

Housing matters

April 2015 | www.gov.uk/housing-for-service-personnel-and-families

YOUR CIVILIAN HOUSING AWARENESS STARTS HERE

Featured:

**HOMELESSNESS AND
HOUSING NEED**

HOUSING OPTIONS
SCOTLAND

Citizenship

Housing in Scotland

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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

CAN I CLAIM

as your main residence. The claim in this case would be for travel between your married quarters and your daily workplace, if your mileage is high enough. If you already receive a Home to Duty allowance for this, we would review the amounts received against the allowable limits and claim for any shortfall.

I'm based abroad, can I claim?

Yes, you can claim for travel to and from a UK residence. If your family are in another country with you, your accommodation there would normally be classed as your main residence.

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, as explained above, HMRC can if you've claimed too much. The difference from doing it yourself is that as RIFT 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.

Do I need to keep my Assignment Orders?

If you want to continue to get a tax refund for your travel from home to base, please ensure you keep a copy of each of your Assignment Orders for each base that you travel to.

What is the claim actually for?

It's for tax relief on the cost of travelling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave. We can also claim for Phase 2 & 3 training locations, but not Phase 1.

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.

I receive Get You Home (GYH) and / or Home to Duty Travel (HDT) allowances. Can I still claim?

Most likely, yes. The amounts you receive don't normally cover everything you're entitled to. It is important for you to know that we deduct HDT or GYM allowances from any claim we make as both are paid non-taxed.

I live in married quarters, can I claim?

If you live in married quarters, on or off base, and spend your leave periods there, that would normally be classed

Welcome to Housing Matters magazine.

We say it over and over again – time flies, and its April already. Most of us will have enjoyed a long weekend over Easter and will be looking forward to the next one in May. By Christmas many of us will have left the Armed Forces, but in the same way that we look forward to Leave and holidays, we shouldn't wait until we are leaving the Forces before thinking about where we want to settle down when we do leave, or maybe even buying a house.

This is my first 'solo' editorial since joining the Joint Service Housing Advice Office a month ago and one thing I have learned in my short time so far is just how many Service people don't put any thought into where they are going to live when they leave. I'll be frank; a large proportion of enquiries are from personnel in their last **weeks** of Service who have made no future housing plans, have no-where to live, are relying on the expectation of Social Housing, but have made no effort to approach their Local Authority. Of course for some, discharge or retirement comes unexpectedly because of medical, administrative or disciplinary issue, but most have had plenty of time to plan ahead. If personnel do find themselves in the situation where they face being homeless, for whatever reason, we have included an article describing how Local Authorities approach homelessness and housing need.

For those of our serving Foreign and Commonwealth (F&C) personnel, planning ahead might go as far as thinking about which country they live in when their Service has finished. We have included an article about citizenship for F&C personnel and their families as this process takes time to effect and may impact on other decisions or actions that need to be made.

The regional focus this month is Scotland so you will find contact details of Local Authorities there, and a short introduction from Housing Options Scotland who can help with all sorts of advice and guidance, and have a Military Matters department who understand the peculiarities and difficulties of Service life.

If you have any questions about your options for housing in the future, the Joint Service Housing Advice Office delivers housing briefs up and down the country and you can find this year's schedule in this magazine. Its not just for those on resettlement, anyone can come along to find out more, so why not you? It could be time well spent.

FS Tracy Sayer, Editor



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Past issues of Housing Matters Magazine:

www.gov.uk/government/collections/housing-matters-magazine

HOMELESSNESS and

They're the same thing aren't they? Well yes, in the eyes of a homeless person or family they are. However in the eyes of Local Authorities up and down the UK, homelessness and housing need can be two very different things. Let's find out why.

Homelessness is not always about having to sleep on a park bench or in a doorway. Even if you have a roof over your head you can still be homeless. You might be homeless if you are:

- Unable to get into your home (eg your landlord has locked you out)
- About to be or have been evicted
- Temporarily staying with friends/family
- In 'crisis accommodation' such as a night shelter/refuge
- At risk of violence in the home
- Living somewhere you have no legal right to stay in (eg a squat)
- Living somewhere that you cannot afford to pay for without depriving yourself of basic essentials IE food or clothing
- Forced to live apart from you family because your accommodation is not suitable
- Living in very overcrowded conditions
- Living in poor condition that badly affect your health.

