

housing

Your civilian housing awareness **starts here** | **m a t t e r s**

HOME

A PLACE TO LIVE **NOT**
JUST SLEEP



featured

Housing Briefs 2017/18
Your Conveyancing Hub
Veterans Gateway

JSHAO works
in support of





Crown copyright 2017

Buying your home with confidence

Countrywide Mortgage Services in partnership with Bridgfords and Love Property Estate Agents, offers a comprehensive mortgage and protection service to help armed forces personnel on to the property ladder.

If you are interested in buying or renting out your own property we have a team of Mortgage & Protection specialists who may be able to help you. call:

01748 824091





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

A fee will be payable for arranging your mortgage. Your Mortgage Consultant will confirm the amount before you choose to proceed.

Countrywide Mortgage Services, Countrywide House, 88-103 Caldecotte Lake Drive, Caldecotte, Milton Keynes, MK7 8JT

669F 09/17

Welcome to the Autumn Edition of Housing Matters!

OK, I know we had a bit of a hot-spell and then lots of rain, and hail stones in some places in August, but it's now creeping into Autumn and 2017 is fast disappearing!!

My team have been busy building the housing brief programme for 2018 over the last couple of months, so by the time you get to read this copy, I hope that most if not all the locations, dates and contact details will be confirmed. Make sure you keep an eye out on GOV.UK for the latest published programme, which will contain over 10 new briefing locations!

REMEMBER these briefs are not just for those on Resettlement – it is more important than ever to understand your options as early on in your career as possible – so that you can start planning!

In this edition, our articles include understanding your basic personal finances, common credit score misunderstandings, the Right to Buy Scheme, how much rent can you afford, more about the Lifetime ISA and information about guarantor mortgages by Caroline Hall, one of our SIAP Independent Financial Advisers.

Caroline also started running a 'Mortgage Blog' in the Summer Edn, and has answered collectively, three questions posed in this magazine edition.

Information about the MOD Referrals, and Local Authority and Housing Associations in the East Midlands, West Midlands, and East of England are also in this edition.

Finally, we have included an article about Invisible Wounds, which is a Mental Health Charity based up in Prestwich, Manchester supporting ex-servicemen and women looking to make the successful transition to civilian life.

Alison Shimmens, Head JSHAO



Published for The Joint Service Housing Advice Office by Method Publishing, Golspie, Sutherland, Scotland KW10 6TG
Telephone (01408) 633871
For advertising enquiries please contact Chris Cappie on 01463 732223 or email c.cappie@methodpublishing.co.uk

Design and Typography: Method Publishing 2017
Editorial Matter: ©Crown Copyright 2017

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

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

contents

- 5 Civilian Housing Briefs
- 6 Understanding Basic Personal Finances
- 8 Common Credit Score Misunderstandings
- 10 How to Rent When a Landlord won't accept Housing Benefit
- 11 The Right to Buy Scheme
- 12 How Much Rent Can you Afford?
- 14 Lifetime ISA Campaign by HM Govt
- 18 Invisible Wounds and Leon House
- 19 Helping you on The Property Ladder
- 20 Your Question Hub
- 23 Veterans' Housing Advice Helpline
- 24 Social Housing in The East Midlands, The West Midlands and The East of England
- 30 House prices vs Rental Costs
- 30 MoD Referral Scheme

Joint Service Housing Advice Office
Floor 2, Zone 2
Montgomery House
Queens Avenue
ALDERSHOT
Hampshire GU11 2JN



General Enquiries:

Civ: 01252 787574 Mil: 94222 7574

Email: RC-AWS-JSHAO-0Mailbox@mod.gov.uk

Past issues of Housing Matters Magazine:

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

MOD Referrals:

Civ: 01252 787635 Mil: 94222 7635

Email: RC-AWS-JSHAO-BSW2@mod.gov.uk

Tel: Mil: 94222 xxxx Civ: 01252 78xxxx

Alison Shimmens	Head JSHAO	7630
Louise Sherwood	Housing Advice Officer	7645
	Housing Advice Officer	7634
	Business Support Manager	7640
Liz Smith	Business Support Worker 1	7574
Karl Riley	Business Support Worker 2	7635



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

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



The Services Cotswold Centre

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

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

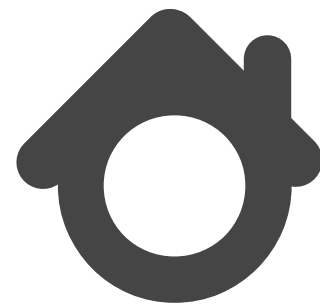
To find out more contact your Welfare Office or telephone the Centre 01225 810358.

*Your
Home from Home*



CIVILIAN Housing

BRIEFS 2017



Joint Service Housing Advice Office

Wed 4 Oct	Aldergrove	09:30 – 12:30	Register via CTP
Wed 11 Oct	Lossiemouth	09:30 – 12:30	Register by email to: LOS-PMSSCSO@mod.uk
Thu 12 Oct	Leuchars	09:30 – 12:30	Register by email to: 27AECGp-Leuchars-Admin@mod.uk
Wed 18 Oct	Plymouth	09:30 – 12:30	Register via CTP
Thu 19 Oct	Yeovilton	09:30 – 12:30	Register by email to: NAVYYEO-LDCNRIO@mod.uk
Tue 24 Oct	Marham	09:30 – 12:30	Register by email to: MRM-CSFHiveGroup@mod.uk
Wed 25 Oct	Cottesmore	09:30 – 12:30	Register via CTP
Wed 1 Nov	Brize Norton	13:30 – 16:30	Register by email to: bzn-pmscommunitysptgroup@mod.uk
Wed 8 Nov	Catterick	09:30 – 12:30	Register via CTP
Thu 9 Nov	York	09:30 – 12:30	Register by email to: YorkGar-COMDSP-MILADMINCLK@mod.uk
Wed 15 Nov	Colchester	09:30 – 12:30	Register via CTP
Thu 16 Nov	Maidstone	09:30 – 12:30	Register by email to: 36ENGR-Welfare-GWO@mod.uk
Wed 22 Nov	Aldershot	09:30 – 12:30	Register via CTP
Thu 23 Nov	Northolt	09:30 – 12:30	Register via CTP
Wed 29 Nov	Lyneham	09:30 – 12:30	Register by email to: DSEME-8REMEBHQWelfare@mod.uk
Thu 30 Nov	Tidworth	09:30 – 12:30	Register via CTP

