




# HOME MATTERS

The magazine of the Joint Service Housing Advice Office | **WINTER 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
-  New Facilities at the Services Cotswold Centre
-  Differences Between Scotland & England Conveyancing Laws

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# Looking for a place to call home?

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We are proud to have been awarded the prestigious Silver Award from the Defence Employer Recognition Scheme (ERS).



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\*Illustrated costs only. These figures are based on purchasing 50% of a £200,000 property with annual household income based on a mortgage term of 25 years and 3.9%. For exact costings please speak to a Financial Adviser. Home Reach uses a Government standard shared ownership lease. Rent on the unsold share is charged at 2.75% and increases annually by RPI + 0.5%. The monthly lease management fee increases annually by RPI. \*\*New reservations only. Must provide valid Armed Forces 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. \*\*\*You may need the permission of the managing agent or developer.

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### Staircasing



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### Pets



We are happy for you to have pets in your home\*\*\*

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You can benefit from any increase in property prices

## Exclusive benefits for members of the armed forces:

### Deployment



You have the option to sublet your entire home if posted (subject to mortgage lenders approval)

### Options



The Home Reach scheme can be used in conjunction with Forces Help to Buy and FAM payments

**HOME REACH**  
The Key to Home Ownership



# EDITORIAL WELCOME

## Welcome to the Winter Edition of Home Matters.

Well, the UK property market has certainly enjoyed a boom lately, with house prices rising by 8% year-on-year – but there are signs that the market may have peaked.

This was due to a temporary cut to stamp duty rates resulted in soaring prices, but data from July shows that month-to-month price growth fell 3.7% after the 30 June tax break deadline.

The property market is now fully open and active throughout the UK, with estate agents conducting in-person house viewings and buyers able to move home. Since last July, the UK property market has been on the rise, led by the government temporarily cutting stamp duty. The biggest savings of up to £15,000 ended on 30 June 2021, but buyers in England and Northern Ireland were able to save up to £2,500 if they bought a home before the end of September 2021.

Rentals within the UK are up by 9.7% on pre-pandemic levels (2019), but most of the increases have happened this year. At first, we saw rents outside London surge whilst prices in the capital dipped, but we're now seeing rents in London rise much more rapidly, fuelling the record rental levels we see across the country.

Typically, rental prices rise in line with inflation and wage growth and that is something we've continued to see. Despite record rents, tenants moving

home spend a similar percentage of their income on their monthly rent. In September, the average household spent 29.6% of their gross income on rent, compared with 30.9% in September 2019, before the pandemic.

In this edition we have provided you information on how to improve your credit score, planning for a mortgage and understanding interest rates and the difference in England and Scotland on conveyancing laws. We also have an update from the Future Accommodation Cell (FAM) on the current FAM Pilot; and details of the various briefs and workshops JSHAO will be running.

## REMEMBER

These briefs are for *anyone at any point in their career* – Service personnel, families, Unit staff, and anyone who has an interest in finding out more about Housing Options..... it's not just for those on Resettlement.

**Jacqui Berry**

SO2 Housing Advice Officer



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

We provide information on:

- Understanding your housing needs
- House purchase (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
18/11/2021	1000	1100	VIRTUAL Q&A WEBINAR
18/11/2021	1400	1500	UNDERSTANDING YOUR CREDIT FILE
24/11/2021	1100	1200	JSHAO HOUSING OPTIONS BRIEF
25/11/2021	1400	1500	TALKING MORTGAGES
30/11/2021	1000	1100	FORCES HELP TO BUY
02/12/2021	1000	1100	DEPOSITS & SCHEMES
07/12/2021	1000	1100	JSHAO HOUSING OPTIONS BRIEF
08/12/2021	1400	1500	TALKING MORTGAGES
15/12/2021	1000	1100	VIRTUAL Q&A WEBINAR

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).

## COMMENTS FROM BRIEFS

"Brilliant brief clear and precise; good for younger members and guidance."

"Thank you, really useful and great that you provide contact details for agencies available to assist."

"It was very informative and a very good presentation by the team. Thank you"

"This would have been ideal after a few years' service, particularly on the Forces support available."

"Really informative, this is something we should continually brief our Service personnel."

"Very interesting overall and would benefit anyone no matter what stage they are at of their careers."



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# The Future Accommodation Model (FAM) delivering all the accommodation options...

Are you looking for...

- More space for your family?
- A forever home?
- A room near friends?
- A place close to work colleagues?
- Somewhere to share with a partner?

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- ✓ you have 1 year of Service with the military
- ✓ and you have 6 months or more left on your assignment to RAF Wittering.



Contact RAF Wittering FAM Cell: [People-famcell-wit@mod.gov.uk](mailto:People-famcell-wit@mod.gov.uk)  
Or call on: 07813394014 or 07773952804 between 09:00 – 17:00  
For more information visit: Future Accommodation Model on Gov.uk





# NEW FACILITIES AT THE SERVICES COTSWOLD CENTRE

**T**he Services Cotswold Centre (SCC) is pleased to announce the opening of Burlington Lodge and Annex.

Burlington Lodge is a modern single storey self-contained dormitory style residential block which sleeps 38. It has a lounge/recreation area, kitchen, ablution areas and a laundry facility. It also has its own secluded garden area with picnic benches and BBQ.

In addition, the nearby Burlington Annex offers a large kitchen with adjoining dining and activity areas.

