

housing

Your civilian housing awareness **starts here** | **matters**

HOME

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featured |

Housing Briefs 2019
Changes to Tenant Fee Bills
Help Paying Your Tenancy Deposit

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COVENANT**

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*Eligibility criteria apply.



Welcome to the Spring Edition of Housing Matters!

I would like to take this opportunity to introduce myself as the newly appointed Housing Officer for JSHAO and to thank everyone that has supported us whilst we have had gaps within the department.

This is a new and exciting challenge for me and I am looking forward to supporting the department and delivering the best service possible.

You may all be aware that the Forces Help to Buy Scheme has now been extended until December 2019, which is fantastic news helping address the low rate of home ownership in the Armed Forces.

With BREXIT fast approaching we are all left wondering what affect it could have on the housing market and there's no denying that the UK's impending exit from the EU has caused property market jitters.

The beginning of 2019 sees the fruitful outcome of discussions that the Covenant team and other interested parties have had with officials in the Ministry of Housing, Communities and Local Government with the launch of the consultation process on improving access to social housing for members of the Armed Forces community: <https://www.gov.uk/government/consultations/improving-access-to-social-housing-for-members-of-the-armed-forces>. The consultation sets out proposals for new statutory guidance for local authorities to assist members of the Armed Forces, veterans, and their families, to access social housing. The consultation will run until 8 March 2019. I will of course update you in the next edition of the outcome.

The government is committed to ensuring that those who serve in the Armed Forces and their families, and those who have served in the past, should face no disadvantage compared to other citizens in the provision of public services.

In this edition, we're looking at living in the Scotland, Ireland and Wales.

There are also articles from Caroline Hall at Mortgage Hub entitled Cleaning Up your Finances in 2019.

Additionally, there is information about the MOD Referral Scheme including Local Authority information for the Scotland, Ireland and Wales.

You will also find the Housing Options programme for 2019 is now confirmed with details of Housing Briefs within your area; we are here to help!

If you have any questions or would like to know about the options you have when considering civilian housing, please contact our JSHAO team for detail. Contact details opposite.

Jacqui Berry
Housing Advice Officer
JSHAO

REMEMBER

these briefs are for anyone at any point in their career – Service Person, Service Family – i.e. spouses, welfare staff, et al
it's not just for those on Resettlement.



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Past issues of Housing Matters Magazine:
www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine

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The Joint Service Housing Office (JSHAO) is the MODs 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.

We look forward to seeing you.



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



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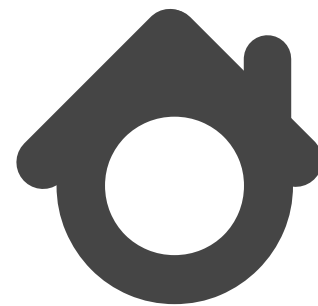


