




# HOME MATTERS

The magazine of the Joint Service Housing Advice Office | **SUMMER 2021**

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

## FEATURES

-  The JSHAO on Defence Connect
-  FAM RAF Wittering
-  95% Mortgage Guarantee Scheme

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Mutual**



# Fee-Free Mortgage Advice

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

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FM3086



# EDITORIAL WELCOME

## Welcome to the Summer Edition of Home Matters.

Over a year has now passed since the pandemic first started and what a year it has been! During the initial stages, economic fears were widespread and nearly every country was faced with significant losses within the financial market.

However, the housing market has continued to grow, with demand for three-bedroom houses high in certain areas of the country. According to the house price index, the supply of homes for sale remains tight. Buyer demand for three-bedroom houses jumped by 30% in the week following the Budget, showing that family homes are still the most coveted type of property across the UK.

This appetite is also pushing up price growth for houses, with the average value of a house rising 4.9% annually, compared with 1.9% for flats.

In April Rt Hon Christopher Pincher MP, Minister of State for Housing, announced applications were open for the 95% mortgage guarantee scheme and explained how the government are determined to do everything it can to support first-time buyers and the housing market.

In order to support your transition into your civilian housing, the JSHAO continue to provide a wealth of information to enable you to make

informed decisions and encourages all to attend to one of our housing briefs; further details within this edition.

Within this quarter's edition, we will take you back to basics, with an article provided by Caroline Hall. Information on how to build a property portfolio is also available, by Kenny Young and Valuations & Surveys are explained by Sean Wickes. Also within this edition and update from the Future Accommodation Model team.

## REMEMBER

The JSHAO briefs are for **anyone** at **any point in their career** – Service Person and their families; anyone who has an interest in finding out more about housing options..... it's not just for those leaving now.

**Jacqui Berry**  
Housing Advice Officer



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# THE JOINT SERVICE HOUSING OFFICE



The JSHAO is the MOD's Tri-Service focal point providing Service Personnel and their dependants with civilian housing information. It is for those wishing to move into civilian accommodation at any time in their career, and for those during resettlement to assist with transition to civilian life.

Although a lot of the work undertaken is directed at those approaching the end of their Service, it is acknowledged that an earlier intervention may reduce the numbers of personnel still occupying Service accommodation as they approach their discharge date. Whilst the JSHAO will always offer advice to those personnel leaving the service, we also recognise the need to deliver civilian housing advice much earlier and throughout an individual's Service career.

This through-career information will mean that, regardless of the point at which you decide to make the transition from service to civilian accommodation, you will have the background knowledge, that will allow you to make informed decisions and choice, as well as having the JSHAO on hand to offer further information if needed.

**AT THE JOINT SERVICE HOUSING OFFICE, WE UNDERSTAND HOW DAUNTING IT CAN BE TO CONSIDER YOUR FUTURE HOUSING REQUIREMENTS; SO, WE TRY TO MAKE IT EASIER FOR YOU.**

We provide you with the information and tools you require to make informed decisions, providing information on:

- Understanding your housing needs
- House purchasing (including Forces Help to Buy)
- Private Rental
- Affordable Home Ownership Schemes
- Social Housing
- Independent Financial Advice

## EVENT CALENDAR

All briefs and workshops are delivered virtually via Microsoft TEAMS, dates as follows:

Date	Start Time	End Time	Brief Type
14/07/2021	11:00	12:00	WORKSHOP - Deposits & Schemes
14/07/2021	14:30	15:30	TALKING MORTGAGES
22/07/2021	14:00	15:30	CIVILIAN HOUSING OPTIONS

In order to keep numbers manageable, and to enable questions to be answered, booking is essential. Individuals should contact our group email box to register on: [RC-PERS-JSHAO-0Mailbox@mod.gov.uk](mailto:RC-PERS-JSHAO-0Mailbox@mod.gov.uk).







Ministry  
of Defence

# Services Cotswold Centre

Short Term and Emergency Tri-Service Accommodation



## Where

In beautiful countryside, one mile south of the small Cotswold town of Corsham, midway between Bath and Chippenham, just off the M4.

## Who

Any Service person or MOD civil servant and their family needing short term housing for welfare purposes, between assignments, on discharge, home leave or just a short break in the country.

## The accommodation

Single storey 4/5 bed chalets and accommodation blocks, fully heated.

Fully furnished including TV, Freeview box.

Fully fitted kitchen (incl refrigerator, freezer, cooker, microwave, crockery and cutlery).

Towels and bedding are provided.

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## On site facilities and support

Secure and peaceful site in 25 acres of land.

Caring environment with experienced staff to help and advise on housing, benefits and welfare issues.

