The magazine of the Joint Service
Housing Advice Office | **WINTER 2019**

housing matters



THERE'S NO PLACE LIKE HOME

featured

Housing Briefs 2020

Forces Help to Buy

Purchasing and Financing

JSHAO works in support of

ARMED FORCES COVENANT

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

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ARMED FORCES COVENANT

EMPLOYER RECOGNITION SCHEME

GOLD AWARD

Bovis Homes

The Bovis Homes Armed Forces Discount Scheme has specific terms and conditions. Help to Buy Equity Loan and Forces Help to Buy have specific terms amd conditions and are subject to affordability criteria as prescribed by Homes England and the Ministry of Defence. Cannot be used in conjunction with any other offers or promotions. Please ask your sales advisor for further information. Photograph shown depicts a typical Bovis Homes interior. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. *Flooring to be chosen from the Bovis Homes Select range.

housing matters

Welcome to the Winter Edition of Housing Matters!

Well, winter is upon us, time to start wrapping up warm for the upcoming cold nights.

We have now come to an end of the 2019 briefing program and thank those who supported us.

Cast your mind forward; its transition time. You or your spouse is giving up the military life and returning to civvy street.

Time to return some kit, but did you consider your service accommodation being one of those?

Here, within the JSHAO we encourage you to think about your civilian housing options much earlier from financial planning to where you may wish to live.

In our last edition we provided you with information on FAM, as it launched in Scotland in September 19 and how to make accommodation work for you.

You were also provided with Mortgage Jargon explained and assistance with house purchasing.

Within this edition we have the first quarter for the 2020 briefing forecast including articles from the Defence Transition Service, how the Future Accommodation Model (FAM) is going in Clyde and a big announcement regarding Forces Help to Buy (FHTB).

The JSHAO are pleased to announce we have gone virtual and you are now able to find us on Defence Connect, we encourage you to like and follow us for regular updates including information on future housing briefs and hot topics.

I hope that you enjoy this edition of Housing Matters and if you have any questions or queries then please do get in touch.

Jacqui Berry
SO2 Housing Advice Officer

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Past issues of Housing Matters Magazine:
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The Joint Service Housing Office (JSHAO) is the MODs tri-service focal point to provide Service Personnel and entitled family members with civilian housing information for those wishing to move to civilian accommodation at any time in their career and for those during resettlement to assist with the transition to civilian life..

We look forward to seeing you.

Foreword

by Col Southwood ACOS Personnel & Welfare

As the winter nights draw in, home becomes more important to us all in the run up to Christmas. Families together, families apart, couples apart, single people, it is the home that provides that essential glue to us all at this special time.

But after Christmas comes the New Year, New Year resolutions, new challenges and new beginnings. That is what is going to happen to Housing Matters magazine; a new start. We will be rebranding the magazine to hopefully reflect the changes to how housing is delivered to us all in a more personal and helpful way. We will bring these changes in incrementally so that we get them right and will always value your feedback. The JSHAO team intend to use more social media outlets where possible, the use of video briefs on a range of topics, but importantly expand the range of what and how the Housing Matters magazine is delivered.

What we will not reduce is the amount of high quality advice designed to help you with future housing solutions, whether you intend buy, rent or whatever suits you as an individual or as a family. Housing is one of the biggest decisions you will ever make and the JSHAO are there to assist you when you need it.

We hope you will take a look at the new edition in the New Year, please let us know what you think.

Merry Christmas and a Happy New Year.

siiap
Services insurance and investment advisory panel

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

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

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

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

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

CIVILIAN Housing BRIEFS 2020

Joint Service Housing Advice Office

JSHAO Housing Briefs are delivered at various military locations in the UK and Cyprus & across Europe each year. These briefs are designed to give you the information to help you make informed choices on your civilian housing, the briefings cover the following areas:

- House Purchase (including Forces Help to Buy)
- Independent Financial Advice (provided by SIIAP members)
- Affordable Home Ownership Schemes
- Private Rental
- Social Housing

Briefs are open to all Service personnel and dependents *at any stage* of their Service career

