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Welcome to the Spring Edition of Housing Matters! OK – where did the first two months of 2017 go, only we will be eating Easter eggs before we know it!

Anyway – in 2017, we have programmed 62 housing briefs across the UK and overseas – so there really is no excuse for not finding one near you to come along to ☺ A complete list of all the dates is available on our webpages on gov.uk and April to Sept are in this issue.

We review the content of the housing brief regularly to ensure accuracy of information and timeliness so that you know what is available now. So you may be interested to know that according to Zoopla's 'Property Prices Paid' statistics, the overall increase in 2016 was up +7.3% against 2015, with the UK average price paid of £308,830. The types of properties sold through the year of course will have influenced figures published!

In this edition, our articles include living in Scotland, Wales, and Northern Ireland and how you can find out about housing options available.

You can read about information available on the Benefit Cap, Housing Benefit and Universal Credit – particularly for those who may be discharging from the Armed Forces and envisage requiring some financial assistance with housing. Assessments will have to be completed, and each individual's circumstance will be different.

I have also put yet another reminder in this magazine about the LIFETIME ISA, which will launch in April – so empty your piggy banks and move your money! Better still make a new resolution to start saving money...you never know when you might need it!

Caroline Hall, one of our SIIAP Financial Advisers explains about owning an investment property – new lender requirements when applying for a Buy-to-Let mortgage, and how changes to the tax rules will affect your rental income!

An article about being 'Service to Civvy Ready' is all about your Service pensions, produced by the MOD Defence Policy and Business team.

Finally, in the Winter Edition, it had an article about the Army Welfare Service's Personal Support team – this edition will cover Community Support and their work with children, young people, families, and Serving personnel.

Alison Shimmens, Head JSHAO



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

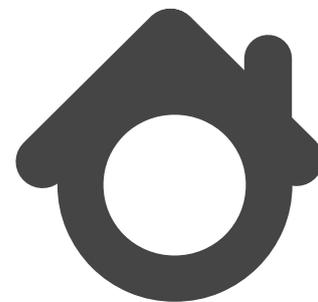
All SIIAP companies are authorised and regulated by the Financial Conduct Authority (FCA) and adhere to a strict 'Code of Conduct'. Companies regularly demonstrate their willingness to provide the highest levels of advice, service and support.

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

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

CIVILIAN Housing

BRIEFS 2017



Joint Service Housing Advice Office

Wed 29 Mar	Paderborn, Germany	09:30 – 12:30	Register via CTP
Wed 5 Apr	Brize Norton	13:30 – 16:30	Register by email to: bnz-pmscommunitysptgroup@mod.uk
Thu 6 Apr	Benson	09:30 – 12:30	Register by email to: BEN-BSW-SCSO@mod.uk
Wed 26 Apr	Episkopi, Cyprus	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Thu 27 Apr	Dhekelia, Cyprus	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Wed 3 May	Stafford	09:30 – 12:30	Register by email to: 11SigX-SSU-Coord-Off@mod.uk
Thu 4 May	Lichfield	09:30 – 12:30	Register by email to: SGHDT-DMSW-SpClk@mod.uk
Wed 10 May	Hereford	09:30 – 12:30	Register by email to: herefordhive@armymail.mod.uk
Thu 11 May	Colerne	09:30 – 12:30	Register by email to: 21SIG-WELFARE-OFFICER@mod.uk
Wed 24 May	Bovington	09:30 – 12:30	Register by email to: valentine.simson228@mod.uk
Tue 30 May	Woolwich	09:30 – 12:30	Register by email to: NRHQRA-SSO@mod.uk
Wed 7 Jun	Tidworth	09:30 – 12:30	Register via CTP
Tue 13 Jun	Aldershot	09:30 – 12:30	Register via CTP
Wed 14 Jun	Windsor	09:30 – 12:30	Register by email to: ICG-UWO@mod.uk
Thu 15 Jun	Sandhurst	09:30 – 12:30	Register by email to:
Wed 21 Jun	Innsworth	10:00 – 13:00	Register by email to: arrchealth_housing@hotmail.co.uk
Tues 4 Jul	Culdrose	09:30 – 12:30	Register by email to: NAVYCU-LOGSLOBBaseSpt@mod.uk
Tue 11 Jul	Waddington	09:30 – 12:30	Register by email to: WAD-BSW-PMS-SNCOCommunitySpt@mod.uk
Wed 12 Jul	Wyton	09:30 – 12:30	Register by email to: WYT-PMS-HIVE@mod.uk
Thu 13 Jul	Northolt	09:30 – 12:30	Register via CTP
Wed 26 Jul	Hermitage	09:30 – 12:30	Register by email to: 77X-HQ-G1-WELFAREOFFR@mod.uk
Wed 6 Sep	Paderborn, Germany	09:30 – 12:30	Register via CTP
Wed 13 Sep	Cosford	09:30 – 13:30	Register by email to: COS-PMS-HIVE1@mod.uk
Wed 20 Sep	Poole	09:30 – 12:30	Register by email to: john.kemp311@mod.uk
Thu 21 Sep	Portsmouth	09:30 – 12:30	Register via CTP
Wed 27 Sep	Akrotiri, Cyprus	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Thu 28 Sep	Episkopi, Cyprus	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk

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

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

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

“Home, a place to live not just sleep”

Living in Scotland

source: Scottish Government website

Funding for Housing Projects (published 6 Jan 17)

Organisations that work with homeless people and give housing support to vulnerable will benefit from £1.65 million of Scottish Government grant funding. The Housing Sector Voluntary Grant Scheme helps third sector organisations to deliver housing-related projects and services.

The 2017/18 allocation will benefit 17 different organisations whose work includes helping older and disabled people to live independently, improving access to housing for homeless people and supporting refugee, asylum seekers and new migrant communities.

Among the successful applicants is Housing Options Scotland, which has received £248,000 to provide housing advice to disabled people, older people, and veterans.

Moira Bayne, Chief Executive of Housing Options Scotland, said: "Everyone at Housing Options Scotland is delighted by the vote of confidence shown in us by the Scottish Government. We helped nearly 700 disabled people, older people, and disabled veterans in 2016 and thanks to the generous financial support of the Scottish Government we can do even more in 2017."

Proposed Legislation Reform to Council Tax Discount on second homes (published Sept 16)

Legislation to remove the automatic council tax discount for second homes has been laid in Parliament, paving the way for further reforms due to take effect from April 2017. This change will give councils the option of offering no discount for second homes, arming them with another lever to encourage better use of housing stock in their areas. If all councils were to remove discounts, they could generate up to £3 million of additional revenue across the country.



Buying and Selling A Home In Scotland

source: www.gov.scot

Scotland has its own legal system and law governing the ownership of land and property. Most homes are sold on the basis that the buyer gains the right to occupy and use the property for as long as they own it. The concepts of leasehold and freehold found elsewhere in the United Kingdom do not generally apply in Scotland.

In Scotland, the buyer's solicitor makes a written offer to buy and the seller's solicitor accepts it in writing. The solicitors then exchange letters, known as 'missives', clarifying the details and conditions of the offer and acceptance. Once these details are agreed, the 'missives are concluded' and both parties have a binding contract. If the buyer cannot fulfil the obligations set out in the missives, they may be liable to pay the seller thousands of pounds in damages. Therefore, before making an offer, the buyer must get legal advice and arrange the finance to meet the purchase price.