The advice from Shelter is that it can be difficult to be accepted on the basis of the last two points in the list.

Housing Need. If the Local Authority accepts that you are homeless or are about to become homeless, it will then look at whether you are eligible for assistance, whether you have a priority need, whether you have made yourself intentionally homeless and whether you have a local connection in the area. We will look at the criteria one by one.

Eligibility. Eligibility rules are complicated but in general you are eligible for assistance if:

- You are a British citizen who has not lived abroad
- You are working in the UK and from a European Union or European Economic Area country
- You are an asylum seeker granted refugee status
- You have been granted discretionary or Indefinite Leave to Remain (ILR) in the UK without a 'no recourse to public funds' condition.

You are not eligible if you are 'subject to immigration control' or you are not 'habitually resident' in the UK.

Priority Need. You will be assessed as having a 'priority need' if you:

- Are age 16 or 17
- Are age 18-20 and were previously in care
- Are pregnant or have dependant children
- Are homeless because of fire or flood etc
- Are vulnerable due to age, disability or mental illness as a result of time spent in care, custody or in HM Forces
- Having to flee your home because of violence or threat of violence.

At this stage, if you are assessed as being homeless, eligible and in 'priority need' the Local Authority must provide you with temporary accommodation if you need it, while they look at the next criteria.

Intentional Homelessness. You will be regarded as having made yourself intentionally homeless if:

- You deliberately do or fail to do anything, the consequence of which is that you will be forced to leave your accommodation (such as not paying the rent for instance); and
- The accommodation was available for you to occupy and reasonable for you to continue to occupy it (ie you could afford to live there, not a victim of domestic violence, suffered no ill health as a result of living there).



HOUSING NEED

However, if your act or failure to act was made in good faith because you were unaware of a crucial fact, or were given bad advice, your homelessness will not be treated as being deliberate or intentional.

If the Local Authority decides that you are eligible for social housing and are in 'priority need', but that you have made yourself intentionally homeless, it only has to house you for a short period of time (normally 28 days). If the Local Authority decides that you are eligible, in 'priority need' and are not intentionally homeless, it has a duty to house you. The Local Authority will then consider if you have a local connection, or whether another Local Authority will own the responsibility.

Local Connection. The requirement for and criteria applying to having a local connection varies between local authorities, but most will want to establish if you do have a local connection. They will want to know if you have

- Lived in the area, by choice, for a specific period of time (which can be 6 months to 5 years)
- Armed Forces personnel should be accepted as having lived in an area by choice, if they lived there after having been posted there
- A family connection in the area, ie your immediate family (parents, siblings, children) has lived in the area (again, for a specified period of time)
- Full or part-time work in the area
- Or if you have another special reason such as specialist health care.

Providing you are homeless, eligible, in 'priority need' and have a local connection the Local Authority has a duty to house you. However, it is unlawful for a Local Authority to turn you away or tell you to apply to another Local Authority because you do not have a local connection with its area. If you meet all of the criteria except local connection, the Local Authority must accommodate you until another Local Authority is ready to, but this is likely to be temporary accommodation. But if you are at risk of violence in an area where you do have a local connection, or if you don't have a local connection anywhere else, the Local Authority does have a duty to house you.

Application. Local Authorities only have to accept applications if you are homeless or about to become homeless in the next 28 days, however, some will allow to apply for social housing before then. You can apply by telephone, in person or in writing, but most Local Authorities will prefer that you apply in person. You will need to complete an application form and receive a Homelessness Interview. All Local Authorities will want you to provide proof of eviction from your accommodation, and detail of your finances to assure themselves that you don't have the means to accommodate yourself (through private rental or house purchase).

Waiting Lists. Local Authority waiting lists are based on 'priority need' as opposed to first come first served. Upon application they will decide if you qualify for social housing based on all of the criteria above, and also your financial situation and matters such as rent arrears or antisocial behaviour. Some Local Authorities will allow you to 'bid' for your preferred housing; others will only offer the first appropriate property.

