

# housing

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

# HOME

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## featured

Housing Briefings 2018

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## Welcome to the Spring Edition of Housing Matters!

Well, I don't know about you, but 2017 came and went really fast.....and as I write this editorial, it's already the middle of February!

So far 2018 has given us a super blue, or blue blood moon (depending where you are in the world) and a total lunar eclipse on the same day (31 Jan), and a black moon in Feb, which means there will have been no full moon!!

So, did the earth move, or a 'lightbulb' moment occur, and you're now going to make 2018 the year you start thinking about your housing options?

Believe me, it's not something to think about when you only have two years left to Serve; anyone who's been to a housing brief will now know this. All too often, the questionnaire feedback from attendees says "I wish I'd had this brief earlier in my career", "This should be provided during initial training, etc."

This edition has articles about living in Scotland, Northern Ireland and Wales; the cost of renting and the effect on your salary; a LIFETIME ISA update; Credit Unions – Joining Forces; and an article about using solicitors and getting the right survey done from the Housing Matters' regular contributor, Caroline Hall, one of SIIAP's Independent Financial Advisers.

In the 2017 Winter Edition, I announced the online education module that JSHAO has created, which is accessible via the Defence Gateway and DLE. If you are a member of the serving Armed Forces or a Civil Servant. – by logging in, it will allow worldwide access to those who would otherwise not be able to attend a brief. So far about 150 Service Users have accessed the information, and the feedback has been extremely positive .....so why not find some time to look at it?!

Information about the MOD Referrals, and Local Authority and Housing Associations in Scotland, NI and Wales are also in this edition.

Alison Shimmens, Head JSHAO

### REMEMBER

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



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Past issues of Housing Matters Magazine:

[www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine](http://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao#housing-matters-magazine)

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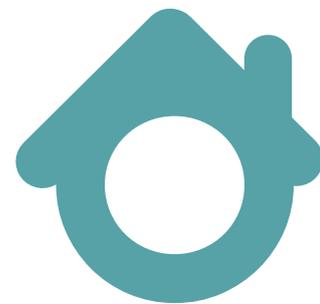
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# CIVILIAN Housing

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Wed 28 Mar 18	Paderborn	09:30 – 12:30	Register by email to: RC-AWS-BFG-0Mailbox@mod.uk
Tue 10 Apr 18	Catterick	09:30 – 12:30	Register by email to: RC-AWS-E-Catterick-0Mailbox@mod.uk
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Tue 24 Apr 18	Cyprus (Episkopi)	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
Wed 25 Apr 18	Cyprus (Akrotiri)	09:30 – 12:30	Register by email to: BFC-JETS-55AEC-IERO@mod.uk
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To book a brief at a location near you, contact the relevant POC via their email address

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

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# Where is Scotland?

source: scotland.org



[www.scotland.org](http://www.scotland.org)

Scotland is a part of the United Kingdom (UK) and occupies the northern third of Great Britain. Scotland's mainland shares a border with England to the south. It is home to almost 800 small islands, including the northern isles of Shetland and Orkney, the Hebrides, Arran and Skye. It sits in the mid-west of Europe.

## Migrating to Scotland

Moving to Scotland can be a painless process if you take the time to research and prepare for your application. There are many ways you can go about relocating to Scotland and it's important that you choose the correct one for your situation. Can you move to Scotland?

Find out whether you can live and work in Scotland on [talentscotland.com](http://talentscotland.com)



## Healthcare

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

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

## Education

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

## Living in Scotland

Choosing where you will live is an important decision, so there are plenty of helpful websites to get you started. [www.scotland.org](http://www.scotland.org) has a link to other sites such as TalentScotland. Costs to rent or buy will greatly vary, as does the whole of the United Kingdom.

You can compare rental prices for areas in Scotland via your Local Authority's website and on various rental sites. A new Letting Agent

Code of Practice began on 31 January 2018. This is a set of rules that all letting agents must follow to make sure they give a good service to tenants and landlords. The Code explains the minimum standards a letting agent must meet when:

- ✓ dealing with tenants
- ✓ marketing and advertising a property
- ✓ managing a let
- ✓ collecting rent
- ✓ handling repairs
- ✓ ending a tenancy

If you're a tenant the Code will help you understand what you should expect when dealing with a letting agent. It will also help you challenge them if you don't think they're meeting the standards in the Code.

## Websites about housing in Scotland

- Find available properties on online sites like [Rightmove](#) and [S1 Rental](#)
- Use the renter's checklist on [S1 Rental](#)
- Find council tax costs on the [Scottish Assessors Association](#)
- Find homes to buy on websites like [GSPC Property](#), [SSPC Scotland](#), and [ASPC](#)
- Find out about housing in Edinburgh on [Edinburgh Home Choice](#)



# Buying and Selling A Home In Scotland

source: [www.gov.scot](http://www.gov.scot)



While most properties are sold through estate agents or solicitors (lawyers), you can also buy privately from the owner – though you will still need a solicitor to do the legal work.

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.

GOVSCOT 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](http://www.siiap.org)) you will be able to find the right adviser for you.

## Housing Options **Scotland**

source: [www.housingoptionsscotland.org.uk](http://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](mailto:militarymatters@housingoptionsscotland.org.uk)

The Melting Pot, 5 Rose Street, Edinburgh, EH2 2PR

# Where is Northern Ireland?



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

source: [www.britannica.com](http://www.britannica.com)

