



HOUSING OPTIONS

THIS BOOKLET HAS BEEN
PRODUCED BY THE
JOINT SERVICE HOUSING ADVICE OFFICE

If you require any help from us, complete the Housing Information Proforma provided or contact us at the following address:

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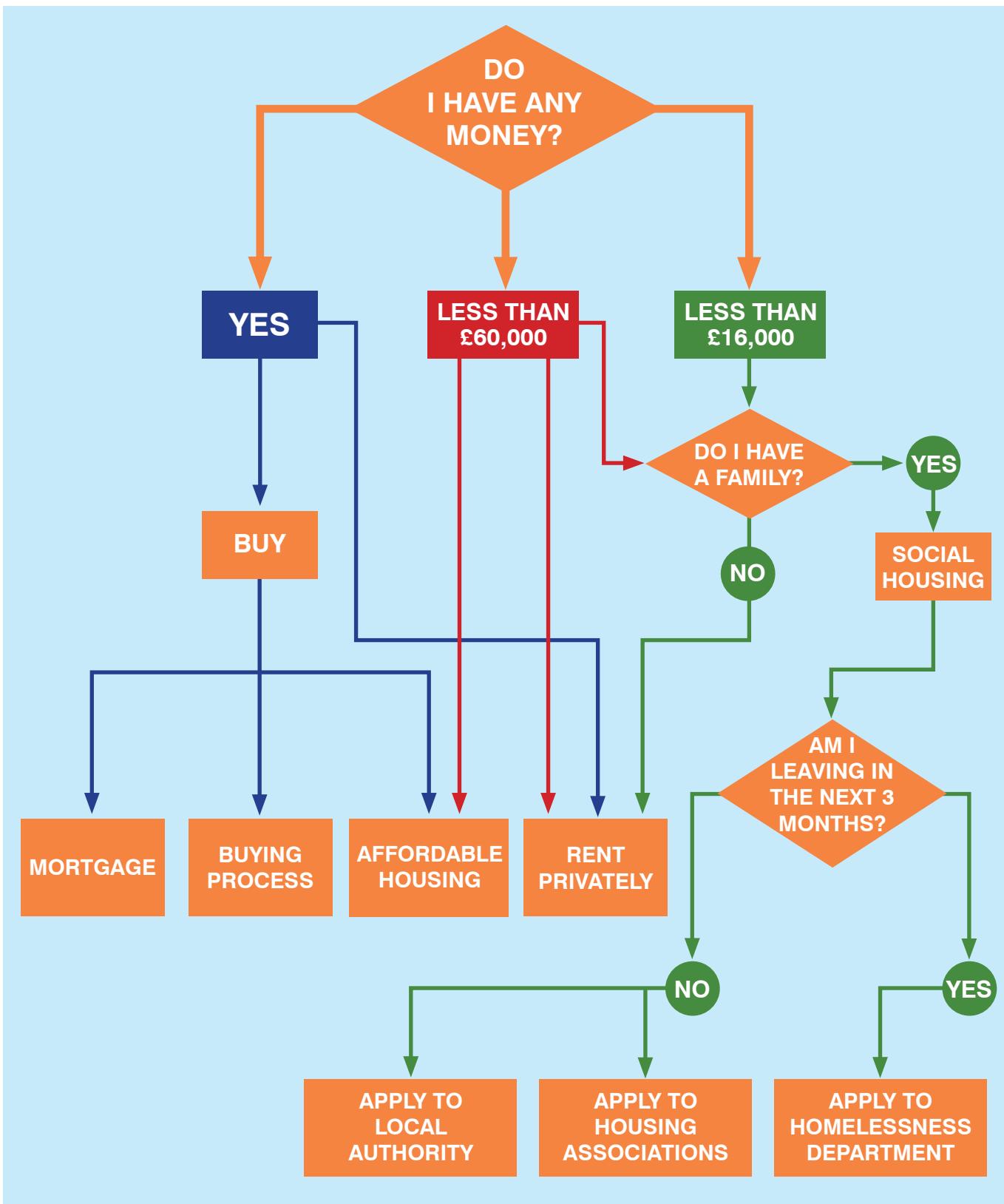
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Other JSHAO publications:

Housing Matters (our monthly magazine, available from www.mod.uk/jshao)

HOUSING OPTIONS | WHAT ROUTE CAN I TAKE?



HOUSING OPTIONS

HOUSING ALLOCATIONS SERVICE CENTRE (HASC) AREA MAP

- 1** All London locations plus: Arborfield, Brighton, Camberley, Canterbury, Chatham, Dover, Folkestone, Maidstone, Pirbright/Deepcut, Sandhurst, Shornecliffe, Thatcham (Hermitage), Windsor.

DIOOpsAccn-HASCTeam1@mod.uk

- 2** Bassingbourn, Brampton, Chicksands, Chilwell, Colchester, Cottesmore, Grantham, Henlow, Honington, Loughborough, Marham, Melton Mowbray, North Luffenham, Norwich, Old Dalby, Swanton Morley, Waterbeach, Wattisham, Wigston, Wimbish, Wittering, Woodbridge, Wyton. DIOOpsAccn-HASCTeam2@mod.uk

- 3** Andover, Boscombe Down, Bulford, Larkhill, Middle Wallop, Netheravon, Salisbury, Tidworth, Upavon, Warminster, Wilton, Worthy Down. DIOOpsAccn-HASCTeam3@mod.uk

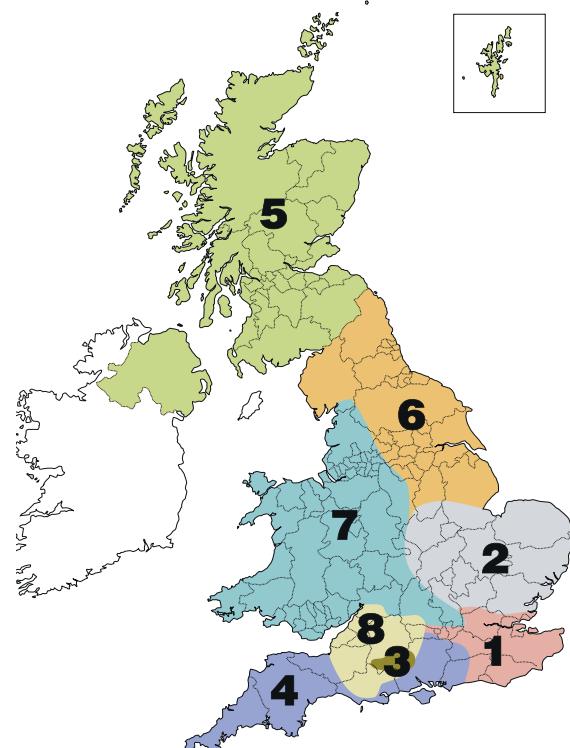
- 4** Aldershot, Bordon, Chivenor, Church Crookham, Culdrose, Crawley, Dartmouth, Exeter, Exmouth, Falmouth, Fareham, Gosport, Helston, Lympstone, Marchwood, Newquay, Odiham, Plymouth, Portsmouth, St Mawgan, Taunton, Thorney Island, Wadebridge, Winchester. DIOOpsAccn-HASCTeam4@mod.uk

- 5** All Scotland and Northern Ireland locations including: Aberdeen, Aldergrove, Arbroath, Aviemore, Ballykinler, Benbecula, Buchan, Craigiehall, Dumfries, Dundee, Edinburgh, Fort William, Glasgow, Helensburgh, Holywood, Inverness, Kinloss, Kirkwall, Lerwick, Leuchars, Lisburn, Lossiemouth, Perth, Prestwick, Rosyth, Stirling, Tain, Thurso, Wick. DIOOpsAccn-HASCTeam5@mod.uk

- 6** Boulmer, Brampton (Cumbria), Catterick, Coningsby, Cranwell, Digby, Dishforth, Driffield, Darlington, Fulford, Harrogate, Kirton on Lindsey, Leconfield, Leeming, Linton-on-Ouse, Newcastle, Ripon, Scampton, South and West Yorkshire, Spadeadam, Strensall, Topcliffe, Tyne Tees, Waddington, Whitby (RAF Fylingdales), York. DIOOpsAccn-HASCTeam6@mod.uk

- 7** Ashchurch, Beaconsfield, Benson, Bicester, Birkenhead, Bramcote, Brawdy, Brecon, Cardiff, Castlemartin, Chepstow, Chester, Cosford, Crickhowell, Donnington, Formby, Halton, Haverfordwest, Hereford, High Wycombe, Innsworth, Kineton, Lichfield, Maidenhead, Malvern, Market Drayton, Medmenham, Preston, Shawbury, Shrewsbury, Stafford, St. Athan, Tern Hill, Valley, Weeton, White Waltham. DIOOpsAccn-HASCTeam7@mod.uk

- 8** Abingdon, Bath, Blandford, Bovington, Bristol, Brize Norton, Colerne, Corsham, Devizes, Didcot, Hullavington, Ilchester, Lyneham, Poole, Shrivenham, South Cerney, Trowbridge, West Moors, Wroughton, Yeovilton. DIOOpsAccn-HASCTeam8@mod.uk





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IMPORTANT NOTE:

There are some distinct changes applying only to Scotland. These are shown in Sectioned Boxes where applicable.

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HOUSING OPTIONS | COURSE PROGRAMME

HOUSING BRIEF PROGRAMME:

- * 0900 - 0945 **Self Analysis of Housing Needs and Introduction to the JSVAO**
- * 0945 - 1000 **Coffee Break**
- * 1000 - 1115 **Social Housing, including:**
Homelessness Legislation,
Local Authority & Housing Association (Rental & Purchase)
Haig Homes
MoD Referral Scheme
- * 1115 - 1130 **Coffee Break**
- * 1130 - 1230 **House Purchase - Financial Aspects**
Delivered by an Independent Financial Advisor
- * 1230 - 1330 **Lunch Break**
- * 1330 - 1400 **Affordable Housing Initiatives**
- * 1400 - 1500 **Long Service Advance of Pay**
Annington Homes
Private Rental
- * 1500 - 1530 **House Purchase - the Legal Process**
- * 1530 - 1600 **Question & Answer Session**
An opportunity to raise other topics and to engage in one-to-one discussions



HOUSING OPTIONS | INTRODUCTION HOW TO USE THIS GUIDE

This booklet has been specifically designed to complement the information provided during the Housing the Options courses aimed at those shortly to leave the Service.

Making decisions about your future housing is a very complex business and should never be looked at in isolation from your future employment. Whether you intend to rent or buy you will need to ensure that your housing arrangements fit in with your work plans and, where appropriate, with the needs of your family.

Many Service Leavers are anxious to make settled housing provision before they leave the Service. Whilst acknowledging the desire to put plans into practice, it is important to recognise the need to make housing a part of your overall resettlement plan. Does it, for example, make sense to move to a location before you have employment? Is it possible, or for that matter wise, to take a mortgage before you have a certain method of financing it? If you really will have difficulty in finding suitable housing, is it not better to at least recognise those difficulties at an early stage and start looking for realistic solutions?

In essence this booklet is about options. Many of you will have given considerable thought to your plans as you leave. During the course of this one-day Resettlement Briefing we will ask you to review your plans in the light of the information you have been given. Very often much of what you hear will be repetition of the facts that you already have at your disposal. However, our experience suggests that even the best informed of you will find it useful to sit down for the day and think about your options.

We can also quote examples of attendees who have subsequently come back to us to tell us that their plans had to change significantly and information they had previously considered had little relevance for them suddenly became very important. We believe that when you leave there will invariably be occasions where you come back to this booklet for addresses, telephone numbers or some other information which you later need.

A word of warning. We aim to keep this booklet up to date by reviewing its contents regularly. In fact, if you attended a course three months later there would inevitably be changes in the information we presented to you. If you experience difficulties in using the information or believe it to be inaccurate do let us know. From your observations, we can make amendments that may help your successors.



HOUSING OPTIONS | THE JOINT SERVICE HOUSING ADVICE OFFICE

OUR ROLE

The Joint Service Housing Advice Office (JSHAO) mission statement is: To provide Specialist Housing Information and Advice to encourage all Service personnel (and their dependants) to consider their civilian housing options and to assist in their transition to civilian life. Where possible, to place Service persons and their dependants, in suitable accommodation and to assist Ex-Service personnel still occupying Service Accommodation.

THE JSHAO EXECUTES ITS ROLE BY:

- * Providing a Housing Advice Line
- * Providing one on one support and guidance to Service personnel and their dependants
- * Delivering, on average, fifty “Housing, the Options” courses through Regional Resettlement Centres in the UK and Army Education Centres overseas for Service personnel and their dependants who are mainly within their last two years of service (Tasked by TESR Resettlement)
- * Delivering a series of “Housing Solutions” briefings to Service personnel at Unit level prior to the resettlement phase
- * Managing the provision of the Single Persons Accommodation Centre for the Ex-Services
- * Managing the MoD Referral Scheme by maintaining close links to UK social housing providers
- * Maintaining a fundamental awareness of products and services that are available to Service personnel from the public, private and charitable sectors
- * Producing Housing Matters Magazine which has a 10,000 copy worldwide monthly distribution within the Service community
- * Managing and maintaining a comprehensive Website (www.mod.uk/jshao)



HOUSING OPTIONS | LOCAL AUTHORITY HOUSING IN GREAT BRITAIN

Local Authority housing is in great demand and there may be difficulties in obtaining the type of house or flat you would like. Even if you are already registered with a local authority and are on their waiting list, this does not guarantee they will have accommodation to offer when you leave the Service. All local authorities are aware of the problems facing Service personnel about to be discharged and usually do their best to help. However, with the best will in the world, they are not always able to offer you somewhere to live.

Applying for Local Authority Housing

As local authority housing is becoming a scarce resource, not everyone is able to apply for it. Each local authority in Great Britain has its own way of looking at who can go on the waiting list and what priority their applications receive.

Am I Eligible?

Generally you are able to apply to any General Needs Register. If the local authority look to award priority then they will consider the points below:

- * your connection with the area
- * your need for rehousing
- * your financial circumstances

Local Authority Information

Each Local Authority has their own website that details their individual policies. Most also have their application form available on line.

The easiest way to access the Local Authority that you are interested in is through : www.xxxx.gov.uk (where xxxx is the county, city or area that you're interested in).

Local Connection

While you can apply to any local authority, you stand a better chance of being housed if you (or your partner):

- * have lived in the area prior to enlistment (or marriage) or
- * have close family ties with the area (parents, brothers & sisters etc.) or
- * have permanent civilian employment in the area (or at least a guarantee of it) or
- * have been posted there or have previously been posted there

Housing Need

Because of the great shortage of property, many local authorities will only be able to provide accommodation if you have an urgent need of rehousing. As a result, local authorities will generally not consider an application from you in earnest until at least your last 6 months of service. If applications are accepted earlier, you are normally put on a pending list and your application will be activated once you have your Certificate of Cessation (see Appendix 9.) But be aware, a growing number of councils will only look at applications from service personnel in their final 28 days of service, or in extreme circumstances, 28 days before the 'Legal Eviction Date'.

Financial Circumstances

It goes without saying, that the larger your terminal gratuity and/or savings, the more likely a council is to suggest other solutions to your housing problem. This could mean low cost, or outright, home ownership. Some local authorities actually state in their policies that they will not accept people onto their lists who have more than a specified amount of capital. Also, if you own a home, it is unlikely you would qualify for local authority accommodation unless there was a good reason for you needing rented accommodation (e.g. if you face repossession due to circumstances beyond your control).

Registration Procedure

You are advised to apply to your local authority as early as possible. If you have not already done so, apply **NOW**. If your date of discharge is known when you register, advise the housing department accordingly. Keep them informed of any changes in your circumstances, especially if you change your address.

A Word about Housing Need Registers

As councils get applications from more people than they have vacancies for, you make an application to go on the Housing Needs Register. Once on the list your application is prioritised, usually with a points score.

If you are applying to housing associations too, you will need to make separate applications to them. However, in some parts of the country, you will find "COMMON REGISTERS" where you only need to complete one application form to put your name down with the council and most housing associations in its area.

The Need to Renew Your Registration

Once you are registered on a housing needs register, you will have to renew the registration at regular intervals - either by responding to letters sent by the local authority or by you making a point of verifying this yourself. If you don't, your application is likely to be cancelled.

The 6 Months Point

Six months before your discharge date, you should advise the local authority of the forthcoming need for assistance. At this time you can request a copy of your Certificate of Cessation which should be passed or forwarded to the housing department and this should mean you get greater priority on the register.

28 Days Before Discharge

If you have not had indication that you may be offered a property, or if the council insists you must move back to their area before considering your application in earnest, then you will have to apply as homeless. See Homeless Chapter on page 13 for further details.

Accommodation Appropriate To Your Needs

All local authorities (and housing associations too) will consider you for accommodation based on your circumstances at the time of your application. If you do not have children, you are unlikely to be offered anything larger than a one bedroomed flat (unless, perhaps, it is high rise accommodation). If you have one child, you will generally be put on the list for two bedroomed accommodation even if it is your intention to have more children.

Single People & Couples Without Dependents

By and large, local authorities do not cater for households without children and are likely to give you low priority despite your impending homelessness. It's not all bad news as some local authorities do have accommodation which may be suitable to your needs. It's always worthwhile asking.

Even if the local authority themselves cannot help, they may be able to help you to get a housing association flat by nominating you from the waiting list or, in some instances, could help you get into the private sector if they operate a "Bond Guarantee Scheme."

Special Needs Housing

If you are being medically discharged or a member of your family has a serious physical or mental disability, voluntary organisations are often able to provide information about specialist housing. Often local authorities or housing associations contact such organisations when they have specialist accommodation available. They may be prepared to consider families who would not normally meet their lettings criteria to enable the property to be used effectively.

Rejecting Offered Accommodation

Before rejecting an offer of local authority housing, think very carefully. Some local authorities will remove your name from their register if you turn down a property.

If you feel that the property is unsuitable for you or your families' requirements you need to **write** to the Housing Department requesting "**a review of the offer under the Housing Act 1996**". This must be done within 21 days of the original offer. When you receive the acknowledgement of this, check that the recipient of your request for a review is not the person who made the original offer. If the review finds in your favour, a new offer will be made. If not, you can still accept the original offer.

Choice Based Letting

Many local authorities now operate Choice Based Letting. This means that they publish a list of available properties and individuals on their list can “bid” on the properties that they wish to rent. The Housing Department will give you details of how their system works when they issue you with your details. Remember – no one will offer you a property, if you do not bid you will not get a property!

Settling in Wales

Wales is covered by the National Homelessness Strategy 2003, which states that any Service leaver with a Welsh connection will be helped to find suitable housing in the community.

In addition it states that a person who is homeless after leaving the Armed Forces will be classed as in Priority Need. See chapter on Homelessness (page 13).

Settling in Scotland

Under the provisions of the Homelessness Act 2003 (Scotland), Service leavers must be considered as having a Priority Need for housing if deemed to be vulnerable. The definition of vulnerable used is ‘less able to fend for themselves’.

Scotland homelessness is considered to start at 56 days before discharge (Loss of Right of Abode) under Part II of the Housing (Scotland) Act 2003.

Local Authorities’ Homeless Persons Unit will need to be satisfied that applicants are:

- * Homeless
- * Are in Priority Need
- * Are not Intentionally Homeless; and
- * Have a local connection to the area

Detailed guidance is contained in the Scottish Executive’s “Code of Guidance on Homelessness”, updated in October 2003. This Code provides guidance to authorities on how to interpret each of the criteria. Copies are available from Local Authority Housing Department Offices.

Settling in Northern Ireland

Social housing in Northern Ireland is managed by the Northern Ireland Housing Executive (NIHE). The Executive is split into regional offices and, when making an application, you should contact the appropriate office. JSHAO or the NIHE Main Office in Belfast can give further details.



HOUSING OPTIONS | HOMELESS? KNOW YOUR RIGHTS

If you are leaving the Forces you will be faced with the prospect of having to leave your Service Accommodation. In this case you should make yourself aware of your options, especially if you are not in a position to find somewhere else to live and face being homeless.

The law governing homelessness is to be found in the Homelessness Act 2002 (England), and this law imposes duties on all local authorities to assist homeless people in some way. However, even if you are accepted as homeless, you do not have a legal right to permanent rehousing.

Under the new act, the criteria is quoted as :

The critical test of vulnerability for applicants . . . is whether, when homeless, the applicant would be less able to fend for himself than an ordinary homeless person so that he would be likely to suffer injury or detriment, in circumstances where a less vulnerable person would be able to cope without harmful effects.

The majority of those who have served in the armed forces should be able to find and maintain their own accommodation and each applicant will need to be considered individually to assess whether they are vulnerable as a result of having served in the armed forces . . .

In considering whether former members of the armed forces are vulnerable as a result of their time spent in the forces, a housing authority may wish to take into account the following factors:

- i. *the length of time the applicant spent in the armed forces;*
- ii. *the type of service the applicant was engaged in (those on active service may find it more difficult to cope with civilian life);*
- iii. *whether the applicant spent time in a military hospital (this could be an indicator of a serious health problem or of post-traumatic stress);*
- iv. *the length of time since the applicant left the armed forces, and whether he or she had been able to obtain and/or maintain accommodation during that time;*
- v. *whether the applicant has any existing support networks, particularly by way of family or friends.*

Very similar rules apply under the National Homelessness Strategy (Wales) 2003.

For Scotland, see pages 11 and 21.

WHAT TO DO

As soon as you are aware that military accommodation will cease to be provided for you, you should approach your local authority to apply to go on their housing needs register.

However, if the local authority is not able to help quickly and you are likely to be homeless in the next 28 days, (for Scotland - homeless in the next 56 days), you should go to the Homeless Persons' Section of the local authority with which you have a connection. This will often be in the Housing Department.

Make sure that you tell the person you see that you are homeless, and that you are asking for help under the Homelessness Act 2002. **Make it clear that you need help urgently and have not come just to put your name on the housing needs register.**

WHICH LOCAL AUTHORITY SHOULD I APPROACH?

You should apply to the local authority with which you or your partner have a 'local connection'. If you are unsure which local authority this is, seek advice.

If you apply as homeless to a council where you have no connection, the council will refer you to a local authority where a stronger connection exists. If you have connections with more than one local authority, make it clear which one you prefer to be referred to.

It must be ascertained that the other local authority will help you before you can be referred. You must not simply be sent along there. If you have nowhere to stay while these arrangements are made with the other local authority, you must be housed temporarily.

Local Connection rules have changed at last for England, Wales and Scotland.

The long awaited change to the homelessness and social housing Armed Forces local connection has finally happened. As of 1st December 2008, anyone serving in the Armed Forces is able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian. Any applicants encountering a local authority unaware of this should provide the authority with a copy of this announcement (see next page) from the Department of Communities and Local Government. The local connection rules for Scotland have now changed (as from 01 Apr 2011) and apply as for England. This announcement is also available for you to download from our website www.mod.uk/jshao.



www.communities.gov.uk
community, opportunity, prosperity

28 November 2008

To Chief Housing Officers of all
Local Housing Authorities in England

Dear Sir or Madam

**HOUSING AND REGENERATION ACT 2008: COMMENCEMENT OF SECTION 315:
CIRCUMSTANCES WHEN LOCAL CONNECTION MAY BE ESTABLISHED UNDER
SECTION 199 OF THE HOUSING ACT 1996**

This letter notifies chief housing officers that section 315 of the Housing and Regeneration Act 2008 comes into force on 1 December 2008.

Section 315 of the *Housing and Regeneration Act 2008* ("the 2008 Act") amends section 199 of the *Housing Act 1996* ("the 1996 Act"). Section 199 of the 1996 Act sets out the circumstances when a person may establish a "local connection" with a district for the purposes of an application for homelessness assistance under Part 7 of the 1996 Act or an application for social housing under Part 6 of that Act.

The effect of the amendments is that someone serving in the Armed Forces will be able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian person. The amendments apply in respect of all applications for housing under Part 6, or housing assistance under Part 7 of the 1996 Act made on or after 1 December 2008.

Local authorities are reminded that, as for other applicants, serving or former members of the Armed Forces may have a local connection somewhere other than the district where they have most recently been living or working. This could include residence in an area where they had previously been posted or residence in an area prior to joining the Services. This is likely to be particularly relevant in the case of Service personnel returning from a final posting overseas.

The statutory codes of guidance on homelessness and the allocation of housing will be revised to reflect these changes, in due course.

Any inquiries regarding the changes to Part 6 of the 1996 Act (allocations) should be directed to Francis Walker. Inquiries regarding Part 7 of the 1996 Act (the homelessness legislation) should be directed to Alan Edwards.

Yours faithfully

A handwritten signature in black ink, appearing to read "Alan Edwards".

A handwritten signature in black ink, appearing to read "Francis Walker".

Alan Edwards
Homelessness, Overcrowding and Worklessness Division

Francis Walker
Allocations, Access to Housing and CBL Branch

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To Local Authority Leaders and Chief Executives in England

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06 JUL 2011

EVICTION OF SERVICE PERSONNEL FROM SERVICE ACCOMMODATION

I held a Service Personnel Housing Summit in May to explore ways of tackling the housing challenges faced by serving and ex-service personnel. At this meeting it was brought to my attention that members of the armed forces are being told by some local housing authorities to remain in service accommodation until they are legally evicted by the Ministry of Defence despite having a Certification of Cessation of Right to Occupy.

I am writing to remind you of the relevant sections of the statutory Homelessness Code of Guidance for Local Authorities regarding former armed forces personnel required to leave service accommodation.

As set out at paragraph 8.33 of the statutory guidance the Secretary of State considers that housing authorities should not insist upon a court order for possession for former armed forces personnel to establish that entitlement to occupy has ended. The Ministry of Defence issues a Certificate of Cessation of Entitlement to Occupy Service Living Accommodation six months before discharge. Authorities should take advantage of the six month period of notice of discharge to ensure that service personnel receive timely and comprehensive advice on the housing options available to them when they leave the armed forces. The guidance also provides that where service personnel are required to vacate service quarters the Secretary of State considers that they should not be considered to have become homeless intentionally.

Under section 182 of the Housing Act 1996 local housing authorities are required to have regard to guidance issued by the Secretary of State.

I am confident that the vast majority of areas are not treating ex-service personnel in this way but this is a timely reminder about ensuring local housing policies honour the Military Covenant.

I am sending this in parallel to the Secretary of State for Defence.

A handwritten signature in black ink, appearing to read "Grant Shapps".

GRANT SHAPPS MP

HOW DOES THE LOCAL AUTHORITY DECIDE IF I AM HOMELESS?

The local authority will look into your circumstances and make a homeless assessment (see below). If you have to leave your quarter before they finish their enquiries and reach a decision, they must accommodate you temporarily until they notify you, in writing, of the outcome of your application as homeless.

NOTE: You are entitled to stay in Service Accommodation up until your last day of Service.

The Homeless Assessment

Under the law, the Council needs to look at several things when you make an application as homeless:

- * Are you unintentionally homeless or threatened with losing your home?
- * Are you in priority need?
- * Do you have a connection with the area? (See page 15)
- * Is there other suitable accommodation in the area (e.g. private rental property)?

In addition, the local authority will ask you about your financial circumstances as well as other personal details.

Who is homeless?

You are homeless if:

- * You/your family have nowhere you can live together.
- * You have been forced to leave your home because of violence or threat of violence from someone in your family.

If you have been served with a Notice to Vacate your Service Accommodation and it is 28 days or less to the final date that you can legally occupy the quarter, you are threatened with homelessness. (**56 days in Scotland**).

Who is in Priority need?

Only the following groups of people fall into the ‘priority need’ category:

- * **Households with dependent children (either under 16 or, in certain cases, under 19 and in full-time education).**
- * **Households that include someone who is pregnant.**
- * **Households that are homeless because of fire, flood or similar emergency.**
- * **Households that include someone who is elderly, handicapped or disabled.**
- * **Households that include someone who is vulnerable due to leaving the Armed Forces (see page 14).**

If you are **UNINTENTIONALLY HOMELESS** and fall into one of the **PRIORITY GROUPS**, the council has a duty to rehouse you or assist you in finding settled accommodation.

REMEMBER, even under the new legislation, if you are in good health, under state retirement age and either single or a couple without children, you are unlikely to be considered to be in Priority Need. The local authority will not have a duty to rehouse you - even if you are homeless.

But local authorities are legally bound to offer appropriate information, advice and assistance to help you secure settled accommodation yourself. Most local authorities may do more than this legal minimum.

Intentional Homelessness

The council you approach is under little obligation to help you if it finds you have made yourself homeless either by something you did or failed to do wilfully or negligently. Examples of things which would lead to you being classed as intentionally homeless include:

- * You voluntarily give up your quarter before you are **evicted**.
- * You refuse an offer of accommodation from the Local Authority or refuse the Local Authority's help in finding another home.
- * You lose your home through your own fault (e.g. not paying rent).

NOTE: If the Local Authority decides you are 'intentionally homeless', their legal duty is to provide you with advice and assistance only. However, they may decide to accommodate you for a short time if you literally do not have anywhere else to live.

THE LOCAL AUTHORITY'S DECISION

After the investigations are completed, the local authority must inform you of its decision **in writing**. They will:

EITHER

- * Agree to offer temporary accommodation then an offer of permanent accommodation. You will be offered a fixed term tenancy (Introductory Tenancy, move to Assured Tenancy, providing they are a good tenant). Please note, under sections of the Localism Act, the government has given local authorities powers to now only award fixed term tenancies with the view to encourage those who can move on from Social Housing to do so.

OR

- * Refuse to arrange accommodation for you and give their reasons in writing.
- A local authority could refuse to find accommodation under the Law for one of the following reasons:
- * They decide you are not homeless or threatened with homelessness.
 - * They decide you are homeless but do not have a 'priority need'. (However, they must still give you advice and assistance.)
 - * They decide you are homeless and in 'priority need' but they say you are **"intentionally homeless"**.

WHAT KIND OF HOUSING IS PROVIDED?

If you are priority homeless, you have a legal right to be rehoused. Many local authorities put homeless people into emergency or temporary accommodation first. This can be Bed & Breakfast accommodation (for a maximum of 6 weeks in England if you have children), the local authority's own hostels or other temporary housing earmarked for occupation by homeless families.

WHERE TO GET INDEPENDENT ADVICE

Joint Service Housing Advice Office

SHELTER (see Appendix 7)

Any Citizens' Advice Bureau

Any Solicitor or Law Centre

NOTE: If you are returning to Scotland, different homeless law applies. (See pages 11 and 21).

By way of summary, refer to the following checklist if you are facing losing your quarter and are thinking about applying for social housing.

CHECKLIST

- * **DO** try to get your name down on the Local Authority's Housing Needs Register as soon as possible. Look at other options too.
- * **DO** seek independent advice before making an application as homeless.
- * **DO** keep records of letters you send to and receive from the local authority, and of people you speak to etc.
- * **DON'T** leave your married quarter before you have to, otherwise you could be classed as intentionally homeless.
- * **DON'T** refuse offers of accommodation without thinking about the consequences.
- * **DON'T** rely on only one source of help. Apply to as many appropriate organisations as you can.
- * **AND DON'T LEAVE IT TOO LATE BEFORE YOU MAKE ENQUIRIES.**



HOUSING OPTIONS | LOCAL AUTHORITY HOUSING IN SCOTLAND

There are two main ways in which people in housing need may be housed by the Local Authority:

- * joining the local authority's general housing needs register and then waiting for the offer of a permanent local authority house, or registering to a Choice Based Letting (CBL) scheme and applying for vacancies.
- or
- * being officially assessed and declared as "homeless", in which case the local authority has to make either temporary or permanent accommodation available.

It is therefore very important to know how the local authority assesses someone's housing needs and why they give greater priority to some needs than to others. You should check this with your local authority office.

Housing for homeless people

Homelessness is something that happens to many ordinary people all over Britain. Society has for many years accepted that it must find accommodation for those people who become "homeless", as defined by Act of Parliament.