There are nursery, primary and secondary schools available within one mile of SCC.

Community centre with internet facility.

Outings, activities and events run by Community Support Development Workers.

Local children centres.

Tavern bar and games hall.

Storage and onward movement of personal effects at public expense.

Fitness suite for Service personnel.

24 hour launderette.

## Services Cotswold Centre

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Wiltshire,  
SN13 9TU

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# FAM RAF Wittering:

## One year on

June 2021 marked one year since FAM was launched at RAF Wittering. Despite the challenging times everyone has experienced since March 2020 due to COVID 19, the FAM Cell have been working diligently to support Service personnel to find out about and apply for FAM. In fact, over 400 applications have been processed.

This means that those who are eligible and assigned to or serving at RAF Wittering, can choose the accommodation that best suits their needs, whether they want to live closer to a particular school or nursery, on the base, in town with their friends or somewhere they and their partner can both easily commute from. FAM applies equally to Service personnel whether single, married, in a civil partnership, long term relationship (established) or parents who have their children over 80 nights per calendar year.

### Here's what one of Service personnel taking up FAM told us:

SAC Luke Summers has accessed the support available to him through FAM to buy his first ever home. He applied for FAM during the middle of the pandemic in October 2020. He said, "My experience of the FAM Pilot has been impressively uncomplicated and rewarding. Even during the lockdown, I was receiving regular updates as to how it was progressing. I saved thousands when purchasing my first property and the monthly core payment helps with all the costs."

### Group Captain Jo Lincoln, Station Commander at RAF Wittering, said:

"The Future Accommodation Model means our eligible personnel can make choices about which accommodation and housing best suit their requirements, and the needs of their family. It's an honour that Wittering was chosen as a pilot site for FAM, and Danielle and her team, supported by my Personnel Support Flight have given everything they can to getting this project off the ground over the last year. Well done to all involved and thank you on behalf of the personnel of RAF Wittering!"

### Help on hand

Despite the disruption caused by COVID 19 this year, the FAM Cells at each pilot site are working flexibly and are available to contact at any time to answer questions about FAM and provide support if needed. You can contact them at:

- HMNB Clyde: [people-famcell-cly@mod.gov.uk](mailto:people-famcell-cly@mod.gov.uk)
- Aldershot Garrison: [people-famcell-ald@mod.gov.uk](mailto:people-famcell-ald@mod.gov.uk)
- RAF Wittering: [people-famcell-wit@mod.gov.uk](mailto:people-famcell-wit@mod.gov.uk)

### More information

Visit [GOV.UK](https://gov.uk) and search 'Future Accommodation Model' to find out more, watch the FAM videos and read more about the available options.

You can also access [Discover My Benefits](#) to find out what payments and allowances you could receive if you are eligible. This will give you a personal calculation for FAM.



# 95% MORTGAGE GUARANTEE SCHEME

(Source Gov.UK)

**A new government-backed mortgage scheme will help first time buyers or current homeowners secure a mortgage with just a 5% deposit.**

- A 95% mortgage guarantee Scheme launched in April and available on high streets across the country
- The scheme is part of a range of ownership options to help make home ownership a reality
- New figures show demand for home ownership has soared during lockdown, with nearly 80% of private renters now saving for a deposit

A new government-backed mortgage scheme to help people with 5% deposits get on to the housing ladder is available to lenders now, on high streets across the country.

The scheme was announced during the Budget and will help first time buyers or current homeowners secure a mortgage with just a 5% deposit to buy a house of up to £600,000 – providing an affordable route to home ownership for aspiring homeowners.

The government will offer lenders the guarantee they need to provide mortgages

that cover the other 95%, subject to the usual affordability checks and have made their commitment clear, to tackling inequality in the housing market.

In 2019 there was a pledge to build 300,000 new and attractive homes a year, with an investment of over £12 billion in affordable housing over the next 5 years, which is the largest investment in a decade.

Since 2010, more than 687,000 households have been helped into home ownership through government schemes, but when asked, 69% of private renters and 63% of those living at home who had looked into a mortgage said they cannot find many mortgages with a low deposit. Today's new 95% mortgage scheme will now make it even more accessible to own a home.

The scheme is one of a range of flexible home ownership options available. These include Help to Buy, Shared Ownership and the First Homes Scheme. Figures show that

the number of mortgage approvals for house purchases in January 2021 was 99,000 – a 40% increase on January 2020.

The government is committed to supporting people who aspire to become homeowners, helping over 685,000 households to purchase a home since 2010 through government backed schemes including Help to Buy and Right to Buy.

The COVID-19 pandemic has led to a reduction in the availability of high loan-to-value (LTV) mortgage products, particularly for prospective homebuyers with only a 5% deposit. This has left many hard-working households unable to get on to the housing ladder.