## Healthcare

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

## Education

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

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

## Housing

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

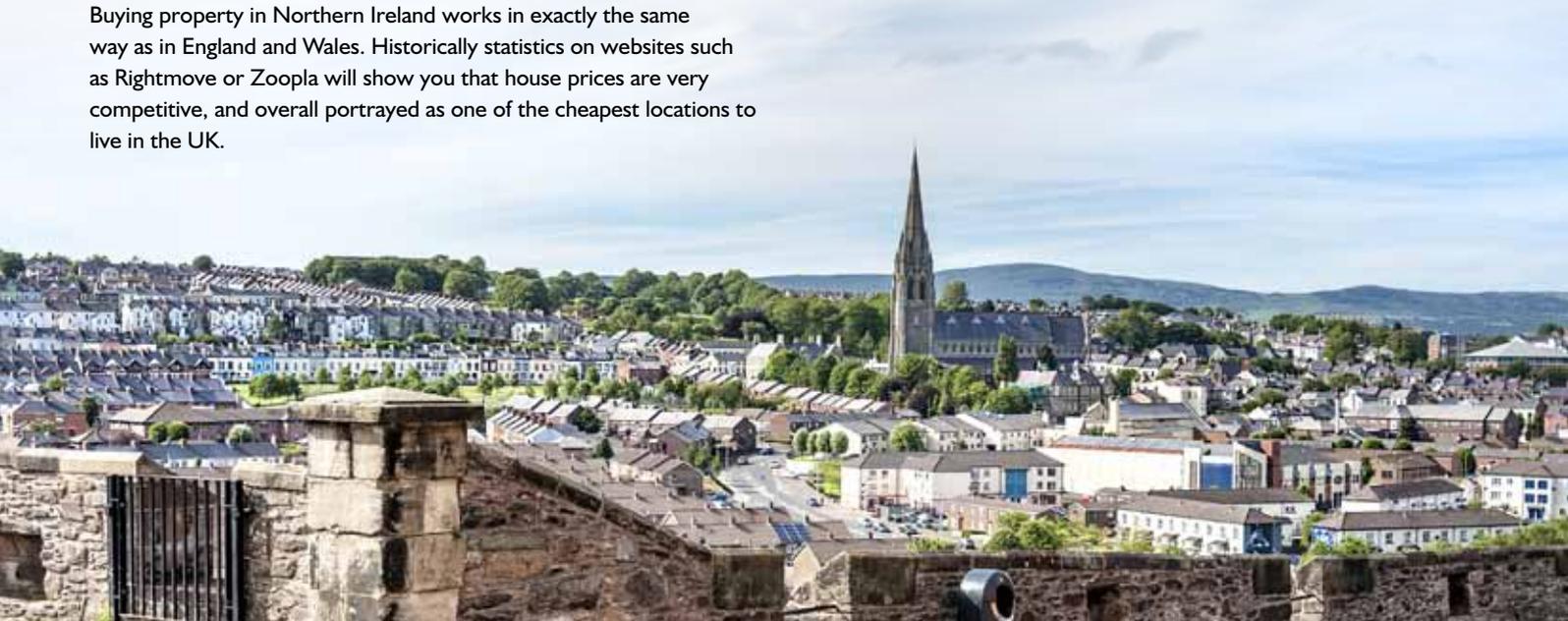
Renting property is more flexible than other forms of housing, but it doesn't always mean it's the most cost effective option. If you are considering renting and have no prior experience, it may be worth visiting [www.housingadviceni.org](http://www.housingadviceni.org) for more information.

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

## Working

If you're not from the UK or another part of the European Union, you'll usually need permission to work in Northern Ireland and may require a work permit. There are many ways of finding a job, including through personal contacts and Jobs and Benefits Offices/Jobcentres. For further advice, refer to the information on [www.nidirect.gov.uk/information-and-services/employment/looking-work](http://www.nidirect.gov.uk/information-and-services/employment/looking-work)

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



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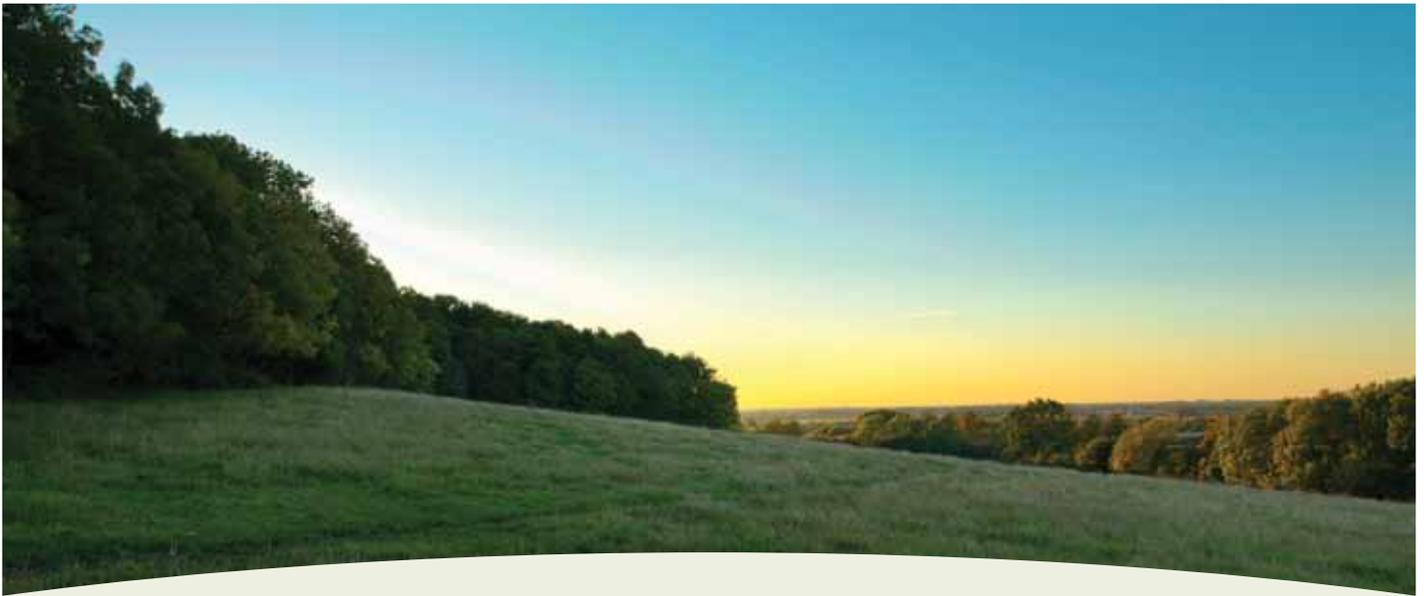
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# Where is WALES?

source: [www.wales.com](http://www.wales.com)

*Wales is part of Britain and the United Kingdom. It is situated to the west of England and is around 170 miles (256 km) long and 60 miles (96 km) wide. It covers just over 8,000 square miles (20,722 km<sup>2</sup>) – that's about the same size as Massachusetts in the USA or half the size of Switzerland.*

## Healthcare

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

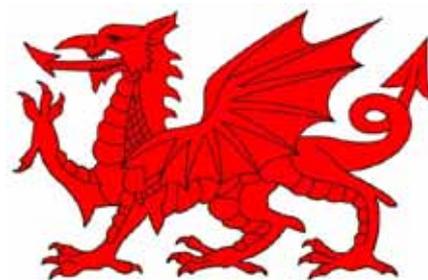
To qualify for NHS Wales healthcare, you need to register with a doctor working in a community surgery. Those who qualify in Wales, the prescriptions are free of charge.