Local authorities have a legal duty to help homeless people. Firstly by interviewing them and assessing their housing situation and, secondly, by offering them temporary or permanent accommodation - provided that the applicant's circumstances warrant it, according to criteria laid down in Part II of the Housing (Scotland) Act 1987 or as amended by the Homelessness etc (Scotland) Act 2003.

People presenting themselves as homeless are interviewed by skilled and experienced staff from the Council's Homeless Persons' Unit. The four main criteria, which must be satisfied by applicants, are that they:

- * are homeless;
- * are in priority need;
- * are not intentionally homeless; and
- * have a local connection to the area.

Detailed guidance is contained in The Scottish Executive's "Code of Guidance on Homelessness", updated in October 2003. This code provides guidance to Authorities as how to interpret each of these criteria. Copies are available from local authority housing department offices.

Key points to note about each of the criteria, sometimes described as hurdles, are as follows:

Homelessness

This means the applicant and anyone who would reasonably be expected to live with them either -

- * has no accommodation in the UK or elsewhere which he or she is entitled or permitted to occupy.

or

- * is going to be in such a homeless situation within 2 months

or

- * that it is unreasonable to expect the applicant to go on living in their present home - typically because of the threat of violence from another member of the household or because the accommodation is so sub-standard that it presents a real danger to the health of the applicant.

Priority Need

The following have a priority need for accommodation:

- * a person who is pregnant or a person with whom a pregnant person resides
- * a person having dependent children
- * a person who is homeless or threatened with homelessness because of an emergency such as flood, fire or any other disaster

or, the person is vulnerable due to:

- * being a 16 or 17 year old or a young person up to and including the age of 21 who was looked after (in care) at school leaving age,
- * **having been discharged from any part of the regular Armed Forces of the Crown**

or for

- * any other 'special' reason, e.g. being 'at risk' of sexual or financial exploitation, alcohol or drug abuse, domestic violence or racial harassment or having recently suffered a miscarriage.

Intentionality

The local authority must satisfy itself that the applicant did not deliberately do something or fail to do something which resulted in homelessness e.g. refusing to pay rent for no proper reason; a teenager leaving the parental home without presenting a compelling reason why he or she could not return.

Local Connection

The applicant must have a local connection with the local authority area in which he or she wants to live. You should check with the council for their particular local policy.

Applicants in special circumstances are assessed on a case by case basis. This includes people fleeing domestic violence or someone who has no local connection with anywhere in the United Kingdom.

Homeless persons' assessment

Where an applicant is homeless, temporary accommodation will be secured. The local authority aims to reach a final decision on each application from a potentially homeless

person within a reasonable time. People facing a homeless situation should seek legal advice where appropriate.

The assessment period for applications allows local authority staff enough time to make the necessary enquiries to verify each applicant's homeless circumstances properly. Applicants are kept regularly informed by the staff concerned on the progress being made with the assessment of their application.

Dissatisfied applicants may appeal the decision. There is a statutory right to get your decision reviewed. You will be able to find out from your local authority the procedures for appealing.

At any one time, varying numbers of homeless applicants are registered with the local authority. Many applicants do not fulfil the criteria to obtain permanent housing and are only given temporary accommodation and advice and assistance.

Homelessness can affect any type of household. Vulnerable homeless applicants may well require additional forms of support to help them through these difficult periods in their lives and the local authority's housing staff work closely with other local authority staff and all the relevant local agencies to ensure that such support is provided.

The type of accommodation used by the local authority to house homeless applicants can include - bedsit, hostels, purpose-built chalets, as well as properties leased from private landlords, occasionally bed and breakfast and designated furnished and unfurnished local authority houses and other available properties. Accommodation is provided until a decision is reached on their application. Thereafter only those who fulfil all the criteria will continue to be provided with temporary accommodation pending an offer of permanent housing. Check with your local authority on the approximate length of stay in temporary accommodation.

For households that are not going to be offered permanent housing, temporary accommodation and advice and assistance will be offered for a reasonable period to allow the household to secure alternative accommodation.

An offer of permanent accommodation will be referred to a housing association or other local landlord for rehousing. If these offers are unreasonably refused, the applicant(s) will have to vacate the temporary accommodation and secure their own accommodation, as the local authority will have fulfilled its obligation to them.

What to do if you are homeless

- * Contact the local authority's Homeless Persons' Unit and any of the other agencies offering housing information and advice who will refer you to the appropriate office. For details see www.mod.uk/jshao or contact JSHAO.
- * If you are unable to secure your own accommodation, you should ask for an interview with one of the homeless persons staff as soon as possible. This can be done in person by calling into the office, or by phone.
- * Attending the interview is very important. It will give you useful information and advice and should result in you knowing quickly whether you may be entitled to temporary accommodation. Written detail of your situation may be required, e.g. a letter from your current or most recent landlord, at the interview to verify your circumstances.

Local Authority housing for housing needs register applicants

The local authorities have houses and flats, general needs properties and units of sheltered housing designed for people who require a housing support worker or (warden) support.

The local authorities own and manage approximately 25% of all the housing stock in Scotland and remain the biggest provider of social rented housing.

Who can apply for Local Authority accommodation?

Anyone aged at least 16 provided he or she meets at least one of the following conditions:

- * is living in the area
- * works or has been offered work in the area
- * wishes to move to the area to look for work
- * wishes to move into the area to be near a relative or carer
- * is subject to harassment and wishes to move into the area
- * runs the risk of domestic violence and wishes to move into the area
- * has special social or medical needs for wanting to live locally

Where and how to apply for Local Authority housing

Anyone who wishes to become a local authority house tenant must first fill in a straightforward application form. The form can be obtained by writing to, phoning or visiting the local local authority office. For details see www.mod.uk/jshao or contact JSHAO.

Applicants will be given a leaflet that summarises the application system, allocations policy and points or assessment system. A more detailed description of the local authority's system is also available from the local authority although the information and advice given is described below in an amended form. Applicants would be well advised to study the assessment system carefully before filling in their application form.

The Local Authority's housing allocation policy and points system

Each local authority in Scotland decides the policy to be used in allocating properties and it is the responsibility of the Housing Department to implement this policy and allocate local authority housing. In **most** cases, a points/assessment system is used to decide which applicant on its waiting list should be offered the tenancy of any property that becomes vacant. The more points an applicant has, the greater their chance of being offered a local authority house. Although it must be borne in mind that however near the top of the waiting list an applicant is at a particular time, other applicants may subsequently receive a higher number of points or assessed to be in greater need and therefore housed prior to them. There is a balance of allocations to all categories of general needs, homeless or special case applicants. Only if there is an equality of points for the same premises will the time an applicant has been waiting be taken into account.

The importance of providing full and up to date information in the application form

It is very important for applicants to provide accurate information when filling in the application form. If an applicant is not sure whether a piece of information about their circumstances is important then the local authority's housing staff would be happy to provide advice. In any case, it is better to include too much information on the application form than too little and then risk losing valuable points as a result. It is important for the form to reflect the applicant's circumstances, some of which may be of a personal nature, but all applicants are assured of confidentiality.

Moreover, if applicants remember something they forgot to put on the form after they have submitted it, or if their circumstances change as time goes by, they should let the local authority's housing staff know, in writing, as soon as possible. This will ensure that their application form can be amended and the points total adjusted accordingly.

What happens after the Local Authority has got the application?

The local authority's housing staff go through the form carefully, ensuring eligibility and then points are awarded (if a points system is used) according to each aspect of housing need.

Procedures vary between local authorities. You should ask about the local process, how you will be kept informed of progress, the possibility of a home visit, order of priority how your place may move up and down on the list assuming it is not the date order system that is being used.

How many houses will an applicant be offered?

An applicant will normally be made a maximum number of three offers. (You should check with your local authority the number of offers that will be made to you.) The second offer is only made after refusal of the first etc. If the maximum number of offers have been made and the refusals are considered unreasonable, the local authority may not make another offer for at least twelve months after the date of the applicant's final refusal.

How long will an application be held on the Register?

Check with the local authority what the local policy is. In many areas applications are only held on the register for one year unless the applicant completes and returns an updating form sent out at that time which confirms that he/she still wishes to remain on the register. A reminder is sent by the local authority after a period of time but if no reply is received soon thereafter, the application will be withdrawn.

Notifying the Local Authority of changes of address, or other circumstances

It is very important, therefore, that applicants tell the local authority if they change address after they have submitted their application form. Otherwise there is a danger that the applicant may never receive the letters from the local authority. Their name will be

removed from the list if no contact is made with the local authority's housing staff. It is in the applicant's best interest to maintain regular contact with housing staff and notify them as soon as possible of any changes in their circumstances.

How the points are allocated for general needs housing

Many of these points are for future reference. The important ones as you leave the forces are 4, 5 or 6. There may be local variations to this. Check with the local authority.

Housing Need

1. Overcrowding
2. Children above the first floor (under 5 years of age)
3. Lack of amenities
4. **Insecurity of tenure**
5. **Medical need**
6. **Other social need**
7. Social work advice
8. Domestic violence
9. Racial or sexual harassment
10. Under occupation
11. Mobile home / Caravan
12. National Mobility Scheme
13. Bedsit

Overcrowding

An applicant with more people living in the house than defined by the local authority's standards qualifies for overcrowding points. There are some restrictions on qualification, on which the Department can give advice. Under the local authority's standards:

Separate double bedrooms are required for:

- * a couple, single parent or pregnant woman
- * two children of the same sex under the age of 16 where the age difference is less than 9 years
- * two children of a different sex under the age of 5 years.

Single bedrooms are required for:

- * any other adult (over 16 years) who is a member of the household
- * any child of a different sex where one is over the age of 5 years
- * any child of the same sex where the age difference is 9 years or more

A “double” bedroom is defined as having a floor area of 110 sq. ft (10.22m²) or more, a “single” room is 70 sq. ft (6.5m²) or more, but less than 110 sq. ft (10.22m².)

Points to note:

This helps the local authority to understand how many bedrooms the applicant household will require in the local authority house they are looking for, but it is also important to record, under the household details section on the application form, other relevant details e.g.

- * If children from a previous relationship will be staying in the house regularly (parental access rights will need to be confirmed.)
 - * If the applicant's existing household is expected to get bigger or smaller. (For example, a household member deciding to go on living in the old house whilst the rest of the household moves to the new one, or, two households who previously had to live apart now able to live together in the new house as one household.)
-

Children above ground floor

If the applicant lives above ground floor level and has a child of less than 5 years old, he/she may qualify for additional points.

Lack of amenities

If the applicant lives in a house which is in a bad condition, he/she may be given points if the house lacks:

- * cold water supply; inside toilet; hot water supply; bathroom or fixed shower; hand basin; or has any other aspect of unfitness
 - * the applicant may also be given points if he/she has to share any of the above amenities with somebody else
-

Points to note:

- * You should check with the local authority what the local arrangements for medical assessment are.
 - * A local authority officer will visit the property to check the extent to which it is unfit to be lived in.
-

Insecurity of tenure

Applicants will get extra points if they have to leave home through no fault of their own but only where the Director of Housing/Area Housing Officer is satisfied that actual homelessness could occur within six months.

Service or tied tenants (including people living in HM Forces, Police, Coastguard, Customs and Excise or Lighthouse Board housing) will be awarded points when they have to leave their home because they have left the service.

Medical need

If the applicant has health reasons for needing re-housing then these should be put down on the application form.

Point to note:

Local arrangements vary - ask about what is required for medical assessment.

Social and care support needs

Points may be awarded where the housing staff are satisfied that the move to the area of choice would result in better care and/or support being provided:

- * by a member of the applicant's household for an elderly or disabled relative
- * for an elderly or disabled member of the applicant's household by a caring relative
- * to enable a family who want to foster a child to find housing which is sufficiently big and otherwise suitable

Social work advice

If appropriate check with the local authority for any special arrangements with the social work department/service for older people, young people looked after, people with community care needs and people leaving institutions, including ex-offenders - may include 'back to the community points' or equivalent.

Domestic violence

Check with the local authority for the local assessment and special referral arrangements with Women's Aid and any other local agencies as well as cross border procedures with other local authorities under the Part II of the Housing (Scotland) Act 1987.

Racial, sexual or other form of harassment

Where there is evidence that any member of the applicant's household has been subjected to continued racial, sexual or other form of personal harassment, to the satisfaction of the local authority, then additional points can be awarded.

Under occupation

Using the same formula as described for overcrowding see page 16, points will be awarded for under-occupation of the applicant's house e.g. where there are spare bedrooms.

Point to note:

Points will, however, only be awarded where the applicant is also the head of the household or a joint applicant.

Mobile homes

Applicants living in mobile homes are entitled to extra points.

Points to note:

- * applicants may be entitled to points for overcrowding using the same assessment method described on page 15 and
 - * may be entitled to points for lack of amenities, as detailed on page 16.
-

National Mobility Scheme (HOMES)

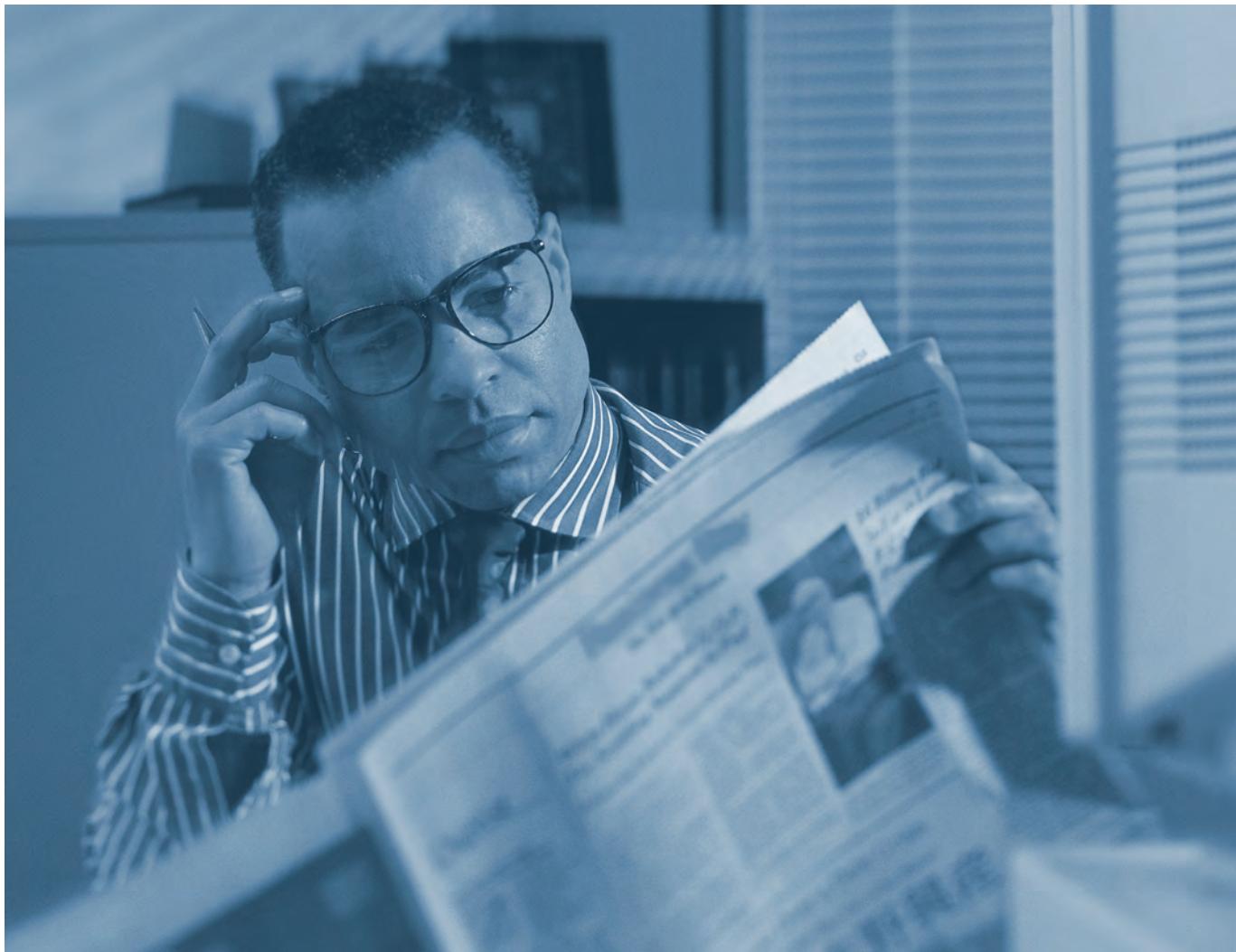
This is a scheme to help tenants move to other parts of the UK for social or employment reasons. The applicant must be a tenant of a local authority or a landlord who is part of the scheme. This includes the majority of housing associations. If an applicant is accepted onto the scheme they may be awarded additional points/granted additional weighting onto their application. Check for any local restrictions on the scheme.

Bedsit accommodation

Applicants living in bedsit accommodation can be entitled to extra points in recognition of the fact that this is not likely to provide suitable accommodation in the long-term.

Point to note:

This applies to all bedsit accommodation in the area. This means that local authority tenants living in bedsits are also entitled to the extra points if they apply for another local authority house.



HOUSING OPTIONS | REGISTERED SOCIAL LANDLORDS

Registered Social Landlords (RSLs) are not-for-profit housing organisations that are registered with, and regulated by, the Homes & Community Agency (HCA). The most common form of RSL are Housing Associations.

WHAT ARE HOUSING ASSOCIATIONS?

Housing Associations vary in size but share the common aim of providing affordable, good quality homes for rent and sale (see Affordable Housing).

Housing Associations provide self-contained flats and houses (but also some shared accommodation) for single people, couples and families in housing need. In recent years, associations have become the main providers of new social housing and so present a significant alternative to local authority housing.

There are over 2,000 Housing Associations operating in the UK. The accommodation offered will be of at least similar standard to local authority housing and, as with this housing, will be appropriate to your needs (i.e. one bedoomed properties for single people & couples etc.). Rents tend to be slightly higher than that for a similar local authority property, but still significantly less than in the private sector. Many associations are small and have a limited turnover (i.e. few vacancies per year) and even the larger ones often have long waiting lists.

HOW DO HOUSING ASSOCIATIONS FIND TENANTS?

- * You can apply directly to go onto an association's waiting list. However, in areas of high demand, some associations may close their lists from time to time.
- * You can apply via the local authority. Associations fill many of their vacancies with "nominations" from their local councils. In some parts of the country, especially London and the SouthEast, many associations do not keep waiting lists and, instead, contact the local authority when they have vacancies.
- * Associations will also take referrals from other agencies like Social Services, Welfare Organisations or, in some instances, even the MoD.

You will need to complete a separate application form for each association that takes direct applications in the area you wish to settle. However, some local authorities have now set up "common registers" with housing associations, which means you only need to fill out one application form to register with most of the social landlords in the area.

WHICH HOUSING ASSOCIATIONS WORK WHERE?

If you want addresses and telephone numbers of housing associations in any particular local authority area in Great Britain, check out the Local Authority web site, look under 'Housing Associations' on www.yell.co.uk or contact JSHAO. In this booklet you will

also find a list of some of the biggest associations in the country and an indication of where they have properties. Some of these associations do help service leavers in some way.

Remember that associations that give **SPECIAL PRIORITY** to ex-regulars are in the minority but these three provide housing exclusively for ex-regulars.

There are more organisations that help ex-service personnel in **Appendix 11**.

HAIG HOMES

- ✿ Haig Homes was established in 1928 as a housing trust and as a lasting memorial to Field Marshal Earl Haig, who worked ceaselessly to highlight and solve the problems of ex-service people and their families.
- ✿ Over 350 homes were built before the Second World War, another 450 at its conclusion; this has since increased to over 1300 homes in 42 locations. Tenancies are allocated exclusively to ex-servicemen and women according to their housing need. Accommodation consists of 1 to 4 bedoomed flats, houses and maisonettes. Anyone who has served in the Armed Forces or their widowed partners can apply.
- ✿ For further details - see Appendix 2.

LANCASTER WAR MEMORIAL VILLAGE

- ✿ This charity owns 78 houses and 10 flats on the outskirts of Lancaster. The properties have been leased to Northern Counties Housing Association who give priority to ex-regulars and their families who apply for accommodation in the Village. Ideally applicants should have a connection with Lancaster or the North West.
- ✿ Further details can be obtained from: Northern Counties HA, 10B Brennand Close, Scale Hall, Lancaster LA1 5JL . Tel: 01524 598700

THE TOP NON-SPECIALIST HOUSING ASSOCIATIONS

Most of these organisations operate in England only. For a better idea of who operates in the region you wish to resettle in go to www.housingcorp.gov.uk and select the Public Register from the Resources section. From here you can access details of the Housing Associations by name or by Local Authority area.

NAME	STOCK SIZE (Owned & Managed)	MAIN AREAS OF OPERATION	Service Link	COMMENTS
Places For People Homes	43,401	NE, NW, Yorkshire, East Midlands. Parts of South	Yes	Historically very supportive of Service Leavers.
Home Group Ltd. (including Warden HA)	45,371	Home - North and Midlands. Warden- South	No	
Sanctuary H A	40,669	Most of England (exc. NE/Cumbria)	Yes	Through MOD Referral Scheme.
Hyde HA	26,346	London, Kent & Hampshire	No	
Guinness Trust	22,257	Throughout England	Yes	Some Referrals.
London & Quadrant Housing Trust	27,467	London, South East	Yes	Through MOD Referral Scheme. Unlikely to take direct applications.
Riverside	27,003	Merseyside, Cheshire	No	
Orbit Housing Association	15,461	Midlands, East Anglia, SE, SW.	No	Mainly referrals from local authorities.
William Sutton Trust	14,197	Throughout England	Yes	Through MOD Referral Scheme.
Northern Counties HA	18,276	NW, Yorkshire, Derbyshire.	Yes	Priority to ex-regulars for Lancaster Memorial Village only.
Peabody Trust	17,496	London	No	Council referrals only for family stock. Single persons accommodation possible but waiting list closes at times.
Hanover HA	12,241	Throughout England & Scotland	No	
Notting Hill HT	14,667	London	No	
Bradford Community Ltd.	21,996	North East, North West & Yorkshire	No	
Metropolitan Housing Trust	19,761	Nottinghamshire, Derbyshire & Lincolnshire	No	Very supportive of Service Leavers for Low Cost Home Ownership.
Focus HA	12,723	West Midlands mainly	No	Possibilities for singles
Southern Housing Group	15,386	South East England	Yes	Through MOD Referral Scheme.
Sovereign	13,444	SW, Berkshire	Yes	Newbury. Through MOD Referral Scheme.

Refers to self-contained flats & houses managed (irrespective of ownership). Source: Housing Corporation, August 2007.



HOUSING OPTIONS | HOUSING ASSOCIATION RENTED HOUSING IN SCOTLAND

There are around 200 housing associations and housing co-operatives in Scotland registered with Communities Scotland.

Registered housing associations are, with a few exceptions, non-profit making friendly societies run by professional staff, but controlled by voluntary management committees. Housing associations get grants from the Government's national housing agency - Communities Scotland - towards the costs of building homes for rent or shared ownership.

It is important to recognise that nowadays housing associations are the main providers of new and affordable housing opportunities for local people in housing need, since government policy has made it financially unattractive for councils to build new homes.

Each housing association operates a housing register and some cater for particular client groups. At present a new tenant of a housing association does not necessarily have the statutory right to buy. It is important to remember this because if you are on the council register you could be allocated a housing association property. This is because most housing associations have an agreement with the local council to allocate an agreed number of houses to applicants on the council register. It is important, however, to note that the agreement only gives the council the right to suggest names of applicants – the council has no rights over to whom the association decides to allocate its houses.

Meantime if you are interested in getting a housing association tenancy you should apply directly to the housing associations in the area in which you want to live.

You can get a directory of all Scottish housing associations from Communities Scotland.

You should not hesitate to ask housing association staff for further information and advice if it is required. Detailed written information is available, but staff are happy to discuss any questions you may have.

Rents for housing association houses are generally somewhat higher than Council house rents. Rent levels for similar size properties, however, vary according to certain factors, including the remoteness of the location and the lack of services in the area and/or the amenities within the particular property e.g. what kind of heating system or size of kitchen it has and so on.

In **Appendix 4** you will find a list of the larger associations in Scotland. This list is not exhaustive and most of the associations listed own between 600-1000 properties and cater for a wide range of groups from families to the elderly.

*Remember that associations which give **SPECIAL PRIORITY** to ex-regulars are in the minority but on the opposite page you can find details of some which do have a Service connection.*

SCOTTISH VETERANS' GARDEN CITY ASSOCIATION

The SVGCA was formed in 1915 with the aim of providing low cost accommodation for ex-Service and Merchant Navy personnel. Personnel being medically discharged are given priority - providing their "disability" is a permanent condition. The Association has approximately 600 houses in districts throughout Scotland (the majority of which are in the Forth and Clyde Valleys). All the properties have gardens. Further details can be obtained from:

**The General Secretary, Scottish Veterans Garden City Association,
New Haig House, Logie Green Rd, Edinburgh EH7 4HQ
Tel/Fax: 0131 557 1188 e: SVGCA@aol.com**

SCOTTISH VETERANS' RESIDENCES

Full board, fully furnished accommodation for singles or couples in Edinburgh and Dundee. Also fully supported accommodation in Edinburgh.

Contact Joint Service Housing Advice Office for details.

HAIG HOMES

Haig Homes was established in 1928 as a housing trust and as a lasting memorial to Field Marshal Earl Haig, who worked ceaselessly to highlight and solve the problems of ex-service people and their families. Over 350 homes were built before the Second World War, another 450 at its conclusion, this has since increased to over 1100 homes in 42 locations. Tenancies are allocated exclusively to ex-servicemen and women according to their housing need. Accommodation consists of 2 and 3 bedroomed houses and maisonettes and some 1 and 2 bedroomed flats - all of which are let unfurnished. Anyone who has served in the Armed Forces or their widowed partners can apply.

For further details - see Appendix III.

Housing Associations that give Priority to Ex-Regulars

CAIRN HOUSING ASSOCIATION

22 York Place, Edinburgh EH1 3EP Tel: 0131 556 4415 (Mostly for the elderly)

HOME HOUSING ASSOCIATION

Ridley House, Regent Centre, Newcastle NE3 3JE Tel: 0191 285 0311

If you want addresses and telephone numbers of housing associations in any particular local authority area in Great Britain, contact JSHAO.



HOUSING OPTIONS | THE MOD REFERRAL SCHEME

In the early 1990s, the MOD established a Scheme to re-house Service Leavers through nomination rights originally acquired when surplus MOD properties were sold to Housing Associations. However, because these rights have now ended, the Scheme is wholly dependent on the goodwill of Housing Associations, whose properties are not specifically intended for, nor do they belong to, the JSHAO. The Scheme is reliant on Housing Associations requesting referrals for vacant properties but applicants may also be referred to Housing Association waiting lists through this Scheme.

Unlike Local Authority policies, the Scheme is beneficial because it does not demand that you have a local connection with the area for which you are applying. You may apply for a (reasonable) number of areas by listing the locations or counties where you would like to live. A member of the team will then get in contact to discuss the options available in those areas. You are not restricted by where you now live, where your family live, or where you will work, so the Scheme is particularly beneficial for those struggling with the local connection policy.

Single Service Leavers and couples without children may also find it difficult to access housing provided by the Council. On the MOD Referral Scheme, singles and couples are just as likely to be housed as families because applicants are chosen by their suitability for the type of property offered by the Housing Association. **The JSHAO and the MOD Referral Scheme have no housing stock, no internal connections with Local Authorities and unfortunately there is no guarantee that applicants will be housed through the Scheme. We cannot estimate how many offers we might receive, when we will receive them or where the properties will be located.** This means that while nothing may be available, or suitable to your needs, in your area of choice, it is equally possible that, for example, a number of one bed flats may become available which would only be suitable for singles or couples.

Furthermore, some Housing Associations do not require deposits and, although rents are slightly higher than Council rents, they are considerably lower than private rentals. Furthermore, most Associations grant Assured Tenancies, allowing tenants to remain in the property as long as they wish, provided they adhere to the terms of their tenancy agreement.

Nevertheless, all applicants are strongly advised to contact their Local Authority and consider alternative housing options, in addition to applying for the Scheme, in order to maximise the chances of being housed. The Scheme attempts to provide another route into Social Housing, not replace such actions as directly contacting Local Authorities.

Service Leavers with families and separated spouses with children may also wish to contact the Services Cotswold Centre, which offers temporary accommodation. Information, advice and hostel accommodation is also available from the Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help. Single Service Leavers should contact SPACES (Single Persons Accommodation Centre for the Ex-Services), who may also be able to help. Details for these Associations can be found on our website.

Additionally, for those who would benefit from adapted and sheltered (both supported and unsupported) accommodation, this type of housing is accessible through the Scheme. Please contact the Scheme Coordinator for more information.

We will also, where applicable, direct you to Choice Based Lettings (CBL) Schemes operating in your specified areas. So, even if a Housing Association is not participating

in the MOD Referral Scheme, they may form part of a Common Housing Register for an area or county. You will be directed to the relevant CBL Scheme and provided with an application form or instructions on how to register and apply. Once you receive your reference number and banding, we will monitor your progress as you bid for properties. This also means that applicants requesting areas not covered by those Housing Associations that offer referrals or hold their own waiting lists, may be successful through CBL. If applicable, further information will be provided with your letter of acknowledgment.

ELIGIBILITY

To be eligible for the MOD Referral Scheme, applicants must be Armed Forces personnel within six months of their discharge date and currently occupying Service Accommodation. Applications for the Scheme can be accepted from Service Leavers, married or single, and from Separated spouses living in married quarters or hostel accommodation provided by SSAFA Forces Help and the Services Cotswold Centre. It is important to note that while personnel in Single Living Accommodation (SLA) are eligible until six months post-exit date, those in Service Families Accommodation (SFA) are eligible until they leave that Service property.

Please do not apply if you are Ex-Service or Single and beyond the six months after your exit date. If you own or part-own a property or are privately renting, you will not be considered for housing through the Scheme. Similarly, if you have sufficient capital to buy a property you are unlikely to be housed. Pensions and expected gratuities will also be taken into account when processing your application.

THE APPLICATION AND REFERRAL PROCESS

If you are eligible, you will need to complete an application form. You will find the form and an application checklist in Appendix 8, at the back of this book. Alternatively, the form can be downloaded from the JSHAO website; www.mod.uk/jshao, or if you require it to be sent to your postal address, please contact the office.

You need to include evidence of the date on which you are required to leave your Service Accommodation. Please consult the application checklist for the accompanying documentation required.

Your application will be acknowledged in writing and you will be added to our database for consideration when properties are offered to us.

We assess each property offer by its appropriate allocation to a certain family size and we consider applicants who have that location as an area of choice. Applicants are then placed by priority, starting with Medical discharges, followed by normal Service Leavers, Non-extenders and PVRs, then irregular occupants and separated spouses. We then contact the most eligible and highly prioritised applicant and forward their details to the Housing Association.