Burlington Lodge and Annex will be used primarily to support Tri-Service Community Support residential activity and delivery but are available to any groups within the Armed Forces.

The SCC is also available to provide conference, training and meeting facilities and can also provide the associated overnight accommodation if required.

There are three rooms available, providing seating options for between 12-90 delegates, to support your specific requirement. It offers a great way to hold an event away from the demands of your usual office environment.

For further information, contact us on  
01225 810358 Mil 9 4382 4521 or  
email [RC-AWS-SCC-Bookings@mod.gov.uk](mailto:RC-AWS-SCC-Bookings@mod.gov.uk)







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## Services Cotswold Centre

### Short Term and Emergency Tri-Service Accommodation



### Located in beautiful countryside

One mile south of the small Cotswold town of Corsham, midway between Bath and Chippenham

Open to any Service person or MOD Civil Servant and their family needing short term accommodation between postings, on retirement, for a break in the country or for welfare reasons.

All accommodation is fully furnished, centrally heated and self catering.

## Your Home from Home

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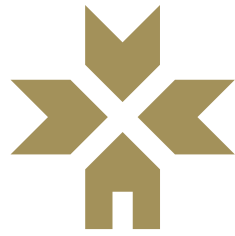
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VETERANS  
RESIDENCES**

Housing and Supporting  
Armed Forces Veterans

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**HOMEMATTERS**





# The Aldershot FAM pilot

## An update from the Aldershot implementation lead

The Aldershot future accommodation model (FAM) pilot is playing a vital role in the MOD's assessment of their future Accommodation offer. Our close working relationship with Service Personnel has highlighted some brilliant stories and scenarios where the widened choice and entitlement has had a direct impact on individuals and families. Equally, we have really appreciated the support and feedback on where parts of the pilot could be improved. We do our utmost to understand any concerns and raise plenty of this with the team in Main Building, resulting in a number of tweaks to the pilot that we think echo the voices of SP in Aldershot. The latest set of eligibility changes are a reflection of the feedback you have given to us. Absolutely crucial though, is understanding 'what happens next' for you. This particularly applies to SP arriving in Aldershot, and knowing their options, and SP leaving Aldershot and being aware of their preserved rights. If you are ever in doubt, or just want a bit of confirmation, contact us! We are here and happy to help.

## Meet your FAM cell



Aaron Benson



Genevieve Horsted



Samantha Perkins



Samantha Hope



Georgina Janner

As restrictions continue to ease, we will be resuming FAM pop-ups in the garrison. This is a great opportunity to come and talk to us at a convenient time. Further days and times will be added in the coming months.

Location/Event	Day	Times
St Omer Barracks Diner	Every Wednesday	1000-1300hrs
Connaught Centre	Every Thursday	0900-1230hrs

Or get in contact with us here:



Room 124, Wellington House, Aldershot Garrison



People-FAMCell-ALD@mod.gov.uk



01252 348267 or Mil. 94222 3267

# Differences between **SCOTLAND & ENGLAND** Conveyancing Laws

Forces Family Finance adviser, Ben, fell in love with Scotland when he and his wife returned to the UK after spending several years living abroad. They loved the people and countryside and decided to put roots down in Helensburgh near HMNB Clyde. We hear similar experiences from our clients who are posted to Scotland or are wanting to return back to their roots, so thought it would be handy to put together some information on the subject from a first-hand point of view and also a qualified mortgage adviser. Here are his 5 top tips!

## 1. Scotland doesn't have Stamp Duty.

Well, technically this is true, but there is still a duty - it's called LBTT: Lands and Buildings Transaction Tax. The nil rate band is up to £145,000. From the 1st of April 2021 first-time buyers will continue to be able to claim the first-time buyer relief, which means nothing to pay up to £175,000 (correct as at 24/09/2021)

## 2. In Scotland sellers provide property information upfront.

When a home in Scotland is marketed for sale, the seller is generally required to provide a home report (there are some

exceptions). The Home Report contains a survey, a report on the home's energy efficiency, and a detailed property questionnaire completed by the seller. It's a useful guide that shows issues or potential issues such as the condition of the roof, whether the roof has leaked in the past and items such as when the boiler was replaced or serviced and if the property suffers from damp, rot or infestation.

In England and Wales only an energy certificate is required to market a home and once an offer is accepted the buyer can then choose to pay for a survey. There are 3 different types.

## 3. Gazumping is pretty much unheard of in Scotland!

It may be worth explaining what this is first. gazumping is an underhand technique whereby a seller accepts a higher offer from another buyer before contracts are signed and exchanged – normally just before to put the buyer under pressure to up their price for example. Sadly, this does sometimes happen in England and Wales. However, in Scotland it's typical for the seller to set a closing date for all offers to be made which means that gazumping is rare.





To put this into context; several times we found a house that we liked the look of in Helensburgh, so we called to book a viewing and were told that an offer had already been accepted, so no more viewings were being taken.

This can protect the buyer against becoming too emotionally and financially invested before potentially being gazumped.

#### 4. Properties are marketed at offers over a specified price.

The location of the property and the current market for property sales will guide what sort of offer should be made over the advertised price of the property. It's important to note that it's not always the highest offer that will be accepted. The seller will consider the position of the buyer, for example, if they are a first-time buyer with an agreement in principle in place and can complete quickly, this could be favoured over someone with a house to sell first even if they gave a higher offer. It's also common to hear that a seller just really liked the people that viewed their home and wanted it to go to them and not someone else regardless if other offers were higher.