To find out more

Contact your Welfare Office or telephone the centre on 01225 810358

**Your
Home from Home**

CIVILIAN Housing BRIEFS 2019



Joint Service Housing Advice Office

Tue 12 Mar 19	Cottesmore	09:30 – 12:30	Wed 03 Jul 19	Halton	10:00 – 12:00
Wed 13 Mar 19	Cosford	09:30 – 12:30	Thu 04 Jul 19	Benson	09:30 – 12:30
Thu 14 Mar 19	Coningsby	09:30 – 12:30	Tue 16 Jul 19	Lyneham	09:30 – 12:30
Thu 21 Mar 19	Windsor	09:30 – 12:30	Thu 25 Jul 19	Colerne	09:30 – 12:30
Mon 25 Mar 19	Scotland (Clyde)	09:30 – 12:30	Tue 30 Jul 19	Winchester	09:30 – 12:30
Tue 26 Mar 19	Scotland (Dreghorn)	09:30 – 12:30	Thu 05 Sep 19	Poole	09:30 – 12:30
Wed 27 Mar 19	Scotland (Rosyth)	09:30 – 12:30	Wed 11 Sep 19	Cosford	09:30 – 12:30
Thu 28 Mar 19	Scotland (Leuchars)	09:30 – 12:30	Tue 17 Sep 19	Woolwich	09:30 – 12:30
Tue 09 Apr 19	Tern Hill	09:30 – 12:30	Tue 24 Sep 19	Lisburn	09:30 – 12:30
Wed 10 Apr 19	Stafford	09:30 – 12:30	Thu 10 Oct 19	Tidworth	09:30 – 12:30
Thu 11 Apr 19	Donnington	09:30 – 12:30	Tue 22 Oct 19	Scotland (Kinloss)	09:30 – 12:30
Tue 30 Apr 19	Northolt	09:30 – 12:30	Wed 23 Oct 19	Scotland (Condor)	09:30 – 12:30
Tue 14 May 19	Catterick	09:30 – 12:30	Thu 24 Oct 19	Scotland (Lossiemouth)	09:30 – 12:30
Wed 15 May 19	Leconfield	09:30 – 12:30	Thu 31 Oct 19	Aldershot	09:30 – 12:30
Tue 21 May 19	Hounslow	09:30 – 12:30	Wed 06 Nov 19	Northolt	09:30 – 12:30
Thu 30 May 19	Haverfordwest	09:30 – 12:30	Wed 20 Nov 19	Plymouth	09:30 – 12:30
Wed 05 Jun 19	Preston	09:30 – 12:30			
Tue 11 Jun 19	Cyprus (Episkopi)	09:30 – 12:30			
Wed 12 Jun 19	Cyprus (Akrotiri)	09:30 – 12:30			
Thu 13 Jun 19	Cyprus (Dhekelia)	09:30 – 12:30			
Tue 18 Jun 19	Swanton Morley	09:30 – 12:30			
Wed 19 Jun 19	Wyton	09:30 – 12:30			

Open to all Service personnel and dependents 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.

If you would like to attend any of the presentations detailed above, please contact the JSHAO team for further detail on the how to register: RC-AWS-JSHAO-0Mailbox@mod.gov.uk

DLE eLearning Civilian Housing Options Available by logging on to www.defencegateway.mod.uk

Search for course code: JSHAO_01

“Home, a place to live not just sleep”

CHANGES TO TENANT FEE BILLS

Source – www.homesandproperty.co.uk

A new ban on Letting Fees is about to come into place in England which will bring changes to what renters can be charged during their tenancy.

Chancellor Phillip Hammond announced these changes two years ago and the bill has now been through Parliament where MPs have approved a number of amendments made in the House of Lords, leaving it one stage away from passing into law. The law is expected to come into force on June 1, 2019.

It will ban certain fees paid by tenants to landlords and letting agents and cap tenancy deposits, with the aim to save renters hundreds of pounds.

What changes should we expect to see?

Any admin fees traditionally charged by landlords and letting agents — which can include anything from credit check fees to tenancy renewal fees or referencing fees — will be banned.

The bill also caps the amount of money a landlord or agent can request for security deposits from six weeks down to five weeks' worth of rent.

Is there any Government guidance for the new law?

The Government has said it will publish guidance for tenants, landlords and letting agents to explain how they will be affected by the new law. This is expected to be published in the spring.





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We provide a lifetime of support to soldiers, veterans and their immediate families.

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It is because of the generosity of people like you that we are able to do this vital work - today and in the future.

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ABF The Soldiers' Charity is a registered charity in England and Wales (1146420) and Scotland (039189)
Registered Office: Mountbarrow House, 12 Elizabeth Street, London SW1W 9RB
Tel: 020 7901 8900, Email: fundraising@soldierscharity.org



Left to right: Siobhan Weller, Les Fryatt, Kenneth Kwogyenga - Charity beneficiaries

Help Paying Your **TENANCY DEPOSIT**

We understand how difficult it can be to save up for a deposit, particularly if you're on a low income.

Did you know that your local council might be able to cover the cost of your deposit through a rent deposit scheme or rent guarantee scheme?

The Scheme

A *rent deposit scheme* lends you money in advance to pay a tenancy deposit, which you'll pay back over time.

A *rent guarantee scheme* (or bond scheme) gives your landlord a written guarantee - known as a bond - instead of a cash deposit. If you have problems paying your deposit, the scheme provider will use the bond to pay your landlord - this means you don't have to pay the deposit yourself.

You might have to repay the scheme provider any money paid out through the bond.

You might also be able to get a deposit through a *homelessness prevention fund* or *social services*. Please be aware however that you might need to pay the money back over time - every council has different rules.

Get more information from your local council.

**Source – Citizen Advice Bureau*

MOD TENANCY DEPOSIT Loan Scheme

Moving home within the private rented sector is very competitive and can be expensive. Sometimes affording a deposit can be a barrier to moving, and this is a fact that has now been recognised by the Government and within the Ministry of Defence.

