

housing

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HOME

A PLACE TO LIVE **NOT**
JUST SLEEP



featured

Housing Briefings 2016
Poppy Pod Village
Armed Forces Housing Statistics

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in support of



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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.

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020 8685 5777

choose option '0' and quote "Manchester"

www.haighousing.org.uk



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

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

Welcome to the Autumn Issue of Housing Matters!
We did have a summer, only I'm not sure where it was! The summer months are usually a bit quieter for JSHAO as we spend the time reviewing information and creating next year's programme. But now it's September as I write this.

As always our intention is to convey as much relevant information to the reader in as timely a fashion as possible. Sometimes we can't publish until authorised or officially announced!

There has been a lot of interest in the Future Accommodation Model (FAM) proposals and the questionnaire, which by the time of this publication, all Service Personnel should have access to via a variety of media comms channels. A summary of FAM proposals have been published in the magazine.

More is being done to make members of the Armed Forces aware of three Credit Unions, that have 'Joined Forces' to provide simple savings accounts and loans available, so this issue provides a overview together with the contact details.

One of the more recent and exciting articles is about the opening of the Poppy Pod Village – which provides free accommodation to Service personnel, veterans and their families to use during holidays and at weekends, in the heart of the New Forest near Brockenhurst.

There is also an update on the use of the Services Cotswold Centre, Corsham, Housing Statistics from the AFCAS Survey 2016 and information about the up and coming Lifetime ISA due out next year.

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 page 5 for locations, dates and points of contact to book a seat.

Dates for 2017 are not yet available, but will be published at the end of October – so keep an eye out on the web or contact JSHAO closer to the end of the year for info!

Finally, another warm welcome to a newly appointed member of my team, Lorna Hutchinson who takes on the role as a Housing Advice Officer.

Alison Shimmens, Head JSHAO



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 Montgomery House
 Queens Avenue
 ALDERSHOT
 Hampshire GU11 2JN



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Civ: 01252 787574 Mil: 94222 7574

Email: RC-AWS-JSHAO-0Mailbox@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

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

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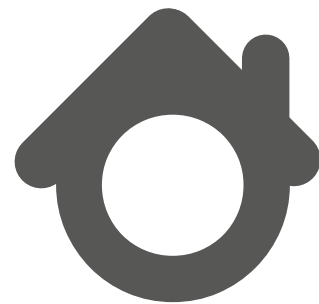


Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd

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

CIVILIAN Housing

BRIEFINGS 2016



Joint Service Housing Advice Office

Tue 4 Oct	Kinloss	09:30 – 12:30	Register via CTP
Tue 4 Oct	RAF Wyton	09:30 – 12:30	Register by email to: WYT-PMS-HIVE@mod.uk
Wed 5 Oct	Cottesmore	09:30 – 12:30	Register via CTP
Wed 5 Oct	Faslane	09:30 – 12:30	Register by email to: NAVYNBCC-NEPTUNEBWO@mod.uk
Thu 6 Oct	Leuchars	09:30 – 12:30	Register by email to: 5IX-LEU-SSU-ChClk@mod.uk
Wed 12 Oct	Tidworth	09:30 – 12:30	Register via CTP
Wed 19 Oct	Aldergrove	09:30 – 12:30	Register via CTP
Tue 1 Nov	Aldershot	09:30 – 12:30	Register via CTP
Wed 2 Nov	RAF Northolt	09:30 – 12:30	Register via CTP
Wed 9 Nov	Catterick	09:30 – 12:30	Register via CTP
Thu 10 Nov	York	09:30 – 12:30	Register by email to: 3AEC-Gp-York-IERO@mod.uk
Tue 22 Nov	Maidstone	09:30 – 12:30	Register by email to: 36Engr-Welfare-UWO@mod.uk
Wed 23 Nov	Colchester	09:30 – 12:30	Register via CTP

To book RRC locations in the UK, call the central CTP telephone line on: 0203 162 4410
Applications from those in Resettlement should be made on JPA in the first instance.

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

SIIAP members also support and deliver a financial presentation, as part of these briefs.
They offer specialist knowledge and provide independent advice to Service personnel.

“Home, a place to live not sleep”



At the time of publication, 2017 dates have not yet been finalised.
They will be available by the end of October, and will be available
via the JSHAO web page on gov.uk



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

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

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

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

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

Poppy Pod Village

Source: www.hants.gov.uk



Her Royal Highness The Duchess of Cornwall officially opened Hampshire County Council's Poppy Pod village for the Armed Forces at the Tile Barn Outdoor Centre on Tuesday, 26 July.

The Duchess unveiled a poppy shaped plaque and met military families who are currently using the 20 wooden camping pods. The pods are free for Service personnel, veterans and their families to use during holidays and at weekends, in the heart of the New Forest near Brockenhurst.

Darren Hatfield, a Royal Navy Leading Chef based at RNAS Yeovilton, who was on holiday with his wife and children, met Her Royal Highness and said "It was brilliant to meet her, you do not realise the royals are real people until you meet them, but she really put you at your ease."

The Poppy Pods renew Tile Barn's historic role of offering respite for the Armed Forces where more than 21,000 troops from New Zealand and India were treated at the former hospital site from 1916 to 1919. Brockenhurst was chosen in 1915 by the War Office to become a hospital

centre because of its proximity to the port of Southampton.

The solar-powered and accessible Poppy Pods have been funded by £250,000 from the Armed Forces Community Covenant Grant scheme and £50,000 from the Brockenhurst branch of the Royal British Legion. Each Poppy Pod is named after a battle from Amiens to Ypres, and pine seeds from Gallipoli have been planted nearby.

The creation of the Poppy Pods was inspired by the BBC programme 'The Choir'





with Gareth Malone, which provided an insight into the fears and isolation of military wives as their husbands and partners served in Afghanistan.

The Duchess was welcomed by Her Majesty's Lord-Lieutenant of Hampshire, Nigel Atkinson Esq, the Chairman of Hampshire County Council, Councillor Keith Chapman MBE, and the Leader of Hampshire County Council, Councillor Roy Perry.

The Lord-Lieutenant said: "It is a real honour to welcome Her Royal Highness the Duchess of Cornwall to officially open the Poppy Pod village. There are over 20,000 military personnel based in Hampshire, more than any other county, and I know Her Royal Highness and the people of Hampshire place enormous value on our long and close relationship with the Forces."