The strongest offer to make is an unconditional one because essentially you as the buyer are offering to buy the house with no strings attached. However, please take care when making an unconditional offer and always seek advice first from an experienced mortgage advisor or solicitor.

When my wife and I purchased our home in Helensburgh, we were the lowest bidder, but we were more than happy to give the seller the additional time to conclude the sale while they waited for their new home to be finished, so they chose our bid as it gave them flexibility. When we moved in, they left us a bottle of bubbly and some chocolates on the kitchen table, and we learnt that this is common in Scotland – what a lovely tradition!

#### 5. When the missives are concluded they are legally binding.

When the closing date has passed and the winning bid has been accepted by the seller, the buyer's solicitor will confirm their mortgage with the lender, agree an entry date and deal with legal enquiries about the property. We had very little contact with our solicitor as they dealt with everything, were very friendly and told us to leave it with them and that they'll contact us a week before the moving in date.

But instead of a single contract in England and Wales, a buyer's solicitor in Scotland will exchange a series of formal letters, known as the missives, with the seller's solicitor. Amongst other things, the missives detail what will be left in the property by the seller. For example, they could include items such as a washing machine or fridge in the sale, or you could specify what you would like to be included, which is similar to England and Wales.

Once the missives are concluded, the sale becomes legally binding, and the seller must convey the legal title of the property to the buyer. Failure to do so gives the buyer the right to be released from the contract and claim damages against the seller.

In England and Wales, no legally binding agreement exists until contracts are signed and exchanged so either party can withdraw from sale up to this point.

Hopefully this gives you a good insight into the differences between purchasing in Scotland and Wales, however if you want to find out more, why not book into our bitesize workshop for buying a house in Scotland on Tuesday 9th November via JSHAO, alternatively you can visit our website [www.forcesfamilyfinance.co.uk](http://www.forcesfamilyfinance.co.uk) or call 033 033 22 614 to speak with an adviser directly.

**Website:** [www.forcesfamilyfinance.co.uk](http://www.forcesfamilyfinance.co.uk)

**FB/Instagram:** [forcesfamilyfinance](https://www.facebook.com/forcesfamilyfinance)  
**03303 322614**

# GETTING YOU ON THE PROPERTY LADDER



**2** 020 and 2021 have been like being on a rollercoaster for the property market, when COVID 19 took hold back in Spring 2020 the property market went in to melt down, valuers couldn't value properties due to restrictions, plus Solicitors couldn't go into the office, home working presented its own challenges. Local councils couldn't action the local searches needed for the buying process, this created weeks and weeks of delays. Buyers and sellers pulled out of purchase transactions and prices of properties became uncertain, we all thought in the industry that we would see at least a 10% reduction in house values... how wrong we all were!!

In July 2020 the Chancellor announced a Stamp Duty Holiday until March 2021 for all properties up to a value of £500,000, this was later extended and finally ended in September 2021, Rishi Sunak had implemented a staged return for stamp duty tax as from June 2021. This along with a growing trend of people wanting to move to less populated areas stimulated a significant growth in the property market, a boom that continues today. Here at Your Mortgage Hub, we have seen a shift towards first time buyers. The Government have re-introduced the indemnity backed 95%

mortgage, this has proved a positive option, enabling first time buyers to get on to the property ladder sooner due to the smaller deposit requirement.

Property has significantly increased in price since March 2020, in some areas as much as 10%. Some Economists indicate that this will start to slow, whilst others believe that the property market will continue to surge for the next few months due to the all-time low interest rates on mortgages. There is one thing that is certain there are no shortage of buyers out there now, so when a property comes on the market, in most cases it is snapped up fairly quickly.

Historically many Forces personnel have used your gratuity as a deposit to buy your first home – but some forces personnel have trouble getting a mortgage, this can be due to the change in your employment status. Your Mortgage Hub believe that you should be looking to purchase your first property early in your career, to avoid stress when you are leaving the Forces, at that point you need to be concentrating on your next steps with regards to your Career, and not where you and your family are going to live.

It has never been better time to get on the property ladder, using the Forces Help to Buy interest free Loan as your deposit.

Your Mortgage Hub have arranged mortgages for many Forces' personnel over the last 15 years, all our Advisers have Forces connections and a wealth of experience and fully understand your lifestyle and can fully advise on your options. We are also approved by The Services Insurance and Investment Advisory Panel (SIIAP), which is an advisory panel of regulated insurance and independent investment advisers, for your protection. SIIAP are recognised by the MOD and is made up of individuals and firms who are insurance and independent financial advisers, specialising in providing services to members of HM Forces. All Member Firms must be authorised and regulated by the Financial Conduct Authority (FCA) s in the UK.

We would like to show you how we can get you onto the property ladder early in your career, and the future benefits this can bring. Even if you are later into your employment, we can still take benefit of FHTB up to 6 months before you discharge.





Your Mortgage Hub have a range of special mortgage packages tailored to your lifestyle. We have lenders who will allow you to purchase a property with a 5% deposit using Residential Mortgage Rates but allow you to rent out the property using Consent to Let, this is a fantastic opportunity for all Forces Personnel, and one that is not explored enough. Usually if you purchase a property to rent out you would need a buy to let mortgage, you will need a minimum of a 25% deposit, Buy to Let mortgages typically have higher interest rates. So, by using the Forces Covenant you would only need a 5% deposit and you would benefit from competitive rates of interest. Please note that if you intend to rent out your property you cannot use the FHTB scheme.