A new Tenancy Deposit Loan Scheme was launched on 6 Jul 15 to allow Civilian and Service personnel to apply for an advance of pay/salary to help meet the cost of a deposit for a rental property. JSP 754 Part 2, Chapter 1, Section 5 (01.0506, para m.) has been updated to include this type of advance of pay.

Advance

An advance of pay may be requested by an individual in order to meet the cost of a tenancy deposit if renting and residing in a private property in the United Kingdom.

Eligibility

Within 45 days of receiving the advance, personnel must provide Unit HR with evidence that the advance has been used to secure a rented property and that their landlord has protected the deposit in a Tenancy Deposit Protection Scheme. This evidence should normally be a copy of the certificate confirming that the deposit has been protected in a relevant scheme. This scheme is not available to personnel already in receipt of LSAP or FHTB.

Affordability

In conjunction with the Chain of Command, personnel are responsible for ensuring that they can afford to repay the advance, alongside other advances and living costs. An individual should be aware that an advance is classed by HM Revenue and Customs as a beneficial loan. If the average amount outstanding on a Tenancy Deposit Loan and any

other beneficial loan exceeds the HMRC threshold in a given tax year, they may be subject to a personal tax liability.

Approval

Approval is required by a Commanding Officer or Delegated Authority. An individual will be required to sign a waiver from the Minimum Drawing Rate considerations.

Repayment

The advance will be repaid within 12 months or prior to an individual leaving the Armed Forces, whichever is the shortest period, although an individual may elect to pay off the debt more quickly if they choose.

Confidentiality

Personal information must be treated confidentially. Personnel may redact the names of other tenants from the Tenancy Deposit Protection Scheme prior to showing it to their Commanding Officer or Delegated Authority. Additionally, after evidence has been provided, the certification should be returned to and retained by the Service person for audit purposes and no central copy should be held.

Applications

Applications made by Service personnel are to be completed on JS Form JPA E004. A new value of 'Tenancy Deposit Loan Scheme' has been added to the drop-down list for 'Reason for Advance' in the Advance of Pay Element on JPA for this type of advance. Applications made by civilian personnel must be completed on HR Form 258 - Request for Rental Deposit Scheme Advance. The process for the advance works very similarly to the Season Ticket Advance Scheme which most Defence personnel will be familiar with.

*Source – Direct Gov



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Forces Help to Buy extension

Defence Secretary Gavin Williamson has announced that the Forces Help to Buy pilot scheme is to be extended for new applications until 31 December 2019.

Defence Secretary Gavin Williamson has agreed for the Forces Help to Buy pilot scheme to be extended for new applications until 31 December 2019.

The Forces Help to Buy scheme enables regular Armed Forces personnel to borrow up to 50% of their salary, interest free, to buy

their first home or move to another property on assignment or as their family's needs change. First introduced in April 2014, it is designed to address the impact on family lives which regular Service can place.

Thousands of Service Personnel have bought their own home as a result of the scheme with over £242 million been provided to over 16,000 applicants. The extension of the pilot will allow Defence to explore how the policy fits within the wider housing strategy and understand any opportunities for private sector provision of the scheme.

Defence Secretary Gavin Williamson said:

“Everyone dreams of owning their own home and this hugely popular scheme has already helped thousands of Service Personnel realise that dream. By extending the scheme by a further year I really hope we can help many more first-time buyers, families and married couples get a foot on the property ladder.”

Rachael Lloyd, served in the Royal Navy as an Able Seaman for two years. She purchased her first property using Forces Help to Buy and praises the scheme

for allowing her to secure a bigger mortgage. She said:

“Without this scheme all the hard work to save for a deposit would have been wasted. Getting that first step on the ladder as a younger buyer on my own has been one of my biggest achievements.

“Owning your own home provides stability. When renting seems to be the only option available for young people these days this scheme was essential in allowing me to buy my own home.”

More information can be found on Defence Internal Brief SERIAL: 2018DIB/16

Chapter 12 of JSP 464 (<https://www.gov.uk/government/publications/jsp-464-tri-service-accommodation-regulations-tsars>) details the full scheme rules.

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CLEANING UP YOUR Finances in 2019

Now we've left the January blues behind here are at Your Mortgage Hub we are helping our clients to build a healthy future.

