

Housing matters

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

YOUR CIVILIAN HOUSING AWARENESS STARTS HERE



Featured:

**TOOLS TO HELP YOU
MANAGE YOUR
MONEY!**

*Cobseo and the
Housing Cluster
Directory of Housing
Providers to Veterans*

**HOUSING IN NORTH
EAST OF ENGLAND**

**Armed Forces and
Veterans Launchpad
Newsletter**

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

RIFT

OPERATION

TAX REFUND

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

✓ **No upfront costs**

✓ **No forms**

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CHARITY

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

CAN I CLAIM

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

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £14 million for Armed Forces personnel in the last year and in excess of £80 million for a range of sectors including construction, professional sports, oil and gas plus health personnel

What is the claim actually for?

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

Can I claim for travel whilst I was training?

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

I already get expenses, can I still claim?

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

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

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

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

Can't I do my own claim?

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

Can HMRC demand the money back?

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

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

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

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

Welcome to the May 2015 edition of Housing Matters magazine.

Over the last couple of issues we have focussed heavily on financial aspects and costs associated with finding somewhere to live. For those of us who have heard countless times 'it's never too late to start saving for your future!' – it probably sounds like a broken record where the needle has got stuck – or should I say a jumpy CD?!!

Whilst occupying Service accommodation, the charges are heavily subsidised compared to what one might expect to pay if privately renting. You might not realise that other people in the public and private sector who are working in the UK, pay somewhere in the region of a third to half their salary on rent or a mortgage alone (which does not include bills). Service personnel of all ranks tend to be shocked by the cost of civilian housing when it comes to the point where they want to rent or buy a property – especially if left until they are leaving the Service.

To assist further with 'counting the pennies' there is an article about the MoneyForce website. MoneyForce is specifically designed for the Armed Forces, to give Service personnel and their families helpful information and tools to make informed financial decisions that will have a positive impact on their future. This issue has focused on three of those tools; the MoneyFit Challenge, Homefinder and Goal Saving tools.

Turning to the very 'hot topic' of social housing which is in high demand across most areas of the UK, we are delighted to be able to share with you the work of the Cobseo Housing Cluster which includes a detailed directory of housing providers, wide ranging from potential short term, supported or longer term accommodation. The Cobseo Housing Cluster is made up of charitable and social housing organisations that provide veteran-specific accommodation.

As a reader, if there is a particular topic that you would like to see widely shared, then please let me know.

A complete index of articles and previous editions of the Housing Matters magazine back to January 2010 are available at: <https://www.gov.uk/government/collections/housing-mattersmagazine>

Alison Shimmens, OIC JSHAO



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Past issues of Housing Matters Magazine:

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



MONEYFIT CHALLENGE

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



HOMEFINDER

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



GOALSAVER

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

TOOLS TO HELP YOU MANAGE YOUR MONEY!

Taken from MoneyForce website.

You cannot escape the fact that money is essential. Whether it's to pay for bills, shopping, holidays, mobile phone, or a night out – budgeting is key! When it comes to working out what property you can afford to rent or buy, then big numbers have to be 'crunched'. "Can I, Can't I", "Do I, Don't I", "What if?" are common thoughts that will run through your head.

In the October 2014 issue of Housing Matters, an article on 'How To Manage Your Finances' was written using MoneyForce as the source of information (www.moneyforce.org.uk). MoneyForce and its elements of financial and debt management is now delivered in elements of initial training – but the reason for highlighting MoneyForce again in this issue is because there are some really useful tools that can assist in working out your finances, whatever your situation! Here are just three of them:

The **MONEYFIT CHALLENGE** is the flagship tool of the MoneyForce website and is aimed at encouraging users to change behaviour and

develop a MoneyFit attitude. Users are assessed across five different aspects of personal finance – Budgeting, Debt, Savings, Planning and Protection – and are rated on a 9-point scale from red to green in each area. Following the completion of each module, users receive a personalised 'Action Plan' with the three most important things to work on if they are to improve their MoneyFitness and move towards an 'all green' profile. Users are encouraged to return to the tool for reassessment as and when their ratings and financial wellbeing improves.



The **HOMEFINDER** tool has been developed to help Service personnel plan for life away from the duty station. It sets out the pros and cons between buying and renting a home (privately) and that of Service accommodation. It also shows the cost of property to buy or rent around the UK and what expenses you should expect during the buying process. After answering a few questions about your income, deposit savings and expenses, it will tell you how likely you might be able to get a mortgage. If you're not quite there, the tool will suggest ways in which you can improve your situation to get on the property ladder. The interactive sliders on the results page allow you to change the mortgage term and interest rate so you can see how much more or less these changes could cost you.

The last tool looked at in this issue is the **GOALSAVER** which is a tool that by operating and moving the interactive sliders, can show you how much you need to save if you have a goal in mind, or can give you an indication of how much money you could save if you planned to over a set period of time. The only bit of information that you need to know about is what interest rate you are likely to be getting, which can vary dependent upon what type of savings you have or want to set up. It can be a real eye opener as to how much you could save in a very short space of time – imagine how much you could build up over a longer period!





Service Personnel are top priority for Help to Buy.

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

www.helptobuymidlands.co.uk

● 03458 50 20 50

Get priority for properties in Westminster

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

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

Register today


Call: 0300 456 2097

Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk



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

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City of Westminster

COBSEO AND THE HOUSING CLUSTER HOUSING PROVIDERS TO VETERANS

Cobseo, as the Confederation of Service Charities, provides a single point of contact for interaction with Government, including local government and the Devolved Administrations; with the Royal Household; with the Private Sector; and, of course, with other members of the Armed Forces Community. This allows Cobseo members to

interact with all interested parties and especially to cooperate and collaborate with others in order to provide the best possible level of support to their beneficiaries.

The Cobseo Housing Cluster is made up of a wide range of charitable and social housing organisations that provide veteran-specific accommodation. This ranges from specialist hostel and supported housing projects

for those with a specific need to family accommodation in assured and assured short hold tenancies.

The Cluster is working to provide more accommodation for the ex Service community and to bring about an integrated veterans' housing sector with clear pathways for ex-Service personnel in housing need to move into permanent homes. This process involves learning more about our respective services together with the development of

a shared strategy to bring about greater joint-working and more effective interaction with external stakeholders including Veterans in housing need, Local Authorities, civilian homelessness charities and central Government.