The mortgage guarantee scheme will support a new generation in realising the dream of home ownership, in line with the Prime Minister's ambitions. This will enable more households to access mortgages, without the need for prohibitively large deposit.



# BUILDING A PROPERTY PORTFOLIO WHILST YOU SERVE



**A**s a veteran who served 24 years in the Army from 1978 to 2002, I often look back over those great years and if I could change one thing it would be to get on the property ladder earlier. If I knew back then what I know today I would not have stopped at just one property I would have went on to buy more and build a property portfolio of 5, 10, 15+ properties.

However back then we did not have such a thing as the Joint Services Housing Advice Office (JSHAO) that support service personnel in providing valuable information around housing whether it is renting or purchasing and hold presentations and workshops were you will hear from industry specialists to help give you greater understanding.

Service personnel are in a great position, in that they have a long career, which is as secure as it gets, with great prospects of promotion every 3 to 5 years meaning a pay rise and are also incentivised throughout their career with a lump sum to stay on longer. Also, when they go out on exercise or on tour, they cannot really spend a lot of money and come back to a lot more money sitting in the bank. All of this can quickly build to the point you have enough for a deposit for your first property, more about that in a minute.

The unfortunate fact is that this extra money will very often go towards a shiny new car that when you drive it off the forecourt its value depreciates straight away and continues year-on-year and if you have taken finance on it, the value of the car will drop faster than your finance agreement. We all want our money to work better for us, but having it sitting in a bank will do nothing or very little and as I have just mentioned, putting it into a car has the opposite effect.

So, what can we do and take advantage of a long career, promotion prospects, lump sum incentives and periods of times when you are away and can't spend your wages? What can you do that will have the compound effect work for you and not against you?

Answer – build a property portfolio. This is not as difficult as what you think, remember the old proverb, "The journey of a 1000 miles started with a single step" in this case it starts with your first property and the great news for service personnel is their first property can be a residential and therefore as little as 5% deposit as there are certain lenders who allow the armed forces to have their first property as a residential mortgage and be able to let the property out straight away. Point to note, the Forces Help to Buy cannot used to purchase property to let out.

So, what are the advantages and disadvantages of owning property:

## Advantages:

- History as showed us, that every 10 to 15 years on average properties have doubled in price (that's not to say that will continue in the future)
- Having the property rented out should cover all costs with a nice profit every month

## Disadvantages:

- Owning your own property does come with ongoing costs to keep the property in good repair i.e. needing a new boiler, roof repair, new windows etc
- You could end up with bad tenants.

Overall, the advantages by far out way the disadvantages and there are things you can do reduce these sorts of problems i.e. a good check of the property before purchasing, having good landlord insurance and using a good letting agent.

## Things that should be considered:

How many properties would you like to build up to: This is important as if you are looking at 3 or more then it would be worth setting up a limited company to be more tax efficient.

Where in the UK to purchase: Serving in the forces means moving around, so it doesn't really matter where in the UK you buy. Fact, properties in the South are more expensive than in the North. The higher the purchase price the larger the deposit required and very often the return is not as good, but on the positive side the capital growth can be much better. Bricks and mortar in Scotland are as good as the bricks and mortar in London, which leads to the next consideration.

Using a letting agent: Having a good letting agent will get you tenants quicker and very often at a higher rent. They will set everything up including getting references, sorting out the lease and will keep you legal with regards to all the regulations, not to mention taking away the hassle and letting you get on with your career. They will also inspect the property every so often, but as minimum at least once a year.

Using an accountant: As you will be earning an income there will be a tax liability and how much that is, will depend on if you are in the low or high tax bracket and if you have purchased the property as an individual or through a limited company. If you have a limited company, you can offset most of your expenses, whereby as an individual you cannot.



Using a mortgage advisor: A good mortgage advisor can be worth his/her weight in gold as they can guide you through the whole process from when you are thinking about buying to receiving the keys for your new property. They very often will have a relationship with a good solicitor and letting agent and will be able to set up the mortgage. Basically, they should keep you right and be at the end of the phone to support you. Be warned not all mortgage advisors will give you this type of service and will just get the mortgage in place.

#### COMING SOON

There will be a presentation coming soon set up by JSHAO that I will be delivering to give service personnel an insight and a better understanding of the benefits of building a property portfolio while you are serving and the vast potential of where you could be by the end of your service career.

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





# BUYING A HOUSE ADVICE GUIDE

## Valuations and Surveys Explained

**E**ven if you are stretching your finances to afford the property, it is essential to get a proper survey done to highlight any potential problems.