Whether you are looking to buy your first home using Forces Help to Buy, buying a property to let, moving home, looking to carry out home improvements, or like many looking to consolidate built up debts, it is important to understand what is available to you, we are on hand to help you in all areas.

When considering buying your first home it can seem like a mine field when looking into mortgages, this can also be the case when you look to either remortgage or move home, as your circumstances may have changed.

In the month of January it is regarded as the month when most divorces are instigated, and debt consolidation is at its highest.

Both divorce, debt and all other life events such as away from home postings add real pressure, to you both emotionally and financially and it is easy to put your head in the sand and hope they will go away. The problem is that this can really affect your credit file.

When Your Mortgage Hub look to secure you a mortgage, whether this is a to purchase a property, remortgage, home improvements or debt consolidation the lender will take many areas into consideration, it is all about security to the lender.

So we need to firstly ensure that you fit with the lenders criteria, all lenders have different rules and a good Mortgage Broker who works with the whole of the Mortgage Market will have knowledge of each lenders requirements to ensure your mortgage requirements are fully met.

The lender will want reassurance that you are going to fulfil your contract with them and make your mortgage payments as agreed. They will look at the following areas, to carry out the assessment.

1. Who are you?

They will look at your identity and address history, then cross reference this with a Credit Reference Agency, your CREDIT REPORT. So it is important to ensure you provide an accurate address history, and to make sure you appear on the electoral role. This can be difficult if you have had several addresses but is very important as this will play a major part in your application for a mortgage.

2. What is your Income?

The lender has a duty to ensure you meet the affordability of the mortgage applied for, and that you can maintain the monthly payments. The lender will do this by checking your income via your payslips, but also the lender will look again to the Credit Reference Agency, they will this time be looking at how you have managed your commitments in the past 6 years. They will also want to know if your circumstances are likely to change and would this have an impact on your ability to pay. Are you planning to leave your current job? And if so have you secured another job to go to?

3. What are your outgoings?

This is not only Credit Cards, Bank Loans, Hire purchase agreements and over draft fees, it is also your lifestyle. So, a lender will look at your bank statements and how you are managing your accounts – if it gets to the end of the month and you have no money left before a mortgage, how could you afford the additional commitment?

The lender will also take into account lifestyle spending, for example gambling, expensive hobbies and gym memberships.

The lender will look again to your CREDIT FILE to see if you are maintaining your current commitments. So, if they can see over the last few years you have failed to keep up with your credit card payments, or a bank loan then they would have concern over your ability to maintain your mortgage payments. If you have had a Default or a CCJ, then some lenders will still allow you to take a mortgage with them, but

they may want you to make a larger commitment by requesting you put a larger deposit towards the purchase.

If you are planning to use Forces Help to Buy, the monthly payment has to be declared as a commitment. If you are planning to use the Governments Help to Buy scheme, although you will not make any monthly payment for the first five years, the lender will treat this as a commitment from day one, again this can impact your affordability.

Lenders do not like to see a PAY DAY LOAN within the last 12 months.

Here at Your Mortgage Hub we will help you get your finances in 'ship shape' in preparation for your mortgage application to ensure you achieve your first purchase, remortgage or capital raising for home improvements or debt consolidation. We can help you understand your credit file and if necessary help you repair it so that when the Lender is looking, it doesn't create you any issues.

Once your Credit File is in good order Your Mortgage Hub can then help you towards your final goal

For any further information or advice please contact

Caroline Hall CeMap CeRER

Director

Mob: 07856 562568

Tel: 01 522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk

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March 2019

RIFTrefunds.co.uk/MOD

Call us on **01233 653004**

MOD Tax Refunds: Winning the Claim Game

With the tax year ticking over in April, it's time to get your annual refund claims in order. If you've claimed before, it should be even easier this time. If not, you can still get what you're owed from 4 years back – so the clock's ticking on your 2014/15 claim.

The average MOD tax refund for 2017/18 came to £795. RIFT put £6.5 million back into MOD personnel's pockets in that year alone, but millions more are still going unclaimed. This is your money we're talking about, and the taxman's going to keep sitting on it until you claim it back.

- ✓ **97% of our customers say RIFT makes a complex job simple.**
- ✓ **89% get a bigger refund through RIFT.**
- ✓ **94% say our RIFT offers real peace of mind.**

Need another reason to claim again? We're dropping our fee to 25% for MOD personnel returning to RIFT.