The Directory listed below was commissioned by Riverside and Stoll as part of the research into Veterans' housing, launched in 2014 and funded by the Forces in Mind Trust.

Name of Service
Service address
Local authority area
Organisation name
Organisation website
Organisation telephone number
Cobseo member?
Type of scheme
Number of beds/unit
Referral procedures

Gender
Age range
Minimum length of Service
Local connection needed?
Disabled facilities

AFV LAUNCHPAD – DIRECT ACCESS HOSTEL
Avondale House, 50 Raby Way, Newcastle upon Tyne, Tyne and Wear NE6 2FR
Newcastle City Council
Armed Forces & Veterans Launchpad Limited
www.afv-launchpad.co.uk
0300 11 11 238
No – applied but not been in existence for 18 months
Direct access hostel
34 x 1 double bedroom flats (max 68 in pairs)
Direct access; self referral; Local authority Housing Options Team or Homeless Persons' Unit; Housing associations; Social Services; MOD; Police; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations.
Mixed
Min – 18; Max – N/A
1 day
No
Fully wheelchair accessible; at least one unit is wheelchair accessible; at least one ground floor unit available for people with mobility problems.

Name of Service
Service address
Local authority area
Organisation name
Organisation website
Organisation telephone number
Cobseo member?
Type of scheme
Number of beds/unit
Referral procedures

Gender
Age range
Minimum length of Service
Local connection needed?
Disabled facilities

ALABARÉ – BRISTOL HOME FOR VETERANS
Organisation address: Riverside House, 2 Watt Road, Salisbury, SP1 2AS
Weymouth and Portland
Alabaré Christian Care and Support
www.alabare.co.uk
01722 322 882
No
Second stage accommodation
9
Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Mixed
18-60 but have taken referrals for older veterans
7 days paid service
No
At least one ground-floor unit available for people with mobility problems; facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

Name of Service
Service address
Local authority area
Organisation name
Organisation website
Organisation telephone number
Cobseo member?
Type of scheme
Number of beds/unit
Referral procedures

Gender
Age range
Minimum length of Service
Local connection needed?
Disabled facilities

ALABARÉ – GLOUCESTER HOME FOR VETERANS
Organisation address: Riverside House, 2 Watt Road, Salisbury SP1 2AS
Weymouth and Portland
Alabaré Christian Care and Support
www.alabare.co.uk
01722 322 882
No
Second stage accommodation
9
Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Mixed
18-60 but have taken referrals for older veterans
7 days paid service
No
Facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

Name of Service
Service address
Local authority area
Organisation name
Organisation website
Organisation telephone number
Cobseo member?
Type of scheme
Number of beds/unit
Referral procedures

Gender
Age range
Minimum length of Service
Local connection needed?
Disabled facilities

ALABARÉ – HAMPSHIRE HOME FOR VETERANS
Organisation address: Riverside House, 2 Watt Road, Salisbury, SP1 2AS
Fareham; Gosport
Alabaré Christian Care and Support
www.alabare.co.uk
01722 322 882
No
Second stage accommodation
Fareham 4; Gosport 8
Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Mixed
18-60 but have taken referrals for older veterans
7 days paid service
No
At least one ground-floor unit available for people with mobility problems; facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

HOUSING CLUSTER DIRECTORY OF SERVICES

For publishing purposes, the information has had to be reduced, but further details are available by contacting the relevant providers.



Name of Service **ALABARÉ – PLYMOUTH HOME FOR VETERANS**
Service address Organisation address: Riverside House, 2 Watt Road, Salisbury SP1 2AS
Local authority area Weymouth and Portland
Organisation name Alabaré Christian Care and Support
Organisation website www.alabare.co.uk
Organisation telephone number 01722 322 882
Cobseo member? No
Type of scheme Second stage accommodation
Number of beds/unit 9
Referral procedures Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Gender Mixed
Age range 18-60 but have taken referrals for older veterans
Minimum length of Service 7 days paid service
Local connection needed? No
Disabled facilities At least one ground-floor unit available for people with mobility problems; facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

Name of Service **ALABARÉ – SALISBURY HOME FOR VETERANS**
Service address Organisation address: Riverside House, 2 Watt Road, Salisbury SP1 2AS
Local authority area Weymouth and Portland
Organisation name Alabaré Christian Care and Support
Organisation website www.alabare.co.uk
Organisation telephone number 01722 322 882
Cobseo member? No
Type of scheme Second stage accommodation
Number of beds/unit 9
Referral procedures Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Gender Mixed
Age range 18-60 but have taken referrals for older veterans
Minimum length of Service 7 days paid service
Local connection needed? No
Disabled facilities Facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

Name of Service **ALABARÉ – WEYMOUTH HOME FOR VETERANS**
Service address Organisation address: Riverside House, 2 Watt Road, Salisbury SP1 2AS
Local authority area Weymouth and Portland
Organisation name Alabaré Christian Care and Support
Organisation website www.alabare.co.uk
Organisation telephone number 01722 322 882
Cobseo member? No
Type of scheme Second stage accommodation
Number of beds/ unit 9
Referral procedures Self referral; Other services within our organisation; Local authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Social Services; MOD; Prisons; NHS (including GPs); Veteran organisations; Other voluntary sector/third sector organisations; Other.
Gender Mixed
Age range 18-60 but have taken referrals for older veterans
Minimum length of Service 7 days paid service
Local connection needed? No
Disabled facilities Facilities available for people with a hearing impairment; facilities available for people with a visual impairment.

Name of service **AMICUS TRUST VETERANS SERVICE**
Service address 51 Sidney Road, Bedford
Local authority area Bedford
Organisation name Amicus Trust Ltd
Organisation website www.amicustrust.org
Organisation telephone number 01234 358478
Cobseo member? Not currently. Joining the Housing Cluster group.
Type of scheme Supported accommodation for homeless veterans
Number of beds/unit 3/1
Referral procedures Direct referral can be made by anyone, email, telephone, or by filling in referral form
Gender Male/Female
Age range 18-65
Minimum length of Service 1 day
Local connection needed? No
Disabled facilities No

Name of Service **BLIND VETERANS UK**
Service address Organisation Address: 12-14 Harcourt Street, London W1H 4HD.
Local Authority area N/A
Organisation name Blind Veterans UK (formerly St Dunstan's)
Organisation website <http://www.blindveterans.org.uk>
Organisation telephone number 02077 235021
Cobseo member? Yes
Type of scheme Long Term Housing
Number of beds/unit 165 Properties used by Beneficiaries. A further 147 potentially available. Plus Centres in Brighton, Llandudno and Sheffield
Referral procedures Via a Welfare Officer who makes application to the Welfare Housing and Grants Committee.
Gender Mixed
Age range Any
Minimum length of Service None specified but evidence of Service is required
Local connection needed? No
Disabled facilities Accommodation is frequently adapted to meet the particular needs of the visually impaired and/or to enable independent living to continue notwithstanding other disabilities.