If you are looking for a property to live in then you can apply for the Forces Help to Buy interest free loan which has now been extended to 2022, this is a loan from the Forces to assist you with house purchase, this a maximum of 50% of your salary, capped at £25,000. FHTB loan can be used as your full or part deposit and can also be used to pay for Legal fees. Your intention must be for you or your family to live in the property and you would lose your rights to SFA. Also, there are Tax implications so contact us for personal

advice if you are considering this an option. The monthly repayments for this are taken direct from your salary.

There is also the Government Help to Buy scheme, this is a government backed equity share loan for 20% of the property value, again this is for properties that you intend to live in, this is only offered on new build properties, as Forces personnel you can use the FHTB as your 5% deposit on this scheme. The term Equity Share is the key phrase when considering this as an option, when entering into any type of contract, you must take advice, and we are here to help you.

We have also found at Your Mortgage Hub that in some cases, Forces personnel have trouble when applying for a mortgage due to their credit score, again we can help you. This can be due to the fact that you have moved around and when the lender performs a credit search you simply cannot be found, or it could be that you have a poor credit score due to missed payments and in some cases defaulted accounts – we are able to help you prepare your Credit Report so you can be successful in securing a mortgage, go to our website and download your free credit report, if you need help to

understand it let me know and I would be happy to go through it with you.

Remember, it is a great time to buy and, in your case, the sooner the better – why not get a property to rent out? This could be paid for by the time you leave the Forces, and you would not need to use your gratuity as a deposit.

Remember at Your Mortgage Hub we are committed to help you on your journey of purchasing your property – for help and advice please contact Caroline Hall for further information.....



#### **Caroline Hall**

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



# How to improve your CREDIT SCORE



**A** Credit score is a rating that indicates how profitable and appealing a person is to a lender. Lenders and credit brokers use credit scores to assess customers.

Credit scores are all about trying to predict customers future spending behaviours based on the way they have conducted their finances in the past. If you're trying to improve your credit score, or want some advice on your finances, speaking to an independent mortgage broker is vital to get the right advice and guidance as to your current situation and what you could do to improve it.

To assess credit scores, lenders compare data from transactions and loan applications that the customer has previously made. This will enable the lender to determine what the customer owes, the credit products they purchased in the past, and whether they are reliable in making payments on time. The lender will also look at a customer's credit file and any previous dealings they have had with them to establish how profitable they are as a customer, and the level of risk.

There are many falsehoods around in credit scores, which mainly stem from conflicting information from lenders and general misunderstanding. Credit reference agencies generally don't want customers to understand how their credit score system works, so they can continue to sell products to customers based on a lack of comprehension. For example, it is commonly believed that if there is a credit score "blacklist" of people to whom credit companies will never sell products. This is completely false, as each lender assesses the customer differently. Credit checks are based on complicated algorithms which can vary based on the lenders system.

If you are rejected for a mortgage, loan or credit card by one lender, that doesn't mean you won't be able to obtain a product elsewhere with a different lender. It's important to remember that even if you have a poor credit score or a bad credit history, you would not be "blacklisted" by companies, even if it may feel that way! There are

companies that offer products and services to those with poor credit history, although, rates are much higher because of the heightened level of risk.

