

housing

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

HOME
A PLACE TO LIVE **NOT**
JUST SLEEP



featured |

Housing Briefs 2017
Your Conveyancing Hub
Veterans Gateway

JSHAO works
in support of



**ARMED FORCES
COVENANT**

This
Summer
relax in a new
Larkfleet Home!

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



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



New homes in
Cambridgeshire,
Lincolnshire,
Northamptonshire
and Rutland

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

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

www.larkfleethomes.co.uk

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

LarkfleetHomes

Welcome to the Summer Edition of Housing Matters!

I hope that by the time you receive this magazine, the sunshine and warmth will be upon us, with summer in full swing!

Our housing briefs are well underway, and we have already completed 33. The disappointing bit is that the total number of Service Personnel and family members attending only amount to approx. 1200 to date. **REMEMBER** these briefs are not just for those on Resettlement – it is more important than ever to understand your options as early on in your career as possible – so that you can start planning! JSHAO will begin in Jun/Jul to build up the programme for 2018, so please persuade your SSO, CO, OiC et al to sponsor a housing brief.

In this edition, our articles include the cost of living in civvy street, understanding finance, a week in the life of a JSHAO Housing Officer, the Veterans Gateway, information about the RAF Charitable Trust and an update about the fact that broadband cancellation fees are being waived for Armed Forces upon posting if the current provider is not available!

You can also read about the useful tools on MoneyForce – for planning and budgeting, etc. and an exciting new development in conjunction with Your Mortgage Hub to provide a one-stop shop 'Your Conveyancing Hub'. Caroline Hall, one of our SIAP Independent Financial Advisers will explain.

Caroline has also offered to run a 'Mortgage Blog' where readers will be able to email her with questions, which will then be published with answers for all to read!

Information about the MOD Referrals, and Local Authority and Housing Associations in the Yorkshire and Humberside, North West and North East is also in this edition.

Finally, we have included an article about the Army HIVE, which also includes the relevant contacts for the RAF and Navy and the service they provide for Service Personnel and their families.

Alison Shimmens, Head JSHAO

contents

- 5 Civilian Housing Briefs 2017
- 6 A week in the life of a HAO
- 9 Average Cost of Living in Civvy Street
- 10 Broadband Cancellation Fees
- 12 Army HIVE
- 17 MoneyForce
- 19 Universal Credit Money Manager Tool
- 20 The RAF Charitable Trust
- 23 Veterans' Gateway
- 24 Your Conveyancing Hub
- 25 Your Question Hub
- 28 Social Housing in Yorkshire & Humberside, North West & North East of England
- 34 House Prices vs Rental Costs
- 34 MoD Referral Scheme

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



General Enquiries:

Civ: 01252 787574 Mil: 94222 7574

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

Past issues of Housing Matters Magazine:

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

MOD Referrals:

Civ: 01252 787635 Mil: 94222 7635

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

Tel: Mil: 94222 xxxx Civ: 01252 78xxxx

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



Published for The Joint Service Housing Advice Office by Method Publishing, Golspie, Sutherland, Scotland KW10 6TG
Telephone (01408) 633871
email: admin@methodpublishing.co.uk to whom all enquiries regarding advertising should be addressed.

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

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

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

Housing Brief at South Cerney on 9 May 17

Pictures provided courtesy of Capt BJM Hook MBE, Unit Welfare Officer, 29 Regt RLC, Duke of Gloucester Barracks, South Cerney



Lou Sherwood (JSHAO) and Ros Thomson (SIIAP IFA) providing advice.



In total 145 personnel attended the presentation, which was a great turn out and well received – JSHAO have been invited back again early 2018.



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

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

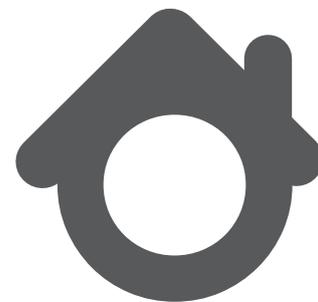
All SIIAP companies are authorised and regulated by the Financial Conduct Authority (FCA) and adhere to a strict ‘Code of Conduct’. Companies regularly demonstrate their willingness to provide the highest levels of advice, service and support.

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

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

CIVILIAN Housing

BRIEFS 2017



Joint Service Housing Advice Office

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

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”

A WEEK IN THE LIFE OF A

HOUSING ADVICE OFFICER

Louise Sherwood, Housing Advice Officer
Joint Service Housing Advice Office (JSHAO)



I've been with the JSHAO since Jun 16 and wanted to give you just a taste of my travels and what it's like. After working in the Civil Service since 2002, firstly in Personnel then Business Support, I finally decided last year I wanted a different challenge. Here's just a week in my world.....

Sunday – “Don't forget to pack your suitcase love”. Oh man!!! I forgot about that!!!! I'm flying to Scotland tomorrow and I've got to remember to pack everything I need for four days. So after I dig out my “flight attendant” rolling suitcase and rucksack, I go down the normal checklist...

- Clothes...✓, shoes...✓, toiletries...✓, towel...✓ (don't want to forget that one again. Not good getting out of the shower in the mess and realising you forgot to pack it), phone charger...✓ as you never realise how much battery you use until you're almost 600 miles away from home!

Monday – Gatwick here I come!! Through security (after a bag search because I forgot to take my toiletries out!!) and I can finally relax and do the obligatory facebook check in. I just love watching all the people walking past and wondering where they're going. Something about the smell of the fragrance from the Duty Free mixed with the chattering of hundreds of people going about their business fills me with excitement. Oh that's my flight boarding!!!! I scramble to pick up my things and desperately try to remember where my gate is. Finally get there and.....my passport is right at the bottom of my bag. I'm on the plane, belted in and we're off.

All I can say is Inverness airport is a lot smaller than Gatwick!! Time to pick up the hire car and after a quick drive I settle down into the Mess for the evening. Strolling down for dinner I grab a quick drink and find everyone's out the back watching the starter of freshly hand-picked Scallops slowly cook on a bbq and after the main course of pork belly and veg served by stewards I feel really spoilt!! After some nice conversation and the normal, “So are you here for long?” it's been a long day so I'm all tucked up in bed ready for tomorrow.

Tuesday – It's 07:00 and I'm up and ready for breakfast (and by that I mean a cup of coffee because I mean really....who eats at that time of day?!). In the car again and off to the briefing venue raring to share my housing knowledge. I find the briefing room and set up, all the time secretly hoping that DII and MOSS are going to play ball – which believe you me is not always the case. Ta da!! We're expecting quite a few so the usual nervous excitement returns when the Service Personnel and their families start walking through the doors of the briefing room. Five minutes later the Financial Advisor arrives, and with that we're off and running.