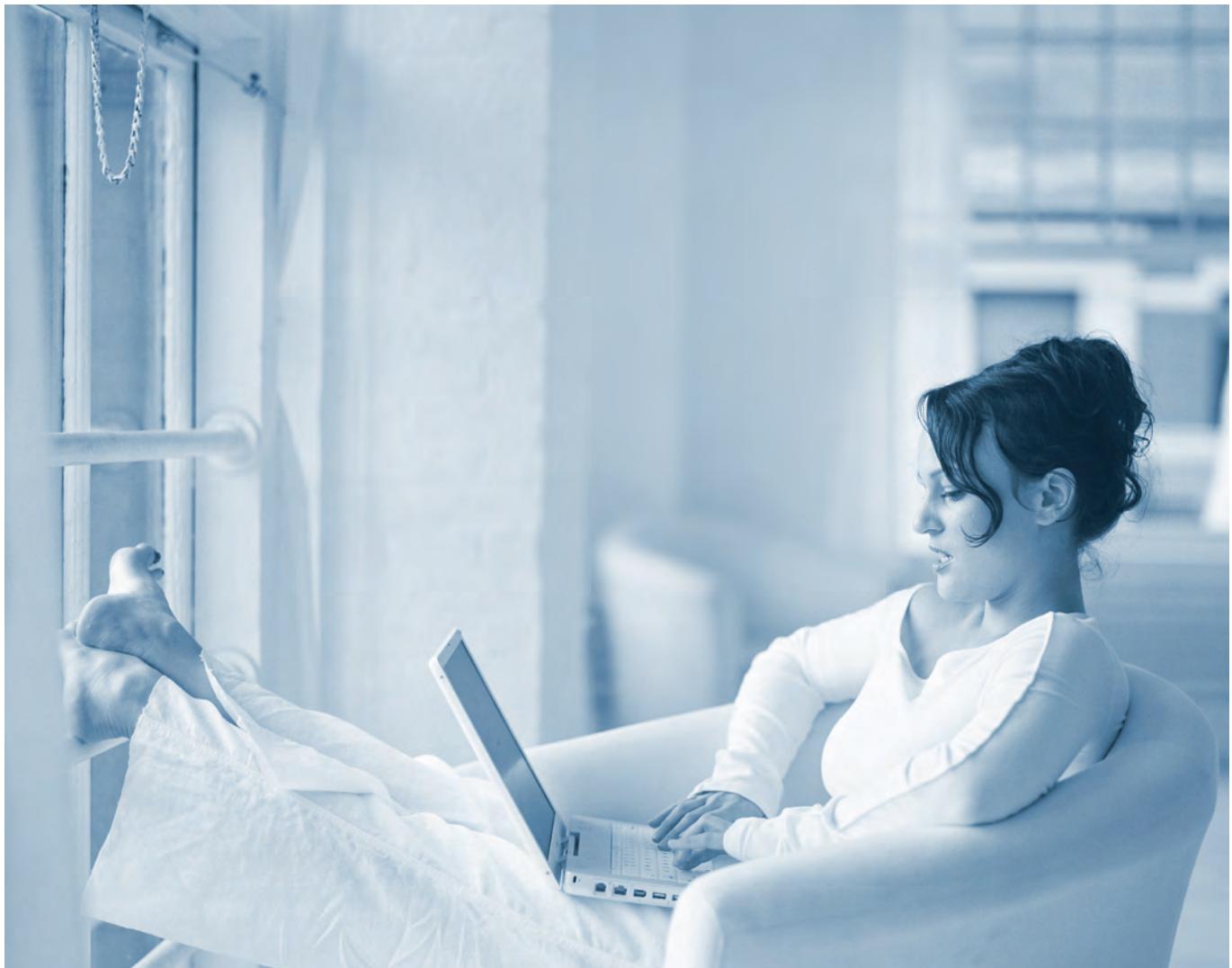
Please be aware that applicants are restricted to ONE offer through the scheme.

All completed application forms should be returned to:

*MoD Referral Scheme, JSHAO, Building 183, Trenchard Lines, Upavon, Wiltshire. SN9 6BE
Tel: 01980 618219 or Upavon Military: (94344) 8219*

IMPORTANT NOTICE

- * **ALL** applications will be acknowledged in writing, whether successful or unsuccessful. Please contact the JSHAO if you have not received a letter within fourteen days.
- * Please consult the checklist (Appendix 8) before you send the JSHAO your application form.



HOUSING OPTIONS | AFFORDABLE HOUSING

This chapter deals with Government sponsored schemes, there are also several commercial schemes available within the Private Sector.

Even if you are not in a position to buy a property as you leave the Services, there are several ways open to you of becoming a homeowner with local authorities & Housing Associations.

THE RIGHT TO BUY (England & Wales)

If you become a “secure” tenant then you should have a legal Right To Buy the home you are renting. In general you are only likely to be a secure tenant if you rent from a council. Most new housing association lets (excluding tenancy assignments) are on “assured” tenancies, which do not afford the Right to Buy in this form.

Service personnel who become secure tenants are in an advantageous position when they come to exercise their Right To Buy:

You do not usually have to wait the usual 5 year qualifying period to apply (assuming you have served at least 5 years) and

The length of time you have occupied Service accommodation counts towards the discount you are entitled to claim on the purchase of the property. This applies to single accommodation as well as Service Families Accommodation. If you had a previous tenancy with a council, housing association or any other public sector landlord prior to enlistment, the length of time you spent as a tenant may also count towards your discount.

REMEMBER: *If you sell the property within the first five years, then some, or all, of the discount is repayable to the local authority.*

RIGHT TO ACQUIRE (England, Wales)

This is a legal right from April 1997 for any Housing Association tenant in England and Wales to buy the property that they are renting at a discount, if the property qualifies. The property must have been built or refurbished with “social housing grant.” This grant has only been available from April 1997. Tenants of properties in rural communities may not have the right to acquire their home.

The discount you can claim is a fixed amount dependent on the part of the country you are living in. If the property that you are renting does not qualify the Social Landlord may offer you an alternative property if there is one available. The length of time you have been a tenant or have served in the Armed Forces does not count in working out the discount.

OTHER AFFORDABLE HOUSING INITIATIVES

The following Affordable Housing schemes are managed by Housing Associations and are accessed through Homebuy Agents. These are Housing Associations tasked with coordinating the waiting lists and information regarding these schemes. To find out who is the Agent in the area you wish to live in see Appendix 7 or contact JSHAO.

These schemes are only available in England, please see end of chapter for details of schemes in Scotland, Wales and Northern Ireland.

RENT TO BUY SCHEME

- * The government has asked the Homes & Community Agency (HCA) to pilot this scheme which aims to help prospective first time buyers who find that

they are unable to buy a share of a property through HomeBuy at the present time (for example because they have been unable to find a suitable mortgage) but could so in the future, for example when mortgage availability has improved. Eligible households will be able to rent a new build property at less than market rent for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the Shared Ownership scheme. The affordable rent will afford the householder time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

HOMEBUY DIRECT

- * This is a scheme which will help first time buyers into affordable home ownership. Homebuy Direct will give eligible first time buyers keen to own a place of their own the chance to buy some newly built properties. Buyers will be offered an equity loan of up to 30% of the value, co-funded by the government and the developer, free of charge for five years. As with other schemes, any first-time buyers whose household income is under £60K will be able to apply.

FIRST BUY

- * First Buy scheme will offer those who are eligible an opportunity to buy a newly built home with assistance. Buyers will be offered an equity loan of up to 20% of the value, co-funded by the government.

SHARED OWNERSHIP

- * This is offered on new build properties and is a part buy part rent model. You can buy between 25% and 75% of a housing association property which is funded with a mortgage and deposit if available. You will pay a charge on the percentage of the property that you do not own of no more than 3% per annum. For more details or to register an interest, contact the "Homebuy Agent" who operates in the area you wish to live.

INTERMEDIATE RENT SCHEME

- * This is a subsidised rental scheme that is run by housing associations. The rent is normally set at between 75% and 80% of the local private rent charges. The properties available under this scheme are predominantly flats of small houses and are aimed at singles or couples with no children. You can get more details from your local "Homebuy Agent".

PRIORITY STATUS

Since September 2006, when MoD employees were first given Key Worker status, there have been quite a few changes to the options available and to the eligibility criteria applied to the scheme, classing you as Priority Status. The latest changes make this a great opportunity for MoD personnel to get yourselves onto the housing ladder.

There is no longer a requirement to begin repaying the loan if you leave the forces, as you still have Priority Status 12 months after you discharge.

There is no longer a requirement to begin repaying the loan if you leave the Forces, and you still have Priority Status 12 months after you are discharged.

This is great news for anyone who is in their resettlement period and is seriously looking at their housing options in preparation for moving out of Service Accommodation. Priorit Status gives eligible MoD employees whose household income is less than £60k per annum, priority access to all of the products listed above. Please see www.mod.uk/jhsao and look under Related Pages/Documents Key Worker Living Programme Fact Sheet for more details.

NOTE 1 : The following MoD employees are classed as Priority Status: Regular Service personnel, MPGS, MoD Police, MoD clinical staff (excluding doctors and dentists) and uniformed staff in the Defence Fire Service.

SCHEMES IN WALES, SCOTLAND & NORTHERN IRELAND

SHARED OWNERSHIP (Wales)

This scheme is very similar to New Build Homebuy except that there are no Zone Agents. For information you will need to contact the individual Housing Associations in each area.

HOMEBUY (Wales)

Almost identical to Open Market Homebuy. You apply to the Housing Association running the scheme in the area you wish to settle. If you are accepted onto the scheme, you purchase 70% of any property on the open market (subject to certain restrictions on price etc.) and the RSL provides 30%.

LOW-COST INITIATIVE FOR FIRST-TIME BUYERS (LIFT) (Scotland)

The Scottish Government is committed to helping people meet their aspirations to become home owners. Shared equity is one way to do this.

The Scottish Government's Shared equity schemes enable people to buy a home in partnership with a registered social landlord. An owner generally pays between 60 and 80 per cent of the price of a home – with the remainder held by a registered social landlord using a Government grant.

The New Supply Shared Equity scheme and the Open Market Shared Equity Pilot scheme aim to help people on low incomes who wish to own their home but who cannot afford to pay the full price for a house. They are part of the range of assistance from the Scottish Government under its Low-cost Initiative for First-Time Buyers, LIFT.

The Scottish Government's shared equity schemes mainly aim to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, the schemes can however help others too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

CO-OWNERSHIP (Northern Ireland)

This scheme works in a similar way to New Build Homebuy but is for properties on the open market. The applicant purchases 12.5% shares in the property and pays a charge for the part not owned. The scheme is run by the Co-Ownership Team in Belfast for the whole of Northern Ireland.

NOTE 2 : See Appendix 7 for Useful Addresses.

REMEMBER:
**To qualify
for any
form of Low
Cost Home
Ownership you
will need to
prove that you
are in housing
need and
cannot afford
to purchase
without
Government
assistance**



HOUSING OPTIONS | HOME OWNERSHIP VIA THE SOCIAL SECTOR IN SCOTLAND

Even if you are not in a position to buy a property when you leave the Services, there are many ways open to you of becoming a homeowner with councils and Housing Associations.

THE RIGHT TO BUY

On the 30th September 2002, the Scottish secure tenancy (SST) came into force. It replaced the previous secure tenancy held by local authority tenants, and the secure and assured tenancies that applied in the housing association sector. The SST provides a single, common tenancy for virtually all tenants of LAs and RSLs in Scotland and brings with it quite significant changes to the Right To Buy.

If you are a Scottish secure tenant with your council or RSL you may have the legal right to buy your home at a discount. However, details of your right to buy will be determined by the particular circumstances of your tenancy or when your tenancy started.

If your tenancy begins after the 30th September 2002, there is a 5 year qualifying period before you can purchase the rental property that you are living in. Thereafter you can then purchase at a discounted price.

- * **The discount starts at 20% with an additional 1% for each year of the tenancy.**
- * **There is a maximum to the discount of 35% or £15,000 (whichever is the lower).**

Service personnel who become secure tenants are in an advantageous position when they come to exercise their Right To Buy:

The length of time you have occupied Service accommodation counts towards the discount you are entitled to claim on the purchase of the property. This applies to single accommodation as well as Service Families Accommodation. If you had a previous tenancy with a council, housing association or any other public sector landlord prior to enlistment, the length of time you spent as a tenant will also count towards your discount.

NOTE: *If you sell the property within the first three years, then some, or all, of the discount is repayable to the local authority.*

WARNING

If there is a break in tenancy between leaving forces accommodation and taking a local authority or RSL tenancy then your time in forces accommodation may be lost.

The Scottish Government has proposed to end the Right to Buy (RTB) for new social housing. They will not take away the existing RTB entitlement but remain committed to reviewing the policy in line with their manifesto agreement. The Scottish Government will work with key stakeholders to examine a range of options and will conduct a short-term review of the Summer, and draw up detailed proposals for public consultation.

SHARED OWNERSHIP

A number of Housing Associations build flats and houses for sale on a part buy/part rent basis. As this scheme is Government-funded, it is intended primarily to assist people who do not already own a property to get a foot on the home ownership ladder. As a result, Housing Associations give priority to applicants who cannot afford to get a large enough mortgage to be able to buy similar accommodation on the open market. Shared ownership could be an option not only for ex-regulars in lower paid employment but also for those without immediate employment who are leaving with gratuities and pensions.

Initially, you buy a certain percentage of the property (normally 25, 50 or 75%) either with cash or a mortgage and you pay rent to the association for the portion of the property you do not own. After 12 months you can elect to buy a further share (normally at a minimum of 25%) or buy all of the remaining part you do not own. If you wish, however, you do not have to buy further shares.

For example a property worth £120,000 would cost:

The Small Print

The example is based on a repayment mortgage of 100% of the equity price over a 25 year period with an interest rate of 6%. (Please read the chapter entitled 'A Brief Guide to Mortgages'). The rent payable is based on the percentage of the unsold equity. The example uses 3.5% plus £100 per year. The rent usually increases annually by the Retail Price Index plus 1%.

SHARE PURCHASED	MORTGAGE REQUIRED	MONTHLY MORTGAGE	MONTHLY RENT	TOTAL MONTHLY COST
25%	£30,000	£195.57	£271.00	£466.57
50%	£60,000	£391.13	£184.00	£575.13
75%	£90,000	£586.70	£96.00	£682.70
100%	£120,000	£782.26	£0	£782.26

APPLICATION AND THE ELIGIBILITY CRITERIA

Some Housing Associations require you to have a minimum income before being eligible for shared ownership. Check this out. Otherwise you apply for shared ownership property by completing and returning a shared ownership application form (this is a separate form from the one used to apply for the Association's rented accommodation).

Associations normally give priority to applicants who are living in public rented sector housing (i.e. associations, local authority or Scottish Homes' tenants) because the effect of a successful allocation to one of these applicants is to free up an affordable rented unit for another household in housing need.

Associations are also expected to give priority to applicants who have never owned or part-owned a home before and who are seeking to step onto the home ownership ladder for the first time. Consideration will, however, be given to applicants who have previously been owner-occupiers, where the personal circumstances warrant it (e.g. significant deterioration in the applicant's financial circumstances or a relationship breakdown).

Applicants who can afford to buy a house outright on the open market are not eligible for shared ownership housing, nor are those who could not properly afford to purchase a 25% or 50% share of the equity.

The procedure that associations use for considering shared ownership applications, therefore, includes a careful assessment of the applicant's financial circumstances, which requires verification from the applicant's bank or building society that he/she can truly afford and sustain all the costs involved.

If you would like to know whether there are shared ownership opportunities in an area you wish to settle, JSHAO can put you in touch with a selection of housing associations. Alternatively, contact the Shared Ownership HOMES agency on 020 7963 0200.

LOW-COST INITIATIVE FOR FIRST-TIME BUYERS (LIFT)

The Scottish Government is committed to helping people meet their aspirations to become home owners. Shared equity is one way to do this.

The Scottish Government's Shared equity schemes enable people to buy a home in partnership with a registered social landlord. An owner generally pays between 60 and 80 per cent of the price of a home - with the remainder held by a registered social landlord using a Government grant.

The New Supply Shared Equity scheme and the Open Market Shared Equity Pilot scheme aim to help people on low incomes who wish to own their home but who cannot afford to pay the full price for a house. They are part of the range of assistance from the Scottish Government under its Low-cost Initiative for First-Time Buyers, LIFT.

The Scottish Government's shared equity schemes mainly aim to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, the schemes can however help others too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

WHAT IS NEW SUPPLY SHARED EQUITY AND HOW DOES IT OPERATE?

The New Supply Shared Equity scheme aims to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house.

New Supply Shared Equity is administered by the Scottish Government, the City of Edinburgh Council and Glasgow City Council.

The Scottish Government gives grants to registered social landlords - normally a housing association or housing co-operative - to help them build or buy new homes specifically for New Supply Shared Equity. The homes that are provided are for a variety of household sizes and are designed to meet a range of housing needs.

Registered social landlords offer New Supply Shared Equity properties for sale on a 'shared equity' basis. Shared equity means that the Scottish Government will keep a financial stake in the property so you do not have to fund all of it. You will pay for the majority share in the property (normally between 60 and 80 per cent) and the Scottish Government will hold the remaining share under a shared equity agreement which they will enter into with you. You will own the property outright but the interests of the Scottish Government will be secured by a mortgage (or 'standard security' as it is known in Scotland) on your property.

If you can afford a 75% share of a property the Scottish Government's contribution will make up the remaining 25%. You will have a 75% stake in its value, whatever changes there are to the property's value over time. The price that the property is worth when you buy it is worked out by the District Valuer (a government valuer independent of the registered social landlord).

You will have to appoint a solicitor to act on your behalf to complete the work involved in buying a home. The registered social landlord will instruct its own solicitor to deal with the Scottish Government's interest in the purchase.

You will pay for your share of the purchase price in the usual way, along with legal costs, survey fees and any other costs associated with the purchase. You will also pay for the documenting and securing of the Scottish Government's interest including all registration dues and (if applicable) stamp duty. You do not pay any form of rent on the property.

EXAMPLE

An example of how the New Supply Shared Equity scheme works

- ✿ **Paul is single and has seen New Supply Shared Equity properties advertised in the area where he would like to live and thinks that he might be eligible for the scheme. The properties are valued at £100,000 each. He works full-time and earns a salary of £19,000.**
- ✿ **Ian has £8,000 saved towards the cost of buying a property. He may keep £5,000 and must contribute 90 per cent of the £3,000 balance. Therefore he can make a contribution of £2,700.**
- ✿ **The maximum mortgage that Ian can secure is £66,500. This sum, together with his savings of £2,700, means that Ian can contribute £69,200 towards the purchase of a property.**
- ✿ **After the property has been bought, Ian has a 69.20% equity stake in it. The Scottish Government holds the remaining stake of 30.80%.**

HOW DO I FIND OUT MORE?

New Supply Shared Equity projects are developed and promoted by registered social landlords and may be advertised through a variety of local and national media and the internet. The best place to find information on New Supply Shared Equity will be from the registered social landlords in your area. If you don't know who they are, check the following websites.

www.ssha.co.uk

www.scottishhousingregulator.gov.uk

The Scottish Government's website also contains some more general information about the New Supply Shared Equity scheme, and general information on the house buying process.

www.scotland.gov.uk

WHAT IS THE OPEN MARKET SHARED EQUITY PILOT SCHEME?

The Open Market Shared Equity Pilot scheme allows people to buy homes that are for sale on the open market in the following local authorities:

Aberdeen City; Aberdeenshire; The City of Edinburgh; East Lothian; Highland; Midlothian; Moray; Perth & Kinross; Stirling; and West Lothian.

As the Open Market Shared Equity Pilot is aimed at low income households, you will be assessed by the registered social landlord to see whether or not you qualify. To allow this to happen, a form of ‘means testing’ will be carried out.

The amount that you contribute must be the maximum mortgage that you are able to obtain plus any personal contribution that you are able to make. The overall amount must be enough to pay for your stake and cover all the costs of buying a home, such as survey and legal costs. Limits are set on the price you can pay for a property under the Open Market Shared Equity Pilot. You can find out what these limits are at: www.communitiesscotland.gov.uk/lift.

The stake that you hold will normally be determined by the maximum mortgage that you can raise, plus any personal contribution that you are able to make towards the purchase. For example, if a property is valued at £100,000 and you can afford to contribute £70,000 (the maximum mortgage that you can raise plus any personal contribution) you would hold a 70% stake in your home.

EXAMPLE

An example of how the Open Market Shared Equity Pilot works:

- ✿ **Joan is single, lives in Stirling and earns £18,500 a year.**
- ✿ **She has £8,000 saved towards the cost of buying a property. She may keep £5,000 and must contribute 90 per cent of the £3,000 balance. Therefore she can make a contribution of £2,700.**
- ✿ **After being accepted onto the Open Market Shared Equity Pilot, she identifies a two bedroom property which has been valued at £92,000. This is within the maximum price of £93,680* that can be paid for to two bedroom property in Stirling. The maximum mortgage that Joan can secure is £64,750. This sum, together with her savings of £2,700, means that Joan can contribute £67,450 towards the purchase of the property.**
- ✿ **The registered social landlord is able to fund the balance of the purchase price of £24,550.**
- ✿ **After the property has been bought, Joan has a 73.32% stake in it. The registered social landlord holds the remaining equity stake of 26.68%.**

***figure accurate at Jan 2008**

HOW DO I APPLY?

You need to contact the Registered Social Landlord operating the scheme in the area you are interested in.

Highland Council area:

Albyn Housing Society Limited
98-100 High Street
Invergordon
ROSS-SHIRE
IV18 0DL
Telephone: 01349 855 991
0789 4568182

Aberdeen City, Aberdeenshire and the Moray Council areas:

Grampian Housing Association Limited
Huntly House
4 Huntly Street
ABERDEEN
AB10 1TD
Freephone: 0800 1214496

The City of Edinburgh, East Lothian,

Midlothian and West Lothian

Council areas:

Link Homes
Link House
2C New Mart Road
EDINBURGH
EH14 1RL
Telephone: 08451 55 0019

Perth & Kinross and Stirling

Council areas:

Link Homes
Watling House
Callendar Business Park
FALKIRK
FK1 1XR
Telephone: 08451 55 0019

FURTHER DETAILS

Booklets and leaflets are available from JSHAO or you can contact the Scottish Executive, The Homes & Community Agency (HCA) or Communities Scotland.

For contact details of these organisations, see Appendix 7 (Useful Addresses.)



HOUSING OPTIONS | RENTING IN THE PRIVATE SECTOR

Many people leaving the services will not meet the criteria needed to obtain social housing and, if wanting to rent, will need to look in the private sector. It is always best to rent from a Letting Agent who is a member of a professional organisation such as the Association of Residential Letting Agents (ARLA). Members are bonded, hold professional indemnity insurance and have to have been in the lettings business for a minimum of two years before they can join the Association. All these things serve to protect **YOU AND YOUR BOND MONEY.**

FINDING SOMEWHERE TO RENT

Any of the following would be good places to find out what's available:

- * **Letting Agents** - specialist property management organisations which find tenants, collect rents, deal with repairs etc. on behalf of landlords. You can find details in the Yellow Pages (www.yell.co.uk) or JSHAO can send you a list of agents for anywhere in the UK. Agents registered with the Association of Residential Letting Agents (ARLA) are particularly recommended as they conform to strict professional standards.
- * **Estate Agents** - some have property management departments. Again, the Yellow Pages or JSHAO can provide contact details.
- * **Local Newspapers** - usually carry advertisements in the classified section.
- * **Local Councils** - some local authority housing departments and Housing Advice Centres keep lists of landlords in their area. Some councils also have schemes to guarantee bonds with landlords in their area.
- * **Shop Windows** - usually Post Offices or newsagents.

WHAT SORT OF ACCOMMODATION?

- * **Self-contained accommodation**, where you have exclusive use of the property you are renting, comprises anything from bedsits and one bedoomed flats to large detached houses. The accommodation may or may not be furnished.
- * **House/Flatshares.** This is a good option for single people or couples. A homeowner may take in lodgers or a landlord with a large furnished property may decide to let it to several people. Such arrangements tend to be on a self-catering basis and whilst you have your own bedroom, you would share the living areas, kitchen, bathroom (and bills) with the other occupants.

This is an ideal way of keeping costs down. Obviously, you will need to satisfy yourself that the people you are going to be sharing with are compatible - although if they are not, it is generally easy to move out as you have to give relatively little, if any, notice.

COSTS

Rent.

Private sector charges are much higher than council or MoD rents. What you pay will naturally be dependent on the size and condition of the property as well as its location. If there is a scarcity of rented accommodation in an area, this will be reflected in higher rents. As a rough guide you can expect to pay 4-6% of the property value per annum. For example, a £130,000 property will be £6,500 pa or £550 per month. A landlord normally expects you to pay at least a month's rent in advance.

Check also whether, and how often, the rent is likely to be increased during your tenancy. If you feel an increase to be excessive you may be able to refer the case to a Rent Assessment Committee (see Yellow Pages). Do be aware, that this Committee can decide you are not paying enough rent as well!

Bond.

This is generally equivalent to 1-2 month's rent and is held by the landlord (or agent) as a deposit against damage to the property, decor or furnishings. Naturally, if there is no damage at the end of your tenancy, you should receive your bond back in full.

TENANCY DEPOSIT PROTECTION from 6 April 2007

From 6 April 2007 landlords or agents can only take a deposit from a tenant if that deposit is protected by a TDS. The two types of schemes being introduced are:

- * a custodial scheme, whereby the deposit is held by the scheme during the tenancy and during any legal dispute
- * two insurance-based schemes where the landlord or agent keeps the deposit, but the deposit is insured in case of any dispute and thus protected for the tenant.

At the end of a tenancy both landlord and tenant must agree on the amount of deposit to be returned, the scheme must then repay the agreed amount within 10 days of the agreement.

Landlord's duties.

Under the new rules, landlords will have to choose one of three schemes and inform the tenant about the details of how the deposit is protected within 14 days of receipt of the deposit. Unless these duties are met, the landlord will be unable to serve a notice requiring possession (a Section 21 notice, although the landlord will still be able to seek possession under any of the grounds in Schedule 2 Housing Act 1988).

The penalty for landlords that fail to comply with the new rules is compensation to the tenant of an amount equivalent to three times the deposit, to be paid within 10 days.

Service Charge.

If the landlord (or agent) provides a service like cleaning and maintenance of communal areas (usually the case with flats), this extra charge may be levied on top of your rent. Check what services are provided and what the cost is before taking on a tenancy.

Agent Fees.

Whilst you should not have to pay an introduction fee to a letting agent, you may be charged for the administration involved in preparing your tenancy paperwork.

Other Costs.

If you are taking on self-contained accommodation, you will normally be expected to pay the Council Tax (Rates in N. Ireland), Water Charges, Fuel Bills, TV Licence Fee etc. yourself. Some landlords may include such charges in with the rent. Find out which applies in your case. If you are furnishing a property yourself, you will need to insure your belongings.

IMPORTANT

- * **ALWAYS MAKE SURE YOU KNOW WHAT THE FULL COSTS OF RENTING ARE GOING TO BE BEFORE YOU SIGN A TENANCY AGREEMENT.**

CAN I GET HELP WITH MY HOUSING COSTS?

Yes - if you are on a low income or on welfare benefits. In this case you would apply for Housing Benefit from the local council. Housing Benefit is a rebate on some (or all) of your rent (and possibly service charges) - dependent on your personal and financial circumstances. Note: some landlords may refuse to offer you a tenancy unless you are in employment or have a regular source of income other than welfare benefits.

Restrictions apply to your eligibility for housing benefit if you are a student.

Also, restrictions apply to the amount of benefit you can get if you are under 25 or rent a property that is larger than you actually need. Find out whether you qualify for help before taking the tenancy.

If your circumstances change after taking on the tenancy, and you wish to stay on, get advice on your entitlement to housing benefit as soon as possible. Claims are rarely backdated. Also tell the agent/landlord about your new circumstances.

INVENTORIES

These are essential, especially for furnished tenancies. They should be made at the start and end of the tenancy to highlight the condition of the property and also to show where damage, breakages or losses have occurred. Letting Agents normally do inventories as a matter of course. If you are dealing with a landlord directly, ensure an inventory is drawn up at the start of a tenancy and that both parties sign it. If this is not done you have little comeback if the landlord decides not to return your bond.

* REFERENCES

You may be asked to supply addresses of referees for the agent (or landlord) to write to and confirm your ability to meet the rental commitment. Referees would include your bank or building society, employer, previous landlords or, for some, your solicitor and/or accountant.

* REPAIRS & MAINTENANCE

Be clear from the outset about who is responsible for doing repairs. Tenants are normally expected to do minor things like change lightbulbs, tap washers etc. Clarify how you report repairs to the landlord or agent and what you should do in an emergency occurring outside “office hours.”

TYPES OF TENANCY

Most landlords let their property on a fixed short-term basis - ranging from a minimum of six months upwards. Such tenancies are called “assured shorthold tenancies” (“short assured tenancies” in Scotland). The landlord has a legal right to get his property back at the end of the term by applying to the County Court. You cannot be legally evicted without a Court Order.

If you are in a flat/house share situation with a landlord who lives in the property, you will not have such a formal tenancy arrangement. Agree with the landlord in this case how much notice you can expect if you are required to leave.

Some landlords are happy to let their property out on a long-term (open-ended) basis. This is referred to as an “assured tenancy” - a landlord is legally obliged to serve a notice with your tenancy agreement to confirm the tenancy is assured. Landlords do not have an automatic right to get their property back if they let it on an assured basis and need to prove to a Judge that you have broken your tenancy agreement on certain legally specified grounds (e.g. arrears).

REMEMBER: *whatever type of tenancy you take, the tenancy agreement which you sign will lay down your rights and responsibilities as a tenant as well as those of the landlord. You should always keep a copy of your tenancy agreement.*

LEAVING & STAYING ON

You should be aware from the outset whether you are taking an open-ended or fixed term let.

If you need to leave before the expiry of the tenancy, you are required to give notice. This is normally in writing if you have a formal arrangement. You may need to negotiate in advance of taking the tenancy, how much notice you have to give. If not, and especially in the case of shorthold tenancies, you may incur a financial penalty. This would normally be the rent outstanding to the end of the term that the tenancy is for (or until the property can be relet to someone else - whichever is the sooner).

If you want to stay on, it may be possible to renew your tenancy. If you are dealing with an agent, they may well have other suitable property on their books in any case. Do remember: you cannot be lawfully evicted from a property without a valid Court Order.

PROBLEMS? WHERE TO GO FOR HELP

If you run into difficulties with your landlord (e.g. over outstanding repairs or the threat of eviction) you must get independent advice about your rights as soon as possible. Your local Citizens' Advice Bureau, Law Centre, Shelter Office or Housing Advice Centre would be the best place to go for help initially. Solicitors can also deal with problems - but this will cost you!



HOUSING OPTIONS | HOUSE PURCHASE

Most people in the UK own or are buying their own home and, in fact, in many parts of the country, home ownership will be the only realistic option for many ex-regulars. However, before rushing into house purchase do think very carefully about where you want to live and, more importantly, where there are sufficient employment opportunities to finance house purchase.

THINK ABOUT THE MORTGAGE

It is extremely unlikely that you can contemplate buying a house without borrowing money. You will need to do careful research to find out what you can afford to borrow and what mortgage providers are prepared to lend you. Take time to do this properly and familiarise yourself with the different types of mortgage on offer (see next chapter). It certainly pays to shop around.

A mortgage provider or broker should be able to give an approximate loan figure, based on income; add any money you may have available to this and you should be able to establish the price range in which to look for your house. Remember you will get more for your money in some areas of the country than in others.

Mortgage providers are reluctant to lend to unemployed people. They have to ensure that borrowers are able to repay the loan. If you are about to be discharged you must **WORK OUT THE COSTS OF BUYING**.

MORTGAGE PROVIDERS look at 3 things when deciding whether to offer you a mortgage:

- ✿ *Security for their loan (i.e. they won't lend you more than the property that you want to buy is actually worth).*
- ✿ *Your ability to repay (based on your and your partner's income).*
- ✿ *Your willingness to repay (they will do a credit check).*

WORK OUT THE COSTS OF BUYING

The monthly mortgage payment isn't the only thing you need to budget for - there are many other costs to take into consideration:

*** The deposit**

Usually 5-10% of the purchase price, but you can pay more if you wish.

*** IFA Fees**

Some Independent Financial Advisers charge a fee for their services, some don't. You will be notified, in writing, of any costs upfront. See next chapter for more details.