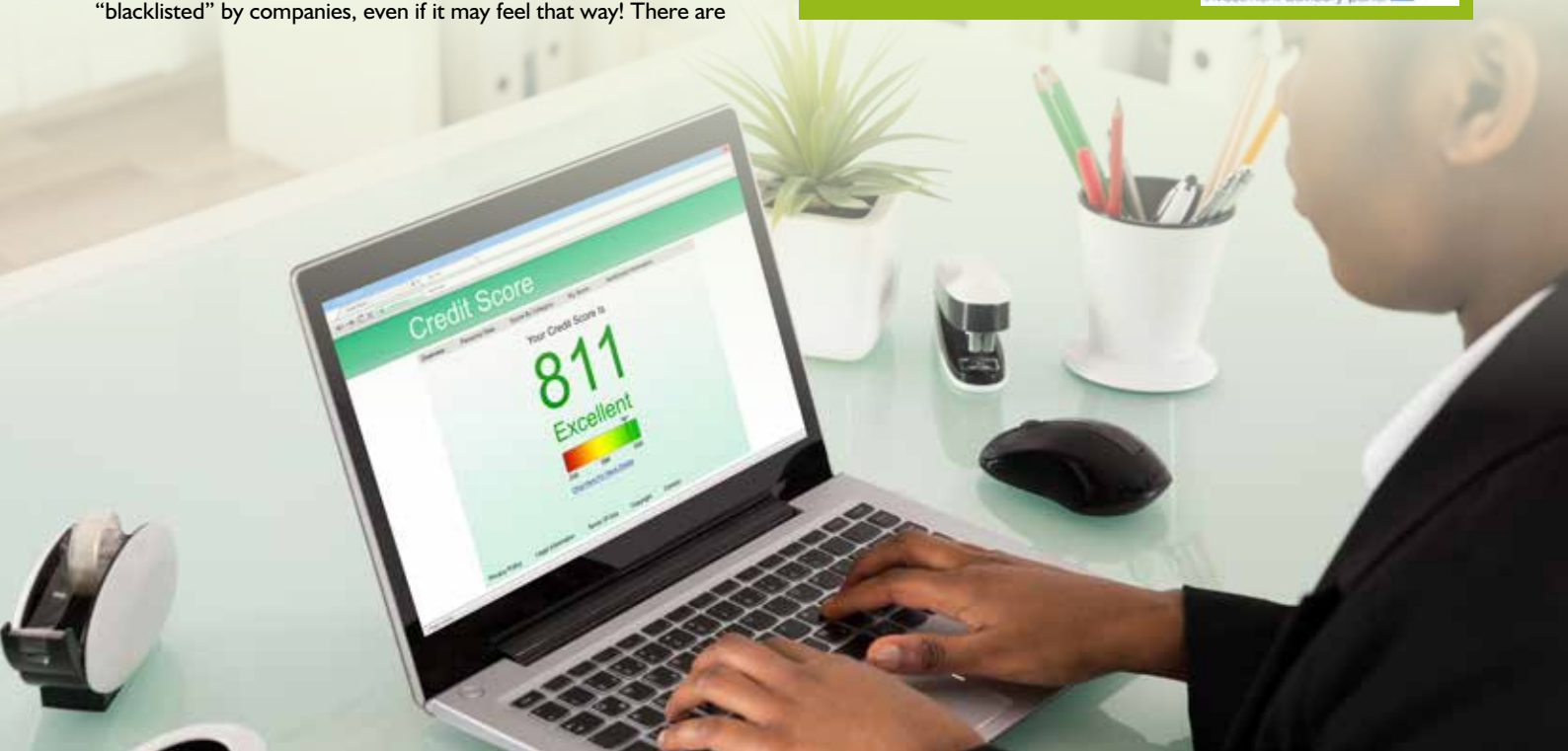
## WHY SHOULD I TRY AND IMPROVE MY CREDIT SCORE?

If you are planning on applying for a mortgage or loan in the near future, it's important to make sure that your credit file is correct. Often there are discrepancies between the information you hold and pay for on a monthly basis and that which is held by the credit reference agencies. It is important to check the information is correct. Generally speaking, it can take time for incorrect records to be amended and you should allow at least three months to get the data correct.

## THINGS TO BEWARE OF

- Are you on the Electoral Roll at the correct address where all your credit is held? This is the starting point for identifying who you are and thus, leads to your credit file. Not being on the electoral roll makes you hard to find.
- Pay-day loans – Avoid wherever possible, as they send a signal to a potential lender that you cannot manage your monthly finances.
- You have no finance, credit cards, loans or car leases – It can sometimes be better to have a credit card, use it sparingly, and immediately repay a small balance, as that evidences you can take and repay credit thus improving your score.
- Avoid missing paying credit in any month. Get all your finances onto direct debit, that way you won't have missed payments to dent your score.
- Don't live in your overdraft and do not go over your overdraft limit.

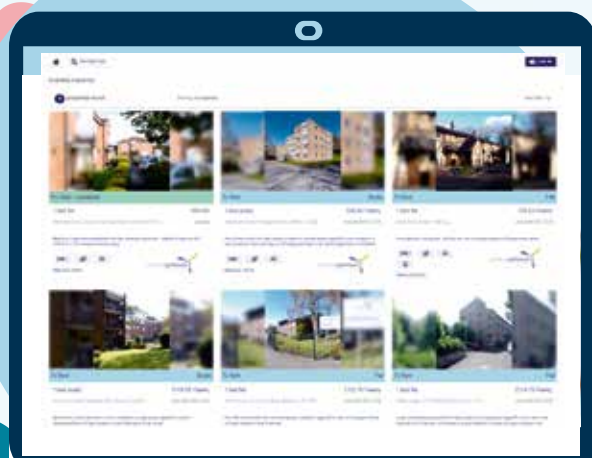
**Sean Wickes**  
Totally Mortgages Limited  
SIIAP Member





# Say hello ...

to our new online property site, where you can search and apply for a home 24-hours a day.



**[jjhousing.co.uk/find-a-home](http://jjhousing.co.uk/find-a-home)**

Search for affordable homes across the North of England

**Yorkshire**

**Derbyshire**

**North East**

**North West**

## Contact us

[www.jjhousing.co.uk](http://www.jjhousing.co.uk)  
0345 305 5335

Let us know you're Armed Forces and one of our Champions will get back to you.





# Helping military personnel achieve their homeownership dreams



**Soaring house prices and a property market upended by the COVID-19 pandemic mean that homeownership is increasingly feeling out of reach for many.**

For serving armed forces personnel, additional barriers to the process can make it even harder to get a mortgage and complete the lengthy conveyancing process. Long-distance overseas postings, frequent relocations and long periods of separation from friends and loved ones all make it very difficult to view properties, instruct a solicitor and gather together the large quantities of paperwork required to get a mortgage.

Unfortunately, the mortgage and conveyancing processes don't typically lend themselves well to a military lifestyle. As coronavirus restrictions continue to ease, many solicitors and financial institutions are once again insisting on face-to-face appointments and regular contact, which can prove a significant obstacle. And, if you are regularly posted abroad, you may have gaps in your credit history which, through no fault of your own, may make it more difficult to secure mortgage finance.