“Good morning! I'm Louise Sherwood and I'm the Housing Advice Officer from the JSHAO”

All the nerves and fear go away as I realise (for the 3 millionth time) that people are actually interested in what I'm talking about. I tell them all about their civilian housing options including FHTB, Government Help to Buy Schemes, Rental and Social Housing and the Financial Advisor talks in depth about mortgages and the house purchase process. I'm really pleased because people are asking questions and showing interest, and afterwards many stay behind to ask us more questions, and thank us both for a really interesting presentation. I take a quick break and finally have a chance to look at the feedback questionnaires. There's a real sense of satisfaction when I see “Really good presentation”, “Wish I'd known about this earlier”, “Really interesting” and especially when I see that someone may change their plans about their housing because I've told them something they didn't know!!

A quick bite to eat in the NAAFI and I'm on the road again to Edinburgh. After about an hour's driving, and the work's Satnav having a meltdown because it doesn't like the Highlands (it can't cope with closed roads apparently) and a few thoughts of “I'm never getting out of here, and I really wish I'd put a blanket and a drink in the car” I'm driving through the Cairngorms.



(not a bad view on your way to work and yes I really did take this photo).



The Cairngorms.

Three and a half hours later I'm in Edinburgh and arrive at my hotel and home for the next two days. It looks like a castle!! And before you ask – there was no room at the Mess!

The next two days are a blur of visiting offices, briefing, talking to new people, making new friends and spreading the word about the civilian housing options available to Service Personnel.

Thursday – Final briefing done and I'm back to the airport to drop off the car, through security again (no bag search this time – go me!!) and sit down to wonder where the last four days have gone.

By the time I land back at Gatwick it's dark, I'm on the train home and at 21:00 I walk through my front door and slump onto the sofa. It's been a long old week but do you know what.....I LOVED IT. Yes I've been away from home but I've travelled to places I've never been, I've met loads of new people and made new contacts. I've finally got over my fear of flying and I can't wait to do it all over again!!!!

JSHAO schedule over 60 briefs a year at units all over the UK, BFG & Cyprus (and I'm even going to SHAPE). All Service Personnel and their families are welcome, at **whatever point in their career**, and even if you think you know everything about housing....come anyway. You never know. Spread the word!!

If you think you would like to come to a brief just get in touch..... my bags are already packed for the next trip ☺



Authorised and regulated by the Financial Conduct Authority

PEARSON

INDEPENDENT ADVISERS

EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

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

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



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

Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd

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



Military Mortgage and Protection Specialists

SIIAP APPROVED

Specialists in Forces Help to Buy

Offices at M.O.D. St Athan

Ring Paul on 07506 704109,

Or Office 01656 865495

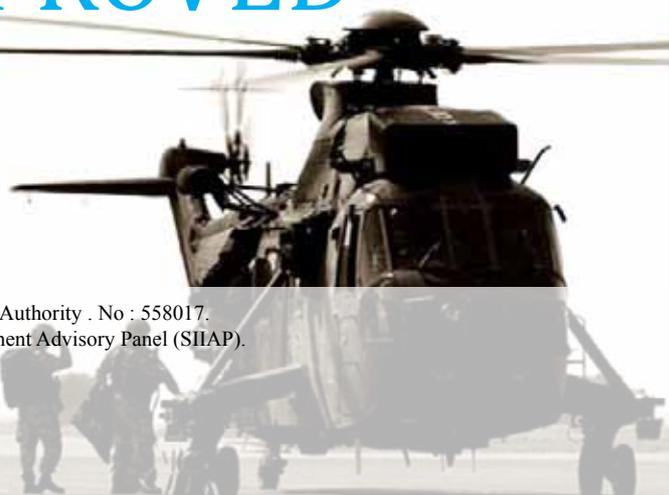
Lexion Financial Services Ltd is authorised and regulated by the Financial Conduct Authority . No : 558017.
Lexion Financial Services Ltd is also a member of the Services Insurance & Investment Advisory Panel (SIIAP).
Registered in England and Wales at the address below. Reg no : 4575252.

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

Tel : 01656 865495 Fax : 01656 865407

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

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



Average Cost of Living in CIVVY STREET

source: statistical data from Money Advice Service

We all know that moving out of home and living independently means taking responsibility for the costs of everyday living, but what exactly are those costs? Ask yourself the same question when you leave Service Accommodation!

The following examples are the average costs that you will have to pay for yourself....

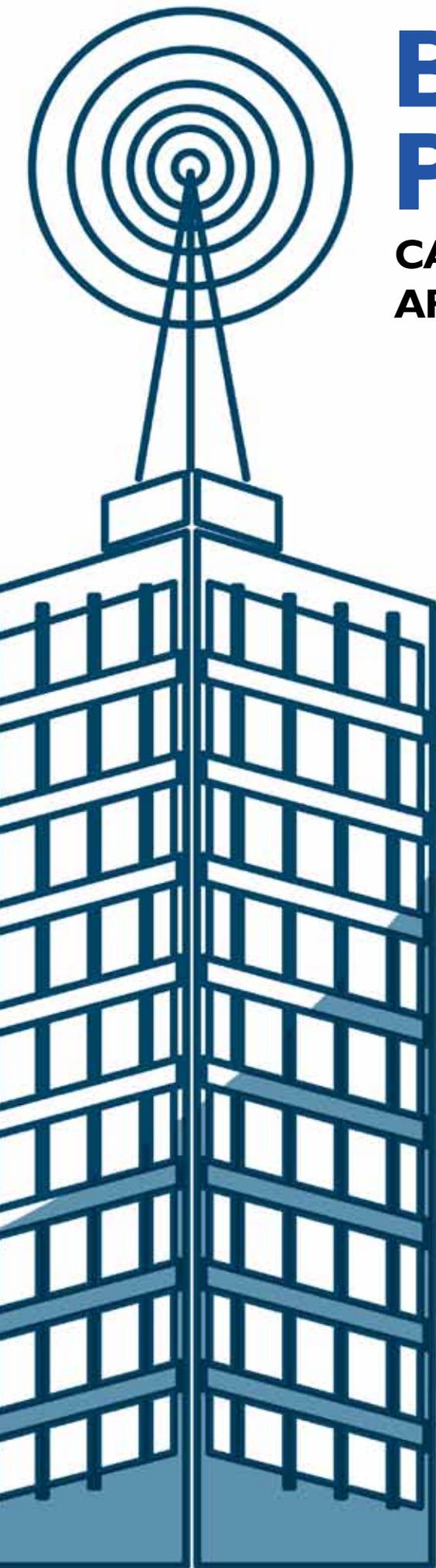
Yearly Cost of Living

Living Expense	Yearly Average Household Cost	Things to think about
Accommodation	£8,028	We all need a safe and secure place to live. How much that costs depends on many things, such as the type of housing, where in the country it is, whether you're renting or paying a mortgage, and whether you're sharing the cost. In places where many people want to live, such as big cities, the cost of accommodation can be far higher than just a few miles further away.
Food	3,072	It's all too easy to buy the food you need when you need it, often every day. Although it might seem more expensive at the time, it often works out cheaper to do a weekly shop. This way you can set yourself a weekly budget and stick to it. While all the major supermarkets have offers and discounts, make sure you actually need the things you buy before you end up spending more than you need, or wasting food. You could also try buying supermarket own-brand or basic ranges, which can be far cheaper than branded products.
Gas	£804	Utilities are made up of gas, electric and water. The cost of your water services doesn't change much from one company to the next, but gas and electricity prices do, so make sure you shop around for the best deals. Each gas and electricity company offers a range of tariffs, just like with mobile phones, so spend some time making sure you're on the best tariff for you. Switching supplier is easy and can help you make some big savings.
Electricity	£540	
Water	£384	
Running a car	£5,112	Road tax, insurance, fuel, maintenance, depreciation, breakdown cover
TV, Phone & Broadband	£240	TV Licence (£145) with Freeview only, Phone & Broadband (£20-40 pcm)
Total	£18,180	

Although some of the costs in the table above will be familiar to the Service Person, the civilian accommodation costs perhaps will not Compare the above civilian accommodation costs to what you pay by way of an entitled Service Accommodation charge rate:

Annual SLA accommodation charge (grade I, Other Ranks)	£912
Annual SFA accommodation charge (Type C, 3-bed semi) Grade I, unfurnished	£3,576

If you want to know more about your civilian housing options, and understanding the finances required to rent or buy, then come to a JSHAO housing brief near you!!