County Council Chairman, Councillor Keith Chapman MBE, said: "We are delighted that The Duchess of Cornwall will open the Poppy Pods village. The Poppy Pods village importantly continues Tile Barn's historic legacy of offering respite for the Armed Forces, now in a unique and modern way. Inspiration and enthusiasm from County Council staff has been at the very core of the Poppy Pods planning and it is wonderful to see that now turned into reality, thanks to the hard work of everyone involved. The Poppy Pods will be a wonderful facility for Armed Forces communities long into the future."

County Council Leader, Councillor Roy Perry, added: "This project not only has links to the past, but offers an important and welcome break for the Armed Forces, many of whom have experienced

conflict. We have received wonderful and heartfelt messages from military families who have stayed at the Poppy Pods, who appreciate our gesture of giving something back to the Armed Forces community. The Poppy Pods are an important part of the County Council's legacy in recognising and remembering the sacrifices made by our Armed Forces personnel."

Her Royal Highness will also visit St Nicholas' Church to visit the Commonwealth war graves of the soldiers who were treated at Tile Barn during the First World War. Her Royal Highness will also see a commemorative stained glass window inside the church which was recently installed, honouring those who were connected to New Zealand No.1 General Hospital, 100 years ago.



For more details about the Poppy Pod Village, visit <http://www3.hants.gov.uk/tilebarn/tilebarn-poppy-pods.htm> where you will be able to make a booking enquiry online.

Full terms and conditions are available, and include information about membership which is £15, valid for three years.

The office opening times for membership bookings are:

Monday to Friday: 9:30am – 4:30pm
Telephone: 01 590 623 160





Don't be left out in the cold

Single Service Leavers who require help to find accommodation

Contact:
 Catterick Military: (9)47312940 Catterick Civilian: 01748 833797 / 872940 / 830191
 email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldershot. Both provide temporary accommodation for single Service leavers in modern, fully-furnished, self-contained flats, with support staff on site 24/7

For further details please contact the SPACES office
Quoting Ref: MP14

The Beacon
 SPACES Office
 Marne Road
 Catterick Garrison
 North Yorkshire DL9 3AU



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.

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Support is free, confidential and tailored to your needs

Helpline (England & Wales)

08 08 16 89 111

Weeknights 8pm-8am

Weekends 24 hour service



- Help for Victims Witnesses and Young People

- Support for people affected by crime for as long as you need

Support is confidential, free and independent

Helpline (Scotland)

0345 603 9213

Mon-Fri 8am-8pm

CREDIT UNIONS

Source references: joiningforcescu.co.uk | moneyadvice.service.co.uk

What is a Credit Union? Credit unions are community organisations run by and for their members. They are run on a 'not for profit' basis. Instead of paying a profit to shareholders, they use money they make to reward their members and improve their services. They can be large or small; some have thousands of members while others are much smaller. They are regulated by the Prudential Regulatory Authority and the Financial Conduct Authority.

Credit unions act in the interests of all members and so try to ensure they don't let their members take out loans they cannot

pay back by assessing their income and, in some cases, how much they've been able to save. There's also a cap on the amount of interest they can charge on their loans of 3% a month or 42.6% a year APR. The cap in Northern Ireland is 1% a month.

Savings and loans taken straight from pay. The MOD has made it possible for three of the UK's leading credit unions to join forces and make simple savings accounts and loans available to the Armed Forces and their families.

To learn more or request a workplace visit from the team, email: info@joiningforcescu.co.uk



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Tel: 0208 607 5020

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- Loans of up to £25k on top of savings balance
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- Part of the Armed Forces Covenant
- Equity loans to help members get on the property ladder
- Life cover on savings and loans of up to £40k
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Serveandprotectcu.co.uk
0845 266 1113

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 - Simple savings from £10 per month
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 - Life cover on savings and loans at no extra cost*
 - Secure online account access
 - Serving over 25,000 members
 - Free to join
- *T&C apply

Creditunion.co.uk/military.htm
0207 787 0770

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- Straightforward current account – pay bills via Direct Debit or Standing Order. Ability to have a VISA ATM/Debit card
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- Instant payday loans – pay back over 1, 2 or 3 months
- Holiday/Christmas accounts
- Online, mobile, SMS banking, track your finances through LMCU App



“ Do not save what is left after spending. Spend what is left after saving. ”

–Warren Buffett

f you cannot afford to save the difference between the entitled charge rate of SLA/SFA and what it might cost to rent/mortgage monthly – then you will never be able to afford to live in civvy street when you discharge!

The Services Insurance and Investment Advisory Panel (SIIAP) (www.siiap.org)



ABOUT US

The Services Insurance and Investment Advisory Panel, is an advisory panel of regulated insurance, investment and mortgage advisers, recognised by the Ministry of Defence, and specialising in providing advice and information to members of HM Forces.

Details concerning SIIAP are widely available at unit level within the Royal Navy and the Royal Marines, the Army, and the Royal Air Force.

Membership of SIIAP is restricted to those Firms that can demonstrate that they have specialist knowledge of the particular needs of HM Forces personnel.

All Member Firms must be authorised and regulated by the Financial Conduct Authority (FCA) s in the UK, offer compensation rights to customers and adhere to the SIIAP Code of Practice.

Individuals and firms must be able to demonstrate that they have specialist knowledge and experience in providing Insurance and/or Investment advice to members of the Armed Forces. They have to be able to demonstrate knowledge, expertise and the ability to service Armed Forces clients effectively.

Customers who purchase services from SIIAP members are afforded protection if things go wrong by a simple complaints procedure.

The organisation provides a useful link between these brokers, intermediaries and IFAs and the Ministry of Defence. Therefore any problems or issues that arise, due to the unique lifestyle of Service personnel, can be identified and resolved. A five strong Management Committee handles the day to day running of the Panel.

BENEFITS

SIIAP members understand that service life is quite different from any other profession. We understand that you will move home frequently, you may face a higher risk of injury due to your role, you may be required to deploy on short notice and that even when 'home' you are required to spend long periods away on exercise.

As a result both the advice you are given and the products provided will take account of this.

For home contents cover, SIIAP members will ensure that all your goods are covered while In Transit – giving you peace of mind knowing that wherever you are in the world your important items are covered. In addition all policies from SIIAP members will cover your liability for damage to the property whilst in service provided accommodation.

For life insurance, member firms will source and use providers who will not charge additional premiums due to your occupation – and also ensure that should you ever be deployed your policy will cover you regardless.