Name of Service **BOURNEMOUTH WAR MEMORIAL HOMES**
Service address 5b Woodsford Green, Castle Lane, West Bournemouth BH8 9TP
Local authority area Bournemouth
Organisation name Bournemouth War Memorial Homes
Organisation website <http://www.bwmh.org.uk/>
Organisation telephone number 01202 302881
Cobseo member? No
Type of scheme Long term housing
Number of beds/unit 50 properties. Bournemouth
Referral procedures Direct referral. Request an application form from the office
Gender Mixed.
Age range All ages
Minimum length of Service None given
Local connection needed? No
Disabled facilities None

Name of Service **CARE ASHORE**
Service address Care Ashore. Springbok Estate. Alfold, Cranleigh, Surrey GU6 8EX
Local authority area Surrey
Organisation name Care Ashore
Organisation website <http://www.careashore.org>
Organisation telephone number 01403 752555
Cobseo member? No
Type of scheme Sheltered housing with support, and holidays, for ex Merchant and RN seamen, plus the fishing fleets
Number of beds/unit 11 flats for independent living – 8 for single seafarers and 3 for couples. Radcliffe House accommodates 21 supported units for singles
Referral procedures Call number listed above for referral
Gender None
Age range Over retirement age
Minimum length of Service None given
Local connection needed? No
Disabled facilities Sheltered accommodation for the elderly

Name of Service **CESSA HA**
Service address 1 Shakespeare Terrace, 126 High Street, Portsmouth PO1 2RH
Local Authority area Portsmouth, Fareham, Gosport, Cornwall CC, Greenwich London
Organisation name Church of England Soldiers' Sailors' and Airmen's Housing Association
Organisation website www.cessa.co.uk
Organisation telephone number 02392829319/08000126625
Cobseo member? Yes
Type of scheme Sheltered Housing
Number of beds/unit 286
Referral procedures Application form – online or contact office
Gender Mixed
Age range 60+
Minimum length of Service Any
Local connection needed? No
Disabled facilities Yes, most schemes have 1 or 2 flats disabled adapted. All flats are wheelchair friendly.

Name of Service **DASHWOOD ALMSHOUSES**
Service address 26E Radbourne Rd, Balham, London, SW12 0EF
Local authority area Lambeth
Organisation name E Hayes Dashwood Foundation
Organisation website <http://www.hayesdashwood.org.uk/>
Organisation telephone number 020 8673 9655
Cobseo member? Yes
Type of scheme Almshouses (long term) for needy ex-Services with an infirmity
Number of beds/unit 100
Referral procedures Via ex-Service charities, MOD or direct from website
Gender Either
Age range Twenties upwards
Minimum length of Service Min Services engagement term or less if medically discharged
Local connection needed? No
Disabled facilities Some, but not specialist

Name of Service **ELIZABETH HUGGINS TRUST**
Service address Civic Centre, Windmill Street, Gravesend, Kent DA12 1AU
Local authority area Kent
Organisation name Elizabeth Huggins Trust
Organisation website <http://www.charitychoice.co.uk/elizabeth-huggins-cottages-charity-144660>
Organisation telephone number 01474 747693
Cobseo member? No
Type of scheme Cottages for wounded/disabled veterans and their families; will consider general needs ex-Service applicants.
Number of beds/ unit 13
Referral procedures Gravesend Council have nomination rights
Gender None given
Age range None given
Minimum length of Service None given
Local connection needed? Gravesend Council have nomination rights
Disabled facilities Housing specifically for those who have been disabled or injured

Name of Service **HAIG HOUSING TRUST**
Service address Organisation address: Alban Dobson House, Green Lane, Morden, Surrey SM4 5NS
Local authority area Various
Organisation name Haig Housing Trust
Organisation website www.haighousing.org.uk/
Organisation telephone number 020 8685 5777
Cobseo member? Yes
Type of scheme Long Term Housing; some individual special housing needs and shared ownership
Number of beds/ unit 1350+ UK wide
Referral procedures Direct access
Gender Mixed
Age range n/a
Minimum length of Service 4 years unless medically discharged or other extenuating circumstances
Local connection needed? N
Disabled facilities Some units are wheelchair accessible. Properties adapted as needed

Name of Service **HOME GROUP - WEST MIDLANDS VETERAN HOUSING (BIRMINGHAM)**
Service address Organisation address: 2, Gosforth Parkway, Gosforth Business Park, Newcastle Upon Tyne NE12 8ET
Local authority area Birmingham
Organisation name Home Group Ltd
Organisation website www.homegroup.org.uk
Organisation telephone number 0345 141 4663
Cobseo member? No
Type of scheme Second stage accommodation
Number of beds/unit 19
Referral procedures Self referral; housing associations; veteran organisations; other voluntary sector/ third sector organisations
Gender Mixed
Age range 18-65
Minimum length of Service No minimum requirement, but likely to have been from Falklands onwards.
Local connection needed? No
Disabled facilities At least one unit is wheelchair accessible; at least one ground-floor unit available for people with mobility problems.