BROADBAND Providers Drop

CANCELLATION FEES FOR ARMED FORCES PERSONNEL

source: Ministry of Defence

Mark Lancaster, Minister for Defence Veterans, Reserves, and Personnel announced in March that armed forces personnel would no longer have to face cancellation fees for their broadband and media packages when posted overseas or to another part of the UK not covered by their current provider.

The commitment from the UK's biggest broadband providers representing 95 per cent of Britain's broadband market came into force immediately, and will benefit tens of thousands of forces households in the UK and abroad.

The change agreed to under the tenets of the Armed Forces Covenant includes BT, EE, Plusnet, Talk Talk and Virgin Media, who have all committed to treating military personnel fairly when cancelling their contracts.

Up until now, members of the armed forces deployed overseas or to different part of the UK not covered by their provider could be forced to pay a cancellation fee. They will no longer have to face this cost and be disadvantaged due to the mobile nature of service life.

The Minister said:

“Our armed forces are sent all over the world and across the country to help keep our country safe and they should never be disadvantaged because of this. The removal of cancellation fees by leading broadband providers is yet another example of the Covenant in action, which is making sure our brave personnel are treated fairly. It's a welcome move and we're looking forward to seeing what more British businesses can do to support our military.”

The Armed Forces Covenant is a promise by the nation ensuring that those who serve or have previously served in the armed forces, and their families, are treated fairly, and not disadvantaged by their service. Delivery partners include businesses and trade bodies, charities and community organisations, local authorities and government departments.



SSAFA FORCESLINE

ssafa | the
Armed Forces
chari

NEED TO TALK?

SSAFA's Forcesline is a free and confidential helpline providing advice and guidance for serving personnel, reserves, veterans and their families. It is completely independent of the chain of command.

FREEPHONE
0800 731 4880

Lines open 9.00 to 17.30 weekdays

Or contact us online ssafa.org.uk/forcesline

Registered charity No. 210760 and SC038056, Established 1885, Job ref: SJ78.0217



The Army HIVE Information Service is part of the Army Welfare Service (AWS), and as with the RAF and Navy equivalent information services, is the MODs appointed focal point and principal provider of relevant and timely information to the Service communities. The HIVE Information Service responds to enquiries from anyone within the Service community. Often misconstrued, enquiries are welcomed from Serving Personnel (Regular and Reserve), dependants, partners, extended families, Veterans and MOD civilians.

The HIVE Information Support Officers (HISOs) who manage the HIVE information centres have a wide range of information available to them. HISOs maintain links with local authorities, Service, and civilian agencies ensuring up to date and pertinent information is passed on. HISOs work closely with Unit Welfare staff and the Chain of Command, often feeding back concerns and issues affecting our Service communities. Paying particular attention to specific welfare trends and often being the first to notice an individual's need, HISOs are also able to confidentially refer to local support agencies. In addition, the HIVE works particularly closely within training establishments, collaborating with the Welfare teams in providing welcome support to the trainees during their extended time away from home.

HISOs hold comprehensive new arrival location overviews, which aim to assist anyone settling into their new location. When the time comes to relocate, HISOs are quick to provide the answers to questions on the next assignment location. This is not limited to assignments within the UK as we also encompass 15 overseas HIVE locations equalling the provision of that in the UK. In addition and in conjunction with Joint Forces Command, we are soon to launch the new iHIVE initiative, which will provide an informative Overseas Location Guide (OLG) to each of those locations a serving person might be assigned to. The aspiration is that this will aid the decision making process prior to application; assisting the serving person and their family to make that all-important and informed decision on whether an assignment is suitable for their needs.



His Majesty, the Sultan of Brunei with Bina Gurung, one of the two Brunei HISOs during an organised welfare visit.



During periods of deployment and in partnership with units, the HIVE can provide deployment packs. The packs offer a variety of information on keeping in touch, access to support services, unit contact details, activities and events, children's activity books and more.

The HIVE Information Service can offer information on (but not limited to) areas such as:

• Location Overview	• Training opportunities
• Events	• Discounts
• Transition	• Deployment
• Education	• Accommodation
• Employment	

Information can also be found on any one of the numerous HIVE Blogs. Accessible anytime and updated regularly, the HIVE Blogs offer a host of information in a practical layout allowing the user and CoC to readily and easily obtain information.

If you require information regarding home purchase in addition to the information that JSHAO is able to provide, please contact your nearest HIVE.

For more information please email: RC-AWS-HQ-0mailbox@mod.uk or to find your nearest Army HIVE and Army HIVE Blog please visit www.army.mod.gov.uk/hives

RNRM Welfare

The Royal Navy also offer the same service with their Information Officers being part of Royal Navy Royal Marines Welfare (RNRMW).

To contact RNRMW Information Support email: rnrmw-io@royalnavymail.mod.uk or visit www.royalnavy.mod.uk/welfare/find-help/welfare-information-support

RAF HIVE

RAF HIVE Information Offices support the Chain of Command and tri-Service community through the provision of up to date and relevant information, providing a comprehensive welfare referral service. RAF HIVE Information Officers are able to provide an extensive range of information to just about anyone.

To contact RAF HIVE visit: www.raf.mod.uk/community/support/raf-hive-information-service or via RAF HIVE Facebook or on Twitter @rafhive



HISO Wimbish attending a Health & Wellbeing fair in Chicksands.



A typical Deployment Brief stand with information.

The Property People

Make your home ownership dream a reality



Do you dream of owning your own home, but house prices are just out of reach? LIFT shared equity could turn your dream to reality.

LIFT 'Open Market' is a Scottish Government shared equity scheme aimed at lower income households, first time buyers, Housing Association and Council tenants as well as Armed Forces personnel. The initiative enables eligible households to purchase a property that is for sale on the open market by providing a grant of between 10% and 40% of the purchase price.

Shared equity means that you will pay for the majority share in the property, using a mortgage and deposit of normally between 60% and 90% of the value. You will own the property outright and the Scottish Government will keep a financial stake in the property so you do not have to fund it all.

