

housing



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Welcome to the Autumn Edition of Housing Matters!

Well, can I start by saying where did the summer go?

In our last edition we provided you with an update on the recent changes within our team and introduced you to our newest team member Karen Webster SO1 Personnel and Family Support.

We have now both found our feet and have hit the ground running, working on many ideas and initiatives to help and support you with your civilian housing needs.

Next year we hope to put into practice these new initiatives and ways to promote our services; so watch this space!

We are now within our last quarter of Housing Briefs and encourage you to get along to one if you can. Please remember they are designed for SP at any point of their career along with their families and supporting welfare staff. The remaining program has been included in this edition. If you would like us to deliver a briefing to you and your unit next year please do let us know.

So what is in this edition?

You can expect to learn more about FAM as it launches in Scotland in September 19 and how to make accommodation work for you. There is an easy to follow quiz route on FAM eligibility if you have been assigned to a pilot site.

There are articles from Caroline Hall at Mortgage Hub on Mortgage Jargon explained and Maz Martin from the Loss of Entitlement (LOE) team on Options available to Loss of Entitlement SFA UK.

We have also provided you with information on what assistance is available with House Purchasing and your saving options through the Credit Unions.

I hope that you enjoy this edition of Housing Matters and if you have any questions or queries then please do get in touch.

Jacqui Berry
SO2 Housing Advice Officer

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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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.

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

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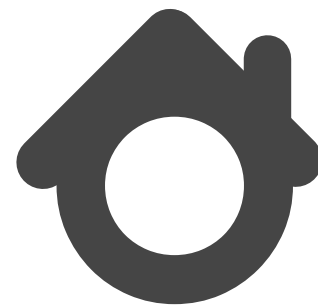
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CIVILIAN Housing

BRIEFS 2019



Joint Service Housing Advice Office

Thu 05 Sep 19	Poole	09:30 – 12:30
Wed 11 Sep 19	Cosford	09:30 – 12:30
Tue 17 Sep 19	Woolwich	09:30 – 12:30
Thu 10 Oct 19	Lisburn	09:30 – 12:30
Thu 10 Oct 19	Tidworth	09:30 – 12:30
Tue 22 Oct 19	Scotland (Kinloss)	09:30 – 12:30
Thu 24 Oct 19	Scotland (Lossiemouth)	09:30 – 12:30
Thu 31 Oct 19	Aldershot	09:30 – 12:30
Wed 06 Nov 19	Northolt	09:30 – 12:30
Wed 20 Nov 19	Plymouth	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 details on the how to register: RC-Pers-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”



Forces Help To BUY

(Policy information current as at 05 February 2018)

The Forces Help To Buy Scheme (FHTB) was launched on 1 April 2014 as a three year pilot scheme, and has now been extended to the end of December, 2018.

FHTB enables Service personnel to borrow by way of an advance, up to half their annual salary (up to a maximum of £25,000) and is intended to assist towards the balance of the purchase price (taking into account, for example, deposit, legal, surveyors, land registration and estate agent fees) when buying a property for which a mortgage lender is willing to advance a mortgage. Whilst this handout provides an overview of the FHTB scheme, any personnel looking to utilise FHTB should familiarise themselves fully with JSP 464 Part 1 Chapter 12 where full details of the eligibility and qualifying criteria can be found.

Most mainstream mortgage providers are supporting Service Personnel by offering mortgage products in conjunction with FHTB. There are some exceptions, so it is always best to check BEFORE applying for a mortgage. You can do this by looking on their websites, asking in their branches or by phoning them. Alternatively, if you are planning to use a mortgage broker make sure you disclose the use of FHTB at the outset and that they subsequently inform potential mortgage providers.

General

The FHTB scheme is primarily designed for first-time buyers or those needing to move to another property, either because they are assigned elsewhere or as a result of certain extenuating family or medical circumstances. A property for which FHTB has been claimed must be intended for the Service person's own immediate occupation, or that of their immediate family. An exception to this applies to those

in overseas postings at the time of application and purchase. It is not intended for the purchase of 'buy-to-let' properties or any other second property, but under certain circumstances can be used to extend or modify an existing property.

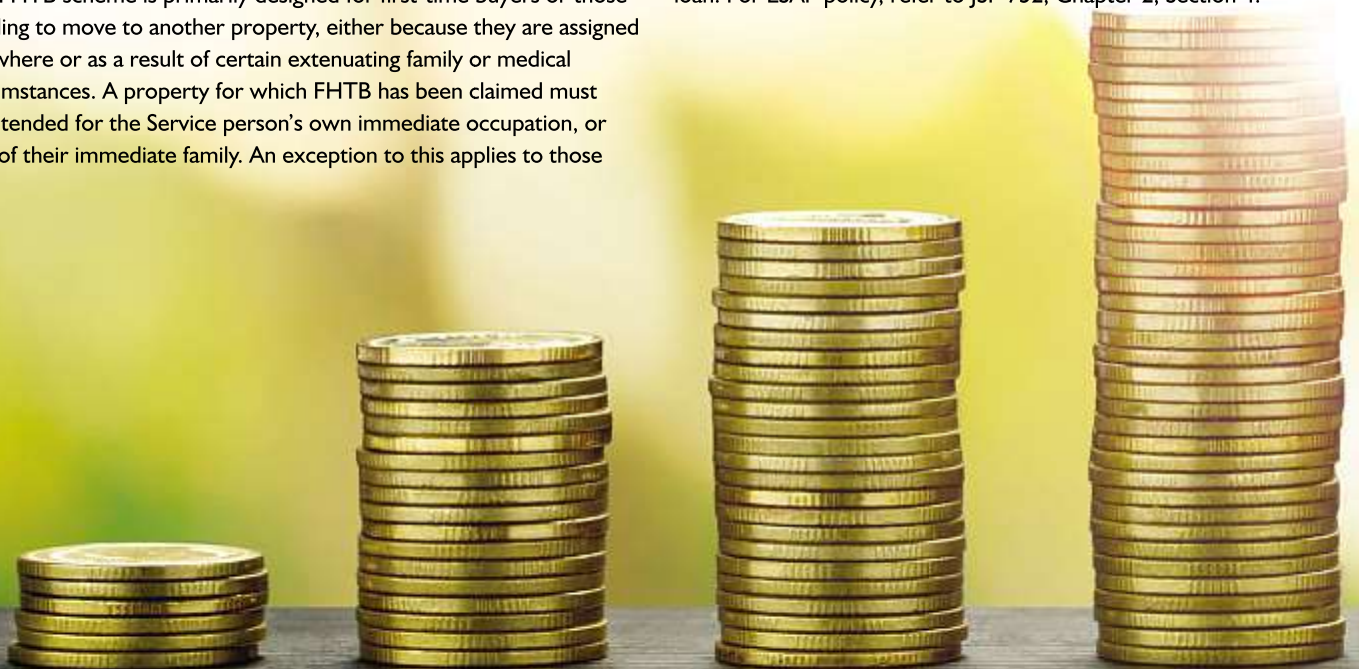
FHTB is not related to other Government funded Help to Buy schemes but can be used in conjunction with the Government's Help to Buy Schemes (Equity Loan and Shared Ownership), Help to Buy (Scotland) and Help to Buy (Wales).