DATE	BDE	LOCATION	CONTACT DETAILS
Thursday 09 January	11x	Thorney Island	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 14 January	11x	Abingdon	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 15 January	11x	Odiham	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Monday 20 January	11x	Chatham	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 23 January	11x	High Wycombe	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 28 January	11x	Aldershot	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 29 January	11x	Benson	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 16 January	Scotland	Rosyth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 14 January	Wales	Brecon	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 23 January	Wales	Chepstow	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 4 February	7x	Colchester	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 18 February	7x	Wattisham	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 20 February	7x	Digby	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 27 February	7x	Wyton	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tues-Thur 11-13 Feb	Overseas	Cyprus	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 05 Feb	Scotland	Leuchars	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 06 February	Wales	RAF Valley	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 10 March	1x	Yeovilton	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 17 March	1x	Tidworth	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Wednesday 18 March	1x	Blandford	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Tuesday 24 March	Scotland	Edinburgh	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
TBC	Wales	Hereford	RC-Pers-JSHAO-0Mailbox@mod.gov.uk
Thursday 12 March	Ireland	Lisburn	RC-Pers-JSHAO-0Mailbox@mod.gov.uk

Briefs are open to all Service personnel and dependents ***at any stage*** of their Service career

Please note Joining Instructions will be sent on registration; which include locations and timings.

SIIAP members also support and deliver a financial presentation, as part of these briefs. They offer specialist knowledge and provide independent advice to Service Personnel.

Details of amendments including additional dates can be found here:
https://jive.defencegateway.mod.uk/groups/jshao

"There's no place like HOME"



FORCES HELP TO BUY

EXTENDED FOR A FURTHER 3 YEARS

by Joint Service Housing Office

The Forces Help to Buy scheme (FHTB) has lent over £280 million to over 18,000 armed forces applicants since its introduction in 2014.

The scheme allows military personnel to borrow a deposit of up to half of their annual salary, interest free, to contribute towards buying a home, building an extension on their current one or moving to another property.

The programme has proved popular amongst service personnel and will now be extended for a further three years.

The Forces Help to Buy scheme was set up to provide more flexible support to personnel by offering a larger advance of salary to facilitate a home purchase.

Defence Secretary Ben Wallace said:

"The extension of this scheme demonstrates the value we put on our Armed Forces and means service personnel can continue to realise the ambition of owning their own home or borrowing to extend."

"It has already proven very popular amongst the Armed Forces community and by extending it further we will be able to help many more service personnel make those first steps on the property ladder or expand their home to fit their family."

Minister for Defence People and Veterans Johnny Mercer said:

"The extension of the Forces Help to Buy Scheme is fantastic news for all those wanting to take that first step on to the property ladder."

"The Scheme helps to provide stability for our Armed Forces personnel and families, as a thank you for their commitment to their service for this country."

Last month the MOD announced the official launch of the Future Accommodation Model (FAM) pilot, which was rolled out at HMNB Clyde. FAM will provide financial support to service personnel at HMNB Clyde who want to rent or buy a home within a 50 mile radius of the Base, giving personnel more choice where and with whom they can live.

The scheme forms a part of the Armed Forces Covenant, which is a promise from the nation that those who serve or who have served, and their families, are treated fairly and not disadvantaged.

The MOD also sub-lets some surplus vacant houses to the general public to generate income through short term lets on the private market. The properties are rented at market rates and are available at 60 sites.

General

The scheme is primarily designed for first-time buyers or those needing to move to another property, either because they are assigned elsewhere or as a result of certain extenuating family or medical circumstances. A property for which FHTB has been claimed must be intended for the Service person's own immediate occupation, or that of their immediate family. An exception to this applies to those in overseas postings at the time of application and purchase. It is not intended for the purchase of 'buy-to-let' properties or any other second property, but under certain circumstances can be used to extend or modify an existing property.

Forces Help to Buy (FHTB) is not related to other Government funded Help to Buy schemes but can be used in conjunction with the Government's Help to Buy Schemes (Equity Loan and Shared Ownership), Help to Buy (Scotland) and Help to Buy (Wales).

Entitlement

Applicants who meet all the applicable eligibility and qualifying criteria within JSP 464 will be permitted an interest free FHTB advance

recoverable from pay and, if necessary, terminal benefits. The amount of the FHTB approved will be limited to either 50% of gross basic pay including all forms of Recruitment and Retention pay, but not allowances; or £25,000, whichever is lower.

The FHTB advance may be capped when used if an applicant sells an existing property to buy a new one, depending on the amount of any capital realised from the sale of the previous property.

Existing LSAP recipients applying for a FHTB advance will be subject to a cap depending upon the outstanding balance of the previous LSAP loan. For LSAP policy, refer to JSP 752, Chapter 2, Section 4.

Entitlement to Service Accommodation

Personnel assigned with their immediate family to an area within 50 miles of a property which they have purchased or extended with the aid of a FHTB advance (whether designated as a RWA or SPR) are disqualified from occupation of SFA / SSFA or SLA, except in certain circumstances.