BRIEFS 2018

Wed 12 Jan	Colchester	09:30 – 12:30	Register by email to: TBC
Wed 17 Jan	Odiham	09:30 – 12:30	Register by email to: ODI-BSW-CommsSupportOfficer@mod.uk
Thu 25 Jan	Abingdon (3RLC)	09:30 – 12:30	Register by email to: 3RLC-RHQ-REGTACCT@mod.uk
Thu 25 Jan	Abingdon (4RLC)	13:30 – 16:30	Register by email to: TBC
23/24 Jan (TBC)	Thorney Island	09:30 – 12:30	Register by email to: 12RA-RHQ-SysCoord@mod.uk
Wed 31 Jan	Aldergrove	09:30 – 12:30	Register by email to: 38X-Pers-MHLO@mod.uk
Wed 7 Feb	Tidworth	09:30 – 12:30	Register by email to: TNBGar-G1G9-Clerk@mod.uk
Thu 8 Feb	Portsmouth	09:30 – 12:30	Register by email to: NAVYNBCP-EXECBASEWO@mod.uk
Tue 13 Feb	Aldershot	09:30 – 12:30	Register by email to: RC-AWS-SE-ABSW@mod.uk
Tue 20 Feb	Waddington	09:30 – 12:30	Register by email to: WAD-BSW-PMS-CommunitySptTeam@mod.uk
Wed 21 Feb	Cranwell	09:30 – 12:30	Register by email to: CRN-Spt-PSF-OC@mod.uk
Thu 22 Feb	Cottesmore	09:30 – 12:30	Register by email to: RC-AWS-E-Cottesmore-0Mailbox@mod.uk

To book a brief at a location administered by the Career Transition Partnership (CTP) call the central CTP telephone line on: 0203 162 4410. If you are in Resettlement you will need to complete a Non GRT Absence Request on JPA after making your telephone booking.

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.

“Home, a place to live not just sleep”



UNDERSTANDING

Basic Personal Finances

Sources: various Google articles

A journalist from the Independent wrote back in 2011 that millions of people may have resolved to sort their finances out, despite their good intentions on New Year's Eve, but it was likely that a month later the majority would have done nothing about it!

Life expectancy is increasing, so that will mean you will have to ensure that your money lasts longer, so the sooner you get on top of your finances, the longer you will have to enjoy life, rather than worrying about it. Whether you want to save up to buy a property, or your retirement, you need to understand where your money disappears to, and what you could be doing to improve your financial stability.

Things to think about.....



How much should you be saving for your retirement? Financial adviser, David Bach, author of the 'The Automatic Millionaire' suggested back in December 2016 a tip to be financially secure in the future:

- 👛 Take the amount of hours you work a week and multiply by 52 (no of weeks per year)
 - This gives you the total no. of hours you work a year
- 👛 Then take your annual salary and divide it by the total no. of hours
 - The result is your hourly wage
- 👛 Then multiply the hourly wage by seven to see how much you should save a week

37 hrs x 52 weeks = 1924 hrs per year
 £30,000 salary/1924 hrs per year = £15.59 (hourly wage)
 £15.59 (hourly wage) x 7 (days) = **£109.13**

- 👛 So what are you waiting for set up a direct debit to save some money as soon as you are paid – that way you won't miss it!

How many of you buy a coffee every day on the way to work, or at work even? This could be costing you anything between £10-15 per week, which is about £60 a month, which is £720 per year!!!

Where are you putting your savings? Are they tax efficient – like in an Investment Savings Account? From April 2017, you could have been saving up to £20,000 with interest being added annually, tucked away from the taxman!

Unused Subscriptions? How many 30-day free trials have you signed up for and forgotten to cancel?

Buying Lunch Every Day? The more food you can prepare yourself, the better off your food budget will be.

Stop smoking? A packet of cigarettes costs on average about £10, so if you only smoke 20 cigarettes a week, then that's £520 per year. 60 cigarettes a week is about £1,560 per year – can you afford to ruin your health and your pocket?

KEEP COMMS OPEN

Addiction. Debt. Family problems.
Don't keep quiet.

Forcesline is a free, independent helpline, that's outside of the chain of command for the Armed Forces and their families. We'll listen and help get you back on track.

0800 731 4880

Open weekdays, 9am to 5.30pm

Or get in touch online at ssafa.org.uk/forcesline

ssafa | the
Armed Forces
charity

Registered Charity No. 210760 and SC038056, Est. 1885. S184.0417

Common CREDIT SCORE MISUNDERSTANDINGS

Source: nationwide.co.uk

What affects your credit score?

A good salary or borrowing history doesn't always mean a good credit score, as credit agencies take hundreds of different factors into account when calculating your rating. However, there are a few surprising things, like shopping around for a deal, that can actually downgrade your rating.

Seven things that can affect your credit score

To improve your chances of a successful credit application, you'll want your credit history to show a good track record of paying on time and staying within your credit limit.

But what else can affect your score?

1. Registering to vote Electoral roll information is often used in credit scores, lenders use it to verify your name and address as a precaution against fraud. Not registering to vote, being registered to vote at an old address or adding the wrong details on the electoral register could all affect your credit score. According to Experian, not registering can reduce your score by 50 points, which could be the difference between your application being accepted or refused.

2. Keeping up with your payments Make sure that you keep up with all your credit payments as a missed or late credit payment stays on your record for at least 3 years and will impact your credit score.

Paying off your loans early might seem like a good way to improve your credit score and it is, as it will reduce the amount of outstanding debt that you have. But making your expected monthly payments on time throughout the life of the loan may actually be a better strategy for improving and building your credit score, as it shows you're able to keep to your financial commitments.

Mobile phone contracts are also on your credit file, so it's important to make sure you keep up with these regular payments too.

3. Utility bills More than half of the big six energy providers are now sharing data about their customers with credit agencies, according to **James Jones, Head of Consumer Affairs at Experian**. This gives you the opportunity to establish that all important track record of paying on time. Missing one payment may not specifically alter your overall credit score, but it could still go against you when applying for credit in the future. If you do get into difficulties with a provider, it's a good idea to check whether it's been recorded on your credit history as you may be able to register a dispute.

4. Spacing out applications It can be tempting to switch all your lenders at once, but applying for too many credit products in a short space of time can be viewed as a sign of financial stress and multiple enquiries will appear on your credit report. Lenders could see this as a risk and may decide not to lend to you on that basis, especially if any of your previous credit applications were declined.

Try to leave at least a few months between applications and avoid applying for more than one credit product at a time.

According to **Jones**, a new account can cause you to lose some points on your credit score for a couple of months, but after six months or more it should start to have a positive impact.

5. Your partner's finances Applying for a financial product with a partner will create a link between your financial histories, which means that your other half's rating could influence your future lending applications.

Applying for a joint loan can sometimes increase your chances of getting credit and might be the right thing for you. However, you should definitely avoid applying together if one of you has a poor credit rating.

Jones advises that couples moving in together should go through their credit ratings to decide whether it's a good idea to join them up.



If your relationship goes wrong, it's easy to contact each of the three credit reference agencies: **Experian**, **Equifax** and **Callcredit**, and ask for any links to be broken.

6. Keep regular credit card borrowing below 25% You need to use credit to build up a good credit score, but lenders will want to check that you're not too reliant on it. If you're not planning to pay the full amount each month, aim to keep your regular borrowing across all of your credit cards below 25% of the total limit. This could give a more positive impact on your score.

According to **Jones**, the lower the percentage, the more points you're likely to add to your score.