For personal accident, SIIAP members provide a range of policies specifically designed to cover Forces Personnel and the unique challenges they face.

SIIAP members will also have an understanding of the benefits provided to you through your service by the MOD such as:

- Armed Forces Pension Scheme
- Armed Forces Compensation Scheme
- MOD provided accommodation

WHICH PRODUCTS ARE COVERED? MORTGAGES

One of the benefits of a service career is that you will always have MOD provided accommodation. But what happens when you leave? Or perhaps you want to live off the patch in a home of your own? Being in the forces can make this more difficult as:

- You may have been living abroad for much of your career
- You may not be on the Electoral Roll
- You may want to let the property out if you are posted elsewhere

SIIAP members firms will have dealt with all of these situations. In addition they are familiar with the Forces Help To Scheme which gives eligible personnel an advance of up to 50% of pay (max £25,000) to use as a deposit on a home.

PENSIONS

The Armed Forces Pension Scheme is like no other. SIIAP specialist firms are experts

in AFPS75, AFPS05 and the new AFPS15 schemes. Whether you are looking for a better understanding of your own benefits and options from your service or want to invest in a top-up pension or pension for a spouse our members will be able to provide a tailored solution.

INSURANCE

Kit & Contents Cover

SIIAP members provide specialist policies including important benefits such as transit cover, cover for items in storage, and worldwide cover for those posted abroad.

Motor Insurance

Many insurers consider Service Personnel a greater risk and can load premiums as a result. Some will also exclude cover while you are 'on base' or you may be at a location which requires you to drive 'airside'. Specialist SIIAP members firms understand these issues and can provide solutions to fit. Some policies also offer suspension of cover while you are on ops.

Personal Accident

A range of personal accident policies are available from SIIAP members designed specifically around the needs of service personnel. All offer cover on active duty/deployments.

Travel Insurance

SIIAP members can provide one off and annual policies to cover normal travel and those doing something more active such as diving, skiing, snowboarding, mountaineering and sailing. Most will also be able to offer cover should you have to cancel your holiday due to cancellation of leave of unforeseen deployment.

Life Insurance

Specialist advice on Life Insurance for service personnel is vital. SIIAP members will take account of your trade, your unit and deployment status when selecting the most appropriate provider. Ensuring you have sufficient cover in place early is vital as obtaining cover once notified of a deployment can be problematic and can be more expensive.

Future Accommodation Model (FAM)

FAM is still at an early stage. No decisions have been finalised, and the details are subject to change.

The Ministry of Defence is thinking about how it provides Service personnel and their families with accommodation in the future. This follows 2015 Strategic Defence and Security Review (SDSR) commitment to make a new accommodation offer to help more personnel live in private accommodation and meet their aspirations for home ownership.

Why accommodation provision might change

The current accommodation offer:

- **Is not equally attractive to all**

The current model does not support how all Service Personnel might choose to live, forcing some Service Personnel to opt out of subsidised accommodation and others to compromise on family life. For example, parents in a long-term relationship are not able to live together as a family in MOD-provided accommodation unless they enter into marriage or a civil partnership. In addition, rank is prioritised over need when allocating homes contributing towards a lack of choice for personnel over where they can live and the type of home they can live in.

- **Is unsustainable for the future**

Simply widening the number of people who are entitled to SFA is unaffordable, as the MOD would be required to build a large number of new houses. In addition, the SDSR has committed us to changing the locations of forces across the UK. Relocation often means the MOD has to build accommodation quickly, meaning it is more expensive. Under the current model, we must also continuously maintain empty properties to enable operational flexibility. Reducing these costs will help to ensure that money is invested in meeting the future needs of our armed forces.

By the time you read this article, the MOD FAM Survey will have gone live. It closes in the first week of October, so best to fill it in now! It is your chance to give the MOD your views and shape the policy.

FAM's aims

FAM aims to address these issues by giving more choice – providing financial support for personnel to live close to their MOD place of work or to keep their family stable in a location of their choosing by purchasing a home.

There are some important principles which underpin FAM:

- FAM will not reduce the total pot of money currently used to subsidise housing.
- Today accommodation is provided to personnel based on their rank and relationship status. The accommodation allowance of tomorrow will be provided based on their need, regardless of age, rank or relationship status.
- Personnel would be supported financially to live in the house they choose, in the place they choose and with the people they choose. This could mean living with a partner – whether married or not, with children from a current or previous relationship, or friends inside or outside the Service.
- The MOD would also offer support and advice to those SP taking up private market rental accommodation. Some personnel will require a higher level of support, and the MOD is developing a package to address this.
- The rental allowance would be adjusted so that no one loses out if they are required to work in more expensive areas.

When FAM might happen

FAM is a complex project and it will take until the end of 2016 to undertake full consultation and make all the key design decisions. If FAM gains approval, it would be implemented gradually with a pilot commencing in a few years' time.

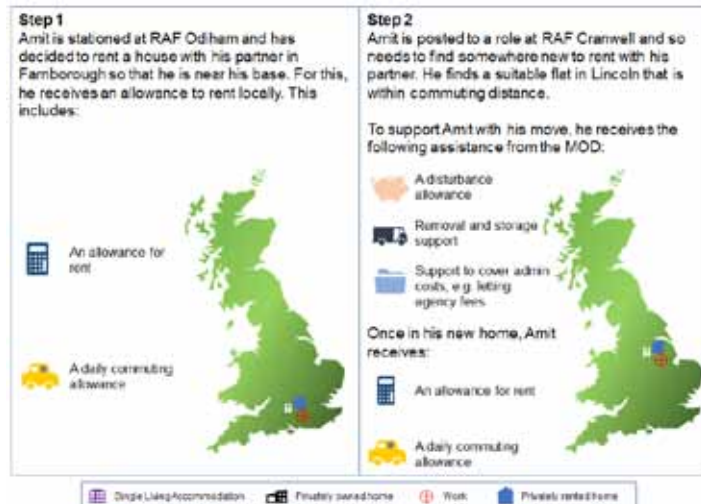
Potential options

These options are still in the early phases of development and remain work in progress. No decisions have yet been taken on how each will work. Under all options, the MOD would continue to support its personnel when it requires them to move.

1

Renting near work

This would support personnel to rent from the private market within daily travel distance of their duty station. Personnel would have greater freedom in choosing a home and would be able to live with whomever they want. The option would give them the choice to top up if they want the flexibility of spare rooms.