Name of Service **HOME GROUP - WEST MIDLANDS VETERAN HOUSING (WOLVERHAMPTON)**
Service address Organisation address: 2, Gosforth Parkway, Gosforth Business Park, Newcastle Upon Tyne NE12 8ET
Local authority area Wolverhampton
Organisation name Home Group Ltd
Organisation website www.homegroup.org.uk
Organisation telephone number 0345 141 4663
Cobseo member? No
Type of scheme Second stage accommodation
Number of beds/unit 14
Referral procedures Self referral; housing associations; veteran organisations; other voluntary sector/third sector organisations
Gender Mixed
Age range 18-65
Minimum length of Service No minimum requirement, but likely to have been from Falklands onwards.
Local connection needed? No
Disabled facilities Fully wheelchair accessible

Name of Service **HOME OF DEVENISH**
Service address EAC First Stop Advice, 3rd Floor, 89 Albert Embankment, London SE1 7TP
Local authority area Weymouth
Organisation name Home of Devenish
Organisation website <http://www.housingcare.org/housing-care/provider-8335-the-home-of-devenish.aspx>
Organisation telephone number 01305 813895
Cobseo member? No
Type of scheme Housing for Service or Church widows
Number of beds/ unit 23 bungalows and 2 maisonettes on three estates near Weymouth
Referral procedures Call number listed above
Gender Female
Age range Over retirement age
Minimum length of Service N/A
Local connection needed? N/A
Disabled facilities N/A

Name of Service **LORD LEYCESTER HOSPITAL**
Service address Lord Leycester Hospital, 60 High Street, Warwick, Warwickshire CV34 4BH
Local authority area Warwickshire
Organisation name Lord Leycester Hospital
Organisation website <http://lordleycester.com/>
Organisation telephone number 01926 491 422
Cobseo member? Yes
Type of scheme Sheltered accommodation
Number of beds/ unit Sheltered homes for 8 ex-Servicemen and families in Warwick
Referral procedures Direct referral 01926 491422 enquiries@lordleycester.com
Gender Mixed
Age range Over 65 years old
Minimum length of Service None given
Local connection needed? No
Disabled facilities Yes for elderly tenants

Name of Service **QUEEN VICTORIA SEAMAN'S REST**
Service address The Queen Victoria Seaman's Rest, 121-131 East India Dock Road, London E14 6DF
Local Authority area Tower Hamlets
Organisation name QVSR
Organisation website <http://www.qvsr.org.uk>
Organisation telephone number 020 7987 5466
Cobseo member? No
Type of scheme Direct Access Hostel providing short and long term accommodation with welfare support
Number of beds/ unit 160+ single bedrooms; 84 are currently en-suite with a further 18 to be completed by the end of 2015
Referral procedures Self referral and agency; referral form can be downloaded from the website
Gender Men only at present
Age range 25+
Minimum length of Service N/A
Local connection needed? No
Disabled facilities Two disabled en-suite rooms

Name of Service **RAFA & RAFA (HOUSING)**
Service address 117½ Loughborough Road, Leicester LE4 5ND
Local authority area None
Organisation name Royal Air Forces Association
Organisation website <http://www.rafa.org.uk/>
Organisation telephone number 0800 0182 361
Cobseo member? Yes
Type of scheme Sheltered housing for ex RAF
Number of beds/ unit • Rothbury, Northumberland (10 flats) • Moffat (26 flats) • Storrington, Sussex (32 flats) Supported living at Wexford House, Melton Mowbray (8 residents). Respite Care & Welfare Breaks at: • Flowerdown House, Weston-super-Mare • Richard Peck House, Lytham St Annes • Rothbury House.
Referral procedures Direct referral through email or telephone.
Gender Mixed
Age range None given
Minimum length of Service None given **Local connection needed?** No **Disabled facilities** N/A

Name of Service **RAFBF – ROYAL AIR FORCE BENEVOLENT FUND**
Service address Organisation address: RAF Benevolent Fund, 67 Portland Place, London W1B 1AR
Local authority area N/A
Organisation name Royal Air Force Benevolent Fund
Organisation website <http://www.rafbf.org/>
Organisation telephone number 0800 169 2942
Cobseo member? Yes
Type of scheme Provides practical, financial and – in some cases – emotional support to all members of the RAF family, regardless of rank, from childhood through to old age. They also offer housing for those who have been in the RAF, Merchant Navy, Police or Fire Brigade
Number of beds/ unit 614 houses in 74 locations.
Referral procedures Direct access. Application form on website <http://www.rafbf.org/81/apply-for-help.html>
Gender Mixed
Age range All ages
Minimum length of Service None
Local connection needed? No
Disabled facilities N/A

Name of Service **RBLI HOUSING**
Service address Hall Road, Royal British Legion Village, Aylesford, Kent
Local Authority area Tonbridge & Malling
Organisation name RBLI
Organisation website www.rbli.co.uk
Organisation telephone number 01622 795900
Cobseo member? Yes
Type of scheme We have a range of schemes from supported housing, family accommodation units, assisted living and nursing home care
Number of beds/ unit 60 family houses and bungalows, 6 independent living flats, 40 assisted living units. 27 single person rooms (supported housing)
Referral procedures Direct to RBLI
Gender All
Age range All
Minimum length of Service 7 days
Local connection needed? No
Disabled facilities Yes

Name of Service **RIFLES BENEVOLENT TRUST**
Organisation website https://www.army.mod.uk/documents/general/Rifles_benevolence01.pdf
Organisation telephone number 01962 828598
Cobseo member? No
Number of beds/units 21 units in Stanmore Lane, Winchester open to ex servicemen from all the forming and antecedent regiments of The Rifles. 3 x 2 bed houses; 10 x 1 bed flats; 2 x 1 bed flats; 2 x 2 bed flats; 4 x maisonettes.
Referral procedures Direct referral. Call telephone number.
Gender Mixed
Age range None provided
Minimum length of Service N/A
Local connection needed? N/A
Disabled facilities None

Name of Service **RIVERSIDE – THE BEACON**
Service address Marne Road, Catterick, DL9 3AU
Local authority area Richmondshire
Organisation name Riverside
Organisation website www.riverside.org.uk
Organisation telephone number 0345 111 0000 [Referrals through SPACES – 01748 883797/872940/830191]
Cobseo member? Yes
Type of scheme Direct access hostel
Number of beds/ unit 31
Referral procedures Through SPACES
Gender Mixed
Age range 17-65
Minimum length of Service 1 days service
Local connection needed? No
Disabled facilities At least one unit is wheelchair accessible; at least one ground-floor unit available for people with mobility problems.

Name of Service **RIVERSIDE – MIKE JACKSON HOUSE**
Service address 24 Mike Jackson House, Sheeling Close, Aldershot, Hampshire GU12 4JZ
Local authority area Rushmoor
Organisation name Riverside ECHG
Organisation website www.riverside.org.uk
Organisation telephone number 0345 111 0000 [Referrals through SPACES – 01748 883797/872940/830191]
Cobseo member? Yes
Type of scheme Second stage accommodation
Number of beds/ unit 25
Referral procedures via SPACES (01748 872940)
Gender Mixed
Age range 18 and above
Minimum length of Service 1 paid day
Local connection needed? No
Disabled facilities At least one unit is wheelchair accessible.