Eviction from Service Accommodation. Your entitlement to Service Family Accommodation (SFA) or Single Living Accommodation (SLA) ceases on your last day of Service in the Armed Forces. If you live in SFA or SLA, are leaving the Services and will be homeless (according to the criteria at the start of this article), you must approach the Local Authority in your area as soon as you can with your eviction notice, which for those in SLA is a Certificate of Cessation issued by your unit admin and for those in SFA it is a Certificate of Cessation and a Notice to Vacate issued by DIO 93 days prior to your last day of Service.

As you have read, the path to social housing if you are about to become homeless, is more complicated than you might have thought. Confusing and worrying though it might be, if you are going to become homeless on leaving the Armed Forces, don't wait. **Act.**

More information on homelessness, social housing, and Local Authorities can be found on www.gov.uk and www.shelter.org.uk, or you can contact the Joint Service Housing Advice Office for guidance. Their contact details are on page 3.



HOUSING OPTIONS Scotland

My name is Christine Robinson and I am a Housing Options Broker with the charity Housing Options Scotland. We aim to help our clients find the right house in the right place. In 2012 we set up our specialised project 'Military Matters'. Since then, the project has gone from strength to strength and in the period from April to December 2014 we helped 77 military clients to consider their housing options.

If you are a Veteran or about to leave the Armed Forces and settle in Scotland, you can access our free service by going to our website:

<http://www.housingoptionsscotland.org.uk/>

When you reach our Home Page, you can click the link titled 'Military Matters' to learn more about us and, when you're ready, you can click the link 'Get Help'. The 'Get Help' page is where you can fill in a form that asks detailed information about your income, your current housing situation and your future housing needs including where you want to live. From this information we provide you with a housing report guiding you on which type of housing tenure would be suitable for you and this can include buying a property, renting in the social and private rented sector and renting housing from military charities.



We can also provide advice on disability adaptations to properties and building your own property and information on services specific to the area that you wish to settle in.

Housing is critical to a positive outcome for those transitioning to settled civilian life. Everyone has their own unique housing circumstances and specific housing needs, we provide every client with a detailed and personalised housing report. Some clients are happy to work with the information we provide on their own but others may

wish to come back to seek detailed assistance. Everyone is different and the Broker's role is to provide help and support focused on the clients' needs. As a broker I know how daunting it can appear for those about to resettle back into civilian life, as I went through the same process when my husband left the Armed Forces.

Housing Options Scotland would be happy to assist you in working through your housing options. You can contact us on the link above or by calling 0131 247 1400.



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Citizenship

Citizenship is not something that most personnel serving in the Armed Forces think about, however there are a large number of Foreign and Commonwealth (F&C) personnel serving in the British Armed Forces who will lose their right to reside in the UK when they leave.

Additionally all Service personnel are in the fortunate position of being guaranteed accommodation while they are serving, and many don't consider where they are going to live when they leave, until they are actually leaving. For some, the question of homelessness stares them in the face throughout their resettlement period if they haven't made sufficient provision to fund

privately rented or purchased accommodation when they leave. For those F&C personnel serving, when they leave the Forces they could be homeless, and have no right to remain in the UK at all. So, how does that happen?

F&C personnel who join the British Armed Forces are granted exemption from UK immigration control, so long as they remain subject to Service law. Basically, F&C personnel are allowed to reside in the UK with no visa and no status as a UK citizen.

That means there is no entitlement to stay in the UK on discharge from the Armed Forces. But those F&C personnel might have served a full career in the Armed Forces. Their families could be settled here,

their children going to school, and their spouses/partners having jobs. Having lived in the UK for years many F&C personnel and their families want to put down roots here. So how do they do that when they have no right to stay?

Firstly, the service person (SP) has several options. We will look at four of them.

Naturalisation (Citizenship).

Naturalisation is not a condition of Service it is a personal choice. SP can apply if they:

- Have five years residency
- Are of good character
- Meet the Government Knowledge of Language and Life in the UK (KOLL) requirements

SP are advised to seek guidance from their own country about the implications of holding dual citizenship.

Indefinite Leave to Remain (ILR).

ILR can be granted to those who are already in the UK on date of application which can be made 10 weeks before the SPs discharge date. It is only granted on discharge and the SP has to have served for a minimum of four years and meet the criteria laid down by the Home Office. It takes the form of a vignette in the holder's passport.

Indefinite Leave to Enter (ILE).