So far, 80% of our Armed Forces customers have told us they'll be claiming again this year.

Over 1,000 have already started updating the information in their MyRIFT accounts, staking out their place in the 2018/19 refund queue.

Renting out a property?
Don't forget to declare the income!

When you're earning rent, you need to let HMRC know about it. Talk to RIFT about handling your yearly Self Assessment tax returns. We'll keep you in the taxman's good books.

How do I claim again?

Besides a few personal details (which we already have if you've claimed with us before), all it takes to start your claim are:

- ✓ **Your work travel and expenses since your last claim.**
- ✓ **Whether your employment status has changed.**
- ✓ **Any additional income you've started or stopped receiving.**

You can update everything directly to your MyRIFT account. If you'd rather chat with our friendly specialist teams, just call on 01233 628648. We'll be posting claim packs to all customers, so if you'd prefer a hardcopy simply fill that out and send it back in the Freepost envelope provided.

Our MOD teams are experts at protecting you and your refunds. When you're tackling the taxman, you're better off with RIFT.

Get Started Now

Claiming with RIFT means:

- ✓ **No charge to find out what you're owed.**
- ✓ **No up-front charges.**
- ✓ **No refund, no fee.**



RIFTrefunds.co.uk/MOD
Call us on **01233 653004**



Moving to Scotland

If you are considering buying, renting, applying for social housing or other housing options in Scotland it is important to understand how it differs from the rest of the UK. The Scottish Government has responsibility for housing policy in Scotland. The Scottish Government is also responsible for: the economy, education, health, justice, rural affairs, environment, equal opportunities, consumer advocacy and advice, transport and some taxation.

This means that housing is accessed in different ways than in England, Wales and NI. There are still the same types of housing options open to you; home ownership, private renting, social renting and charity assisted living. The key point is how you access these types of housing is managed in a different way. For serving personnel and families who have spent most of their career on postings outside of Scotland they may be unfamiliar with the processes.

The Scottish Government has produced two useful guides for service personnel and their families considering moving to Scotland.

A Scottish housing guide for people leaving the Armed Forces & ex-Service personnel

(<https://www.gov.scot/publications/scottish-housing-guide-people-leaving-armed-forces-ex-service-personnel-9781787811539/pages/6/>)



Welcome to Scotland, Guide for Service Personnel and Families moving to Scotland which includes information on; NHS, Education, Healthcare, Employment, Benefits and Social Care.

(Welcome to Scotland: <https://www.gov.scot/publications/welcome-scotland-guide-service-personnel-families-moving-scotland/pages/1/>)

It is also worth looking at the Veterans Scotland website which has a wealth of information and resources which can assist service leavers, their families and veterans.

<http://www.veteransscotland.co.uk/>

Healthcare

People living in Scotland can take advantage of a full and diverse range of healthcare, with the National Health Service (NHS) and both private and complementary medicine practices available.

The majority of NHS provision is free and any care which is accessed privately is paid for directly or, more usually, through one of several private healthcare insurance schemes. Newcomers to Scotland are eligible for free NHS care, provided they have valid visas of at least six months.

Education

Scotland has an outstanding world-wide reputation in education. It has a comprehensive state education system and all children attend school from age 5-16 years, with the option of continuing until the age of 18. All children are provided with free nursery education for two years prior to beginning school. Scotland also offers further and higher education through a network of world-class universities and colleges.

Home ownership

If you are considering buying a property in Scotland it is important to note that you will be buying a property under the **Scottish legal system** therefore you will need a solicitor registered with The Law Society of Scotland.

- Property in Scotland is either advertised at a **fixed price**, **offers around** or **offers over** a certain price. It is worth noting that you will not be able to mortgage the portion that is **over** the value of the house (the value is shown in the Home Report). Therefore, in areas of high demand you will need additional money, on top of your deposit, if you wish to put in an offer above the value of the house.
- If you are interested in a property it is possible to submit (through your solicitor) a **note of interest**. This means your solicitor will be notified if the sellers receive any other notices of interest and or offers.
- If you are buying a property in Scotland it is also worth understanding the terms that will be used by your solicitor. **The Law Society of Scotland** has a website where you can find a glossary of property terms (www.lawscot.org.uk). You can also search for a qualified solicitor via this website. It is always worth asking if they will give you a military discount as some will be part of Armed Forces Legal Action (<http://armedforceslegalaction.org.uk/>) which offers a discount to serving personnel (and Veterans within 2 years of leaving serve) on legal fees.