Not all surveys are the same though, and the one you need depends on both the type of property you are buying and whereabouts it is. There is no point paying for a full structural survey if you are buying a new build home, for example, whereas those purchasing near a river would be well advised to get the flood risk thoroughly checked out before signing on the dotted line.

Whichever type of survey you go for, though, the good news is that even if it does throw up some minor issues with the building, you can often use these to reduce the price – assuming you want to go ahead with the purchase.

David Dalby of the Royal Institute of Chartered Surveyors (RICS) said: "In difficult economic times, it pays to be prepared. Nobody wants to be left with a home that needs extensive repairs or that they can't sell on.

"By carrying out a survey, you'll be armed with information that puts you in a stronger position to decide whether to proceed with the purchase or negotiate a better deal."

### **My mortgage lender is conducting a valuation report, isn't that all I need?**

It is a common misconception that a mortgage lender's valuation report represents a survey.

In fact, it is merely a valuation carried out on the mortgage lender's behalf and is not designed to highlight any potential problems with the property. Lenders often refuse to share the findings with the buyer.

Relying on the information provided by this report will therefore leave you at risk.

Commissioning a home survey, however, allows you to make an informed decision before committing to the purchase.

### **What different types of survey are there and how do I choose between them?**

There are three main types of survey: A valuation survey, a homebuyer report and a full structural survey.

#### **Valuation survey**

A valuation survey does exactly as its name suggests: it determines whether the property you are wanting to buy is worth the amount you have agreed to pay for it. This is primarily for the mortgage lender so that it knows the loan will be covered if the property has to be repossessed and sold.



Some valuation surveys are 'desktop valuations' based on sale prices of similar properties. Others are 'drive-by valuations' where the surveyor will look at the property from the outside and in some cases, the surveyor will enter the property and look at it in more detail.

However, a valuation survey will not highlight any structural problems there may be. It is therefore worth paying for a more comprehensive survey.

### Homebuyer Report

If relying on a valuation sounds a bit too risky for your liking, the slightly more expensive homebuyer report, which does provide a market valuation and an estimate of the insurance rebuild cost, as well as all the information about the property's condition, and it will offer greater peace of mind.

It costs between about £400 and £600 and includes advice on defects that may affect the value of the property due to repairs and ongoing maintenance, making it a good choice if you have some concerns about the state of the property and how much any problems could cost to fix further down the line.

A homebuyer report should be adequate for most properties built in the last 100 years.

### Structural survey

If you have reason to be particularly worried about the structure of the building or you are buying a period property, then it is probably best to go for a full structural survey.

It includes information on defects and repair and maintenance options and is also essential if you are buying a larger property, or are planning to carry out major works.

As with the other two types of survey, costs will vary depending on the size of the property and where it is. However, you can expect to pay around £1,000 for a survey of this kind. This may sound steep but it can be well worth paying if it identifies issues which could cost thousands to put right.

A full structural survey should provide you with all the information you'll need to decide whether or not you want to proceed with the purchase or pull out because it has identified problems you hadn't anticipated.

In summary, if you are spending the thick end of a quarter of a million pounds upwards, it certainly pays to get your research on the property right and the cost of the surveys will pay you back in years to come.

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## Get a LIFT to buy your own home in Scotland.

If you are a current member of the Armed Forces, or have left the forces within the last two years, you could be eligible for up to 40% towards the cost of buying a home through the Scottish Government's LIFT scheme\*.

**"This scheme gave us an option to get a house of our own when we least expected. The process is very simple, quick and straight forward. As a member of Armed Forces, it is especially ideal as LIFT gave me an option to buy a house from an area of my choice. This means my transitioning from Army life to civilian is already sorted."**

Mr Chipwatali, Army veteran and LIFT buyer

**Text 'LIFT' to 66777**  
**[www.linkhousing.org.uk/armedforces](http://www.linkhousing.org.uk/armedforces)**

\*Eligibility criteria applies.



# BACK TO BASICS

All you need to know about the mortgage process and how to get on **YOUR** property ladder.....



## Your Mortgage **journey** Explained.....

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

### First Time Buyer

A first-time buyer is a term used for a potential house buyer who has **never** previously owned a property. This is a requirement to qualify for the Government Help to Buy Scheme.

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

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

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

### Conveyancing

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

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

### Agreement in Principle or Decision in Principle

Agreement in Principle (AIP or DIP) is the first step towards getting a mortgage. Also known as a Mortgage Promise or a Decision in Principle, it lets you know how much

you could borrow before you apply for a mortgage. As well as letting you know how much you could borrow, you will also get an idea of how much you can afford to spend on your new home. This agreement is not legally binding or a guarantee that you will get a mortgage, it is reliant on you entering the correct information. Usually at the point that you apply for an AIP this will involve a credit search.