Until missives are concluded, either the buyer or the seller can withdraw without penalty, although this rarely happens in practice. Once the missives are concluded, however, there will be a binding contract and an agreed date of entry, and you cannot be 'gazumped' or 'gazundered' – that is, the seller can't accept a higher offer from

someone else and the buyer can't withdraw from the agreement and then make a lower offer instead.

Selling a home in Scotland is much like that of the rest of the UK, whereby you can advertise and market your home yourself or use a selling agent, such as an estate agent, however most solicitors in Scotland who undertake residential conveyancing also provide a full estate agency service. If you own your home jointly with one or more other people, you must get their consent before you can sell.

GOV.SCOT produced a 20-page guide to buying and selling a home in Scotland, which was taken from the third edition (2009) of *Moving Home in Scotland* by Derek Manson-Smith, which is a more detailed guide to the home buying and selling process.

The JSHAO would like to remind everyone thinking of buying a home in Scotland, and who needs independent financial advice, then please do not hesitate to contact a member of SIIAP, who are independent financial advisers dealing in mortgages and other products and 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.

Housing Options Scotland

source: www.housingoptionsscotland.org.uk



Military Matters – are you currently serving in HM Forces or are you a veteran?

If you, or a family member, has a disability (a mental health problem, a learning disability or a physical disability) they can help you to solve your housing problems.

Military Matters (MM) is a specialist project within Housing Options Scotland focusing on housing issues affecting people serving in the military in Scotland, Service personnel transitioning into civilian life and veterans. MM provides housing information, advice and support to family members too. Inclusion of veterans' families and existing Service personnel is a key part of their work.

You can contact them by calling their voicemail service on 0131 247 1400 or email at: militarymatters@housingoptionsscotland.org.uk

Hardwick House: Supporting Our Local Ex-Servicemen and Women in Teesside

Hardwick House, is a modern supported housing project located in Teesside. Situated close to local amenities and good public transport links, Hardwick House provides 20 self-contained, furnished apartments for single ex-Service veterans at risk of homelessness. Referrals can be made up to 12 months before discharge and accommodation is on a temporary basis (up to 18 months) with 3 main pillars of activity, which are:

- Structured transition into permanent housing
- Health and Wellbeing
- Training and Education in readiness for employment



Staffing is 24/7/365 with dedicated staff working with our residents to provide a range of support plans to ensure a successful transition into permanent housing.

We promote resident influence, empowerment and involvement by facilitating engaging activities to create self-respect & essential support networks along with opportunities such as; a gateway to training and employment advice, specialist help for complex and interwoven issues, pathways to permanent housing and other support services. By working with multiple agencies we are building a support hub for veterans across the area.

Our facilities include:

An IT suite, Training kitchen, a Gateway Counselling service, plus a Training & Employment service.

Our purpose is to deliver planned outcomes that help to integrate veterans back into the community, reduce social exclusion & homelessness, help veterans engage with external support and address complex health issues, in doing so we are providing a holistic approach to their resettlement.

Accessing Hardwick House: We will work with all single Service leavers/veterans regardless of gender, length of Service or reason for discharge.

All referrals will be via the Single Persons Accommodation Centre for the Ex-Services (SPACES).

To contact SPACES:

Email: spaces@riverside.org.uk

Tel: **01748 833797 – 872940 – 830191**

For more information about Riverside Care and Support's Veterans services and to make an online referral to SPACES, please visit: www.spaces.org.uk



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"I was homeless for four weeks but as soon as I contacted SSAFA it was sorted within three days."

Paul Lewis, Army Veteran

Living in Wales

source: www.wales.com



According to the Official Gateway to Wales, Wales offers a low cost of living compared to the rest of the UK and is a great place to live. There is plenty to do there, and achieving a good work-life balance is easy.

Living costs in Wales do depend on your location, employment and circumstances. However, historically Wales has had lower costs on items such as accommodation, travel, food, entertainment, shopping and services.

Property prices, council tax and basic expenses in Wales all generally fall below the UK average, so your wages go further in Wales. The average gross weekly earnings in Wales in 2016 were £566 (stats.wales.gov.wales).

Housing in Wales includes a number of options 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. 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 in Wales, such as rightmove, zoopla, and primelocation. An increasing number of people in Wales also now rent private properties.

The Welsh Government National Housing Pathway for ex-Service Personnel

source: gov.wales

In recognition of their service to their country, the Welsh Government believe that every former member of the Armed Forces should have help, if needed, to find suitable accommodation, whether directly on discharge or later in life. The Housing Pathway, along with their 'Package of Support' outlines the support and services available. It is designed to help you choose the most suitable accommodation option for you and your family on return to civilian life.

For more information about the Housing Pathway visit:
<http://gov.wales/topics/housing-and-regeneration/services-and-support/homelessness/>

This Pathway provides advice to anyone due to leave the Armed Forces and their dependants, regardless of whether they are a reservist or a regular member of the Armed Forces, being

There are five regions in Wales:

- **North West** – home to the Snowdonia National Park and Portmeirion. North Wales is easily reached from Liverpool John Lennon and Manchester airports, or it's a 4-5 hour journey by car from Cardiff. Alternatively there's a direct flight from Cardiff to Anglesey.
- **North East** – home to Llangollen International Musical
- **Mid Wales** – highlights include the Centre for Alternative Technology and the National Library. No major cities, but small spa towns such as Llandrindod Wells. The area has many lakes, man-made reservoirs, and hills.
- **S** –
- **South East** – best known for the capital city, Cardiff, home to Principality Stadium and the National Assembly for Wales. This region is the most built up of the five regions. The majority of the Welsh population live here and a large proportion of the industry is based here.

discharged early or on medical grounds. Under the terms of the Housing (Wales) Act 2014, a local authority will have a duty to help anyone who is at risk of losing their accommodation or are homeless. This will also cover the ex-spouses/partners of Servicemen or women and the recently bereaved spouses/partners. However, support available may differ depending on your circumstances and status and we would urge you to contact your local authority to help understand what may be available to you.

As part of the package of support, the Welsh Government have also produced a 'Welcome to Wales' and a 'Giving and Receiving' document.

To access these documents visit:
gov.wales/topics/people-and-communities/communities/safety/armedforces/package-of-support/

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Living in Northern Ireland

sources: www.housingadviceNI.org and www.gov.uk

Housing Rights publishes housingadviceNI, a resource that aims to provide reliable independent housing advice and information to the public in Northern Ireland. The Northern Ireland Housing Executive funds the website.

HousingadviceNI aims to increase the availability of information on housing in Northern Ireland, to help people find the answers to their own housing concerns and to prevent homelessness.

The website contains information on homelessness, housing options, renting privately and the particular housing issues that people from specific groups face. We have dedicated sections for young people, people leaving or entering prison and foreign nationals living in Northern Ireland.

Housing Options in Northern Ireland – because of 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, try to find a privately rented home or buy your own property.