- The tax on purchasing a property (known as Stamp Duty in England) is called **Land Buildings and Transactions Tax (LBTT)** in Scotland. See table 2 for more information. Or visit: <https://www.revenue.scot/land-buildings-transaction-tax>
- **Missives** are the legally binding contract for purchasing a house in Scotland. Missives are usually signed early in the house buying process and once signed they are legally binding. It is also normal for your solicitor to sign on your behalf.
- It is the seller's responsibility to pay for and produce an up to date **Home Report**. You can request this report from the seller's solicitor or estate agent before you view the property.

Using a Scottish Government Shared Equity Scheme might be able to assist you to purchase a home. There are several Shared Equity Schemes in Scotland, these are:

- The Low-Cost Initiative for First Time Buyers (LIFT) Scheme <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/lift>
- Help To Buy (Scotland) Affordable New Build and Smaller Developers Scheme <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/help-to-buy>

Diagram 1.



*FHTB claim available: 12 weeks to process



Land and Buildings Transaction Tax

Standard rates for all other buyers Scotland		First Time Buyer: Scotland	
£0- £145,000	0%	First Time Buyers	
£145,001- £250,000	2%	Property price - £150,000	£0
£250,001- £325,000	5%	Property price - £175,000	£500
£325,001- £750,000	10%	Property price - £250,000	£1,500
Over £750,000	12%		

Example £200,000 property:
 First Time Buyer = £500
 Not a First Time Buyer = £1,100

Diagram 2.



Private Renting in Scotland

This means renting from either a private individual or private company (letting agency/management company). On 1 December 2017 a new type of tenancy can into force in Scotland - **the private residential tenancy**. It replaces assured and short assured tenancy agreements for all new tenancies created on or after 1 December 2017. One of the key changes is a tenant can now leave a rental agreement by giving one month's notice. There are a wide variety of private renting options across Scotland. There are also a wide variety of prices based on where you wish to live. You can find out more information on private renting from the following website: <https://beta.gov.scot/policies/private-renting/private-tenancy-reform/>

As well as private renting, in some areas there is also another option called **Mid-Market renting**. Mid-market rent is available through a number of housing providers and is for people on low or modest incomes and who don't have priority for social housing and may otherwise find it difficult to buy a home. Options vary across Scotland. Contact the Local Authority to see what Mid-Market renting options are available in the area you want to live in.

Some housing association's offer advice or Link Housing is a group of social enterprise companies who might be able to assist. <https://link-housing.org.uk/>



Social Renting in Scotland

This means renting from either the; Local Authority/ Council, a Registered Social Land Lord or a Housing Association.

These tenancies are called:

- Scottish Secure Tenancies
- Short Scottish Secure Tenancies

There are different application processes for social housing across Scotland depending on where you wish to settle. There are 32 Local Authorities in Scotland and each manages its own social housing allocations policy. If you are looking at Social Renting as an option, you should get in touch with the Local Authority area you wish to live in at least 6 months prior to moving. You will need your cessation of eligibility certificate. This will be issued by your unit if you are in Single Living Accommodation (SLA) or by Amey if you are in Service Families Accommodation (SFA). It is also worth noting that many

Local Authorities no longer own their own housing stock and social housing is provided by housing associations in a number of areas. There are over 160 housing associations across Scotland, contacting a couple of them for help or advice may be a good start if you know where you want to live. In some areas social housing is in very high demand with few properties available.

You can find out more information from the following website: http://scotland.shelter.org.uk/get_advice/advice_topics/renting_rights/council_housing_association_and_housing_co-op_tenancies



Other Housing Options

There are also several service charities who operate in Scotland to provide housing. These charities might be able to provide housing assistance depending on your circumstances.

Scottish Veterans Residences (SVR)

SVR are a charity who provide high quality, supported accommodation for veterans who are homeless or in need. They take ex-service people of any age. They have residences in Edinburgh, Glasgow and Dundee. Length of residence is unrestricted but typically 6 months to 1 year.



Erskine

Erskine are a Scottish charity who provide ex-service men and women nursing, dementia and respite care and support. They have 44 independent cottages and 5 assisted living apartments across their Bishopton site for veterans living with disability. With 24 Single apartments due for completion in 2019, priority is given to those with a physical or mental disability, but they will accept veterans without a disability.