* **Lender Fees**

The lender's valuation of the property, mortgage arrangement charges, mortgage indemnity insurance for loans over 75% of the property valuation, to name but some.

* **Insurance**

For the structure of the building as well as for your own personal belongings.

* **Survey Fees**

A survey is required to ensure that there are no problems with the property.

* **Conveyancing Fees**

Either a solicitor or a licensed conveyancer will handle the legal side of the purchase for you. Make enquiries and get several written quotes.

		First Time Buyers*	
Up to £125,000	0%	Up to £125,000	0%
£125,001 - £250,000	1%	£250,001 - £500,000	3%
£250,001 - £500,000	3%	£500,001 or more	4%
£500,001 or more	4%		

In addition, you will also need to budget for removal expenses, decoration of your new home and purchase of carpets, curtains, furniture and appliances. Also you will need to know how much it will cost for gas, electric and telephone reconnections (if appropriate) and what the council tax and water charges will be (N.B. in newer properties billing is done by water meters).

LOOK AT HOUSE PRICE TRENDS IN THE AREA

This will give you an indication as to whether you can afford to realistically live in the area. Major lenders like Halifax and Nationwide produce helpful quarterly bulletins which can give you a broad idea of house prices in particular regions of the country.

LOOK FOR A HOUSE

Quite simply, the next step is to find a house. You have many sources of information to find out about individual properties for sale. These include:

- * Solicitors' Property Centre
- * Estate agents
- * Internet
- * Builders
- * Local newspapers (although some Nationals advertise properties in the luxury end of the market as well as new developments by leading builders.)

You should give an estate agent details of exactly what you are looking for and the price range you can afford. They will give you details of the suitable houses they have on their books and post you details of any further houses they are instructed to sell. Do not be tempted to go beyond the price you believe you can afford. Most Estate Agents post all the information on their Web Site **BEFORE** they send out details by post. Remember to log on regularly to stay up to date.

* This applies up to 24 March 2012. Individuals are advised to check for changes to these thresholds by visiting the HM Customs & Revenue website. The definition of a first time buyer for this purpose is someone "who has never owned a house or flat in the UK or anywhere else in the world. If you are buying with someone else they must never have owned property before either."

Most people tend to buy a property in the best area that they can afford. Remember also that you need to have an idea of the saleability of any property you are interested in, should you need to sell it in the future. It is often said that the three most important factors to consider when buying a house are:

LOCATION LOCATION LOCATION

This is not far from the truth. What sort of amenities are there in the area - schools, shops, leisure facilities, transport connections, etc?

Whilst it is good to be within easy reach of such amenities, do you want them on your doorstep? - the privacy a house enjoys from local nuisances and eyesores needs to be taken into consideration too. You will need to visit the house you are interested in at different times of the day to get a better idea of the situation.

That takes care of the where the property is. What about the general appearance of the property itself - does it give you the impression of being neglected? If so, there may be hidden maintenance costs.

Making notes when you visit a property is the easiest way to make sure that you don't miss anything; it also helps when trying to choose between properties later. There is a handy checklist of the things to look out for at the end of this chapter.

MAKING AN OFFER

No matter how much you like a property **NEVER** make an offer on the first visit. Always go home first and give yourself some time to think about it.

Before making an offer, it is a good idea to find out from the seller:

- * How long the property has been on the market (this will give you an idea as to how flexible they will be in accepting lower offers or whether there might be a hidden reason for the property not selling sooner).
- * How much interest there has been in the property and whether other offers have been made?
- * Why is the seller moving (a good reason - needing larger house, moving for job reasons or for a negative reason - noisy neighbours)?
- * Does the seller have a house to go to (if he/she is going to be stuck in a chain, then it might frustrate your attempts to buy the house)?

Don't forget though, that the seller may not be entirely honest about some of these details. If in doubt instruct your solicitor to ask the same questions in writing (they usually will anyway). If the seller is not honest in a written reply to a solicitor then they are guilty of misrepresentation. Remember, until the Exchange of Contract is signed, you can pull out at anytime if the answers are not positive.

Once you are sure, make the offer either to the agent or to the seller direct. Usually an offer below the advertised price will be accepted and it is always worth making such an offer especially when it is a buyer's market. Even new houses can be purchased below the listed price, particularly when site completion is approaching and the developer is anxious to move on. However, in Northern Ireland, estate agents tend to operate a competitive bid system rather than advertising properties at a fixed price.

APPLYING FOR A MORTGAGE & INITIATING THE CONVEYANCING

The next stage is to make a formal application to the mortgage lender for a loan. The lender will require a fair amount of information about the property and the borrower. They will wish to make sure that you have the ability to repay the loan over a long period. Employers may be asked to certify income. It is fraudulent to withhold or knowingly give inaccurate information and you must declare things like Service expiry.

THE VALUATION & SURVEY

The mortgage lender will commission a qualified surveyor to inspect the property so that its suitability for mortgage purposes can be established. This "Report and Valuation" is not a Structural Survey. You are strongly advised to get a more detailed Survey. A HomeBuyers Report will give you valuable information about the property, including any problems with damp, subsidence etc. A full Structural Survey will give you even more information. These are fairly expensive but either will be well worth the money to be certain there are no structural faults, which may prove even more expensive to repair.

The Survey will also detail any minor defects that will need attention sooner or later. Both of these documents will include the Report and Valuation, so it will save a little money if the surveyor you use is agreed by the mortgage lender.

Unless the valuation report is unsatisfactory, the mortgage lender makes an offer of advance based on the valuation of the property or the purchase price - whichever is the lower. You will usually be expected to meet at least 5% of the purchase price yourself.

Normally the loan is unconditional but if there are defects in the property, the lender may:

- * *Offer the full amount of the loan but on condition that remedial work is undertaken within a specified time,*
or
- * *Offer part of the loan only, with the balance being paid when the remedial work is completed.*

Once you have accepted the offer of advance, the legal procedures to complete the sale begin. These are the same in England, Wales and Northern Ireland.

THE SOLICITOR'S JOB

At this stage you will need to choose a Solicitor or conveyancer to act for you. Before finally deciding, it is worth obtaining quotes of their costs from solicitors as these can vary remarkably. Another important factor is compatibility. There is little point engaging a solicitor (even if s/he is the cheapest) if you are not going to see eye to eye with him/her.

Your chosen Solicitor will do the following:

- * Ensure you will obtain vacant possession of the property
- * Enquire as to local developments that may affect it.
- * Advise on the draft contract for the purchase.

- * Examine and explain to you the details of the mortgage deed.
- * Advise on any covenants restricting the use of the property.
- * Ensure you obtain proper title to the house and land.
- * Prepare the final conveyance and arrange any registration of title on your behalf.

The purchase becomes fixed when contracts are exchanged. This occurs when the various searches and enquiries are completed. At this stage a deposit, usually 5 or 10% of the purchase price, has to be paid to the vendor's Solicitor. Once contracts have been exchanged, neither party can normally withdraw. The risk regarding the property passes to the purchaser from this stage, so you need to make sure the property is adequately insured from the date of the exchange of contracts.

BECOMING A HOME OWNER

The house changes ownership at a specified time after exchange of contracts. This process is known as completion. Hence completion can be the same day as the exchange of contracts or several weeks later. The purchase monies (less the deposit paid on Exchange of Contracts) are paid over to the vendor. The contract will contain provision for a financial penalty against a buyer who fails to complete on the specified date. The vendor can charge interest on the outstanding purchase monies at a rate of interest specified in the contract. The vendor's Solicitor can serve 'Notice to Complete' on the purchaser and if the purchaser still fails to complete; the vendor can keep the contract deposit and sell to someone else.

Alternatively, the vendor can instigate legal proceedings to force the buyer to complete or sue for breach of contract. If the vendor is at fault, then the purchaser's Solicitor can serve Notice and the purchaser forces completion or sues for breach of contract.

REMEMBER: *In Scotland, the legal procedure for buying a house is different. Please ask JSHAO for details.*

The Council of Mortgage Lenders has produced excellent booklets on:

- * The CLM guide to home-buying in England & Wales
- * Adverse Credit Mortgages

These can be obtained from www.cml.org.uk

HELP WITH MORTGAGE COSTS

If you lose your job once you have already bought a house or your ability to pay the mortgage is affected by other circumstances, the help you could expect to claim from the State is limited - in fact you would not receive any help until after at least 9 months. On account of this it is recommended that you take out mortgage protection insurance with a new loan to ensure you do not fall into arrears if you are laid off or if your income is reduced for a long period of sickness. As with any other policy, shop around and find out in what circumstances you can expect to receive payouts. In addition, if you do anticipate problems, notify your mortgage lender **IMMEDIATELY**. Do not hope the problem will go away. It is in your lenders interest, as well as your own, to work out a way through the problem and keep you in your property.

Viewing Checklist

Address of Property	Estate Agent
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Price of Property	How long on market?	Age of Property
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External Condition _____ **Surrounding Area** _____

Doors - UPVC/Wood _____ Condition of Neighbouring Properties _____

Windows - Double Glazed/UPVC/Wood _____ Proximity to schools/shops _____

Leisure facilities _____

Garage _____ **Gardens/Drive** _____

General condition _____ Size _____

Power _____ Ease of maintenance _____

Additional parking _____ Condition of path/drive _____

Inside of the property

Points to consider: Where are the plug points? Where is the TV aerial located? Where are the telephone sockets?
What fixtures and fittings are included? Which carpets and curtains are included? How is the property heated?

Room _____	Room _____	Room _____
Room _____	Room _____	Room _____
Room _____	Room _____	Room _____

Moving Checklist

2-4 weeks before moving

- * Book removal firm. Clearly point out any items that will not be moving with you.
- * When the boxes arrive start packing; label all boxes clearly with the room that they are to go to.
- * Redirect mail through the Post Office.
- * Notify organisations who needs to be told of your new address.
- * Children's schools - old & new.
- * The bank.
- * Credit/Store cards.
- * Standing orders for loans/hire purchase, etc.
- * Insurance companies for house, car, health etc.
- * Driving Licence and ownership documents (DVLC, Swansea.)
- * Doctor/Dentist/Hospital.
- * TV licence.
- * Mobile phone provider.
- * Council tax.
- * Book children/pets in to childcare/kennels respectively.

1 week before you move

- * Contact utility suppliers to advice of move and arrange final reading of meters
 - * Gas.
 - * Electricity.
 - * Water.
 - * Telephone.
- * Cancel the milk and daily papers

2 days to go

- * Empty, defrost & dry the fridge/freezer.
- * Pack valuables and documents in a safe, easy to access place.
- * Confirm that the keys to your new home will be available.

1 day to go

- * Pack a survival kit:

<i>Change of clothes</i>	<i>Toiletries</i>	<i>Light bulbs</i>	<i>Torch</i>	<i>Loo rolls</i>
<i>Screwdriver & pliers</i>	<i>Matches</i>	<i>Cash</i>	<i>Important telephone numbers</i>	
<i>Milk & Tea/Coffee</i>	<i>Kettle</i>	<i>Snacks</i>		
- * Prepare plants.
- * Settle pets in to kennels.

Moving day

- * Settle children in with carer or arrange a space for them to play.
Older children can probably be coerced/bribed into helping.
- * Keep the kettle boiling and the biscuits flowing.
- * Do a final walk round when the house is empty to ensure that nothing has been forgotten.
- * Put Survival kit into the boot of your car where it is easy to access at the other end.

At new home

- * Do all the above in reverse!



HOUSING OPTIONS | A BRIEF GUIDE TO MORTGAGES

With so many mortgages on offer these days it is important that “would be” homebuyers choose the one that suits them.

HOW MUCH CAN I BORROW?

Step one is to work out how much you can borrow. This can be done one of several ways. A simple rule of thumb is 3.5 time salary + 1 times any other family income. A slightly more useful way is to work out how much you can afford to repay each month and work backwards from that. Easier said than done, so there are some very good mortgage calculators available on line! Most of the major lenders have calculators where you can play with the numbers to find out what is best for you. How much would a million pound mortgage cost each month? One word of warning, if you need to log in all your details before accessing the calculator, it may be best to stay clear. The reason is that this may be taken as an application which in turn will show adversely on your credit check. Stick with the calculators where you do not need to register.

Now you have a general idea how much you can borrow and how much it will cost you each month. Step two is the mortgage offer in principle. This means approaching a lender and getting an offer of a loan. This can be done directly - walk in to, or ring, a high street lender to see what they can offer you: or you can use an intermediary - a Financial Adviser.

Financial Advisers

Financial Advisers come in several guises:

- * **Tied** - these Advisers can only offer information/advice on one companies products (remember that some companies operate under several names). This is the adviser that you will find in a High Street lender's branch.
- * **Multi Tied** - these Advisers work with a limited number of lenders, they can advise only on the companies that they deal with.
- * **Whole of Market** - a truly Independent Financial Adviser (IFA) can access and advise on EVERY mortgage on the market.

IFAs are regulated by the Financial Services Authority. They are qualified, insured professionals who must justify, in writing, their advice. Rather than offering a few products for you to choose from they will actively advise you on what they believe to be best for you. This will involve a fairly lengthy discussion about your finances, your lifestyle and your attitude to monetary risk. Only when the IFA believes that they have an understanding of you will then start to recommend products.

BE TOTALLY HONEST WITH YOUR IFA!

If you hide a debt, or underestimate your expenses, your IFA will not be able to give you the best advice, and you may end up with a mortgage you cannot afford. In addition, debts will show up when the Lender completes a credit check on you. This will look bad for you as you did not declare it. If your IFA knows upfront then they can deal with every eventuality - even bankruptcy or CCJs.

Advisers receive commission from the lender on your mortgage, some work entirely on this, some will charge a fee for the advice that they give you. An IFA must give you a disclosure document that will identify everything about them. This will include what they will charge, the type of advice/information they can give, the details of their FSA status etc.

There are vast numbers of “Independent Financial Advisers” who advertise in Yellow Pages/Thomson’s Directory/Housing Matters some of whom have established strong links within the Service community.

THE OFFER

At a later stage in the mortgage application process, the lender will get in touch with your employer to confirm your salary. They will also want to make sure you have paid regularly into your existing mortgage or have made regular rent payments. The lender is likely to consult a credit reference agency. In the case of self-employed people, at least two and probably three years audited accounts of the business will be needed.

Most lenders offer mortgages of up to 90 per cent of the price that you are paying for it. A few offer 95 per cent mortgages, but loans with a very small or low deposit very often incur a charge to cover the lender taking the extra risk.

WHAT KIND OF MORTGAGE

A mortgage has two main ingredients: the capital, which is the amount of money you borrow, and the interest, which is charged on the capital until you have paid it back.

The interest rate can be:

- * **VARIABLE** : so that it changes when the lender changes its mortgage interest rate.
- * **DISCOUNTED** : which reduces the lenders standard variable rate by a set percentage. The discount is usually for a short period and then the rate reverts to the lenders variable rate.
- * **FIXED** : for a specific period, say two to five years, or even longer. After the fixed-rate term has ended the interest rate charged will change to the prevailing variable rate or you may be offered a new fixed rate.
- * **A TRACKER** : is normally based on a rate not controlled by the lender but by an outside body. This usually take the form of a set % above the Bank of England base rate.

WAYS TO REPAY YOUR MORTGAGE

Despite the number of products on the market, there are really only two ways to repay your mortgage: Capital and Interest Repayment or Interest Only.

CAPITAL AND INTEREST REPAYMENT MORTGAGE

This is a basic type of mortgage which pays back the capital and interest gradually over a period of years. While this method guarantees full repayment, it does not include any element of life insurance.

INTEREST-ONLY MORTGAGE

As the name suggests, this is a mortgage where interest only is payable and you repay the capital separately at the end of the mortgage term.

The capital can be repaid in various ways:

- * through investing in an endowment policy
- * a personal pension
- * an expected inheritance
- * through a series of ISAs
- * or a mixture of any of these.

ENDOWMENT POLICY

With this type of investment, as well as paying interest to the lender, you pay an insurance company a monthly premium, which goes into an endowment policy. This should pay out a lump sum either at the end of your mortgage term, or at your death if sooner. The lump sum is designed to repay your capital and, if the insurance company has done its job well, you may get a tax-free bonus at the end to spend as you wish. But you must remember that the amount paid out is **not guaranteed**.

The policy can be transferred to a new property when you move, so you don't lose the growth you have built up. It is unlikely that you will be able to purchase a new policy, but an existing policy can be used.

If you're concerned that your policy won't make enough to pay off your mortgage, you have a number of options:

1. *you can increase your payments - perhaps not such a good idea with a poorly performing policy.*
2. *you can pay off some of your mortgage as a lump sum or through regular payments*
3. *you can start up another investment, such as an ISA, or a combination of these things.*
4. *you can convert the shortfall to a repayment mortgage.*

Always consult your financial advisor

PENSION

Based on a personal pension plan, this is designed to provide you with a pension and pay off your mortgage: it could also give you a cash surplus and life assurance cover. During the life of the loan the borrower pays interest to the lender and also makes contributions to a personal pension plan. This option is popular amongst the self-employed but you cannot do it if you are part of a company pension scheme.

ISA

With this type of investment, interest on the loan is paid to the lender, and the capital is repaid when a series of individual savings accounts (ISAs) are cashed in. This works like an endowment but instead you invest in ISAs.

Through ISAs you can invest in the stock market and life insurance policies like endowments as well as cash. All the returns are paid tax-free and you can invest in a different fund every year. Remember that the value of stock market investments can go down as well as up.

FLEXIBLE MORTGAGE

This repayment method allows you to make regular or lump sum overpayments whenever you like, without incurring any early redemption penalty. Some deals also let you make underpayments or take payment holidays, although usually only once you've built up a reserve of overpayments. Interest is calculated daily or monthly rather than annually, so any overpayments will reduce the outstanding balance immediately.

Don't be baffled by the jargon. You'll cope much more easily if you find the time to understand the basics. Most important of all, don't be afraid to ask. If you're not sure what something means get your adviser to tell you - that's what he or she is there for.

REDEMPTION PENALTIES

When you begin a mortgage you should ask if there are any redemption penalties. You may have to pay this should you want to pay all or part of the mortgage off early, or change it either to a different basis with the same lender or transfer to a new lender. Redemption penalties may apply throughout the term of a mortgage or for only a few years at the start.

CREDIT REFERENCE AGENCIES

Any potential lender will make a credit check on you to ensure there are no County Court Judgements or other debts against you. If you want to reassure yourself prior to applying for a mortgage you could contact one of the 2 agencies below. All you need to do is write to them enclosing your full name(s) and confirmation of your addresses over the past 6 years. The fee in each case is £2 (cheque/PO). Naturally, if there are debts, talk this over with your financial adviser.

- * EXPERIAN - Consumer Help Services, PO Box 40, Nottingham NG7 2SS
- * EQUIFAX EUROPE (UK) LTD - Dept IE, PO Box 3001, Glasgow G81 2DT

IMPORTANT

- * **YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.**
- * The information set out here has been provided by the individuals, firms or companies concerned. The MOD accepts no liability for the accuracy of any of the information and servicemen should make full enquiries before entering into any arrangements. The MOD does not offer any advice as to the merits of any of the schemes described and neither sponsors nor endorses any of them. Any arrangements you make will be a private contract between you and the company/individual concerned and the MOD accepts no liability (whether in negligence or otherwise) in respect of any such contract.



HOUSING OPTIONS | SURPLUS QUARTER SALES

ANNINGTON HOMES

Annington Homes became one of the largest owners of residential property in the UK when it completed the purchase of the Married Quarter Estate (Mqe) from the Ministry of Defence in November 1996. The core of the Annington Homes deal was the purchase, and lease back, of 55,000 properties to the then Defence Housing Executive for continued use as married quarters for service families. These are on a full repairing lease for which the MoD pays rent to Annington Homes. The deal includes a guaranteed release of around 700 units per annum for the next 25 years, but the MoD has absolute discretion on the location of the properties.

There is no indication of which properties will be included in future releases, but Annington agrees that it was, and remains, vital for the MoD to retain absolute control in order to comply with its own obligations and provide security of tenure to military personnel. Annington has always recognised the need for a good working relationships with the military as tenants and neighbours and has established close contacts with the Defence Estates Housing Directorate and the service communities.

The company attaches such importance to this last relationship that it has set up a trust fund to give grants to improve the facilities on MoD estates and bases. These are primarily targeted at recreation and community facilities, though if a good case is made, any proposal will be considered. From the outset Annington saw service families as potential purchasers of ex-married quarters and has introduced a package of incentives for the Service buyer including percentage discounts linked to length of service and cashbacks. At present, Service personnel account for 30% of the private sales at Annington.

The discounts which may be offered to Service, or ex-Service personnel are:

Either:

A site discount of up to 5%

- * + 1% discount for every 10 years served (maximum 3%)
- * + £250 towards fees, payable upon completion

Or:

- * A £100 deposit and move in scheme is available on some sites.

If you are interested in buying a surplus quarter Annington Homes can be contacted on: 0800 358 1118 or www.annington.co.uk to register your interest in an area. Annington Homes will then contact people as properties are released in an area.

(Scotland and Northern Ireland were not included in the deal - the Defence Infrastructure Organisation release any available properties through local Estate Agents.)



HOUSING OPTIONS | LETTING YOUR HOUSE OR FLAT

If you already own a property, you may find you need to consider letting it if you obtain employment in another area and do not wish or cannot sell in the short term. If you decide to let, you need to obtain the permission of your mortgage lender and be aware that some lenders may add an element to your mortgage if you rent your property out.

CHOICE OF TENANTS

You should think carefully as to the type of tenant that you are prepared to accept. Are you happy about young children and pets? Are you prepared to let to single young people sharing or do you want a more mature couple? Having decided about the type of tenant you would be happy with, you then need to think whether you will rent the property to them yourself or through an agent.

LETTING AGENTS

Unless you have the perfect tenant and live on the spot, it is inevitable that problems will arise which may be difficult to resolve quickly. An agent can select appropriate tenants, prepare tenancy agreements, organise inventories and generally manage the property using their professional experience. In short, the landlord is spared the headache of being confronted with emergencies and can expect a service which is of benefit to him and the tenant. It is recommended that if you decide to employ an agent you should select one who is a member of ARLA - the Association of Residential Letting Agents.

NOTE: *If you have a property that you would like to rent out to the MoD you may wish to contact HCR group on 01256 812 700, who will send you out a pack to complete.*

RENT

You will have to establish what a reasonable market rent for your property is. The local newspaper and estate agents can be useful in helping you decide this. The income you receive in rent is subject to deductions, including tax, rates, repairs/maintenance, insurance and, if you are using an agent, management fees. You may be able to offset these expenses against your tax liability.

THE CONTRACT

Make sure the Contract contains any restrictions you wish to impose and gives a clear definition of the areas of responsibility for Landlord and Tenant. Your Solicitor or Agent will be able to give you advice on what the Contract should contain. Remember the Contract is the document that formalises, in writing, the terms you have agreed with your tenant as well as being a legal document that will assist you should you need to recover your property before or at the end of a tenancy.

OBTAINING POSSESSION

You should be aware that even when a tenancy period ends, it will be necessary to seek possession of the property through the Court if the tenant refuses to vacate. Correct legal

procedure must be followed and here again a reputable, experienced agent can deal with the matter. It may be necessary in certain instances for a solicitor to be instructed, e.g. where possession is required due to contravention of the terms of tenancy.

THE TAX IMPLICATIONS FOR YOU AS LANDLORD

All income you receive from letting a property is liable for tax. You are advised to ascertain the tax situation for your own personal circumstances before letting your property. The information below is only intended as a summary for Armed Forces personnel.

NOTE: *If you let a property, notify the tax office immediately, and keep all related paperwork. This will save time and expense at a later date.*

FURNISHED OR UNFURNISHED?

Firstly, you must decide in what form your property should be rented out. To be let as furnished, the Inland Revenue states that your property “must contain at least the basic furniture required to enjoy normal everyday living and comforts.”

Naturally, if the property contains little or no furniture, it is deemed to be unfurnished. If the property contains some furnishings and there is doubt as to which category it falls into, then the Tax Inspector needs to be supplied with full details so s/he can make a decision.

The profits from furnished and unfurnished lets are assessed under “Schedule A.” However, there is an important difference to be aware of.

If the property is furnished you can claim an allowance to cover the depreciation and replacement of furniture and fittings either as the actual cost of renewals as they occur or as a Wear And Tear Allowance. The Wear And Tear Allowance is calculated as 10% of the gross rent net of any payments made by you as landlord for services (e.g. water rates, council tax, etc.).

Gross Rent - Payments made for Services 10

WHICH ALLOWANCE IS BEST FOR ME?

This obviously depends on your individual circumstances but the Inland Revenue indicates that most landlords favour the 10% allowance, as it is financially beneficial for the landlord and easier to calculate. Please bear in mind that whichever allowance you chose, it will apply for as long as the property is available for letting and cannot be changed.

EXPENSES CLAIMABLE AGAINST RENTS RECEIVED

The following can be deducted from gross rent providing they are paid by you, and not by the tenant:

- * Rents, ground rents, water rates and council tax
- * Insurance premiums on structure and contents
- * Advertising, agent's and legal fees relating to letting

- * Lighting, heating and telephone bills (if paid by you)
- * Repairs (but see below)
- * Mortgage/loan interest (but see below)
- * VAT on allowable expenditure

The above list is not exhaustive. If there are other items of expenditure relating to the letting out of the property, ask the Tax Inspector for his/her opinion on whether you can offset them against tax. Note: your married quarter rent would NOT be claimable. If the property is not available for letting for the whole of the tax year, the expenses need to be apportioned.

CLAIMABLE REPAIRS

The cost of maintenance/repair is allowable providing that it does not improve the property above the standard it was when first let. If the property ceases to be let, you can still claim expenses to make good damage etc. between the end of the tenancy and the end of the tax year (the expenditure must be incurred within this period).

MORTGAGE/LOAN INTEREST

Since April 2000 MIRAS is no longer available to any mortgagee. If, however, a property is rented out, the owner can claim the interest on the mortgage as an expense of letting the property. The interest is then deducted from profits before tax is calculated.

NOTE: *Endowment policies can NOT be offset against profits.*

OVERSEAS POSTINGS

If you will be overseas and are using an agent, the rent you earn will have basic rate tax deducted before it is paid to you. To prevent this, contact the Inland Revenue to request a "Non-Resident Landlord Scheme Form". This will ensure that the payments are made gross for you to declare at the end of the tax year.

JOINT OWNERSHIP

Owing to the introduction of Independent Taxation for husbands and wives, the net profits from letting the property will be split 50:50 if you and your spouse are joint owners. If you have legal documentation to show that the joint ownership is other than 50:50, you can be assessed on this basis.

WHAT INFORMATION DO I NEED TO GIVE THE TAX OFFICE?

Providing your share of the gross receipts from the rental is less than £15,000 per annum, all you need to tell the Tax Office is your share of the gross receipts, your share of the allowable expenditure and the difference between the two. In most cases, this is all that is required, but **DO** keep invoices and receipts etc. as the Tax Inspector may wish to query your figures. Also, remember your spouse will be assessed separately for tax on his/her share of the net profits.

RESIDENT & NON-RESIDENT LANDLORDS

If you wish to still live in the property and rent out a room or if you are serving overseas, then different rules apply.

CAPITAL GAINS TAX

A property that you let is considered to be an investment, and when you sell it you will be liable to Capital Gains Tax of 28% of the gain in equity (i.e.: the difference between the sale price and the original purchase price less all expenditure: setting up costs, solicitors fees and sales costs). Capital Gains is only paid on equity gains over £8,500 per person, so if you and your partner are joint owners, that becomes £17,000. In addition there may be some Tax Relief available depending upon how long you have owned the property and how much of the property was let.

As a member of the Armed Forces, you can nominate your property as your “Only or Main Residence” while you are occupying Service Families Accommodation. If you own more than one property, you can only nominate one of them. At the point of sale your “Only or Main Residence” is exempt from Capital Gains Tax even if you are not living in it.

SOURCES OF INFORMATION ON TAX

There are excellent information sheets available on the HM Revenue & Customs Web Site www.hmrc.gov.uk

These are also available from any Tax Enquiry Centre.

THE BUY TO LET INITIATIVE

Looking To Invest In Rental Property?

ARLA, in conjunction with four leading mortgage lenders, launched the Buy To Let Initiative in Autumn 1996. The scheme is designed to stimulate the growth of the private rental sector by “encouraging private investors to take the opportunities given by low, highly competitive interest rates and the reasonable certainty of sustained capital growth over the coming years.”

There is a wide choice of mortgages on offer through the scheme - some being geared to the purchase of single properties, others to the creation of rental portfolios of up to five properties. The flexibility of the scheme allows for a variety of repayment methods (endowment, capital & interest etc.) and also for lending to people “under full status.” The maximum amount of the loan (as expressed as a % age of the valuation figure always depends on the lender and your own circumstances.

ARLA recommends that Buy To Let be looked at as a medium to long term investment and advises people who are interested in this scheme to:

- * Look closely at the finances and ensure the rental income will cover borrowing and management cost (allowing for periods when the property is vacant between lettings) and
- * Gauge the market demand for property in the area that you are looking to buy in. In essence, look at house price performance and the availability of people who want to rent.



HOUSING OPTIONS | RURAL HOME OWNERSHIP GRANTS

What are RHOGs and who provides them?

Rural Home Ownership Grants, or RHOGs as they are often called, are mainly intended to help people living in rural areas of Scotland to become first time homeowners - usually by building a house, but also by buying a suitable property. The RHOG is meant to fill the gap between the maximum level of mortgage the applicant can raise and the cost of a modest starter home.

RHOG eligibility criteria and application procedure

- * Successful applicants must satisfy the following key requirements:
- * be first time buyers (although some exceptions are possible)
- * if a pensioner, sick or disabled with a family or local connection and have lived in the area for at least a year
- * prove that they could not afford to become a homeowner without a RHOG
- * prove that they could get a mortgage big enough to cover what they still have to pay for the house they want after the level of RHOG has been decided
- * obtain the necessary planning and building consents
- * otherwise comply with all the requirements on house size and specification (which some applicants may find restrictive)

Grant eligible costs include:

- * the purchase of the house site or property
- * building materials and construction costs
- * legal fees
- * architects and other consultancy fees
- * building and planning consents
- * putting services into the site (electricity, water etc)
- * interest on a bridging loan from the bank or building society

Other key grant conditions include:

- * restricted house and room sizes, depending on number of members in the RHOG applicant's household (although houses can be designed and constructed to permit additional rooms to be built in the roof spaces)
- * a 10 year 'clawback' period on the grant, if the house is sold by the successful applicant within that period of time.

- * applicants who are eligible for other grant schemes such as Crofter Housing Grants and Loans, must prove that they have been refused these grants before they can be considered for a RHOG.

How much grant is a RHOG applicant likely to get?

RHOGs vary according to how much the successful applicant can afford, but a grant of somewhere between £10,000 and £20,000 is typical.



HOUSING OPTIONS | SELF BUILD HOUSING

The term ‘self build’ is used when someone purchases a building plot in order to build a house to live in themselves. This covers a wide range of activities from managing, designing and building the whole house oneself to simply ordering an off-the-shelf package. Apart from finding a plot, major house renovation, conversion and large extensions raise many of the same issues as self build. Whichever route you choose, planning the process carefully is critical. This Self Build Guide outlines the major steps in this process from the initial idea to the completed house and highlights many of the options available.

Before you embark on your project you need to be clear about your reasons for self build (financial, design requirements, environmental etc) and be aware that these considerations may conflict with each other. Furthermore the process is likely to cause stress and have unforeseen difficulties. Therefore ensure that you (and your family!) are prepared for this.

SELF BUILD: FINDING BUILDING PLOTS

A building plot is a piece of land with planning permission to build a house on it (**See WARNING re: plots without pp**). For most people this is the hardest and most frustrating part of the self build process. Building plots are not easy to find and at present demand is greater than supply.