Name of Service **ROYAL HOSPITAL CHELSEA**
Service address Organisation address: Royal Hospital Chelsea, Royal Hospital Road, London SW3 4SR
Local authority area None
Organisation name Royal Hospital Chelsea
Organisation website <http://www.chelsea-pensioners.co.uk/>
Organisation telephone number 020 7881 5516
Cobseo member? No
Type of scheme Sheltered housing
Number of beds/ unit Retirement and nursing home for some 300 British soldiers, including Infirmary for up to 100.
Referral procedures Direct referral 020 7881 5204 or Email admissions@chelsea-pensioners.org.uk
Gender Mixed
Age range Must be over retirement age
Minimum length of Service None given
Local connection needed? No
Disabled facilities Yes

Name of Service	SSAFA
Service address	Organisation address: SSAFA Central Office, 4 St Dunstan's Hill, London EC3R 8AD
Local authority area	UK wide
Organisation name	SSAFA
Organisation website	https://www.ssafa.org.uk/
Organisation telephone number	0845 241 7141
Cobseo member?	Yes
Type of scheme	Various
Number of beds/ unit	• 42 Bungalows/Apartments for the vulnerable/level access in Barnsley (14), Ryde (19), Blackpool (5), Wantage (4) • The Royal Homes (Wimbledon) (74 lady residents) • Two Stepping Stone homes (women and children, ex-service, serving and dependents) • Norton Houses near Headley Court & QE Birmingham to support patients and their families. Also Fisher House at QEHB • St Vincent's Care home on the Isle of Wight (25 bed) Referral procedures Direct referral. Self referral Online form. https://www.ssafa.org.uk/about-us/contact-us/if-you-need-our-help-or-support/ 0207 463 9287
Gender	Mixed
Age range	Current service men and women as well as veterans and the families and dependents of all.
Minimum length of Service	N/A
	Local connection needed? None Disabled facilities At All schemes

Name of Service	STOLL - SIR OSWALD STOLL MANSIONS
Service address	446 Fulham Road, London SW6 1DT
Local authority area	Hammersmith and Fulham
Organisation name	Stoll
Organisation website	www.stoll.org.uk
Organisation telephone number	020 7385 2110
Cobseo member?	Yes
Type of scheme	Long-term, supported housing
Number of beds/ unit	157 flats
Referral procedures	Self-referral; Veteran organisations; Other services within our organisation; Local Authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Other voluntary sector/ third sector organisations.
Gender	Mixed
Age range	Minimum 18 – Maximum n/a
Minimum length of Service	Completed basic training
Local connection needed?	No
	Disabled facilities Fully wheelchair accessible, facilities available for people with a hearing impairment.

Name of Service	STOLL - COUNTESS OF WESSEX MANSIONS
Service address	537a Staines Road, Hounslow, Middlesex TW14 8BP
Local authority area	Hounslow
Organisation name	Stoll
Organisation website	www.stoll.org.uk
Organisation telephone number	020 7385 2110
Cobseo member?	Yes
Type of scheme	Long-term, supported housing
Number of beds/ unit	36 flats
Referral procedures	Self-referral; Veteran organisations; Other services within our organisation; Local Authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Other voluntary sector/third sector organisations.
Gender	Mixed
Age range	Minimum 18 – Maximum n/a
Minimum length of Service	Completed basic training
Local connection needed?	No
	Disabled facilities Fully wheelchair accessible, facilities available for people with a hearing impairment.

Name of Service	STOLL - BANSTEAD COURT
Service address	Banstead Court, The Westway, East Acton
Local authority area	Hammersmith and Fulham
Organisation name	Stoll
Organisation website	www.stoll.org.uk
Organisation telephone number	020 7385 2110
Cobseo member?	Yes
Type of scheme	Long-term, supported housing
Number of beds/ unit	20 flats
Referral procedures	Self-referral; Veteran organisations; Other services within our organisation; Local Authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Other voluntary sector/third sector organisations.
Gender	Mixed
Age range	Minimum 18 – Maximum n/a
Minimum length of Service	Completed basic training
Local connection needed?	No
	Disabled facilities Fully wheelchair accessible, facilities available for people with a hearing impairment.

Name of Service	STOLL - CHISWICK WAR MEMORIAL HOMES
Service address	Burlington Lane, Chiswick, London W4 3EU
Local authority area	Hounslow
Organisation name	Stoll
Organisation website	www.stoll.org.uk
Organisation telephone number	020 7385 2110
Cobseo member?	Yes
Type of scheme	Long-term, supported housing
Number of beds/ unit	36 flats
Referral procedures	Self-referral; Veteran organisations; Other services within our organisation; Local Authority Housing Options Team or Homeless Persons' Unit; Housing Associations; Other voluntary sector/third sector organisations.
Gender	Mixed
Age range	Minimum 18 – Maximum n/a
Minimum length of Service	Completed basic training
Local connection needed?	No
	Disabled facilities Fully wheelchair accessible, facilities available for people with a hearing impairment.

Name of Service	THIRTEEN CARE AND SUPPORT - VETERANS' CENTRE - BIBBY HOUSE
Service address	37 Hallgarth, Leam Lane, Gateshead, NE10 8XJ
Local Authority area	Gateshead
Organisation name	Thirteen Care and Support
Organisation website	http://www.thirteengroup.co.uk/
Organisation telephone number	0191 2612228
Cobseo member?	Yes
Type of scheme	Second Stage Accommodation
Number of beds/ unit	5 Units
Referral procedures	Self-referral; other services within our organisation; local authority Housing Options Team or Homeless Persons' Unit; housing associations; Social Services; MOD; police; prisons; NHS (including GPs); veteran organisations; other voluntary sector/ third sector organisations; other (VWALS).
Gender	Males Only
Age range	18-55
Minimum length of Service	Day 1
	Local connection needed? No Disabled facilities Not fully wheel chair accessible.