If you're a member of the armed forces, your chances of a successful purchase will be much greater if you instruct a solicitor with specialist expertise in conveyancing for the military. They will better understand your circumstances and how they can best support you through the conveyancing process. Our solicitors fully understand the pressures of military life and work hard to make the conveyancing process as smooth and stress-free as possible for our clients and their families, by identifying and eliminating the obstacles that might usually stand in their way.

Our Loughton-based Residential Property team, headed up by our specialist armed forces conveyancer Sheri-Anne Mizon, are happy to make the accommodations you need to see your purchase through. If you need to instruct us from abroad, you can do so via email, telephone, SMS or the video conferencing software of your choice.

If you are unable to get in touch, for example because you are stationed in a location that makes contact difficult, our solicitors are happy to communicate with you via a representative (such as a parent or partner).

We can also email out all documentation requiring your signature so that you can sign and post it back to us when you return to the UK, and we can be available for short notice telephone or face-to-face appointments at any of our five offices to ensure we get everything sorted while you're on leave.

Our widely reputed Residential Property lawyers have more than two centuries' experience in dealing with complex and specialist conveyancing transactions. In addition to facilitating your property purchase, our friendly and approachable solicitors will be able to advise on matters such as your eligibility for Forces Help to Buy, which enables servicemen and women to borrow up to 50% of their salary (up to a maximum of £25,000) to put towards the purchase price of a home. Available to military personnel until December 2022, the scheme has so far lent over £323 million to around 21,400 applicants. We can also provide guidance on whether you meet military priority criteria for the Shared Ownership scheme.



**So, whether you're looking to purchase your first property, move house or sell your current home, our team is here to help you find a home to call your own. If you'd like more information on how our accommodating and flexible lawyers can help you deal with your transaction, please contact Sheri-Anne on 0203 871 0007 or via email at [sherianne.mizon@attwaters.co.uk](mailto:sherianne.mizon@attwaters.co.uk)**





**Attwaters Jameson Hill**

The Private Wealth Law Firm

# Specialist conveyancing services for armed forces personnel

**We're committed to helping those who have dedicated their lives to serving our country find their own place to call home.**

Our specialist armed forces conveyancing solicitors understand the accommodations that need to be made to enable armed forces personnel to get on the property ladder. We offer the combination of flexibility and expert guidance you require to see your transaction through to completion.

Our team is headed by Sheri-Anne Mizon, an experienced conveyancer with a long history of working with service men and women to achieve homeownership. Whether you need to instruct us from abroad or appoint an intermediary to liaise with us when you are unable to, we can put in place the adjustments you need to ensure a successful outcome.

We're happy to be instructed via any communication method that suits you, from post and telephone to SMS and video conferencing. It's all about ensuring you can get hold of us whenever, wherever, and however you can manage.

**We can also provide assistance with matters relating to:**

- Dispute Resolution
- Wills, Trusts & Probate
- Family Law
- Town & Country Planning

For further information and advice, please contact:  
Sheri-Anne Mizon, Head of Residential Property (Loughton)  
0203 871 0007 | [sherianne.mizon@attwaters.co.uk](mailto:sherianne.mizon@attwaters.co.uk)



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

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# Notices to Vacate (NTV)

From 20 September 2021, Notices to Vacate (NTV) for Service Personnel or families who have lost their entitlement to SFA, either due to leaving Service or estrangement will go back to the normal, pre-Covid, timescales. This is in line with latest government guidance.

All families who have lost their entitlement to occupy SFA are aware of this and DIO will continue to provide details of how they can find support and source alternative accommodation.

If affected Service Personnel and/or families have any concerns or enquiries then they should please contact the DIO Loss of Entitlement Team at [DIORDAccn-LOETeam@mod.gov.uk](mailto:DIORDAccn-LOETeam@mod.gov.uk).



## The Royal Navy Forum is the Royal Navy's secure, fully accredited area for Family Engagement.

**ROYAL NAVY  
FORUM**

Now in its 17th year it is now moving over to a modern and more functional platform to enhance this engagement and support to RN Families.

This new platform has 5 main areas:

**Events** - community activities and events of interest to RN Families.

**News** - updates on various topics.

**Contact** - who to contact in an emergency.

**Groups** - communication direct to families from the Unit in a secure environment.

**Topics** - updates from a wide selection of organisations in support of Service Personnel and their Families – these are open access and act as a notice board.

Within this area is a bespoke area for Accommodation updates and these will include any items from JSHAO and will also be home to this publication.

So, if you are part of the Royal Navy Community, take a look and join in and become INFORMED | INVOLVED | INTOUCH with the Royal Navy and supporting organisations.

[www.forum.royalnavy.mod.uk](http://www.forum.royalnavy.mod.uk)

18 WINTER 2021 | [www.gov.uk/government/collections/joint-service-housing-advice-office-jshao](http://www.gov.uk/government/collections/joint-service-housing-advice-office-jshao)



**HOMEMATTERS**



# Scottish Veterans Residences

offers accommodation and support to ex-servicemen/women in need.



We are the oldest ex-service charity in Scotland and since our formation in 1910 we have supported over 60,000 veterans. We have three sites in Edinburgh, Glasgow and Dundee with single occupancy en-suite rooms/flats with a wide range of excellent communal facilities. Whilst we are most likely to be of interest to those returning to Scotland, due to our unique position where there is no connection issue, we can support former UK Armed Forces personnel from all parts of the U.K. Also, we are also able to support our elderly ex-forces if they become unable to maintain their tenancies for any reasons.