As an example; if you can afford a 75% share of a property, the Scottish Government's contribution will make up the remaining 25%.

Make your home ownership dream a reality, contact Highland Residential today for more information or to apply to the scheme.

Visit our website
www.highlandresidential.co.uk

Email us at
LIFT@highlandresidential.co.uk

Call us on **01463 701271**



Highland Residential (Inverness) Limited, a company incorporated under the Companies Acts, registered number SC527445.



RIFT

ROYAL
NAVY



10 minutes of
your time for a
£2500 tax refund
in your pocket?

**Make time to
call us today.**

RIFTrefunds.co.uk/MOD

Call us on **01233 628648**

Keeping the tax man from your door



At RIFT, we understand that no matter where your work takes you, your home is never far from your thoughts. In fact, many of our Armed Forces clients put their tax refunds toward improving or fixing up their properties.

Where you live, and how you travel there, is an important aspect of all MOD tax refund claims, but the rules can be complex and aren't well understood.

There are a lot of myths about what you can and can't claim, and the rules do change from time to time, for example even if you already receive HDT or GYH allowances, you might still be owed money by HMRC. You can claim for up to 4 years, so even if you've missed out before there might still be time to get your refund. It's always worth getting in touch to check. Our specialist Armed Forces refunds team can let you know in just a few minutes if you're owed something right now.

The rules depend on your circumstances. Some people live on base full-time, so probably wouldn't be paying to travel so often. Others are based abroad, meaning larger travel costs to and from UK homes. Whatever your situation, RIFT has experts to work out exactly what you're owed.

As for what to do with the money, that's entirely your choice. Maybe you'll put it toward a deposit on a new home, or make improvements on the one you've got. Some even put their properties to work, doing them up and renting them out.

Of course, RIFT can help you there as well! We've got a specialist team for MOD rental arrangements.

We'll get you set up for Self-Assessment and handle all the paperwork so you can be sure you won't get a fine for missing a deadline, even if you're deployed.

With every MOD refund, we make a donation to ABF The Soldiers' Charity. Often, those donations go toward helping people find homes when they return to civilian life. RIFT is proud to support Armed Forces personnel, making a real difference to their lives, families and homes.

"I phoned up just after New Year. The process was so quick and easy, I had my money at the end of March."

"First thing I did was to book a holiday to Ibiza, but I got enough money to pay off a bit of a loan and it helped me move into a new flat too."

Daryl Campbell, ex-Army

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

FIND THE PERFECT HOME!

THE CHARIOTS
 Olympic Park Road, Off Icknield Way,
 Andover, Hampshire, SP11 6RY
 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 £180,000
 Call: 01489 664419



WELLINGTON PARK
 Darnel Road, Waterlooville, 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 £121,000
 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. July 2017.



GET MONEYFIT WITH MONEYFORCE

sources: GOV.UK & moneyforce.org.uk

MoneyForce is the official MOD channel for money advice for UK Service personnel. The website provides easy online support for Service personnel and their families, to help them make informed financial decisions and plan their finances better, both while they are in service (now embedded within Phase I and Phase II training) and once they leave the Armed Forces.

MoneyForce provides information on:

- managing money: useful information on borrowing, saving, budgeting and spending, as well as planning for the future.
- your career: useful financial information about different stages of your military career, including pay and career structures, allowances, managing finance as you deploy, assignment in the UK or abroad and making plans for when you leave the Service.
- life and family: useful information on managing life's challenges, setting up home, marriage, divorce, children.
- managing crises: useful information and guidance to help people through tough times, including debt and emotional issues, drug and alcohol problems as well as war pensions, compensation and bereavement
- debt: explains your options for getting out of debt and signposts to free, confidential help.
- tools: a budget planner, a car cost calculator, a credit card calculator, a goal saving calculator as well as a home buying tool

to help you make informed decisions and plan for the future; the MoneyFit Challenge takes you through various scenarios and gives you your own tailored action plan at the end.

MoneyForce is specifically designed for the Armed Forces, to give Service personnel and their families useful information and tools in plain English to make informed financial decisions that will have a positive impact on their future.

Why MoneyForce?

Managing your money, saving for the future and being financially secure is important to everyone, but military life brings some specific challenges (mobility, deployment) that can make financial management particularly difficult for some service personnel.

Our armed forces need to be physically fit for duty but they also need to be 'Moneyfit'. Personal finances are the individual's responsibility but money worries can also lead to distraction and under performance at work, as well as welfare problems for families.

Defence has a responsibility to seek to address the disadvantages of service life through the Armed Forces Covenant. It also wishes to encourage sensible personal planning so that personnel remain financially secure throughout their career, when they leave the services, and in order to reduce the likelihood of finances becoming a welfare issue that causes distress, and potentially impacts on their ability to perform.

Whether you want to save for emergencies or invest for the longer term, plan your finances for any eventuality, borrow money in the best possible way or spend money on life's essentials, MoneyForce can help YOU now!

The screenshot shows the MoneyForce website interface. At the top, there is a navigation bar with tabs: Home, Managing Money, Your Career, Life & Family, Managing Crises, Debt, News, and Tools. Below the navigation bar, there is a green banner that says "Get MoneyFit today with our interactive tools". To the right of this banner is a section titled "TOOLS TO HELP YOU GET MONEYFIT". Below this title, there is a paragraph: "If money all seems a bit overwhelming, our interactive planners and calculators can help you take control of your finances so you can focus on your career." Below the paragraph, there are six tool recommendations, each with an icon and a brief description:

- MONEYFIT CHALLENGE**: How MoneyFit are you?
- BUDGET PLANNER**: Wondering where all your pay goes?
- HOMEFINDER**: Looking to buy a property?
- CARBUYER**: Thinking of buying a car?
- GOALSAVER**: Have you set a savings goal?
- CREDIT CARD CALCULATOR**: Got a balance on your card?

At the bottom left of the screenshot, there is a red button that says "Login/Register".

WE'RE ALWAYS ON PARADE!

PROVIDING A UNIQUE SERVICE
TO THE ARMED FORCES



Get your tax refund now, contact us today!

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

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

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

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

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

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

E: info@atkinsandco.com

T: 01934 527888

W: www.atkinsandco.com

Money Manager Tool for **Universal Credit Claimants**

source: www.news.rla.org.uk



An online budgeting tool for people who claim Universal Credit, has been launched by the Department for Work and Pensions. Universal Credit bundles all benefits – including housing – into a single payment, giving claimants greater freedom to control their own finances.

- Private and confidential help and advice.
- Money saving hints and tips.
- Personalised support with lots of practical information.
- Signposts for further help including urgent support or specialised debt advice.

The new system has caused headaches for Landlords, with 25% of those renting to Universal Credit claimants saying their tenants have fallen into arrears according to a recent Residential Landlords Association survey. DWP has been working in collaboration with the Money Advice Service to design and develop a new online Money Manager Tool.