7. Court judgements A County Court Judgment (CCJ) is a type of court order that may be registered against you in England and Wales if you fail to repay money which you owe. Court judgements for non-payment of debts and bankruptcies will seriously affect your credit score and will stay on your record for up to six years.

Three surprising things that won't

1. Your income A disposable income is how much money you have left each month once you have paid your essential bills, which is then available for you to spend or save. According to **Jones**, 22% of those surveyed by Experian believe a high income means a high credit score, but as long as you have some disposable income, your salary is generally not a factor. Lenders are more interested in how you manage your borrowing.

2. Getting a quote Some providers, like Nationwide, support your ability to shop around and do some research before committing you to making a full application, with a no-obligation 'soft' quote feature. These 'soft' quotes are still visible on your credit report, but only by you and the provider you've done it with and they don't affect your rating like a 'hard' check might. You can also use comparison sites like Money Supermarket and Money Saving Expert to do some research and make use of their 'SmartSearch' or 'Eligibility Calculator' functionality. They allow you to enter a few personal details to get an indication of how likely you may be to be accepted for a personal loan or credit card. Remember though, not all providers are on comparison sites and that these tools won't necessarily show the APR that you may get offered for that product.

Credit card providers also offer what is known as an 'eligibility check'. An 'eligibility check' provides a view on likelihood of acceptance, but not an individual quote on credit limit or APR a customer would receive if accepted. These checks are still visible on your credit report by you and the provider you've done the check with, but don't affect your rating like a 'hard' check might.

3. Past slip-ups Credit reports usually consider the past six years, so if you have made a mistake in the past it shouldn't affect your rating forever.

You can find out your credit rating at credit reference agencies like **Experian**, **Equifax** or get it for free, for life using **Noddle** from Callcredit. Everyone is entitled to their statutory credit file which should only cost about £2.

Authorised and regulated by the Financial Conduct Authority

PEARSON

INDEPENDENT ADVISERS

EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

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

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

Fax: 0044 (0)1793 772280 • E-mail: advice@pearsonia.co.uk • Web: www.pearsonia.co.uk

Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd

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



How to rent when a landlord won't accept

HOUSING BENEFIT

source: shelter.org.uk

Some private landlords don't want to rent to tenants who claim housing benefit. Follow these four steps to convince them to rent to you.

1. Explain your housing history

- Prepare what you are going to say to the landlord or agent when you contact them about their property
- Don't start the conversation by asking if the landlord accepts people on benefits
- Begin by explaining why you want to live in their property, and why you would be a good tenant
- Offer to send a record of your rental history and references from previous landlords

2. Prove you can pay the rent

- Show wage slips or letters confirming that you can claim housing benefit
- Offer to pay more than one month's rent in advance
- Provide a 'guarantor'. This is usually a friend or family member who is prepared to pay the rent if you can't
- Ask the council to pay your housing benefit directly to your landlord

3. Ask someone to negotiate for you

- If you are not confident enough to negotiate with a landlord or agent, ask a friend, colleague, family member or advice worker for help.

4. Find landlords who accept housing benefit

- Your **local council** may keep a list of private landlords who accept tenants on housing benefit. Ask their housing options or similar service.

Some websites list properties where housing benefit will be accepted.

- **Property Adzuna** – look for 'DSS accepted' as an exact phrase in Advance Search
- **DSS Move** – search the nearest large town to you but be aware that some searches will return no results
- **Spare Room** – scroll down to the bottom of the search form and select 'DSS OK'.

THE RIGHT TO BUY SCHEME

source: gov.uk

Do You Have The Right To Buy?

The Right to Buy scheme helps eligible council and housing association tenants in England to buy their home with a discount of up to £104,900 (£78,600 outside London). On the government's website www.righttobuy.gov.uk you can find out if you could be eligible, what discount you might get, and whether you can afford to buy, and how to take the next steps if you decide to apply.

Buying your home is a big decision for you and your family. Your home can be an asset for you and your family in future years, and home ownership can give you more freedom, such as being able to make some changes to your home without needing your landlord's permission.

But owning a home also brings some added responsibilities and you need to be sure this is the right choice for you and your family. For example, you may need to get a loan or mortgage to enable you to take up the Right to Buy. You will also become responsible for all the costs of maintaining your home, including routine repairs, major structural repairs, and improvements to it.

Eligibility

The first thing you need to know is whether you are eligible for the Right to Buy. Eligibility criteria apply to you and the property you live in. As a minimum, you must have been a public sector tenant for at least **three (3) years** in order to qualify for the Right to Buy Scheme.

- **What does it mean for members of the Armed Forces?** The qualifying period for discount can include time spent in different homes and with different landlords. This doesn't have to be continuous, so long as it was a public sector tenancy. You may also be able to count a period when your husband, wife or civil partner was a public sector tenant or lived in housing **provided by the armed forces**. If you lived with your parents after the age of 16 and you later became the tenant of the same house or flat, you may be able to count that time too.

You will only be able to purchase under the scheme if your house or flat is your only or principal home and is self-contained.

You may be able to exercise the Right to Buy jointly with members of your family who have lived with you for the past 12 months, or with someone who is a joint tenant with you.

If you purchase your home under the Right to Buy scheme and you wish to resell or dispose of it within 10 years, you will have to offer it to either your former landlord or to another social landlord in your area at an agreed full market value by all parties, and...



- If you sell within the first year of purchase, the whole discount will have to be repaid. Four fifths must be repaid if you sell in the second year, three fifths in the third year, two fifths in the fourth year and one fifth in the fifth year. After five (5) years, you can sell without repaying any discount.

The Buying Process

There is nothing in law that specifies how a Right to Buy purchase should be financed. A family member (or someone else) could provide the funding for the purchase. However, legal ownership of the property can only be in the names of the eligible tenant/s and other eligible applicants. Before making any decisions, talk to an Independent Financial Adviser, such as members of SIIAP (www.siiap.org).

For free, impartial advice, contact the Government's Right To Buy Agent service

tel: 0300 123 0913

email: enquiry@righttobuyagent.org.uk





How Much Rent Can You Afford?

source: Money Advice Service


Unlike talking to an Independent Financial Adviser about how much you can borrow to get a mortgage to buy a property..... there is no little angel sitting on your shoulder acting as your reasoning and conscience!

The decision on how much you can afford to pay for rent is all YOURS!!

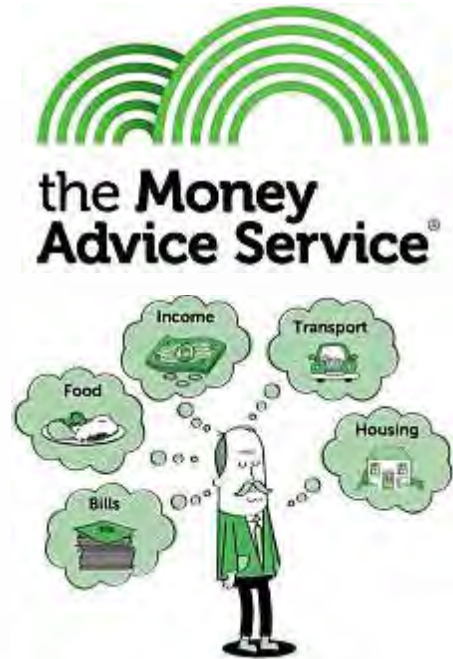
The Money Advice Service has useful advice on what you must consider before deciding whether you can afford the rent:

-  **Don't forget** – the rental deposit is typically four to six weeks' rent, in addition to the first month's rent.
-  **Estimate the cost of your rent plus bills** as renting a home involves more than just being able to pay your rent.