Entitlement

Applicants who meet all the applicable eligibility and qualifying criteria within JSP 464 will be permitted an interest free FHTB advance recoverable from pay and, if necessary, terminal benefits. The amount of the FHTB approved will be limited to either 50% of gross basic pay including all forms of Recruitment and Retention pay, but not allowances; or £25,000, whichever is lower.

The FHTB advance may be capped when used if an applicant sells an existing property to buy a new one, depending on the amount of any capital realised from the sale of the previous property.

Existing LSAP recipients applying for a FHTB advance will be subject to a cap depending upon the outstanding balance of the previous LSAP loan. For LSAP policy, refer to JSP 752, Chapter 2, Section 4.



Ensure you speak to a financial adviser, and let the mortgage lender know you plan to use this before you apply for a mortgage as it must be calculated as part of your affordability and borrowing capacity!!

Applying for Forces Help to Buy

Service Personnel are to apply for Forces Help To Buy (FHTB) on JPA through the Self Service Application for FHTB. Full instruction on completion is on line in the JPA Self Service User Guide - Applying for Pre-Approval for FHTB.

Letting, Sale and Remortgage of Properties

Full details of changes affecting properties purchased using FHTB are available within Section VII of JSP 464 Part 1 Chapter 12.

Entitlement to Service Accommodation

Personnel assigned with their immediate family to an area within 50 miles of a property which they have purchased or extended with the aid of a FHTB advance (whether designated as a RWA or SPR) are disqualified from occupation of SFA / SSFA or SLA, except in certain circumstances.

In exceptional circumstances only, where the individual has no permanent access to JPA, the JPA Form E035 may be used – and forwarded to DBS Mil Pers FHTB Section at least 6 weeks before the expected purchase completion date.

Repayment of the FHTB will be determined by a variety of circumstances.

Relevant Authorities

Defence Business Services Military Personnel FHTB Section Centurion Building, Grange Road Gosport, Hants PO13 9XA	Tel: Internal – 94560 3600 Option 4 External – 0141 224 3600 Fax: Internal – 93844 2828/ 2506 External: 02392 70 2828/2506
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FROM £230,000

About the Forces Help to Buy Scheme...



Service personnel can borrow up to 50% of their annual salary to a maximum of £25,000 interest free and repayable over a 10-year period.

This can be used towards a deposit and other costs such as estate agent fees.

Contact our experienced Sales Advisors today about your dream home by calling **0333 733 3056** or visit **www.bellway.co.uk**

Photography is indicative only. Travel distance is approximate only and taken from www.googlemaps.co.uk.

Secure your dream home at Corunna with Forces Help to Buy

Forces personnel can get a helping hand onto the property ladder at a new housing development in Aldershot.

Servicemen and women can purchase a new home at Corunna, a development by five-star housebuilder Bellway, using the Government-backed Forces Help to Buy scheme.

Buyers who use the scheme benefit from an interest-free loan of up to £25,000 towards their deposit, making it much easier for them to achieve their dream of home ownership.

But those looking to take advantage of the offer will need to act fast – Forces Help to Buy will only be around until the end of this year.

Located off Hope Grants Road, just over a mile away from Aldershot Garrison, Corunna is the perfect place for serving Forces personnel to put down roots. The development features a range of stylish one and two-bedroom apartments, as well as two, three, four and five-bedroom houses, all built to a high specification.

Buyers at Corunna will also be a part of the emerging new Wellesley community, which will eventually comprise two primary schools, shops,

a neighbourhood centre, play areas, a sports field and allotments.

Daniel Williamson, Head of Sales at Bellway South London, said: “We are proud to offer Forces Help to Buy at our Corunna development and support the servicemen and women, who have selflessly sacrificed so much, by enabling them to get onto the property ladder.

“Forces Help to Buy is a wonderful scheme which enables serving personnel to purchase the home they deserve – and there is no better place for them to do this than at Corunna.

“The development benefits from a superb location, just a mile away from Aldershot train station and Aldershot town centre, and with two primary schools also being built on site.

Corunna will suit a range of buyers, whether they live alone or with their family.

“I would strongly encourage any serving personnel who think they may be eligible for Forces Help to Buy to apply now while it is still available.”

Launched in 2014, Forces Help to Buy has helped thousands of service personnel to get onto the property ladder.

Exclusively available to servicemen and women, the Forces Help to Buy scheme provides buyers with an interest-free loan worth up to 50 per cent of their annual salary (up to a maximum of £25,000) towards a deposit and other costs, such as estate agent’s and solicitor’s fees.

In order to qualify for the scheme, applicants must have completed the pre-requisite length of service, have more than six months left to serve at the time they apply, and meet the right medical categories.

The scheme is available until 31st December this year.

A range of one to five-bedroom homes are currently available at Corunna, with prices starting from £230,000.

For more information about Corunna, call **0333 733 3056** or visit **bellway.co.uk**.

MORTGAGE JARGON EXPLAINED...



When looking to buy your first home or even looking to remortgage your current home, it can seem like a minefield with lots of unfamiliar terminology. Words that are everyday language for Estate Agents, Mortgage Advisers and Solicitors can seem alien to you and make the whole buying process a nightmare..... Well Your Mortgage Hub are on hand to help you. Here are some words and terminology that you will come across and here's what they mean.

First Time Buyer

A first-time buyer is a term used for a potential house buyer who has never previously owned a property. This is a requirement for the Government Stamp duty benefit, and will also be a requirement later this year to qualify for the Government Help to Buy Scheme.

You do not currently need to be a first-time buyer to qualify for the Forces Help to Buy, you can use this when moving property.

However, for a mortgage application you can be classed as a first-time buyer if you haven't owned a property for the last 3 years.

A first-time buyer is usually desirable to a seller as they do not have to sell a property, and as such will not involve a housing chain

Conveyancing

When you buy a property, sell a property or change the ownership of a property, this needs to be done by a Solicitor or a Conveyancer.

Conveyancing is the transfer of legal title of a property from one person to another, or registering a mortgage or a secured loan. A typical conveyancing transaction has two major phases: the exchange of contracts and completion.

Agreement in Principle or Decision in Principle

Agreement in Principle (AIP) is the first step towards getting a mortgage. Also known as a Mortgage Promise or a Decision in Principle, it lets you know how much you could borrow before you apply for a mortgage. As well as letting you know how much you could borrow, you'll also get an idea of how much you can afford to spend on your new home. This agreement isn't legally binding or a guarantee that you will get a mortgage, it is reliant on you entering the correct information. Usually at the point that you apply for an AIP this will carry out a credit search.