## Education

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

## Housing

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



Further details are available at these websites:

Advice Guide: Buying A Home – [www.citizensadvice.org.uk/wales/housing/](http://www.citizensadvice.org.uk/wales/housing/)

Houses to Rent or Buy in Wales – [www.rightmove.co.uk](http://www.rightmove.co.uk)

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

## Working

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

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

The websites below provide further information:

- Medical professions – [www.trainworklive.wales](http://www.trainworklive.wales)
- Careers Wales – [www.careerswales.com](http://www.careerswales.com)

# Using A SOLICITOR and GETTING The RIGHT SURVEY



In this edition, I wanted to cover some areas which you need to carefully consider when you have chosen a property you want to buy.

Once you have found your dream property, and you have had your offer accepted, the next stage is to submit your mortgage application and instruct your Solicitor.

The first question the Estate Agent will ask is 'who is your solicitor?'. Before instructing your solicitor, it is important to make sure that the Solicitor is able to work with the Mortgage Lender, so check this with your Mortgage Adviser. Not all solicitors are able to work with all lenders. If you have selected one who is not recognised by the mortgage lender, you will have 2 options; to move to another solicitor, or pay an additional fee to a solicitor selected by the lender to oversee the application. What you will hopefully find useful, is that on our sister company [www.yourconveyancinghub.co.uk](http://www.yourconveyancinghub.co.uk) you can enter the name of your chosen lender, whereby the system will identify all those solicitors listed on the website who will be able to work with that lender, saving you time and money.

The next decision is what type of **Valuation or Survey** do you want? As part of the mortgage process the lender will assess both you and the chosen property.

For you the applicant, the lender needs to check that you have the affordability for the amount applied for. This is done by

looking at your income and commitments, **and** your credit history, usually over the last 6 years.

Once the lender is happy that you can afford the property, they will then need to see that the property is suitable security for the money you have asked to borrow. This is done via an independent valuer or surveyor, who is selected by the lender from a panel. You will usually need to pay for this service, unless the lender has an incentive to offer you a free valuation. Information about the types of valuations or surveys you can choose is below:

## Basic Property Valuation

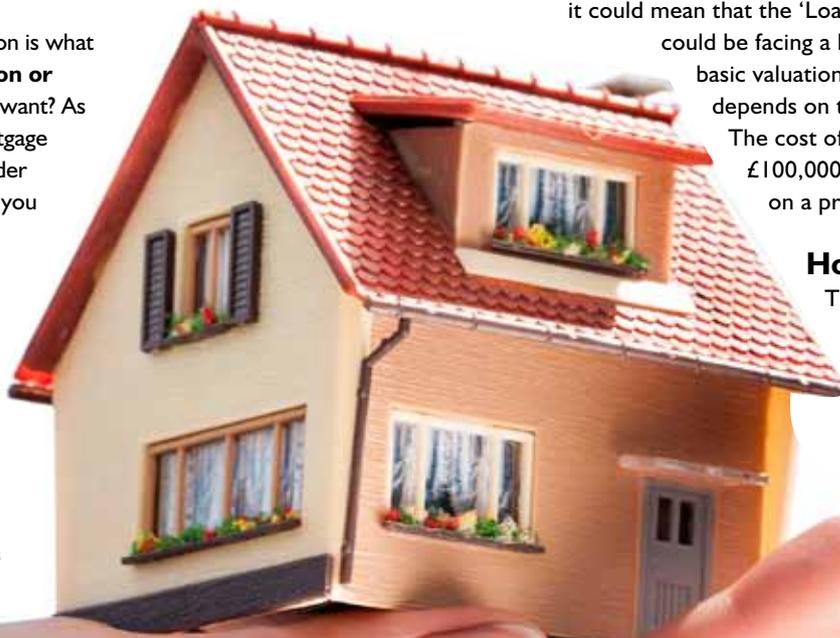
This can give you an idea of whether you are paying too much (or too little!) for a property. However, as a type of property survey, it is very limited in scope and is only likely to uncover obvious, visible defects as part of a brief inspection. This is the minimum requirement from the lender as they need to know that the property is sufficiently worth the value in line with the mortgage application. In some cases, if the valuation comes back slightly lower than expected, the lender could still consider lending, but it could mean that the 'Loan to Value' is higher, and therefore you could be facing a higher rate of interest. The cost of a basic valuation varies from lender to lender, and it also depends on the price you are paying for the property. The cost of a valuation on a property valued at £100,000 is usually much lower than a valuation on a property which is of a higher value.

## Homebuyer Survey

The Homebuyer's survey report advises only on areas of the property that are visible. Surveyors therefore cannot lift floorboards or knock holes in the wall to check for damp and other problems.

The RICS homebuyer report is presented in a standard format and is designed specifically as an economical survey and is a cost-effective way to minimise risk to potential purchasers of a property.

The homebuyer report service therefore covers the general condition of the property and particular features which affect its present value and may affect its future resale. The report focuses on what the surveyor judges to be urgent or significant matters. In negotiating the property purchase price,



significant matters are those which would need to be discussed before the final amount is agreed.

The inspection is a general examination of those parts of the property which are accessible; in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the property or injure the surveyor. Due care is therefore exercised throughout the inspection regarding safety, particularly the constraints of being a visitor to the property (which may be occupied). Therefore, furniture, floor coverings and other contents are not moved or lifted; and no part is forced open to make it accessible.

The services are inspected (except in the case of flats) for drainage, lifts and security systems, but the surveyor does not test or access the efficiency of electrical, gas, plumbing, heating or drainage installations, or compliance with current regulations, or the internal condition of any chimney, boiler or any flue. Also, the surveyor does not research the presence (or possible consequences) of contamination by harmful substances. However, if a problem is suspected in any of these areas, advice is given on what action should be taken.

Where necessary, parts of the inspection are made from adjoining public property. Standard equipment such as a damp-meter, binoculars and a torch may be used. A ladder is used for hatches and for flat roofs, not more than three meters above ground level. Leisure facilities and non-permanent out-buildings (such as pools and timber sheds) are noted but not examined. In the case of flats, exterior surfaces of the building containing the property, as well as its access areas, are examined to assess their general condition; roof spaces are inspected if there is a hatch within the flat.

The report details the surveyor's opinion of those matters which are urgent or significant, and those that need action or evaluation by the client before contracts are exchanged. It includes some or all of the following, which are also colour coded:

### **Urgent repairs shown in**

For example gas leaks, defective chimney stacks, water leaks etc. The client would be advised to obtain quotations where appropriate.

### **Significant matters requiring further investigation**

For example suspected subsidence or drainage problems for which the client should obtain reports and quotations from suitable contractors.