- **Applying for Social Housing** – You can apply for a home with the Housing Executive or a housing association by filling in an application form. There are lots of people on the waiting list and they are ranked according to how badly they need to be rehoused. Your ranking depends on how many points you are awarded using the criteria set out in the Common Housing Selection Scheme.
- **Sheltered or Supported Housing** – People who can't manage independently in their own homes might want to apply for sheltered or supported housing. These are two different options. Sheltered housing allows residents independence but provides on-site support and assistance. Supported housing can be a good option for people who need extra help with day-to-day tasks. The level of support you will get is usually dependent on your particular care needs.
- **Affordable privately rented housing from Smartmove** – Smartmove may be able to find you an affordable private tenancy, which will not require a full deposit before you move in. Staff at Smartmove can also help you get in touch with any extra support that you might need to make sure your tenancy lasts. If you take up a Smartmove tenancy, you will be taken off the waiting list of the Housing Executive or Housing Association.
- **Buying or Selling A Home** – Buying your own home is a huge financial commitment. It's important that you do your research and fully understand your options before you commit to anything. If you cannot afford to pay the full purchase cost of a property, you might be able to part buy and part rent the property with the help of Co-ownership Housing Association.
- **Co-Ownership Housing** – Northern Ireland Co-Ownership Housing could help you if you want to buy your first home, but cannot afford to do so without help. You buy a share of your property and rent the rest from Co-Ownership Housing. There is a cap on the value of the property you can buy through this scheme. This cap is £150,000. You can start with as much as you can afford from 50 per cent up to 90 per cent of the property valuation, but is usually set at the maximum percentage considered sustainable in each case. Recently, a new shared ownership scheme called FairShare started operating in Northern Ireland. This scheme allows people to partner with a housing association to buy a property. Currently, Apex, Choice and Clanmil housing associations are participating in this scheme.
- **Renting** – Renting privately can be a great option for many people. There is a wide range of rented property available. Make sure you know what type of property you need and what area you would like to live in.



Service to Civvy: Are you Pension ready?

Source: MOD Defence Policy and Business (DBS)

Veterans UK urges Service Personnel to get on the road to being pension ready.

MOD's Veterans UK organisation, part of Defence Business Services (DBS), has launched a campaign to encourage Service Personnel, Veterans and their families to get 'Pension Ready'.

The campaign aims to promote the Armed Forces Pension Schemes, which are administered by Veterans UK, and motivate the Armed Forces Community to start thinking about their Pension throughout their Service career and not just as they are reaching the end of it. Veterans UK provide several tools for Serving Personnel including; a yearly Pension Benefit Information Statement (BIS), one free Pension Forecast per year and the online Armed Forces Pension Scheme Calculator. Our Armed Forces are also encouraged to keep their Joint Personnel Administration (JPA) record up-to-date so when it's time to apply for their Pension there will be no delays.

It's also vital for the Veteran's community to let Veterans UK know about any change of circumstances after they've left Service and to remember to apply for their Pension at the right time. Our former Armed Forces personnel deserve the Pension they are entitled to and at present our veterans are failing to claim £320M in Pensions they have built up during their Service.

'You've earned it – you apply for it – we'll pay it!'

Whether they are a new recruit, or a Serviceman or woman starting to think about the road ahead to Civvy Street, or a Veteran with a

Preserved Pension, it's never too early for them to start thinking about their pension.

Mark Lancaster TD VR MP, Minister for Defence Veterans, Reserves and Personnel, said:

"I am delighted to endorse the Veterans UK 'Service to Civvy – Are you Pension Ready?' campaign. Our servicemen and women make enormous sacrifices to protect our country and we need to do all that we can to ensure that they receive their Armed Forces Pension. The aim of the campaign is to encourage Service Personnel, Veterans and their families to think about their Armed Forces Pension throughout their career and beyond; we want to help them to help themselves become 'Pension Ready'."

Rob Rowntree, Head of Veterans UK, said:

"As Head of Veterans UK I am delighted to be able to help launch 'Service to Civvy – Are you Pension Ready?'. At Veterans UK we strive to deliver the best service we can to all our customers and we hope this Campaign will help serving personnel, veterans and their families better understand the services we offer, especially the Armed Forces Pension Schemes. We want Serving Personnel to check their JPA HR records and for Veterans to get in touch when they move house or their details change. It's easy to forget that you've got a Pension ready to be paid at retirement and if people don't apply for their pensions when the time is right, we can't pay them the money they deserve. Pensions are hugely important and we need to make sure that the wider Armed Forces community become much more 'Pension Ready'. After all, they've earned it!"

So, what do you have to lose? Well, maybe more than you think!



Get on the road to being pension ready

Veterans UK is an MOD support organisation dedicated to serving personnel, veterans and their families. We administer the various Armed Forces Pension Schemes on behalf of the Ministry of Defence.

Whether you're a new recruit or starting to consider the road ahead to Civvy Street, now is the time to begin thinking about your Pension.

After all, what have you got to lose?

Well, maybe more than you think! We pay around £4.3billion in pensions every year and some of this could be yours.

There are lots of things you can do to help us to help you get pension ready. Here are some tools to help:

Benefit Information Statement (BIS)

WE will provide a Benefit Information Statement (BIS) each year, around your birthday, giving you a snapshot of what pensions and benefits you have already earned to date.

YOU need to check your Joint Personnel Administration (JPA) record for accuracy and keep your JPA details up to date whenever you have a change of circumstances. The BIS can then help you make decisions about you and your family's future after service.

Pension Forecast

WE can provide one free pension forecast upon request each year based on your information held on JPA.

YOU need to check your JPA record for accuracy and keep your JPA details up to date whenever you have a change of circumstances. This will help us give you an accurate forecast.

Armed Forces Pensions Scheme (AFPS) Calculator

WE have provided a free Armed Forces Pension Calculator that is available on GOV.UK.

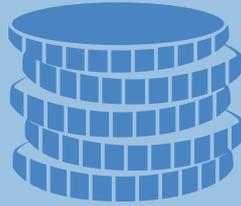
YOU can use this as many times as you want to find out how any potential change in your circumstances may affect your pension.

Help us help you provide for you and your family's future financial security by making sure **your** pay and **your** pension is paid at the right amount, at the right time.

We want to pay you the pension you've earned, but we can't do this unless you apply for it. So keep in touch and **help us help you** get your Armed Forces Pension right.