ILE can be granted to someone who is outside the UK on the date of application. It takes the form of a visa which

is endorsed by an Immigration Officer on entry to the UK. The SP can only apply on discharge or up to two years after discharge, but must have served for a minimum of four years and must meet the criteria laid down by the Home Office.

Limited Leave to Remain.

Those SP who are medically discharged with under four years service might be able to apply for Limited Leave to Remain if their discharge is attributable to their service and it is appropriate to grant Limited Leave to Remain to facilitate further medical treatment or a period of recovery. This would be for a period not normally exceeding 30 months and will be subject to conditions.

Gurkhas. Gurkhas serving in the Brigade of Gurkhas cannot be granted citizenship whilst in Service, but can apply for ILR on discharge and then apply for citizenship. Gurkhas who have at least five years service can apply to transfer to the Regular Army and then apply for citizenship providing they meet the rules.

Partners. Partners can apply for ILE or ILR. On the date that a partner applies their sponsor (the SP) must be:

- Exempt from immigration control; or
- Has ILR or ILE; or
- Is being granted ILR or ILE at the same time as the partner; or
- Is a British citizen

Both the SP and partner must be:

- Aged 18 or over
- Must not be within a prohibited degree of relationship
- Must intend to live together permanently; and
- Must have met in person.

Their relationship must be genuine and subsisting, and any previous relationship of the SP or the partner must have broken down permanently.

If the SP and partner are married or in a civil partnership it must be valid, or if the partner is the fiancé(e) or proposed civil partner of the sponsor, the partner must be seeking entry to enable their marriage or civil partnership.

The grant of ILE or ILR is subject to further conditions which include that they:

- Are making an application as the partner of a member of HM Forces
- Have a partner who:
 - o Is a F&C citizen who is a member of HM Forces with at least 5 years reckonable service; or
 - o Has been granted ILE and is in the UK or has been granted or is being granted ILR at the same time as the applicant; or
 - o Is a British citizen.

More criteria apply and the applicant must fulfil all of the criteria. All of the relevant criteria can be found on www.gov.uk.

Citizenship E	£906
Leave to Enter	Prices vary according to VISA type
Indefinite Leave to Enter	Prices vary according to VISA type
Leave to Remain	£1093
Indefinite Leave to Remain	£1093

All applications to enter or remain are subject to the ability of the SP to financially support a partner.

Partners can also apply for citizenship, Leave to Enter (VISA) or Leave to Remain in their own right more information on which can be found on www.gov.uk.

Children. The general eligibility requirements to be met by the child of a member of HM Forces are that the applicant the child of a parent who is:

- A F&C citizen who is a serving member of HM Forces; or
- A discharged member of HM E Forces who has been granted or is being granted ILE or ILR at the same time as the applicant; or
- A member of HM Forces who is a British citizen; and

Meets the following criteria:

- The child's other parent also meets the criteria above; or
 - o Has been granted ILE or ILR; or
 - o Is being granted ILE or ILR as a partner or a member of HM Forces; or
 - o Have died
- The HM Forces parent has sole responsibility for the child's upbringing; or
- There are compelling considerations which make the child's exclusion from the UK undesirable and suitable arrangements have been made for their care

Other criteria also apply which include being:

- Under 18 or being over 18 and previously granted leave to remain as an under 18 year old
- Not being married or in a civil partnership

- Not being part of an independent family unit
- Not leading an independent life
- Accommodated adequately by the parent(s) with out recourse to public funds, in accommodation with the parent(s) is seeking to join, own or occupy exclusively and will be maintained by the parent(s) without recourse to public funds
- Where the child is over 18 he/she must demonstrate sufficient knowledge of the English language and life in the UK in accordance with KoLL.

More criteria apply and the applicant must fulfil all of the criteria. All of the relevant criteria can be found on www.gov.uk. All applications to enter or remain are subject to the ability of the SP to financially support the children.

Fees. The SP is responsible for all costs involved in applications to enter or remain, including any additional administrative fees. Fees as at 11 Feb 2014 (not including additional administrative fees) are above.

The subject of citizenship and Leave to Enter/Remain are confusing. More information can be found on www.gov.uk, including all of the rules and regulations for different types of entry visa, Leave to Remain, fees and application forms. If F&C Service personnel and their families wish to remain in the UK, it is a necessary process to go through. Hopefully, at the end of it the Service person and their family can enjoy life in the UK.