Scottish Veterans Garden City Association (SVGCA)

Scottish Veterans Garden City Association (SVGCA) is a charity which manages 647 rented for life homes across Scotland for veterans suffering from mental or physical



disabilities — that are affordable and provide peer support through building communities within communities.'

Housing Options Scotland

Housing Options Scotland are a charity who provide advice on Housing to service personnel with a physical or mental disability or with a family member with a physical or mental disability.



Haig Housing

Haig Housing (UK Wide) is a charity who provides housing assistance to ex-service people and their dependants. They provided rental accommodation at affordable prices and where needed with solutions specific to individual needs.



This article has been written by Housing Options Scotland and 51st Infantry Brigade/Army Headquarters Scotland.





Where is NORTHERN IRELAND?



source: www.britannica.com

Northern Ireland occupies about one-sixth of the island of Ireland, and is separated on the east from Scotland by the narrow channel of water called the North Channel from the rest of the United Kingdom.

Housing

Buying property in Northern Ireland works in exactly the same way as in England and Wales. Historically statistics on websites such as Rightmove or Zoopla will show you that house prices are very competitive, and overall portrayed as one of the cheapest locations to live in the UK, for local property sales visit www.propertynews.com and www.propertypal.com

Renting property is more flexible than other forms of housing, but it doesn't always mean it's the most cost effective option. If you are considering renting and have no prior experience, it may be worth visiting www.housingadviceni.org for more information.

With the shortage of public housing in Northern Ireland you can wait a long time to be offered a Housing Executive or housing association property even if you are legally homeless. One of your housing options is to try to deal with any housing problems you're having and see if it's possible to stay in your current home. If this doesn't work out, you can apply for social housing, <https://www.housingadviceni.org>, try to find a privately rented home or buy your own property.

The JSHAO recommend that Service Personnel seek independent financial advice from those dealing in mortgages and other products who specialise in understanding the Armed Forces. By looking at the members' directory on the SIAP website (www.siap.org) you will be able to find the right adviser for you.

Working

If you're not from the UK or another part of the European Union, you'll usually need permission to work in Northern Ireland and may

require a work permit. There are many ways of finding a job, including through personal contacts and Jobs and Benefits Offices/Jobcentres. For further advice, refer to the information on www.nidirect.gov.uk/information-and-services/employment/looking-work

You can also improve your chances of getting a job by getting trained with learning and ready for work. You could improve your skills by researching what is available on www.nidirect.gov.uk/articles/training-and-learning-work

Healthcare

The National Health Service operates in Northern Ireland as it does in England, but differs in that it provides not only health care but social care too (the NHS in Scotland also includes social care). Social services are provided by local councils. Information is available on online.hscni.net, which is the gateway to Health and Social Care Services in Northern Ireland, containing links to the Hospital and Community services provided by the six Health Trusts, General Practices, Health and Social Care Board and other HSC Agencies.

Education

Education in Northern Ireland is similar to the structure set up in England, with a few key differences:

- The age of a child on 1 July determines when they need to start school, whereas in England and Wales it is 1 September.
- Northern Irish schools follow the Northern Ireland Curriculum, which is based on the
- National Curriculum of England and Wales. There are no Key-Stage 1 and 2 SATs taken.



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The **Armed Forces purchase scheme** is listed within the 'Need help to Move' section and you can find the nearest development to you through our 'search for a new home'

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*The Bovis Homes Armed Forces Discount Scheme has specific terms and conditions. Help to Buy Equity Loan and Forces Help to Buy have specific terms and conditions and are subject to affordability criteria as prescribed by the Homes and Communities Agency and the Ministry of Defence. †Bovis Homes specify the curtains, carpets and flooring offered within the scheme. Cannot be used in conjunction with any other offers or promotions. Please ask your sales advisor for further information. Photograph shown depicts a typical Bovis Homes interior. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.



Where is WALES?



source: www.wales.com

Wales is part of Britain and the United Kingdom. It is situated to the west of England and is around 170 miles (256 km) long and 60 miles (96 km) wide. It covers just over 8,000 square miles (20,722 km²) - that's about the same size as Massachusetts in the USA or half the size of Switzerland.