Lifetime ISA



Save up to £4,000 each year, and receive a government bonus of 25% – that’s a bonus of up to £1,000 a year. You can use some or all of the money to buy your first home, or keep it until you’re 60 – it’s up to you.

open a Lifetime ISA account between the ages of 18 and 40, and any savings you put into it before your 50th birthday will receive an added 25% bonus from the government

accounts will be available from April 2017

there is no maximum monthly contribution – you can save as little or as much as you want each month, up to £4,000 a year

the total amount you can save each year into all ISAs will also be increased from £15,240 to £20,000 from April 2017

use it to save for a first home

your savings and the bonus can be used towards a deposit on a first home worth up to £450,000 across the country

accounts are limited to one per person rather than one per home – so two first time buyers can both receive a bonus when buying together

if you have a Help to Buy: ISA you can transfer those savings into the Lifetime ISA in 2017, or continue saving into both – but you will only be able to use the bonus from one to buy a house

use it to save for retirement

after your 60th birthday you can take out all the savings tax-free

you can withdraw the money at any time before you turn 60, but you will lose the government bonus (and any interest or growth on this). You will also have to pay a 5% charge



25% government bonus



Lifetime ISA



house



pension

£5,000 discount with our Forces Package



- Receive up to £5,000 discount on our beautiful homes at The Dales and Marne Grange with our Exclusive Forces Package*
- As a valued member of the Forces, you can take advantage of a £500 discount for every £25,000 of the property value
- Full market value Part Exchange† or the government backed Help to Buy‡ scheme also available at both of these superb developments



THE DALES

Morton-on-Swale, Northallerton,
North Yorkshire DL7 9RF
3 & 4 bedroom homes from £209,950
01609 801 734
lindenhomes.co.uk/thedales

MARNE GRANGE

Catterick Garrison, Colburn,
Yorkshire DL9 4BN
3 & 4 bedroom homes from £209,950
01748 841 502
lindenhomes.co.uk/marnegrange



Backed by
HM Government

Linden
HOMES

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR OTHER DEBT SECURED ON IT. Credit is secured against your home. Photograph and computer generated images show typical Linden homes at Marne Grange and the Dales. Interior may include optional upgrades or extras available at additional cost. †Subject to status, Help to Buy Terms & Conditions are available on selected properties in England only. Eligible applicants will be offered an equity loan 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/deposit where required. The equity loan is provided by the HCA and held as a second charge. This offer is not available in conjunction with any other promotion. Full details will be provided on request. *Terms and conditions apply. Available on selected homes only. Offer cannot be used in conjunction with any other offer. Discount available to a maximum of £5,000. Visit www.lindenhomes.co.uk/schemes/forces-package for full terms and conditions. ‡On selected homes only. Subject to status, terms and conditions apply. Not available in conjunction with any other offer. Prices and details correct at time of going to press.



OWNING AN INVESTMENT PROPERTY

New lender requirements when applying for a Buy-to-Let mortgage, and how changes to the tax rules will affect your rental income!

You can benefit from being in the Armed Forces if you are looking to purchase an investment property. Some lenders will allow you to buy using a residential mortgage, with a deposit as little as 5% and obtain a 'right to let' from day one providing it is your intention to occupy the property as your main residence in the future. It also means that this applies to the first property you buy. A regular Buy-to-Let mortgage is usually only available for people who already own their residence.

When purchasing a property as an investment, the mortgage, as with all applications is based upon affordability, combined with an assessment of the potential rental value. The rent needs to be in the region of 145% of your monthly mortgage payment using an indicative interest rate of around 5.5% (previously it was only 125%).

The Bank of England and Prudential Regulation Authority, have instructed lenders to tighten their lending criteria specifically their assessment of affordability. The reasons for this are so that the mortgages are still affordable when interest rates rise and due to the increase in tax, so please read on.

As a member of the Armed Forces, you are entitled to own a property, but the nuances of Service life means that that is not always practical, coupled with the fact that Service Accommodation is part of your entitlement package! Her Majesty's Revenue and Customs (HMRC) who are responsible for all tax administration recognise this. Guidance about Private Residence Relief (2016) can be found on gov.uk which states that if you are living in job-related accommodation, but also own a property that you intend to occupy as your main residence at some point in the

future (i.e. when you discharge), then HMRC treat it as actually occupied by you. Nominated as your primary residence means that you will get capital gains tax relief on all or part of the gain.

Purchasing an investment property as a member of the Armed Forces, with the intent of renting it out, means that your mortgage will be a repayment mortgage (paying both capital and interest) over an agreed term but you will not be entitled to use the Forces Help To Buy scheme. Typically, a Buy-to-Let mortgage is usually an interest only this means that your mortgage payment does not include any capital.

From April 2017, reductions in tax relief as a Landlord – in the Summer Budget 2015, George Osborne announced that Landlords would no longer be able to deduct all their mortgage interest when they work out their profits. Instead, the tax relief on mortgage interest will gradually cut back to 20% between 2017 and 2020.

Finance costs will not be taken into account to work out taxable property profits. Instead, once the Income Tax on property profits and any other income sources has been assessed, your Income Tax liability will be reduced by a basic rate 'tax reduction'. For most Landlords, this will be the basic rate value of the finance costs.

All residential Landlords with finance costs will be affected, but only some will pay more tax:

- You will be affected if you are a UK resident individual that let's property in the UK and overseas; a non-UK resident who lets residential properties in the UK, individuals who let those

properties in partnership, or trustee or beneficiary of trusts liable for Income Tax on property profits.

- You will not be affected by the finance cost restriction if you are a UK resident company, non-UK resident company or a Landlord of furnished holiday lets.

Please ensure that you seek independent tax advice to understand the effect of the tax relief changes.

Effects on profits – If you are a higher-rate taxpayer, the new tax rules will eradicate the returns if your mortgage interest is 75% or more of your rental income. The threshold for additional-rate taxpayers is when the mortgage interest reaches 68% of the rental income.

The tax liability of a basic-rate taxpayer is unchanged. However, the new profit calculation could push a basic-rate taxpayer into a higher tax band.

Impact for Limited Companies – they are not affected by the changes to mortgage interest tax relief. Many Landlords are therefore setting up a company to minimise the impact of the new tax regime. However, it is important to remember that **HMRC will treat any transfer of ownership of a property as a sale**, so there could be a capital gains tax bill to pay.

The mortgage options could also be limited, as some lenders offer a restricted choice of home loans to companies, and interest rates can be higher.

Other Options – A Landlord could also transfer ownership of the property to a spouse or partner who is in a lower tax band, but beware, there are Capital Gain Tax implications. You also have to be careful that the property ownership does not lift your spouse into a higher tax bracket.

Recognise the other restrictions

Wear and Tear – The tax changes for Landlords have not just stopped at mortgage interest. Tighter restrictions on the wear and tear allowance are also being implemented. From April 2016, Landlords are no longer able to automatically deduct 10% of their rental profits as notional wear and tear. Tax relief can only be claimed on costs actually incurred, i.e. if new furniture (bed, settee, etc.) has been purchased for the property.

Keep your receipts! – You used to be able to write off 10% straight away when calculating tax relief for repairs or replacements even if you had not spent a penny! This is now no longer available.

Stamp Duty – A Landlord stamp duty surcharge was announced in the autumn 2016 statement, which means buying a second or subsequent property will incur an additional 3% stamp duty levy over and above that relating to the purchase price.

Capital Gains Tax (CGT) – There is a requirement for Landlords to pay CGT on any profits within 30 days of selling a property from April 2019 (applies if not an Armed Forces nominated main residence – see the beginning of this article).

Statutory H&S Requirements – From 1 October 2015, all private sector Landlords were required to have at least one smoke alarm

installed on every storey of their properties and a carbon monoxide alarm in any room containing a solid fuel burning appliance (e.g. a coal fire, wood burning stove). The Landlord must then make sure the alarms are in working order at the start of each new tenancy. Failure to comply can lead to a civil penalty being imposed of up to £5,000.

If you are considering your options regarding purchasing an Investment property, or you are looking to buy your first home please do not hesitate to contact me for further information.

Regards,

Caroline Hall CeMap CeRER

Director

Mob: 07856 562568

Tel: 01522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk



Approval Number: Sol5293

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



The Benefit Cap, Housing Benefit and Universal Credit

Source: gov.uk



The BENEFIT CAP – what is it?