To maximise your chances of success you will need to be as flexible as possible about location and use as many of the following methods as possible.

ESTATE AND LAND AGENTS

It is definitely worth speaking to your local estate agents. Although most will only sell the occasional plot, they are still your mostly likely source. Many agents will have good contacts with property developers and landowners. They may also be aware of properties with large gardens with building plot potential. Remember to keep in contact with estate agents on a regular basis as they will rarely contact you except when they are trying to dispose of a ‘difficult’ property.

LARGE LAND AND ESTATE OWNERS

Many parts of the country have large estates which may contain a variety of buildings in addition to the main residence. There may be opportunities for change of use for some of these properties or there may be planning possibilities where ruins exist. Opportunities sometimes arise following the death of the main landowner when Inheritance Tax is due.

BUILDING PLOT DATABASES

There are a number of commercial databases which have details of building plots normally organised by county. Usually you have to pay a fee to see the plots available. These services are worth trying but don’t get your hopes up too high. The best plots go very quickly and most of these databases will contain a fair number of hard to sell/undesirable plots. Many of the best plots never get onto these services. If you do subscribe to a building plot service, make sure that the plots on offer have planning permission – **see WARNING**.

BUILDERS

Occasionally local builders may be prepared to sell off part of a development area, for example if they need to raise some cash quickly.

LOCAL AUTHORITIES

Sometimes local authorities will sell off land with development potential. This may include land with commercial buildings which can either be converted or knocked down and replaced. Remember though, even if there is a house on the land, you will still need pp to convert from commercial to residential use. Some local authorities, particularly New Towns, have also been known to sell off individual plots of land to self builders instead of developers, e.g. Milton Keynes.

DEVELOPMENT PLOTS

While most self builders look for single plots with pp for a single house, most developers purchase land with pp for a number of houses. If you can find a group of likeminded people, you may be able to club together to buy development land and then sub-divide it between you. If you decide to take this route, it would be strongly advisable to use a solicitor draw up a legal agreement between each member of the group prior to purchasing the land.

OWN RESEARCH

It is always worth doing your own research to try and identify potential building plots, particularly in urban areas. This is best done by using a combination of aerial photographs, large scale maps and walking around an area. In general terms you are looking for potential infills, for example large back gardens or waste ground. If you locate any potential sites you will then need to try and locate the owner via the neighbours, Land Registry or local council.

POOR QUALITY HOUSE

In areas of high house prices, it may be financially worthwhile to purchase a poor quality house and demolish it to create a building plot. For example, some areas have poorly constructed bungalows on fairly large plots surrounded by larger houses. You may decide to risk purchasing the property before getting pp in order to keep the price down. However it is always worth speaking to the local planning officer to see what the local planning office's attitude is to this type of development.

WARNING : LANDBANKING SERVICES

- * There are a large number of businesses currently offering small plots of land for sale without planning permission. There are variations in the marketing but the general implication is that due to the shortage of building land, these plots have a reasonable chance of obtaining planning permission. Be warned that if you buy one of these plots you are simply buying an overpriced parcel of agricultural land, costing you up to 10x the current market value with little likelihood of ever obtaining planning permission. Furthermore some of these landbanking firms have been shut down by the FSA with the result that investors have lost their money and not received any land.

SELF BUILD: EVALUATING BUILDING PLOTS

Once you have found your prospective building plot you must evaluate it in order to judge whether it is suitable for you or not. Some of these issues should be highlighted by your solicitor but others won't be - it's down to you. The following is just a selection of the issues you should consider. Remember that a building plot with permission to build a house does not guarantee that you will be able to build a house or that you won't face some very expensive constraints.

STATUS OF PLANNING PERMISSION

Ensure that the plot you are buying has planning permission and confirm what type of pp it has (outline or detailed) and how long is remaining. Unless the pp is for exactly what you want, enquire with the local planning office as to their attitude to any changes you intend to propose.

STATUS OF AREA

If in open or rural area what is likely to happen to land in vicinity of the plot? What is the status of the surrounding land in the local development plan. Otherwise you may find that you have a new industrial estate as your neighbour.

DESIGN IMPLICATIONS

Your building plot should come with OPP for a house - however there will be design constraints. Type of area, local housing style, conservation area. If, for example, you want to build a German steel framed house you will need a plot in a suitable area.

UTILITIES AND SERVICES

Ascertain what the utilities (electricity, gas, water, phone) situation is for the plot. Is the plot attached to these already or are they nearby. Enquire as to how much it will cost to connect your new house to the utilities and whether there will be any difficulties in doing so.

ENVIRONMENTAL ISSUES

Ensure that the building plot is not on a flood plain and be wary of any nearby streams. Otherwise you may find your property difficult or impossible to insure, and potentially uninhabitable. Be particularly careful with brownfield sites, and check its historic use in case there is any chemical contamination from, for example, a previous industrial use.

HIDDEN LEGAL DANGERS

Make sure you appoint a good solicitor, preferably one with experience of conveyancing land. Difficulties you may encounter are restrictive land covenants (legal restrictions on the land use) and ransom strips (where someone retains ownership of a vital piece of land which may, for example, prevent you from accessing your property).

SLOPES, HEIGHTS AND ANGLES

Check the height and angle of any slopes on your plot and ensure that you understand the implications of the positioning of your house from the point of view of natural light in the house and shadows in the garden.

SELF BUILD MORTGAGES

Mortgages for self build are specialist products and many lenders do not offer them. However the self build mortgage market has expanded considerably in recent years and as long as your project is correctly planned and presented, you should have little difficulty in obtaining a mortgage.

The major difference between a self build mortgage and a conventional house mortgage is that with the self build version you will receive your mortgage funds in several stages as your house build progresses, compared with a single lump sum. Within this overall structure there are a number of variations.

HOW DO SELF BUILD MORTGAGES WORK?

A self build mortgage may cover the purchase of the building plot (depending on the lender). For the build itself, the mortgage will be paid to you in 4-6 stages which coincide with completion stages of the build (e.g. completion of the foundations). There are two main types of stage payment, the difference between them being in the timing of the stage payments.

- * **Arrears-Based Mortgage**

With arrears based payments, you will receive the stage payment after the stage is completed. This is safer for the lender but may cause you cash flow difficulties unless you have sufficient funds of your own.

- * **Advance Stage Payment Scheme**

With the Advance Stage scheme you receive your stage payment before you commence a stage. Due to the added risk to the lender, this type of mortgage is usually more expensive.

Most lenders offer the arrears based scheme although an increasing number now offer the advance payment scheme. If you have sufficient personal funds and/or a very understanding builder, you will generally find it cheaper to go for the arrears method as it should be cheaper.

HOW MUCH CAN I BORROW

The amount you can borrow for your self build will vary from lender to lender. Some will only allow you to borrow for the build itself; others will offer a mortgage for both the building plot and the build. You can borrow as much as 95% of the cost of the land and build with some lenders, although many will not lend more than 75%. Remember that if you borrow a high percentage of the cost, it is likely that you will have to pay a higher interest rate.

MORTGAGE REQUIREMENTS AND RESTRICTIONS

Each lender will have some restrictions on the mortgage. These may include the following:

- * Sufficient Income for two mortgages.

If you intend to keep your existing mortgage, your lender will want to ensure that you have sufficient income to pay two mortgages.

- * Some lenders will insist that all the building work is done by professional builders/contractors.
- * Some lenders will restrict the types of the materials you can use in your build so that your house is easy to re-sell.
- * Lenders will usually insist that the self build is detached and is for owner occupation.
- * Lenders will insist that the land has a minimum amount of planning consent remaining, for example two years.
- * Lenders will insist that appropriate insurance is in place during the building work itself and that an appropriate warranty is obtained at the end of the build.

MORTGAGE PROVIDERS

There are approximately 30 providers of self build mortgages in the UK (link to list of these at bottom of this page). Some of these providers only deal with the self build market, but the majority are high street lenders. A few of the providers only deal with a niche of the self build market, such as lenders focused on green self build.

TYPES OF MORTGAGE

Remember even with self build mortgages you are not necessarily limited to the conventional variable rate mortgage. It should be possible to locate fixed rate, tracker and self certification mortgages.

OTHER FUNDING OPTIONS

Not everyone wants, or needs a mortgage. You may be able to fund your build in other, cheaper ways. For example, if you already own a house with substantial equity, it may be cheaper to re-mortgage your house with a larger loan and use this to fund your self build. A re-mortgage on an existing property should always work out cheaper than a self build mortgage. You may also wish to consider selling your existing property and moving into rented accommodation or a caravan on site.

SELF BUILD : CONSTRUCTION OPTIONS

One of the advantages of self-build is that it gives you a lot of flexibility over the method of construction. Some of the construction options are only open to the self builder as no UK developers use them. The method you finally choose will be determined by a number of factors including:

* **Design Preference**

Some construction methods are better suited to particular house designs than others. For example if you are looking to build a house with large open plan features then a steel frame construction will be preferable to traditional brick and block.

* **Budget**

Obviously different methods of building have different costs per square foot of house. The tighter your budget, the more restricted your choice of building method. Furthermore if you require a mortgage, you may find that your lender restricts your construction options.

* **Location of Plot**

Some plots, for example in Conservation areas or attractive villages, will be severely restricted in terms of property appearance so your self build will have to at least look similar to surrounding properties. This will clearly eliminate some choice of construction techniques.

* **Level of Your Input to Build**

If you wish to build part or all of the property yourself, your construction choice will be limited to your competencies. Furthermore some options are only available on a supply and build basis.

* **Resale Issues**

If you are concerned about being able to re-sell your property reasonably quickly at some point, you may wish to stick to more traditional building methods.

The main construction options open to you in the UK are as follows:

Timber Frame

Very popular method of house building in Northern Europe and Scandinavia, this method is very popular with self builders although relatively rarely used by commercial developers in England or Wales. It provides a wide range of design options from traditional brick look to wooden Scandinavian finish.

Brick and Block

The conventional commercial building method in the UK, with an inner skin of concrete blocks, an outer skin of facing bricks and a layer of insulation between the two. Easiest type of property to re-sell as the vast majority of houses in UK are built this way. Large number of design options but not the best method if you want large open plan spaces or a 'wow factor' appearance.

Steel Frame

A popular method of construction in the US, but rare in the UK. Allows very open plan designs. This option will almost certainly require you to purchase a kit on a supply and fit basis and your choice of design will be limited to those offered from the kit manufacturer.

Alternative Building Methods

These include Beco, Styrostone, Structured Insulated Panels (SIPs) and timber clad.

Eco Building

Some cross-over with other methods but also specific eco methods e.g. straw. May find it difficult to get mortgage and resell.

SELF BUILD : HOUSE DESIGN

When self building there are number of constraints on your design. These are:

- * **Off-the-Shelf vs Unique**

If you want an off-the-shelf package, such as those provided by the timberframe and steel frame house kit manufacturers, be aware that this will place limitations, perhaps severe, on your design options.

- * **Plot and Location**

Your design needs to complement your plot, in the practical, visual and planning sense. For example, certain designs will work well on a slope, others won't. How does the angle of the plot, and any large trees, impact on the light available etc. Furthermore in many areas, and particularly in conservation areas, your design will probably have to visually blend in with existing properties. Therefore if you are planning a futuristic design, make sure that this will be allowed before you buy the plot.

- * **Budget**

Different designs will result in different building costs for a given amount of space. In general terms the cheapest way to build a house is to copy the mass market developers with their simple brick and block houses.

- * **Choice of Architect or Designer**

If you choose to use a professional to design your self build, your choice will be critical for the outcome, as each designer will have their own strengths and weaknesses, preferences and dislikes.

- * **Your Imagination**

There is an infinite number of design possibilities for a house. But you will need to narrow this down to at least some basic concepts based on how you wish to live in your house. Your architect will need to know what you are looking for in your new house.

There are several professionals who may help you to design your home. Don't dismiss non architects out of hand. Who you choose should partly depends on the type and complexity of design you have in mind as many architects will have experience and interest in particular types of design. As with any building professional, try and find an architect on the basis of personal recommendation. If this is not possible ensure that you have a detailed preliminary meeting with them first (to see if you are at least on the same wavelength) and make sure that you see a portfolio of their work. If possible speak to some of their previous clients.

Architects

An architect is an individual who is professionally qualified to design buildings. Unless you are buying an off the shelf package, such as a kit house, it is usual to employ an architect in order to design your house. It is also usual (but not obligatory) for your architect to take overall responsibility for the project including managing the build itself.

Architectural Draughtsmen and Technicians

These are trained in building construction and techniques. For simple projects, extensions and renovations, an experienced Architectural Draftsman or Technician may be more appropriate than an architect.

Building Surveyor

Building surveyors are also professionally qualified. Some also have additional design qualifications such as architectural technician and this combination produces some excellent house designers.

Structural Engineer

You will probably also need to consult a structural engineer, particularly if with open plan or complex designs. They will calculate the correct loadings, and can tell you what is and what is not possible.

SELF BUILD : PLANNING PERMISSION AND LEGAL CONSENTS

When you plan to build, extend or alter the use of a property you will generally need to consider two separate legal issues - Planning Permission and Building Regulations (or Building Control).

All self builds and the majority of building projects which involve conversions or extensions will require planning permission. Planning Permission consists of national regulations (i.e. England and Wales have one set of regulations, Scotland another) but are administered by local authorities or in the national parks by the Park Authorities.

However, unlike building regulations, the application of planning permission differs significantly from area to area due to differing local development plans, local interpretation of the regulations and the significant degree of subjectivity involved in the process. For example, permission may depend on an appropriate design, which is of course an area very much open to debate!

Therefore, while National planning guidance will give you an indication of whether you need planning permission or not and which minor works you can carry out without permission, it is essential that you contact your local planning authority as early in the process as possible to obtain local guidance and advice.

There are two levels of planning permission, and you will encounter building plots with either of these.

*** Outline Planning Permission**

Outline planning permission (OPP) is simply permission for the principle of development on a site, for example a 4 bed house. This means that the details of the size, dimensions, materials and access can be decided at a later date. If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone. OPP status is usually valid for three years at which point reapplication will need to be made.

*** Detailed Planning Permission/Full Planing Permission**

Detailed (or full) planning permission (FPP) outlines exactly what is going to be built including dimensions, room layouts and building materials. As soon as FPP is granted building work may commence. Sometimes conditions of approval will be attached and these must be complied with during the project. Detailed planning permission is valid for three years.

THE PLANNING PROCESS

The precise process will depend on your Local Authority (LA), but the general process is as follows:

- * LA receives planning application and checks to see if correct. If any mistakes are identified, the application is usually returned.
- * Once the application is verified it will be entered on a statutory register. At this point an 8 week period begins in which the application should be considered.
- * Allocation of application to either a planning officer or for committee consideration. Usually simple planning applications never go to a planning committee but are decided at officer level.
- * There then follows a period of public consultation about the application. The extent of this will depend on the impact of the development and the type of area but it will always include local neighbours. This process normally last 3 weeks.
- * Once the LA has received all the necessary responses, the Planning Officer will assess the proposal against the LA planning policies. The Planning Officer will then make a decision regarding the application or a recommendation for the planning committee.
- * If there is a problem with your application, the Planning Officer may contact you to try and resolve it. It is more likely though that it will be refused. You will then need to re-submit an amended proposal or appeal against the decision.

Finally, if you plan changes to an existing property you may need to consider other regulations and consents, including the following:

- * **Conservation Areas** (protection of property and fences, walls etc)
- * **Tree Protection Orders** (protection from removal and alteration)
- * **Rights of Way** (protection for rights of way from development)
- * **Listed Building Consent** (consent to demolish, extend or alter)
- * **Protection of Wildlife** (eg protection of bats living in roof)

SELF BUILD : BUILDING CONTROL REGULATIONS AND STANDARDS

When you plan to build, extend or alter a property you will generally need to consider two separate issues - Building Control (or Regulations) and Planning Permission.

The vast majority of building projects are required to comply with Building Control (known as Standards in Scotland). They exist to ensure the health and safety of people using buildings and to provide for energy conservation and access to and from buildings.

Building Regulations are national regulations (i.e. England and Wales have one set of regulations, Scotland another) but are administered by local authorities. To comply with them, you, your builder or architect simply contacts your local authority Building Control Officer who will send you a form to complete which will include details and diagrams of the intended work. After you return this to your local authority you will be either receive Approval or a request for further information/clarification.

Once the Building Control Officer is satisfied with your plans you will receive Building Control Approval (or a Warrant). This process usually takes approx. 6-8 weeks. Once the building work is completed, it is likely that the Building Control Officer will want to inspect the work to ensure that it complies with the approval granted.

SELF BUILD : INSURANCE

While you are actually constructing your house, you will probably need insurance in order to protect yourself and to meet the requirements of your mortgage lender. In particular, you are looking for insurance to protect yourself against the following claims:

- * **Contractor and third party claims**

To protect yourself against claims for injury or death of people working on your site or any other third party.

- * **Employer's liability insurance**

To protect yourself against any claims in your role as a building employer.

- * **Site and Materials**

To protect yourself against loss, theft or damage of building materials and your partially completed house.

- * **Equipment**

To protect yourself against loss, theft or damage to equipment on site.

Your precise insurance requirements will depend on the level of your involvement in the self build. For example, if the whole build is being done by a single builder, it is unlikely that you will need to insure yourself as an employer. If however, you are managing the entire build and directly employing individual contractors it is likely that you are acting as an employer. As every situation is different, it is essential that you carefully specify your requirements to your insurer/broker.

Most self builders take out an 'All Risks' policy with a specialist broker.

SELF BUILD : STRUCTURAL WARRANTIES AND GUARANTEES

Building Societies and Banks generally require that newly built houses have a structural warranty and guarantee. It is general practice for builders of new homes to offer a 10 year structural guarantee, as this is usually a requirement for any mortgage. These guarantees are essentially a ten-year insurance policy which covers the home owner against physical damage to the property caused by a defect which results from the builder failing to construct it to the required standards.

Organisations who provide such guarantees include the National House Building Council (NHBC) and Zurich Mutual. A new scheme has also been launched by LABC (Local Authority Building Control).

NHBC Solo for Self Build

NHBC's Solo for Self Build is a 10-year warranty and insurance policy, designed exclusively for individuals who want to build their own home (or contract a builder to carry out all or part of the work), and live in it themselves.

LABC Self Build Warranty

Designed specifically for individuals building their own homes - both new build and conversions - to provide peace of mind. Quality is rewarded through competitive premiums and service based on extensive experience of self build projects.

Zurich Building Guarantee

Zurich Building Guarantee provides both Building Control services and new home warranty products for newly built homes and major refurbishments for sale or for rent. Zurich offer a range of house warranties including one specifically for self builders, known as the Zurich '10' policy.

SELF BUILD : RECLAIMING VAT

One of the advantages of self build and some conversion projects (as opposed to house extensions) is that you reclaim most (but not all) of the VAT you have incurred in building your house. This is because new houses are zero rated for VAT purposes. However to ensure that you can make this claim you must be well organised and prompt. It is essential that you read and understand the relevant rules and regulations before you start your project otherwise you may find yourself ineligible to claim. Also keep an eye out for any changes to the rules during your project.

Who is responsible for the reclaim scheme?

All VAT reclams are handled by HM Revenue and Customs (HMRC). The HMRC web site is a bit of a nightmare to navigate however, log onto www.hmrc.gov.uk and use the search for 'VAT Notice 719', which explains in detail (27 pages) how HMRC operate the self build VAT scheme. This document covers the following 5 sections. The summary below should only be regarded as a general guide. You must read the original Notice 719 for full details.

- * **Who is entitled to make a VAT claim under the 'DIY Builders and Converters Refund Scheme'**

You can claim if you are a DIY builder or converter of an eligible building. It makes no difference whether you are building the house yourself or employing builders/contractors to do it for you.

- * **What construction and conversion projects the Refund Scheme applies to**

The scheme is designed for (a) newly constructed residential building built from scratch for non-business use and (b) conversions of existing non-residential buildings to residential use.

- * **What can I reclaim VAT on?**

Building materials and permanent fixtures e.g. bricks, windows, CH; labour. Can not claim on removable items such as electrical appliances, carpets and curtains. Can not claim on professional services such as architects, solicitors and surveyors.

- * **What records do I need to keep?**

VAT invoices. Ensure that you receive a VAT invoice - a simple sales receipt will not do.

*** Is there a time limit on my claim?**

Yes. You must claim within 3 months after you have received the completion certificate from Building Control.

*** How do I claim?**

As of Feb 2007, the information you require from HMRC is in two places - information and forms - see below for HMRC details.

SELF BUILD : INFORMATION SOURCES

There is a lot of information out there but much of it is to be found in specialist sources. You must also assess the source of information in order to judge its usefulness, accuracy and quality.

Magazines

The first place many look as often available from high street newsagents. The magazines are particularly useful for inspiration or ideas. However they do have drawbacks; over emphasis on success, a bit of a 'cottages in the sun' feel, coffee table nature of some articles, and practical guidance spread over several months , not necessarily when you need it. There is also the question of their relationship with the house building and interior design industry who are major advertisers and sometimes have representatives on the editorial boards. Does this impact on their impartiality?

Books

More detailed and complete information. In our opinion they also have a more rounded view of the self build process.

Websites

There are many websites to choose from, here is a list of some that we have found when using 'Google';

www.buildstore.co.uk

Build Store's National Self Build & Renovation Centre in Swindon is the UK's **ONLY** permanent centre for self builders & renovator's - simply a must see at whatever stage of self build, conversion or renovation you are!

www.selfbuildabc.co.uk

Land for sale in UK for self build homes and self build house information. Buying building land for sale for a self build home

www.self-build.co.uk

Offering self build information and features, practical advice, case studies and useful links.

Online Discussion Forums

One of the most practical ways to find an answer to a specific question in a hurry. If you face a problem it is likely some that someone else has had that problem before. Remember though that the advice you receive in a forum is not 'professional advice', that what worked for one person may not work for another self builder as each self build is unique and that the advice may indeed be wrong. Therefore use forums with care and where possible double check any advice with a professional.

Other Self Builders

If you can find other self builders in your area, this can be a very useful source of advice, support and encouragement. It may also provide practical solutions to problems such as building plot location as you may be able to club together to buy a large building or development plot and then sub-divide it. Whether you can find local self builders is a bit hit or miss. One way is through online discussion forums. If you are interested in green construction methods you may be able to find a local group.

SELF BUILD : MISCELLANEOUS POINTS TO CONSIDER

In addition to the points already covered in this selfbuild guide, there are a few other issues you must consider before embarking on your selfbuild.

Where to Live during Selfbuild?

You must determine very early in the process where you intend to live during your self build, e.g. within your existing house, in rented accommodation, on perhaps on site in a caravan. This is because where you live will have a knock-on effect on several other aspects of your self build planning and the build itself. This is particularly important if you need a mortgage and/or will be managing the building site.

- ✿ **Live within Existing Home**

Will you be able to satisfy your lender that you have sufficient income for two mortgages? Is your existing home close enough to your building site?

- ✿ **Rented Accommodation**

Have you budgeted sufficient rental money for the (almost) inevitable delays in completing your self build? Is there rented accommodation available near your plot?

- ✿ **Live on Site**

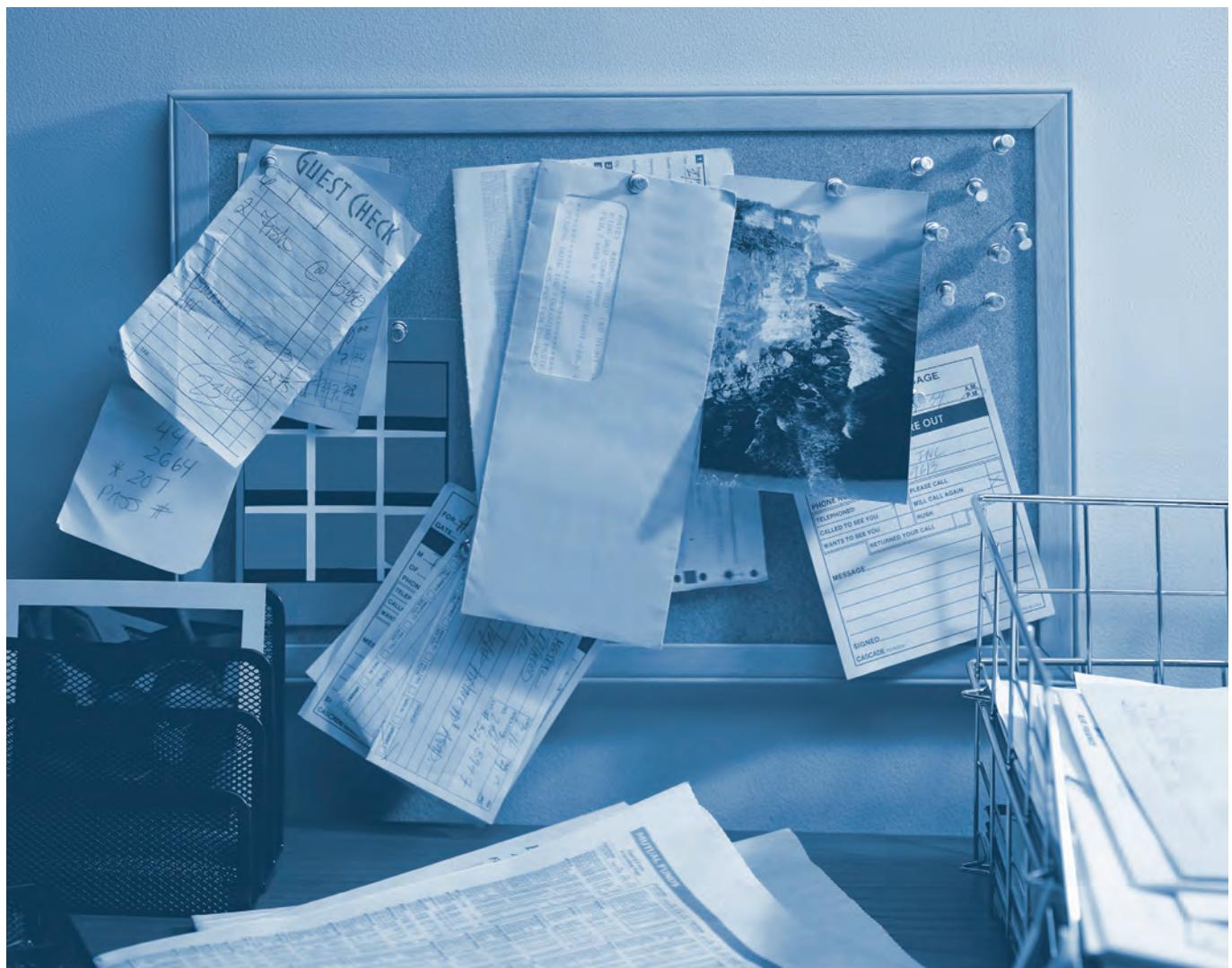
Do you require planning permission for an on-site caravan?

Sourcing Materials

Depending on the style of self build you undertake, you may need to select anything from all of your building materials to none if buying a package. If you are buying materials, you should try and negotiate discounts with builders merchants and be prepared to haggle.

Heating Systems

The choice of options for your new house may appear overwhelming. One issue you should consider early on in your planning is your choice of heating system such as conventional or underfloor heating. If this is important to you, you must decide early on in the planning process (as this may impact upon the design of your property), the construction method, materials used, planning permission and building regulations.



HOUSING | APPENDICES OPTIONS |

APPENDIX 1

Long Service Advanced Pay Scheme (LSAP) Assisted House Purchase

Summary of Main Details of the Scheme

PURPOSE

To assist Service personnel to purchase a property as their principal residence.

All Services should apply through normal Service channels to:

Joint Personnel Administration Service (Long Service Advance of Pay) (JPAC(LSAP))

Service Personnel and Veterans Agency (Centurion) (SPVS(C))

Centurion Building, Grange Road, Gosport, Hants PO13 9XA

JPAC Enquiries

Mil: 94560 3600 Civ: 0141 2243600 (Option 4)

APPLICATIONS

Service Personnel & Veterans Agency are noticing that there are common problems when Service personnel are applying for LSAP. Users should be aware that there is a new process for LSAP Applications via Self Service Employee on JPA. A new Self Service Guide is available to Service personnel to help walk them through the process when applying for LSAP.

Users should particularly note the following to reduce the delay in SPVA processing claims:

1. Allow plenty of time for your application. SPVA needs 6/8 weeks from receipt of the approved paper copy.
2. **Do not** use the old paper Claim (JPAE024) form. Although, anyone who does not have access to JPA, can still use the JPAE024 form. The Service person will need a covering letter stating why the application cannot be submitted via JPA and this should accompany the JPAE024 form.
3. When completing online claims do not complete a duplicate paper claim as well.
4. **Do not** resubmit a claim if you remember something or want to change it. Ring the Helpdesk (94560 3600) with the information and ask them to raise a SR/Helpdesk call.
5. Select the appropriate PStat Cat (for definitions of these categories refer to JSP 752 Ch 1 Sect 4).
6. Always provide as much information as possible. Fill in every box, even the free text.
7. All personal details will be double checked against JPA records.
8. Service personnel must read JSP 752 Ch 2 Sect 4 and tick appropriately, otherwise the claim will automatically be rejected.
9. JSP 752 states that Service personnel can't have second property anywhere, but it is within the regulations to sell the previous property and then buy a new property.
10. LSAP is only granted for property within the UK as per JSP 752.
11. If there are extenuating circumstances that relate to the claim, then the Service person will need to provide ALL documentary evidence to support the claim.
12. The print button will only appear once the workflow has been completed and has been approved. The print button will appear in the top right corner once this has happened.

Pre-approval of an LSAP application will be sent via workflow from JPAC to the applicant. The workflow must be opened, as it contains a link to a printable copy of the original application.

Click on the “view details” button to open workflow.

Once opened you can only print the application by clicking on the “printable page” button.

The form must be printed, authorised and posted to JPAC (address below) for final approval. Please note that once pre-approval has been given via JPA, only the printed application form will be accepted. Once the claim has been received it will take 6/8 weeks to process the claim’.

AMOUNT OF ADVANCE

For applicants who have not owned a property during the last twelve months the amount of the advance will be limited to the lowest of the following calculations:

- * £8500 or 182 days gross basic pay
- * Difference between the mortgage obtained and purchase price plus certain expenses
- * In the case of a reduntee, a sum not exceeding 90% of terminal benefits.

Payment will be made direct to the applicant’s solicitor or, for house extensions, direct to the builder.

For those who are current homeowners or who have owned a property during the last twelve months, restrictions on the amount of the loan will apply. This will be dependent on capital realised from the sale of the property.

REPAYMENT

Over 10 years (interest-free) normally repaid at 10% per year.

- * If 12 years left or more to serve, repayment may start up to 2 years after loan is made.
- * If 10-12 years left, repaid over last 10 years of Service.
- * If less than 10 years left - repayment starts immediately - balance from Terminal Benefits.

Recipients will also have to pay 16p per £100 borrowed each year, as insurance against death or invalidity (in certain circumstances) - rate to be reviewed annually.

NOTE: Applications for early release/retirement or transfer to a shorter engagement will not normally be granted unless the advance has been cleared or suitable arrangements are made to do this.

ELIGIBILITY

Applicants must be:

- * Currently serving with 6 months or more left to discharge.
- * RN/RM Personnel - They have been accepted onto the trained strength (ie in a complement billet). For naval apprentices and probationary medical/ communications technicians this will be on the move from first to second year rates of pay and for officers on completion of the Fleet Board.

- * Army and RAF Personnel - They have completed 4 years service from completion of Phase One training.
- * Medically fit (See notes for personnel in restricted medical categories).
- * The only applicant for LSAP towards the purchase of that property (i.e. if joint purchasers are both eligible, only one can apply).
- * Considered suitable by their CO to receive an advance under the scheme.