2

Owning near work

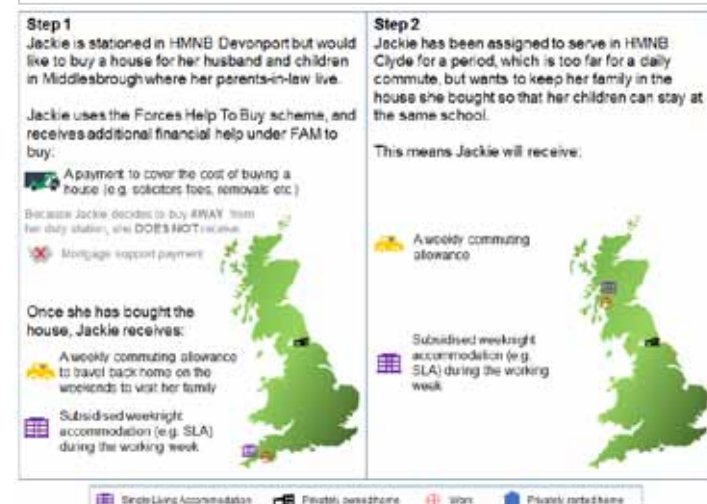
This would support personnel to buy a home near their current duty station. For those with families, this package would enable them to live with their family during the working week.



3

Owning away from work

As is currently available to some, this option would support personnel to buy or rent a home at any location they choose. This might be more suitable for personnel who have been assigned away from where they want to live in the long term or if they have a partner or children who want to remain in one place for jobs or schools.



4

Service Family Accommodation or Service Living Accommodation

Single Living Accommodation would continue to be available under FAM. SFA might be available on a similar, or a reduced basis. This will be decided once the policy is developed more fully.





ARMED FORCES

HOUSING STATISTICS

Source: www.gov.uk

The 2016 Armed Forces Continuous Attitude Survey (AFCAS) was distributed to a sample of 28,119 trained UK Regular Armed Forces personnel between September 2015 and February 2016, using both online and paper questionnaires. Participants were chosen using stratified simple random sampling, designed to ensure sufficient responses from each Service and from each rank group within each Service, whilst minimising respondent burden. Overall, 12,785 responses were received, representing a response rate of 45%.

Following the Armed Forces Continuous Attitude Survey 2016, statistical data released provides results including those contained within Section 12 of the AFCAS report relating to accommodation.

The majority of personnel who took part in the survey lived in Service accommodation during the week (78%), with the highest proportion in the Army. The Army has the lowest proportion of personnel who live in their own home during the week (9%), contrasting with the Royal Navy and RAF, where 28% live in their own home.

Of those, the AFCAS 2016 Report states that:

- **Single Living Accommodation** – 40% of personnel surveyed live in Single Living Accommodation (SLA). This proportion has been stable over the last 5 years. Overall, around a third of Royal Navy (30%) and RAF (33%) personnel live in SLA, compared to 50% in the Royal Marines and 45% in the Army. Other Ranks in all Services are more likely than Officers to live in SLA, with around half of the Royal Marines and Army Other Ranks in this type of accommodation.

- **Service Families Accommodation** – 32% of personnel live in Service Families Accommodation (SFA). The Army

(38%) and RAF (32%) have the highest proportions of personnel in SFA, with this being a much less common accommodation type in the Royal Navy (17%) and Royal Marines (15%).

Home Ownership and Forces Help to Buy – Around half (47%) of all personnel report owning their own home, whether they live in it or not. Officers are far more likely than Other Ranks to own their home. In April 2014, the MOD introduced the Forces Help to Buy (FHTB) scheme, under the New Employment Model programme. The scheme offers advances of salary to Service personnel for the purpose of buying a home.

In 2016, 5% of personnel report using this scheme to buy their own home in the last year, with a higher proportion of Royal Marines Officers using the scheme than those in any other Service, or any of the Other Ranks. This compares to 8% who purchased a home without the help of this or any other Government Affordable Housing scheme.

As of the 30 Jun, **16,240** First Stage FHTB applications have been received since the scheme began in April 2014. Just over **9,930** of these applications have proceeded to the Second Stage. Payment has been made to over **7,600** applicants, totalling just under **£116 million**, which is an average of approximately **£15,200** per claim.



Your Mortgage Hub explains the benefits of overpaying YOUR mortgage

Many of you have already taken the plunge and have purchased your first property, some are on to their second and third, many of you are realising the opportunity and using the Forces Help to Buy advance to get you on the property ladder. In most cases this requires you to arrange a mortgage to help you with this purchase. Many first time buyers are looking for a Fixed Rate Mortgage; this is where a mortgage interest rate is fixed over a period of time, which can be over 2 years, 5 years or even a 10 year fixed term. To be sure of which is your best option you really need to seek advice from an experienced Mortgage Adviser.

Fixed Rate Mortgages are favoured by many as they allow you to budget on a monthly basis, as the interest rate is fixed and therefore even if the Bank of England changes the base rate this will not affect the rate that you are paying. The only time when this would affect you is when you come to the end of your fixed rate deal. This is when you would revert to the bank's Standard Variable Rate (SVR). This differs from bank to bank, and again this should be taken into account when selecting your lender, as they are all very different from each other.

Even if you are in your fixed rate period some banks allow you to 'overpay' your mortgage by up to 10% of the current balance of your mortgage per year without charging any fees. This can make a huge difference to the overall amount of interest you pay on your mortgage. Here's an example (all rates and mortgages are subject to status):

- Purchase Price £200,000
- Mortgage amount £150,000 (75% Loan to value)
- 30 year term
- 2 year fixed rate @ 1.44% = £513.37 Per Calendar Month (PCM)
- After the 2 year fixed rate you revert to the SVR = 3.99%
- Total amount payable over the 30 year term assuming that the rates remain the same throughout the term would be £249,789 (excluding any fees)

If you made an over payment of **£75 PCM** you would reduce your term by **4 and a half years** and also save **£17,638** in interest payments!

Now, I recommend that at the end of any fixed rate period, you look to review your current mortgage deal as you may be able to secure another fixed rate or a more competitive rate of interest. When you have remortgaged you can continue to overpay on your new mortgage deal, assuming your new lender allows over payments. There may be an administration charge, or early redemptions charges to your existing lender if you remortgage but your mortgage adviser will tell you about this.