There is a limit on the total amount of benefit that most people aged 16 to 64 can get. This is the benefit cap. How much you receive for certain benefits may go down to make sure the total you get is not more than the cap amount.

Benefit Cap	Inside Greater London	Outside Greater London
If you are in a couple, whether your children live with you or not	£442.31 per week (£23,000 a year)	£384.62 per week (£20,000 a year)
If you are single and your children live with you	£442.31 per week (£23,000 a year)	£384.62 per week (£20,000 a year)
If you're single and you don't have children, or your children don't live with you	£296.35 per week (£15,410 a year)	£257.69 per week (£13,400 a year)

The benefit cap also depends on where you live in the UK. There is a benefit cap calculator on gov.uk, which will show how the cap could affect you.

Benefits affected by the cap – applies to the total amount people in your household (you, your partner and any children living with you) get from the following benefits:

• Bereavement Allowance	• Child Benefit	• Child Tax Credit	• Employment and Support Allowance
• Housing Benefit	• Incapacity Benefit	• Income Support	• Jobseeker's Allowance
• Maternity Allowance	• Severe Disablement Allowance	• Widowed Parents' Allowance	• Universal Credit

The cap does not affect you if you or your partner work, and either of the following apply:

- you or your partner are eligible for Working Tax Credit
- you or your partner get Universal Credit, and your household income is more than £430 a month after tax and National Insurance

HOUSING BENEFIT

Housing Benefit can pay for part or all of your rent. How much you get depends on your income and circumstances. You can apply for Housing Benefit whether you are unemployed or working.

You may also be able to get help with your rent if your benefits stop.

Housing Benefit cannot be paid for heating, hot water, energy, or food – if you need help, use www.gov.uk/benefits-calculators to see what else you might be entitled to. You may get help with all or part of your rent. There is no set amount of Housing Benefit and what you get will depend on whether you rent privately or from a council.

Eligibility

You may get Housing Benefit if:

- you pay rent
- you are on a low income or claiming benefits
- your savings are below a certain level – usually £16,000

You can apply if you are employed or unemployed, but if you live with a partner, only one of you can get Housing Benefit.

If you are single and under 35, you can only get Housing Benefit for bed-sit accommodation or a single room in shared accommodation.

Who is not Eligible?

Usually you will not get Housing Benefit if:

- your savings are over £16,000 – unless you get Guarantee credit of Pension Credit
- you live in the home of a close relative
- you're a full-time student – unless you're disabled or have children
- you're residing in the UK as an European Economic Area jobseeker
- you're an asylum seeker or sponsored to be in the UK
- you're subject to immigration control and your granted leave states that you can't claim public funds

You cannot get Housing Benefit and Universal Credit at the same time, unless you are in certain kinds of supported housing.

UNIVERSAL CREDIT

You may be able to claim Universal Credit if you are on a low income or out of work. You do not need to do anything if you are already claiming other benefits.

If you are claiming other benefits, Universal Credit will replace the following:

- income-based Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- income-related Employment and Support Allowance
- Income Support

If you are already claiming benefits, your local Jobcentre Plus or Tax Credits office will tell you when you have to move to Universal Credit. Once you've claimed Universal Credit, any benefits that it replaces will stop, and you will start getting Universal Credit instead.

Universal Credit may include money towards your housing costs. You'll have to arrange with your landlord to start paying your own rent, if you don't do this already.

Find out details of your rent from your landlord, for example:

- how much the rent is and how you need to pay it
- if you need to pay any service charges or bills, for example gas and electricity

Talk to your landlord or Jobcentre Plus work coach if you think you will have problems paying your own rent.

What you will get

The amount of Universal Credit you can get depends on your circumstances and income.

Your Universal Credit payment is made up of a basic 'standard allowance' and any extra amounts that apply to you.

Your circumstances	Monthly standard allowance
Single and under 25	£251.77
Single, 25 and over	£317.82
A couple, both under 25	£395.20
A couple, with either aged 25 or over	£498.89

Extra amounts

You may get more money on top of your standard allowance if you are eligible.

How much you will get	Extra monthly amount
First child	£277.08
Second and other children	£231.67 per child
Need help with childcare costs	85% of costs: up to £646.35 for one child £1,108.04 for two or more
Having a disabled or severely disabled child	£357.78 to £645
If you are disabled or have a health condition	£126.11 to £315.60
Caring for a disabled person	£150.39

Work allowance – your Universal Credit payment will reduce gradually as you earn more. For every £1 you earn your Universal Credit payment will be reduced by 65p. You can earn a certain amount before your Universal Credit is reduced, dependent upon an individual's circumstance.



FIND THE PERFECT HOME!

THE CHARIOTS

Olympic Park Road, Off Icknield Way, Andover, Hampshire, SP11 6RY
2, 3, 4 & 5 bedroom homes
Call: 01264 310728

KINGFISHER GRANGE

COMING SOON! – Hamble Lane, Bursledon, Southampton, Hampshire, SO31 8DQ
2, 3, 4 & 5 bedroom homes
Call: 02382 025171

STRAWBERRY FIELDS

Lockwood Road, Locks Heath, Southampton, Hampshire, SO31 6GD
1, 2, 3 & 4 bedroom homes from £208,000
Call: 01489 664419

WELLINGTON PARK

Darnel Road, Waterloo, Hampshire, PO7 7FQ
2, 3 & 4 bedroom homes
Call: 02392 008053

ALVER VILLAGE

Grange Road, Rowner, Gosport, Hampshire, PO13 8AP
1 & 2 bedroom apartments from £118,000
Call: 02392 008274

FORCES HELP TO BUY*

Along with the Government Help to Buy scheme you can also benefit from the Forces Help to Buy scheme, which allows regular personnel to borrow up to 50% of their annual salary, to a maximum of £25,000. You can put it towards your deposit, or use it to help cover your fees.

ARMED FORCES DISCOUNT*

With Taylor Wimpey's Armed Forces Discount, you could enjoy a discount of up to £500 for every £25,000 you spend on your new home. For example, on a £200,000 home you could get a £4,000 discount. You will just need to provide proof of your membership to the Armed Forces to us.

Terms and conditions apply. Artist's impression of typical Taylor Wimpey street scenes. Map is not to scale. 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 service men and women 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. Armed Forces Discount – This offer is subject to status and is only available on selected developments and properties. It is not offered with any other promotion unless by special arrangement by us. Only one entitlement may be used in the purchase of a property. Maximum entitlement is £5,000. No cash alternative. Payable upon legal completion. Assumes that the Armed Forces Discount is given. March 2017.





MOD REFERRAL SCHEME



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

Of the many options available, the MoD Referral Scheme has been setup to assist Service Leavers who cannot afford to get on the property ladder or privately rent. It is recognised that some Service Leavers have difficulty in accessing social and affordable housing, so through this scheme, charitable housing providers offer where they can, properties to support those who would otherwise have problems. In 2016 to end October, of all the eligible applicants, 25% have been housed by the JSHAO through the MoD Referral Scheme.