### **Significant but not urgent repairs and renewals**

For example replacement glazing or a new covering for a flat roof may be highlighted as future priorities. The surveyor may also highlight other considerations or legal matters. For example, a possible right of way, may be something which the client should instruct their legal advisers to include in their enquiries.

Matters assessed as not urgent or not significant are outside the scope of the homebuyer report, and are generally not documented. Other matters (such as safety) are reported where the surveyor judges this to be helpful and constructive.

### **Non-accessible areas**

If a part or area of the property which is normally examined is found not to be accessible during the inspection, this is reported. If a problem is suspected, advice is given on what action should be taken.

**Standard format of the homebuyer report** is arranged in the following sequence:

- Introduction & Overall Opinion
- The Property & Location
- The Building
- The Services & Site
- Legal & Other Matters
- Summary
- Valuation
- In the case of leasehold properties, the report is accompanied by a standard appendix called Leasehold Properties.

The last section of the report contains the surveyor's opinion, of both the open market value of the property and of the reinstatement cost.

When you are considering spending so much money, I believe that you should protect yourself and get a homebuyer report. In some cases, if the report has found some defects, it is possible to go back to the vendor and renegotiate the purchase price to either cover the cost of the repairs, or at least a percentage of the cost. Your mortgage adviser will help you with this.

The cost of a homebuyer survey is usually double the cost of a basic valuation – but in my opinion well worth every penny.

### **Structural Survey**

A structural survey is intended to be a detailed inspection of a property's condition. The surveyor will inspect the property and tell you if there are structural problems such as walls in danger of collapse, subsidence, major repairs, e.g. roof, chimney, structural alterations or re-wiring. This is an in-depth survey, which will look beyond the visible area and really look at the condition of the whole building. This is usually instructed if you are considering an old property (e.g. over 50 years old) or, if it has been noted on the valuation that there is evidence of subsidence or any other structural defect or concern.

It is usually advisable for a client that is looking to arrange a full structural survey, that they arrange a survey with a local company so they can discuss their concerns with them. In some cases, the buyer can also attend the structural survey being undertaken and discuss findings whilst at the property.

If this type of survey is arranged separately, you would still need to have a basic mortgage valuation at the point of application, as this is compulsory with all lenders.

I hope this information helps, as it is a question I am asked about every day. I would always recommend a homebuyer report, unless the property's age or potentially serious defects might persuade the buyer to consider a full structural survey, in addition to the lender's valuation survey.

If you have any questions, please do not hesitate to contact me.

**Caroline Hall CeMap CeRER**

Director

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Web: [www.yourmortgagehub.co.uk](http://www.yourmortgagehub.co.uk)

Approval Number: Sol6393

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

# COST OF RENTING and The EFFECT ON YOUR SALARY



source: BBC news article December 2017

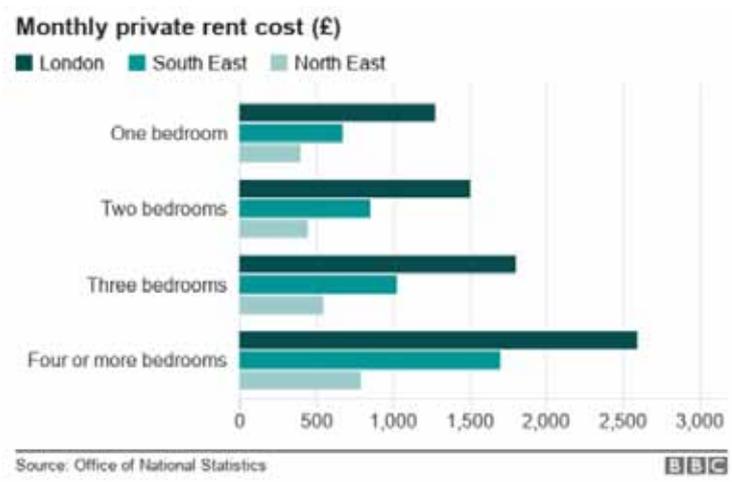
Official figures show that tenants typically spend more than a quarter of their monthly salary before tax on rent, but there are wide regional variations.

The Office for National Statistics (ONS) data shows that in London, tenants spent nearly half (49%) of their salary on rent, whilst in northern England, this falls to just under a quarter of salary (23%).



Tenants in the South East of England, East of England and the South West all paid more of their salary on rent than the average across England.

In areas of Wales, the proportion of salary spent on rent ranged from 18% to 29%, according to the [ONS data](#), which does not cover Scotland and Northern Ireland.



There are any numbers of “rent vs. buy” calculators available to access on the internet, all of which are there to give you an estimate only. Contributing factors, such as the mortgage interest rate rising/falling, or the rent going up cannot be accommodated, but in the main, many say that it is cheaper to buy rather than rent in the long-term.



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Find out more or request a copy of our Will Guide at [www.rbl.org.uk/freewills](http://www.rbl.org.uk/freewills)

Contact the Legion's legacy manager at [freewills@britishlegion.org.uk](mailto:freewills@britishlegion.org.uk) or call **020 3207 2253**



*"It's a huge comfort to know the Legion's support will never stop."*

Mark Stonelake, who lost his left leg following an Improvised Explosive Device (IED) explosion in Afghanistan.



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## ..... and what Martin Lewis has to say about the Lifetime ISA

source: Money Saving Expert Jan 18

The guide by MoneySavingExpert.com founder Martin Lewis and MSE's chief analyst Helen Saxon takes you through everything you need to know about the LISA, and – crucially – all the latest best buys.



What this article in Housing Matters aims to provide you is the key headlines from their guide, of which full details and information can be found at <https://www.moneysavingexpert.com/savings/lifetime-ISAs>

**What is a Lifetime ISA (LISA)?** – the Lifetime ISA is designed to help you buy your first home, or retirement. It is a tax-free wrapper that lets you put up to £4,000 in it every year. It can be as cash savings – so you get interest – or stocks and shares by investing – so you get share growth (or loss).

It's designed for two specific purposes. The first is for first-time buyers to use towards a deposit for a residential property (see [the LISA for first-time buyers](#)). The second is for later life (OK, let's call it retirement) savings once you hit age 60 (see [the LISA for retirement](#)). And if you decide to use the LISA to buy your first home, you can keep it open and save for retirement.

The idea behind mixing the two is a bit of behavioural economics. Many under-40s are turned on by saving for their first home in a way they aren't for saving for retirement, so the idea of bringing them together is that hopefully people will build up a savings habit for their first home, then, with a zest for saving, carry on afterwards. However, the strategy for saving for a home in the short term and retirement in the long term are very different.