Source documents: Home Office Immigration Rules: Appendix Armed Forces

Home Office Immigration and Nationality Fees from October 2014



HOUSING IN SCOTLAND



LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Scotland. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

Registered Provider Name	Reg Addr Phone	Web Address
Aberdeen City Council	01224 522 000	www.aberdeencity.gov.uk
Aberdeenshire Council	0845 608 1207	www.aberdeenshire.gov.uk
Angus Council	08452 777 778	www.angus.gov.uk
Argyll & Bute Council	01546 602 127	www.argyll-bute.gov.uk
City of Edinburgh Council	0131 200 2000	www.edinburgh.gov.uk
City of Glasgow	0141 287 2000	www.glasgow.gov.uk
Clackmannanshire Council	01259 450 000	www.clacks.gov.uk
Comhairlean Eilean Siar (Western Isles Council)	01851 703 773	www.w-isles.gov.uk
Denbighshire Council	01824 706 000	www.denbighshire.gov.uk
Dumfries and Galloway Council	030 33 33 3000	www.dumgal.gov.uk
Dundee City Council	01382 434000	www.dundeeecity.gov.uk
East Ayrshire Council	01563 576 000	www.east-ayrshire.gov.uk
East Lothian Council	01620 827 827	www.eastlothian.gov.uk
East Renfrewshire Council	0141 577 3001	www.eastrenfrewshire.gov.uk
Falkirk Council	01324 506 070	www.falkirk.gov.uk
Fife Council	08451 55 00 00	www.fife.gov.uk
Highland Council	0845 129 7777	www.highland.gov.uk
Inverclyde Council	01475 71 71 71	www.inverclyde.gov.uk
Midlothian Council	0131 2707 500	www.midlothian.gov.uk
Moray Council	01343 543 451	www.moray.gov.uk
North Ayrshire Council	0845 603 0590	www.north-ayrshire.gov.uk
North Lanarkshire Council	01698 403 200	www.northlan.gov.uk
Orkney Islands Council	01865 249 811	www.orkney.gov.uk
Perth and Kinross Council	01738 475 000	www.pkc.gov.uk
Renfrewshire Council	0141 842 5000	www.renfrewshire.gov.uk
Scottish Borders Council	01835 824 000	www.scotborders.gov.uk
Shetland Islands Council	01595 693 535	www.shetland.gov.uk
South Ayrshire Council	01292 612 000	www.south-ayrshire.gov.uk
South Lanarkshire Council	01698 454 444	www.southlanarkshire.gov.uk
Stirling Council	0845 277 7000	www.stirling.gov.uk
West Dunbartonshire Council	01389 737 000	www.west-dunbarton.gov.uk
West Lothian Council	01506 775 000	www.westlothian.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.

A list of Housing Associations in Scotland is available online at:
www.sfha.co.uk

Armed Forces personnel can get further housing advice from: Scottish Veterans Housing Association Ltd www.svronline.org

Housing Options Scotland Military Matters www.housingoptionsscotland.org.uk

Help to Buy

Grants and loans provided under the Scottish Government's Affordable Housing Supply Programme are subject to available funds and locally determined priorities. For more information visit the Scottish Government website at:

www.scotland.gov.uk/Topics/Built-Environment/Housing/investment/grants

Scotland is included in the UK wide Help to Buy Mortgage Guarantee Scheme:

<https://www.gov.uk/affordable-home-ownership-schemes>

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



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

*Your
Home from Home*



meth'od (mthd) *n.*

1. A means or manner of procedure, especially a regular and systematic way of accomplishing something: a simple, uncomplicated but professional method for creating a publication; the method of solving problems.
2. Orderly arrangement of parts or steps to accomplish a publication; random efforts lack Method.
3. The procedures and techniques characteristic of a particular discipline or field of knowledge; printing and publishing methods.

[Middle English, from Latin methodus, publishers to the Ministry of Defence since 1964, publications include: Service Community Official Guides in the United Kingdom and Germany, Regimental Journals, Corps Prospectuses, Garrison Magazines, Envoy, Housing Matters, Homeport, Mascot and many others.]