Here is a list of the most common bills you should expect to pay as a tenant:

-  **Council Tax, utilities and service charges**
 - Water bills (usually paid monthly)
 - Service charges (in some properties – paid monthly or annually)
 - Council Tax (usually paid monthly – England/Scotland) or rates bill (N.I)
 - Gas and electricity bills (either by a pre-payment meter, monthly by Direct debit)

NB: Ask the agency, landlord, or previous tenant to give you estimates for these bills when you have a look around the property.



Other monthly costs that could affect how much rent you can afford

Bear in mind you will probably have extra monthly bills to pay, such as:

- A TV licence (paid monthly or annually – visit tvlicensing.co.uk to find out the cost)
- Landline phone bill (plus any connection charges – can be paid quarterly or monthly)
- Contents insurance (paid monthly or annually)
- Digital TV or satellite TV subscriptions (paid monthly)
- Broadband bill (paid monthly or quarterly)

Draw up a budget of all of your 'other' costs

You should also try to make a realistic estimate of what you'll spend each month on other day-to-day expenses such as:

- Mobile phone
- Food/clothes
- Travel/car insurance
- Childcare/maintenance
- Gym/hobbies/nights out
- Loans or credit card repayments

If in doubt, over-estimate rather than under-estimate.

You do not want to risk getting into debt after a few months because you forgot to factor in one of your regular monthly payments. Once you have estimates for each of these items, you can draw up a budget so you can calculate how much rent you can afford. This will show you exactly how much money you have coming in each month and how much you have going out in expenses.

Then you will have peace of mind that you will have enough money to live on, once you have paid your rent. Remember to divide an annual expense – such as paying for Christmas or a summer holiday – by 12, so the cost is split evenly across the year.





HM Government

Lifetime ISA

save for your first home or for later life

put away up to £4,000 each year and
receive a government bonus of 25%

available from April 2017

Source: lifetimeisa.campaign.gov.uk



To be eligible for a Lifetime ISA, you must be:

- between the ages of 18 and 39
- a UK resident, or a member of the armed forces serving overseas, or their spouse/civil partner

You can open more than one Lifetime ISA during your life, but you can only open one per tax year and put money into one per tax year. Each time you apply for a new Lifetime ISA you will still need to meet the eligibility criteria (above) for opening an account.

To understand more visit www.lifetimeisa.campaign.gov.uk

WE'RE ALWAYS ON PARADE!

**PROVIDING A UNIQUE SERVICE
TO THE ARMED FORCES**



Get your tax refund now, contact us today!

- Are you in the Armed Forces or have you left within the last 4 years?
- Do you drive your own vehicle to the bases you're posted to, or use public transport?

You could be owed an average tax refund of £750 per year and can be claimed back 4 years. That could be £3000 owed back to you. Postings to bases outside the UK are included too. Don't let HMRC hold on to money that's rightfully yours

- Fixed fee of £90 per Year
- You keep more!
- No refund - No fee

**We are a friendly professional firm of
chartered accountants who specialise in tax
returns for landlords**

- Have you recently become a Landlord?
- What can I claim as allowable expenses?
- Who do I need to tell?
- Do I need to do Tax return? When do I need to do it?
- Not making a Profit? Do I still need to report?
- Mortgage payments are more than your rent?
- Do I need to report if I don't receive the income?
- Fixed fee

**Plus any other questions
you may have we would be
happy to answer.**

E: info@atkinsandco.com

T: 01934 527888

W: www.atkinsandco.com

RIFT



63%

of **Armed Forces** personnel surveyed were unaware of what they could claim for.

£43m

The total we have claimed back for **Armed Forces Customers**.



£138k

donated to the **soldier's charity**.



82%

said lack of **time or knowledge** were the reasons they had not made a claim.



26,000

The number of **Armed Forces** personnel we have claimed refunds for.

Supporting

ABF

THE SOLDIERS'

CHARITY



RIFTrefunds.co.uk/MOD

Call us on **01233 628648**

Are You Claiming Your Tax Refunds for Meals?

If not, you're leaving money on the table.

It's an old adage that an army marches on its stomach. While we at RIFT are preparing for October's Big Curry Lunch in support of ABF The Soldiers' Charity, it's a good time to make sure you're getting the tax refunds you owed for meals.

Our surveys tell us that 63% of Armed Forces personnel don't realise that they can claim tax refunds for work expenses like travel, food and accommodation. We're working to change that, and we've already reclaimed over £43 million in tax for 26,000 of our Armed Forces clients. It's a good start, but there's so much more we could do with your help.

To claim an Armed Forces tax refund, you need to have:

- 1. Have you finished phase 1 training?**
- 2. Have you been posted somewhere for under 24 months?**
- 3. Are you using your own vehicle or public transport for your work travel?**

Although the biggest chunk of your tax refund, around 75% on average, is going to be for travel costs there's you could be still be losing out on a sizeable pile of cash if that's all you claim for. The next biggest thing that personnel miss out on claiming for is food costs, which can make up 12% of an average refund over the course of year.

They may not seem like huge expenses at the time, but claiming for your meals at work could at least help treat your family, or go out with your friends, when you get back home. On the other hand, not claiming everything you're entitled to means you're letting HMRC eat away at your refund. You can make a claim for up to 4 years back, so it may not be too late even if you've never claimed before.

We're serious about helping Armed Forces personnel get back the tax they're owed, and we're putting our money where our mouth is. We make a donation to ABF The Soldiers' Charity for every MOD tax refund we handle. So far, our partnership with the charity has allowed us to donate £138,000 to help former and serving personnel and their families in need.

It doesn't stop there. Even if you don't have a refund claim to make yourself, you can still earn some cash by helping us get the word out. Our Refer a Friend scheme means that every time you recommend us to someone with a valid claim, we'll pay you £50. For every 5 people you send our way, we'll throw in an extra £150 – and there's no upper limit to what you can earn.

It takes 3,750-6,550 calories a day to keep a military body moving. That means it's time to stop letting the taxman take food off your plate.

✓ **No up-front charges.**

✓ **No refund, no fee.**

✓ **No charge to find out what you're owed.**

✓ **Average first refund is £2,500.**



Visit our website to get started

RIFTrefunds.co.uk/MOD

Call us on **01233 628648**

INVISIBLE WOUNDS and Leon House

source: invisiblewounds.org.uk

What is Leon House?