As you are aware homelessness can affect us all, personnel face impending homeless and joblessness often develop health issues. We are able to provide an extensive array of support that can help with transition/resettlement including:

1. Fully qualified housing/support staff able to assist with income maximisation, applying for benefits, registering for housing and a host of life skills including registering with GPs/Dentists, budgeting etc.
2. Integrated therapeutic counsellors to help those with mental health issues and access to other organisations such as the Veterans Welfare Service, Combat Stress and Veterans 1st Point.
3. Integrated Employment Mentors with access to considerable funding for courses as well as expert guidance on CV writing, training, volunteering and employment opportunities.

4. Access to funding to help veterans using our support services to furnish their permanent accommodation when they move on.
5. Relationships with several social housing providers who are keen to house veterans coming from our service.

Scottish Veterans Residences offers short, medium- and long-term support to transition into civilian life and can provide a level of resettlement far in excess to that which most servicemen/women are entitled to at the end of their career. We help veterans apply for permanent, affordable accommodation and make best use of the wide range of support available to veterans whilst waiting for housing to become available.

## Scottish Veterans Residences

Registered Charity SC012739

53 Canongate, Edinburgh, EH8 8BS

0131 556 6827 | 07469 660019

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



# HOUSING prices

## UK House Price Index for August 2021

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

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

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

- The average price of a property in the UK was **£264,244**
- The monthly index figure (January 2015 = 100) for the UK was **138.6**
- The annual price change for a property in the UK was **10.6%**
- The monthly price change for a property in the UK was **2.9%**

### Economic Statement

UK house prices increased by 10.6% in the year to August 2021, up from 8.5% in July 2021. On a non-seasonally adjusted basis, average house prices in the UK increased by 2.9% between July and August 2021, compared with an increase of 1.0% during the same period a year earlier (July and August 2020).

House price growth was strongest in the North East where prices increased by 13.3% in the year to August 2021. The lowest annual growth was in London, where prices increased by 7.5% in the year to August 2021.

### England

The average price of a property in England was **£280,921**

England house prices grew by 9.8% in the year to August 2021, up from 7.5% in July 2021. The North East was the fastest growing region with annual growth of 13.3% in the year to August 2021. The lowest annual growth was in London, where prices increased by 7.5% over the year to August 2021.

On a non-seasonally adjusted basis, average house prices in England increased by 3.2% between July and August 2021, compared with an increase of 1.0% during the same period a year earlier (July and August 2020). On a seasonally adjusted basis, average house prices in England increased by 2.9% between July and August 2021.

### Wales

Average house price for Wales: **£194,575**

Wales house prices increased by 12.5% in the year to August 2021, up from 12.4% in July 2021. Wales house prices were growing faster than the UK annual rate of 10.6% in the year to August 2021. On a non-seasonally adjusted basis average house prices in Wales increased by 2.8% between July and August 2021, compared with an increase of 2.7% during the same period a year earlier (July and August 2020). On a seasonally adjusted basis, average house prices in Wales increased by 1.0% between July and August 2021.

### Scotland

The average price of a property in Scotland was **£180,832**

Scotland house prices increased by 16.9% in the year to August 2021, up from an increase of 15.0% in year to July 2021. Scotland house



prices were growing faster than the UK annual rate of 10.6% in the year to August 2021. On a non-seasonally adjusted basis average house prices in Scotland increased by 1.7% between July and August 2021, compared with an increase of 0.1% during the same period a year earlier (July and August 2020). On a seasonally adjusted basis, average house prices in Scotland have increased by 1.7% between July and August 2021.

### Northern Ireland

The UK House Price Index is a National Statistic. The Northern Ireland House Price Index is calculated and published quarterly. Info available via web address below: [www.finance-ni.gov.uk/publications/ni-house-price-index-statistical-reports](http://www.finance-ni.gov.uk/publications/ni-house-price-index-statistical-reports)

## 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	£280,921	3.2%	9.8%
Northern Ireland (Quarter 2 - 2021)	£153,449	2.9%	9.0%
Scotland	£180,832	1.7%	16.9%
Wales	£194,575	2.8%	12.5%
East Midlands	£221,693	2.7%	10.3%
East of England	£324,510	2.9%	9.6%
London	£525,893	5.6%	7.5%
North East	£149,042	2.4%	13.3%
North West	£194,821	4.5%	12.4%
South East	£358,070	1.9%	8.7%
South West	£288,658	4.2%	8.9%
West Midlands Region	£228,593	2.9%	11.0%
Yorkshire and The Humber	£185,968	1.5%	8.8%

## Sales volumes

### Number of sales volumes by country

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.