### YOUR Credit Score

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

On our website you can download your free credit file – and register to have monthly updated reports sent to you.

### Loan to Value – what does this mean?

This is the percentage of Mortgage required verses the purchase price or value of your property, for example a property valued at £150,000 and a mortgage amount of £112,500 – this is 75% LTV. This is important to understand as interest rates are lower the lower the LTV, so for example if you purchased a house for £150,000 and you had £15,000 which you could use as a deposit, meaning that you wanted a 90% LTV, but you decided that you only wanted to use £13,500 and keep £1,500 towards curtains and carpets, this would put you into another

LTV as far as lenders are concerned, you would see an increase in your interest rate on the full amount. Normally the lowest interest rates are for LTV's below 50%, here are the percentages which trigger slightly higher rates. 50%, 60%, 75%, 80%, 85%, 90% and 95% each bracket would demand a different rate of interest – plus the higher the LTV the lender needs to have more confidence in your credit history, so for people who have a poor credit history it might be that the bank wants a higher deposit, this is all down to risk for the bank.

### Government Help to Buy

Help to Buy was launched on April 1, 2013 and has been extended but is now only for first time buyers, also there are maximum lending based on area. The Government Help to Buy is still limited to New Builds.

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

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

Please note that the 20% Government loan is a percentage equity share loan, as the value of your property grows so will the amount of loan.

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

### Shared Ownership

With shared ownership, you can buy between a quarter and three-quarters of a property. And pay Housing Authority rent on the part you do not buy – so for example, buy 50% and rent 50%, you can then buy more percentage as your income increases,



these schemes are aimed at people who don't earn enough to buy a home outright. You also must have a local connection – however the Military have an exemption to this and benefit from National Local Connection, whilst you are serving and for 12 months after you leave.

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

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

### **Forces Help to Buy or FHTB**

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

So, if you earn £36,000 PA the maximum you could borrow would be £18,000. This can be used for your deposit and Legal fees. The way you pay it back is via your monthly

salary. If you borrow more than £10,000 then you are liable for Beneficial Loans Tax – it is important that you seek Financial Advice to understand how this would affect you.

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

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

### **Consent to Let**

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

### **What Type of Mortgage???? And can you get a mortgage – where do you start?**

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

### **If you have a question?????**

Please send me or JSHO all your questions, we will aim to answer everyone in a timely manner, plus it will help us understand what help is needed. We will also look to publish some of the Q&A's to help others.

### **Next Steps??**

**That is up to you, but a great place to start is by getting in touch.**

#### **Written by**

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# Leaving the Armed Forces

(Source JSHAO)

**F**or some, leaving the armed forces comes sooner than expected however for everyone this will require further onward accommodation. As such The JSHAO recommend you start thinking about your options as soon as possible, and plan ahead.

Whether you are living in Single Living Accommodation (SLA) or Service Family Accommodation (SFA) your entitlement ends on the last day of your service and you will be issued with a certificate of cessation of entitlement, which details the date you will stop being entitled to Service accommodation.

## HOUSING OPTIONS

There are several considerations to take into account when you are thinking about your future housing needs. Remember you are an individual and have your own circumstances. JSHAO produces a selection of leaflets to provide information across a range of topics which represent frequently asked questions that you may have when you start to consider your housing options. These are available at: <https://www.gov.uk/government/publications/joint-service-housing-advice-office-leaflet-index>

### Q. I'm not sure what my housing options are.

A. Firstly, you might need to decide if you want to Rent or Buy?

The rental options cover:

Renting Privately

Shared Ownership (Part Buy/Part Rent)

Housing Association Properties (Affordable Housing)

Local Authority Housing (Social Housing)

The purchase options cover:

Shared Ownership (Part Buy Part Rent)

Affordable Housing Schemes

Buying at Market Value

Other purchase routes (auctions, right to buy/acquire etc)

### Q. How much will I have to pay for accommodation?

A. This is difficult to answer because it depends on your personal circumstances. However, Service accommodation is heavily subsidised so for civilian housing you will probably have to pay more than you do now. Don't forget to account for set up fees such as a deposit or bond if you decide to rent or arrangement and legal fees if you are buying.

As a rough guide, if you have less than £8,000 as available funds and you have children you may be able to access local authority housing (social housing). However, if you have savings or are due to leave the Service with any sort of final payment including redundancy money or a gratuity, you will be expected to use this towards your future housing. (Note: any payment from the Armed Forces Compensation Scheme should be discounted when assessing available finances). [www.gov.uk/apply-for-council-housing](http://www.gov.uk/apply-for-council-housing)

If you have available funds between £16,000 and £60,000 you have a range of options that could include some assistance in renting housing; either directly through Housing Associations, via the MOD Referral Scheme or by renting privately. You can also seek help with a house purchase through Government Affordable Housing initiatives such as the Help to Buy Schemes.