The project is a development of 23 en-suite rooms in Prestwich, Manchester for Armed Forces Veterans and First Responders. The rooms are intended for vulnerable veterans. This accommodation will have housing support staff and facilities including training and education rooms, a training kitchen, canteen, IT suite and fully equipped common rooms and offices.

The aim is to assist veterans who are homeless, struggling with transition and/or in chaotic lifestyles to return to stable, productive, fulfilling lives in mainstream housing.

We know that housing, along with Health, Education, and Employment are key issues to enable ex-service personnel to resettle successfully, so we are supporting vulnerable veterans with a range of specialist services, including:

- Access to good quality health services and improvements in physical and mental well-being.
- Education and life skills, utilising local colleges and learning centres.
- Opportunities for Employability (from volunteering and work placements up to an including paid permanent employment).
- Good quality accommodation, in self-contained rooms, within a supportive and distinctive community hub.

This project has received wide-scale backing from local authorities, the serving/veteran community and a wide range of partners including various military charities committed to improving the support provided to vulnerable veterans.

Why is Leon House needed?

Most veterans transition from military to civilian life successfully, but research has shown that significant number require transitional support. Unemployment, homelessness, and health issues are often the main areas where support is required.

Leon House's experience in Greater Manchester and throughout the North West is that meeting the housing needs of veterans is inextricably linked with the treatment of underlying causes; tackling financial insecurity, alcohol and drug dependence, and access to mental health care are therefore urgent priorities.



Ex-service men and women can face real difficulties when resettling in local communities after leaving the Armed Forces because of the lack of affordable rented accommodation across the UK. Many have no local connection, and lack the necessary 'points' to climb the housing ladder for accommodation provided by Local Authorities and Housing Associations.

INVISIBLE WOUNDS
Support for life's battles

In addition, waiting lists for social housing are lengthy and privately rented affordable accommodation in the interim is often short term and cost prohibitive. In some cases, these pressures can lead to family break-up and homelessness with ex-service charities needing to intervene.

Many vulnerable veterans will benefit by receiving Housing Support in Manchester. The length of the tenancies in the supported accommodation is for a limited duration (not normally exceeding 24 months) and reflects the transitional nature of support as veterans move towards permanent tenancies in communities throughout Greater Manchester. Leon House intends that around 30-50 veterans will be helped every year by this project.

Address all enquiries in the first instance to:

Housing Support Manager
Leon House, Myrtle Grove,
Prestwich, Manchester
M25 9XA

Email: sean@invisiblewounds.org.uk
Tel: 01565 648284



Helping you on The Property Ladder

Do you wonder how you will ever manage to buy a property for yourself? Are you resigned to the fact that you could never make that step onto the property ladder? Well here at Your Mortgage Hub we have helped lots of first time buyers make the jump – even if it is with a little bit of help...

The Guarantor Mortgage and how it can help you.

With as little as 5% deposit you can qualify for a Guarantor Mortgage, this is where you buy the property in your own name but the affordability and application is assessed on the Guarantor's income. For example if you have just joined the forces and think that your income is too low to buy a property in the area of choice, and your parents have a higher income we can use your parents income (subject to status) on the application. This means that as the property is in just your name, and therefore your parents wouldn't have any second property Stamp Duty Tax Liability. Over the coming years as your income grows we can then remove the need for a Guarantor and just have the mortgage in your own name. Please note that if you didn't keep up with your mortgage payments your guarantor would be responsible to make the payment. A guarantor must also seek separate financial advice as part of this process.

Joint Purchase, Joint Mortgage but Single Occupant – with a 5% deposit you can purchase a property on a joint basis with a parent; the benefit of this is that you can use joint income, unlike the Guarantor Mortgage above. This enables you to achieve a higher mortgage value as you are using joint income. In this case you would also be able to rent out the property on a consent to let from day one, as this is a special condition for Armed Forces personnel who are in tied accommodation. However there is a consideration with this option; if your parent who is

going to be named on the purchase, has a property already in their name they would be liable for second home Stamp Duty Tax, as they have a financial interest in the property. You would need to seek independent advice from your solicitor to the amount of Stamp Duty payable.

First Start, Spring Board and Helping Hand mortgages are also designed to help First Time Buyers on to the Housing market. With some of these mortgages designed to help First Time Buyers, there is a requirement for your parents or a family member to put a substantial deposit into a savings account. This is usually equal to 10% of the purchase price, acting as a guarantee to the Bank. The savings account will be locked for an agreed set period, usually three years, earning interest, but is not accessible until after the three year period has lapsed.

There are big differences between all types of Guarantor and Helping Hand Mortgages on the Market and it is important that you have all the options explained to you in full, and all the implications are highlighted to you. For further information contact a 'Whole of Market' Mortgage Adviser who will be happy to help.

For further information please do not hesitate to contact me....


Caroline Hall CeMap CeRER

Mob: 07856 562568

Tel: 01522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk

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

Approval Number: Sol5923



Following the launch of the BLOG in the last edition I have received questions based on **HOW MUCH CAN I BORROW?** So I have decided just to cover all the enquiries together.

How much you can borrow on a mortgage depends on several points – it is much more complex than four times income; since the Mortgage Market Review and the Credit Crunch, the Financial Conduct Authority has made significant changes to the way your affordability is assessed, and ultimately what a Lender is prepared to lend.

Here are some points looked at, when assessing the amount available to you and why they make a difference:

Loan to Value this is the amount of mortgage you need to either purchase or remortgage based on the current value of the property. This is a major consideration and has an impact on several levels; if you have a 5% deposit and you are looking for a 95% mortgage, the lender would feel less confident as the amount of money the lender is putting into the purchase/remortgage is a much higher amount compared to the amount you are putting in, so therefore several things happen.

- Firstly if you are looking for a 95% mortgage you will need to have an excellent credit history, as the lender considers 95% mortgages more risky than for example a lower loan to value such as 75% – this is down to the lender having confidence in your application, if you want a high Loan to value the lender needs to be confident in you, and your credit history is a way that they assess you.
- Secondly they will lend a lower income multiple if you are looking for a 95% mortgage; for example a lender might limit income multiples to four times if you need more than 85% loan to value, but they might go up to five times if you are able to make a larger commitment such as 25% deposit.

It is all about lender confidence in you the borrower. If you need a higher loan to value also expect the lender to charge a higher interest rate, if you are able to put a higher deposit of your own money the lender will reward you with a lower rate of interest.

Credit History this is a way of checking you out! The lender doesn't know you personally, so they need to look at your history over the last six years, just so they can see if you keep

up with your credit commitments. If you have an excellent credit history you will qualify for all Lenders and this means that you will benefit from the most competitive rates of interest – however, if your credit file isn't so good, this can both restrict choice in lender and limit the Loan to Value. This would mean that you would need a larger deposit, but it isn't the end of the world as many lenders will now look at more recent years and with a 15% deposit you would still benefit from interest rates that are competitive. If you have never used credit in the past this can also affect your status as you haven't got a history that the lender can see, so in a way it is like having no reference. This is why it is important to build a positive credit history making sure that all monies owing are paid on time.