Healthcare

The National Health Service (NHS) launched over 60 years ago to provide free healthcare as a basic right to anyone residing in the UK. All nationals from outside the European Economic Area (EEA) coming to the UK for longer than six months are required to pay a 'health surcharge' as part of their visa application.

To qualify for NHS Wales healthcare, you need to register with a doctor working in a community surgery. Those who qualify in Wales, the prescriptions are free of charge.

Education

Wales is committed to a system of community comprehensive schooling delivered through English, Welsh, bilingually or in a faith setting. Their schools and further education institutions aim to provide high quality inspirational teaching and learning. Their 14 Colleges and 8 Universities also work very closely with businesses, developing tailored courses to up skill the workforce.

Housing

There are a number of options for housing in Wales depending on your circumstances. Wales has some of the most competitive house prices in the United Kingdom and their properties come in all shapes and sizes. Traditional and modern homes are 33% cheaper than in the rest of the UK on average. Whether you are looking to buy or rent a property, the cost of this is very much dependent on the location you choose and the size of the property. The home buying process is the same in Wales as it is in

England, and there are a number of websites available detailing properties for sale. An increasing number of people also now rent private properties.

Further details are available at these websites:

Advice Guide: Buying A Home –

www.citizensadvice.org.uk/wales/housing/

Houses to Rent or Buy in Wales – www.rightmove.co.uk

The JSHAO recommend that Service Personnel seek independent financial advice from those dealing in mortgages and other products who specialise in understanding the Armed Forces. By looking at the members' directory on the SIIAP website (www.siiap.org) you will be able to find the right adviser for you.

Working

Some of the giants of the industrial and technology world, including Sony, Airbus, GE and Sony, have enjoyed long and fruitful relationships with Wales. People in Wales have a strong work ethic and enjoy good protection by law and working conditions.

Wales has good transport links, especially in cities and large towns, so getting to work is easy.

The websites below provide further information:

- Medical professions – www.trainworklive.wales
- Careers Wales – www.careerswales.com

HOUSING prices

AVERAGE UK PROPERTY PRICES PAID AS AT JAN 19

Scotland	£181,503
Northern Ireland	£140,500
North East	£187,883
Yorkshire and the Humber	£175,712
North West	£192,720
West Midlands	£224,982
East Midlands	£213,616
South West	£288,889
South East	£383,295
East of England	£336,722
Wales	£180,438
London	£638,846

Source:
Zoopla

AVERAGE UK MONTHLY RENT AS AT JAN 19

Scotland	£627
Northern Ireland	£644
North East	£537
Yorkshire and the Humber	£636
North West	£703
West Midlands	£693
East Midlands	£624
Wales	£606
South West	£859
South East	£1022
East of England	£909
London	£1588

Source:
www.homelet.co.uk



MoD REFERRAL SCHEME



The MOD Referral Scheme is managed by the Joint Service Housing Advice Office (JSHAO). The aim is to, where possible; support Service Leavers (SL) and their families by providing information and guidance regarding their Social Housing application's following a discharge notification from the Armed Forces and where meeting applicable criteria. Through this scheme, some Housing Associations support those who would otherwise have problems being prioritized high enough to have a realistic chance of being housed by Local Authorities.

Eligibility – Applicants must be Armed Forces personnel within six months of their discharge date and currently occupying Service accommodation, the Services Cotswold Centre or temporary accommodation. Applications for the scheme can be accepted from married or single personnel. Separated spouses who are living in Service Families Accommodation (SFA) may also apply. Single personnel are eligible until six months' post discharge date. Personnel in SFA are eligible until they leave the Service accommodation as long as they meet the criteria.

Applications – All applications should be sent to the JSHAO Referrals mailbox rc-aws-jshao-0mailbox@mod.gov.uk accompanied with evidence of the date on which you are required to leave your service accommodation. Acceptable evidence is as follows:

- SFA occupants: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO within 6 months of discharge)

- SLA occupants: a copy of MOD Form 1166 (available from Unit Admin Office)
- Overseas applicants: a copy of the 'Certificate of cessation' (available from the Station Staff Officer)
- Applicants following marital separation: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO at the start of the 93 day notice period)

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

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

More information and full guidance can be obtained from the JSHAO pages of the gov.uk website at www.gov.uk/government/publications/mod-referral-scheme-a-guide

General Enquiries:

Civ: 01252 787574 Mil: 94222 7574
Email: RC-AWS-JSHAO-0Mailbox@mod.gov.uk

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