Applicants must not:

- * Have given notice or applied for Premature Voluntary Release, unless the individual has qualified for a terminal grant which is greater than the LSAP and from which the loan can be repaid.
- * Drawn any terminal benefits.
- * Be under warning for discharge (RN), 3-month Warning Order (Army) or Formal Warning (RAF).

CONDITIONS

The applicant must then own or partially own the property and the applicant and/or his/her immediate family **must** then occupy the property or at least occupy during weekends and leave periods.

THE PROPERTY

The property to be purchased must be:

- * A residential property.
- * In UK, Channel Islands, Isle of Man or Republic of Ireland (for those recruited in the Republic or of Southern Irish parentage).
- * Mortgageable (even if no mortgage is needed).
- * The only property to be owned by the applicant.

The property must not be:

- * A business property (even if it includes living accommodation)
- * A mobile home
- * A houseboat
- * A caravan

Occasionally the loan may be available for home extensions but it is not to be used for furniture or fittings. No part of the loan can be used to offset negative equity arising from the sale of property owned by the applicant.

PERSONNEL WHO HAVE NEVER OWNED A PROPERTY

If you have 6 months or more to serve, you can buy a property anywhere at any time (subject to the rules above).

CURRENT OR FORMER PROPERTY OWNERS

Eligible applicants can buy a property with LSAP (subject to the above rules) (for naval Service the property must be RPD unless on sea appointment/draft and the property purchased must be for the immediate occupation of themselves or their dependent family. The following conditions must also be satisfied (where appropriate) in order to qualify for the advance. LSAP will not be authorised for Service personnel wishing to purchase a property within 50 miles of a property owned or partly owned within the last 12 months.

Personnel on designated married unaccompanied postings must have notice of a designated unaccompanied posting of at least 12 months or has at least 6 months left to serve on a designated unaccompanied posting.

RN/RM Personnel - Sea Appointment/Draft. Applicant must have official notification of the appointment/draft, which must be of at least 18 months duration or the applicant has at least 6 months left in his/her current sea appointment/draft. Applicant may purchase a property at any location, provided a property has not been owned within 50 miles of the chosen location in the past 12 months.

All serving personnel buying at current place of duty must also satisfy the following:

- * For those who have served more than twelve months in current appointment - you should have at least six months left to serve in current appointment and not have owned a property within 50 miles of that location during the current appointment **or**
- * For those who have served less than twelve months in current appointment - you should have at least six months left to serve in current appointment and not have owned a property within 50 miles of that location during the last 12 months. The new property will be occupied as a RAS/RPD during current appointment.

Personnel Buying At Next Place Of Duty

In addition to the above, you should have official notice of next appointment and not have owned a property within 50 miles of next duty unit during the previous twelve months. The new property will be occupied as a RAS/RPD during the next appointment.

NOTE: Whether buying at the current or next place of duty, the new property must be occupied as a residence at station (RAS) or residence at place of duty (RPD).

Army & RAF Only:

Personnel buying at a “Selected Place of Residence” (SPR) can buy a property anywhere (within the constraints above) as long as they have not owned a property within 50 miles of that location during the last 12 months on a “once only” basis. They will have to indicate on the application form that this is for an SPR and will have to certify that they understand that they will then normally be disqualified from any further advances under the scheme.

NOTES:

- * Occasionally the 50 mile rule may be waived if there are exceptional family or medical reasons for doing so.
- * Further details are available on Early Release/ Retirement, Premature Discharge, Crown Debts, Applications for second & subsequent advances, Death, Divorce, Interest Charges, Sale of property, Appeals, Refund of Legal Fees, Letting, Second Mortgages etc.
- * An advance under the LSAP Scheme of more than £5,000 is regarded by the Inland Revenue as a beneficial loan and, as such, **will attract a tax liability.**
- * Entitlement to Service Families Accommodation ceases once an advance is made unless your CO believes your property is beyond reasonable daily travelling distance to a new posting or you are required to occupy SFA as part of the posting.

This article does not convey any entitlement and is intended as a synopsis of the scheme. For full details of the scheme and tax implications reference should be made to the Single Service regulations.

APPENDIX 2 HAIG HOMES : Housing the Ex-Service Community

Haig Homes has been housing ex-servicemen and women and their families for over 65 years and has about 1,200 homes for letting in 50 locations throughout the UK. See over for locations and property types.

For information or an application form, please contact:

HAIG HOMES
Alban Dobson House
Green Lane
Morden
Surrey SM4 5NS
www.haighomes.org.uk

For Application Forms
Tel: 0208 685 5777

AREA	ONE BED		TWO BEDS				THREE BEDS				FOUR BEDS	
	B	F	B	F	H	M	B	F	H	M	F	H
ASHTEAD					23				33			
BELFAST									20			
BIRMINGHAM				12	20				28			
BRENTWOOD					2							
BRISTOL		6			4			14	17			1
BROADSTAIRS					4							
BURY ST EDMUNDS	4	4							2			
CARDIFF									40			
CARLISLE				8					11			5
CHALFONT					6				7			
CHELTENHAM		8		12								
DARTFORD									6			
EDINBURGH			11		33		1		20			
ENFIELD		8							16			
FARNBOROUGH					9				9			
GLASGOW					4				6			
GLouceSTER			4		6				4			
GRIMSBY									20			
HAMPSTEAD				12				12				
HARROW									24			
HASLEMERE		11		6								
HULL									18			
ISLE OF WIGHT		4	3		4							
JERSEY				4					10			
KINGS LYNN							4					
LEEDS									30			
LEICESTER					4				11			
LIVERPOOL								8	22			
LOUDWATER									10			1
LYMINGTON									6			
MANCHESTER									12			
MORDEN		5		48	23			57	86		22	31
NEWCASTLE									10			
NORWICH			1		3		5		28			
PENZANCE			2	2					6			
PORTSMOUTH									37			
ROMFORD				1	1			2	2			
RUISLIP									10			
SALISBURY			2						16			
SHEFFIELD					2			4	18		2	
SOUTHEND		12										
SOUTHSEA					9	6			25			
SUNDERLAND									44			
SUTTON COLDFIELD									10			6
SWANSEA									20			
WARRINGTON					8				6			
WIMBORNE									10			
WINCHFIELD						10			5			
WOOLWICH		14		3								
WORCESTER			1		8				3			

B = Bungalow F = Flat H = House M = Maisonette

APPENDIX 3 A Guide to Major Regional Housing Associations

The associations listed below are the larger, widespread housing associations in each area.

When using this information, please bear in mind the following points:

- * Only Head Office contact numbers are listed. You will need to ask for the relevant local office numbers when you ring.
- * The list is by no means exhaustive.
- * Some of the associations listed may not be able to help either because they only take council nominations or because they close their waiting lists from time to time.
- * Where associations are referred to as being part of the MoD Nomination Scheme, please check in the appropriate Chapter as certain areas only are covered by the scheme.
- * Housing associations set up to manage local authority stock have largely been excluded from this section.

Source of Information: www.housingcorp.gov.uk

ENGLAND

NORTHERN ENGLAND

**Cleveland, Cumbria, Durham, Northumberland,
Tyne & Wear.**

Name	Tele:	www.	Comments
Accent	01274 588840	accentgroup.org	
Cheviot	0191 238 3800	cheviot-housing.co.uk	
Endeavour	01642 796200	endeavourha.co.uk	
Enterprise 5	0191 292 2000	enterprise5.co.uk	
Guinness Trust	01794 535823	guinnesstrust.org.uk	
Home	04851551234	homehousing.org.uk	
Impact	07768723447	impacthousing.org.uk	
“Johnnie” Johnson	0845 604 1027	jjhousingtrust.co.uk	
Nomad	0191 268 4800	nomad-housing.co.uk	
Places for People	0800 432 0002	placesforpeople.co.uk	
Tees Valley	01642230240	teesvalley.org	
Three Rivers	0191 384 1122	threerivershousing.co.uk	
Two Castles	01228 541161	twocastles.org.uk	
William Sutton Trust	02082357000	williamsutton.org.uk	MoD Referral Scheme
			MoD Referral Scheme

YORKSHIRE

North, South, East & West Yorkshire (incl Kingston upon Hull).

Name	Tele:	www.	Comments
Accent	01274 588840	accentgroup.org	
Chevin	0845 270 1088	harewoodha.co.uk	
English Churches Home	08451559002	echg.org.uk	
Northern Counties	04851551234	homehousing.org.uk	
Places for People	0845 605 9000	ncha.co.uk	
Sanctuary	0800 432 0002	placesforpeople.co.uk	
South Yorkshire	01905 338600	sanctuary-housing.co.uk	
William Sutton Trust	0114 290 0200	syha.co.uk	
Yorkshire Metropolitan	02082357000	williamsutton.org.uk	
	01904 745 4000	yorkshirehousing.co.uk	

NORTH WEST

Cheshire, Lancashire, Merseyside, Greater Manchester.

Name	Tele:	www.	Comments
Accent	01274 588840	accentgroup.org	
Arena	0151 726 8808	arena-housing.com	
Contour	0845 602 1120	contourhousing.co.uk	
Cosmopolitan Family (Manchester)	01512240204	cosmopolitanhousing.co.uk	
Guinness Trust	01942608715	fhamanchester.co.uk	
Irwell Valley	01794 535823	guinnesstrust.org.uk	
"Johnnie" Johnson	0161 610 1000	irwellvalleyha.co.uk	
Liverpool Housing Trust	0845 604 1027	jjhousingtrust.co.uk	
Manchester & District	0151 708 5777	lhtgroup.co.uk	
Manchester Methodist Maritime	01628 543100	mdha.co.uk	
Muir Group	0161 447 5000	mmhg.org.uk	
Northern Counties	0151 482 5252	maritime.org.uk	
Places for People	01928728000	Muir.org.uk	
Riverside	0845 605 9000	ncha.co.uk	
Servite	0800 432 0002	placesforpeople.co.uk	
Space New Living	0845 111 0000	riverside.org.uk	
St Vincent's	020 8307 3300	servitehouses.org.uk	
William Sutton Trust	01614475000	spaceonline.org.uk	
	0161 865 6565	svha.co.uk	
	02082357000	williamsutton.org.uk	

EAST MIDLANDS

**Derbyshire, Leics, Lincs/South Humberside, Northants,
Notts.**

Name	Tele:	www.	Comments
De Montfort	0116 220 5555	eshagroup.co.uk	
Derwent	01332 346477	derwentliving.com	
East Midlands Home	01530 276000 04851551234	emha.org homehousing.org.uk	MoD Referral Scheme
Leicester Longhurst	020 7940 6600 0845 3090 700	asra.org.uk longhurst-group.org.uk	
Metropolitan Northern Counties	01159887100 0845 605 9000	metropolitanhousingtrust.co.uk ncha.co.uk	MoD Referral Scheme
Nottingham Community Orbit	08456501201 08458 500 500	ncha.org.uk orbit.org.uk	
Places for People Sanctuary	0800 432 0002 01905 338600	placesforpeople.co.uk sanctuary-housing.co.uk	MoD Referral Scheme
William Sutton Trust	02082357000	williamsutton.org.uk	MoD Referral Scheme

WEST MIDLANDS

**Hereford & Worcester, Shropshire, Staffordshire,
Warwickshire, Birmingham.**

Name	Tele:	www.	Comments
Accord	01217643807	accordha.org.uk	
Beth Johnson	01782 219200	bethjohnson.org	MoD Referral Scheme
Bromford Carinthia Focus	08456050604 0845 6020 545	bromford.co.uk focus.co.uk	MoD Referral Scheme
Harden Jephson Mercian Nexus	01527556400 01926 339311 0121 377 8899	wmhousing.co.uk jephson.org.uk mercian.org.uk	
Orbit Sanctuary Touchstone Waterloo HA	08458 500 500 01905 338600 0845 950 7200 0800 435 016	wmhousing.co.uk orbit.org.uk sanctuary-housing.co.uk touchstone.org.uk waterloo.org.uk	
William Sutton	02082357000	williamsutton.org.uk	

EAST ANGLIA

Cambridgeshire, Essex, Norfolk, Suffolk.

Name	Tele:	www.	Comments
Broadland	01603 750200	broadlandhousing.com	
Estuary	01702 462246	estuary.co.uk	
Guinness Trust	01794 535823	guinnesstrust.org.uk	
Home	04851551234	homehousing.org.uk	
London & Quadrant	020 8852 9181	lqgroup.org.uk	
Orbit	08458 500 500	orbit.org.uk	
Orwell	01473 218818	orwell-housing.co.uk	
Peddars Way	01362 694858	flagship-housing.co.uk	
Sanctuary	01905 338600	sanctuary-housing.co.uk	
Shaftesbury	01372 727252	shaftesburyhousing.org.uk	
Springboard	020 8475 0033	springboardha.org.uk	
Suffolk Heritage	01728 727555	flagship-housing.co.uk	
Suffolk Housing	01284 767224	suffolkhousing.org	

SOUTH EAST

Beds, Berks, Bucks, Oxon, Hants, Herts, Kent, Surrey, Sussex.

Name	Tele:	www.	Comments
A2	0845 408 6666	a2hg.co.uk	
Aldwick	01582 869 100	aldwyck.org.uk	
Chiltern Hundreds	01494 830991	paradigmhousing.co.uk	
Downland	08456887717	downland.org.uk	
Guinness Trust	01794 535823	guinnesstrust.org.uk	
Home	04851551234	homehousing.org.uk	
James Butcher	08456 120 021	jbha.co.uk	
London & Quadrant	020 8852 9181	lqgroup.org.uk	
Moat	08453 596 161	moat.co.uk	
Orbit	08458 500 500	orbit.org.uk	
Places for People	0800 432 0002	placesforpeople.co.uk	
Raglan	0845 070 7772	raglan.org	
Sanctuary	01905 338600	sanctuary-housing.co.uk	
Servite	020 8307 3300	servitehouses.org.uk	
Shaftesbury	01372 727252	shaftesburyhousing.org.uk	
Southern Hsg Group	0845 6066 366	shgroup.org.uk	
Swaythling	02380628000	swayhs.org.uk	
William Sutton	02082357000	williamsutton.org.uk	

GREATER LONDON

(Most associations let to council referrals only.)

Name	Tele:	www.	Comments
English Churches	08451559002	echg.org.uk	
Family Mosaic	020 7089 1000	familymosaic.co.uk	
Guinness Trust	01794 535823	guinnesstrust.org.uk	
London & Quadrant	020 8852 9181	lqgroup.org.uk	
Metropolitan	01159887100	metropolitanhousingtrust.co.uk	
Notting Hill Housing Trust	020 8357 5000	nottinghillhousing.org.uk	
Peabody Trust	020 7021 4000	peabody.org.uk	
Servite	020 8307 3300	servitehouses.org.uk	
Shaftesbury	01372 727252	shaftesburyhousing.org.uk	
Southern Housing Group	0845 6066 366	shgroup.org.uk	

SOUTH WEST

Gloucestershire, Somerset, Wiltshire, Dorset, Devon, Cornwall.

(Very little activity outside Bristol, Exeter, Plymouth & Swindon)

Name	Tele:	www.	Comments
Bromford Carinthia	08456050604	bromford.co.uk	
Devon Community	01392 686686	dchs.org.uk	
Devon & Cornwall	01392 252566	dcha.co.uk	
Gloucestershire	01452 529255	glosha.co.uk	
Guinness Trust	01794 535823	guinnesstrust.org.uk	
Jephson	01926 339311	jephson.org.uk	
Knightstone	01934 524300	knightstone.co.uk	
Magna	01305 216000	magna.org.uk	
Raglan	01202 678737	raglan.org.uk	
Redland	0117 938 2700	somer.org.uk	
Sanctuary	01905 338600	sanctuary-housing.co.uk	
Shaftesbury	01372 727252	shaftesburyhousing.org.uk	
Signpost	01202853145	signpost-group.co.uk	
Sovereign	01635572220	sovereign.org.uk	
Westcountry	01803 200300	westcountryha.org.uk	
Western Challenge	01983822811	medinahousing.co.uk	

NORTHERN IRELAND

(Most activity centred on Belfast. A lot of HAs are community-orientated and have small stock totals.)

There is a central Housing Needs Register in Northern Ireland that covers housing from the Northern Ireland Housing Executive and ALL of the Housing Associations. This is available on www.nihe.gov.uk or from 028 9024 0588.

WALES

NORTH WALES

Anglesey, Conwy, Denbighshire, Flintshire, Gwynedd, Wrexham.

Name	Tele:	www.	Comments
Clwyd Alyn	01745536800	clwydalyn.co.uk	
Cymdeithas Tai Clwyd	0845 230 3140	taiclwyd.com	
Cymdeithas Tai Eryri	01286 881588	taieryri.co.uk	
North Wales	01492 572727	nwha.org.uk	
Wales & West	08000522526	wwha.net	Largest in Wales

MID & WEST WALES

Carmarthenshire, Ceredigion, Pembrokeshire, Powys.

Name	Tele:	www.	Comments
Cymdeithas Tai Cantref	01239 710000		
Gwalia	01792 460609	gwalia.com	
Mid Wales	01686 627476	mid-walesha.co.uk	
Pembrokeshire	0800 854568	pems-ha.co.uk	
Wales & West	08000522526	wwha.net	Largest in Wales

SOUTH WALES

Cardiff.

Name	Tele:	www.	Comments
Cadwyn	029 2049 8898	cadwyn.co.uk	
Cardiff Community	029 2046 2142	ccha.org.uk	
Hafod	029 2067 5800	hafod.org.uk	
Linc-Cymru	029 2047 3767	linc-cymru.co.uk	
Taff	029 2025 9100	taffhousing.co.uk	
United Welsh	029 2085 8100	uwha.co.uk	
Wales & West	08000522526	wwha.net	Largest in Wales

Remainder.

Name	Tele:	www.	Comments
Cadarn	0870 242 0673	newydd.co.uk	
Charter	01633 212375	charterhousing.co.uk	
Cynon Taff	01443743200	cynon-taf.org.uk	
Family	01792 460192	fha-wales.com	
Gwalia	01792 460609	gwalia.com	
Hafod	029 2067 5800	hafod.org.uk	
Linc-Cymru	029 2047 3767	linc-cymru.co.uk	
Merthyr Tydfil	01685 352800	mtha.org.uk	
Rhondda	01443 424200	rhondda.org	
Swansea	01792 479200	swanseaha.co.uk	
United Welsh	029 2085 8100	uwha.co.uk	
Wales & West	08000522526	wwha.net	Largest in Wales

SCOTLAND

The associations listed below typically own 600+ properties of all types.

Few associations operate Scotland-wide - many serve specific towns or suburbs (especially in Glasgow). Very little activity in *rural* areas. HEAD or MAIN OFFICE contact numbers are given below.

Glasgow

Name	Phone	Name	Phone
Cube HA	0141 440 0941	Partick HA	0141 357 3773
Elderpark HA	0141 440 2244	Queens Cross HA	0141 945 3003
Govan HA	0141 440 0308	Reidvale HA	0141 554 2406
Govanhill HA	0141 636 3636	Shettleston HA	0141 763 0511
Linthouse HA	0141 445 4418	Tollcross HA	0141 763 1317
Maryhill HA	0141 946 2466	West of Scotland HA	0141 558 6336
Parkhead HA	0141 556 6226	Whiteinch & Scotstoun HA	0141 959 2552

Dunbartonshire, Lanarkshire & Renfrewshire

Name	Phone	Area Covered
Cloch HA	01475 783637	Greenock
Clyde Valley HA	01698 268855	Lanarkshire
Dalmuir Park HA	0141 952 2447	Clydebank
Gap HA	0141 332 6041	Lanarkshire (N & S), Renfrewshire <i>(also some in Glasgow)</i>
James Watt HA	01475 726433	Greenock
Lanarkshire HA	01698 269119	Motherwell
Link HA	0131 557 0350	Most areas (and some in Glasgow)
Rutherglen/Cambuslang HA	0141 647 4917	Rutherglen
Williamsburgh HA	0141 887 8613	Paisley

Edinburgh, Lothian & Borders

Name	Phone	Area Covered
Almond HA	01506 439291	Livingstone
Berwickshire HA	01361 883115	Berwickshire only
Castle Rock HA	0131 657 0600	Edinburgh, Rest of Lothian
Eildon HA	01896 822121	Borders
Link HA	0131 557 0350	Edinburgh, West Lothian mainly
Manor Estates HA	0131 337 3222	Edinburgh
Melville HA	0131 654 2733	Midlothian
Port of Leith HA	0131 554 0403	Leith
Viewpoint HA	0131 668 4247	City only
Waverley Housing	01450 364200	Borders

Dundee, Angus & Perthshire

Name		Area Covered
Abertay HA	01382 903546	Mainly Fintry
Hillcrest HA	01382 224083	Dundee and Tayside. Some stock in Glenrothes
Perthshire HA	01738 441088	Perthshire
Servite (Scotland)	01382 480915	Tayside. (<i>A lot of elderly/special needs accom.</i>).

Aberdeen & North-east Scotland

Name		Area Covered
Castlehill HA	01224 625822	Mainly city but some in Aberdeenshire
Grampian HA	01224 202900	Mainly city but some in Aberdeenshire

Ayrshire, Dumfries & Galloway

Name		Area Covered
Cunningham HA	01294 468360	Ardrossan, Saltcoats, Stevenston
Home HA	0191 285 0311	Dumfriesshire
Irvine HA	01294 271128	In former Cunningham District only
Loreburn HA	01387 259700	Dumfries & Galloway
West of Scotland HA	0141 558 6336	Ayrshire

Rest of Mainland Scotland

Name		Area Covered
Albyn HS	01349 852978	Highland
Fife Special HA	01383 606162	Fife
Home HA	0191 285 0311	Rosyth
Kingdom HA	01592 631661	Fife
Link HA	0131 557 0350	Mainly Falkirk. Some in Fife and Stirling

The Islands

Name		Comments
Hjaltland HA	01595 694986	c. 200 properties in Shetland
Orkney HA	01856 875253	c. 200 properties in Orkneys

APPENDIX 4 Options for the Single Service Leaver

It is generally recognised that if you are single and have made little or no arrangement for accommodation before leaving the Service, you could find considerable difficulty. The following are suggested possible courses of action to improve your prospects.

MoD HOUSING INITIATIVES

MoD Referral Scheme

The Referral Scheme applies equally to singles as to families. Singles are eligible to apply to any area where we have nomination rights to 1 bed properties. Please see the Chapter on MoD Referrals or contact the Referrals Coordinator for more details. (Mil: 94344 8219 / Civ: 01980 618219).

Long Service Advance of Pay Scheme (LSAP)

Service personnel who have served 4 years (Army & RAF) or are on trained strength (Navy) and on pensionable engagements can obtain an interest free advance of pay to assist with house purchase. See Appendix I or contact your Unit Admin/Pay Offices.

Single Persons Accommodation Centre for the Ex Services (SPACES)

Set up in partnership with English Churches Housing Group and funded by the MoD, SPACES offers advice and placement with housing associations to single service leavers. Although primarily for ex-regulars with less than six years service, SPACES welcomes **ALL** enquiries.

For details, contact:

**Catterick 01748 833 797
or Mil 94 731 2940
or e-mail spaces@ECHG.org.uk**

SPACES is also the only route of access to The Galleries which is temporary accommodation in Richmond, North Yorkshire for Service leavers while they settle into civilian life. This fully staffed Hostel (actually high quality

independent studio apartments) offers assistance in training, job seeking and finding appropriate permanent accommodation.

Annington Homes

The owner of the Married Quarters Estate in England & Wales, will be selling a number of surplus quarters each year and service personnel may be entitled to discounts. See Chapter for details.

OTHER SCHEMES

Home Base (London Only)

Managed by Community Housing and Therapy, in Partnership with Central and Cecil Housing Trust, Home Base offers 6 months Assured Shorthold Tenancies to service leavers who would otherwise be homeless.

Each resident has an Action Plan which is reviewed regularly. This enables the resident and the staff to review the situation on housing need, re-training etc. Counselling sessions are also available to talk over difficulties confidentially, with a professional. This can help ease the transfer to civilian life, which can often be very stressful. Contact Joint Service Housing Advice Office for details.

The Foyer Federation

Foyers are locally based schemes, which provide affordable accommodation for young singles, usually 16 to 25 year olds, who would otherwise be homeless. Tenants are given assistance with training, seeking employment and finding more permanent accommodation. The average length of stay is 12 - 18 months. Prospective residents will be required to demonstrate that they are in housing need and are fully committed to taking part in a programme of training and preparation for employment if not currently employed.

There are approximately 100 Foyers throughout the UK, helping over 5000 young people each year. Details available on www.foyer.net

The Royal British Legion Industries

Aylesford (nr Maidstone), Kent

The RBL have short stay accommodation, not normally exceeding three years, for single male service leavers at The Mountbatten Pavilion in Aylesford, Kent. The accommodation is on two floors and comprises single bedrooms with shared bathroom facilities on each floor. Weekly charges include the provision of three daily meals in the communal dining room and laundry facilities. Some accommodation is suitable for disabled personnel.

The scheme is staffed by a Welfare Officer and a Warden who covers out of hours and weekends.

To apply for accommodation:
Contact Richard Macintyre at RBLI on 01622 795954/10.
Richard.macintyre@rbli.co.uk

SOCIAL HOUSING - LOCAL AUTHORITIES & HOUSING ASSOCIATIONS

Local Authority (Council) Housing

Under homelessness legislation, councils only have a duty to provide housing advice for single people under 60 and who have no major disability or health problems. You should, therefore, contact the Housing Department where you have family or previous residential connection to see if you can register an application on the normal waiting list. Note: some councils do have specific initiatives for single applicants.

Housing Associations

Housing Associations operate in many areas throughout the country and, like councils, offer a housing service to people in need. Some work very closely with the councils where they have property and re-house referrals from the local authority waiting list as well as from their own lists.

Local Authorities are obliged to provide lists of Housing Associations in the area. You should obtain this information, in particular details of any Association which may have accommodation for "non-elderly" single people. JSHAO can provide similar contact details.

NOTE: *Your unit can formally certificate your loss of entitlement to occupy service accommodation on MoD Form 1166. Use this to support any applications you make to Councils and Housing Associations.*

Low Cost and Shared Ownership Schemes

These schemes enable people on low incomes to be able to become home owners on a part buy/part rent basis. Not all Associations are involved in shared ownership and JSHAO can advise you which are the best to contact for any given area, see also www.homebuy.org.uk. Be aware that some developments are popular and hence Housing Associations will have some form of prioritisation. Single persons are generally eligible to apply to buy one or two bedoomed properties only. For Do It Yourself Shared Ownership (DIYSO), a nomination is usually necessary through a Local Authority to the housing association funded for the scheme. Unless the Local Authority considers you a priority case, the prospects for DIYSO are not high.

PRIVATE SECTOR HOUSING

House Purchase

JSHAO can provide lists of estate agents by geographical area. There is also information available which is helpful to anyone thinking of house purchase.

Private Rented Accommodation (Self-contained)

This is an expensive option. If you have a local connection to the area you may be able to contact your local Housing Department of the Local Authority for assistance both in accessing accommodation and for financial assistance. This may be in the form of Housing Benefit or as a Rent Bond Scheme. See Chapter on Private Rental.

Lodgings

To keep costs down, consider flat/house sharing on a self-catering basis (i.e. own bedroom but shared use of kitchen/bathroom etc.). Adverts for sharers can generally be found in the local press or newsagents' windows.

APPENDIX 5 The Housing Benefit System

In general the benefits system applies equally across the whole UK rather than just England and will continue to be administered by local authorities on behalf of the Dept of Work and Pensions (DWP)

THE BACKGROUND

The Chancellor announced major reforms to Housing Benefit in the Emergency Budget on 22 June 2010, stating that they would reduce the cost of Housing Benefit by “£1.8 billion a year by the end of the Parliament”. Further changes to benefits aimed at saving £7 billion were announced at spending review in September 2010.

The changes to housing benefit form part of a larger programme of comprehensive welfare reforms including the development of **Universal Credit (UC)** (www.turn2us.org.uk), which will see a number of existing income and non-income related benefits rolled together into one scheme, and paid direct to claimants in one single monthly payment. After Oct 2013, new claims for state assistance for rent will known as the housing element of UC.

The measures relating to Housing Benefit were taken forward in two broad tranches, determined largely by whether or not primary legislation is required to put them into effect. The first stage changes took effect on April 2011 and the new rates will mainly affect private sector tenants who make a new claim for Local Housing Allowance (LHA) from that date. However, any household who receives non-dependent allowance will also see their benefit reduced.

Although Scotland has its own powers to set housing policy (<http://www.scotland.gov.uk/Topics/Built-Environment/Housing>) and legislate through the Scottish Parliament, Social Security legislation remains reserved to the UK Govt. However, the UK Govt can devolve these powers to Scotland should they wish to and Scotland wants to have them. Following agreement with the UK govt, Council Tax Benefit, Community Care grants; and what used to be referred to as the Social Fund (i.e. crisis loans) have been devolved to Scotland. Following public consultation Scottish Ministers will determine who will be entitled to claim these funds but I expect the main beneficiaries will be those who receive them at present - those who with low incomes, pensioners, and disabled persons, whose circumstances merit additional state help.

Summarised below is the main changes to housing benefit:

FROM APRIL 2011

- * new claimants of the Local Housing Allowance (LHA) rates capped at:
 - * £250 per week for one bedroom property
 - * £290 per week for two bedroom
 - * £340 per week for three bedroom
 - * £400 per week for four bedrooms - the maximum household size for HB, regardless of household size

- * LHA rates will be set at the 30th percentile of local rents (instead of the 50th percentile) This means the DWP will base their rates on the cheapest third of rentals in a given broad market area (there are 18 in Scotland) instead of the bottom half, as at present. The distribution effects will vary from place to place, depending on demand and supply, but generally expected to push claimants into the lower quality private lets in more buoyant market areas, where competition from non-benefit tenants will out price those on restricted benefits
- * deductions for non-dependants will be up-rated to reverse the freeze in these rates that had been frozen at 2001-02 prices – the only change that affects claimants both PRS and social housing
- * housing benefit claimants with a disability and a non-resident carer will be entitled to funding for an extra bedroom

FROM 1 JANUARY 2012

- * The shared accommodation rate was extended to people aged under 35 (before that date it applied only to single people under the age of 25) but there are exemptions for certain vulnerable groups.

FROM APRIL 2013

- * The overall benefit cap will apply to housing benefit recipients', capping their income to £350 per week for single persons; £500 for family households. The cap will not apply to those on DLA or certain other disability benefits. See DWP for details.

FROM OCT 2013

- * housing benefit will be abolished and be replaced with a housing component allowance within a single benefits payment for working people, Universal Credit, and within a Pension Credit for pensioners
- * housing support for working age claimants (under 65) in the social sector will be restricted to household needs, penalising claimants who have more bedrooms than they require. Those with one bedroom more than they require will have 14% deducted from their eligible HB; those with 2 or more bedrooms (over and above their existing household needs) will have 25 % deducted from eligible HB. Housing benefit will be paid direct to tenants rather than landlords in the social sector, mirroring current arrangements (introduced in April 2008) in the Private Rented Sector. (DWP will run test projects on direct payments so that they can adjust the regulations ahead of the introduction of Universal Credit)
- * all benefits, including the housing component of Universal Credit, will be up rated in line with the Consumer Price Index (CPI)

Changes from 2013 (Contained in the Welfare Reform Act)

- * support for housing costs being made direct to claimant households, resulting in (potentially) increased management and administration costs for social landlords (local authorities and housing associations) as a result of additional rental collection costs

- * losing the link between housing benefit and actual costs as housing benefits are uprated by CPI instead of reflecting market rent levels
- * the introduction of the benefit cap - at £500 per week for a family and £350 for a single household. This will be implemented in April 2013 by reducing a claimant's housing benefit.