Some of you may be on a variable rate of interest now, and have just heard the Bank of England announce that they have reduced the base rate to 0.25%. Why not use the Banks reduction as a way to start overpaying your mortgage. You have been used to paying this amount so you shouldn't miss it moving forward, plus when the interest rate increases you are still used to this amount.

Your relationship with your Mortgage Adviser is not just about securing you the best mortgage; it is about helping you make the most of your money through out your mortgage term.

For more information contact **Caroline Hall CeMap CeRER** Director at Your Mortgage Hub Ltd.

Mob: 07856 562568

Office: 01522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk

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

You will be charged a fee by Your Mortgage Hub Ltd for the services provided in arranging your mortgage, the precise amount will depend upon your circumstances. Typically the fee is £429 and will not exceed 1.5% of the loan amount. Sol4859

RIFT

Choose Security.
Choose Expertise.
Choose RIFT.

**Choose to call
us now for your
tax refund.**

Supporting

ABF

THE SOLDIERS'

CHARITY

RIFTrefunds.co.uk/MOD

Call us on **01233 628648**

£35 million for Armed Forces personnel: choose to be part of the success.



We've now reclaimed over £35 million in tax refunds for service personnel for the costs of their travel to temporary postings, food and Mess Dress.

Don't assume it's not worth the hassle and paperwork to claim what you expect might be a small tax refund. The average first time claim (which can cover the past 4 years) is worth £2,500 and £600-800 per year afterwards.

Darryl Campbell, 27, ex-Royal Electrical and Mechanical Engineers, was unaware he'd overpaid tax. Within weeks of choosing to contact RIFT, he received a cheque for £3,214.

"I heard about RIFT before I left the Army, a mate on the barracks told me I might be able to claim as he'd got some cash back. I phoned up just after New Year. The process was so quick and easy, I had my money at the end of March. First thing I did was to book a holiday to Ibiza, but I got enough money to pay off a bit of a loan and it helped me move into a new flat too."

It's estimated that over £180 million goes unclaimed in the UK each year for travel expenses and as the UK's largest tax refund specialists, we've been fighting to get back what's rightfully yours.

"We've seen a massive uptake in claims especially within the Armed Forces,"

says Jan Post, Managing Director at RIFT.

"Personnel would be shocked if they realised how much tax they may have overpaid over the years that's sitting with the taxman."

It could be back in their own pockets within weeks – but they need to make a claim to get it.

People under financial pressure are missing out on funds that could make a huge difference, and it isn't fair. With busy lives, Service personnel rarely have time to deal with masses of paperwork. We specialise in protecting people, so it's particularly satisfying to help our Armed Forces who protect every one of us."

Like Darryl, Lee Smith, an ex-Lance Corporal (Catterick Garrison), claimed through RIFT and saw £2,724 come back to him. Lee's claim covered travel both in and out of the UK (flights and car travel) over a four-year period.

"The best part was it didn't require any effort on my part," says Lee. "RIFT did all the legwork and their Rapid Refund service meant I had the money within 24 hours."

So don't get bogged down in the fiddly details. Sit back and deploy RIFT to head into action on your behalf. It's your money and we'll fight to get it back for you.

RIFT is the only tax refunds company to have been awarded the ServiceMark for outstanding customer service by the Institute of Customer Service, so you can be sure you're in safe hands

Take charge of your finances and choose to get in touch today.

RIFTrefunds.co.uk/MOD

Call us on 01233 628648

LIFETIME ISA...

25% state bonus on savings for under-40s

Source: www.moneysavingexpert.com

▶▶ The new Lifetime ISA launching in April 2017 will be a no-brainer for first-time buyers as the state will add a 25% bonus on top of what you save – meaning up to £32,000 of free cash.

For retirement savings it works the same way, but whether it beats a pension or not is a discussion you need to have with an Independent Financial Adviser!

MONEY SAVING EXPERT'S 11 LIFETIME ISA NEED-TO-KNOWS ▶▶

(1) You can save up to £4,000 a year, and get a 25% bonus at the end of each tax year

You can save up to £4,000 a year into the LISA either as a lump sum or by putting in cash when you can. At the end of the tax year the state will add a 25% bonus on top. So if you save £1,000 you'll have £1,250 and if you save the full £4,000 you'll have £5,000. And that's before interest or growth. Here are the details:

- The bonus is paid until you hit age 50.
- The bonus is paid annually at the end of each tax year – once in your account it counts as your money. You'll be paid interest on it too.
- The bonus is paid on contributions – so what you put in (so for cash LISAs interest doesn't count; for shares LISAs whether the investment grows or shrinks is irrelevant to the bonus).
- The maximum bonus you could get is £32,000 (unless the rules change); to do that you'd need to open one on your 18th birthday and keep contributing the maximum £4,000 each year until you were 50.

(2) Lifetime ISAs launch on 6 April 2017, and you must be aged 18 or over but under 40 when you open one

If you'll reach 40 on or before 6 April 2017 you won't be eligible for a Lifetime ISA – so the earliest you could've been born to be eligible is 7 April 1977.

Yet even if you're born after that, remember you need to open it before you're 40 – so if you will be cutting it close, get your skates on. Once you open it you can keep contributing and get the bonus until you're 50.

For the many people who've asked us "Isn't this age discrimination?" the answer is yes, it is. However it is not illegal age discrimination; no more than setting a state pension age is.

(3) The money is to be used either towards a first home worth under £450,000 or once you're over 60 towards retirement

The Lifetime ISA is designed for two specific purposes. The first is for first-time buyers to use towards a residential property, and that can be done at any time, provided the

Lifetime ISA's been held for 12 months or more. The second is to take out and use in retirement once you hit age 60. With both, there is no tax to pay on it when you take the money out.

The idea behind mixing the two is a clever bit of behavioural economics. Many under-40s are turned on by saving for their first home in a way they aren't for saving for retirement, so the idea of bringing them together is that hopefully people will build up a savings habit for their first home, then carry on afterwards.

(4) If you're a first-time buyer, the Lifetime ISA is a no-brainer

Like its Help to Buy ISA cousin, this Lifetime ISA is a no-brainer for first-time buyers. The fact that the state adds 25% on top of what you save means nothing else comes close – it is, literally, money for nothing.

So, if you plan to be a first-time buyer in future, or – frankly – even if you've only an inkling you may buy a home, it's worth starting it off. If you don't use it for a home, you've a head-start on saving for retirement.