- You must be aged 18 or over but under 40 when you open a Lifetime ISA
- You get 25% bonus each tax year on everything you put in
- You can save up to £4,000 per year, as a lump or as and when you can
- You need to have had the LISA open for at least 12 months to get the bonus cash for your first home.
- The bonus is paid every year until you reach the age of 50
- Once you're over 40, you can continue to save into the LISA until the day before your 50th birthday. And, if you want to transfer it to a new provider, for example to get a better interest rate, this is allowed – and then you can add to it. You can't just open another for new money only.
- Withdrawals for any other reason other than buying your first property, or reaching the age of 60, comes with a 25% penalty charge.
- The overall IS limit per tax year is £20,000, so you can open a LISA (and put up to £4,000 in) and put the remainder in a cash ISA, Stocks & Shares ISA, or an innovative finance ISA (for peer-to-peer investing) in the same tax year.
- Are you buying with someone else?



... Imagine you saved £1000 in April 2017. At the end of year one (SO APRIL 2018), YOU'LL GET A £250 BONUS, SO YOU'VE £1,250 TOTAL (ignoring interest, for ease). If you withdrew it, and closed the account, the 25% penalty would be £312.50, so you'd get £937.50 back.

The way the maths works out is withdrawing for reasons other than LISA purposes, loses you 6.25% of what you contributed!

- As you must have had a LISA open for one year to get the first-time buyers' bonus, anyone with even an inkling of being a first-time buyer should open a LISA as soon as possible, with the bare minimum (can be just £1) just to get the clock ticking – in case you want to add to it later.

**Transfer a Help to Buy ISA into a LISA by 5 April 2018 and you get the bonus on ALL of it.** If you transfer your Help

to Buy ISA into a LISA, you'll get the bonus on that, as well as your LISA savings. The bonus will be added a few weeks after the end of the 2017/18 tax year (so around the start of May 2018). Money transferred in after that doesn't get the extra bonus.

Note: if you go for the Skipton cash LISA, you'll need to have transferred in your Help to Buy ISA by 1 March 2018; transfers after this won't be accepted. If you're going for one of the stocks and shares LISAs, these don't have a time limit, but it's best to do it in good time. Check before opening that your chosen LISA accepts transfers in.

### Cash Lifetime ISA Providers

- **Skipton Building Society** – the only CASH ISA currently available, interest rate 0.75% AER variable.

**Stocks and Shares Lifetime ISA Providers** (IMPORTANT: your capital is at risk)

- **AJ Bell Youinvest** is a major investment provider, and though its Lifetime ISA is quite new, it's been a top pick for its stocks & shares ISA for a while.
- **Hargreaves Lansdown** is a major investment provider, and popular with investors for its large range of choices – more than 13,500 different options.
- **Nutmeg** is a robo-investor, meaning you don't get to choose the exact investments your money goes into. Instead, you can choose portfolios based on your attitude to risk.
- **Moneybox** is an app that lets you invest from as little as £1. You can make weekly or one-off deposits into one of three investment options – cautious, balanced or adventurous.



# CREDIT UNIONS

Source references: [joiningforcescu.co.uk](http://joiningforcescu.co.uk)  
[moneyadvice.service.co.uk](http://moneyadvice.service.co.uk)



**What is a Credit Union?** Credit unions are community organisations run by and for their members. They are run on a 'not for profit' basis. Instead of paying a profit to shareholders, they use money they make to reward their members and improve their services. They can be large or small; some have thousands of members while others are much smaller. They are regulated by the Prudential Regulatory Authority and the Financial Conduct Authority.

Credit unions act in the interests of all members and so try to ensure they don't let their members take out loans they cannot pay back by assessing their income and, in some cases, how much they've been able to save. There's also a cap on the amount of interest they can charge on their loans of 3% a month or 42.6% a year APR. The cap in Northern Ireland is 1% a month.

**Savings and loans taken straight from pay.** The MOD has made it possible for three of the UK's leading credit unions to join forces and make simple savings accounts and loans available to the Armed Forces and their families.

To learn more or request a workplace visit from the team, email: [info@joiningforcescu.co.uk](mailto:info@joiningforcescu.co.uk)

	 Credit Union services for the Armed Forces	
<p><b>Planesaver</b>  <a href="http://planesavercu.co.uk/MOD">Planesavercu.co.uk/MOD</a>            Tel: 0208 607 5020  <a href="mailto:info@planesaver.co.uk">info@planesaver.co.uk</a></p>	<p><b>Serveandprotect</b>  <a href="http://serveandprotectcu.co.uk">serveandprotectcu.co.uk</a>            Tel: 0845 266 1113  <a href="mailto:enquiries@serveandprotectcu.co.uk">enquiries@serveandprotectcu.co.uk</a></p>	<p><b>London Mutual</b>  <a href="http://creditunion.co.uk/ministry-of-defence">creditunion.co.uk/ministry-of-defence</a>            Tel: 0203 773 1751  <a href="mailto:info@creditunion.co.uk">info@creditunion.co.uk</a></p>
<ul style="list-style-type: none"> <li>✓ Savings and loans straight from your pay</li> <li>✓ 2% paid on regular saver in the last financial year</li> <li>✓ Loans of up to £25k on top of savings balance</li> <li>✓ Currently serving over 10,000 members</li> <li>✓ Part of the Armed Forces Covenant</li> <li>✓ Equity loans to help members get on the property ladder</li> <li>✓ Life cover on savings and loans of up to £40k</li> <li>✓ Online account management</li> <li>✓ Discounts off up to 35% off selected vehicles</li> </ul>	<ul style="list-style-type: none"> <li>✓ Savings and loans straight from your pay</li> <li>✓ Simple savings from £10 per month</li> <li>✓ Sensible loans from £500 to £25k</li> <li>✓ Life cover on savings and loans at no extra cost*</li> <li>✓ Secure online account access</li> <li>✓ Serving over 25,000 members</li> <li>✓ Free to join</li> </ul> <p>*T&amp;C apply</p>	<ul style="list-style-type: none"> <li>✓ Flexible, safe savings: save as much or as little directly from salary</li> <li>✓ Change monthly contributions flexible</li> <li>✓ Straightforward current account – pay bills via Direct Debit or Standing Order. Ability to have a VISA ATM/Debit card</li> <li>✓ Loans up to £15k – repay loan direct from salary</li> <li>✓ Instant payday loans – pay back over 1, 2 or 3 months</li> <li>✓ Holiday/Christmas accounts</li> <li>✓ Online, mobile, SMS banking, track your finances through LMCU App</li> </ul>



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



# Social Housing In

## SOCIAL RENTING

Shelter Scotland Information on Social Renting – This hyperlink will take you to Shelter Scotland's information guide on renting socially in Scotland. It explains what social renting is, the types of tenure available and the differences between renting from a local authority or housing association.