Credit Score & Search

A Credit search is when a company looks at your financial history, usually covering the past 6 years, you will be able to see that they have searched your information and this will leave what is known as a foot print, you also need to give your permission for them to do this. They are assessing your financial conduct, and also looking to see if you have an address history, so make sure you are registered on the electoral role. You need to regularly monitor your credit file to ensure that you have a good score, this has a massive impact on the type of mortgage, loan, hire purchase or credit card interest rate you would be entitled to – the better the credit history – the lower rate of interest you will be able to achieve, this can save you a lot of money. Be careful not to allow too many credit searches as this can have a detrimental effect on your credit score.

Remortgages

Many people are spending lots more money than they need to do each month, this is because when they purchased their property they took out a fixed rate over a period of 2 or 5 years, then at the end of the 2 or 5 years their mortgage reverted to the Banks Standard variable rate which is usually higher than the initial term, At this point it is important to contact your Mortgage Adviser and re negotiate a





new rate. At the moment some clients are seeing an improvement in their rate of interest saving them money each month. At the point of remortgages you can also look at your current circumstances, you might be looking for extra money to carry out some home improvements or you might want to do some debt consolidation – you must take advice. If you think that your circumstances have worsened and you are worried that if you have your mortgage assessed you might no longer be able to get a Mortgage or even worse you might have to pay your current mortgage lender back – don't worry your Mortgage Adviser is on hand to help you in difficult situations.

LTV – Loan to Value

This is the percentage of Mortgage required versus the purchase price or value of your property, for example a property valued at £150,000 and a mortgage amount of £112,500 – this is a 75% LTV. This is important to understand as interest rates are lower the lower the LTV, so for example if you purchased a house for £150,000 and you had £15,000 which you could use as a deposit, meaning that you wanted a 90% LTV, but you decided that you only wanted to use £13500 and keep £1500 towards curtains and carpets, this would put you into another LTV as far as lenders are concerned, you would see an increase in your interest rate on the full amount. Normally the lowest interest rates are for LTV's below 50%, here are the percentages which trigger slightly higher rates. 50%, 60%, 75%, 80%, 85%, 90% and 95% each bracket would demand a different rate of interest – plus the higher the LTV the lender needs to have more confidence in your credit history, so for people who have a poor credit history it might be that the bank wants a higher deposit, this is all down to risk for the bank.

Government Help to Buy

Help to Buy was launched on April 1, 2013 and available until 2020, is an Equity Loan scheme. It is open to both first-timer buyers and homemovers – but is restricted to new-build homes.

Under the scheme, the buyer is only required to raise 5% of the property value as a deposit. The government will provide loan of up to 20% With a combined deposit of up to 25%, you will then have access to more attractive mortgage rates from lenders participating in the scheme.

The cost of the government's 20% loan, For the first five years, it's interest-free. In year six, you will be charged 1.75% which will climb at a rate of 1% of that figure plus any increase in inflation every year thereafter.

The point to be aware of is that it is an **equity share loan**, this means that if your property increases in value – so does the 20% share, on repayment of the loan to the Government you will need to have your house valued, at your cost and then pay the Government 20% of the updated value of your home.

You can use Forces Help to Buy as your 5% deposit.

Shared Ownership

I was once asked 'who would I share with?' and 'Do I have to share the house with a stranger?'

With shared ownership, you buy between a quarter and three-quarters of a property. And pay Housing Authority rent on the part

you don't buy – so for example, buy 50% and rent 50%, you can then buy more percentage as your income increases, these schemes are aimed at people who don't earn enough to buy a home outright. You also have to have a local connection – however the Military have an exemption to this and benefit from National Local Connection, whilst you are serving and for 12 months after you leave.

Most of the homes available are newly built, but some are properties being re-sold by housing associations.

All shared ownership homes in England are offered on a leasehold only basis.

Forces Help to Buy or FHTB

This is available to serving Military personnel, who have more than 6 months left in the Forces, there are exceptions which you need to check with your line manager or chief clerk around medical down grade and serving contracts. But in essence you may be able to borrow up to £25,000 interest free. It is calculated by either 50% of your current basic salary but maximum of £25,000.

So, if you earn £36,000 PA the maximum you could borrow would be £18,000. This can be used for your deposit and Legal fees. The way you pay it back is via your monthly salary. If you borrow more than £10,000 then you are liable for Beneficial Loans Tax – it is important that you seek Financial Advice to understand how this would affect you.

You can not use FHTB to buy a property to rent out, or a second home – you lose your rights to Families Living accommodation once you have taken out FHTB, however your family could occupy the property and you could live in the block whilst on duty.

If you get posted over 50 miles away you can then request permission to rent out your property and apply to move back in to quarters.

Repayment Verses Interest Only Mortgages

When you take out a mortgage generally this is repaid by a repayment option, this means that each month your payment is made up from some interest and some capital, the out come of this is at the end of the term you would have fully repaid the mortgage meaning that you are then mortgage free.

The Interest Only option is more common now a days for properties that are not your main residence, for example for a Buy to Let Property. With this option you pay less each month, but all you are paying is the interest and not anything from the balance of the mortgage, this means that at the end of the mortgage term you would still owe the full amount – this is only recommended if you have another way of paying the full balance for example a second property or an investment. It is really important if you are considering to take interest only you seek advice from a fully qualified Mortgage Adviser.

Consent to Let

This is what you need from the Mortgage Provider if you intend to rent out your property, In the Military you are able to buy a property and obtain consent to let from day one, some mortgage lenders will allow this as they understand that you sometime will get posted which can make settling down a real problem, so to help you they will allow you to buy a property and then rent it out on a rental agreement. Some personnel have benefited by doing this and then when they leave the forces the rent has paid some or all of their mortgage.

What Type of Mortgage???

Fixed Rate This is the most common choice, this means that you fix your interest rate for a period, this can be for 2,3,4,5 or even 10 years. This offers you stability of payment, you know how much your mortgage is going to cost for the next chosen period. At the end of your fixed rate you can then remortgages and re negotiate your mortgage securing another fixed rate.

The only downside is that during the fixed term if you repaid your mortgage in part or full you could suffer an early repayment charge – which is explained further down.

Variable, SVR or Tracker rate These are less common as they usually move with the Bank of England's base rate – this is reviewed each month and can be increased or decreased at any time. We are currently at 0.75% base rate, but the Bank of England have implied that this could and will increase in time. If the Base rate is increased by the Bank of England and you are on a Variable Rate or Tracker Rate then your mortgage would increase inline with the increase. On a mortgage of £100,000 this can be quite an increase to factor into your monthly expenditure.

Why you ask would anyone have one of these?? Some of these mortgages come with no penalty if you choose to make a large over payment or repay in full, this can be important if you are looking to leave with a lumpsum payment which you want to pay off some or all of your mortgage.

Early Repayment fees and Charges or ERC's

When you enter into a mortgage contract it is important to receive expert advice, some mortgages have Early Repayment Charges, which means that if you chose to pay off your mortgage during the Fixed rate period you could suffer a hefty charge, for example on a five year fixed rate mortgage, if you repaid it all in year one you could expect a 5% fee, and that is of the balance of the mortgage so for example if your mortgage balance is £100,000 and you had a 5% ERC the your charge would be £5000, in addition you could find a closing account fee – so be aware of what you are signing for! – Most Fixed rate mortgages have a 10% overpayment allowance per year without penalty. The 10% allowance is of the Mortgage balance and not the monthly mortgage payment. Be aware that some Mortgage Lenders have an ERC that overhangs after the fixed rate has ended, this is not a good feature at all because you could find yourself on a high variable rate, and not being able to move for a few months until the penalty period had ended.