For information about the Welfare Reform that affects claimants in Scotland, please see the information provided by my colleagues who are leading on the other benefit changes which may also apply to service personnel about to return to Scotland. <http://www.scotland.gov.uk/Topics/People/welfarereform>

The benefits rules are very complex and I would therefore urge anyone who believes they may be entitled to state benefits to use all the help available to them. The attached web link will assist all claimant enquiries:

[http://www.direct.gov.uk/en/moneytaxandbenefits/
benefitstaxcreditsandothersupport/on_a_low_income/dg_10018926](http://www.direct.gov.uk/en/moneytaxandbenefits/benefitstaxcreditsandothersupport/on_a_low_income/dg_10018926)

and the link for the housing and council tax benefits' sections within each Scottish local authority:

[http://www.direct.gov.uk/en/DI1/Directories/
DevolvedAdministrations/DG_4003604](http://www.direct.gov.uk/en/DI1/Directories/DevolvedAdministrations/DG_4003604)

Those requiring more expert advice about their benefits entitlement, and those who are in dispute with their landlord or DWP about an existing claim, can obtain independent advice from one of the many advice service agencies, such as CAB or Shelter - see link:

http://scotland.shelter.org.uk/get_advice/advice_topics/paying_for_a_home/housing_and_council_tax_benefit

APPENDIX 6 Moving Overseas

The JSHAO's work is UK based, but increasingly individuals are seeking housing opportunities overseas. While not experts we have learnt a few things over the years. Sourcing information has also become much easier on the internet. So here are a few guidelines and some websites that we have found useful.

Useful Information

- ✿ Any property purchase should involve the careful choice of both Solicitor and Financial Adviser. This is even more crucial when purchasing overseas.
- ✿ You will need a Solicitor who specialises in purchasing overseas or a local Solicitor in the country of choice.
- ✿ Unless you are truly fluent in the language, you may also need a translator.
- ✿ A UK based Mortgage Lender is unlikely to lend money on an overseas property - this is because they are unable to repossess the property if you default on the loan
- ✿ There are some UK based Financial Institutions that have overseas partners or subsidiaries.
- ✿ Make sure you do your research thoroughly. If you make a wrong move it can be incredibly expensive, both in financial and emotional terms.
- ✿ Decide early if you need a 'bolt-hole' in the UK and budget in an appropriate property (although you can let this out so it will probably pay for itself).
- ✿ Don't forget to check out appropriate visas, work permits etc. Most countries have excellent websites where you can start this process.

NOTE: Most of our information has come from websites. Many of these are trying to sell you something but the information is still valid.

USA

livinginthesun.com	-	Excellent general info on Florida
migrate4less.com	-	Finance and good links
propertyfinance4less.com	-	Part of the 4less group, specializing in overseas mortgages. See the "you need to know this" section.

CANADA

canada.org.uk	-	Immigration division of the High Commission in London.
immigrationexpert.com	-	Housing and employment.
bestplace.ca	-	Visa application etc
migrate4less.com	-	Finance and good links

AUSTRALIA

- | | | |
|--------------------------|---|---|
| migrate4less.com | - | Finance and good links |
| migrationexpert.com | - | Visas, housing and employment. |
| workingin-australia.com | - | Jobs, housing and general information. |
| propertyfinance4less.com | - | Part of the 4less group, specializing in overseas mortgages. See the “you need to know this” section. |

NEW ZEALAND

- | | | |
|--------------------------|---|---|
| migrate4less.com | - | Finance and good links. |
| workingin-newzealand.com | - | Jobs, housing and general information. |
| propertyfinance4less.com | - | Part of the 4less group, specializing in overseas mortgages. See the “you need to know this” section. |

CYPRUS

- | | | |
|-----------------------|---|----------------------------|
| bestofcyprus.co.uk | - | Good links. |
| cyprus-homefinder.com | - | Easy to use legal section. |
| cyprusprops.com | - | Good general info. |
| living-cyprus.com | - | Good legal section. |
| livinginthesun.com | - | Excellent general info. |

FRANCE

- | | | |
|--------------------------|---|---|
| expatica.com | - | Expat site with lots of useful info |
| propertyfinance4less.com | - | Part of the 4less group, specializing in overseas mortgages. See the “you need to know this” section. |
| livinginthesun.com | - | Excellent general info. |

GERMANY

- | | | |
|----------------------|---|---|
| expatica.com | - | Expat site with lots of useful info |
| howtogermany.com | - | This is an American site, so there are a few minor anomalies, but it has excellent information on all aspects of life in Germany. |
| spotlightgermany.com | - | Good general info |
| boris.nrw.de | - | Information on North Rhine Westphalia is available for a fee. This is a German site, so a good command of the language will be required. (The “nrw” refers to North Rhine Westphalia, so it is a fair assumption that this may be substituted with the appropriate abbreviation for other areas to access information for the rest of Germany.) |

SPAIN

- expatica.com Expat site with lots of useful info
- livinginthesun.com Excellent general info
- propertyfinance4less.com Part of the 4less group, specializing in overseas mortgages. See the "you need to know this" section.

EIRE

- oasis.gov.ie Government website covering the social & civil rights of all aspects of living in Eire

IN ADDITION

This covers most of the world

- escapeartist.com expatfocus.com

MORTGAGES

- mortgagemastersonline.co.uk
- 01256 816444 - Cyprus
- - Europe
- mortgagesoverseas.com - JS Town & Country Mortgages
- 0800 0324660 - Europe
- - Australia/NZ
- - North America
- - North Africa
- - Caribbean

In addition, some of the larger lenders in the UK have overseas partners or subsidiaries.

eg:

- HSBC - France
- Abbey - Spain & Portugal
- Halifax - Spain
- Barclays - France, Spain & Portugal
- Woolwich - Italy

APPENDIX 7 Useful Addresses

For information on all aspects of housing :

JOINT SERVICE HOUSING ADVICE OFFICE

Building 183

Trenchard Lines

Upavon

Wiltshire SP9 6BE

Tel:
94344 8925 (Mil) 01980 618925 (Civ)

www.mod.uk/jshao

e-mail: AWS-JSHAO-Mailbox.mod.uk



Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
North West	Cheshire/Merseyside	Plus Housing (Plus Dane)	homeshub@neighbourhoodinvestor.com www.homeshub.com	0845 603 4559
	Cumbria	Riverside HA	ownership@riverside.org.uk www.riverside.org.uk	0845 115 9029
	Greater Manchester/ Lancashire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk www.plumlife.co.uk	0161 447 5050
Yorkshire and Humberside	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)	enquiries@my4walls.co.uk www.my4walls.co.uk	0113 243 6893
	South Yorkshire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk www.plumlife.co.uk	0161 447 5050
North East	Tees Valley and County Durham	Fabrick	enquiries@time2buy.org.uk www.time2buy.org.uk	0845 604 2942
	Tyne and Wear and Northumberland	ISOS (Nomad E5)	info@nomade5.co.uk www.nomade5.co.uk (info@isoshousing.co.uk) www.isoshousing.co.uk	0191 292 3000 Fax: 0191 292 2600

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
East Midlands	Derbyshire, Leicestershire, Lincolnshire and Rutland, Northamptonshire, Nottinghamshire	E Midlands HA	emhomebuy@emha.org www.emhomebuy.org.uk	0844 892 0112 Fax: 01530 276 033
East of England	Bedfordshire & Cambridgeshire (including Fenland and Peterborough, Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
	Hertfordshire	Aldwyck	leavalleyhomes@aldwyck.co.uk www.leavalleyhomes.co.uk	0158 286 9440
	Essex	Moat	marketing@moat.co.uk www.homebuyoptions.co.uk	0845 359 6161 Fax: 0845 359 6997
	Norfolk & Suffolk (excluding Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
London	North, East & West London	Metropolitan	housingoptions@mht.co.uk www.housingoptions.co.uk	020 892 07777
	South-west and South-east London	L&Q	housingoptions@lqgroup.org.uk www.housingoptions.co.uk	0844 406 9997
South East	Berkshire, Oxfordshire, Buckinghamshire & Milton Keynes	Catalyst Housing Group	Homebuy@chg.org.uk www.catalysthomebuy.org.uk	0845 601 7729 Fax: 0208 832 3346
	Kent & Sussex	Moat	marketing@moat.co.uk www.homebuyoptions.co.uk	0845 359 6161
	Hampshire	Swaythling	info@homesinhants.co.uk www.homesinhants.co.uk	0238 062 8004 Fax: 0238 062 8393
	Surrey	Catalyst Housing Group	Homebuy@chg.org.uk www.catalysthomebuy.org.uk	0845 601 7729

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
South West	SE - Bournemouth, Poole HMA, Weyland and Dorchester HMA, Salisbury HMA, South Somerset and West Dorset HMA	South West Homes	info@southwesthomes.org.uk www.southwesthomes.org.uk	0300 100 0021 Fax: 0870 490 8959 or 0117 317 0771
	NE - West of England HMA, Swindon HMA, Gloucestershire and Cheltenham HMA	South West Homes	info@southwesthomes.org.uk www.southwesthomes.org.uk	0300 100 0021
	Peninsula - West Cornwall HMA, Plymouth HMA, Polycentric Devon and Cornwall, Torbay HMA, Exeter HMA, Taunton HMA	South West Homes	info@southwesthomes.org.uk www.southwesthomes.org.uk	0300 100 0021
West Midlands	Birmingham, Dudley, Walsall, Wolverhampton, Sandwell and Solihull	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0845 850 2050
	Coventry and Warwickshire	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0845 850 2050
	Staffordshire (including Stoke) and Shropshire (including Telford)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0845 850 2050
	Hereford and Worcestershire	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0 0845 850 2050

OTHER USEFUL SERVICE ORGANISATIONS

Army Welfare Information Service

Building 183
Trenchard Lines, Upavon
Wiltshire SN9 6BE

Tel: 01980 615975 / 94344 5975
Fax: 01980 615417

SSAFA Forces Help Housing Advisory Service

19 Queen Elizabeth Street
London
SE1 2LP

0207 463 9398

www.ssafa.org.uk

RN Com Help Line

02392 583806

www.rncom.mod.uk

Defence Estates Housing

0800 169 6322

www.defence-estates.mod.uk

GOVERNMENT DEPARTMENTS & AGENCIES

ENGLAND

Department for Communities and Local Government

Eland House
Bressenden Place
London
SW1E 5DU

www.communities.gov.uk

Homes & Communities Agency

0300 1234 500

www.homesandcommunities.co.uk

TENANTS SERVICES AUTHORITY

Customer Service Team

2nd Floor
Lateral
8 City Walk
Leeds
LS11 9AT

0845 230 7000

www.tenantservicesauthority.org

Headquarters: London

Tenant Services Authority
 Maple House
 149 Tottenham Court Road
 London
 W1T 7BN

Headquarters: Manchester

Tenant Services Authority
 4th Floor
 One Piccadilly Gardens
 Manchester
 M1 1RG

SCOTLAND**The Scottish Government**

www.scotland.gov.uk
www.scotland.gov.uk/topics/built-environment/housing
 08457 741 741

The Scottish Housing Regulator

Highlander house
 58 Waterloo Street
 Glasgow
 G2 7DA
 0141 271 3810

Home Point

Thistle House
 91 Haymarket Street
 Edinburgh
 EH12 5HE

0131 313 0044

WALES**Welsh Assembly**

Welsh Assembly Government
 Cathays Park
 Cardiff
 CF10 3NQ
 0845 010 3300
www.wales.gov.uk

Welsh Federation Of Housing Associations

Norbury House
 Norbury Road
 Fairwater
 Cardiff
 CF5 3AS
 029 2030 3150

Northern Ireland	
Northern Ireland Office Block B, Castle Buildings Stormont Estate , Belfast BT4 3SG 02890 520 700 www.nio.gov.uk	Northern Ireland Housing Executive 2 Adelaide Street Belfast BT2 6PB 03448 920 900 www.nihe.gov.uk
Northern Ireland Federation of Housing Associations 38 Hill Street Belfast BT1 2LB 02890 230 446 www.nifha.org	Northern Ireland Co-ownership Housing Association Murray House Murray Street Belfast BT1 6DN 0800 333644 www.co-ownership.org
INFORMATION ON PUBLIC HOUSING IN THE ISLE OF MAN	
Douglas Borough Council Public Health & Housing Department Town Hall, Ridgeway Street Douglas Isle of Man IM99 1AD 01624 696321 www.gov.im	

INFORMATION & ADVICE ON HOMELESSNESS

Citizens Advice Bureaux

www.citizensadvice.org.uk
www.adviceguide.org.uk

Shelter

0808 800 4444
www.shelter.org.uk

Scottish Council For the Single Homeless

Wellgate House
 200 Cowgate
 Edinburgh EH1 1NQ

0131 226 4382

www.scsh.co.uk

MISCELLANEOUS

The National Housing Federation

Lion Court
 25 Procter Street
 London, WC1V 6NY
 0207 067 1010
www.housing.org.uk

Annington Homes

1 James Street
 London W1U 1DR
 0800 358 1118
www.annington.co.uk

Scottish Solicitors Property Centre

www.sspc.co.uk

SELF BUILD INFORMATION

Home Builders Federation

1st Floor, Byron House
 7-9 St James's Street
 London SW1A 1EE
 Tel: 0207 960 1600
www.hbf.co.uk

National House-Builders Council

Buildmark House, Chiltern Avenue
 Amersham
 Bucks HP6 5AP
 Tel: 0844 633 1000
www.nhbc.co.uk

The Community Self Build Agency

40 Bowling Green Lane,
 London, EC1R 0NE
 Tel: 0207 415 7092
www.communityselfbuildagency.org.uk

Other Useful Places

www.buildstore.co.uk
www.selfbuildland.co.uk
www.selfbuildit.co.uk

GENERAL INFORMATION SITES

www.upmystreet.com	General information about an area by post code or town. Everything from crime rates and schools to pubs and estate agents.
www.direct.gov.uk/en/homeandcommunity/index.htm	Information about social housing, home ownership and local councils.
www.yell.com	National Yellow Pages – useful for finding estate agents, property management etc
www.homecheck.co.uk	Check the environmental factors that cover a post code area – land fill sites, flood plains, subsidence etc.

A Few Home Finder Web Sites - Including links to Estate Agents

www.reallymoving.com www.houseweb.com www.smartestates.com www.homes-on-line.com www.movelocation.com www.propertyfinder.com www.homesalez.com	www.fish4homes.co.uk www.goodmigrations.co.uk www.homemovers.co.uk www.home.co.uk www.rightmove.co.uk www.findaproPERTY.com www.housesforsaleguide.com www.primelocation.com	www.teamprop.co.uk www.linkprop.co.uk www.home-sale.co.uk www.propertyfile.co.uk www.propertylive.co.uk www.ukpropertyshop.co.uk www.homes-uk.co.uk
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Lender Web Sites

www.abbey.com www.alliance-leicester.co.uk www.directline.com	www.egg.com www.firstdirect.com www.if.com	www.sainsburysbank.co.uk www.virginone.co.uk www.woolwich.co.uk
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These are just a few representative sites. Almost all lenders have sites, most with calculators, and are easy to find on any search engine.

A Few Mortgage Broker/Advice Sites

www.mortgagesformilitary.co.uk www.charcolonline.co.uk www.fredfindsmortgages.com www.themoneypages.com www.ftyourmoney.com www.moneyextra.com www.netmortgage.co.uk	www.moneynet.co.uk www.mortgagetectalk.co.uk www.moneysupermarket.com www.moneysavingexpert.com www.lcplc.co.uk www.mortgageforce.co.uk
www.unbiased.co.uk	Independent Financial Advisors official site. Use to locate an IFA in your area, by location or speciality.

Note: Please be aware that inclusion within this list should not be interpreted as any form of endorsement by the JSHAO or the MOD.

APPENDIX 8 MOD Referral Scheme - Applying for the Scheme

APPLICATION CHECKLIST

We welcome your applications, and by fulfilling the checklist below you will ensure that your application is processed quickly and without complication.

Eligibility

- I am Armed Forces personnel within six months of my discharge date and currently occupying Service Accommodation.

Or

- I am a separated spouse, living in Service Families Accommodation (SFA) or hostel accommodation provided by SSAFA or the Services Cotswold Centre.

Or

- I am a single Service Leaver within six months of my discharge date and occupying Single Living Accommodation (SLA), or within six months post-exit date.
- I do not own or part-own a property.
- I am not privately renting.
- I do not have sufficient capital to buy or privately rent.
- I do not live with friends/family (unless I am single).

The application form

- I have completed the MOD Referral Scheme application form clearly, correct to my knowledge and as fully as possible, including contact details, and I have signed the form.

Supporting documentation

- I have included evidence of the date I am required to leave my Service Accommodation:
- SFA occupants - a copy of my 'Notice to Vacate' or 'Certificate of Cessation of Entitlement to Occupy' (provided by Defence Estates within six months of discharge).

Or

- SLA occupants - a copy of my MOD Form 1166 (available from Unit Admin Office).

Or

- Overseas applicants - a copy of my 'Certificate of Cessation of Entitlement to Occupy' (available from the Station Staff Officer).

Or

- Applicants following marital separation - a copy of my 'Notice to Vacate' or 'Certificate of Cessation of Right to Occupy' (provided by Defence Estates at the start of the 93 day notice period).



THE MOD REFERRAL SCHEME



The information given in this form will be treated in confidence. It will be used to assess your eligibility for housing, and to identify the right property for your needs. This information will be shared with the relevant Local Authorities and Housing Associations when a referral to a property or waiting list is made. The scheme cannot guarantee housing and should not be your only consideration.

All sections must be completed in full.

PERSONAL DETAILS

Title: MR/MRS/MISS/MS	First name:	Surname:
Date of Birth:		Nationality:
Address (including postcode):		
Home Tel:		Mobile Tel:
Work Tel:		Email:
Fax No.:		

CONTACT RULES

JSHAO require applicants to respond to contacts within **1 WORKING DAY**.

JSHAO will attempt to make contact with applicants using **TELEPHONE, EMAIL AND FAX** methods supplied by applicant.

Applicants must respond **WITHIN 1 WORKING DAY OR YOU WILL BE REMOVED FROM THE MOD REFERRAL SCHEME.**

DETAILS OF THOSE TO BE HOUSED WITH YOU Include your partner and/or any children under your primary care or of whom you have custodial rights

Surname	First name	Relationship to you Wife/Son/Daughter	Sex M/F	Age	Date of Birth

Is there a baby expected? YES / NO If 'Yes', what is the due date?

Please state any pets:

Would you be prepared to re-home your pets if necessary? YES / NO

*The MOD Referral Scheme cannot guarantee housing.
You must also contact your Local Authority and consider alternative housing options.*

SERVICE DETAILS

Service No:	Rank:	Unit:
Discharge Date:		Length of Service:

Reason for discharge: Medical / Normal / Admin / PVR / Marital Separation / Other
If other, please give details:

If Medical, do you or your family have any disabilities or medical conditions which may affect the type of property you require (e.g. Adapted housing)? If so, please give details:

Continue on another sheet if necessary.

Would you like to be considered for Sheltered Accommodation? YES / NO

When are you required to leave your present accommodation? ____/____/____

You MUST attach written confirmation of this date as your application cannot be processed without it.
 Please consult the application checklist in the fact sheet for guidelines.

What is the earliest that you would be able to take up a tenancy? ____/____/____

PRESENT ACCOMMODATION

Service Families Accommodation	Services Cotswold Centre
Single Service Accommodation	SSAFA Stepping Stones
Home Base Temporary Accommodation	Staying with family/friends (Single Only)
Other (please give details):	

Do you currently own or part-own a property? YES/NO

NET MONTHLY INCOME

Applicant's net pay:	£
Spouse's net pay (if applying as a couple):	£
Total benefits (Income Support / Child Benefit etc):	£
Any other income:	£
TOTAL:	£

CAPITAL

Total present capital (savings, investments etc):	£
Expected Gratuity:	£
TOTAL:	£

*The MOD Referral Scheme cannot guarantee housing.
 You must also contact your Local Authority and consider alternative housing options.*

ADDITIONAL INFORMATION Please give any information which may support your application.

Continue on another sheet if necessary.

AREAS OF CHOICE

Where would you like to live? You will be advised of appropriate accommodation in these areas by telephone or in your letter of acknowledgement. Selected locations: (County, Borough)

1. _____,

2. _____,

3. _____,

4. _____,

5. _____,

Within travelling distance of _____ All areas in _____

Applicants are restricted to one offer only. Failure to respond to, or refusal of a reasonable offer of housing, will result in the applicant's removal from the MOD Referral Scheme.

I certify that the information given here is correct and I give permission for copies of this form and any accompanying documentation to be passed to the housing providers associated with the Scheme.

Signature:

Date:

*Once completed, please return this form to:
MOD Referrals, JSHAO, Building 183, Trenchard Lines, Upavon, Wiltshire SN9 6BE*

*The MOD Referral Scheme cannot guarantee housing.
You must also contact your Local Authority and consider alternative housing options.*

APPENDIX 9

MOD Entitlement Cessation Certificates

The following pages are taken directly from Annex 14 & 15 of the Homelessness Code of Guidance to Local Authorities.

These two certificates are the required proof from the military, or the DEHD, that a Service Leaver is no longer entitled to occupy their accommodation.

CERTIFICATE A

This Certificate is for anyone occupying Single Persons Accommodation and is available from, and should be signed by, your CO or his designated appointee. This is often the Unit Admin Office, or Pay Office. You can obtain this certificate any time in your last six months of service.

CERTIFICATE B

This Certificate is for anyone occupying Service Families Accommodation and is available from, and should be signed by, the DEHD. You can obtain this certificate any time in your last six months of service.

Once signed, the appropriate form should be sent to each of the Local Authorities and Housing Associations that you are applying to for housing. **While not proving that an individual/or family is actually homeless, they are the supporting evidence that is required by a Local Authority.**

NB: These are copies of the most up to date forms and should be used in all cases.



MINISTRY OF DEFENCE

Mod Form 1166
Introduced 4/03
(Updated 9/10)

CERTIFICATE OF CESSATION OF ENTITLEMENT TO OCCUPY SERVICE ACCOMMODATION (SLA / SSSA) AND OF IMPENDING HOMELESSNESS

I certify that	(Name)	
	(Rank & Number)	
Of	(Unit)	
Will cease to be entitled to occupy	(Address of SLA or Substitute SLA)	
From	(Date)	

By reason of loss of entitlement to occupy Service Accommodation.

An application for housing was made to Housing Authority /
Housing Association on (copy of letter attached)

The person has the following special circumstances.....

.....

Signed:
.....
Name:
.....
Designation:
.....
Date:
.....

UNIT ADMIN OFFICE STAMP

1. This certificate provides evidence of impending homelessness arising from cessation of entitlement to occupy Single Living Accommodation or Substitute Single Service Accommodation.
2. The certificate should be completed by the Unit Admin Officer and sent at the earliest possible date to the Housing Authority / Association to which application for accommodation has been made, preferably as soon as it is known that entitlement to occupy Service Accommodation will cease.
3. A period of at least six months notice should normally be allowed so that the appropriate arrangements can be made.
4. Copies of this form are published in the Homelessness Code of Guidance for Local Authorities, issued by DCLG July 2006 (Annex 15), Welsh Assembly and Scottish Executive.



MINISTRY OF DEFENCE

Mod Form 464
Introduced 4/03
(Updated 7/09)

CERTIFICATE OF CESSATION OF ENTITLEMENT TO OCCUPY SERVICE FAMILY ACCOMMODATION (SFA/SSFA) AND OF IMPENDING HOMELESSNESS

I certify that	(Name) (Rank/Number) # Of (Unit) # (# Omit if only family involved)
Will cease to be entitled to occupy	(Address of SFA or Substitute SFA)
From	(Date)

By reason of loss of entitlement to occupy Service Family Accommodation.

An application for housing was made toHousing Authority / Housing Association on(copy of letter attached).

The following special circumstances apply

.....

The household is as follows

.....

Signed:

Name:

Designation:

Date:

1. This certificate provides evidence of impending homelessness arising from cessation of entitlement to occupy Service Family Accommodation or Substitute Service Family Accommodation and should dispense with the need to obtain a Court Order for possession.

2. The certificate should be completed by the Licenses Officer of Defence Infrastructure Organisation Operations Accommodation and sent at the earliest possible date to the Housing Authority / Association to which application for accommodation has been made, preferably as soon as it is known that entitlement to occupy Service Family Accommodation will cease.

3. A period of at least six months notice should normally be allowed so that the appropriate arrangements can be made.

4. Copies of this form are published in the Homelessness Code of Guidance for Local Authorities, issued by DCLG July 2006 (Annex 15), Welsh Assembly and Scottish Executive.

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APPENDIX 10 Request for Information Proforma



RESTRICTED WELFARE-(WHEN COMPLETED)



JOINT SERVICE HOUSING ADVICE OFFICE

Building 183, Trenchard Lines
Upavon, Wiltshire
SN9 6BE

REQUEST FOR SOCIAL HOUSING INFORMATION

Much of the information you require is in this Briefing Pack. If, however you require further information on Social Housing (including the MoD Referral Scheme), please complete this form. The form can be passed to one of the presenters or posted to the address shown.

1. Personal Details.

Surname		Rank or Title(Mr/Mrs/Miss etc):	
Forename			
Address			
Post Code or BFPO No		Date of Birth	
Land/Mobile Telephone No:			

2. Service Details (please enter even if you are NOT the serving person)

Service & Rank			Service Number		
Date of Joining			Discharge date		
Reason for Discharge (please circle)					
Normal leaver	Medical	PVR	Admin	Other	

3. Current Accommodation Details

Service Families Accommodation		Irregular Occupant	
Mess or Barrack Block		Private Rented Accommodation	
Council/Housing Association rented		Owner Occupier	
Other			

4. If you are an Owner Occupier or you are in Non Military Rented Accommodation, please state the reason for needing alternative accommodation e.g. termination of tenancy.

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¹
RESTRICTED WELFARE -(WHEN COMPLETED)

RESTRICTED WELFARE-(WHEN COMPLETED)

5. Family**What is your Marital Status?(Please tick box)**

Married Accompanied		Married Unaccompanied	
Single Parent Family		Divorced/Separated	
Single		Cohabiting Partner	
Widowed			

6. Give details of children living with you. If none, write none.

SEX/AGE				
---------	--	--	--	--

7. Do you, your children, or any other dependants living with you, have disabilities or special needs? If so, please give details.

--

8. Do you have any pets?

--

9. Where is your home town and County?

	Town	County
You		
Partner		

10. In which area do you wish to live? (Please indicate Borough if London is required)

Town		County	
Town		County	
Town		County	

11. Do you have a family connection in these areas?

--

12. Declaration

- I understand that the information I have given in Sections 1-11 is, to the best of my knowledge, correct.
- I understand that the information I have provided will be used to process this application for advice and information .

**Signature:****Date:**

APPENDIX 11 Organisations that offer Accommodation and Assistance : General

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Army Welfare Information Service	Headquarters AWIS Tel: 01980 615975 (Civ) 94344 5975 (Mil) or email: AWS-Welfareinformationservice@mod.uk	Part of the Army Welfare Service, AWIS is the Army's equivalent of the Citizens Advice Bureau providing an information service for all Service personnel. It also deals with individuals and offers free, confidential and impartial advice on military and civil problems.	Service Personnel and those coming up to discharge
Army Welfare Service	Headquarters AWS Contacts as above	Contact housing (SFA) misappropriated and managed by the AWS throughout the UK.	Service Personnel and those coming up to discharge
Armyn House - British & International Sailors Society	Tel: 01326 312149 or visit www.biss.or.uk	Armyn House offers seafarers who have retired from serving at sea, a place to call home, providing permanent accommodation and it is within walking distance of the town and always in sight of the sea. All retired seafarers are welcome regardless of age but must be aware there is no nursing staff situated at this home and residents must be able to live independently. Residents are provided with their own room with separate toilet and hand basin.	Ex-RN/RM personnel
ARP	Visit www.arp-uk.org	ARP is a London based charity and a registered housing association. We exist to reduce the harm caused by problem alcohol and drug use. We provide client-focused community and accommodation-based services, supporting people to achieve positive change and freedom from the harmful effects of alcohol and other drugs. The Ex-Service Resettlement Project is a partnership service with ARP and The Royal British Legion to provide support services to homeless and vulnerable ex-service personnel	Vulnerable and homeless ex-Service personnel
CESSA (Housing Association) Portsmouth & Gosport	Tel: 023 9282 9319 www.cessa.co.uk	CESSA Housing Association has 206 flats on six sites in the Portsmouth/Gosport area for letting as assured tenancies to former servicemen and women and their spouses, partners, widows and widowers of all services, who are over 60 years of age. Parents and children of service personnel of the same age are also accepted as are former Reserve Forces and MOD civilian employees. Flats are allocated on a basis of need. Tenants need to be able to look after themselves but with assistance from relatives or social services.	Individuals over the age of 60 who have a service connection

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
CESSAC	Tel: 023 9282 9319 www.cessaha.co.uk	CESSAC is the sister organisation of CESSA HA. It manages flats owned by Greenwich Hospital, a Crown charity and located in Southsea, Saltash and Greenwich. These are sheltered housing with resident scheme scheme managers for ex-mariners over 60 years of age only and their spouses, partners, widow and widowers. Flats are allocated on basis of priority of need.	For single Ex-RN/RM personnel or their spouses, partners, widows and widowers
Combat Stress	Visit www.combatstress.org.uk	Set up over 80 years ago, this is the only service charity specialising in helping all ranks who have suffered psychological injuries during combat. Those helped may be any age from early twenties to over ninety. Combat Stress welfare officers visit clients at home, and there are three treatment centres where victims stay and learn to cope with their disabilities. Representatives visit homeless hostels looking for veterans in need of help.	Ex-Service personnel
Haig Homes	Tel: 020 8685 5777 or visit www.haighomes.org.uk	Haig Homes is the leading UK provider of rental housing for ex-Service people. Haig Homes has over 1,300 properties situated on small well managed estates ranging in size from about six houses up to the largest estate in Morden of over 270 homes. The properties, a mix of family-sized houses, maisonettes and flats, are spread throughout the United Kingdom in 47 different local authorities. The properties are for rental only. Haig Homes does not have any sheltered, residential or nursing homes. The majority of homes are suitable for families and only a small number of properties are available for a single occupancy at Bristol, Haslemere (Hampshire), Morden and Woolwich (London). Some properties are suitable for the frail, elderly and people with disabilities.	Ex-Service personnel and dependents
Haig Housing Trust	Tel: 020 8685 5797 or visit www.haighousingtrust.org.uk	Flexible housing solutions for ex-Service People. Haig Housing Trust is a new charity set up to provide housing and accommodation related assistance to the ex-Service community. Whilst its sister charity, Haig Homes provides long term accommodation on estates around the United Kingdom, Haig Housing Trust aims to assist ex-Servicemen and their families in other ways including transitional arrangements and housing solutions tailored for the needs of Service personnel wounded or disabled as a result of their Service.	Ex-Service personnel and dependents

