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housing

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

Featured:

Social housing in the South West of England

Buying a house - House surveys explained

Top tips for viewing a property

Combined Accommodation Assessment System update

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)

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ABF

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CHARITY

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

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

CAN I CLAIM

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

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £15.5 million for Armed Forces personnel in the last year and in excess of £90 million for a range of sectors including construction, professional sports, oil and gas plus health personnel.

What is the claim actually for?

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

Can I claim for travel whilst I was training?

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

I already get expenses, can I still claim?

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

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

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

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

Can't I do my own claim?

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

Can HMRC demand the money back?

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

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

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

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

Well it's November already and time to start wrapping up warm for the upcoming winter nights. We continue here at the Joint Service Housing Advice Office to pound the streets and get the word out there that it's never too soon to look into your future housing needs and like each and every month some people just don't get it. Part of the brief I deliver talks about when a Service person joins up they are in essence given a bit of kit; their accommodation. We can then have this bit of kit signed out to us all the way through our careers. The downside to this is it's only for our careers and then we have to give it back. I appreciate that I may come across as a bit of a broken record but hopefully people will get the message and not the surprise that awaits them with possibly their heads buried in the sand.

My story from the briefs for this month is both happy and sad. Whilst I was talking about entitlements to Service Family Accommodation and retention a voice from the front row said "That's not what my husband has told me!". A group discussion then ensued and then during the break she phoned her husband that she was separating from. After which she could not be more grateful and informed me that her husband had owned up to the fact that what he had told her wasn't quite the whole truth. The point to this is that if she hadn't had sat listening to me she would be none the wiser; a little knowledge is sometimes worth its weight in gold.

This month's edition covers many things including tips for buying a house and the differences you can expect from the many levels of surveys you can have. We also have an article about Single Persons Accommodation Centre for the Ex Services. (SPACES). Also and with thanks to Service Personnel Support – Accommodation Policy people who have put together an update on the Combined Accommodation Assessment (CAAS) which is becoming more prevalent over the upcoming months.

Please look for a briefing close to you and hopefully you can come along at whatever point of your career you are at and maybe get that 'nugget' of information.

Thank you for reading.

FS Jeff Knight, JSHAO Office Manager

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REGIONAL PRICES
CONTACTS

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 Montgomery House,
 Queens Avenue,
 ALDERSHOT,
 Hampshire GU11 2JN

General Enquiries:

Civ: 01252 787574 Mil: 94222 7574

Email: AWS-JSHAO-Mailbox@mod.uk

Web: www.gov.uk/government/collections/joint-service-housing-advice-office-jshao

Past issues of Housing Matters Magazine:

www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine

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social housing in

LOCAL AUTHORITIES

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

If you are considering applying for local authority housing you can also do this through: <https://www.gov.uk/apply-for-council-housing>