Applying for Forces Help to Buy

Service Personnel are to apply for Forces Help To Buy (FHTB) on JPA through the Self Service Application for FHTB. Full instruction on completion is on line in the JPA Self Service User Guide - Applying for Pre-Approval for FHTB.

In exceptional circumstances only, where the individual has no permanent access to JPA, the JPA Form E035 may be used – and forwarded to DBS Mil Pers FHTB Section at least 6 weeks before the expected purchase completion date.

Repayment of the FHTB will be determined by a variety of circumstances.

Relevant Authorities

Defence Business Services Military Personnel FHTB Section Centurion Building, Grange Road Gosport, Hants PO13 9XA	Tel: Internal – 94560 3600 Option 4 External – 0141 224 3600 Fax: Internal – 93844 2828/ 2506 External: 02392 70 2828/2506



Purchasing and Financing

Your Own Home

Know Your Options



Source: **www.helptobuy.gov.uk**

Imagine holding the key to your own home. Opening the door, going in and being able to say, "This is mine". Whether a flat in the city, or a semi in the suburbs, or house in the country. A brand-new home or one that needs a little love.

You can paint it how you like. Put in the furniture and fittings you want. Build a future for your family.

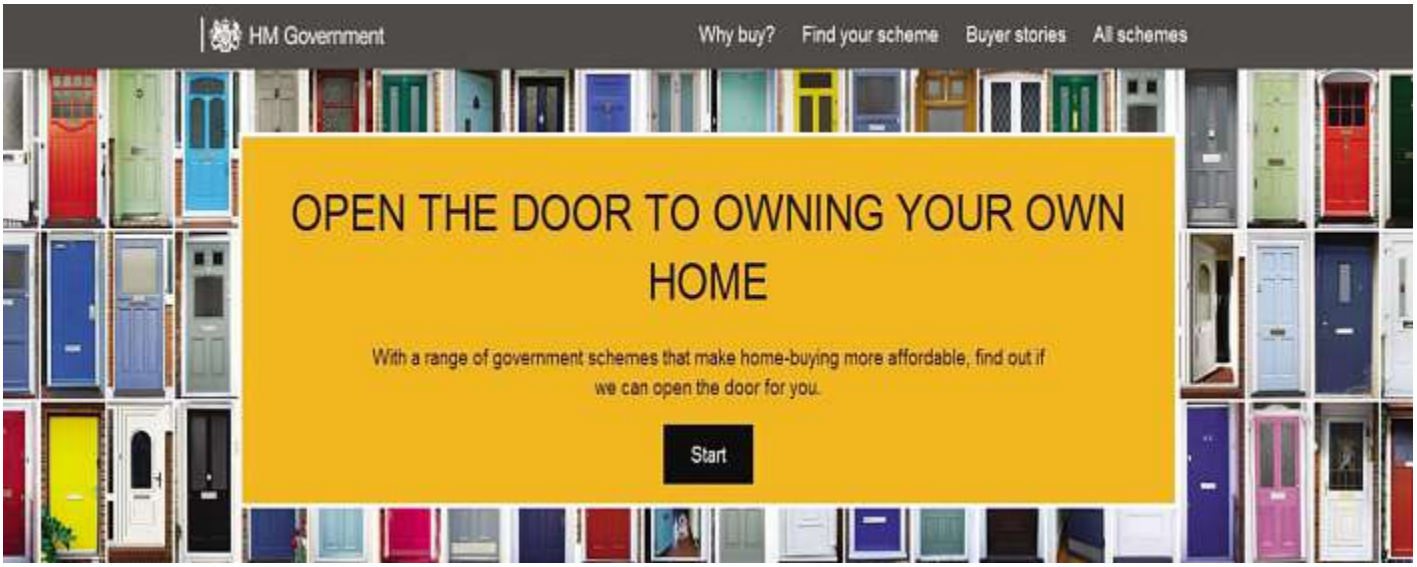
The 'Own Your Own Home' portal on **GOV.UK** provides information and advice on the various Government funded affordable housing schemes.

The website suggests specific products that would suit an applicant's circumstances based on responses given on the questions presented. These include your current housing provision, declaring your salary and whether you have owned your own home. There is an option for the Armed Forces.

From your responses, the website will filter everything that is on the market appropriate for your circumstances – Help to Buy, FHTB etc. You can then go away and continue your research.

If you're still not sure of what you want to do, visit this 'Own Your Own Home' portal to help you decide. There are full details of schemes available to you Access the website at **www.ownyourhome.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 Costwold 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.

Two specially adapted units for disabled with wheelchair accessibility.

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

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

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Fitness suite for Service personnel.

24 hour launderette.