MAKE SURE YOU ARE ON THE ELECTORAL ROLE, and No PAYDAY LOANS.

Employment Type this is a way of the Lender knowing if you are able to continue working to your stated retirement age. If you are self-employed it is preferable to have 3 years history and a positive growth in profits. If you only had one year's accounts then again it restricts you to choice of lender, and if you had three years' accounts, and each year had a decreasing profit, the Lender would be concerned that it could be a failing business and would lose confidence in your continued affordability to meet your monthly mortgage payment. In this case this would usually lead to a decline.

If you are currently in the Armed Forces and are looking to leave, you would need to tell the lender that your circumstances are due to change. The lender would want reassurance in the way of a formal job offer to ensure that you are able to meet the mortgage payment moving forward, as in this case it would be unfair to put you into a position where you were unsure of your continued ability to meet the monthly commitment.

The lender will however take your pension income into account, plus your spouse's income and any benefits you were entitled to, such as Child Benefit.

Commitments when we talk about commitments you automatically assume we mean credit cards, loans, and hire purchase agreements – well it is more than that. The biggest commitments are your dependants; your children and possibly your partner if dependant on your income. We all know how expensive children can be, so this is taken into account when assessing your monthly affordability. Your lifestyle is also taken into account along with your regular

commitments such as credit cards, personal loans and hire purchase agreements. At the point of assessment you are required to have three months bank statements assessed from all accounts you hold. From this we can see if you like to gamble or treat yourself on a regular basis, and can you manage your money, or you are always over drawn? If you are only just making ends meet before you take on a mortgage commitment, how can you demonstrate you can afford the added commitment?

PLEASE DO NOT TAKE ANY PAY DAY LOANS WITHIN 12 MONTHS OF A MORTGAGE APPLICATION. It is important when your mortgage adviser assesses your affordability that you are left with sufficient to continue with your preferred lifestyle, or after a few months you could feel like the mortgage/house has become a burden, you need to be happy in your new home – not under pressure.

The Property remember the mortgage is subject to your status and also a suitable security – the property itself. If you are looking at a New Build, some lenders may limit the amount available. This is because if you are paying for a new property everything will be in perfect condition. After you and your family have lived in the property for a few months, this then would not be the case. If the lender needed to repossess your property, it might have reduced in value, especially if there are still new properties available with new carpets etc.

If you are looking at a property to refurbish, then the lender will have to consider that you might not get round to it! So the value would be based on the current value – and if it is in a very poor state of repair, it may be unsuitable for mortgage purposes. If you are considering

purchasing at auction this needs to be considered. A property needs to have a kitchen and bathroom to make it suitable for mortgage purposes as a minimum requirement.

For a Buy to Let property, this needs to be suitable to let from day one.

However, in answer to your questions, a good whole of market Mortgage Advisor would be able to hold your hand throughout the process, advising you and ensuring that you are comfortable and can afford your new home.

For any further questions, please do not hesitate to contact me.




Caroline Hall CeMap CeRER
Director

Mob: 07856 562568

Tel: 01522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk

 Approval Number: Sol5924

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



Enjoy R&R in a Poppy Pod

Weekend relaxation for the whole family at the Poppy Pod Village in the heart of the New Forest.

Experience a holiday or respite in a stunning wooden, solar powered and accessible 4-bed camping pod.

No need to erect or pack up your tent.

Communal hub for sharing experiences.

Take advantage of the superb facilities at Tile Barn Outdoor Centre.

- Activities available – High Ropes Course, Mountain Biking, Archery and more! (Charge applies)
- Programme available or you can use pods as a base for a holiday

Just register to become a member and you can take your family for free.

Contact us to book your pod.

Not for civvies!



FREE
to military
personnel!

www.hants.gov.uk/tilebarn

01590 623160

poppypods@hants.gov.uk



Hampshire
County Council



Hampshire
Outdoor
Centres





VETERANS' HOUSING ADVICE

A new free to call helpline brought to you by Cobseo, in partnership with The Royal British Legion and Shelter, providing veterans with easy access to housing and homelessness advice.

Telephone: 0808 801 0880

Open 8am - 8pm, 7 days a week



Independent Financial Advice on:-

- House Purchase & Remortgage
- A Free Review of Existing Mortgage
- Mortgages for Buy-to-let Property
- Life Cover & Critical Illness
- Tax Efficient Savings & Investments
- Pension Advice • Inheritance Tax Planning



T: 01980 842173

E: MurrayH@radcliffe-ifa.co.uk

Murray Harding, 17 Station Road, Tidworth
www.radcliffe-ifa.co.uk

Registered address

Meridians House, 7 Ocean Way, Ocean Village
Southampton SO14 3TJ

**Radcliffe & Co is an appointed member
of the Services Insurance and
Investment Advisory Panel (S.I.I.A.P.)**

Authorised and Regulated by The Financial Conduct Authority No 125160



Military Mortgage and Protection Specialists SIIAP APPROVED

Specialists in Forces Help to Buy
Offices at M.O.D. St Athan

Please contact
Carl on 07894 712249,
or Mike on 07787 946318

Lexion Financial Services Ltd is authorised and regulated by the Financial Conduct Authority . No : 558017.
Lexion Financial Services Ltd is also a member of the Services Insurance & Investment Advisory Panel (SIIAP).
Registered in England and Wales at the address below. Reg no : 4575252.

First Floor Offices, 6 Penybont Road, Pencoed, Mid-Glamorgan, CF35 5RA.

Tel : 01656 865495 Fax : 01656 865407

Web : www.lexionfs.co.uk e.mail : lexion@btconnect.com

Also offices at 198 MOD St Athan, Vale of Glamorgan, CF62 4WA.





Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME

TELEPHONE NO.

WEB ADDRESS

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

THE EAST MIDLANDS

Nuneaton & Bedworth	02476 376376	www.nuneatonandbedworth.gov.uk
Oadby and Wigston Borough Council	01162 888961	www.oadby-wigston.gov.uk
Rushcliffe Council	0115 981 9911	www.rushcliffe.gov.uk
Rutland County Council	01572 722577	www.rutland.gov.uk
South Derbyshire District Council	01283 595795	www.south-derbys.gov.uk
South Holland District Council	01775 761161	www.sholland.gov.uk
South Kesteven District Council	01476 406080	www.southkesteven.gov.uk
South Northamptonshire	01327 322322	www.southnorthants.gov.uk
Wellingborough	01933 229777	www.wellingborough.gov.uk
West Lindsay	01427 676676	www.west-lindsey.gov.uk

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

Housing Associations and other charitable housing providers 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.

The housing providers listed below are not necessarily regionally based, but can assist in other parts of the UK.

EAST MIDLANDS

NAME	TEL	REGIONS COVERED
Riverside ECHG	0345 111 0000	Yorks/South East
STOLL	0207 385 2110	Charitable Housing
Haig Housing	0208 685 5777	National
Midland Heart	0345 60 20 540	Midlands
Nottingham community housing	0800 013 8555	E Midlands
Futures Housing	0800 456 2531	E Midlands
Waterloo Housing	0800 435016	East



Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME

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

TELEPHONE NO.