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Bath & North East Somerset Council	0115 477 000	www.bathnes.gov.uk
Bournemouth Borough Council	01202 451 451	www.bournemouth.gov.uk
Bristol City Council	0117 922 2000	www.bristol.gov.uk
Cheltenham Borough Council	01242 262 626	www.cheltenham.gov.uk
Christchurch Borough Council	01305 251 000	www.dorsetforyou.com
Cornwall Council	0300 1234 100	www.cornwall.gov.uk
Cotswold District Council	01285 623 000	www.cotswold.gov.uk
Council of the Isles of Scilly	01720 422 537	www.scilly.gov.uk
Devon County Council	01392 382 000	www.devon.gov.uk
Dorset County Council	01305 251 000	www.dorsetforyou.com
East Devon District Council	01395 516 551	www.eastdevon.gov.uk
East Dorset District Council	01202 886 201	www.dorsetforyou.com
Exeter City Council	01392 277 888	www.exeter.gov.uk
Forest of Dean District Council	01594 810 000	www.fdean.gov.uk
Gloucester City Council	01452 396 396	www.gloucester.gov.uk
Gloucestershire County Council	01452 425 000	www.gloucestershire.gov.uk
Mendip District Council	01749 648 999	www.mendip.gov.uk
Mid Devon District Council	01884 255 255	www.middevon.gov.uk
North Devon District Council	01271 327 711	www.northdevon.gov.uk
North Dorset District Council	01258 454 111	www.north-dorset.gov.uk
North Somerset Council	01934 888 888	www.n-somerset.gov.uk
Plymouth City Council	01752 668 000	www.plymouth.gov.uk
Poole Borough Council	01202 633 633	www.poole.gov.uk
Purbeck District Council	01929 556 561	www.purbeck.gov.uk
Sedgemoor District Council	0845 408 2540	www.sedgemoor.gov.uk
Somerset County Council	0845 345 9166	www.somerset.gov.uk
South Gloucestershire District Council	01454 686 686	www.southglos.gov.uk
South Somerset District Council	01935 462 462	www.southsomerset.gov.uk
Stroud District Council	01453 766 321	www.stroud.gov.uk
Swindon Borough Council	01793 445 500	www.swindon.gov.uk
Taunton Deane Borough Council	01823 356 356	www.tauntondeane.gov.uk
Teignbridge District Council	01626 361 101	www.teignbridge.gov.uk
Tewkesbury Borough Council	01684 295 010	www.tewkesburybc.gov.uk
Torbay Council	01803 201 201	www.torbay.gov.uk
Torridge District Council	01237 428 700	www.torridge.gov.uk
West Devon Borough Council	01822 813 600	www.westdevon.gov.uk
West Dorset District Council	01305 251 010	www.dorsetforyou.com
West Somerset	01643 703 704	www.westsomersetonline.gov.uk
Weymouth & Portland Borough Council	01305 838 000	www.weymouth.gov.uk
Wiltshire Council	0300 456 0100	www.wiltshire.gov.uk/

THE SOUTH WEST OF ENGLAND

HOUSING ASSOCIATIONS

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

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

SOUTH WEST ENGLAND

Name	Tel	Counties Covered
Riverside ECHG	0345 111 0000	All
Haig Housing	0208 685 5777	All
Places for People	01772 667002	All
Radian Housing Group	0300 123 1567	All
Stonewater	0800 011 6420	All
Guinness Partnership	0300 303 8034	All
Knightstone	08458 729729	All
Sovereign Housing Group	01635 572220	All
Westward Housing	0300 100 1015	All
Spectrum Housing Group	01425 283600	All

Buying a house

You should get a survey done even if you are buying a brand new home.

It's important that you get a house survey done when you have an offer accepted on a property you want to buy.

House surveys will help you find out about the condition of the building and, if there are problems, give you a powerful reason for negotiating the buying price down or asking the seller to fix the problems before you move in. Here, we explain the different types of house survey and house survey costs, to help you decide which option is right for you.

Types of house survey

There are three main types of survey. There are no hard and fast rules about which type of survey to get, it will mostly depend on how much detail you want and the age of the property you're buying.

The most popular type of survey to get done is a homebuyer's report, but you may decide a different one would be better for your situation.



DIFFERENT TYPES OF HOUSE SURVEY		
Survey type	What does it include?	When is it suitable?
Condition report	<p>The most basic survey you can get.</p> <p>Will give you an overview of the property's condition and highlight significant issues, but won't go into detail.</p> <p>Will give traffic light ratings for the condition of different parts of the property.</p>	<p>A condition report is useful for a modern house in good condition.</p> <p>It will provide you with reassurance if you just want to double-check everything is ok.</p>
Homebuyer's report	<p>More detailed than a condition report.</p> <p>Will highlight problems with the property, such as damp or subsidence.</p> <p>Includes advice on necessary repairs as well as ongoing maintenance advice.</p> <p>Will point out anything that doesn't meet current building regulations.</p> <p>The survey will be non-intrusive - the surveyor will not look behind furniture or under floor boards, so they'll only be able to identify 'surface-level' problems.</p> <p>It will take about two to four hours to complete.</p>	<p>A homebuyer's report is suitable for most modern properties as well as older properties, provided they're in a reasonable condition.</p> <p>It's a good option if you have some concerns about a property.</p>
Buildings survey	<p>The most thorough survey you can get.</p> <p>Provides a comprehensive breakdown of the structure and condition of the property.</p> <p>Will list defects and advise on repairs and maintenance.</p> <p>The surveyor will be 'hands on' and will do things like checking in the attic and looking under floorboards.</p> <p>You can ask for the report to include projected costs and timings for any repair work.</p> <p>Depending on the size of the property it may take a day to complete.</p>	<p>Buildings surveys are particularly useful if you're buying an older or unusual property, or one that's in a poor condition.</p> <p>If you're planning to do significant work or have major concerns about a property you should get this kind of survey done.</p>

House surveys explained

House survey costs

How much a property survey will cost will vary a lot depending on the location, size and type of your property. Different surveyors will also charge varying amounts, so make sure you get several quotes before choosing who to use.