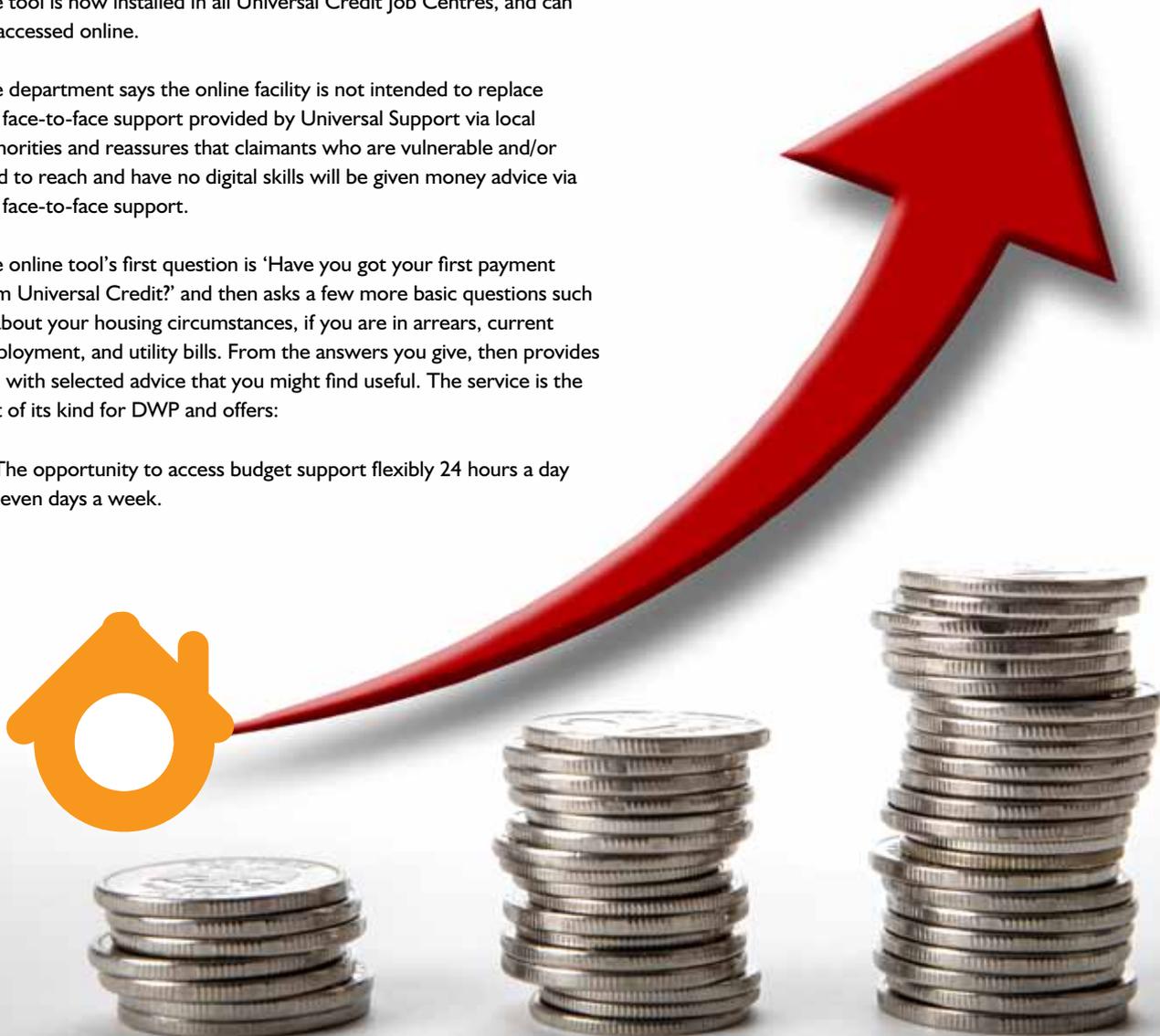
There is no change to the process for Alternative Payment Arrangements, which allow Landlords to apply to have the housing element of the Universal Credit payment paid directly to them.

The tool is now installed in all Universal Credit Job Centres, and can be accessed online.

The department says the online facility is not intended to replace the face-to-face support provided by Universal Support via local authorities and reassures that claimants who are vulnerable and/or hard to reach and have no digital skills will be given money advice via the face-to-face support.

The online tool's first question is 'Have you got your first payment from Universal Credit?' and then asks a few more basic questions such as about your housing circumstances, if you are in arrears, current employment, and utility bills. From the answers you give, then provides you with selected advice that you might find useful. The service is the first of its kind for DWP and offers:

- The opportunity to access budget support flexibly 24 hours a day seven days a week.



ROYAL Charitable AIR FORCE Trust

promote support encourage

source: RAFCT Media & Comms Team

Formed in 2005, the RAF Charitable Trust (RAFCT) is the youngest member of the Royal Air Force family providing Support to RAF personnel, Promoting the RAF, and Encouraging aviation-related education to young people.

The Trust has had a significant and positive impact on the lives of many people, awarding over £4 million towards a wide range of projects and initiatives.

Thanks to the Trust, many young people are being inspired to engage in important STEM (Science, Technology, Engineering and Maths) subjects through a wide variety of initiatives aimed at primary and secondary school children, Air Cadets, Guides and university students.

Further encouragement is given, primarily through the Air Cadet Organisation (ACO), to expose youngsters to the magic of aviation by providing flying opportunities and pilot training.

RAFCT Director, Justine Morton, said: *"Inspiring youngsters and aiding aviation-related education is one of the main objectives of the Trust. Both STEM and our work with the ACO form a huge part of this, creating projects which demonstrate not only the opportunities available in the RAF but also in engineering fields. We hope that our work with young people will inspire them to continue their studies in aviation and science and technology based fields."*

In recognition of the joint efforts of RAFCT and the ACO to inspire and encourage the next generation of aviation minded individuals, the two organisations were awarded with the inaugural Ann Vanderhaeghen Award for Innovation at the 2017 European Airshow Council (EAC) convention.

Not only does the Trust inspire the young but it also provides support to Service personnel to improve their well-being and quality of life, particularly those who are on detachment. This support comes in many forms, from crew room improvements and families' day funding to equipment for clubs, expeditions, training support and hugely popular initiatives such as the Junior Rank Pilot Scholarship Scheme, which is operated through the RAF Flying Clubs' Association.

Grants large and small are making a big difference to the lives of Servicemen and women. This is achieved by the Trust largely thanks to the annual donation made by the charity's trading company 'Enterprises', which organises the annual world famous Royal International Air Tattoo.

It is primarily through this event and the annual RAF in Concert Tour that the Trust is able to deliver the 'Promote' element of its three core objects – Promote, Support, Encourage. In September, there will be further opportunities for the Trust to promote the RAF at the inaugural Scampton Air Show, which takes place at the home of the Red Arrows in Lincolnshire, 14-16 July 2017.



Group Capt Justine Morton OBE (Director of & Secretary to the RAFCT).



By attending events such as the Royal International Air Tattoo, Scampton Airshow and the RAF in Concert Tour people can show their support to the Trust. To find out other way of supporting the charity, please visit <http://www.airtattoo.com/the-trust/support-our-work>.