## LOCAL AUTHORITIES

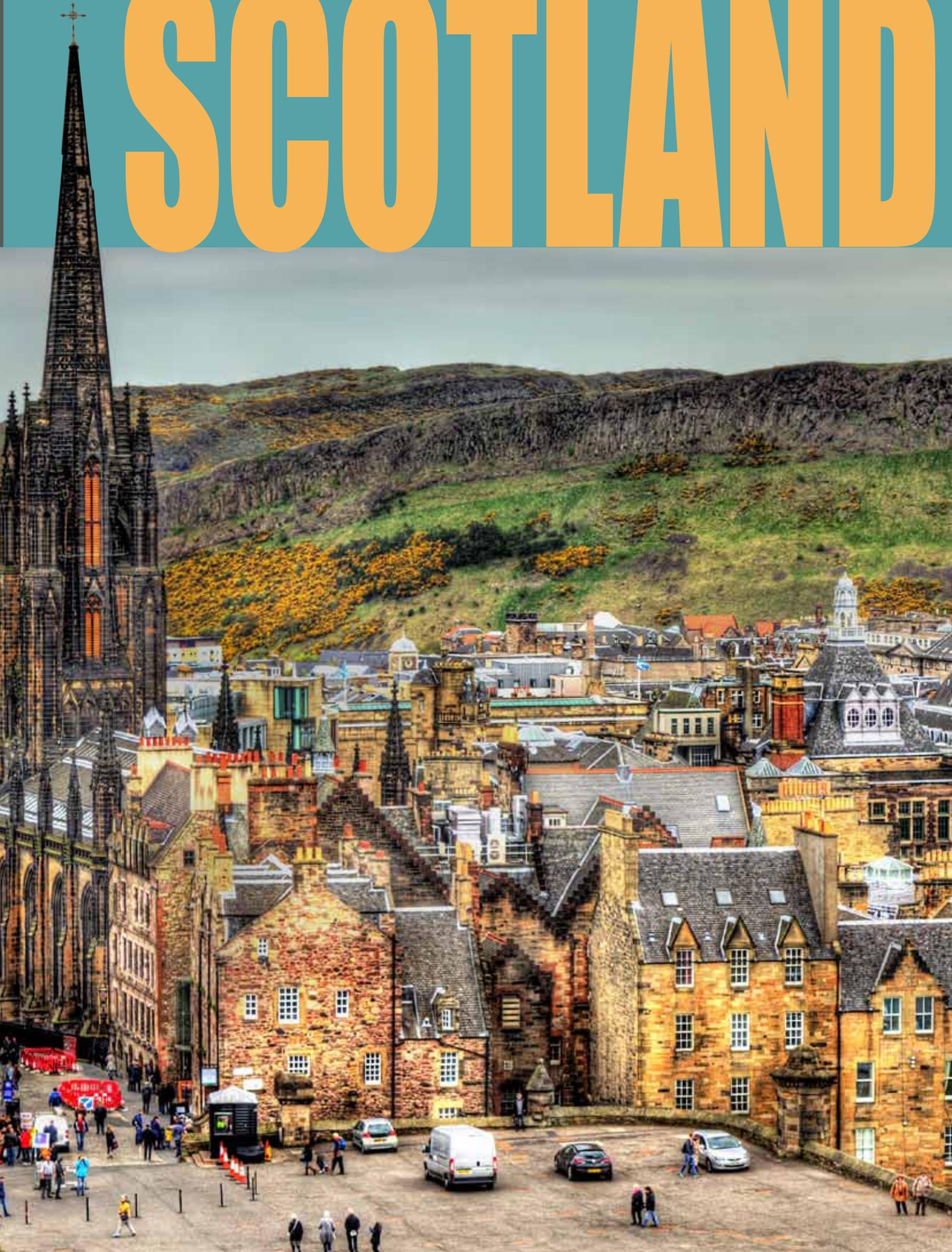
The list below gives details of the switchboard telephone number and the main portal for the local authorities in Scotland. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

REGISTERED PROVIDER NAME	REG ADDR PHONE	WEB ADDRESS
Aberdeen City Council	01224 522 000	<a href="http://www.aberdeencity.gov.uk">www.aberdeencity.gov.uk</a>
Aberdeenshire Council	0845 608 1207	<a href="http://www.aberdeenshire.gov.uk">www.aberdeenshire.gov.uk</a>
Angus Council	08452 777 778	<a href="http://www.angus.gov.uk">www.angus.gov.uk</a>
Argyll & Bute Council	01546 602 127	<a href="http://www.argyll-bute.gov.uk">www.argyll-bute.gov.uk</a>
City of Edinburgh Council	0131 200 2000	<a href="http://www.edinburgh.gov.uk">www.edinburgh.gov.uk</a>
City of Glasgow	0141 287 2000	<a href="http://www.glasgow.gov.uk">www.glasgow.gov.uk</a>
Clackmannanshire Council	01259 450 000	<a href="http://www.clacks.gov.uk">www.clacks.gov.uk</a>
Comhairlean Eilean Siar (Western Isles Council)	01851 703 773	<a href="http://www.w-isles.gov.uk">www.w-isles.gov.uk</a>
Dumfries and Galloway Council	030 33 33 3000	<a href="http://www.dumgal.gov.uk">www.dumgal.gov.uk</a>
East Dunbartonshire Council	0845 045 45 10	<a href="http://www.eastdunbarton.gov.uk">www.eastdunbarton.gov.uk</a>
Dundee City Council	01382 434000	<a href="http://www.dundee.gov.uk">www.dundee.gov.uk</a>
East Ayrshire Council	01563 576 000	<a href="http://www.east-ayrshire.gov.uk">www.east-ayrshire.gov.uk</a>
East Lothian Council	01620 827 827	<a href="http://www.eastlothian.gov.uk">www.eastlothian.gov.uk</a>
East Renfrewshire Council	0141 577 3001	<a href="http://www.eastrenfrewshire.gov.uk">www.eastrenfrewshire.gov.uk</a>
Falkirk Council	01324 506 070	<a href="http://www.falkirk.gov.uk">www.falkirk.gov.uk</a>
Fife Council	08451 55 00 00	<a href="http://www.fife.gov.uk">www.fife.gov.uk</a>
Highland Council	0845 129 7777	<a href="http://www.highland.gov.uk">www.highland.gov.uk</a>
Inverclyde Council	01475 71 71 71	<a href="http://www.inverclyde.gov.uk">www.inverclyde.gov.uk</a>
Midlothian Council	0131 2707 500	<a href="http://www.midlothian.gov.uk">www.midlothian.gov.uk</a>
Moray Council	01343 543 451	<a href="http://www.moray.gov.uk">www.moray.gov.uk</a>
North Ayrshire Council	0845 603 0590	<a href="http://www.north-ayrshire.gov.uk">www.north-ayrshire.gov.uk</a>
North Lanarkshire Council	01698 403 200	<a href="http://www.northlan.gov.uk">www.northlan.gov.uk</a>
Orkney Islands Council	01865 249 811	<a href="http://www.orkney.gov.uk">www.orkney.gov.uk</a>
Perth and Kinross Council	01738 475 000	<a href="http://www.pkc.gov.uk">www.pkc.gov.uk</a>
Renfrewshire Council	0141 842 5000	<a href="http://www.renfrewshire.gov.uk">www.renfrewshire.gov.uk</a>
Scottish Borders Council	01835 824 000	<a href="http://www.scotborders.gov.uk">www.scotborders.gov.uk</a>
Shetland Islands Council	01595 693 535	<a href="http://www.shetland.gov.uk">www.shetland.gov.uk</a>
South Ayrshire Council	01292 612 000	<a href="http://www.south-ayrshire.gov.uk">www.south-ayrshire.gov.uk</a>
South Lanarkshire Council	01698 454 444	<a href="http://www.southlanarkshire.gov.uk">www.southlanarkshire.gov.uk</a>
Stirling Council	0845 277 7000	<a href="http://www.stirling.gov.uk">www.stirling.gov.uk</a>
West Dunbartonshire Council	01389 737 000	<a href="http://www.west-dunbarton.gov.uk">www.west-dunbarton.gov.uk</a>
West Lothian Council	01506 775 000	<a href="http://www.westlothian.gov.uk">www.westlothian.gov.uk</a>