[www.gov.uk/government/publications/mod-referral-scheme-a-guide](http://www.gov.uk/government/publications/mod-referral-scheme-a-guide)

[www.gov.uk/affordable-home-ownership-schemes](http://www.gov.uk/affordable-home-ownership-schemes)

If your funds are above £60,000 you are not considered to be in housing need assistance and will be deemed as able to rent or buy on the private market. You may however be able to apply for an advance from the MOD via the Forces Help to Buy, but you must have a minimum of six months and a day left to serve.

You may wish to seek advice from a Mortgage Advisor/Independent Financial Advisor.

### Q. Do I need to have a job?

A. If you have a job then you will have a steady income. However, you can also find housing if you are unemployed.

If you are staying in the Armed Forces you might be entitled to an advance of salary through the Forces Help to Buy Scheme. You may also be entitled to some other travelling and/or relocation expenses. However, some of these may limit your access to Service Accommodation now or in the future.

You may be entitled to advice on finding a civilian job through other Transition/Resettlement activities. If you are unsure about what you are entitled to speak to your local Resettlement Centre or to your Individual Education and Resettlement Officer (IERO) or your Service Resettlement Advisor (SRA).

Resettlement services are offered through the Career Transition Partnership: [www.ctp.org.uk](http://www.ctp.org.uk)

When planning where to live you will also need to think about how much time and money you and if necessary, any members of your family will need to spend commuting to work and/or school/college.

### Q. What size house will I get?

A. To answer this, you need to think about who you need to accommodate. Do you have children? How old are they? Will they be expected to share a room? Are they in full time education? Do you need to look after children from a previous relationship? Do you need to look after other family members such as elderly parents? Do you need to accommodate employees such as a carer or nanny?

If you are planning to rent social or affordable housing, there are some rules that the Local Authorities and Housing Associations follow to



ensure that the allocation of property meets your needs and is fair for all. Children may be expected to share a bedroom. It is unlikely that you will be allowed additional rooms if you want to accommodate children from a former relationship that you don't have custody for.

If you are single or a couple with no children, you may find it difficult to get housing as the social housing needs policies normally prioritize families with children. The MOD work alongside an organisation called SPACES to help single Service leavers find suitable accommodation. You could also rent a room or a bedsit; there are various websites that help Single People with finding a room to rent.

[www.riverside.org.uk/care-and-support/veterans/spaces/](http://www.riverside.org.uk/care-and-support/veterans/spaces/)

[www.centrepoinroom.org.uk](http://www.centrepoinroom.org.uk)

[www.spareroom.co.uk/](http://www.spareroom.co.uk/)

### Q. Where should I live?

- A. This is a personal choice. Do you want to settle in the UK or overseas? If in the UK do you want to be in England, Wales, Scotland or Northern Ireland? Do you know what area/city/town you want to live in?

The JSHAO provides advice on civilian housing options in the UK. If you are thinking of settling overseas, you will need to do some of your own research about the country that you want to go to.

Please note, Housing regulations are different in England, Wales, Scotland and Northern Ireland. If you are unsure about the regulations in the area you want to go to please contact the JSHAO for advice.

As a broad generalisation, the cost of housing is much more expensive in London and the South East than the rest of the UK. The further you get from London the less expensive housing becomes. Housing is also more expensive when it is close to good transport links. The Housing Matters magazines feature different areas each quarter, so if you need details of Local Authorities or housing associations for the area you are interested in please check earlier issues.

### Q. What if I want to live in a certain place?

- A. People often have a strong reason for wanting to live in a particular location. It might be because they have a job offer there or they may have close family in the local area. They might have lived there for a long time and have 'put down roots'. It could be where they lived before joining the Armed Forces, or it could be where their partner is from?

Because of the high demand for Social housing in some areas, particularly in the South East of England, Local Authorities will often expect applicants for housing to have a local connection. Armed Forces personnel should not be disadvantaged because you lack a local connection, and the Armed Forces Covenant supports this. All 407 local authorities in mainland Great Britain and 4 Northern Ireland councils have pledged to uphold the Armed Forces Covenant. To date over 3,000 organisations have signed the covenant, including businesses and charities. However, this does not mean that you will get higher points than someone with a similar housing need. If a housing register has a long waiting list, you will be added to the list at the appropriate point. You will not jump ahead of anyone with a similar housing need.