Name of Service **THIRTEEN CARE AND SUPPORT – VETERANS’ CENTRE – BRIMS HOUSE**
Service address 87 Bentinck Rd, Newcastle upon Tyne, NE4 6UX
Local Authority area Newcastle upon Tyne
Organisation name Thirteen Care and Support
Organisation website <http://www.thirteencareandsupport.co.uk/>
Organisation telephone number 0191 2612228
Cobseo member? Yes
Type of scheme Second Stage Accommodation
Number of beds/unit 5 Units
Referral procedures Self-referral; other services within our organisation; local authority Housing Options Team or Homeless Persons’ Unit; housing associations; Social Services; MOD; police; prisons; NHS (including GPs); veteran organisations; other voluntary sector/ third sector organisations; other (VWALS).
Gender Males/Females
Age range 18-55
Minimum length of Service Day 1
Local connection needed? No
Disabled facilities Fully DDA compliant

Name of Service **THIRTEEN CARE AND SUPPORT – VETERANS’ – OUTREACH SERVICE**
Service address 87 Bentinck Rd, Newcastle upon Tyne, NE4 6UX 37 Hallgarth, Leam Lane, Gateshead NE10 8XJ
Local Authority area Newcastle upon Tyne & Gateshead
Organisation name Thirteen Care and Support
Organisation website <http://www.thirteencareandsupport.co.uk/>
Organisation telephone number 0191 2612228
Cobseo member? Yes **Type of scheme** Outreach Support-Veterans living in the community
Number of beds/ unit N/A
Referral procedures Self-referral; other services within our organisation; local authority Housing Options Team or Homeless Persons’ Unit; housing associations; Social Services; MOD; police; prisons; NHS (including GPs); veteran organisations; other voluntary sector/ third sector organisations; other (VWALS).
Gender Males/Females **Age range** 18-55 **Minimum length of Service** Day 1 **Local connection needed?** No
Disabled facilities N/A

Name of Service **WEST LONDON MISSION**
Service address West London Mission Offices, 19 Thayer Street, London W1U 2QJ
Local authority area Southwark and Lambeth
Organisation name West London Mission
Organisation website <http://www.wlm.org.uk/what-we-do/big-house>
Organisation telephone number 020 7935 6179
Cobseo member? No
Type of scheme A Circuit of the Methodist Church. Includes three professional Social Work projects.
Number of beds/ unit 11 studio flats in Camberwell and 6 flats in Clapham.
Referral procedures Contact the organisation via the number listed above.
Gender Male **Age range** N/A **Minimum length of Service** N/A **Local connection needed?** None **Disabled facilities** N/A

Name of Service **VETERANS AID**
Service address 40 Buckingham Palace Road, London SW1W 0RE
Local authority area None
Organisation name Veterans Aid
Organisation website <http://www.veterans-aid.net/>
Organisation telephone number 0800 012 68 67 or 020 7828 2468
Cobseo member? Yes
Type of scheme First line response for veterans with homelessness, alcohol and addiction problems. Victoria office/drop in centre. Rehabilitation and accommodation at New Belvedere House, 86 White Horse Road, Aldgate, E1 0ND. Onwards move to LA and other accommodation providers throughout UK.
Number of beds/ unit Emergency housing for homeless veterans
Referral procedures Direct contact through telephone numbers listed above.
Gender Mixed **Age range** None given **Minimum length of Service** None given **Local connection needed?** No
Disabled facilities N/A

Name of Service **ERSKINE**
Service address Organisation address: The Erskine Home, Bishopton, Renfrewshire PA7 5PU
Local authority area Specifically for Scottish veterans
Organisation name Erskine
Organisation website <http://www.erskine.org.uk/>
Organisation telephone number 0141 812 1100
Cobseo member? Yes
Type of scheme Care homes for veterans
Number of beds/ unit • 44 bungalows at Bishopton, Renfrewshire • The Erskine Home in Bishopton for 180 residents • The Erskine Glasgow Home for 46 residents • The Erskine Mains Home for 34 residents • The Erskine Edinburgh Home for 88 residents • Erskine Park Home for 40 residents.
Referral procedures Must be assessed by a Social Worker as being in need of nursing care.
Gender Mixed **Age range** Veterans who need sheltered accommodation or full time care. **Minimum length of Service** N/A
Local connection needed? None **Disabled facilities** Yes

Name of Service **SCOTTISH VETERANS’ GARDEN CITY HOUSING ASSOCIATION**
Service address New Haig House, Logie Green Road, Edinburgh EH7 4HQ
Local authority area Scotland
Organisation name Scottish Veterans’ Garden City Housing Association Inc
Organisation website <http://www.housesforheroes.org.uk/>
Organisation telephone number 0131 557 1188
Cobseo member? Yes **Type of scheme** Long Term Housing **Number of beds/ unit** 614 houses **Referral procedures** Direct access
Gender Mixed **Age range** N/A **Minimum length of Service** N/A **Local connection needed?** No **Disabled facilities** Yes

Name of Service **SCOTTISH VETERANS RESIDENCIES/SVHA**
Service address 53 Canongate, Edinburgh EH8 8BS
Local authority area None
Organisation name Scottish Veterans Residencies
Organisation website <http://www.svronline.org>
Organisation telephone number 0131 556 0091
Cobseo member? Yes
Type of scheme Supported housing
Number of beds/ unit Supported housing for: • 82 veterans in Whiteford House, Edinburgh • 44 in Rosendael, Broughty Ferry • 34 veteran including families in 25 general needs houses
Referral procedures Direct referral. Online form. **Gender** Mixed **Age range** None given
Minimum length of Service None given **Local connection needed?** No **Disabled facilities** N/A

DIRECT ACCESS HOSTELS:
 providing emergency or short-term accommodation; including via self-referral and referral from local authority etc
SECOND STAGE ACCOMMODATION PROJECTS:
 longer term accommodation for people, accessed by referral only, clients often moving on from direct access hostels
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 providing settled accommodation, with or without support