That is only some of the terminology, the best cause of action is to get a Whole of Market Mortgage Adviser to hold your hand through the process, for any help of advice please do not hesitate to contact me

Caroline Hall CeMap CeRER

Director

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Email: caroline@yourmortgagehub.co.uk

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

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



Assistance with House Purchase



Source: **JSHAO Office & Direct Gov**
As of 12th August 2019

Introduction

Home ownership is a major commitment and can be beyond many people's capability and expectations. The Government recognises this and has put in place a number of initiatives that may, with sound planning and careful provision, make home ownership slightly more achievable. We have provided you here various House Purchase Schemes that exist to familiarise Service Personnel (SP) with what is currently available; to assist with personal planning.

There is an increasing amount of information available to SP on house purchase designed to raise awareness and assist with personal planning. Within the Joint Service Housing Advice Office (JSHAO) we are able to provide a greater level of information on the various House Purchase Schemes that are available. It is strongly suggested that SP do not make decisions or enter into commitments without taking professional financial advice from members of the Services Insurance & Investment Advisory Panel (SIAP) or other qualified Independent Financial Advisers (IFAs).

Forces Help to Buy (FHTB)

Forces Help to Buy is available to Regular Service personnel who may apply for the loan online through Joint Personnel Administration (JPS).

Headlines	Explanation
<ul style="list-style-type: none"> • Advance of 50% of gross annual salary capped at £25,000 • Interest free- although HMRC consider an amount above £10,000 as a beneficial loan which has personal tax implications • Repayable over 10 years or shorter by agreement if or recoverable from pay • Compatible with other Government schemes (Help to Buy Equity Loan, Shared Ownership and Help to Buy (Scotland)) <p>Additional information: JSHAO Housing Briefing JSP 464, Pt 1, Ch 12 FHTB Team: 94560 3600 or 0141 224 3600 (Option 4)</p>	<ul style="list-style-type: none"> • Assistance towards purchase price taking account of deposit, legal, surveyors and land registration fees. • Eligibility: 1st time buyers and those wanting/needing to move to another property due to posting or extenuating family or medical circumstances. Medical circumstances allow current property to be extended or modified. • Restrictions: Not for purchase of buy- to- let property or second property. Not for personnel who have given notice and have 6 months or less to serve. • Ensure mortgage lender is aware you will use FHTB before making a formal mortgage application (some don't recognise the scheme).

ISA

An Individual Savings Account (ISA) is a method of saving that is exempt of income tax and capital gains tax on investment returns.

Help to Buy ISA

A Help to Buy ISA is a form of cash ISA that receives a government bonus if the money is used for paying the deposit on a first home purchase

Source: **Direct Gov**

Headlines	Explanation
<ul style="list-style-type: none">• For first time buyers• One account per person• UK property up to £250K (£450K in London)• Initial deposit of up to £1000• Save maximum of £200 per month• Min bonus £400/ Max bonus £3000• Claim bonus by December 2030	<ul style="list-style-type: none">• Restriction: Can't use scheme to purchase buy-to-let property.• May open an account in banks or building societies until 30 Nov 19.• Scheme may boost your savings by 25%.• You receive the Govt bonus when house purchase has been finalised.• Ensure solicitor is engaged during process

Lifetime ISA

Source: **Direct Gov**

A Lifetime ISA is a flexible way to save for both home purchase and retirement.

Headlines	Explanation
<ul style="list-style-type: none">• Launched April 2017• Maximum saving is £4000 per annum with 25% added each year until the age of 50• Maximum bonus achievable is £32,000	<ul style="list-style-type: none">• Eligibility: Open to 18 – 40 year olds• First time buyers for properties under £450K• Use in retirement upon reaching 60• Can access early if terminally ill



Affordable Home Ownership Schemes

Source: **Direct Gov**

In addition to FHTB there are a number of Government Affordable Home Ownership Schemes. They are intended to make property ownership more achievable. SP have priority status for Shared Ownership schemes alongside social housing tenants.

Eligibility continues for 12 months beyond discharge in England & Wales. Scotland prioritises SP for affordable housing for 24 months beyond discharge with Low-cost Initiative First Time Buyers LIFT. There is no priority for SP in Northern Ireland, it is on a first come first served basis.

The main Affordable Home Ownership Schemes are:

- Help to Buy: Equity Loan
- Help to Buy: Shared Ownership

Equity Loan

Source: **Direct Gov**

With an equity loan (or shared equity), the buyer provides a 5% deposit then takes a mortgage out for 75% of the purchase price. The Government, via the Homes and Communities Agency, provides the remaining 20% in the form of a loan. The exception to this is London where the equity loan can be up to 40%.

Headlines	Explanation
<ul style="list-style-type: none"> • Take out a mortgage for 80% of purchase price (Government provides remaining 20% in a loan) • Loan is interest free for the first 5 years, thereafter interest is charged at 1.75% and rises annually in line with the Retail Price Index • When the property is sold, or the loan is repayed, the percentage of the value of the home at the time of the sale/repayment is paid back 	<ul style="list-style-type: none"> • Restrictions: Property cannot be buy-to-let • New build properties up to £600K (£300K in Wales) • Smallest repayment is 10% of market value of home. • Purchasers should aim to repay the Government loan before the 5 year point, and/or at the time of reviewing a fixed term mortgage period (2 yrs, 3 yrs etc.)

Help to Buy Shared Ownership

Source: **Direct Gov**

If you can't quite afford the mortgage on 100% of a home, Help to Buy: Shared Ownership offers you the chance to buy a share of your home.

The scheme comprises of a mortgage for between 25% and 75% of the home's value, and a subsidised rent payment on the remaining share. Different rules apply in Northern Ireland and Scotland – check with the Local Authority.

Headlines	Explanation
<ul style="list-style-type: none"> • First time buyers • People who used to own their own home but can't afford to now. • People renting from a Local Authority or Housing Association. • Mortgage of between 25 – 75% of sale value. • The outstanding balance is covered by paying rent. 	<ul style="list-style-type: none"> • Restrictions: Household earnings need to be less than £80K to qualify (£90K in London) • Some Housing Associations will restrict you obtaining 100% ownership. • Requires a deposit. • Can buy more shares in home at any time: 'staircasing'.



JOINING FORCES – CREDIT UNIONS FOR ARMED FORCES

Credit Unions are owned and run for the benefit of their members. This means the managers and staff have an understanding of the challenges and life-styles of their customers which enables them to make informed personal assessments of financial risk rather than apply centralised criteria that protects institutional shareholders.