### Q. I have medical circumstances that means I need something a bit different.

- A. If you or any of your family need suitable accommodation to cater for medical issues or other vulnerabilities this can be taken into account. If you believe that you fall into this category you should speak to your medical officer, pathway recovery officer or a welfare officer for advice as you will need to provide documentary evidence of your additional needs. Things that may need to be taken into consideration are: Will you need supported or sheltered accommodation? Do you need ground floor accommodation? Do you need any mobility issues to be taken into account? Will you need any adaptations to be made to a property to make it suitable for you or your family's needs?

The profile of Wounded, Injured, and Sick Service personnel is high at the moment and there are a number of schemes to ensure that people with medical issues or additional vulnerabilities can access the appropriate standard of accommodation. Social and Affordable housing providers can prioritise Service personnel and Veterans higher than others on housing need lists if they have a serious injury, medical condition or disability sustained as a result of Service.

### Q. I am not originally from the UK can I get housing?

- A. Housing providers in the UK are required by law to check the nationality and rights of residency for all applicants. If you are not a British Citizen or have no Indefinite Right to Remain or Enter, you will need to ensure that you have the correct documentation that will enable you to access civilian housing. If you think that this will be a problem for you or a member of your family, you should speak to your Unit Welfare Officer or seek advice from the UK Border Agency. [www.ukba.homeoffice.gov.uk/](http://www.ukba.homeoffice.gov.uk/)





# ARE YOU UP TO THE CHALLENGE? TAKE ON LANDS END TO JOHN O' GROATS – VIRTUALLY!

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Our Armed Forces Discount is available across all of our developments. The Government's Forces Help to Buy scheme can be used in conjunction with this offer, which enables service personnel to borrow up to 50% of their salary (to a maximum of £25,000), interest free, to help them buy their first home, move to another property on assignment, or as their family needs change.



# HOUSING prices

## UK House Price Index for March 2021

Source: [www.gov.uk](http://www.gov.uk)

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

### As of May 2021, the headline statistics show:

- The average price of a property in the UK was **£256,405**
- The monthly index figure (January 2015 = 100) for the UK was **134.5**

### Key figures for Scotland in March 2021:

- The average price of a property in Scotland £166,566
- The monthly price change of a property in Scotland 2.8%

### Economic Statement

UK house prices increased by 10.2% in the year to March 2021, up from 9.2% in February 2021. On a non-seasonally adjusted basis, average house prices in the UK increased by 1.8% between February and March 2021, compared with an increase of 0.9% during the same period a year earlier (February and March 2020).

House price growth was strongest in Yorkshire and The Humber where prices increased by 14.0% in the year to March 2021. The lowest annual growth was in London, where prices increased by 3.7% in the year to March 2021.

### England

In England the March data shows, on average, house prices have risen by 1.7% since February 2021. The annual price rise of 10.2% takes the average property value to £274,615.

The regional data for England indicates that:

- Yorkshire and the Humber experienced the greatest monthly price rise, up by 3.4%
- The South East saw the lowest monthly price growth, with a fall of 0.9%
- Yorkshire and the Humber experienced the greatest annual price rise, up by 14%
- London saw the lowest annual price growth, with a rise of 3.7%

### Wales

Wales shows, on average, house prices have risen by 3.1% since February 2021. An annual price rise of 11% takes the average property value to £185,431.





## Average price by country and government office region

Price, monthly change and annual change by country and government office region

COUNTRY AND GOVERNMENT OFFICE REGION	PRICE	MONTHLY CHANGE	ANNUAL CHANGE
England	£274,615	1.7%	10.2%
Northern Ireland (Quarter 1 - 2021)	£149,178	1.1%	6.0%
Scotland	£166,566	2.8%	10.6%
Wales	£185,431	3.1%	11.0%
East Midlands	£219,950	1.9%	12.4%
East of England	£315,059	1.2%	9.4%
London	£500,310	1.0%	3.7%
North East	£145,893	3.0%	13.7%
North West	£187,924	1.2%	12.8%
South East	£348,615	0.9%	7.9%
South West	£287,650	2.6%	10.9%
West Midlands	£220,982	1.8%	10.7%
Yorkshire and The Humber	£188,575	3.4%	14.0%

## Sales volumes

The amount of time between the sale of a property and the registration of this information varies. It typically ranges between 2 weeks and 2 months but can be longer. Volume figures for the most recent 2 months are not yet at a reliable level for reporting, so they are not included in the report.

Published transactions for recent months will increase as later registered transactions are incorporated into the index.

## Housing transaction distributions

Between October and December 2020, there were 271,107 property sales.