0121 3031111
01527 873232
01543 462621
02476 833833
0300 5552345
01432 260000
01543 308000
01684 862151
01782 717717
01827 715 341
01527 64252
01788 533533
0845 3582200
0345 6789000
0121 7046000
01902 696000
01785 619000
0300 1118000
01538 483483
01782 234567
01789 267575
01827 709709
01952 380000
01922 650000
01926 410410
01926 410410
01902 556556
01905 722233
01905 763763
01386 565000
01562 732928

WEB ADDRESS

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

THE WEST MIDLANDS

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

Housing Associations and other charitable housing providers 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.

The housing providers listed below are not necessarily regionally based, but can assist in other parts of the UK.

WEST MIDLANDS

NAME

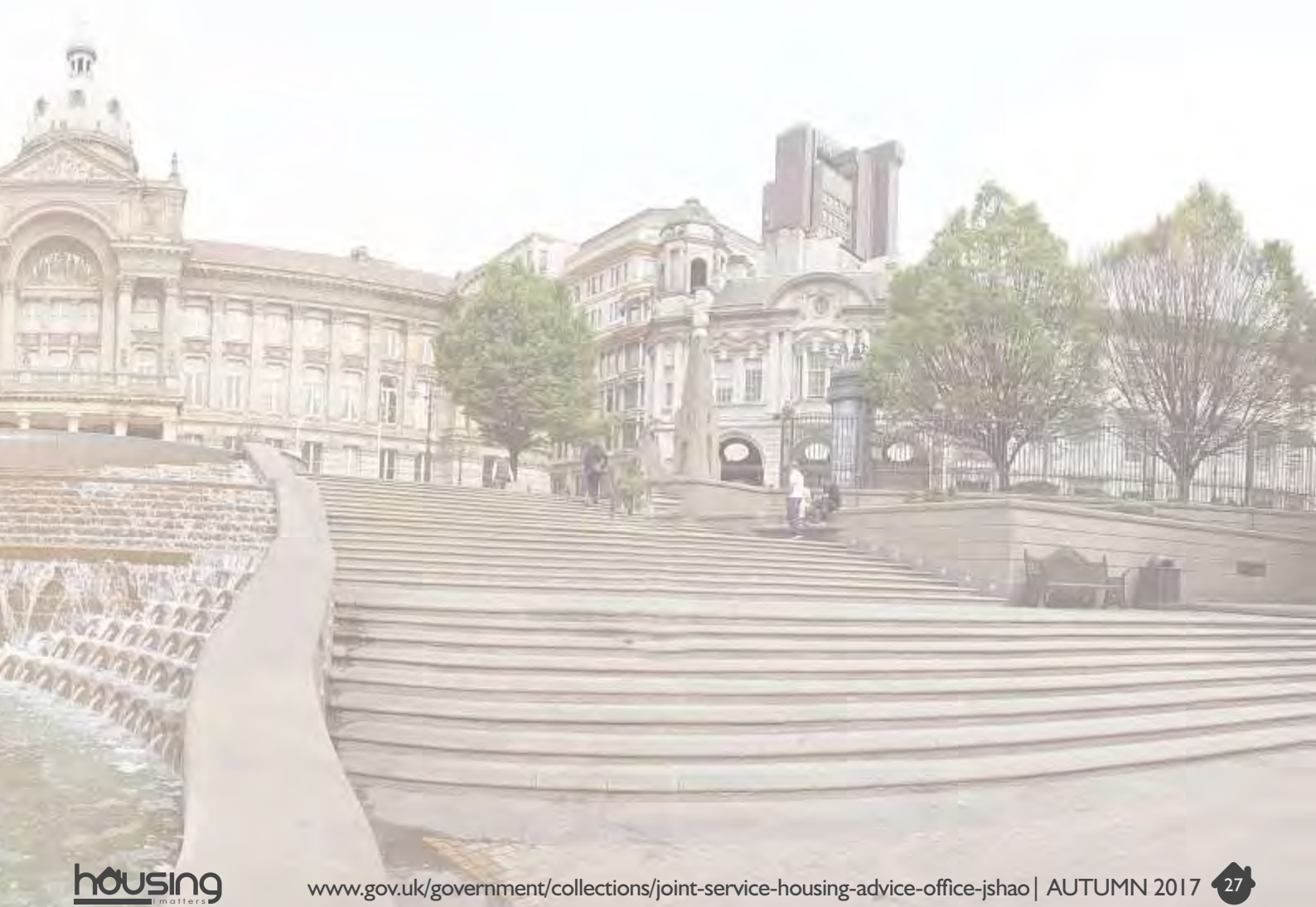
Stoll
WMHousing
Midland Heart
Waterloo Housing
Haig Housing
Shropshire Housing Group

TEL

0207 385 2110
0300 790 6555
0345 60 20 540
0800 435016
0208 685 5777
0300 303 1190

REGIONS COVERED

Charitable Housing
W Midlands
Midlands
Midlands
National
Midlands





Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Babergh District Council	01473 826622	www.babergh.gov.uk
Basildon District Council	01268 533333	www.basildon.gov.uk
Bedford Borough Council	01234 267422	www.bedford.gov.uk
Braintree District Council	01376 552525	www.braintree.gov.uk
Breckland District Council	01362 695333	www.breckland.gov.uk
Brentwood Borough Council	01277 312500	www.brentwood.gov.uk
Broadland District Council	01603 431133	www.broadland.gov.uk
Broxbourne Council	0115 917 7777	www.broxbourne.gov.uk
Cambridge City Council	01223 457000	www.cambridge.gov.uk
Cambridgeshire County Council	0345 045 5222	www.cambridgeshire.gov.uk
Castle Point Borough Council	01268 88 2200	www.castlepoint.gov.uk
Central Bedfordshire Council	0300 300 8000	www.centralbeds.gov.uk
Chelmsford Borough Council	01245 606606	www.chelmsford.gov.uk
Colchester Borough Council	01206 282222	www.colchester.gov.uk
Dacorum Borough Council	01442 228000	www.dacorum.gov.uk
East Cambridgeshire	01353 665555	www.eastcamb.gov.uk
East Hertfordshire District Council	01279 655261	www.eastherts.gov.uk
Epping Forest District Council	01992 56 4000	www.eppingforestdc.gov.uk
Essex County Council	08457 430430	www.essexcc.gov.uk
Fenland District Council	01354 654321	www.fenland.gov.uk
Forest Heath District Council	01638 719000	www.forest-heath.gov.uk
Great Yarmouth Borough Council	01493 856100	www.great-yarmouth.gov.uk
Harlow District Council	01279 446655	www.harlow.gov.uk
Hertfordshire Council Council	01923 471555	www.hertsdirect.org
Hertsmere Borough Council	020 8207 2277	www.hertsmere.gov.uk
Ipswich Borough Council	01473 432000	www.ipswich.gov.uk
King's Lynn & West Norfolk Borough Council	01553 616200	www.west-norfolk.gov.uk
Luton Borough Council	01582 546000	www.luton.gov.uk
Maldon District Council	01621 854477	www.maldon.gov.uk
Mid Suffolk District Council	01449 720711	www.midsuffolk.gov.uk
Norfolk County Council	03448 008020	www.norfolk.gov.uk
North Hertfordshire District Council	01462 474000	www.north-herts.gov.uk
North Norfolk District Council	01263 513811	www.northnorfolk.org
Norwich City Council	0344 980 3333	www.norwich.gov.uk
Peterborough City Council	01733 747474	www.peterborough.gov.uk
Rochford District Council	01702 546366	www.rochford.gov.uk
South Cambridgeshire District Council	03450 450500	www.scamb.gov.uk
Southend-on-Sea Council	01702 215000	www.southend.gov.uk
South Norfolk	01508 533695	www.south-norfolk.gov.uk
St Albans City and District Council	01727 866100	www.stalbans.gov.uk
St Edmundsbury Borough Council	01284 763233	www.stedmundsbury.gov.uk