(5) The Lifetime ISA is an individual product – couples can have one each

There's no such thing as a joint LISA: you and your partner/spouse can have one each. This is especially important to understand if you plan to buy a home together. To make it plain:

- If you're a first-time buyer making a purchase with someone who's owned before – you can still open one and use it towards a home-purchase together. They can't (they can only use the LISA for retirement saving).
- If you're both first-time buyers buying a house under £450,000 together – you can both open one and save in it, doubling the bonus in effect.

(6) You can have a Lifetime ISA and a Help to Buy ISA

The Help to Buy ISA launched in December 2015, and just like the LISA, it has a 25% bonus that's added on top of what you save if you use it towards a first home. It now looks as if it was a test-bed for the Lifetime ISA.

- You can have a Help to Buy ISA and a Lifetime ISA.
- However you can only use the bonus from one of them towards buying a house.
- Use the LISA for the 25% bonus to buy a home and you won't get the bonus with the Help to Buy ISA, but you can still keep the money plus the interest (and use it towards buying your home).
- Use the Help to Buy ISA for the 25% bonus and you'd have to pay a penalty to use your LISA savings for a property. Though you would still be able to use it and get the bonus for retirement savings.
- You can save in a Help to Buy ISA now and then transfer it into a Lifetime ISA when they launch in April 2017.

(7) Saving for a home? Don't wait for Lifetime ISAs – open a Help to Buy ISA now to transfer it in

- If you've already saved into a Help to Buy ISA before the Lifetime ISA starts, you'll be allowed to transfer it into the LISA, still getting the bonus, without it having an impact on your allowance...
- Only money put in a Help to Buy ISA before 6 April 2017 can be transferred without impacting the allowance.
- You'll have until 5 April 2018 to transfer it across.
- Money saved in a Help to Buy ISA after 6 April 2017 can be transferred to a LISA, but will use up your allowance for that year.
- If you need to buy a home before April 2018, the Help to Buy ISA is the only route available as you need to have had the Lifetime ISA open for 12 months before being able to withdraw it for a property purchase (the length of time you've saved in the Help to Buy ISA doesn't count towards this).

(8) The money can be put into savings or stocks and shares: the longer you're likely to keep it, the more you should consider share-type investments

Unlike Help to Buy ISAs, which are cash savings only, the Lifetime ISA gives you two savings options:

- A *cash LISA*: Here you put the money into the equivalent of a savings account. Your capital (the sum you put in) is safe and you get a defined amount of interest on top.
- An *investment LISA*: Here the money is invested in stocks and shares or shares funds and performance depends on the stock market. So the money you put in is at risk, but if it does well you can make substantially more.

(9) As it's an ISA, the savings interest or investment growth is tax-free

The Lifetime ISA is, well, an ISA – an individual savings account – which is a place to save where the taxman can't get his hands on the interest you make.

From April 2017 you'll be allowed to put £20,000 in ISAs each year (currently £15,240) and the money you put in your LISA will count towards that. So if you put £4,000 in the LISA you'll only be able to put £16,000 in other ISAs – the bonus you get doesn't count towards the year's ISA allowance.

(10) How does the Lifetime ISA compare with a pension?

The Lifetime ISA is designed as a way to save for retirement, just like a pension. Some will see it as an alternative; others will see it as a complementary measure, as you can have both. But the two are very different beasts.

- With a pension you save from gross (pre-tax) income. So, as a basic-rate taxpayer, to save £100 only costs you £80 from your pay packet, as that's all you would've received.

- With a LISA you save from net (after-tax) income. So, to put £80 in costs you £80. However, if 25% is added to it, that means you've got £100.

So on the surface the amount you put in and get are pretty similar for basic-rate taxpayers. However it does get more complex than that.

(11) Once it's opened, don't think you're locked in – you're free to transfer it to another provider

Once you've got the Lifetime ISA open you don't have to stick with the provider you pick at the start.

As with normal ISAs, interest rates will go up and down – you'll need to keep an eye on it, and be ready to transfer between different Lifetime ISA providers to up the rate if you see a better deal.

The same is true with investment ISAs: you may decide to change your investment priorities, in which case you'll be allowed to move it.

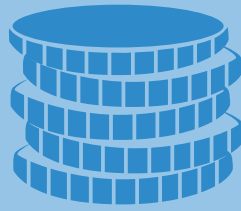
You can hold more than one Lifetime ISA at any one time, provided that you only pay in to one at any time in each tax year (you can transfer the current year's money around, provided it's ALL transferred each time).

	HELP TO BUY ISA	LIFETIME ISA
How much can you save?	£2,400/yr (£3,400 in year one)	£4,000/yr
Can you put lump sums in?	No, need to save monthly	Yes
What's the max bonus?	£3,000 (assumes max contribution over four years and eight months)	£32,000 (assumes max contribution over 32 years)
When's the bonus paid?	When you buy a home	Annually
Can you invest as well as save?	No. Cash only.	Yes, with cash & shares LISAs
What's the max property price?	£250,000 (£450k in London)	£450,000
When can you use it to buy a home?	Once you've £1,600+ saved	After the ISA's been open 12 months
Who can open it?	Any first-time buyer aged 16+	Anyone aged 18 to 39 (under 40)
Can I withdraw money if not buying a home?	Yes at any time, you just don't get the bonus	Yes, at age 60+, if earlier you don't get the bonus and may pay a penalty (still being consulted on)





Lifetime ISA



Save up to £4,000 each year, and receive a government bonus of 25% – that's a bonus of up to £1,000 a year. You can use some or all of the money to buy your first home, or keep it until you're 60 – it's up to you.

open a Lifetime ISA account between the ages of 18 and 40, and any savings you put into it before your 50th birthday will receive an added 25% bonus from the government

accounts will be available from April 2017

there is no maximum monthly contribution – you can save as little or as much as you want each month, up to £4,000 a year

the total amount you can save each year into all ISAs will also be increased from £15,240 to £20,000 from April 2017

use it to save for a first home

your savings and the bonus can be used towards a deposit on a first home worth up to £450,000 across the country

accounts are limited to one per person rather than one per home – so two first time buyers can both receive a bonus when buying together

if you have a Help to Buy: ISA you can transfer those savings into the Lifetime ISA in 2017, or continue saving into both – but you will only be able to use the bonus from one to buy a house

use it to save for retirement

after your 60th birthday you can take out all the savings tax-free

you can withdraw the money at any time before you turn 60, but you will lose the government bonus (and any interest or growth on this). You will also have to pay a 5% charge



25%
government
bonus



Lifetime
ISA



house



pension

Keeping your home safe while you're away

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

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

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

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



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

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

Who else knows you're away

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



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

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



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

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



Just before you leave....