The most popular price range for:

- England was £150,000 to £174,999 – 15,369 properties were purchased
- Northern Ireland was £125,000 to £149,999 – 1,322 properties were purchased
- Scotland was £125,000 to £149,999 – 3,802 properties were purchased
- Wales was £125,000 to £149,999 – 1,624 properties were purchased

# MoD REFERRAL SCHEME



**The MOD Referral Scheme is managed by the Joint Service Housing Advice Office (JSHAO). The aim is to, where possible; support Service Leavers (SL) and their families by providing information and guidance regarding their Social Housing application's following a discharge notification from the Armed Forces and where meeting applicable criteria.**

Through this scheme, some Housing Associations support those who would otherwise have problems being prioritized high enough to have a realistic chance of being housed by Local Authorities.

**Applications** – All applications should be sent to the JSHAO Referrals mailbox RC-Pers-JSHAO-0mailbox@mod.gov.uk accompanied with evidence of the date on which you are required to leave your service accommodation. Acceptable evidence is as follows:

- SFA occupants: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO within 6 months of discharge)
- SLA occupants: a copy of MOD Form I 166 (available from Unit Admin Office)
- Overseas applicants: a copy of the 'Certificate of cessation' (available from the Station Staff Officer)

- Applicants following marital separation: a copy of the 'Notice to vacate' or 'Certificate of cessation' (provided by DIO at the start of the 93day notice period)

The JSHAO does not have housing stock and is reliant on the goodwill of housing associations and therefore there is no guarantee that applicants will be housed through the scheme. JSHAO cannot estimate how many offers they will receive, when they will be offered or where the properties will be located.

All applicants are strongly advised to contact their local authority housing department and other housing associations and to consider all housing options in addition to applying for the scheme. A list of local authorities can be found on the gov.uk webpage entitled JSHAO Handouts.

**More information and full guidance can be obtained from the JSHAO pages at [www.gov.uk/government/publications/mod-referral-scheme-a-guide](http://www.gov.uk/government/publications/mod-referral-scheme-a-guide)**

### General Enquiries:

Mob. 07814612120

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



# A

## IS FOR ACCOMMODATION

**Did you know that any local Army HIVE can provide a range of information regarding current or future housing needs.**

**Whether you are a SP about to leave, or planning, a family member, or a Veteran, contact your nearest HIVE who will be able to answer your enquiry or signpost you to the best source of help and advice.**

**Whatever your housing situation or future plans might be, get in touch by email, telephone or pop into your nearest HIVE.**



**Have you used our  
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**HIVE works closely with  
JSHAO to support you  
with your future Housing  
options. Please get in  
touch.**



[www.army.mod.uk/hives](http://www.army.mod.uk/hives)



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# Proud to support ex-Armed Forces personnel

**"I am very happy living here. The flat is beautiful and the area and the neighbours I have met are really friendly and helpful. It's the best move I have ever made."**

**- Neil Murphy**

**Armed Forces veteran and Johnnie Johnson Housing resident**



Johnnie Johnson Housing is proud to support those who have served in the Armed Forces find homes, employment opportunities, and move forward with civilian life.

As a member of the Greater Manchester Housing Providers, we work in partnership with housing providers and local authorities to fulfil our promise under the Armed Forces Covenant.

We ask anyone who comes to us in search of housing or employment if they have served in any of the services, at any stage of their lives, even if only for one day. If the answer is yes and you meet the essential criteria, we can offer priority housing, guarantee relevant job interviews and signpost you to further support.

We know that providing housing is not enough to support veterans, this is why we offer assistance from how to pay bills and claim benefits, to welfare advice and more. There is a lot we can do to help veterans settle into civilian life.

**Get in touch with us now and quote 'Home Matters', our dedicated Armed Forces Champions are looking forward to hearing from you.**

**Contact us on:**

**0345 305 5335**

**[general.enquiries@jjhousing.co.uk](mailto:general.enquiries@jjhousing.co.uk)**  
**[www.jjhousing.co.uk](http://www.jjhousing.co.uk)**



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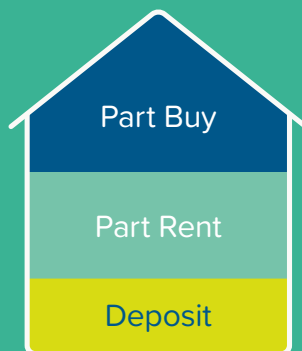
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For more information about Home Reach visit [www.homereach.org.uk](http://www.homereach.org.uk) or call us on **020 3744 0415**

\*New reservations only. Must provide valid ID, presented at the time of reserving and a copy sent with a reservation form. No cash alternative and will be deducted from the completion. \*\*Starting shares vary across sites and plots. Initial shares up to 75% available. Rent on the unsold share is charged at 2.75% and increases annually by RPI + 0.5%. Eligibility criteria applies. \*\*Approval is required for any structural changes.



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