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

Applications – All applications should be sent to the JSHAO Referrals mailbox (RC-AWS-JSHAO-BSW2@mod.uk) and must be accompanied by evidence of the date on which you are required to leave your Service accommodation. Acceptable evidence is:

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'. These are provided by DIO within 6 months of discharge
- SLA occupants – a copy of the MoD Form I 166 available from your Unit Admin or Welfare office.
- Overseas applicants – 'Certificate of Cessation' available from the Station Staff Officer
- Applicants following marital/civil separation – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'

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

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

JSHAO, Floor 2, Zone 2, Montgomery House, Queens Avenue, Aldershot, Hampshire, GU11 2JN
Telephone: (Civ) 01252 787574 (Mil) 94222 7574

General Enquiries Email: RC-AWS-JSHAO-0Mailbox@mod.uk
Internet: <https://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao>



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

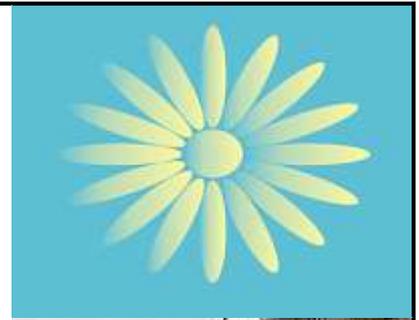


The Services Cotswold Centre

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

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

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



Home



THE ARMY WELFARE SERVICE COMMUNITY SUPPORT

Source: HQ Army Welfare Service

The purpose of AWS Community Support work is to promote a sense of community and contribute to the positive experience of being part of the armed forces community. The team supports the resilience of the Serving person, families, children and young people, which is particularly important during periods of operational deployment and extended training periods. With the help of a dedicated team of volunteers Community Support organise and deliver a range of activities, clubs, groups, events, training and initiatives in the community.

Whether you live at a Unit or whether you live in your own home, you have access to whole range of activities and things to do. It is important to stay connected and know what is going on locally where you live and what is going on at a local Unit. (HIVE can help you do that.)

The running of Community Centre's, Youth Centres, groups, clubs and community projects keep the Community Support team and community



members busy throughout the year. There are also a range of fun activities and residential experiences for children and young people planned for school holidays. Community Support staff also connect with a number of groups, agencies, schools and organisation's within the local area to access local services, support local groups, share resources and promote a better understanding of the armed forces community.

With a lot going on, help is needed and teams of volunteers support the Community Support staff. There is something to do for everyone and even a small amount of spare time goes a long way in a community wherever you live. There are people in every community organising all sorts of things. From a book club; running a craft workshop; a Pilate's class; a fishing group; a choir; a 5 side football team; a walking group; a cake baking group; a messy play session; a coffee morning; 'Deployed Sunday Lunch Club' to



even volunteering to train as a Youth Worker to support teenagers in their youth club, drop in or project. The opportunities are endless.

The Community Support staff are professionally trained in youth work, and informal education and take the lead on understanding community need; talking to people about what they want is at the centre of what the team does. Community Support teams are also the place to go for training in many useful life skills from parenting classes to first aid to food hygiene and for help in 'how to plan and organise a group'.

Wherever you live, whatever hobby you have, whatever issue concerns you most there is someone or a group to get to know.

For more information email: RC-AWS-HQ-0mailbox@mod.uk or contact your local AWS HIVE for more information. Access to the HIVE is via this e-link Army HIVE, which can be found on www.army.mod.uk – Welfare and Support.



RIFT

Deploy your forces effectively.
Let RIFT secure your tax refund.

Supporting

ABF
THE SOLDIERS'
CHARITY



RIFTrefunds.co.uk/MOD
Call us on **01233 628648**

Image by: Cpl Russ Nolan RLC © Crown Copyright 2016.

Finances in order? Put them right with a £2,500 tax refund.



You could be missing out on £600-£800 per year for the last four years if you haven't claimed a tax refund yet for money spent on travel, meals and other work expenses.

Driving your own vehicle or taking public transport for work while on temporary postings (under 24 months) means the odds are good that you're owed money and you can claim for the last 4 years. You can even claim a refund if you already receive HDT or GYH allowances.

Trusted by the MOD to claim refunds for the Armed Forces, we've put £41m back in the pockets of soldiers, service-leavers and their families. We're the only tax refund company to have been awarded the Institute of Customer Service "ServiceMark" for outstanding customer service so give us a call today and see how we could help you.

There's about £80m in overpaid tax waiting to be claimed back from HMRC. That means thousands of service men and women should be in line for a major boost to their finances – but it doesn't happen automatically, you do have to make some noise to get it. As we move into spring and the new tax year, it's a good time to be making sure your finances are nice and tidy. For military personnel, that means:

- **Adding up all the travel made to temporary postings (under 24 months).**
- **Gathering all your monthly payslips, or downloading them from the JPAC website.**
- **Collecting any other supporting documents. Records like MOT certificates, P60s and P45s are all helpful.**

- **Making sure you've got a record of other expenses incurred in the course of your work.**
- **If you're renting out a room, or a property, of your own keeping records of all income and expenditure related to it.**

It's also worth remembering that, while travel costs tend to account for the biggest part of most military refunds claims, they're not all you're entitled to. When you're keeping information for your claims remember to keep a record of anything you've spent on things like food and accommodation while travelling on Armed Forces business. If you've got receipts for Mess Dress, grab those as well.

They're all useful in getting your money back from the taxman.

We're proud to support the Armed Forces in their work, and have the tax refund terrain fully scouted.

- **It costs nothing to find out what you're owed.**
- **No refund, no fee.**
- **RIFT Guarantee means the money you get back is yours to keep, (T&Cs apply).**

**Average first refund is £2,500.
Get yourself a tidy sum today.**

Call RIFT today.

RIFTrefunds.co.uk/MOD
Call us on **01233 628648**



Social Housing In

LOCAL AUTHORITIES

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

REGISTERED PROVIDER NAME	REG ADDR PHONE	WEB ADDRESS
Aberdeen City Council	01224 522 000	www.aberdeencity.gov.uk
Aberdeenshire Council	0845 608 1207	www.aberdeenshire.gov.uk
Angus Council	08452 777 778	www.angus.gov.uk
Argyll & Bute Council	01546 602 127	www.argyll-bute.gov.uk
City of Edinburgh Council	0131 200 2000	www.edinburgh.gov.uk
City of Glasgow	0141 287 2000	www.glasgow.gov.uk
Clackmannanshire Council	01259 450 000	www.clacks.gov.uk
Comhairlean Eilean Siar (Western Isles Council)	01851 703 773	www.w-isles.gov.uk
Denbighshire Council	01824 706 000	www.denbighshire.gov.uk
Dumfries and Galloway Council	030 33 33 3000	www.dumgal.gov.uk
East Dunbartonshire Council	0845 045 4510	www.eastdunbarton.gov.uk
Dundee City Council	01382 434000	www.dundee.gov.uk
East Ayrshire Council	01563 576 000	www.east-ayrshire.gov.uk
East Lothian Council	01620 827 827	www.eastlothian.gov.uk
East Renfrewshire Council	0141 577 3001	www.eastrenfrewshire.gov.uk
Falkirk Council	01324 506 070	www.falkirk.gov.uk
Fife Council	08451 55 00 00	www.fife.gov.uk
Highland Council	0845 129 7777	www.highland.gov.uk
Inverclyde Council	01475 71 71 71	www.inverclyde.gov.uk
Midlothian Council	0131 2707 500	www.midlothian.gov.uk
Moray Council	01343 543 451	www.moray.gov.uk
North Ayrshire Council	0845 603 0590	www.north-ayrshire.gov.uk
North Lanarkshire Council	01698 403 200	www.northlan.gov.uk
Orkney Islands Council	01865 249 811	www.orkney.gov.uk
Perth and Kinross Council	01738 475 000	www.pkc.gov.uk
Renfrewshire Council	0141 842 5000	www.renfrewshire.gov.uk
Scottish Borders Council	01835 824 000	www.scotborders.gov.uk
Shetland Islands Council	01595 693 535	www.shetland.gov.uk
South Ayrshire Council	01292 612 000	www.south-ayrshire.gov.uk
South Lanarkshire Council	01698 454 444	www.southlanarkshire.gov.uk
Stirling Council	0845 277 7000	www.stirling.gov.uk
West Dunbartonshire Council	01389 737 000	www.west-dunbarton.gov.uk
West Lothian Council	01506 775 000	www.westlothian.gov.uk