The figures below should give you a rough idea of what to expect to pay for a Homebuyer and building survey. Condition reports cost around £150 to £300.



ESTIMATED SURVEY COSTS

	Value of property				
	Up to £99,000	£100,000 - £249,000	£250,000 - £350,000	£401,000 - £450,000	£501,000+
Homebuyer survey	£350	£500	£600	£700	£950
Building survey	£500	£700	£800	£900	£1,300

Do I really need a survey?

At a time when you're already spending a lot of money, a survey can seem like a big expense. However, it's far better to be aware of any issues before you buy a house so that you can make an informed decision about how much you're willing to pay for it and, if necessary, budget for any repair work that will need doing.

You may also be able to use the information in the survey to negotiate with the vendor. For example if your survey finds that you will need to undertake repairs costing £10,000 you could ask for £10,000 off the price, or alternatively ask them to make the necessary repairs before you move in.

New-build snagging survey

The exception to this rule is if you are buying a new-build property, when an ordinary survey shouldn't be necessary. However you may decide to get a new-build snagging survey done on the property.

This is a specialist survey for new homes that will pick up mistakes such as plumbing the hot to the cold tap or poorly

finished paintwork. Your independent inspector will also be able to arrange for the developer to sort out any defects found.

A mortgage valuation is not the same as a full survey

It's easy to get confused between the lender's mortgage valuation and a survey that is done for you. You will have to pay for a valuation report in order to secure a mortgage offer but this is entirely for the lender's benefit.

The mortgage valuation merely confirms to the lender that the property is worth at least what it is lending you – it is not its responsibility to point out any repairs that need doing.

You should take the cost of the valuation into account when choosing a mortgage. The mortgage lender can carry out an independent survey for you when it does the valuation but you will have to pay extra for this.

Source: www.which.co.uk





Top tips for viewing A PROPERTY



Try not to see the house as a home (until you move in)

It's not always easy, but on an initial viewing try to see the house simply as a building that needs inspecting. Don't get too attached early on or your heart might rule your head and cause you to overlook any problems.

At the same time, if you do spot faults, you shouldn't necessarily be put off buying - you could use what you've discovered to negotiate on the price, depending on how big the issue is and how much it will cost.

View the property multiple times

Even in a fast-moving market, it's a bad idea to buy without looking at a property more than once - the more times you view a house, the more likely you are to spot potential problems. Research has found that 26% of people viewed their current home once before buying it, 43% twice, 21% three times and 11% four or more times.

We'd recommend viewing the property two to three times, at different times of day, to find out how the light, traffic and surrounding noises change. You might just discover that the quiet, idyllic street you saw at 11am is a busy main commuter route at 6pm.

Take your time

Make sure you spend a good chunk of time viewing a house - 20 to 30 minutes at least - so you can really get a feel for the place.

Research has also found that the longer a buyer spends viewing a property, the more likely they are to secure it for under the asking price. Over half (52%) of buyers who spent under 10 minutes viewing the property paid the asking price or more, while 71% of buyers who spent over 90 minutes on viewings paid below the asking price.

Investigate the neighbourhood

Spend at least half an hour walking around the general area to see how close the things that matter to you, such as cafes, schools, transport links or local shops, are. Also revisit at rush hour and when the pubs close, and on weekends and weekdays.

Look at the structure of the building

Make sure you walk around the house to check the exterior. Look for damp and hairline cracks in the walls - 68% of people in our survey

said they did this - and missing or loose tiles on the roof or broken guttering (65%). If you find signs of a problem, ask questions to find out what the cause is and whether it will be fixed.

Use your nose as well as your eyes

Be wary of unusual smells. Damp, which 70% of people check for, can give off a musty smell even if you don't see physical signs.