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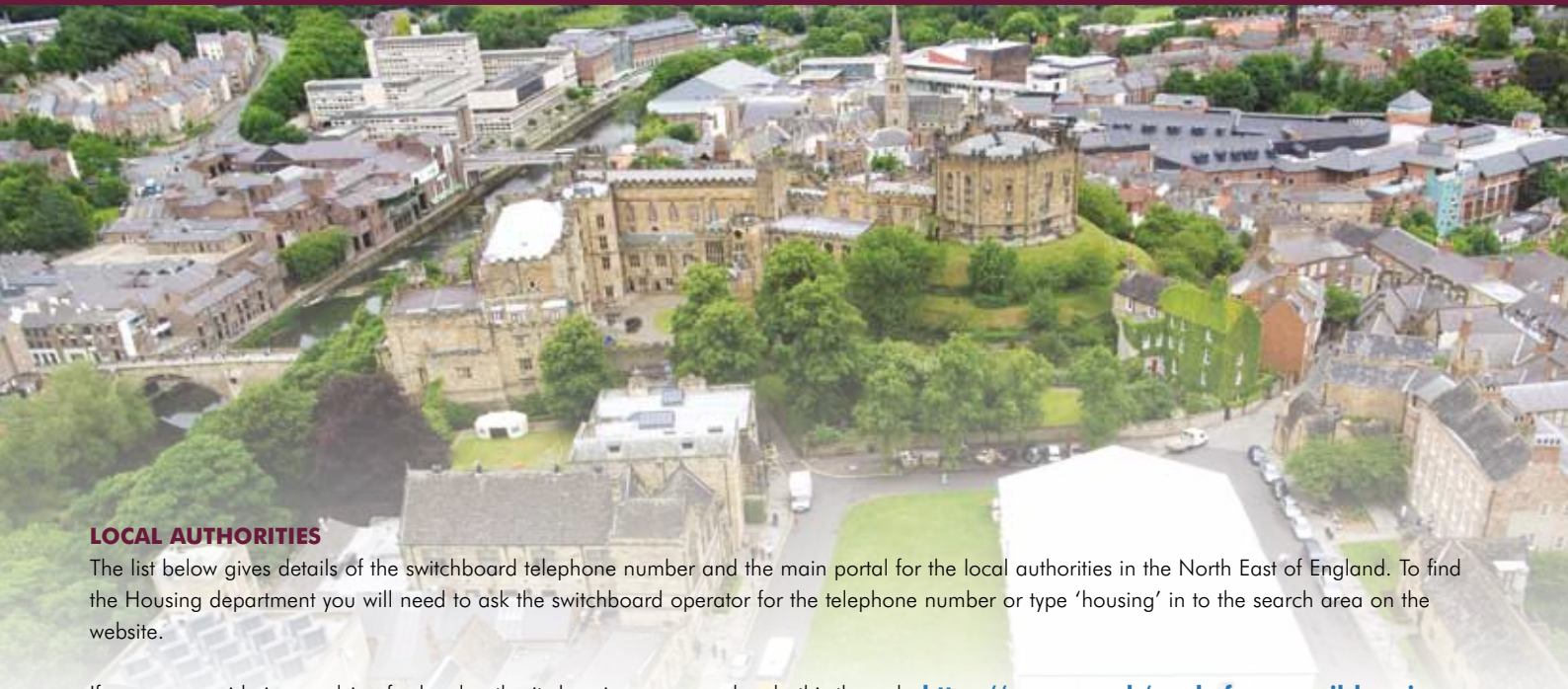
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HOUSING IN NORTH EAST OF ENGLAND



LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the North 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	Reg Addr Phone	Web Address
Allerdale Borough Council	01900 702 702	www.allerdale.gov.uk
Darlington Borough Council	01325 380 651	www.darlington.gov.uk
Durham County Council	0191 383 3000	www.durham.gov.uk
Gateshead Metropolitan Borough Council	0191 433 3000	www.gateshead.gov.uk
Hartlepool Borough Council	01429 266 522	www.hartlepool.gov.uk
Middlesbrough Council	01642 245 432	www.middlesbrough.gov.uk
Newcastle upon Tyne City Council	0161 234 5000	www.newcastle.gov.uk
North Tyneside Council	0845 2000 101	www.northtyneside.gov.uk
Northumberland County Council	0845 600 6400	www.northumberland.gov.uk
Redcar and Cleveland	08456 126 126	www.redcar-cleveland.gov.uk
South Tyneside Council	0191 427 1717	www.southtyneside.info
Stockton-on-Tees Borough Council	01642 39 39 39	www.stockton.gov.uk
Sunderland City Council	0191 520 5555	www.sunderland.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.

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

Name	Tel	Counties Covered
Accent Foundation NE	0845 678 0570	All
Bernica	0844 800 3800	All
Dimensions NE	0300373 3730	All
Endeavour	01642 796200	All
Haig Housing	0208 685 5777	All
Home Group	0845 600 8242	All
ISOS Housing Group	0300 300 1505	All
Places for People	0800 432 0002	All
Riverside ECHG	0845 111 0000	All
Three Rivers	08000 461 452	All

Regional Help to Buy Agent

Help to Buy agents administer the Affordable Home Ownership Schemes in England. Details of the schemes are available at: <https://www.gov.uk/affordable-home-ownership-schemes>

Durham Help to Buy North East, 0113 8256888
 Northumberland Yorkshire & the Humber
 Tyne and Wear www.helptobuynehy.co.uk

THE SERVICES COTSWOLD CENTRE (SCC)



Located mid way between Bath and Chippenham, just off the M4 outside Corsham, the SCC is set on a secure 25-acre site providing temporary housing for families of serving personnel from all three Services.

Whether you are in transit between postings, retiring, have welfare housing issues, have been the subject of emergency evacuation from overseas or simply want a break in the countryside, the Centre offers a comfortable and affordable place to stay. 62 chalets including two purpose built fully adapted chalets for use by injured Service personnel and their families are available. Injured personnel referred to the Centre by the medical or welfare services can stay free of charge.

The SCC prides itself on providing a caring environment with professional experienced staff to help with and advice on housing, benefits and legal problems.

For Service personnel who have access to the Defence Intranet, full details are available in



2015DIN01-029. Alternatively you can contact the SCC by telephone 01225 810358 Mil (9)4382 4521 or email scc-receptionist@mod.uk

MOD REFERRAL SCHEME

The MoD Referral Scheme is managed by the JSHAO. The aim is to help Service leavers and their families who may be eligible, in to Social Housing. Some Housing Associations and other charitable organisations ask JSHAO to nominate personnel as tenants for vacant properties. Being on the MOD Referral Scheme provides an additional route to potentially secure housing.