THE EAST OF ENGLAND

Stevenage Borough Council
Suffolk Coastal District Council
Suffolk County Council
Tendring District Council
Three Rivers District Council
Thurrock Council
Uttlesford District Council
Watford Borough Council
Waveney District Council
Welwyn Hatfield Council

01438 242242
01394 383789
01473 583000
01255 686868
01923 776611
01375 652652
01799 510510
01923 226400
01502 562111
01707 357000

www.stevenage.gov.uk
www.suffolkcoastal.gov.uk
www.suffolk.gov.uk
www.tendringdc.gov.uk
www.threerivers.gov.uk
www.thurrock.gov.uk
www.uttlesford.gov.uk
www.watford.gov.uk
www.waveney.gov.uk
www.welhat.gov.uk

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

Housing Associations and other charitable housing providers 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.

The housing providers listed below are not necessarily regionally based, but can assist in other parts of the UK.

EAST ENGLAND

NAME

Riverside ECHG
STOLL
Haig Housing
B3 Living
Broadland
Chelmer Housing
Orwell
Amicus Trust

TEL

0345 111 0000
0207 385 2110
0208 685 5777
01992 453700
0303 303 0003
0305 555 0500
01502 586177
01234 358478

REGIONS COVERED

Yorks/South East
Charitable Housing
National
East
East
East
East
East

HOUSING prices

AVERAGE UK PROPERTY PRICES PAID AS AT AUG 17

Scotland	£169,240
Northern Ireland	£139,522
The North	£181,472
Yorkshire and the Humber	£167,415
The North West	£181,950
The West Midlands	£209,627
The East Midlands	£198,915
Wales	£171,025
The South West	£271,126
The South East	£366,633
East of England	£321,111
Greater London	£615,156

Source: Zoopla

AVERAGE UK MONTHLY RENT AS AT AUG 17

Scotland	£655
Northern Ireland	£625
The North	£550
Yorkshire and the Humber	£596
The North West	£652
The West Midlands	£676
The East Midlands	£619
Wales	£631
The South West	£797
The South East	£1,087
East of England	£920
Greater London	£1,934

Source: Rightmove



MoD REFERRAL SCHEME



The Joint Service Housing Advice Office (JSHAO) is the MoD's tri-service focal point to provide Service Personnel and entitled family members with civilian housing information for those wishing to move to civilian accommodation at any time in their career, and for those during resettlement to assist with the transition to civilian life.

Of the many options available, the MoD Referral Scheme has been setup to assist Service Leavers who cannot afford to get on the property ladder or privately rent. It is recognised that some Service Leavers have difficulty in accessing social and affordable housing, so through this scheme, charitable housing providers offer where they can, properties to support those who would otherwise have problems.

Eligibility – All applicants must be Armed Forces personnel within six months of their discharge (at the time of application) and **currently** occupying Service accommodation, the Services Cotswold Centre or temporary accommodation. Applications for the scheme can be accepted from families and single personnel. Separated spouses who are living in Service Families Accommodation (SFA) are also eligible to apply. Single personnel are eligible to apply until 6 months post discharge, as long as criteria is met.

Applications – All applications should be sent to the JSHAO Referrals mailbox (RC-AWS-JSHAO-BSW2@mod.gov.uk) and must be

accompanied by evidence of the date on which you are required to leave your Service accommodation. Acceptable evidence is:

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'. These are provided by DIO within 6 months of discharge
- SLA occupants – a copy of the MoD Form 1166 available from your Unit Admin or Welfare office.
- Overseas applicants – 'Certificate of Cessation' available from the Station Staff Officer
- Applicants following marital/civil separation – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'

JSHAO is completely reliant upon available property from charitable housing providers and/or Housing Associations, in terms of location or type, therefore cannot guarantee that applicants will be housed through the scheme. **All applicants are strongly advised to contact their Local Authority and Housing Associations to register for social housing and undertake a housing need assessment.**

The application and full guidance can be obtained from the JSHAO pages of the gov.uk website at <https://www.gov.uk/government/publications/mod-referral-scheme-a-guide>, email: RC-AWS-JSHAO-BSW2@mod.gov.uk or telephone the Business Support Worker (Referrals) on 01252 787635 (Mil: 94222 7635).



HOLBROOK
PROPERTY FINANCE

WE UNDERSTAND THE SERVICES.
WE KNOW THE DIFFICULTIES.
WE ARE THE SOLUTION FOR YOUR MORTGAGE.
GEN.

HOLBROOK HOUSE
34-38 HILL RISE, RICHMOND
TW10 6UA

+44 (0)20 8334 6500

holbrookpropertyfinance.co.uk



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

We will not charge a fee for our services to members of HM Forces, we receive commission from the provider.

Holbrook Property Finance Limited registered in England at Holbrook House, 34-38 Hill Rise, Richmond TW10 6UA, number 07066135 is an Appointed Representative of Pink Home Loans, Pink Home loans is a trading style of Advance Mortgage Funding Limited. The Financial Conduct Authority does not regulate some forms of Buy to Let.

This
Summer
relax in a new
Larkfleet Home!

2, 3, 4 and 5
bedroom homes
Prices from only
£147,500



**We specialise in moves for the Armed Forces,
ask us for more information!**




New homes in
Cambridgeshire,
Lincolnshire,
Northamptonshire
and Rutland

Bourne Heights, **Bourne**
Buttercross Park, **Oakham**
Doddington Grange, **Doddington** NEW
Greetham Square, **Greetham**
Gretton Valley, **Weldon**
Hempsted Park, **Peterborough**

Langham Barns, **Barleythorpe**
Pinchbeck Fields, **Pinchbeck**
Oakley Rise, **Corby** NEW
Thorney Meadows, **Thorney**
Whittlesey Green, **Whittlesey**

www.larkfleethomes.co.uk

General Enquiries
Larkfleet House, Falcon Way, Bourne PE10 0FF
 **01778 391555**

LarkfleetHomes