Check the taps and light switches

Only 28% of people check the taps and water pressure, while 35% check that the light switches work - but you'll only know about problems if you check things yourself. Also, try opening and closing the windows to check they're in good working condition.

Move furniture around

The seller doesn't have to tell you about problems - in fact they may try to hide them. Common cover-ups include painting over damp and hiding wall cracks or floor problems with furniture or rugs.

Confirm what land comes with the property

If there's any uncertainty over who owns a garden or parking space, make sure you find out the answer and get it confirmed in writing.

Arrange a house survey

People may think they've had a proper survey when actually they've just had a mortgage valuation. It's a good idea to get a survey done to uncover any hidden issues with the house you're buying.

If you're **buying property in Scotland**, ask the selling agent for the home report, which includes a survey.

It's easy to fall in love with a property and forget to be practical. However, by keeping your wits about you and asking yourself and the agents direct questions when viewing a property, you're far less likely to encounter problems further down the line.

Source: www.which.co.uk

CIVVY STREET NEEDS YOUR HELP.

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

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

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Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk

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



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


City of Westminster

SINGLE PERSONS ACCOMMODATION CENTRE FOR THE EX SERVICES



The Single Persons Accommodation Centre for the Ex Services (SPACES), is designed to help single ex-regulars find appropriate accommodation when they leave the services. Through this service the project reduces the likelihood of ex-service personnel becoming homeless or sleeping rough after discharge. SPACES is a project based within The Beacon at Catterick, North Yorkshire. It provides an accommodation placement service for single personnel being discharged from all three services.

The overall aims and objectives of the project are to assist single Service Leavers to secure appropriate accommodation as they leave the Armed Forces. In so doing we will be reducing the likelihood of them becoming homeless or rough sleepers. Single service leavers can be vulnerable to homelessness as a result of a combination of factors: having no home to return to after service, little understanding of how to secure rented accommodation and current legislation, little or no experience of budgeting and setting up home. SPACES is managed by Riverside ECHG, part of the Riverside group, working with the Joint Service Housing Advice Office.

FREQUENTLY ASKED QUESTIONS:

Will you help find accommodation for someone who has left the services?

If you contact us within 6 months of being discharged we will actively work to secure accommodation for you. If you have been discharged longer than 6 months we will be able to provide you with information and advice only.

Can I contact you prior to my discharge?

Yes, you can contact SPACES and a file will be opened.

Is your service only available for service people based in the Catterick area?

No, we work with clients regardless of their location.

Are you part of the Ministry of Defence?

No, although we operate within the military environment, we are employed by housing association Riverside ECHG, working with the MOD.

Is it a confidential service?

Yes, all information received will be treated in strict confidence.

Are you just an accommodation placement service?

Our main aim is to place clients into appropriate accommodation. However, as part of a national housing association we can offer advice and refer clients to a wide range of other specialist agencies.

Can you help married personnel or single parents?

All enquiries for married personnel or single parents are routed to the Joint Service Housing Advice Office.

Do you have your own housing stock?

SPACES does not manage housing stock although we are part of a national Housing Association, Riverside ECHG, who own a large number of properties and may be able to offer accommodation.

Do you find accommodation for personnel going on leave or attending courses?

SPACES only deals with single personnel who are due to be discharged and require accommodation.

Do you assist Foreign & Commonwealth Service personnel?

Yes, we assist and provide an information service, to assist people in getting leave to remain/citizenship to reside in the UK.

SPACES contact details:

Address: The Beacon, SPACES Office, Marne Road, Catterick Garrison, Catterick, North Yorkshire. DL9 3AU
Tel: 01748 833797 / 872940 / 830191 (Civ); 94731 2940 (Mil);
Fax: 01748 835774 (Civ)
Email: spaces@riverside.org.uk / Web: www.spaces.org.uk



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

LOOK OUT for the next edition of Housing Matters magazine in **March 2016**.

Housing Matters magazine will be consolidated in March 2016 as a quarterly publication focusing on property trends, and relevant MOD and Industry accommodation developments.

It will be published four times a year in March, June, September and December.