Source Ref:
joiningforces.co.uk
As of August 2019

SAVINGS

One of the underpinning principles of Joining Forces is to encourage saving – even small amounts in the first instant. This subsequently makes borrowing or seeking financial assistance easier to secure. Savings can be taken directly from your salary via JPA. Saving a small amount over a long period can make provision for significant events such as saving to cover the cost of private



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rental on leaving the Service or the costs associated with immigration for Non- British Nationals (formerly known as Foreign and Commonwealth personnel) or accumulating a contingency fund for unforeseen expenditure.

IS A CREDIT UNION RIGHT FOR ME?

If you are financially secure and can access credit at competitive rates through established lenders and are confident in your financial future, there may be less reason to join a credit union. However, most individuals will face major personal expenditure at certain times in their life and will need access to credit. Some may have a poor credit history or struggle to effectively manage their personal finances. The cost of borrowing or accessing credit depends on an individual's credit rating or ability to repay a loan or clear debt which may vary based on the level of

risk to the lender. Therefore, those with the greatest need for support from banks and building societies will most likely be offered less favourable rates or may be denied any form of financial assistance due to the level of risk associated to them. Consider using Joining Forces CU as a valuable addition to high street banks and building societies that you currently use. Opening a simple savings account may provide a useful additional level of assurance, but more importantly, establishes you as a customer enabling you to draw on the support and services available should it be required.

WHO CAN JOIN?

Not everyone can join a credit union, it depends on who you work for and where you live. Most Credit Unions welcome family members who must be living at the same address at their main member.

To learn more or request a workplace visit from one of our team contact: info@joiningforcescu.co.uk

Making accommodation work for you

The way people live, and work is changing and the MOD is committed to reflecting these realities of modern life, by ensuring a career in the Armed Forces offers a better work-life balance, more choice and more flexibility. The Future Accommodation Model, known as FAM, is a key part of this drive. It is a new approach to accommodation that gives more Service personnel more choice, including the option to live in rented properties, or buy a home with funding from the MOD. It is being piloted for three years, starting September 2019.

FAM gives more choice to more Service personnel over where, how and with whom you live. The pilot of this important policy has been designed to be flexible to meet the needs of a wide range of Service personnel, with different options available to fit your circumstances. Whether you're single, married, in a civil partnership or long term established relationship FAM can apply to you and respond to what you want from your accommodation.

Perhaps you're tired of mess food and want to rent a place with your own kitchen? Maybe you want to live in town with your partner in a home where you can both have easy access to work, home and all the social activities you want to share? Or, perhaps you want to create a stable base for your family, put down roots, and buy a property? With FAM you can live in a way that better fits your requirements and your lifestyle.

This new approach to accommodation is also based on need, rather than rank. For instance, if you're a divorced parent with shared custody of your child this means you may now be eligible for family accommodation. It's also good to know that transitional protection measures are being put in place during the pilot for those who might otherwise see their entitlement decrease.

Whilst the existing options of Single Living Accommodation and Service Family Accommodation won't change under the pilot, FAM makes living in private accommodation more affordable. What this could mean for you?

Firstly, you have to be eligible for the pilot. This means you:

- need to be in Regular or Full Time Reserve Service (Full Commitment)
- will be based at a FAM pilot site during the pilot with 12 months or more left on your posting, or have an assignment there of 12 months or more during the pilot
- have 4 or more years of service

If you meet the eligibility criteria and already live at a pilot base you can opt in to FAM when it goes live at your base – which means 30 September 2019 at HMNB Clyde, 31 January 2020 for Aldershot Garrison and then 31 May 2020 at RAF Wittering. If you are assigned with a report for duty date on or after FAM go-live at that site then you will need to make your choice about what kind of accommodation you want to receive.

You can read more in-depth eligibility information on by searching 'Future Accommodation Model' on **GOV.UK** or view lots of helpful information about JSP 464, Volume 4. You should make sure to read this before making your final decision.

Secondly, there's a simple way to find out what financial support you will receive if you rent or buy. Visit Discover My Benefits (www.discovermybenefits.mod.gov.uk) and use the FAM Financial Support calculator to see what payments and allowances apply to you. You'll see that if you choose to rent this includes a geographic payment. This is a monthly payment that varies according to how





expensive the area is, and also your family size. It ensures the cost of renting for all Service personnel across the country will be equalised - the home you need will cost you the same to rent whether you're assigned to Hampshire or Argyll & Bute.

Finally, you can talk to the dedicated FAM Cells that will be in place at every FAM base if you have questions before completing the relevant paperwork. Contact details for the FAM Cells will be published on the FAM GOV.UK page ahead of the start of FAM at each pilot site.

If you currently live on a FAM base and don't want to change your accommodation the good news is you don't have to do anything! If you are living on a FAM base and wish to change your accommodation to rent in the private market, or if you're moving to a FAM base and want to rent, live in SFA or in SLA you will need to submit an Accommodation Preference Form via JPA. If you buy a home you do not need to complete an Accommodation Preference Form, instead take your legal paperwork to your Unit HR.

For those living on a FAM base already, you can submit your Accommodation Preference Form from the date the base goes live. If you're moving to a FAM base you can complete the form sooner. This means that you will be able to plan and move in to your new accommodation smoothly in advance of your start date.

The pilot will help identify how people want to live, and everyone's feedback will be important before a final decision is made on whether to roll out FAM nationally. As part of the FAM pilot you get to make the choice on what accommodation works best for you - it's your accommodation, and your choice.

Your questions answered

Q: I'm not based at any of the three pilot sites, is this relevant to me?

A: FAM is being piloted at HMNB Clyde, Aldershot Garrison and RAF Wittering. If you are assigned to any of these sites during the three year pilot you will need to make your choice about what kind of accommodation you would like to receive.

Q: I'm eligible, but planning to leave the Services in the next year or two. What does this mean for me?

A: If you're eligible for FAM you can select to live in the same options as everyone else, including the private rental sector, or buy a home with support from the MOD. You might find this a useful stepping stone to civvy street, by testing out a type

of accommodation that could suit your lifestyle now and also in the future. If you choose to rent a place or to put down roots by buying a home you'll get assistance from the MOD whilst you are serving. This includes the option to use schemes like Forces Help to Buy.

Q: Why is FAM different?

A: FAM aims to improve and modernise how MOD provides Service personnel with accommodation, making it fairer and more flexible, whilst keeping it affordable for the Service community and MOD. FAM reflects how people may want to live and work: applying equally to all whether you are single, married, in a civil partnership or long term established relationship. FAM is also based on need, rather than rank and for the first time Service personnel can rent or buy a home, with support from MOD.

Q: How do I make a choice on accommodation?

A: If you're eligible for FAM it is your choice which accommodation suits you best. Once you have made your decision, you submit your Accommodation Preference Form in JPA. When your accommodation type is confirmed, you will be informed of the actions you will need to take - with support every step of the way.

Q: What payments and allowances are available with FAM?

A: Final payments and allowances provided may vary depending on individual circumstances and eligibility for additional support. If you chose to rent your payment will also vary depending on geographical location, with MOD helping to shield you from high priced areas. You can use Discover My Benefits (discovermybenefits.mod.gov.uk) to find out the FAM allowances and support that apply to your personal situation.