SCOTLAND

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

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

A list of Housing Associations in Scotland is available at: www.scottishhousingregulator.gov.uk You are able to search by local authority area or by individual name. It will provide the website address for each Housing Association and contact details.

Shelter Scotland also has a fact sheet on this type of renting at: www.scotland.shelter.org.uk/get_advice/.





Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Blaenau Gwent County Borough	01495 350555	www.blaenau-gwent.gov.uk
Bridgend County Borough Council	01656 643643	www.bridgend.gov.uk
Caerphilly County Borough Council	01443 815588	www.caerphilly.gov.uk
Cardiff Council	029 2087 2000	www.cardiff.gov.uk
Carmarthenshire County Council	01267 234567	www.carmarthenshire.gov.uk
Ceredigion County Council	01545 570881	www.ceredigion.gov.uk
City & County of Swansea	01792 636000	www.swansea.gov.uk
Conwy County Borough Council	0492 574000	www.conwy.gov.uk
Flintshire County Council	01352 752121	www.flintshire.gov.uk
Gwynedd Council	01286 685100	www.gwynedd.gov.uk
Isle of Anglesey Council	01248 750057	www.anglesey.gov.uk
Merthyr Tydfil Council	01685 725000	www.merthyr.gov.uk
Monmouthshire Council	01633 644644	www.monmouthshire.gov.uk
Neath Port Talbot Council	01639 763333	www.neath-porttalbot.gov.uk
Newport Council	01633 656656	www.newport.gov.uk
Pembrokeshire	01437 764551	www.pembrokeshire.gov.uk
Powys County Council	01597 826000	www.powys.gov.uk
Rhondda Cynon Taf County Borough Council	01443 424000	www.rhondda-cynon-taf.gov.uk
Torfaen County Borough	01495 762200	www.torfaen.gov.uk
Vale of Glamorgan	01446 700111	www.valeofglamorgan.gov.uk
Wrexham County Borough Council	01978 292000	www.wrexham.gov.uk

WALES

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

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

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

WALES

NAME

Mid Wales

Wales & West

Coastal Housing Group

Hafod Housing

Bro Myrddin Housing Association

Newydd Housing Association

Cantref Housing Association

Cardiff Community

TEL

0300 111 3030

0800 052 2526

01792 479200

0800 024 8968

0800 316 9602

0303 040 1998

01239 712000

0292 046 8490

COUNTIES COVERED

Powys, Ceredigion, Shropshire

Wales

Wales

South East Wales

Carmarthenshire

Mid & South Wales

North Carmarthenshire; North Pembrokeshire;

Ceredigion; Powys

Cardiff



Housing In

LOCAL AUTHORITIES

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

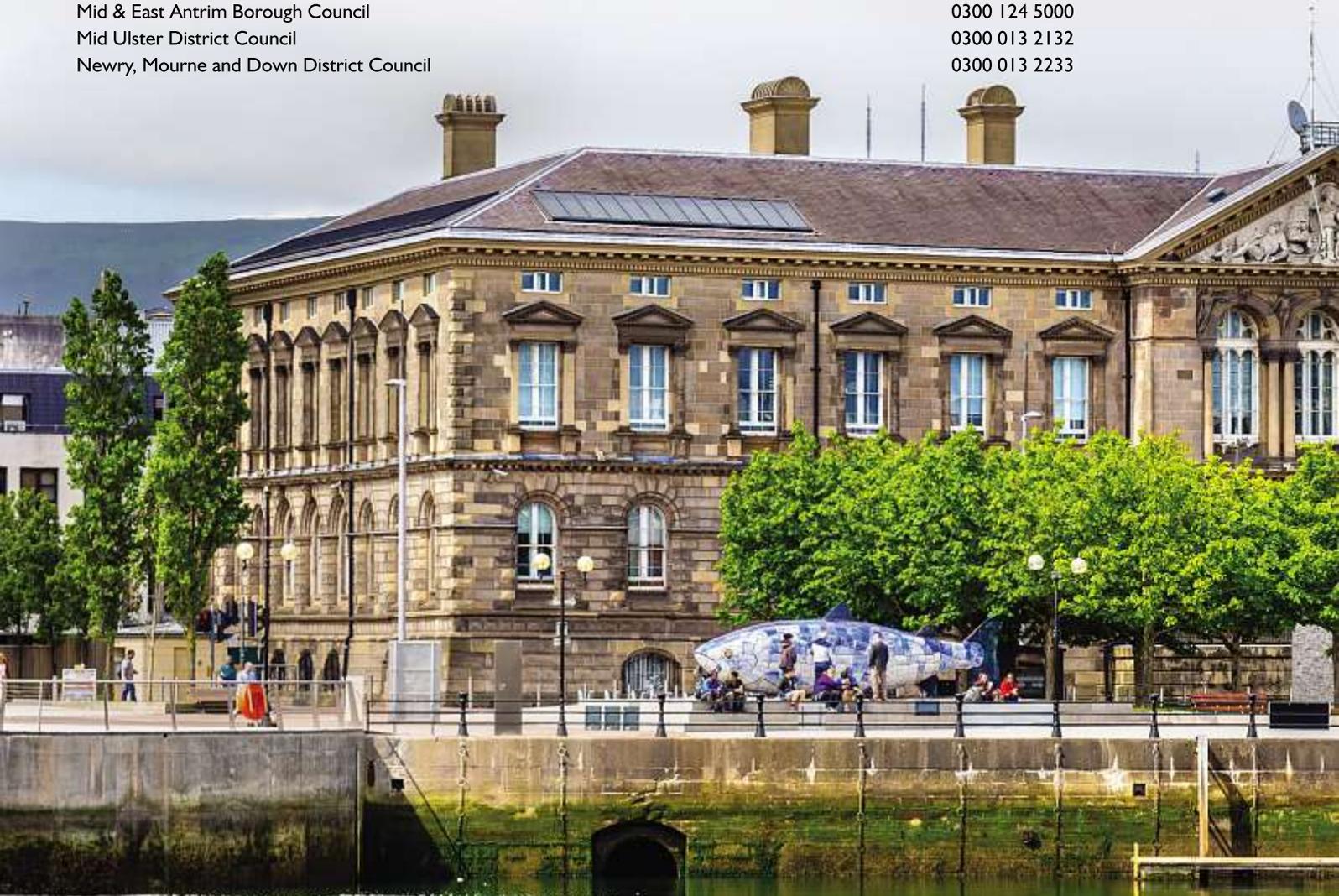
If you are considering applying for Local Authority housing you can also do this through: www.gov.uk – Apply for Social Housing

