	L	Z	H	S	D	T	F	V	G	E	O
E	U	I	H	S	U	R	A	N	C	E	X	A	C	V	O	B	R	S	R
R	O	W	F	D	F	G	S	S	E	L	E	M	O	H	N	N	M	U	P
N	C	O	U	C	I	L	G	N	I	S	U	O	H	L	A	I	C	O	S
S	O	L	I	C	I	T	O	R	N	O	I	T	A	I	C	O	S	S	A
T	Y	U	I	O	P	A	S	C	N	O	I	L	L	I	R	A	C	Q	W

FHTB
Buy to Let
Married Quarter
Proportionality Exercise
Notice to vacate
Social Housing
Rent
Mortgage
Solicitor
Surveys
Housing Association

Help to Buy
Certificate of Cessation
Medical
Redundancy
JSHAO
Veterans
SPACES
Referral
CILOCT
Bills
CARILLION AMEY

Baby
MOD
Marine
House
RAF
NAVY
ARMY
Insurance
Homeless

Help to Buy Midlands
delivered by Orbit
Help to Buy Agents



Service Personnel are top priority for Help to Buy.

Contact us for more information on how
to get onto or move up the property
ladder with Help to Buy.

www.helptobuymidlands.co.uk

● 03458 50 20 50

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

Visit: abacuscover.co.uk/mortgage

Call: 01635 781130



Abacus
Ready to Serve



siiap
investment advisory panel

Your Home may be repossessed if you do not keep up repayments on your mortgage or other debt secured on it
Abacus Investment Solutions Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No: 05665073



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.

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

2016 dates to be published in November and will be widely circulated to your Unit.



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.

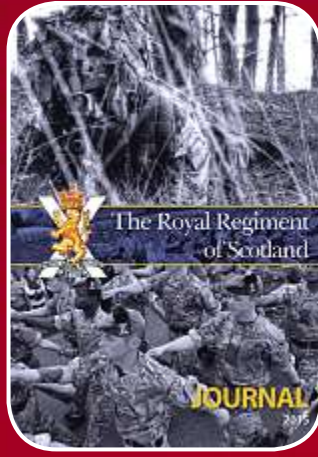
The SIIAP panel is made up of independent experts and product providers who can demonstrate 'in-depth' knowledge of the financial markets and recommend appropriate solutions for Serving Personnel.

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.siap.org

METHOD Publishing



METHOD PUBLISHING
Sutherland Press House
Main Street · Golspie
Sutherland KW10 6RA



Telephone · 01408 633871
Facsimile · 01408 633876

A division of Scottish Provincial Press Ltd

A service you can rely on
METHOD PUBLISHING

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



The Services

Cotswold Centre

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

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

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



Home