## 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.

# SCOTLAND





# 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	<a href="http://www.blaenau-gwent.gov.uk">www.blaenau-gwent.gov.uk</a>
Bridgend County Borough Council	01656 643643	<a href="http://www.bridgend.gov.uk">www.bridgend.gov.uk</a>
Caerphilly County Borough Council	01443 815588	<a href="http://www.caerphilly.gov.uk">www.caerphilly.gov.uk</a>
Cardiff Council	029 2087 2000	<a href="http://www.cardiff.gov.uk">www.cardiff.gov.uk</a>
Carmarthenshire County Council	01267 234567	<a href="http://www.carmarthenshire.gov.uk">www.carmarthenshire.gov.uk</a>
Ceredigion County Council	01545 570881	<a href="http://www.ceredigion.gov.uk">www.ceredigion.gov.uk</a>
City & County of Swansea	01792 636000	<a href="http://www.swansea.gov.uk">www.swansea.gov.uk</a>
Conwy County Borough Council	0492 574000	<a href="http://www.conwy.gov.uk">www.conwy.gov.uk</a>
Flintshire County Council	01352 752121	<a href="http://www.flintshire.gov.uk">www.flintshire.gov.uk</a>
Gwynedd Council	01286 685100	<a href="http://www.gwynedd.gov.uk">www.gwynedd.gov.uk</a>
Isle of Anglesey Council	01248 750057	<a href="http://www.anglesey.gov.uk">www.anglesey.gov.uk</a>
Merthyr Tydfil Council	01685 725000	<a href="http://www.merthyr.gov.uk">www.merthyr.gov.uk</a>
Monmouthshire Council	01633 644644	<a href="http://www.monmouthshire.gov.uk">www.monmouthshire.gov.uk</a>
Neath Port Talbot Council	01639 763333	<a href="http://www.neath-porttalbot.gov.uk">www.neath-porttalbot.gov.uk</a>
Newport Council	01633 656656	<a href="http://www.newport.gov.uk">www.newport.gov.uk</a>
Pembrokeshire	01437 764551	<a href="http://www.pembrokeshire.gov.uk">www.pembrokeshire.gov.uk</a>
Powys County Council	01597 826000	<a href="http://www.powys.gov.uk">www.powys.gov.uk</a>
Rhondda Cynon Taf County Borough Council	01443 424000	<a href="http://www.rhondda-cynon-taf.gov.uk">www.rhondda-cynon-taf.gov.uk</a>
Torfaen County Borough	01495 762200	<a href="http://www.torfaen.gov.uk">www.torfaen.gov.uk</a>
Vale of Glamorgan	01446 700111	<a href="http://www.valeofglamorgan">www.valeofglamorgan</a>
Wrexham County Borough Council	01978 292000	<a href="http://www.wrexham.gov.uk">www.wrexham.gov.uk</a>

# 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	TEL	COUNTIES COVERED
Mid Wales	0300 111 3030	Powys, Ceredigion, Shropshire
Wales & West	0800 052 2526	Wales
Coastal Housing Group	01792 479200	Wales
Hafod Housing	0800 024 8968	South East Wales
Bro Myrddin Housing Association	0800 316 9602	Carmarthenshire
Newydd Housing Association	0303 040 1998	Mid & South Wales
Cantref Housing Association	01239 712000	North Carmarthenshire; North Pembrokeshire; Ceredigion; Powys
Cardiff Community	0292 046 8490	Cardiff





# Social Housing In



# IRELAND

# Northern

## THE NORTHERN IRELAND HOUSING EXECUTIVE

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](http://www.gov.uk) – Apply for Social Housing.

## APPLYING FOR A HOME – THE PROCESS

This is a centralised process. The application form found on the NIHE website ([www.nihe.gov.uk](http://www.nihe.gov.uk)) will allow you to be considered by all social landlords who have available housing wherever you want to live. You can also make an application by phoning 03448 920 900.

NB: ensure the correct housing/transfer application form is used.

The housing/transfer application form includes some notes to help you complete it. If you need more help, then contact the local Housing Executive or housing association office.

A housing officer will assess your circumstances and check that you are eligible for social rented housing in Northern Ireland, and be placed on the waiting list, in relation to the assessed housing need.

## APPLYING FROM OUTSIDE NORTHERN IRELAND

The NIHE welcome applications from people living outside Northern Ireland. Eligibility for housing in Northern Ireland and housing needs will be assessed in the same way as any other applicant. However, a housing officer will be unable to carry out a visit, so you will be asked to complete a self-assessment form, and submit it.

NB: ensure the self-assessment form for applicants outside Northern Ireland is used.