METHOD PUBLISHING
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HOUSING prices

UK Average Price: £187,362 | Quarterly Change: +0.3% | Annual Change: +7.8%

1 Scotland

Average Price: £131,873
Quarterly Change: +4.0%
Annual Change: +12.8%

2 Northern Ireland

Average Price: £113,470
Quarterly Change: +3.2%
Annual Change: +10.9%

3 The North

Average Price: £128,080
Quarterly Change: +2.0%
Annual Change: +2.1%

4 Yorkshire and The Humber

Average Price: £129,351
Quarterly Change: -2.1%
Annual Change: +1.3%

5 The North West

Average Price: £139,642
Quarterly Change: +0.9%
Annual Change: +4.9%

6 The East Midlands

Average Price: £157,399
Quarterly Change: +0.6%
Annual Change: +8.4%

7 The West Midlands

Average Price: £171,429
Quarterly Change: +7.6%
Annual Change: +9.8%

8 Wales

Average Price: £153,004
Quarterly Change: +1.6%
Annual Change: +2.6%

9 East Anglia

Average Price: £183,264
Quarterly Change: -4.0%
Annual Change: +8.9%

10 Greater London

Average Price: £356,054
Quarterly Change: +0.2%
Annual Change: +14.5%

11 The South West

Average Price: £200,430
Quarterly Change: +2.5%
Annual Change: +4.5%

12 The South East

Average Price: £277,245
Quarterly Change: +1.2%
Annual Change: +14.3%



Source: www.lloydsbankinggroup.com

Authorised and regulated by the Financial Conduct Authority



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Commenting, Stephen Noakes, Mortgages Director, said:

"House prices in the three months to January were 1.9% higher than in the preceding three months. This was the first increase in the quarterly rate of increase for six months. Annual price growth also picked up, to 8.5% from 7.8% in December, but remained significantly below last July's peak of 10.2%.

"This bounce-back in house price growth in January coincides with reports of the first rise in mortgage approvals for six months in December. These improvements may indicate that the recent declines in mortgage rates, the reform of stamp duty and the first increases in real earnings for several years are providing a modest boost to the market. It is, however, too early to draw any firm conclusions. The monthly figures in January can be particularly volatile due to the lower volumes of activity at this time of year and there have been unusually large rises on occasion in the past, such as in 2007 (2.3%) and 2009 (2.4%).

"Housing demand should continue to be supported by an expanding economy, continuing low mortgage rates and a boost to households' spending power resulting from lower consumer price inflation and reduced fuel bills. Nonetheless, we expect the overall downward trend in house price growth seen since last summer to continue over the coming months. Nationally, house prices are predicted to increase in a range of 3 to 5% in 2015 compared with 8% last year."

(Source: www.lloydsbankinggroup.com)



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Each year Annington regenerates the sites of former Married Quarters that are deemed surplus to requirements, breathing new life into these areas and creating a range of affordable, good quality housing that is ideal for first time buyers and families.

By returning these homes to the national housing stock at affordable prices, Annington has helped a vast range of buyers to move into their own home. With the houses often in areas that service personnel lived or served in, Annington continues to witness a strong interest in the properties with existing and retired members of the armed forces.

In November 2014 Annington released a range of refurbished homes in Henlow, Bedfordshire, which proved popular with first time buyers and families. Sean Smith, who purchased his first home with partner Georgina Moore, says: "Working in the army means I travel a lot, so it's very important to have a base with Georgina in such a lovely location to come home to. With London not far away it makes my job much easier. The potential the house has is brilliant for the future and we are both very excited."

This year a range of properties will be launched in areas across the UK, including: Shrewsbury, Sprowston, Canterbury and High Wycombe, as well as further releases of homes in Henlow, Uxbridge, Whetstone and Waterbeach.

Many Annington homes are refurbished, meaning buyers are not faced with often costly works themselves, whilst other properties offer great potential to be developed further and are priced accordingly. Thanks to the original designs of MoD homes, the properties often provide generous living and storage spaces.

Angela Walsh, Head of Sales & Marketing at Annington, comments: "Since we began in 1996 we are immensely proud to have helped over 17,000 homebuyers onto the housing market. Nothing makes us happier than giving people the chance to buy their own home when for many it currently seems almost impossible."

She continues: "Our priority is to create desirable homes that are accessible to many types of buyer and we are delighted to see a wide range of different home owners across our developments."