Any charities or organisations that are part of the RAF Family are invited to apply for grants, which are reviewed on a quarterly basis and can fund a range of projects, such as training, equipment, scholarships and awards or facility improvements.

Justine added: "It's important that we continue to spread the word about the Trust so that as many people as possible are aware of what it does and how it could help them. The greater the awareness, the wider range of grant applications we can expect to receive".

To apply for a grant for your unit or squadron, visit the website: <http://www.airtattoo.com/the-trust/applying-for-grants>

17 yr old Air Cadet Lauren Simms receiving the Royal Air Force Charitable Trust Flying Excellence Award, which is one of the highest individual honours that can be won by an Air Cadet.



The RAF Regiment Rugby Union Corps team kick-started their season with a new kit, sponsored by the Trust.

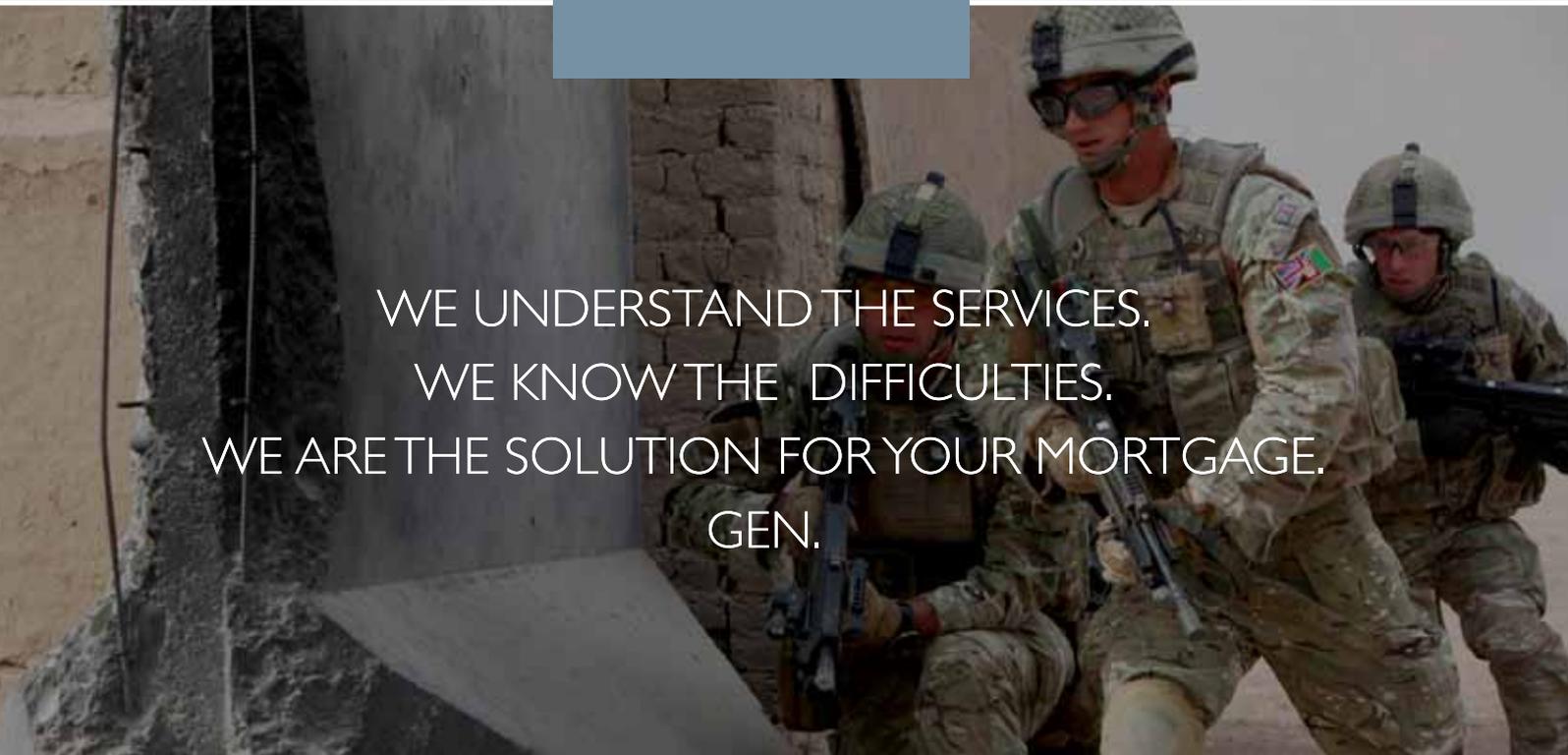


The RAF Charitable Trust granted more than £29,500 to the RAF Microlight Flying Association towards the purchase of a new Eurostar SL Microlight for the RAF Halton Microlight Club.



H

HOLBROOK
PROPERTY FINANCE



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



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

+44 (0)20 8334 6500

holbrookpropertyfinance.co.uk



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

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

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



With a vast network of organisations supporting the Armed Forces community, finding the right one can take some navigating.

We want to make this easier and quicker by being the **first point of contact** for whatever support a veteran and their family needs – **wherever they are, whenever they need it.**

As the gateway to a network of expert partners, from the military and wider charity sector, we can connect people with specialists on a broad range of issues, from a multitude of providers, including housing and finance specialists.

Our **website** has a host of self-help information and contacts for support organisations, while our **phone number** has advisors available 24 hours a day, seven days a week – many of whom are veterans themselves.

Contact us 24 hours a day, seven days a week from the UK or abroad

www.veteransgateway.org.uk

0808 802 1212



Partners



RADCLIFFE & CO
Independent Financial Advisers
Est. 1959

Independent Financial Advice on:-

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



T: **01980 842173**

E: MurrayH@radcliffe-ifa.co.uk
Murray Harding, 17 Station Road, Tidworth
www.radcliffe-ifa.co.uk

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

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

Authorised and Regulated by The Financial Conduct Authority No 125160

Free Initial Legal Advice regarding Housing for all Service Personnel and their families

The JSHAO have facilitated the services of Paul Turnell, who is an experienced solicitor specialising in Real Estate law and had a previous long-standing career in the Royal Air Force.

Paul accompanied JSHAO earlier this year at a Housing Brief, and has agreed to offer free initial legal advice to all Service Personnel and their families regarding any queries they may have on the legalities of the house buying and selling process.

Please email Paul your queries at pturnell@gmail.com

YOUR MORTGAGE HUB would like to introduce you to our sister company

YOUR CONVEYANCING HUB

which has been designed to enable you to access, select and instruct your solicitor with ease and confidence. You can search by location, price or customer service and once you have made your choice you instruct directly from our website and will then receive regular updates directly from your solicitor. We've also included a useful timeline as a guide to show you when to expect each stage to happen right up to completion. In the event the purchase or sale of your property fall through you are protected by a no Legal fee promise.

Remember that not all solicitors are on every lender's approved panel, therefore we have included this as part of our system, and this saves you time and money by getting your instruction right from the start.