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

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

JOB RELATED COUNCIL TAX DISCOUNT – WHAT'S THAT?

Article courtesy of NFF

What is a job related discount and how does it affect serving personnel? That was the question put to the Department for Communities and Local Government (DCLG) by the Naval Families Federation.

If Service personnel's sole/main residence in England is left empty, for Service-related reasons, then they should be eligible for a council tax discount of 50% on that home as long as it remains unoccupied. However, in order to qualify for that discount, they must demonstrate that their current home is job-related, by meeting at least one of the criteria set out within the regulations approved by Parliament*.

These regulations state that a dwelling is job-related for a person if it is provided for them by reason of their employment or for their spouse or civil partner by reason of the spouse's/civil partner's employment, in any of the following cases:

- 1) where it is necessary for the proper performance of the individual's duties that they should reside in the dwelling
- 2) where the dwelling is provided for the better performance of the individual's duties and their employment is one of the kinds in which it is customary for the employer to provide dwellings to their employees
- 3) where there is a special threat to the individual's security which means that special security arrangements are in force and the individual resides in the dwelling as part of these arrangements.

It is for the local authority to consider Service personnel's

particular circumstances and evidence, and decide whether the provisions apply or not. If the local authority is satisfied that the provisions have been met, a 50% discount will apply. DCLG has written to local authorities to remind them of their duties under the Armed Forces Covenant.

What does this mean for Service personnel?

If their home is unoccupied because the Service person has been provided with Service accommodation (by reason of employment), then Service personnel should be eligible for this discount. However, it is ultimately for them to demonstrate to their local authority their eligibility by providing evidence to satisfy at least one of the three criteria above. They may also be eligible for the discount if the dwelling has been provided to the spouse or civil partner by reason of that person's employment.

What to do next?

Service personnel should approach their local authority to find out if they are eligible for the discount. In doing so, they may be asked to provide any confirmation they might have from their Service employer regarding the applicability of any of the three categories listed. This could include a copy of their Assignment Order and/or the MOD Licence to Occupy. When a Service person believes that they should be eligible but their local authority refuses to provide the full discount, they should contact their Service Families Federation who can engage directly with the MOD Armed Forces Covenant team.

*Prescribed Classes of Dwellings (England) Regulations 2003 (S.I.2003/3011).

The Services Cotswold Centre – entitlement for use has broadened



Entitlement has now been broadened to include all Service personnel regardless of Personal Status Category (PStat Cat) or accompanied status, including use as an aid to transition to civilian life. Further information can be obtained from Unit Welfare Officers.

The SCC is a unique tri-service facility, managed by Headquarters Army Welfare Service on behalf of the MOD. To date its use has been primarily by estranging spouses and their families and in Summer 15 it was used to house over 30 evacuated families following the Nepal earthquakes. Whilst the SCC operates a priority booking system it is rare for any applicant to be turned away.

The SCC comprises 60 self-contained chalet style homes and is located in Neston, near Corsham, Wiltshire, SN13 9TU. Other facilities within the SCC include a primary school, community centre and fitness suite.

Charges for use of the SCC are in line with those for the lowest grades of Service Family and Single Living Accommodation for serving personnel; post discharge the non-entitled rate will apply.



Personnel must arrive at the SCC prior to discharge.

The SCC also provides a signposting service to external governmental, charitable and veteran organisations that can advise and assist further with the transition of personnel into civilian life. OC SCC can also make a direct referral to AWS Personal Support workers located in the AWS Corsham team who provide specialist welfare and counselling services.



Point of Contact. Officer Commanding The Services Cotswold Centre, Mr Roy Zaman.
Tel: 01225 810358 (Civ) or 94382 4521 (Mil)
Email: RC-AWS-SCC-OC@mod.uk or RC-AWS-SCC-Receptionist@mod.uk

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

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





Social Housing In

LOCAL AUTHORITIES

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

THE EAST MIDLANDS

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 AND OTHER CHARITABLE HOUSING PROVIDERS

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.

EAST MIDLANDS

NAME	TEL	COUNTIES COVERED
Riverside Care and Support	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

Northampton



Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME

Birmingham City Council
Bromsgrove District Council
Cannock Chase District Council
Coventry City Council
Dudley Metropolitan Borough Council
Herefordshire Council
Litchfield District Council
Malvern Hills
Newcastle-under-Lyme Council
North Warwickshire Borough Council
Redditch Borough Council
Rugby Borough Council
Sandwell Metropolitan Borough Council
Shropshire Council
Solihull Metropolitan Borough Council
South Staffordshire
Stafford Borough Council
Staffordshire County Council
Staffordshire Moorlands District Council
Stoke on Trent City Council
Stratford-on-Avon
Tamworth Borough Council
Telford & Wrekin Council
Walsall Metropolitan Borough Council
Warwick District Council
Warwickshire County Council
Wolverhampton City Council
Worcester City Council
Worcestershire County Council
Wychavon District Council
Wyre Forest District Council

GENERAL ENQUIRIES

0121 3031111
01527 873232
01543 462621
02476 833833
0300 5552345
01432 260000
01543 308000
01684 862151
01782 717717
01827 715341
01527 64252
01788 533533
0845 3582200
0345 6789000
0121 7046000
01902 696000
01785 619000
0300 1118000
01538 483483
01782 234567
01789 267575
01827 709709
01952 380000
01922 650000
01926 410410
01926 410410
01902 556556
01905 722233
01905 763763
01386 565000
01562 732928

WEB ADDRESS

www.birmingham.gov.uk
www.bromsgrove.gov.uk
www.cannockchasedc.gov.uk
www.coventry.gov.uk
www.dudley.gov.uk
www.herefordshire.gov.uk
www.litchfield.gov.uk
www.malvernhill.gov.uk
www.newcastle-staffs.gov.uk
www.northwarks.gov.uk
www.redditchbc.gov.uk
www.rugby.gov.uk
www.sandwell.gov.uk
www.shropshire.gov.uk
www.solihull.gov.uk
www.sstaffs.gov.uk
www.stafford.gov.uk
www.staffordshire.gov.uk
www.staffs-moorlands.gov.uk
www.stoke.gov.uk
www.stratford.gov.uk
www.tamworth.gov.uk
www.telford.gov.uk
www.walsall.gov.uk
www.warwickdc.gov.uk
www.warwickshire.gov.uk
www.wolverhampton.gov.uk
www.worcester.gov.uk
www.worcestershire.gov.uk
www.wychavon.gov.uk
www.wyre-forest-dc.gov.uk

THE WEST MIDLANDS OF ENGLAND

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

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.