Have you been assigned to a FAM pilot site?

NO

YES

Sorry, FAM isn't for you and the existing accommodation rules apply instead

Are you eligible?

This means in Regular or Full Time Reserve Service (Full Commitment), with 4 years of service and assigned to a FAM pilot site after FAM launches there

NO

YES

Find out more...

Visit GOV.UK and search for Future Accommodation Model to watch the FAM videos and read more about your choices

Access Discover My Benefits to see what payments and allowances you could receive

Watching the videos and reading the information will help you make your choice

Using Discover My Benefits will give you a personalised calculation for FAM, helping you make your choice

Do you want to live in SLA, SFA or rent privately?

NO

YES

If you want to buy a home once assigned or already own a home, you don't need to submit an Accommodation Preference Form – take your legal paperwork to Unit HR

Complete your Accommodation Preference Form in JPA. Once your accommodation preference is confirmed, you'll be informed of the actions you'll need to take, with support every step of the way.
Enjoy your new home!

FAM – giving you more choice over where, how, and with whom you live.

HOUSING IN SCOTLAND

What are the civvy street options for the first FAM pilot area?



Housing Options Scotland's Military Matters project has been supporting members of the Armed Forces community to find the right home in the right place since 2012. In that time we have helped 100's of individuals and families in to find the right home, in the right place on Civvy Street. We have been working alongside JSHAO in Scotland for several years now too and know the local housing markets across the military estate in Scotland well.

With Scotland being the first pilot area for the introduction of the Future Accommodation Model (FAM), we at Housing Options Scotland are here to offer some advice and information on home ownership and private renting in Scotland. Housing in Scotland is a devolved issue, this means that rules, policies and laws about this are decided in Scotland, which means the processes of accessing housing in Scotland is different than in England.

This article outlines information about these tenures of housing and gives some specific advice to those living in the first pilot area of HMNB Clyde.

HOME OWNERSHIP IN SCOTLAND:

In Scotland, the average cost of buying a home is around £149,036 (*UK House price index Scotland: January 2019*). This is an average number based on prices all over the country. Some areas are more expensive than others and the price also depends on the size of the property you want.

Buying a home is an option for people who can find a home they can afford in the area they want to live. What you can afford will depend on your income, savings, the amount of money you can borrow in a mortgage and any home ownership schemes you may be entitled to.

You can find homes to buy advertised online, in the property section of your local newspaper and in local solicitors and estate agents. When looking at homes, you will see terms like fixed price, offers in excess of, offers around or offers over, but the true value of the property can be found in a document called the home report which you can request. In some very high demand areas, property sells above the valuation, so you need to make sure you have the monies to cover this.

To buy a home, you will most likely need a mortgage (unless you have enough money to buy cash). A mortgage is the name for loan that you get from a bank, building society, or other lender to buy a home. Mortgages normally have two types of payment:

1. Capital Payments, which pay back the money you borrow to buy your home; and
2. Interest payments, which pay the cost of borrowing the money

To get a mortgage, it is recommended that you seek the advice of an Independent Financial Advisor (IFA). They will tell you if you can apply

for a mortgage and help you work out how much you can afford to spend on a new home. The benefit of speaking to an IFA is that they have an overview of a lot of different types of mortgages from a lot of different providers, whereas if you go to your local bank or building society, they can only offer you their products, which may mean that you don't get the best deal for you.

To buy a home you will also need to employ the services of a solicitor who deals with the contractual and legal side of purchasing a home. Some UK law firms offer discounts to members of the Armed Forces community through Armed Forces Legal Action, you can find out more about this here: <http://armedforceslegalaction.org.uk>

Buying a home will cost more than the price you pay for the home. You have to budget for legal fees, estate agent fees and other charges. If you are buying a more expensive house, you might also have to pay a house tax called the 'Land and Buildings Transaction Tax' as well. You should check with your IFA, estate agent or solicitor about this.

Assisted buying: If your savings and mortgage don't add up to the cost of the home you want to buy, you might be able to get some help. Different assisted buying schemes help in different ways. Some are civilian schemes that are open to military personnel, other schemes only help people in the armed forces. Some schemes can help you buy a home that people have lived in before, some can help you buy a newly built home. These include:

LIFT Open Market Shared Equity Scheme: LIFT is aimed at you and your family if you have a low income and want to buy a home. The scheme gives priority to people who have served in the armed forces. Depending on your income and the savings you have, the Scottish Government will buy up to 40% of a home with you on the open market. There are maximum prices for homes you can buy with this scheme. When you sell the home, you split the sale price with the Scottish Government in the proportion as you bought it. You can find out more information about this scheme here: <https://linkhousing.org.uk/find-a-home/housing-options/shared-equity/open-market-shared-equity>

Help to Buy (Scotland): If you want to buy a new build home but can't afford the total cost, you might be able to get help through the Help to Buy (Scotland) Affordable New Build scheme. The scheme is open to first time buyers and existing homeowners and helps you with up to 15% of the purchase price of a new build home. To find out more click here: <https://www.mygov.scot/help-to-buy/overview/>

Forces Help to Buy: You might be able to get help buying your first home or moving to a new location with the Forces Help to Buy Scheme. If you are in regular service and have more than six months left to serve, you get the chance to borrow up to 50% of your salary interest free, up to a maximum of £25,000. The loan is interest-free and repaid over ten years. You can use the money as part of a deposit,

to help with legal fees, or perhaps both. There are some conditions that come with these loans. You can find out more here: <https://www.gov.uk/guidance/forces-help-to-buy>

PRIVATE RENTING IN SCOTLAND:

In Scotland the average private rental cost of a property in Scotland is around £652 (*Scottish Government: Private sector rental statistics 2010 – 2018*). Like home ownership, this is an average number based on prices all over the country. Some areas are more expensive than others and the price also depends on the size of the property you want.

Private landlords are people or companies who rent out property they own. In December 2017 the legislation around private renting changed, tenancies are now called 'Private Residential Tenancies'. If you currently privately rent and your tenancy started before 1st December 2017, then you are an 'Assured' or 'Short Assured' tenant.

Private landlords normally ask for one month's rent up front and ask you to pay a deposit as a guarantee you will stick to the terms of the rental agreement. Your deposit money is safe, because the law says your landlord must give it to a government approved deposit scheme. The scheme is free for you and your landlord.

The advantage of renting from a private landlord is that there are lots of homes available. You can find homes to rent from private landlords advertised online, in the property section of your local news papers and in local solicitors and estate agents. The main disadvantage is that the cost of rent varies a lot depending on where you choose to live in.

You can find out more information about 'Private Residential Tenancies' here: <https://rentingscotland.org/tenants/>

FUTURE ACCOMMODATION MODEL PILOT AREA SCOTLAND:

The first pilot area for the Future Accommodation Model in Scotland is Her Majesty's Naval Base (HMNB) Clyde, starting on the 30th September 2019. HMNB Clyde is based in the local authority of Argyll & Bute, but there are 11 other local authorities that are within a 50 mile commuting distance of the base that include: East Ayrshire, East Dunbartonshire, East Renfrewshire, Glasgow, Inverclyde, North Ayrshire, North Lanarkshire, Renfrewshire, South Lanarkshire and Stirling (although certain areas of these local authorities may be outside this 50 Mile radius).