Annington is also keenly involved in the communities it operates in and takes an active approach with its corporate social responsibility. Recently Annington sponsored junior sports teams in Henlow and Waterbeach, whilst the company is receptive to local initiatives that can clearly demonstrate a wider benefit to the community.

For more information visit: www.annington.co.uk

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Sales list of

FORMER

Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
Cambridgeshire Haling Place	Selection of 2 and 3 bed semi-detached Houses	£239,950- £259,950*	Sales Office Please call 01223 861877 or email: waterbeachsales@annington.co.uk
North Lincolnshire Kirton in Lindsey	Selection of 3 bed Houses	£76,950- £144,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
Shrewsbury	Selection of 3 and 4 bed Houses	£145,950 - £160,950*	D B Roberts Please call 01743 357032 or email: Shrewsbury@dbroberts.co.uk
Henlow	Selection of 2 bed Houses	£159,950*	Sales Office Please call 01462 817166 or email: henlowsales@annington.co.uk or Your Move Please call 01462 459643 or email: hitchin@your-move.co.uk
Maidstone Tarragon Road	3 bed mid-town House	£262,950*	Your Move Please call 01622 720111 or email: barming@your-move.co.uk
Maidstone Larkfield, Ingram Close	4 bed end-terrace House	£269,995*	Your Move Please call 01622 671151 or email: Maidstone@your-move.co.uk
Cornwall, St Eval Wellington Road	3 bed semi-detached House	£120,000*	Cole Rayment & White Please call 01841 533386 or email: padstowsales@crw.co.uk
Norfolk Sprowston	COMING SOON Selection of 2 and 3 bed detached Houses	£174,950- £194,950*	William H Brown Please call 01603 426640 or email: sprowston@sequencehome.co.uk
Greater London Uxbridge	COMING SOON 2 bed Apartments	£TBA*	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
High Wycombe	COMING SOON Selection of 2 and 3 bed semi-detached and terraced Houses	£TBA*	The JNP Partnership Please call 01494 528000 or email: wyc@jnp.co.uk

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

* Legal and Survey Fee Incentive (L/S) Annington will pay £750 towards the buyer's legal fees and mortgage survey fee* (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

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



Housing matters

USEFUL PROPERTY WEBSITES

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

www.belvoirlettings.com

www.estateagents.co.uk

www.home.co.uk

www.homes-uk.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.zoopla.co.uk

USEFUL BROKER WEBSITES

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

www.cdvm.com

www.charcol.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

CIVILIAN Housing

BRIEFINGS 2015

Joint Service Housing Advice Office

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

APRIL 15

Tue 14 N. Ireland
Tue 21 Cosford ##
Wed 29 Cyprus ^
Thur 30 Cyprus ^

MAY 15

Tue 12 Catterick
Wed 13 Cottesmore
Tue 19 Shorncliffe ###
Wed 20 Colchester *

JUNE 15

Tue 9 Tidworth
Tue 16 Aldershot
Thu 25 Portsmouth
Tue 30 Paderborn #

JULY 15

Wed 1 Gutersloh #
Tue 14 Catterick
Wed 15 Cottesmore
Thu 23 Tidworth
Wed 29 Northolt

SEPTEMBER 15

Tue 1 Aldershot
Wed 9 Plymouth
Thu 10 Chepstow ***
Tue 15 Rosyth
Thu 17 Kinloss **
Tue 22 Portsmouth
Thu 24 Tidworth
Wed 30 Cyprus ^

OCTOBER 15

Thu 1 Cyprus ^
Tue 13 Paderborn #
Wed 14 Gutersloh #
Tue 20 Northolt
Thu 22 Tidworth
Tue 27 N. Ireland

NOVEMBER 15

Tue 3 Shorncliffe ###
Wed 4 Colchester *
Tue 10 Catterick
Wed 11 Cottesmore
Tue 24 Brize Norton ###
Thu 26 Aldershot



JSHAO BRIEFING PROGRAMME 2015

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

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

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

- * Via RRC Northolt
- ** Via RRC Rosyth
- *** Via RRC Tidworth
- # Via RRC Herford (note this may change in 2015)
- ## Via RRC Cottesmore
- ### Via RRC Aldershot
- ^ Via IERO 55 AEC Cyprus

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