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Wiltshire,
SN13 9TU
E-mail: RC-AWS-SCC-Bookings@mod.gov.uk

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Civ: 01225 810358
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Mil: 94382 4529

AWS10 Rev 05/18
Army Welfare Service

AFFORDABLE HOME OWNERSHIP SCHEMES – WALES

This article has information on:

- **Help to Buy: Shared Equity Loan**
- **Homes Within Reach Shared Equity**
- **Homebuy**
- **Rent First**

Many personnel may have discounted the idea of buying a property because they believe that they can't afford it. Over recent years it has become increasingly difficult to obtain an affordable mortgage unless you have a significant deposit. The Mortgage Market Review has also impacted on mortgage applications as providers are now required to look more closely at how affordable your initial mortgage repayments will be, taking into account not just your income but also your outgoings such as general cost of living and existing loans. Lenders will also look at the future affordability of your mortgage payments to ascertain whether a rise in interest rates would impact on your ability to meet your repayments.

Whilst the tightening of mortgage regulations may appear to make home ownership even harder to achieve, Affordable Housing Schemes are designed to bridge the gap between the asking price for a property and the available mortgage, increasing the range of people who are able to get on, or move up, the property ladder.

This article will focus on the Affordable Housing Schemes available in England. Similar schemes are available throughout the UK and information on those specific to Scotland, Wales and Northern Ireland are available on request from JSHAO. Service personnel have been designated as 'Priority Status' on these schemes (excluding Northern Ireland). Although this is no guarantee that an application will be accepted, it ensures applications from Service personnel will be treated the same as social housing tenants for a period up to 12 months after discharge.

HELP TO BUY EQUITY LOAN WALES

How it works

Help to Buy - Wales allows eligible purchasers to buy new-build homes with assistance from the Welsh Government in the form of a shared equity loan.

What does this mean in practice?

Help to Buy - Wales shared equity loans are available to both first-time buyers and home movers wishing to purchase new-build homes worth up to £300,000.

With Help to Buy - Wales, buyers won't be able to sub-let their home.

With Help to Buy - Wales:

- buyers need to contribute a deposit equal to 5% of the property price.
- the Welsh Government (through Help to Buy (Wales) Ltd) will fund a shared equity loan for up to 20% of the purchase price.
- buyers will then need to secure a mortgage to cover the remaining balance.



Example Undertaking

How it works

For a property worth £200,000 Amount Percentage
Cash deposit £10,000 5%
Shared equity loan £40,000 20%
Your mortgage £150,000 75%

If in the future the home in the table above sold for £210,000 the buyer would get £168,000 (80%, based on their mortgage and the cash deposit) and pay back £42,000 on the shared equity loan (20%).

The buyer will pay off their mortgage using the proceeds of the sale and will then repay the Help to Buy -Wales shared equity loan.

Are there any fees attached to the shared equity loan?

From the time a buyer receives the shared equity loan they will be charged a small administration fee of £1 per month.

Then, in the 6th year, they'll be charged interest of 1.75% per annum of the original shared equity loan amount. After this, the interest will increase every year. This increase is worked out by using the Retail Prices Index plus 1%.

All buyers will be contacted before the shared equity loan interest starts and they'll also be sent a statement about their shared equity loan each year.

The fees do not count towards paying back the shared equity loan.

Important Notes:

Can I sublet my Help to Buy – Wales home?

No. Help to Buy – Wales is designed to assist you to move on to or up the housing ladder. If you wish to sublet, you will first have to repay the HtBW shared equity loan in full. In exceptional circumstances (e.g. a serving member of the Armed Forces staff whose tour of duty requires them to serve away from the area in which they live for a fixed period) then sub–letting can be considered. In these circumstances you would require approval from HtBW and also your mortgage lender.

Can I own other homes and buy a Help to Buy – Wales home?

No. Help to Buy – Wales is designed to assist you to move on to or up the housing ladder and must be your only residence (Not including renting SFA – see above). This means you will be expected to sell your current home if moving up the ladder. The disposal of your current home will be verified by your solicitor/conveyancer before you can proceed to exchange contracts on the Help to Buy – Wales home.

Can I own a Help to Buy – Wales home and buy a second home?

No. Help to Buy – Wales is designed to assist you to move on to or up the housing ladder. If you can afford to purchase another home, you will have to repay the HtBW shared equity loan in full.

Further details of the Help to Buy - Wales shared equity loan can be found within the guidance document available online via **www.helptobuywales.co.uk**

HOMEBUY - WALES

The Homebuy Wales scheme can help people who are unable to meet their housing needs buy a suitable home.