If you are looking to live in private rented accommodation or to own a home, your choice of where you want to live may depend on a number of factors. You may wish to live closer to family and friends, where your partner works, where your children go to school or where you want them to go to school etc.

However, the cost of private renting and home ownership in each of these areas varies dramatically based on their location and size.

Below is a table that outlines the costs of buying a home in each of these 12 areas. This table is broken down in to the size of property and what a low cost, mid range and high cost could be for each size. Please note though that these costs are averages across the whole of each area, so depending on the specific location prices can be higher:

		1 bed	2 bed	3 bed	4 bed
Argyll & Bute	Low	£35,000	£80,000	£115,000	£200,000
	Mid	£59,000	£115,000	£160,000	£255,000
	High	£96,500	£158,250	£210,000	£325,000
East Ayrshire	Low	£30,000	£55,000	£83,000	£173,875
	Mid	£45,000	£73,000	£120,000	£195,000
	High	£57,500	£92,000	£145,000	£245,000
East Dunbartonshire	Low	£76,500	£110,000	£175,000	£250,644
	Mid	£91,000	£155,000	£213,246	£317,009
	High	£116,250	£193,175	£270,500	£385,000
East Renfrewshire	Low	£63,500	£116,000	£180,000	£290,000
	Mid	£93,000	£151,100	£240,000	£370,000
	High	£103,000	£189,250	£287,750	£425,000
Glasgow	Low	£75,000	£90,000	£115,000	£205,136
	Mid	£101,250	£126,500	£160,000	£263,000
	High	£135,000	£165,000	£210,100	£350,000
Inverclyde	Low	£41,500	£63,500	£87,500	£190,000
	Mid	£55,000	£87,000	£128,000	£235,000
	High	£80,750	£120,000	£175,000	£278,750
North Ayrshire	Low	£37,500	£56,000	£77,250	£165,000
	Mid	£52,000	£75,000	£105,000	£196,000
	High	£77,001	£102,875	£148,000	£246,000

North Lanarkshire	Low	£44,000	£66,375	£90,000	£180,000
	Mid	£58,000	£82,000	£126,000	£215,000
	High	£69,000	£100,000	£162,000	£250,000
Renfrewshire	Low	£48,000	£75,000	£105,000	£200,000
	Mid	£61,750	£95,000	£150,000	£245,000
	High	£80,000	£120,525	£190,000	£300,000
South Lanarkshire	Low	£46,000	£71,750	£107,500	£195,000
	Mid	£57,000	£90,000	£139,000	£230,000
	High	£71,880	£118,694	£175,000	£280,000
Stirling	Low	£70,000	£96,597	£125,000	£236,000
	Mid	£82,132	£120,000	£168,400	£282,000
	High	£98,750	£150,000	£223,500	£350,000

(House prices are based on sales recorded by the Land Registry and Registers of Scotland plus Red Book mortgage valuation: Gathered by Hometrack for the BBC January 2019)

Below is a table that outlines the costs of renting privately in each of these 12 areas. This table is broken down in to the size of property and the average cost for each size. Please note though that these costs are averages across the whole of each area, so depending on the specific location prices can be higher:

	1 Bed	2 bed	3 bed	4 bed
Argyll & Bute	£424	£536	£706	£945
Ayrshires (Inc. North Ayrshire)	£370	£475	£608	£903
East Dunbartonshire	£521	£684	£936	£1,344
Forth Valley (Inc. Stirling)	£428	£589	£783	£1,148
Greater Glasgow (inc. East Renfrewshire)	£572	£740	£1000	£1,527
North Lanarkshire	£394	£487	£593	£926
Renfrewshire/ Inverclyde	£384	£508	£656	£1,061
South Lanarkshire	£397	£526	£691	£1,138
West Dunbartonshire	£405	£503	£634	£1,089

(Scottish Government: Private sector rental statistics 2010 – 2018)

Further Support:

If you have questions about what to do, you can talk to your chain of command, to the **HIVE/Royal Naval Royal Marine Welfare (RNRMW) Information Support** at the FAM pilot site you are joining, or email the FAM team directly at **People-Accommodation-FAM@mod.gov.uk**.

Whether it is helping understand your FAM options, or anything else about buying or renting in Scotland, Housing Options Scotland's Military Matters project also offers free independent housing information, advice and support to all members of the Armed Forces community regardless of whether you are still serving, transitioning or are a veteran.

You can contact us;