Keep your details up to date by emailing us any changes to your details at AWS-JSHAO-Mailbox@mod.uk



HOUSING prices



Source:
www.lloydsbankinggroup.com

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

1 Scotland

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

2 Northern Ireland

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

3 The North

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

4 Yorkshire and The Humber

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

5 The North West

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

6 The East Midlands

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

7 The West Midlands

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

8 Wales

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

9 East Anglia

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

10 Greater London

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

11 The South West

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

12 The South East

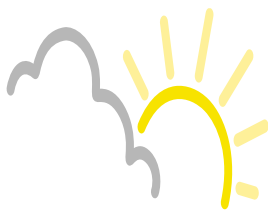
Average Price: £290,435
Quarterly Change: +3.6%
Annual Change: +10.6%



Commenting, Stephen Noakes, Managing Director Retail Customer

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

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



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**

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Your Home may be repossessed if you do not keep up repayments on your mortgage or other debt secured on it
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The process for complaints about SFA services

Stage 1 CarillionAmey

If you are unhappy with the service CarillionAmey has provided

1. Call on 0800 707 6000 Option 5 to complain about any aspect of the SFA service. You will be given a reference number immediately
2. Or email customercare@carillionamey.co.uk CarillionAmey will acknowledge your complaint within 24 hours and provide a reference number
3. CarillionAmey will answer your complaint within 15 working days
4. Complaint will be closed



Stage 2 DIO

Your complaint has been closed by CarillionAmey and you are still dissatisfied

1. You can only escalate your complaint to the Defence Infrastructure Organisation if it has been closed at Stage 1
2. Complete the online Stage 2 complaint form available on the MOD Intranet (**only** accessible on an MOD system). Alternatively, write to Customer Service Team, DIO Service Delivery Accommodation, Ground Floor, Swales Pavilion, RAF Wyton, Cambridgeshire PE28 2EA. You should provide a brief summary of the complaint, your reference number, contact details and the resolution you are seeking.
3. DIO will send you an acknowledgement within 3 working days
4. DIO will investigate your complaint. There is no standard response time due to the need to further investigate complaints that vary in nature and complexity.



Stage 3 MOD

You are not satisfied with the response you received at Stage 2

1. You can only escalate your complaint to the Independent Housing Review Panel once you have received a response to your Stage 2 complaint
2. Write to the Independent Housing Review Panel
Defence People Service Personnel Support - Accommodation Policy 2
Ministry of Defence, Floor 6, Zone A, Main Building, Whitehall, London, SW1A 2HB
3. IHRP panel members will investigate your complaint. There is no standard response time due to the need for the independent panel members to further investigate complaints that vary in nature and complexity



Contact Us

We Deliver | We Take Ownership | We Improve | We Achieve Together

Housing Repairs and Maintenance

0800 707 6000 - **Option 1**
Open 24 hours a day 365 days a year
Alternatively you can email the team at NPHelpdesk@carillionamey.co.uk

All other Housing Enquiries

0800 707 6000 - **Option 3**
Open 0830 - 1500hrs Mon to Fri
Followed by:
Option 1 for South West
Option 2 for South East
Option 3 for the rest of the UK
Alternatively you can email the team at occupancyservices@carillionamey.co.uk or fax them on 0151 728 1001

Local Customer Service Centres

You can find your nearest Local Customer Service Centre at the following link:
www.carillionamey.co.uk/service-family-accommodation/contact-us/local-customer-service-centres

Feedback

To raise a compliment or complaint call 0800 707 6000 - **Option 5** or email us at customercare@carillionamey.co.uk

Contacting us from overseas

If you are contacting us from overseas please call (0044) 0151 728 1630

Other ways to contact us



www.carillionamey.co.uk



www.facebook.com/carillionamey



www.twitter.com/carillionamey



CarillionAmey, Swales Pavilion, RAF Wyton, Huntingdon, Cambridgeshire, PE28 2EA

Combined Accommodation Assessment SYSTEM (CAAS) UPDATE

It is less than six months until the Combined Accommodation Assessment System (CAAS) replaces Four Tier Grading (4TG) on 1 April 2016, as the means of assessing Service Families Accommodation (SFA) and deriving its charge. This article provides an update of what's been happening in preparation for CAAS and what SFA occupants can expect in the coming months.