WEST MIDLANDS

NAME	TEL	COUNTIES COVERED
Accord Housing Assoc.	0121 5683900	All
WM Housing Group	0121 4574602	All
Midland Heart	0345 6020540	All
Sanctuary Housing	0800 1313348	All
Haig Housing	0208 6855777	All
Home Group	0345 1414663	All
Places For People	0800 4320002	All
Riverside Care and Support	0845 1110000	All
Stonewater	01384 471000	All
Waterloo Housing Assoc	0121 3554501	All

Birmingham



Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME

TELEPHONE NO.

WEB ADDRESS

Babergh District Council	01473 826622	www.babergh.gov.uk
Basildon District Council	01268 533333	www.basildon.gov.uk
Bedford Borough Council	01234 267422	www.bedford.gov.uk
Braintree District Council	01376 552525	www.braintree.gov.uk
Breckland District Council	01362 695333	www.breckland.gov.uk
Brentwood Borough Council	01277 312500	www.brentwood.gov.uk
Broadland District Council	01603 431133	www.broadland.gov.uk
Broxbourne Council	0115 917 7777	www.broxbourne.gov.uk
Cambridge City Council	01223 457000	www.cambridge.gov.uk
Cambridgeshire County Council	0345 045 5222	www.cambridgeshire.gov.uk
Castle Point Borough Council	01268 88 2200	www.castlepoint.gov.uk
Central Bedfordshire Council	0300 300 8000	www.centralbeds.gov.uk
Chelmsford Borough Council	01245 606606	www.chelmsford.gov.uk
Colchester Borough Council	01206 282222	www.colchester.gov.uk
Dacorum Borough Council	01442 228000	www.dacorum.gov.uk
East Cambridgeshire	01353 665555	www.eastcambs.gov.uk
East Hertfordshire District Council	01279 655261	www.eastherts.gov.uk
Epping Forest District Council	01992 56 4000	www.eppingforestdc.gov.uk
Essex County Council	08457 430430	www.essexcc.gov.uk
Fenland District Council	01354 654321	www.fenland.gov.uk
Forest Heath District Council	01638 719000	www.forest-heath.gov.uk
Great Yarmouth Borough Council	01493 856100	www.great-yarmouth.gov.uk
Harlow District Council	01279 446655	www.harlow.gov.uk
Hertfordshire Council Council	01923 471555	www.hertsdirect.org
Hertsmere Borough Council	020 8207 2277	www.hertsmere.gov.uk
Ipswich Borough Council	01473 432000	www.ipswich.gov.uk
King's Lynn & West Norfolk Borough Council	01553 616200	www.west-norfolk.gov.uk
Luton Borough Council	01582 546000	www.luton.gov.uk
Maldon District Council	01621 854477	www.maldon.gov.uk
Mid Suffolk District Council	01449 720711	www.midsuffolk.gov.uk
Norfolk County Council	03448 008020	www.norfolk.gov.uk
North Hertfordshire District Council	01462 474000	www.north-herts.gov.uk
North Norfolk District Council	01263 513811	www.northernorfolk.org
Norwich City Council	0344 980 3333	www.norwich.gov.uk
Peterborough City Council	01733 747474	www.peterborough.gov.uk
Rochford District Council	01702 546366	www.rochford.gov.uk
South Cambridgeshire District Council	03450 450500	www.scambs.gov.uk
Southend-on-Sea Council	01702 215000	www.southend.gov.uk
South Norfolk	01508 533695	www.south-norfolk.gov.uk
St Albans City and District Council	01727 866100	www.stalbans.gov.uk
St Edmundsbury Borough Council	01284 763233	www.stedmundsbury.gov.uk

THE EAST OF ENGLAND

Stevenage Borough Council	01438 242242	www.stevenage.gov.uk
Suffolk Coastal District Council	01394 383789	www.suffolkcoastal.gov.uk
Suffolk County Council	01473 583000	www.suffolk.gov.uk
Tendring District Council	01255 686868	www.tendringdc.gov.uk
Three Rivers District Council	01923 776611	www.threerivers.gov.uk
Thurrock Council	01375 652652	www.thurrock.gov.uk
Uttlesford District Council	01799 510510	www.uttlesford.gov.uk
Watford Borough Council	01923 226400	www.watford.gov.uk
Waveney District Council	01502 562111	www.waveney.gov.uk
Welwyn Hatfield Council	01707 357000	www.welhat.gov.uk

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EAST ENGLAND

NAME	TEL	COUNTIES COVERED
Riverside Care and Support	0345 111 0000	All
STOLL	0207 385 2110	Charitable Housing
Haig Housing	0208 685 5777	All
Southern Housing Group	0845 612 0021	All
L & Q Group	0800 015 6536	All
Catalyst	0300 456 2099	All
Circle Housing	020 288 4000	All
One Housing Group	0208 821 5300	All
Places for People	01772 667002	All
SPEAR	0208 288 6506	Charitable Support
Triathlon Homes	0208 555 1787	East Village
BPHA	0330 100 0272	All
Grand Union Housing Gp	0300 123 4844	Beds, Cambs
Stonewater	0800 011 6420	All
Aldwyck Housing Group	0300 500 6262	Essex, Herts

Waterside living in the city of Norwich

HOUSING prices

AVERAGE UK HOUSE PRICES AS AT Q2 FY2016-17

Scotland	£139,911
Northern Ireland	£123,255
The North	£123,864
Yorkshire and the Humber	£144,361
The North West	£144,914
The West Midlands	£168,585
The East Midlands	£162,082
Wales	£141,525
The South West	£221,703
The South East	£255,325
Greater London	£455,984

AVERAGE UK MONTHLY RENT AS AT JUNE 2016

Scotland	£702
Northern Ireland	£612
The North	£540
Yorkshire and the Humber	£642
The North West	£656
The West Midlands	£675
The East Midlands	£651
Wales	£615
The South West	£888
The South East	£978
Greater London	£1,575



Source:
www.lloydsbankinggroup.com



Blakeney Harbour, Norfolk

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



The Services

Cotswold Centre

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

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

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

*Your
Home
from Home*





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Email volunteer.support@ssafa.org.uk

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