By calling: 0131 247 1400

By emailing: militarymatters@housingoptionsscotland.org.uk

Or by going online: www.housingoptionsscotland.org.uk

military matters



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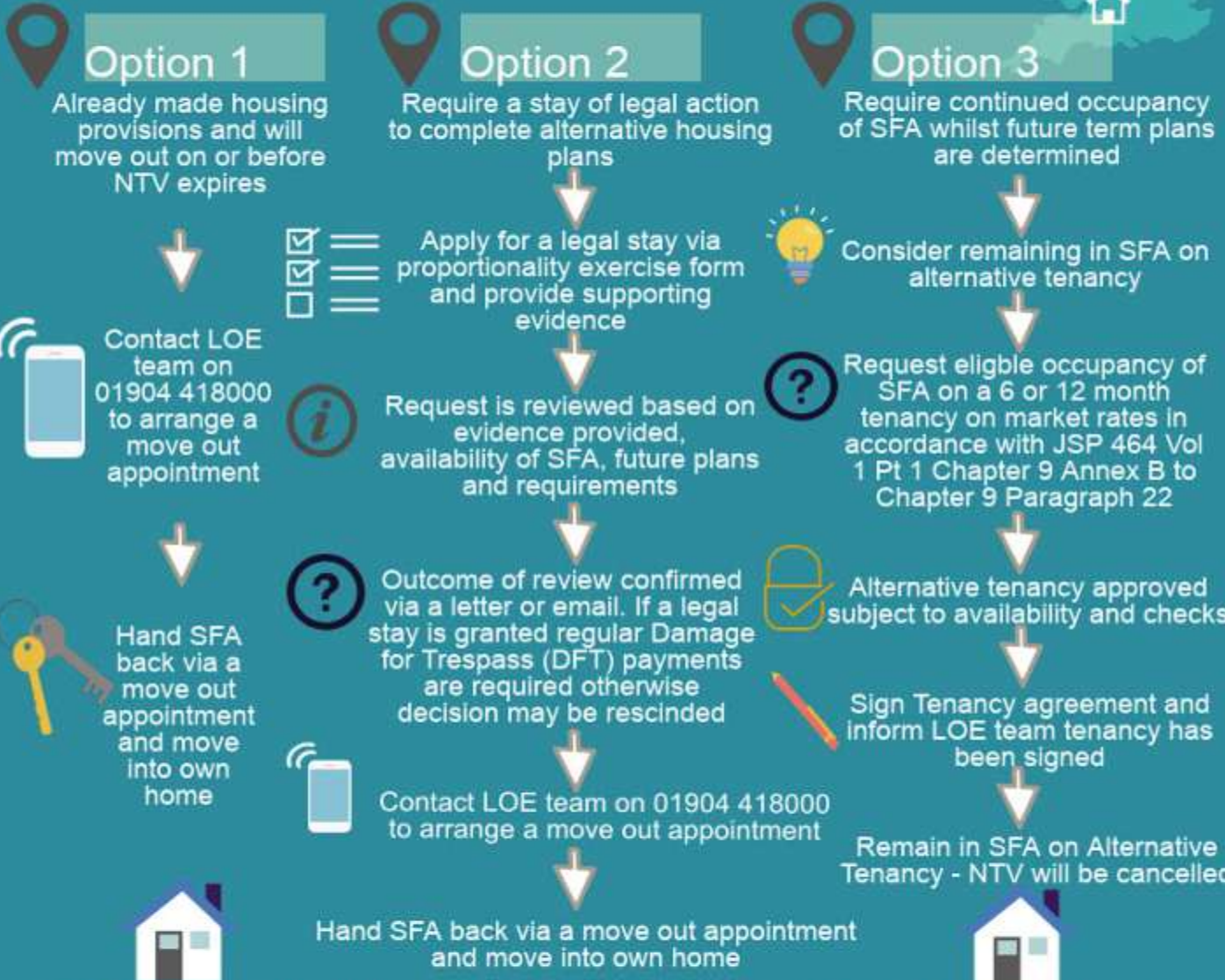
Normal Taylor Wimpey terms and conditions apply. Images used for illustrative purposes only. Images may include optional upgrades at additional cost. Prices correct at time of going to press. Please speak to our sales executives regarding the tenure of our new homes. *Forces Help to Buy – This allows servicemen and servicewomen to borrow an interest-free advance of up to 50% of their salary (to a limit of £25,000), which they can use towards their deposit. This is then paid back monthly over a ten year period. Eligible applicants will be offered an equity loan of up to a maximum of 20% of the purchase price (based on the open market value). Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings and any deposit where required. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee of 1.75% is payable on the equity loan, which rises annually by RPI inflation plus 1%. The equity loan is provided by the HCA and is held as a second charge. Terms and conditions apply and full details will be provided on request. This offer is subject to status and is only available on selected developments and properties in England only. It is not offered with any other promotion. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. **Distance taken from google.co.uk/maps. September 2019.



Options Available on Loss of Entitlement to UK SFA



DIO Loss of Entitlement team issue a Notice to Vacate to expire on final day of service



i For personnel compulsorily discharged on medical grounds, 93 days 'continued use and occupancy' of the SFA will be permitted after the date of discharge, at entitled SFA charges. In accordance with JSP464 Vol1 Pt 1 Section V 0712 (c)



MINISTRY OF DEFENCE

Loss of Entitlement Team

Building 29 Barnham Camp,
Thetford, Norfolk, IP24 2DJ
(t) 01904 418000
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March 2019

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Friends and Finances: Buying Property with Mates

If you've been trying to buy your first flat or house recently, you've probably noticed that the "property ladder" is more like a full-on obstacle course.

Taking on a mortgage with a few mates can be a decent way of sharing the load and risk. Like any team exercise, though, you've got to be able to trust the people at your side. Here are a few pointers on keeping your house-buying team on mission.

You can jointly a property in a couple of ways. "Tenants in common" can pass their shares of the property to someone else in a will. "Joint tenants", on the other hand, all have equal rights over the property, and their shares automatically go to the others if they die. Swings and roundabouts, basically.

Sharing deposits, mortgage repayments, Council Tax and household bills can be a massive weight off your financial shoulders. You're making long-term decisions, though, so it's critical to think ahead and not bite off more than you can chew. Your mortgage provider probably won't care where the money comes from, so if one of you can't cough up their share it'll be up to everyone else to cover the shortfall. Depending on the kind of agreement you've made, you may not be able to ditch your share of the place without everyone's consent, either.

Losing a mate over money is always painful, but when you co-own a property you could be losing a whole lot more.

A "declaration of trust" can be helpful here. It outlines things like who owns what and who's responsible for paying for everything. It lets everyone know where they stand, to avoid arguments later.

At RIFT, we're big believers in the value of friendship. If you're buying a home, a solid tax refund could mean a serious boost to your bank balance just when you need it most.

With our Refer A Friend scheme, you'll be putting your housemates in line for a chunk of change back from the taxman – and pocketing a little extra for yourself at the same time.

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Claiming with RIFT means:

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- ✓ **No up-front charges.**
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HOUSING prices

UK House Price Index for May 2019

Source: www.gov.uk

The UK HPI shows house price changes for England, Scotland, Wales and Northern Ireland.

The May data shows:

The average price of a property in the UK was £229,431

The annual price change for a property in the UK was 1.2%

The monthly price change for a property in the UK was 0.1%

The monthly index figure (January 2015 = 100) for the UK was 120.3

UK house prices grew by 1.2% in the year to May 2019, down from 1.5% in the year to April 2019. On a non-seasonally adjusted basis, average house prices in the UK increased by 0.1% between April 2019 and May 2019, compared with a rise of 0.4% during the same period a year earlier (April 2018 and May 2018).

House price growth was strongest in the North West where prices increased by 3.4% in the year to May 2019, up from 3.3% in the year to April 2019. The lowest annual growth was in London, where prices fell by 4.4% over the year to May 2019, down from a fall of 1.7% in April 2019.



Average price by country and government office region

COUNTRY AND GOVERNMENT OFFICE REGION	PRICE	MONTHLY CHANGE	ANNUAL CHANGE
England	£245,817	0.1%	1.0%
Northern Ireland (Quarter 1 - 2019)	£134,811	-1.0%	3.5%
Scotland	£152,801	1.2%	2.8%
Wales	£159,428	-1.4%	3.0%
East Midlands	£189,622	-1.2%	0.4%
East of England	£291,239	0.7%	1.0%
London	£457,471	-2.5%	-4.4%
North East	£127,885	-1.0%	-0.7%
North West	£164,261	0.8%	3.4%
South East	£323,745	0.9%	0.6%
South West	£257,563	1.2%	2.6%
West Midlands Region	£196,489	0.2%	2.7%
Yorkshire and The Humber	£162,520	0.4%	1.9%

Average price by property type

PROPERTY TYPE	MAY 2019	MAY 2018	DIFFERENCE
Detached	£347,706	£342,543	1.5%
Semi-detached	£219,087	£213,572	2.6%
Terraced	£186,418	£183,811	1.4%
Flat or maisonette	£200,341	£202,901	-1.3%
All	£229,431	£226,671	1.2%

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-Pers-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 I 166 (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: 01 252 787574

Mil: 94222 7574

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





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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

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- Do I need to report if I don't receive the income?
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