Name of Organisation	Contact Details	The Organisation's Role	Who can they help?
HomeBuy Schemes	www.homebuy.co.uk	Affordable HomeBuy schemes funded by the Homes and Communities Agency for those who are unable to purchase on the open market. Priority is given to Key Worker personnel which now includes Service and Ex-Service personnel who are eligible.	Service and Ex-Service personnel
MoD Referral Scheme	Tel: 01980 618219 or visit www.mod.uk/jshao	The MoD Referral scheme is run by the Joint Service Housing Advice Office (JSHAO) and aims to help place some Service leavers into accommodation provided by Housing Associations throughout the UK.	Service personnel in their last six months and those still occupying service accommodation
Officers Association (OA) and OA Scotland	OA Tel: 02073895201 OA Scotland Tel: 0131 557 2782 or visit www.officersassociation.org.uk	Charitable organisation founded in 1919. Its Benevolence Department aims to provide financial assistance and, where necessary, help Officers and Ex Officers in financial distress, provide homes for disabled Officers and families and operates a residential home in Devon. The Officers' Association also manages a small estate of 12 bungalows for disabled Officers of HM Armed Forces and their families located at Leavesden just outside Watford. There are 2 and 3 bedroom bungalows set in a secluded two acre site.	Officers, Disabled Officers their widows or widowers and dependents still in Service and Ex Officers
Royal British Legion	www.britishlegion.org.uk	Around 9.5 million people in the UK are eligible for their support and they receive thousands of calls for help every year. If you served in the Forces for at least 7 days or are the dependant of someone who has served, their extensive range of services is available to help you. They are also able to assist with accommodation by awarding grants to help secure accommodation, to decorate and to help furnish.	Ex-Service personnel
Royal British Legion Industries	Tel: 01622 795900 or visit www.rbli.co.uk	RBLI has been delivering Welfare and Care services for over 80 years. Principally for the ex-Service community we now provide a wide range of welfare, nursing, personal care and housing services to our village residents.	Ex-Service personnel
Royal Commonwealth Ex-Service League London	Tel: 020 3207 2410 or visit www.commonwealthveterans.org.uk	Prince Phillip Lodge consists of 6 self-contained flats providing temporary accommodation for members of the overseas ex-Service community. It is located at the Royal British Legion Village, Aylesford, Kent. The League has 57 members of the overseas ex-Service community. It acts as a link for ex-Service organisations throughout the Commonwealth and provides financial assistance for ex-Service men, women and widows whose difficulties are beyond the means of their local organisations.	Ex-Service personnel and their widow(s)
Royal Green Jackets Houses & Cottages, 'Green Jacket Close'	Tel : 01962 828526	Ex-Service Regimental/Memorial Housing, 21 Houses, Maisonettes & Flats (1 & 2 Beds) in Winchester.	Ex-Service Personnel

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Salvation Army Housing Association	Tel: 0800 970 6363 or visit www.saha.org.uk	Salvation Army Housing Association (SAHA) is a charitable national registered social landlord specialising in providing supported accommodation, education and employment opportunities for homeless individuals and families. The association aims to help and support vulnerable groups in society in achieving positive, stable independent living.	Ex-Service personnel
Scottish Veterans Residences including Scottish Veterans Housing Association	Tel: 0131 556 0091 or visit www.sronline.org	SVR is Scotland's oldest ex-service charity, founded in 1910 to support independent living for ex-service men and women of all ages and their spouses who find themselves in times of need. They work in close co-operation with Scottish Veterans Housing Association which operates 2 residences: Whiteford House in Edinburgh and Rosendael in Broughty Ferry, Dundee. SVR believe that every ex-Service man or woman deserves the best quality of support, services, consideration and understanding that they provide. SVR provides unique and unrivalled accommodation as well as supporting independent living. They enable the residents to live in a safe, secure and supportive community environment.	For Service personnel within their last six months Ex-Service personnel and their spouses
Service Personnel and Veterans Agency (SPVA)	Visit www.veterans-uk.info/	On Monday 2 April 2007, the Ministry of Defence (MOD) officially launched the Service Personnel and Veterans Agency, aimed at improving personnel, pensions, welfare and support services to members of the Armed Forces and veterans.	Families of Service personnel from the Army, Royal Air Force and Royal Navy
Services Cotswold Centre	Tel: 01225 810358 or email scc-receptionist@mod.uk or visit www.mod.uk/TheServicesCotswoldCentre	The Centre provides temporary housing for families of serving personnel from all three services. Whether you are in transit between postings, retiring, have welfare housing issues or have been the subject of emergency evacuation from overseas, the Centre offers a secure, comfortable and affordable place to stay. In the case of estranged families and those leaving the Services, the family is to include one child.	Families of Service personnel from the Army, Royal Air Force and Royal Navy
Sir Gabriel Wood's Mariners' Home Greenock	Tel: 0131 556 0091 or visit www.biss.org.uk	Situated within the grounds of the Home of Sir Gabriel Wood's Mariners' Court, consisting of 20 flats for couples and 10 flats for single persons who are seafarers of both the Royal and Merchant Navies. This is not sheltered housing	Ex-Royal and Merchant Navy personnel single and couples

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
SSAFA - Stepping Stone Homes	housing@ssafa.or.uk or go to www.ssafa.org.uk	SSAFA Forces Help provides Stepping Stone Homes which offer not only temporary supported accommodation separated Service and Ex-Service families, but also support and provide assistance in finding a permanent home. One home in Tyne and Wear that can accommodate 7 families and one in North West London that can accommodate 20 families.	Ex-Service personnel
SSAFA Forces Help	Tel: 020 7403 8783 or visit www.ssafa.org.uk	SSAFA has a range of housing around England, including purpose-built bungalows for those with disabilities although you must still be capable of independent living. Most of the properties are situated in Blackpool, Barnsley, Wantage and Ryde (Isle of Wight). There is also a sheltered housing complex at Bamahague on the Isle of Man.	Ex-Service personnel
The Home of Devenish, Weymouth Dorest	www.devenishhomes.co.uk	Home of Devenish is an independent registered charity providing free unfurnished accommodation for widows of clergymen of the Church of England and widows of Her Majesty's armed forces officers.	Widows of Armed Forces Officers
The Royal Homes (A Branch of SSAFA Forces Help)	www.theroyalhomeswimbledon.org	Self-contained apartments available at Queen Alexandra's court, Wimbledon London.	For widows, divorcees or single daughters of Officers or Warrant Officers, or women who are retired Officers or Warrant Officers of the RN, Army or RAF
Veterans Advice Unit	Tel: 0800 1692277 or email help@veteransagency.gsi.gov.uk	VAU is able to assist and advise where/how to obtain specific expert help on individual issues/problems. If you are unaware who can help, the VAU will advice where/how you can get expert help.	Service and Ex Service personnel
Veterans Aid (Formerly the Ex-Service Fellowship Centres) London	Tel: 020 7828 2468 or visit www.exsfc.org.uk	The objective of Veterans Aid is to relieve distress among ex-Service men and women of the Royal Navy, Royal Marines, Army, Royal Air Force and the Merchant Navy and their widows or widowers who are homeless, unemployed, or for some other reasonable cause, in need. We provide direct and immediate help to the needy through: Hostel accommodation for the homeless in London. Financial assistance through small grants up to £50. Provision of meal vouchers, clothing, footwear and travel warrants. Practical advice on benefits, employment and personal problems. Limited low cost independent living retirement flats/bed sitters in Bexhill-on-Sea for ex-service men/women and their widows/widowers.	Ex-Service personnel

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Veterans Aid (Formerly the Ex-Service Fellowship Centres) London	Tel: 020 7828 2468 or visit www.exsfc.org.uk	EFC has a hostel in East London for homeless ex-Service people and retirement accommodation for older Service people in Bexhill-on-Sea, East Sussex. Referral is through Service and other charities, Social Services, hospitals, prison, parole officers, welfare organisations and direct by the homeless themselves.	Ex-Service personnel
War Memorial Village - Northern Counties Housing Association Lancaster	Tel: 0845 605 9000	Westfield currently has 113 properties of which 46 are 2 and 3 bed houses, 8 are 2 and 3 bed bungalows and 36 are 1 and 2 bed ground and first floor flats . The village was set up with money raised locally in 1919 as a War Memorial and to provide accommodation for wounded and needy ex-Servicemen. Any ex-Service person/family can apply.	Ex-Service personnel and their families

APPENDIX 12 Organisations that offer Accommodation and Assistance : Disabled

Name of Organisation	Contact Details	The Organisation's Role	Who can they help?
Barrowmore Village Settlement, Great Barrow, Chester	www.barrowmore.co.uk	Barrowmore House offers high standard of quality supported accommodation for people with disabilities. It provides treatment and rehabilitation for disabled persons.	Preference shall be given to persons who have served in the Armed Forces
Bournemouth War Memorial Homes	Tel: 01202 757 661	50 dwellings in Bournemouth. The dwellings are for disabled ex-Service personnel in receipt of War Pensions and their dependants. The homes are only available to residents of Bournemouth and its immediate environment.	Disabled ex-Service Personnel and their dependants but only available to residents of Bournemouth
Chaseley House East Sussex – Chaseley Trust	Tel: 01323 744200	Chaseley is a home for severely disabled people, administered by the Chaseley Trust it has 52 beds for severely physically disabled. Priority is given to war veterans, ex-Service personnel and their dependants and the home specialises in nursing care for the severely disabled. Respite and rehabilitation is also offered as well as physiotherapy, occupational therapy, counselling and a full programme of special activities.	Severely disabled ex-Service personnel and their dependants
Clevedon and District Home	Tel: 01275 877038	The cottages are for disabled ex-Servicemen. Priority is given to those living in the local area, as and when vacancies arise. There are 2 cottages in Clevedon.	Disabled ex-Servicemen
Disabled Soldiers' and Sailors' (Hackney) Foundation	Tel: 020 8949 1902 Email: rglenross@aol.com	Dwellings for disabled ex-Servicemen, Police, Postal, Municipal and Railway workers. There are 10 two-bedroom flats in Hackney.	Disabled ex-Servicemen
E Hayes Dashwood Foundation London	Tel: 0208 673 4060	There are 152 one, two and three bedroom flats, all purpose-built and self-contained. Any disabled person, who has served at any time in the Royal Navy, the Royal Marines, the Army, the Royal Air force, or Mercantile Marine, irrespective of rank or cause of disablement, may apply.	Disabled Ex-Service personnel
Elizabeth Frankland Moore Blesma Home Blackpool – British Limbless Ex-Service Men's Association	Tel: 01253 343313	Patients and residents are limbless ex-Servicemen and wives may accompany husbands for Respite Care. The homes have 49 beds, 23 residential rooms 9 nursing and 17 rooms for Respite Care. It is a Care Home with Nursing.	Limbless ex-Servicemen and spouses

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Enham Alamein – Andover	Tel: 01264 345800 or visit www.enham.org.uk	For 90 years Enham has helped change thousands of disabled people's lives by seeking to improve equality of opportunity and empowering them to realise their full potential. Working mainly in the South of England, their services help disabled people find work, live more independently and have a better quality of life.	Disabled Ex-Service Personnel
Home Base	Tel: 020 7381 5888 or visit www.cht.org.uk	Home Base provides intensive psychotherapy and training for employment for psychologically disturbed homeless ex-service personnel. Home Base was formed by Community Housing and Therapy (CHT), a charity which specialises in providing psychological treatment for the severely mentally ill. CHT runs this project in partnership with Central and Cecil Housing Trust and the Sir Oswald Stoll Foundation. Skills and employment training is provided in conjunction with Project Compass. The length of stay for each client varies between 12-18 months. Psychotherapy and practical support is provided after clients move out, should they need it.	Homeless ex-Service personnel
John Cornwell Memorial Trust C/O Royal Naval Benevolent fund	Tel: 023 92690112	In memory of Boy Seaman John Cornwell who was awarded the Victoria Cross posthumously after the Battle of Jutland, these pleasant houses grouped in private grounds are let to disabled mariners or their dependants. There are 6 three-bedroom semi-detached houses in Hornchurch.	Disabled ex-Mariners or their dependants
Lyme Green Settlement	Tel: 01260 252666 or visit www.lymegreensettlement.org.uk	The cottages are for disabled ex-Servicemen. Priority is given to those living in the local area, as and when vacancies arise. There are 2 cottages in Clevedon.	Disabled ex-Servicemen
Disabled Soldiers' and Sailors' (Hackney) Foundation	Tel: 020 8949 1902 Email: rglencross@aol.com	Lyme Green Settlement is an independent charity providing care and accommodation for men and women with spinal injuries and other disabilities. It lies on the outskirts of Macclesfield, in the Northwest of England.	Priority will be given to disabled ex-Service men and women
North Memorial Homes Housing Association	Tel: 0116 2553398	Tenancies are offered to a waiting list of Leicester residents in priority – ex-Service disabled, ex-Service, non ex-Service. There are 35 units, 5 houses and the remainder self contained units with double bedrooms in Leicester.	Disabled ex-Servicemen and ex-Service given a priority

Name of Organisation	Contact Details	The Organisation's Role	Who can they help?
Quadrant Almshouses Fordingbridge	Tel: 01425 654134	Originally for disabled service personnel from the 1st World War the almshouses are for the very needy and priority is given to those living in the parishes of Fordingbridge, Godshill, Sandleheath and Hyde, trustees now choose needy residents from these areas. Persons must be over 60 years of age. There are 8 almshouses; 4 ground floor, 4 1st floor, 7 suitable for a couple. Located in Fordingbridge.	Disabled ex-Service personnel from the local area
Queen Alexandra Hospital Home	Tel: 01903 213458 or visit www.qalhh.org.uk	Queen Alexandra Hospital Home is a 60 bed care home registered for nursing and rehabilitation – specifically for physically disabled ex-Service men and women. Rehabilitation services include Physiotherapy, Hydro-therapy and Occupational therapy. A large proportion of the current accommodation is single en-suite rooms; there is also a specialised unit for ex-Service personnel suffering from Acquired Brain Injury.	Disabled ex-Service personnel
Royal Star & Garter Richmond, Surrey	Tel: 020 8439 8000 or visit www.starandgarter.org.uk	The home provides nursing and residential care for disabled and elderly frail residents. Anyone who has served in H.M. Forces, regardless of age or rank and including reserves, is eligible for a place at the Home. The Home is able to offer physiotherapy, hydrotherapy, speech and language therapy and occupational therapy. Respite care is also available.	Disabled and Elderly ex-Service personnel
Scottish Veterans Garden City Association	Tel: 0131 557 1188	The Scottish Veterans Garden City Association is the main provider of housing to the disabled ex-Service community in Scotland with a portfolio of 594 properties spread throughout the country.	Disabled Ex-Service Personnel
Somme Nursing Home - Somme Hospital Northern Ireland	Tel: 028 9076 3044	The Somme Nursing Home has 35 beds for nursing care. It specialises in general medical nursing, care of the physically disabled and terminal care. In addition to the ex-Service community, ex policemen and ex firemen may become residents.	Disabled and terminally ill ex-Service personnel
St Dunstans	Tel: 020 7723 5021 or visit www.st-dunstans.org.uk	For almost a century, St Dunstan's has been giving invaluable physical and emotional support to blind and visually impaired ex-Service men and women. With the help of their unique expertise, experience and comprehensive range of services (inc housing assistance), they enable them to lead independent fulfilling lives.	Blind Ex-Service personnel
The Sir Oswald Stoll Foundation	020 7385 2110 or visit www.oswaldstoll.org.uk	The Sir Oswald Stoll Foundation provides homes and rehabilitative support to vulnerable and disabled ex-Servicemen and women, including those who have been homeless. Based in Fulham (London), they provide supported housing to hundreds of vulnerable and disabled Veterans, many of whom are homeless.	Vulnerable and disabled Veterans, singles, couples and those with families from age 18 onwards

APPENDIX 13 Organisations that offer Accommodation and Assistance : Singles

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Queen Victoria Seamen's Rest	Queen Victoria Seamen's Rest	Queen Victoria Seamen's Rest is the Seamen's mission of the Methodist Church. It has accommodation for 170 men and is based in the East End of London.	For single Ex-RN/RM personnel
Single Persons Accommodation Centre for the Ex-Services	Tel: 01748 833797 or visit www.spaces.org.uk	<p>The Single Persons Accommodation Centre for the Ex Services, SPACES, is designed to help single ex-regulars find appropriate accommodation when they leave the services.</p> <p>It provides an accommodation placement service for single personnel being discharged from all three services, throughout the UK.</p> <p>.</p>	Only for single service leavers in their last 6 months

APPENDIX 14

Organisations that offer Accommodation and Assistance : Sheltered/Residential

Name of Organisation	Contact Details	The Organisation's Role	Who can they help?
Ainslie House - Hereford	Tel: 01432 264737	The Abbeyfield SSAFA Hereford Society's house provides very sheltered housing in addition to companionship with independence for lonely elderly people who are still active. The scheme is for, or of particular interest to: ex-Service men and women and their relatives, but also for those without connection with the armed forces.	Single ex-Service personnel
Broughton House Home for Ex-Service Personnel	Tel: 0161 7402737 or at www.broughtonhouse.com	A Registered Charity that provides nursing and residential care to 50 Ex-Service men and women in the North of England.	Ex-Service personnel who require nursing and residential care
Chelsea Royal Hospital Chelsea	Tel: 020 7881 5204 or 020 7811 5200	The Royal Hospital Chelsea is a Government sponsored Home for 328 pensioners (including war pensioners) of the British Army. The lower age limit is 65 but anyone younger will be considered on the basis of need. In-Pensioners forego Service and/or disability pensions, in return for which everything is provided for them. This includes accommodation, full board and lodging, uniforms and a very high standard of care. The Royal Hospital Chelsea looks after In-Pensioners for life. The Infirmary is now a care home and the Long Wards are sheltered accommodation. There is a hydrotherapy pool and a flourishing fitness centre run by trained physiotherapists.	Ex-Army personnel aged over 65
Erskine Care, Bishopton, Renfrewshire	Tel: 0141 814 4538 or visit www.erskine.org	Erskine cares for ex-Service men and women of all ages, in need of residential, nursing, dementia or respite and short-break care. Erskine Care has cottages and a home in Bishopton and care homes in; Edinburgh and Glasgow.	Ex-Service personnel
Mariners' Park Estate Cheshire	Tel: 0151 639 8454	Mariners' Park provides accommodation for retired seafarers and their dependents over 60. There are houses, bungalows and flats for around 140 residents living independently, and a 32-bed Registered Care Home for those needing residential nursing or short-term/respite care. Applicants should have a minimum of 20 years service unless retirement is due to ill health or permanent unemployment. War service counts as double.	The Merchant Navy are given priority; however consideration is given to the Royal Navy but must be over 60

<i>Name of Organisation</i>	<i>Contact Details</i>	<i>The Organisation's Role</i>	<i>Who can they help?</i>
Merchant Seamen's War Memorial Society	Tel: 01403 752555 or visit www.mswmsociety.org.uk	The Society offers sheltered housing with support, plus holidays for seafarers and fishermen at its establishment in Surrey. There is long term and short term accommodation.	Current or Ex-Seafarers (Royal Navy/Marines) inc Families
Pembroke House Gillingham – The Royal Naval Benevolent Trust	Tel: 01634 852431	Care Home with nursing providing 50 beds. Pembroke House is for ex Royal Navy (including RMs) personnel and wives/widows. It was totally refurbished and re-opened in 2000 to comply with the National Minimum Standards.	Ex-Royal Navy and Royal Marines personnel and wives/widows
Royal Air Force Benevolent Fund	Tel: 020 7580 8343/7 or visit www.rafbf.org.uk	The Fund has details of many organisations that are able to assist in the provision of sheltered housing where accommodation can be adapted to meet evolving care needs. These facilities provide a warden or manager whose watchful, but not intrusive, presence allows residents to retain their independence under a protective 'umbrella'.	Ex-RAF personnel
Royal Air Forces Association	Tel: 0116 2665224 or visit www.rafa.org.uk	All ex-RAF personnel and their spouses may apply for RAF housing, although turnover for sheltered housing is slow and impossible to forecast when a vacancy may occur. Priority is based on perceived need rather than time on the waiting list. They operate Sheltered housing and supported housing schemes in various locations.	Ex-RAF personnel and their spouses
St David's Home London	Tel: 020 8997 5121	St David's is a registered Nursing Home for ex-Servicemen and women. The Home was first opened in 1918 and aims to provide its service Users with a secure, relaxed and homely environment, within a warm and caring atmosphere. Admission is based on the needs/health assessment carried out by designated professional personnel.	Ex-Service personnel
The Royal Alfred Seafarer's Society	Tel: 01737 353763 or visit www.royalalfredseafarers.com	Provides accommodation and long term nursing for Seafarers and their dependents. Has a mixture of en suite rooms and sheltered flats in Surrey near to Banstead.	Ex-RN/RM personnel. For singles and those with dependents

APPENDIX 15 Affordable Homes

INTRODUCTION

There are a number of affordable housing schemes in England, Scotland and Wales that are designed to help members of the Services buy their own homes. As Armed Forces Personnel, you have ‘priority status’ to access them whilst serving, and for a further 12 months after you leave.

Affordable housing schemes are intended for single people as well as for families.

This appendix provides information about some of the schemes available and the extra measures that have been added for the benefit of Armed Forces personnel. It will also tell you where you can get further information to help you decide which scheme best meets your needs. It sets out the position at the time of publication, in August 2011, but it is **not** a complete description of the schemes. Before committing yourself to one of these schemes, you are strongly advised to seek professional financial advice on whether it is right for you.

A similar scheme exists in Northern Ireland, but you do not have priority status. Information on it is included at the end of this appendix.

KEY FACTS

Affordable housing schemes help people to get on to the property ladder, by introducing new ways to find necessary money. The Government has designated its MoD Personnel personnel as ‘Priority Status’, which means they receive priority when applying for affordable housing schemes across all regions in England. The Devolved Administrations in Scotland and Wales have also given a priority status to Armed Forces personnel when accessing their own schemes. This status ensures applications from Service personnel are given a higher priority than some others when they are assessed for the schemes. It doesn’t mean you will automatically be accepted.

There are many different types of schemes to help you buy your own home. This appendix briefly explains the main Government schemes. Ask for more information from scheme providers to help you decide which one is right for you.

Are you eligible for these Government and Devolved Administration schemes?

- * In **England** you are eligible if your household income (normally the combined income of you and your husband/wife/partner) is £60,000 or less, and you cannot afford to buy on the open market without help.
- * In **Scotland and Wales** you are eligible if you cannot afford to buy a property that meets your household’s needs without help.

For all schemes you may also be eligible if you have sold a property, and cannot afford to repurchase in a new posting area that is more expensive without assistance, to meet the needs of your family.

If you apply for one of the schemes, the providers will decide with you your household's needs. They will also assess how much you can afford to pay. They will not want you to over-reach yourself, but they may expect you to buy as big a share in the property as you can.

Common to all of the schemes in England, Scotland and Wales are the following key benefits:

- ✿ **Priority status begins from the date that you are on trained strength, as long as you meet the eligibility criteria.**
- ✿ **You can let (rent out) your property to someone else if you are posted, as long as your mortgage lender agrees.**
- ✿ **You can apply to purchase a property through a scheme in any region, in order to settle your family - it doesn't have to be near your duty station.**
- ✿ **You can apply for a property from an overseas station and let it until you return to the UK, provided you intend to occupy it long term.**
- ✿ **Once you have a property, it doesn't matter in your circumstances change. If you leave the Armed Forces, you do not have to vacate or sell the property, and no additional financial penalties will apply.**
- ✿ **You will retain your priority status for 12 months after you leave the Armed Forces.**
- ✿ **In the event of death in Service, priority access to the schemes for 12 months is transferred to bereaved spouses, civil partners and other partners of Service personnel.**

Special arrangements apply if you have received a lump-sum payment under the Armed Forces Compensation Scheme (AFCS).

- ✿ **If you need adaptations made to the property, the AFCS payment will be disregarded when you are assessed for a Disability Facilities Grant in England and Wales, or grants for disabled adaptations in Scotland.**
- ✿ **In England and Wales, the AFCS payment will be disregarded when scheme providers assess how much you can afford to pay. In Scotland, your compensation payment may be disregarded when making the assessment - it depends on your circumstances.**

Long Service Advance of Pay can be used in conjunction with all of these schemes, as long as you comply with the usual terms for LSAP (see Joint Service Publication 752).

SCHMES IN ENGLAND

There are two main products available from the Government in England to help you buy a property. They operate in different ways:

- ✿ **Shared Ownership** which involves a Shared Ownership (leasehold) arrangement. You buy between 25% and 75% of a new build property with a normal mortgage (or savings). The scheme provider, usually a Housing

Association, finances the rest. As well as your mortgage payments, you pay a subsidised rent on the scheme provider's share of the property, which will be a maximum of 3% in the first year, and is then reviewed. The scheme provider will hold the deeds of the property. At any time you can buy a bigger share, up to 100%, though there may be restrictions in some rural sites.

* **Equity Loan - HomeBuy Direct**

Eligible applicants will be offered an equity loan of up to a maximum of 30% of the purchase price based on the full market valuation of the property

Applicants are required to fund at least 70% of the purchase price by means of a conventional mortgage, savings and any deposit where required.

Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding percentage under the equity loan, rising after year 6 at RPI + 1% p.a. The equity loan is provided by the HCA and developer as a second charge.

* **Equity Loan - FirstBuy**

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.

Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding percentage under the equity loan, the annual fee of 1.75% will be uplifted by RPI +1% p.a. The equity loan is provided by the HCA and developer and held as a joint second charge.

For either scheme, if you sell the property you will need to repay your mortgage and equity loan providers using the money you get from the sale. If the property has increased in value you will share the profit with the equity loan providers (for example if you had a 25% equity loan, your equity loan provider gets 25% of the proceeds when you sell). If the value goes down, you may not have to repay the equity loan provider in full, but you will still need to repay the whole of your mortgage.

There are also schemes for those who are interested in buying a property, but are not yet able to do so:

- * **Intermediate Rent Scheme and Rent to Home Buy.** With Priority Status you can rent an available new build property through a Registered Social Landlord such as a Housing Association. You will pay approximatelyn 80% of the local market rent for that type of the property. But you also get the right to purchase a share of the property after a specified period (usually around 5 years, or sooner if you are able) by switching to the **Shared Ownership** scheme outlined above, after saving for a deposit while renting. Time restrictions apply.

For further information on the various affordable housing schemes available in England, please visit www.direct.gov.uk and select the Home and Community section.

SCHEMES IN SCOTLAND

In Scotland, you can use your priority status to access one of the shared equity schemes that form part of the Low Cost Initiative for First Time Buyers (LIFT), which is provided across the Scottish regions. These are the New Supply Shared Equity Scheme, the New Supply Shared Equity with Developers Trial, and the Open Market Shared Equity Pilot.

Under these schemes, which are operated by Registered Social Landlords, you will have to show that you cannot afford to buy a house that meets your needs without assistance. If accepted, you will normally purchase between 60% and 80% of the property with a standard mortgage arrangement. You will need to demonstrate what you can afford to pay, and the amount you contribute must be the maximum mortgage that you can afford. In most cases the Scottish Government will fund the remainder. You will hold the deeds of the property. You are not required to pay any additional rents or charges to the Scottish Government, but if you sell the property you must pay back to them the percentage share they funded.

The differences between the schemes are as follows:

- * **New Supply Shared Equity Scheme.** Registered Social Landlords will only offer new build properties to meet the needs of your family under this scheme.
- * **New Supply Shared Equity with Developers Trial.** This scheme operates like the New Supply Shared Equity Scheme, except that you purchase a home built by a developer rather than the Housing Association, and the Scottish Government and the developer will each fund part of the cost of your home through an interest free equity loan.
- * **Open Market Shared Equity Pilot.** This scheme can be used to buy new or existing properties. However, the value of the property must be inside the limits set by Registered Social Landlords for each region of Scotland to meet the needs of your family.

Also offered across Scotland is a Shared Ownership scheme:

- * **Shared Ownership.** This scheme allows you to buy 25%, 50% or 75% of a new build property to meet the needs of your family on a leasehold arrangement, using a normal mortgage (or savings). A Housing Association finances the rest and will hold the deeds of the property. In addition to your mortgage repayments you pay an occupancy charge, which the Housing Association will set based on the stake you are buying. You can increase your share at any point to own either 50%, 75% or 100% of the property.

For more information, please visit www.scotland.gov.uk/LIFT

SCHEMES IN WALES

In Wales you have priority access to the HomeBuy Scheme.

- * **HomeBuy Scheme.** You are eligible to apply for this scheme if you cannot afford to buy a property that meets your household's needs without help. The Welsh Assembly Government will provide an equity loan, normally of between 30% and 50% or the purchase price of the property. You take out a mortgage for the remainder. The equity loan offered by the Government will take into account your family needs, regional house prices and what you can afford to pay on a mortgage. You do not have to pay interest on the equity loan. However, if you sell the property you must pay back the same percentage of the sale price as you borrowed from the Government.

For more information, please visit www.wales.gov.uk

MOD ARMED FORCES HOME OWNERSHIP PILOT SCHEME

You may also be eligible for the MoD's Armed Forces Home Ownership Scheme (AFHOS), launched in January 2010. The 4 year pilot is independent of the wider government schemes and is available in England only. It has its own eligibility criteria and offers a range of benefits for Service personnel which are different from the benefits of the other Government schemes described above.

- * **Armed Forces Home Ownership Scheme.** Currently this scheme is only available to serving personnel of all ranks between 4 and 6 years service. It can only be used to purchase a property in England. However, Service personnel do not have to be located in England in order to join the Scheme. The MoD will fund between 15% and 50% of the property's value up to a maximum of £75,000. Properties valued up to £300,000 can be purchased. Whilst you are still serving in the Armed Forces no charges or interest are applied (to the MoD element of the funding) unless you wish to sublet the property or it is located over 50 miles from your work location. In that case, a charge of £200 per year applies. If you wish to move whilst serving you can 'port' the loan to another property. On leaving the Armed Forces you have a further 12 months without charges, but after 12 months has passed, charges will apply at a gradually increasing rate.

Currently eligibility for this scheme does not transfer to bereaved spouses in the event of the death of serving partner.

For more information please visit www.afhos.co.uk

SCHEMES IN NORTHERN IRELAND

The scheme available in Northern Ireland is as follows:

- * **Co-Ownership Housing Scheme.** This is a Shared Ownership (leasehold) arrangement. You must show that you cannot buy a property to meet your needs, without help. You can choose a property on the open market, anywhere in Northern Ireland, costing up to £175,000. You must buy at least 50% of it. As well as your mortgage payments, you will pay an annual charge of 2.5% of the amount which is paid by the scheme provider. The scheme provider will hold the deeds of the property, but you can increase your share at any time, up to 100%,

and the annual charge is adjusted to match this. The scheme is operated on a first-come first-served basis, and **there are no priority groups**.

For more information please visit www.co-ownership.org

JOINT SERVICE HOUSING ADVICE OFFICE

The MOD Joint Service Housing Advice Office can offer further information on the schemes mentioned in this appendix, as well as many other issues related to housing.

The website address is www.mod.uk/jshao and the telephone number is 01980 618925 (mil 94344 8925).

APPENDIX 16 Proportionality Exercise Form

IN CONFIDENCE WHEN COMPLETED

PROPORTIONALITY EXERCISE ASSESSMENT FORM

DETAILS OF OCCUPANTS

FIRST NAME	LAST NAME	DATE OF BIRTH

WELFARE

Please provide brief details of any action currently in hand to secure alternative accommodation for you (and your family); and any other factors which might affect your ability to leave your current address.

HEALTH

If you or any family member are currently undergoing a course of treatment at a local hospital which is due to continue for some time ahead, and which should not/could not be undertaken by an alternative hospital, please provide a note from your GP and/or consultant supporting this.

IN CONFIDENCE WHEN COMPLETED

IN CONFIDENCE WHEN COMPLETED

CHILDRENS' EDUCATION

Should your child/children be in the final year of study for major education examination please provide details.

NAME OF CHILD	DATE OF EXAMINATION	SCHOOL/COLLEGE & SUBJECTS

ALTERNATIVE HOUSING

Are you in contact with other agencies with regard to securing alternative accommodation? YES/NO*

If "YES", please provide details below:

HOUSING PROVIDER & ADDRESS	PERSON DEALING WITH YOUR APPLICATION	CONTACT TELEPHONE DETAILS

DAMAGES FOR TRESPASS

You have already been notified that for the time you remain an Irregular Occupant in the property you will be liable for Damages for Trespass, it would be helpful to have some indication of the method by which you would prefer to make payment. Please indicate below.

Signed Date
** Delete as appropriate*

IN CONFIDENCE WHEN COMPLETED