The JSHAO does not have housing stock and is reliant on the goodwill of Housing Associations and therefore there is no guarantee that applicants will be housed through the scheme. JSHAO cannot estimate how many offers they will receive, when they will be offered or where the properties will be located.

All applicants are strongly advised to contact their Local Authority housing department and other housing associations and to consider all housing options in addition to applying for the scheme.

The JSHAO acknowledges that for some people getting a high enough banding to be housed is a problem but applicants are to maximise their chances of getting housing by researching all available housing sources.

Further information, guidance and the application form is available at: www.gov.uk/government/publications/mod-referral-scheme-a-guide

For more information please contact:

**MoD Referral Scheme Co-ordinator
Joint Service Housing Advice Office
Montgomery House, Hammersley Barracks,
Queens Avenue, ALDERSHOT
Hampshire HU11 2JN**

Tel: Mil 94222 7635 Civ: 01252 787635

Email: AWS_JSHAO-Referrals@mod.uk



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QVSR, a national charity based in the east End of London, works faithfully amongst those in need and provides 23 en-suite bedrooms specifically for the exclusive use of ex-service personnel.



Barbara Windsor MBE* at the Opening of QVSR's Royal British Legion Wing *by courtesy of the RBL



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If you are interested in supporting the work of QVSR and would like a copy of our latest Annual Review please contact **Alexander Campbell**: alexcampbell@qvsr.org.uk
121-131 East India Dock Road, London, E14 6DF
Tel: **020 7987 4622** Registered Charity: 1106126

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LAUNCHPAD NEWSLETTER

SPRING 2015



PRINCE HARRY VISITS LAUNCHPAD

Prince Harry recently visited the charity Armed Forces & Veterans LAUNCHPAD in Newcastle on 25 February 2015 to see first-hand the excellent work the charity is doing for veterans.



LAUNCHPAD provides flats in Newcastle and Liverpool for veterans (single people and couples) at affordable rates, linked to the level of housing benefit. Working with numerous other organisations, Launchpad offers residents help to find

jobs and permanent accommodation, to prevent them falling into unemployment, homelessness and social exclusion. LAUNCHPAD also helps residents obtain relevant benefits and enables training for jobs.

AVONDALE HOUSE, NEWCASTLE

Potential residents have all served in our armed forces. Some have come direct from their military units and are in transition, others have struggled with unemployment and homelessness for some time and many have complications such as PTSD. Some flats have facilities for people with disabilities. Launchpad develops individual plans to support each resident. While we obtain grants for refurbishment and some salaries, we need to raise funds to cover the day-to-day costs of caring for the veterans and getting them effectively settled in, and contributing to, civilian life.



The veterans have also brought much-needed benefit to the community too. For example, they recently refurbished an old lady's flat after it became flood-damaged and also refurbished the almost uninhabitable St Michael's Church children's drop-in centre. Such activity is probably unique among veterans' organisations and benefits not only the community but the veterans too by fostering real integration and motivation.

Avondale House, the first of Launchpad's houses, is in the Byker Estate in the heart of Newcastle with good access to jobs, housing and all the facilities provided by Newcastle and Gateshead.

Since opening the 34-single bedroom flats (3 of which are converted for people with disabilities) in Avondale House in August 2013, Launchpad has housed 62 veterans, of whom 35 have found jobs and 50 have undergone training.

Thanks to refurbishment grants, the veterans' flats are in excellent condition and comprise a modern kitchen, bathroom, bedroom and living room. The House has a communal area with IT suite, a lounge which converts to a training area as well as a room equipped with washing and drying machines.

Activities in which residents can participate include sporting events, fishing, community events and social events such as learning to garden and cook. The Byker Community Trust has played, and continues to play, a critical role in supporting Launchpad's Avondale House and its residents.



The Launchpad refurbishment team with the children of St Michael's Church drop-in centre.



The latest news is that Launchpad has opened another house, this time in Speke, Liverpool. Speke House is sited near the John Lennon Airport and is close to employment and housing.

Speke House provides 52 one-bedroom flats for veterans. We aim to repeat the successes achieved in Newcastle by providing housing and support to those veterans wishing to live in the North West and Speke House is now ready for its first residents.

Support provided to our residents includes the following:

- Job search assistance
- Training and education
- Voluntary work
- Financial planning
- Peer group support
- Mentoring
- Fitness training
- Employment support
- Outdoor activities
- Debt advice
- Benefits advice
- Welfare support
- Cookery classes

Finally, our aim is to smooth the transition to civilian life so if you know someone, or are a veteran, who could benefit, please call us free on 0300 11 11 238. Alternatively, you could fill in an application for online through:

<https://www.afvg.co.uk/launchpad/apply-for-accommodation/> and www.afv-launchpad.co.uk

AF&V Launchpad Ltd is registered as a charity in England and Wales – Charity Number 1153185. Registered business address: 3 Hansard Mews, Holland Park, London W14 8BJ.

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

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)



Helping people cope with crime

Victim Support is the national charity for victims of crime offering:

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

**If you have been affected by crime call:
Victim Supportline 0845 30 30 900**

PO Box 11431, London SW9 6ZH

Open 9am – 9pm weekdays, 9am – 7pm weekends & 9am – 5pm Bank Holidays.

All UK calls charged at local rates.

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The Services

Cotswold Centre

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

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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.]



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North Lincolnshire Kirton in Lindsey	Selection of 3 bed Houses	£74,950- £139,950*	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
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All information is correct at time of going to press Annington Homes Ltd, 1 James Street, London, W1U 1DR – April 2015.



USEFUL PROPERTY WEBSITES

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

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

USEFUL BROKER WEBSITES

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

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

CIVILIAN Housing

BRIEFINGS 2015

Joint Service Housing Advice Office

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

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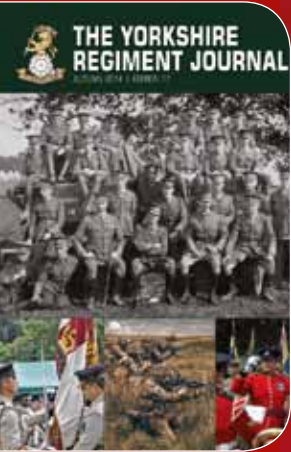
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SIIAP members support and deliver a financial presentation on a regular basis, as part of the JSHAO Civilian Housing Briefs which are open to all Service personnel and their families at any stage of their Service career.

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

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