CAAS will replace the current 4TG system with a fairer, simpler and more transparent assessment which will set charges using modern, nationally recognised standards, such as the Department for Communities and Local Government (DCLG) Decent Homes Standard. More information can be found at www.gov.uk

In July 2015, all UK occupants of SFA received a letter providing them with an estimate of their CAAS charge and an explanation of the process. To ensure changes are accurate, the Defence Infrastructure Organisation (DIO) is conducting a comprehensive survey of SFA in the UK and overseas. When this article is printed, DIO will already have surveyed approximately 25,000 SFA in preparation for CAAS. It is vital for all remaining surveys to go ahead as planned, and the continuing support of the chain of command, as well as individual occupants by ensuring access is available for the surveyors, is the best way to achieve this. Occupants will receive letters notifying them of the need to conduct a physical survey of their SFA or not (due to the nature of the programme it has not been necessary to survey every single home). Station, Garrison and individual Unit Commanders have been engaged to support the release from duty of Service personnel to attend survey appointments.

Between October 2015 and February 2016, as the survey programme progresses, all UK SFA occupants will receive further

personal letters as DIO completes assessments of SFA in their geographical area. This will confirm the transitional CAAS Band their SFA will move to on 1 April 2016, and if increasing, the journey it may have to make in the following years to reach its actual CAAS Band. The letter also explains how their CAAS charge was calculated and the challenge process, which occupants can utilise if they feel the CAAS information and charge for their SFA is incorrect.

SFA occupants overseas can also expect their confirmatory CAAS Band letter later this year. They will receive a letter which details the charge for their property and the introduction of the automatic reduction of two CAAS Bands and the waiver of Contributions in Lieu of Council Tax which will apply to all overseas SFA from April 2016. Service personnel living in SFA in British Forces Germany (and staying on the current 4TG system) will see their SFA charge reduced by one grade.

To support CAAS, MOD has updated the Tri-Service Accommodation Regulations (Joint Service Publication 464), which provides direction and guidance on CAAS. It can be found on the Defence Intranet or at www.gov.uk (search for JSP 464). If SFA occupants require further information or have questions related to CAAS they should discuss with their Chain of Command, or their New Employment Model (NEM) unit champion who have been briefed in detail.

More information on CAAS, both in the UK and overseas, can be found at:

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



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.

NOVEMBER 15

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

Dates for 2016 on page 17.



JSHAO BRIEFING PROGRAMME 2015

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

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

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



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

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

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

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

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



CIVILIAN

Housing

BRIEFINGS 2016

Tue 12 Jan	Tidworth	09:30 – 12:30	Register via CTP
Wed 13 Jan	RAF Northolt	09:30 – 12:30	Register via CTP
Tue 19 Jan	RAF Marham	09:30 – 12:30	Register by email to: mrm-csfhivegroup@mod.uk
Wed 20 Jan	Cottesmore	09:30 – 12:30	Register via CTP
Thu 28 Jan	Portsmouth	09:30 – 12:30	Register via CTP
Wed 3 Feb	Aldershot	09:30 – 12:30	Register via CTP
Wed 10 Feb	RAF Brize Norton	13:30 – 16:30	Register via CTP
Tue 16 Feb	Chester	09:30 – 12:30	Register by email to: 2MERC-BHQ-ADJT@mod.uk
Wed 17 Feb	RAF Cosford	09:30 – 12:30	Register via CTP
Wed 24 Feb	RAF Coningsby	09:30 – 12:30	Register by email to: rafconingsbyhive@btconnect.com
Tue 1 Mar	Catterick	09:30 – 12:30	Register via CTP
Wed 2 Mar	York	09:30 – 12:30	Register by email to: Yorkgar-COMDSP-CoordClk@mod.uk
Wed 9 Mar	Paderborn	09:30 – 12:30	Register via CTP
Thu 10 Mar	Gutersloh	09:30 – 12:30	Register via CTP
Tue 15 Mar	Lossiemouth	09:30 – 12:30	Register via CTP
Wed 16 Mar	Faslane	09:30 – 12:30	Register by email to: NAVYNBCC-NEPTUNEBWO@mod.uk
Thu 17 Mar	Rosyth	09:30 – 12:30	Register via CTP
Tue 5 Apr	Plymouth	09:30 – 12:30	Register via CTP
Wed 6 Apr	Tidworth	09:30 – 12:30	Register via CTP
Tue 12 Apr	RAF Wittering	09:30 – 12:30	Register by email to: WIT-Spttdfrec@mod.uk
Wed 13 Apr	RAF Waddington	09:30 – 12:30	Register by email to: 22TrgGp-RROLincolnshire@mod.uk
Tue 19 Apr	Wellington Bks	09:30 – 12:30	Register by email to: LONDIST-SO2Transition@mod.uk
Wed 27 Apr	Episkopi	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Thu 28 Apr	RAF Akrotiri	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Wed 4 May	Aldergrove	09:30 – 12:30	Register via CTP
Tue 10 May	Blandford	09:30 – 12:30	Register by email to: BlandfordGar-BGSU-WCSO@mod.uk
Wed 11 May	RAF Northolt	09:30 – 12:30	Register via CTP
Tue 17 May	Chatham	09:30 – 12:30	Register by email to: 30AEC-Chatham-IERO@mod.uk
Wed 18 May	Colchester	09:30 – 12:30	Register via CTP