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**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](http://www.hants.gov.uk/tilebarn)

01590 623160

[popypods@hants.gov.uk](mailto:popypods@hants.gov.uk)



# RIFT

## MOD accommodation rules and tax refunds

### Get what's yours with RIFT



Where you live can make a big difference to what you can claim – but that's no reason to miss out on what the taxman owes you. You don't need to be an expert on the accommodation rules to get your cash back from HMRC. You just need to know one – and that's where RIFT comes in.

If you're living with a partner or parents, for example, things are pretty simple. As long as that's your main residence for tax purposes, you can still claim. Married quarters are fine, too, whether on base or off. Generally, if it's where you're spending your leave periods, then it'll count.

If you're living permanently on base, things are obviously different. Living there part-time can still mean you've got a travel refund claim, though. Visiting your home on weekends or leave, for instance, can still mean it counts as your main residence.

Being posted abroad can mean some complicated work travel claims, depending on your living arrangements. Usually, you claim for travel between your UK main residence and your overseas posting. If your family's overseas with you, though, your accommodation over there will probably count as your main residence.

Another thing to keep in mind is that Get You Home or Home to Duty allowances don't automatically disqualify you from getting tax refunds. Talk to RIFT, and we'll make sure you're getting everything you're due.

Even if you aren't putting many miles behind you each day, you might still have a claim for other work expenses. Remember that travel and accommodation costs while training can often qualify you for a tax refund, too.



Tax refunds as mobile as you.

### Get Started Now

Claiming with RIFT means:

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



[RIFTrefunds.co.uk/MOD](http://RIFTrefunds.co.uk/MOD)

Call us on **01233 623004**

Details of the legislation RIFT claim under can be found on [www.HMRC.gov.uk](http://www.HMRC.gov.uk) under section 336-339 of ITEPA 2003. We operate under this legislation to ensure that no one is exposed or receives a refund they are not entitled to.

# HOUSING prices

## AVERAGE UK PROPERTY PRICES PAID AS AT FEB 18

Scotland	£172,508
Northern Ireland	£138,330
The North	£183,870
Yorkshire and the Humber	£168,815
The North West	£185,389
The West Midlands	£213,330
The East Midlands	£203,131
Wales	£173,359
The South West	£278,803
The South East	£376,300
East of England	£328,281
Greater London	£639,295

Source:  
Zoopla



## AVERAGE UK MONTHLY RENT AS AT JAN 18

Scotland	£644
Northern Ireland	£636
The North	£578
Yorkshire and the Humber	£595
The North West	£660
The West Midlands	£682
The East Midlands	£625
Wales	£634
The South West	£799
The South East	£1,063
East of England	£921
Greater London	£1,920

Source:  
Rightmove

## MoD REFERRAL SCHEME



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

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

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

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

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

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation'. These are provided by DIO within 6 months of discharge
- SLA occupants – a copy of the MoD Form I166 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).

# Buying a new home now as easy as 1...2...3...

with **TRINITY**



Are you in the market for a new home and looking for the best purchase package out there for **Armed Forces personnel**?

**Forces  
exclusive**

By using **Trinity** you could buy a brand new **Bovis Home** without saving for a deposit – while saving yourself stress and hidden costs.

With **Trinity** you can **combine three** fantastic standalone schemes:

**1** Bovis Homes Armed Forces **All Inclusive Discount\*** – **£500** off for every **£25K** of your new home's price, **plus free curtains, flooring and kitchen appliances** – and **£500 towards legal fees!**

**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](http://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](http://bovishomes.co.uk)

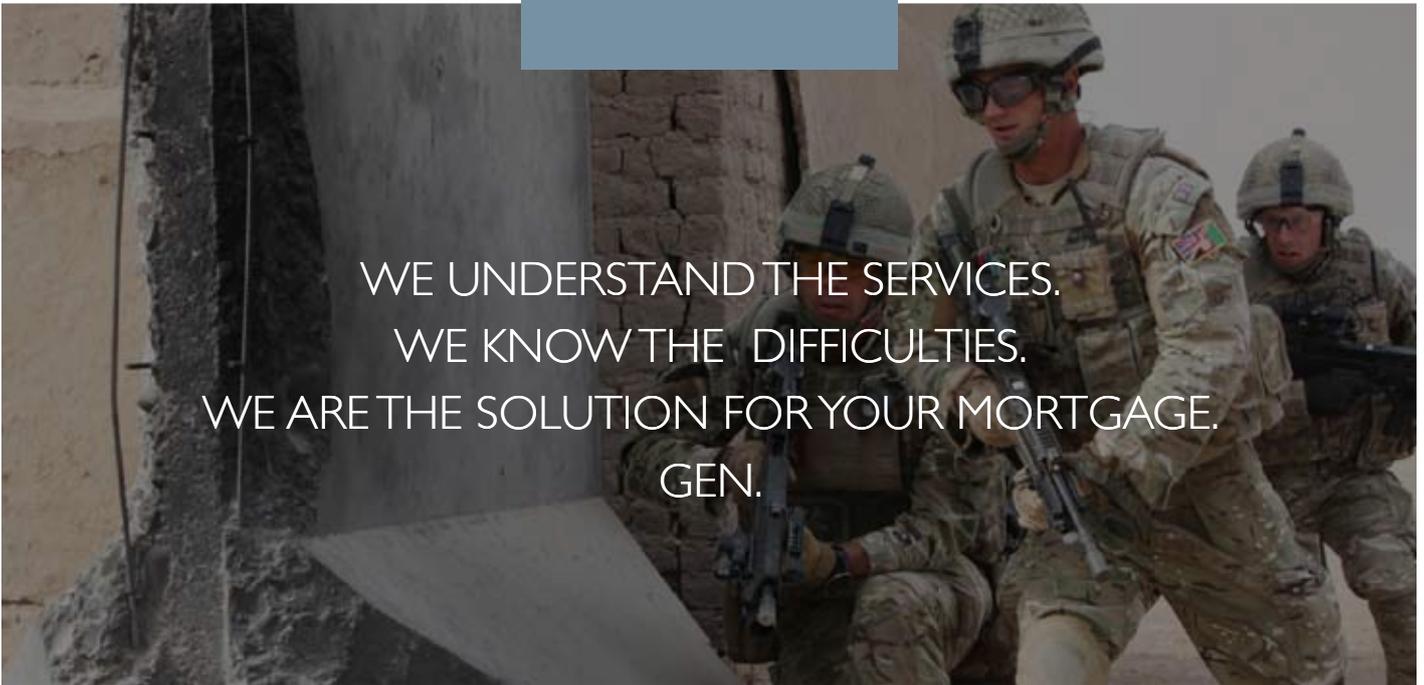
  
**ARMED FORCES  
COVENANT**

\*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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