REGISTERED PROVIDER NAME

Antrim and Newtownabbey Borough Council
Ards and North Down Borough Council
Armagh City, Banbridge and Craigavon Borough Council
Belfast City Council
Causeway Coast and Glens District Council
Derry City and Strabane District Council
Fermanagh and Omagh District Council
Lisburn and Castlereagh City Council
Mid & East Antrim Borough Council
Mid Ulster District Council
Newry, Mourne and Down District Council

GENERAL ENQUIRIES

028 9446 3113
0300 013 3333
0300 0300 900
028 9032 0202
028 7034 7034
028 7125 3253
0300 303 1777
028 9250 9250
0300 124 5000
0300 013 2132
0300 013 2233



NORTHERN IRELAND

HOUSING ASSOCIATIONS AND OTHER CHARITABLE HOUSING PROVIDERS

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

The details for local registered housing Associations in Northern Ireland can be found at www.nidirect.gov.uk/housing-associations-contact of which there are currently 25 associations.

THE NORTHERN IRELAND FEDERATION OF HOUSING ASSOCIATIONS

Alternatively the Northern Ireland Federation of Housing Associations purpose is to promote housing associations in Northern Ireland and speak authoritatively on their behalf. The contact details are www.nifha.org

The NIFHA housing association membership directory can be found at: www.nifha.org/membership/hamembers/



HOUSING prices

AVERAGE UK PROPERTY PRICES PAID AS AT JAN 17

Scotland	£185,344
Northern Ireland	£139,708
The North	£187,683
Yorkshire and the Humber	£173,362
The North West	£190,005
The West Midlands	£220,993
The East Midlands	£2019,183
Wales	£146,172
The South West	£297,054
The South East	£267,151
East of England	£270,741
Greater London	£474,736

AVERAGE UK MONTHLY RENT AS AT JAN 2017

Scotland	£610
Northern Ireland	£592
The North	£524
Yorkshire and the Humber	£620
The North West	£678
The West Midlands	£662
The East Midlands	£596
Wales	£604
The South West	£786
The South East	£1,009
East of England	£901
Greater London	£1,521



Source:
www.lloydsbankinggroup.com



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2 **Help to Buy Equity*** – get a Government equity loan of **20%** of your new home's price and pay **just a 5% deposit!**

3 **Forces Help to Buy*** – borrow up to **50%** of your annual salary, to a maximum of **£25,000**. This can be used towards the deposit and other costs!

It's the **winning combination** to unlock the door to your **dream home!**

Bovis Homes has developments **throughout England**, including a number that are **close to major military bases**, where we have a range of homes from **2 to 6 bedroom properties** in attractive locations.

For further information about the schemes and where we are building, please go to – bovishomes.co.uk

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'


**BOVIS
HOMES**

bovishomes.co.uk

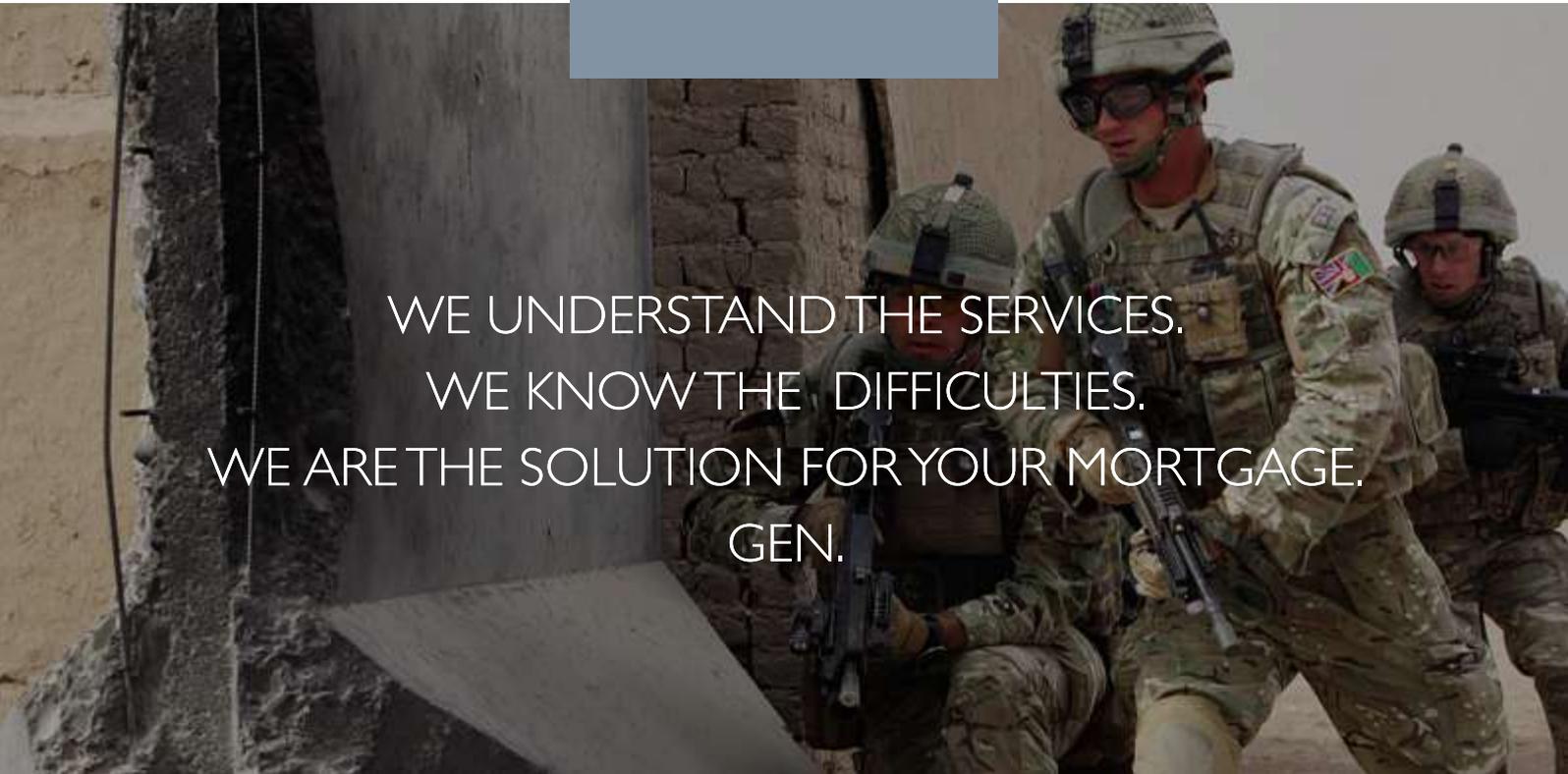

**ARMED FORCES
COVENANT**

*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. 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.



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