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

Open to all Service personnel and dependants, at any stage of their Service career

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



PAY IN ADVANCE for **Rental Deposits**

Looking for a property to rent can be really tough; the best places get snapped up quickly and on top of that, you are expected to fork out a couple of months rent for a deposit upfront. Well, help is at hand, a new scheme developed by the Department of Communities and Local Government had just gone live in the MOD.

From 06 July 15 you are now able to take an advance of your salary to enable you to pay a deposit for a privately rented home. All permanent civilian and Service personnel are able to apply for the scheme, as long as you have completed at least 2 months' of service.

What you need to know:

Details of the scheme are explained in JSP 754, Chapter 2, Section 5. Applications should be made on JS Form E004.

- You must live in the property you receive the advance for. The scheme is available in all UK locations.
- It is your responsibility to make sure the advance is affordable and that you take into account other advances you might be paying as well as your living costs.
- The advance is paid back out of your salary each month and must be repaid over no more than 12 months or prior to the end of your last day of service.
- As set out in the Housing Act 2004, your landlord must put your deposit in a government-backed tenancy deposit scheme. You have 45 calendar days to your Unit HR with evidence (usually a certificate) that this has happened.

- If you fail to secure the property for which you have received your advance, talk to your chain of command so they can decide whether it needs to be repaid immediately or whether you can have an extension in order to secure another property.

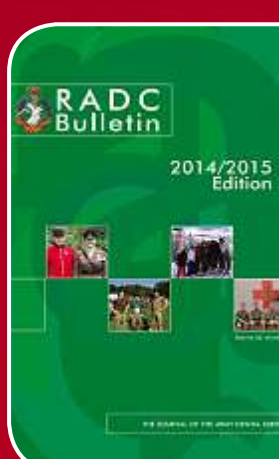
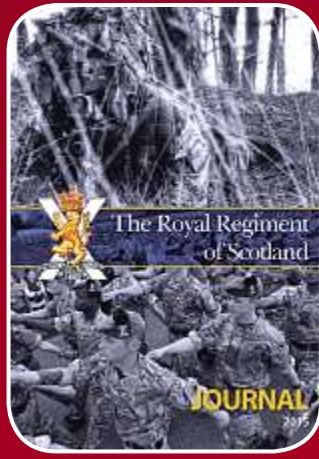
What you need to know as a Commanding Officer or Delegated Authority:

You play a crucial role in the process so it's important that you are aware of what you need to do:

- The rental market is very competitive so it is important that you approve the advance in a timely manner.
- You must ensure you receive the evidence (usually a certificate) that the landlord has paid the deposit into a Tenancy Deposit Protection Scheme within 45 calendar days of the advance being paid out.
- If personnel fail to provide this evidence, you should discuss the reason for this with them and take a supportive approach. For example, if the initial property was not obtained, but an alternative property is likely to be secured in the near future, then an extension can be agreed.

However, if it is unlikely that they will obtain another property, then you need to inform them the advance must be repaid. They are able to apply for another advance when needed.

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The Services

Cotswold Centre

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

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

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



Home