YOUR MORTGAGE HUB has been providing Military Personnel with Mortgage Advice for many years and whilst attending Housing Briefs we are often asked if we can recommend a Solicitor. As we cover the whole of the UK, we wanted to be able to ensure that the Solicitor recommended was not only good value for money, but had an excellent level of Customer Service. By selecting a Solicitor via the **FREE** online Comparison Site at **YOUR CONVEYANCING HUB**, you can see the Customer Service rating; this is paramount when you are buying or selling a property to ensure the whole process runs as smoothly as possible. All Solicitors who are on this system have more than a 70% customer feedback rating, and if not maintained they are removed from the panel.

There are over 200 Solicitors and Conveyancers on our panel covering the whole of the UK.

You can use the system to help you calculate what the legal costs will be when deciding to purchase a property, and you can do as many **FREE QUOTES** as you wish, helping you budget for the additional costs such as Stamp Duty and Local Searches. There are no hidden charges and you will receive a fully itemized quote.

Remember you also have a **NO COMPLETION NO LEGAL FEE GUARANTEE**.

This is just another way that **YOUR MORTGAGE HUB** is making your life easier!

So why not visit the website and give it a go....

www.yourconveyancinghub.co.uk

and remember for all your Mortgage Requirements visit

www.yourmortgagehub.co.uk

If you have any questions please contact:

Caroline Hall CeMap CeRER

Director

Mob: 07856 562568

Tel: 01522 880370

Email: caroline@yourmortgagehub.co.uk

Web: www.yourmortgagehub.co.uk





Join in with the conversation...

We'd love to hear from you – so get in touch with your questions.

The highly experienced team at [Your Mortgage Hub](#) are pleased to launch their **BLOG** especially for you. This is a way you can ask the team a question; whether it is about Buying a House or any Mortgage related queries. We will publish your question and our answer in the quarterly publication of Housing Matters. In urgent cases we will respond to you personally and then with your consent we will publish the question and answer for everyone to read, as this is an excellent way of keeping up to date with relevant topics.

If you have an experience that you would like to share, then let us know. It might not require a response from us, but your experiences might help one of your colleagues...

Remember, every question is important and we are looking forward to receiving yours... SO GET BLOGGING

Get in touch via POST / EMAIL / FACEBOOK/ TELEPHONE

And remember for all your Mortgage and Conveyancing requirements...

www.yourmortgagehub.co.uk • www.yourconveyancinghub.co.uk

Just another way Your Mortgage Hub is making your life easier!

Contact details:

Caroline Hall CeMap CeRER

Address: Walnut Cottage, Lincoln LN4 1RJ
Mob: 07856 562568
Tel: 01522 880370 / 0345 544 3499
Email: caroline@yourmortgagehub.co.uk
Web: www.yourmortgagehub.co.uk



Enjoy R&R in a Poppy Pod

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

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

No need to erect or pack up your tent.

Communal hub for sharing experiences.

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

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

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

Contact us to book your pod.

Not for civvies!



www.hants.gov.uk/tilebarn

01590 623160

poppypods@hants.gov.uk

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

Hardwick House joins The Beacon & Mike Jackson House, as being one of a trio of specialist supported housing projects for veterans. It 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.

Referrals to Hardwick House, The Beacon & Mike Jackson House 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



Social Housing In

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Yorkshire and Humberside. 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	REG ADDR PHONE	WEB ADDRESS
Barnsley Borough Council	01226 770770	www.barnsley.gov.uk
Bradford Metropolitan Council	01274 432111	www.bradford.gov.uk
Calderdale	01422 357257	www.calderdale.gov.uk
City of Bradford Metropolitan District Council	01274 432111	www.bradford.gov.uk/bmdc
City of Wakefield Metropolitan District Council	08458 506506	www.wakefield.gov.uk
City of York Council	01904 613161	www.york.gov.uk
Craven Borough Council	01756 700600	www.cravenc.gov.uk
Doncaster Metropolitan Borough Council	01302 734444	www.doncaster.gov.uk
East Riding Of Yorkshire Council	01482 393939	www.eastriding.gov.uk
Hambleton	0845 121 1555	www.hambleton.gov.uk
Harrogate Borough Council	0845 300 6091	www.harrogate.gov.uk
Hull City Council	01482 300 300	www.hullcc.gov.uk
Kirklees Metropolitan Borough Council	01484 221000	www.kirklees.gov.uk
Leeds City Council	0113 222 4444	www.lancaster.gov.uk/
North East Lincolnshire Council	01472 313131	www.nelincs.gov.uk
North Lincolnshire Council	01724 296296	www.northlincs.gov.uk
North Yorkshire County Council	01609 780780	www.northyorks.gov.uk
Richmondshire District Council	01748 829100	www.richmondshire.gov.uk
Rotherham Metropolitan Borough Council	01709 382121	www.rotherham.gov.uk
Ryedale District Council	01653 600666	www.ryedale.gov.uk
Scarborough Borough Council	01723 232323	www.scarborough.gov.uk
Selby District Council	01757 705101	www.selby.gov.uk
Sheffield Council	0114 2734567	www.sheffield.gov.uk
Wakefield City Metropolitan Borough Council	01924 306090	www.wakefield.gov.uk

YORKSHIRE AND HUMBERSIDE

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.

YORKSHIRE AND HUMBERSIDE

NAME	TEL	REGIONS COVERED
Riverside ECHG	0345 111 0000	Yorks/South E
STOLL	0207 385 2110	Charitable Housing
Haig Housing	0208 685 5777	National
Home Group	0345 141 4663	South E
Southern Housing Group	0845 612 0021	South E
Catalyst	0300 456 2099	London/SE
Circle Housing	0300 456 1100	London/Midlands/SE
In Communities	01274 254000	Yorks
York Housing	01904 636061	Yorks
Leeds Federated Housing Association	0113 386 1000	Yorks
South Yorkshire Housing Association	0114 290 0200	Yorks



Social Housing In

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the North West of England. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website. If you are considering applying for local authority housing you can also do this through: <https://www.gov.uk/apply-for-council-housing>