COUNTRY	JUNE 2021	JUNE 2020
England	41,232	46,664
Northern Ireland (Quarter 2 2021 average monthly sales)	2,396	670
Scotland	10,763	4,089
Wales	1,969	2,013

# 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 93 day 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)**

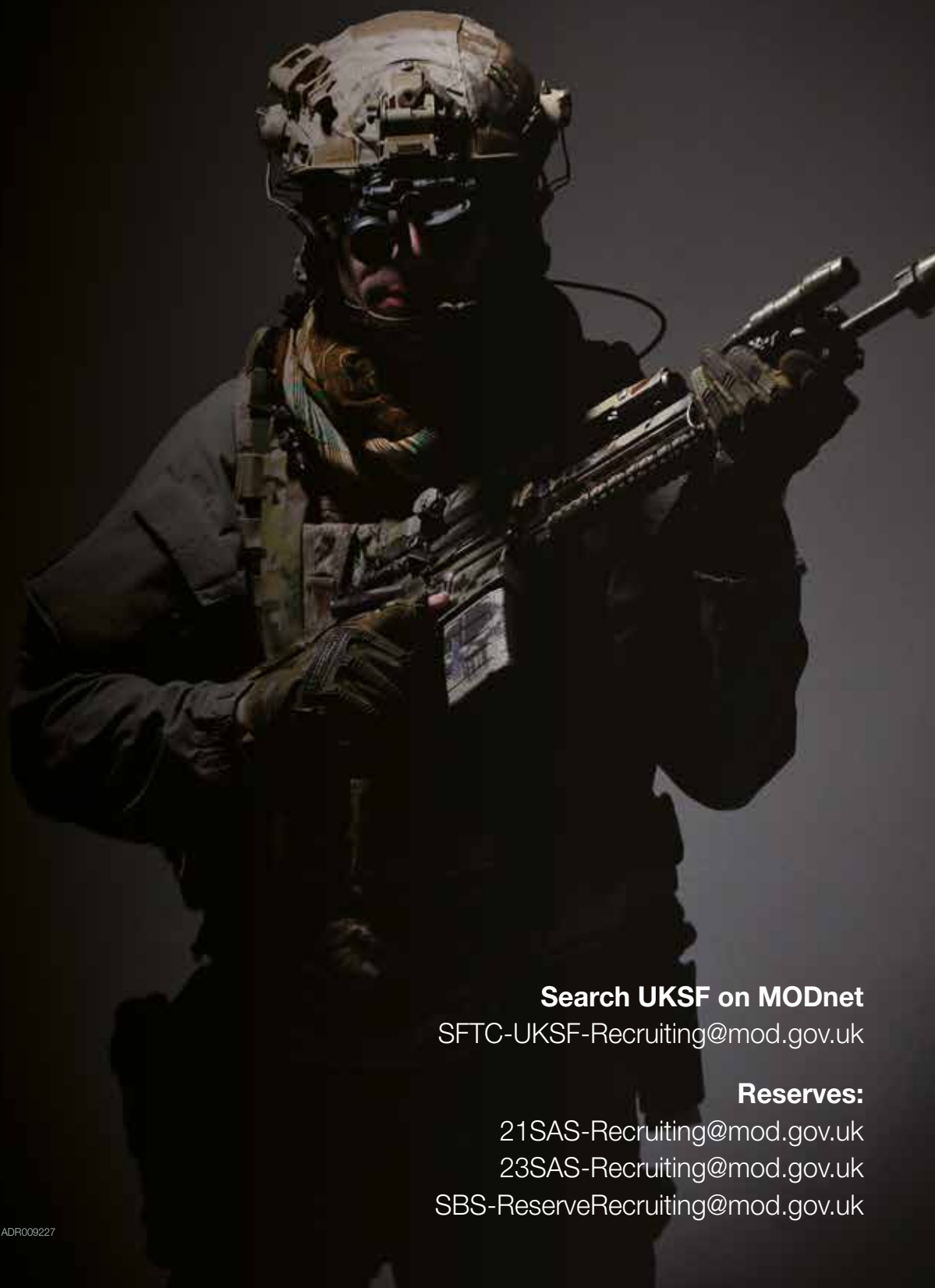
#### General Enquiries:

Mob. 07814612120

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



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# New beginnings

Whether you are buying, selling or going through a property dispute, our dedicated team are by your side for all your property needs.



**bpcollins** | by your side  
SOLICITORS

Property | Corporate & commercial | Dispute resolution | Criminal | Employment | Family | Wills, trusts & probate

# Need a hand with a mortgage? Just pick up the phone.

There are lots of reasons you might be looking into mortgages now. Perhaps you're a first-time buyer looking into Forces Help to Buy. Or, maybe you're coming to the end of your current mortgage deal and you're looking into new rates. Either way, you can leave your mortgage search in the hands of the Fee-Free Mortgage Advice Service provided by Tenet Mortgage Solutions Limited.

## Expert guidance from start to finish

You get your own mortgage advisor to guide you every step of the way. They're experienced at arranging mortgages for the Military family, so you can be confident they'll recommend the right mortgage for you and your circumstances.

## Fee-Free Mortgage advice on

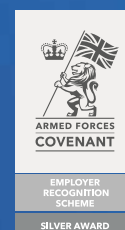
- Buying your first home
- Forces Help to Buy
- Looking for a better rate
- Investing in buy-to-let

PMGI Limited, trading as Forces Mutual acts as an intermediary for the purposes of introducing its customers to Tenet Mortgage Solutions Limited, part of Tenet. You will not receive advice or any recommendation from Forces Mutual. Such services will be provided by Tenet Mortgage Solutions Limited.

**For a helping hand  
with your mortgage**  
call Tenet Mortgage Solutions Limited

**0333 222 4486** Lines are open:  
Mon-Fri 9.00am-5.00pm.

**Forces  
Mutual**



**A mortgage is a loan secured against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.**

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