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Barrow-in-Furness Borough Council	01229 876300	www.barrowbc.gov.uk
Blackburn with Darwen Borough Council	01254 585585	www.blackburn.gov.uk
Blackpool Council	01253 477477	www.blackpool.gov.uk
Bolton Metropolitan Borough Council	01204 333333	www.bolton.gov.uk
Burnley Borough Council	01282 425011	www.burnley.gov.uk
Bury Metropolitan Borough Council	0161 253 5000	www.bury.gov.uk
Carlisle City Council	01228 817000	www.carlisle.gov.uk
Cheshire East	01625 504800	www.cheshireeast.gov.uk
Cheshire West and Chester Council	0300 123 8123	www.cheshirewestandchester.gov.uk
Chorley Borough Council	01257 515151	www.chorley.gov.uk
Copeland Borough Council	01946 852585	www.copelandbc.gov.uk
Cumbria County Council	01228 606060	www.cumbria.gov.uk
Eden District Council	01768 864671	www.eden.gov.uk
Flyde Borough Council	01253 658658	www.flyde.gov.uk
Halton Borough Council	0151 424 2061	www.halton.gov.uk
Hyndburn Borough Council	01254 388111	www.hyndburnbc.gov.uk
Knowsley Metropolitan Borough	0151 489 6000	www.knowsley.gov.uk
Lancashire County Council	0845 053 0000	www.lancashire.gov.uk
Lancaster City Council	01524 582000	www.lancaster.gov.uk
Liverpool City Council	0151 233 3000	www.liverpool.gov.uk
Manchester City Council	0161 234 5000	www.manchester.gov.uk
Oldham Metropolitan Borough Council	0161 770 3000	www.oldham.gov.uk
Pendle Borough Council	01282 661661	www.pendle.gov.uk
Preston City Council	01772 906900	www.preston.gov.uk
Ribble Valley Borough Council	01200 425111	www.ribblevalley.gov.uk
Rochdale Metropolitan Borough Council	01706 647474	www.rochdale.gov.uk
Rossendale Borough Council	01706 217777	www.rossendale.gov.uk
Salford City Council	01617 944711	www.salford.gov.uk
Sefton Metropolitan Borough Council	0845 140 0845	www.sefton.gov.uk
South Lakeland District Council	01539 733333	www.southlakeland.gov.uk
South Ribble Borough Council	01772 421491	www.southribble.gov.uk
St Helens Borough Council	01744 456789	www.sthelens.gov.uk
Stockport Metropolitan Borough Council	0161 480 4949	www.stockport.gov.uk
Tameside Metropolitan Borough Council	0161 342 8355	www.tameside.gov.uk
Trafford Council	0161 912 2000	www.trafford.gov.uk
Warrington Borough Council	01925 443322	www.warrington.gov.uk
West Lancashire Borough Council	01695 577177	www.westlancs.gov.uk
Wigan Council	01942 244991	www.wigan.gov.uk
Wirral Metropolitan Borough Council	0151 606 2000	www.wirral.gov.uk
Wyre Borough Council	01253 891000	www.wyrebc.gov.uk

THE NORTH WEST OF ENGLAND

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.

NORTH WEST ENGLAND

NAME	TEL	REGIONS COVERED
Riverside ECHG	0345 111 0000	Yorks/SE
Haig Housing	0208 685 5777	National
Home Group	0345 141 4663	SE
Accent Group	0845 678 0555	National
New Charter Homes Limited	0161 331 2000	NW
Contour Housing Group	0845 602 1120	NW
Irwell Valley Housing Association	0161 610 100	NW
The Regenda Group	0344 736 0066	NW



Social Housing In

LOCAL AUTHORITIES

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

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

REGISTERED PROVIDER NAME	TELEPHONE NO.	WEB ADDRESS
Allerdale Borough Council	01900 702702	www.allerdale.gov.uk
Darlington Borough Council	01325 380651	www.darlington.gov.uk
Durham County Council	0191 383 3000	www.durham.gov.uk
Gateshead Metropolitan Borough Council	0191 433 3000	www.gateshead.gov.uk
Hartlepool Borough Council	01429 266522	www.hartlepool.gov.uk
Middlesbrough Council	01642 245432	www.middlesbrough.gov.uk
Newcastle upon Tyne City Council	0161 234 5000	www.newcastle.gov.uk
North Tyneside Council	0845 200 0101	www.northtyneside.gov.uk
Northumberland County Council	0845 600 6400	www.northumberland.gov.uk
Redcar and Cleveland	08456 126126	www.redcar-cleveland.gov.uk
South Tyneside Council	0191 427 1717	www.southtyneside.info
Stockton-on-Tees Borough Council	01642 393939	www.stockton.gov.uk
Sunderland City Council	0191 520 5555	www.sunderland.gov.uk



THE NORTH EAST OF ENGLAND

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.

NORTH EAST ENGLAND

NAME	TEL	REGIONS COVERED
Riverside ECHG	0345 111 0000	Yorks/SE
Haig Housing	0208 685 5777	National
Stoll	0207 385 02110	Charitable Housing
Launchpad	07428 705770	NE
Home Group	0345 141 4663	SE
Accent Group	0845 678 0555	National
Bernicia	0844 800 3800	NE
Derwentside Homes	0333 999 9506	NE
Endeavour	01642 225964	NE
ISOS Housing Group	0300 300 1505	NE



HOUSING prices

AVERAGE UK PROPERTY PRICES PAID AS AT MAY 17

Scotland	£169,284
Northern Ireland	£136,107
The North	£181,925
Yorkshire and the Humber	£167,445
The North West	£181,121
The West Midlands	£208,274
The East Midlands	£197,301
Wales	£170,914
The South West	£269,825
The South East	£363,648
East of England	£316,751
Greater London	£601,101

Source: Zoopla

AVERAGE UK MONTHLY RENT AS AT APR 2017

Scotland	£632
Northern Ireland	£614
The North	£525
Yorkshire and the Humber	£619
The North West	£677
The West Midlands	£661
The East Midlands	£604
Wales	£610
The South West	£802
The South East	£1,003
East of England	£904
Greater London	£1,519

Source: Homelet



MoD REFERRAL SCHEME



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

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

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

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

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

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'. These are provided by DIO within 6 months of discharge
- SLA occupants – a copy of the MoD Form 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.gov.uk or telephone the Business Support Worker (Referrals) on 01252 787635 (Mil: 94222 7635).



Crown copyright 2017

Buying your home with confidence

Countrywide Mortgage Services offers a comprehensive mortgage and protection service to help armed forces personnel on to the property ladder.

To discuss your options, including details of the government's 'Forces Help to Buy scheme' call:

01748 824091



Countrywide

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

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

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

669E 03/17



Building Birmingham for You

With Help to Buy it's all about affordability. And with Forward Homes it's all about people you can trust. Forward Homes is part of the City Council's award-winning housebuilder (BMHT). We are now recognised as one of the largest housing developers in the city and are building high quality new homes across Birmingham.

Perry Meadows Dovedale Road, Perry Common, Birmingham, B23 5DD

Soon to be released for off plan sales we offer at Perry Meadows:
A range of 2 bedroom apartments and 2, 3, & 4 bedroom houses in no fewer than 19 different designs. Don't miss out - get your pick of the plots while you can!

Set in a great location close to the Witton Lakes Park and St. Margaret Mary RC Primary School, all the homes are available with Help to Buy.

The Oaks at Abbeyfields Wilmot Drive off Sutton Road, Erdington, Birmingham, B23 5TZ

Phase 1 of the Oaks sold out fast
Only 2 plots remaining on Phase 2
Booking Early Bird Reservations now on Phase 3

Located close to the centres of Wylde Green and Erdington, The Oaks is just a short walk from both Chester Road and Erdington Train Station.

For more information about our properties, or to register your interest before they sell out please contact Forward Homes on 07855 078 847



Selling Agents:
Connells Tel: 0121 357 6877
Burchell Edwards Tel: 0121 373 6320
Email: Carla.McGillivray@connells.co.uk

Pictures are illustrative computer generated images of Forward Homes. External materials, design features, and landscaping may differ to those shown in the image. Help to Buy is a government-led scheme and availability is subject to qualification. Full terms and conditions can be found at www.help2obuy.org.uk.