Homebuy is a Welsh Government scheme that offers support to households by providing an equity loan (normally 30% of the approved purchase price, but this can be increased to 50%) to assist in purchasing a property.

It is intended to help people who would otherwise need social housing. It is not intended for people who can afford to buy a suitable home without assistance or those who are suitably housed but who wish to move to a more expensive location.

The loan can be repaid at any time but must be repaid when the property is sold.



How does Homebuy work?

Homebuy is funded and supervised by the National Assembly for Wales, which has responsibility for housing associations in Wales.

If you qualify for the scheme, you will normally need to contribute 70% of the purchase price of a home through a mortgage and/or personal savings, although in certain circumstances you could contribute as little as 50% of the purchase price. The housing association will lend you the rest.

To fund your percentage of the purchase price you will need to arrange a mortgage from an approved lender. For the purposes of the Homebuy scheme your mortgage must be obtained from a building society, a bank, a friendly society or an insurance company. The housing association will give detailed definitions of these to applicants when they are accepted onto the scheme. Applicants should, under no circumstances, incur any costs in obtaining a mortgage (for example, for a property valuation) until the lender offering to provide the mortgage has confirmed that it is one of these types of lender. Mortgage repayments are usually made on a monthly basis, with the amount sometimes varying if there are changes in interest rates.

There are no monthly payments on the loan from the housing association that covers the remaining percentage of the purchase price. Instead, you repay it when you sell your home. The amount you repay will be the equivalent percentage value of your home at the time you sell it. If you want to, you may repay the loan before you sell, in which case what you repay will be based on the value of your home when you pay back the loan. It is important to remember that the loan must be repaid when you sell the home.

Who qualifies for Homebuy?

To qualify for the scheme, you must first be approved (in writing) by housing association operating Homebuy. To find out who runs the scheme in your area, contact your local council or the National Assembly for Wales.

In considering your application, the housing association must use the rules currently in place at the time you apply. These are published by the National Assembly for Wales. As a guide, you will need to meet at least the following requirements:

- You must be able to show the housing association either that you are not adequately housed or that you can no longer afford to occupy your current home.
- You must be able to show the housing association that you cannot buy a home suitable for your needs without help from Homebuy. The housing association may turn you down if you could afford to buy a home without help.
- You must be able to obtain a mortgage to cover your contribution and have savings to cover the other costs of buying a home, such as legal costs. The mortgage must be from a qualifying lender such as a bank, building society or insurance company. Other lenders may be acceptable, but you need to check first with the housing association whether the lender can provide a mortgage for the Homebuy scheme.
- You must not be in rent arrears, or in breach of your tenancy agreement, if you are a tenant of a housing association or local council.
- You must not be receiving Housing Benefit or have received it during the 12 months before you apply for Homebuy.
- If you currently own your home or part-own a property, you can only be considered for Homebuy if the local council accepts that you are in housing need. You would have to sell your interest in that home at the same time as buying a home through Homebuy.

Further details of Homebuy for applicants in Wales can be found within the guidance document available online via **www.helptobuywales.co.uk** HOMES WITHIN REACH WALES

Homes Within Reach is a low-cost home ownership scheme that provides assistance to eligible first-time buyers trying to get on the housing ladder. The scheme is administered by a group of housing associations spread across South Wales.

If you earn a single / joint salary of approximately £15,000 - £40,000 Homes within Reach could help you get on the housing ladder.



All member housing associations work closely with their respective local authorities and new house builders to provide brand new affordable homes for sale utilising an equity loan. This is available to first time buyers who cannot afford to purchase a property outright but are able to meet the long term financial commitment of home ownership. The properties are offered for sale on a 'shared equity' basis which means you purchase a percentage of the full open market value of the property. The housing association will provide an equity loan for the remaining percentage which is retained as a Charge on the property. Unlike your mortgage, there are no repayments due to the housing association. The loan may be paid back voluntarily or upon a future sale.

The percentage you are able to purchase may vary from development to development. It may be fixed at a given percentage, e.g. 70%, or you may have the opportunity to purchase between 50% and 90%, dependent upon your affordability.

In the future you will have the opportunity to increase your equity share by purchasing additional equity from the housing association (in portions of no less than 10%). You may also purchase the whole amount of equity outright from the housing association, but this is normally restricted to the first 3 years of occupation. You may not choose to do either as there are no time restrictions of when the equity loan has to be repaid other than upon a future sale.

On specific developments, you may have the opportunity to reduce your equity share by offering back a percentage of equity (no less than 10%) to the housing association who may purchase it for example, if your circumstances change and you no longer can sustain the existing level of mortgage. Please note, however, you will not be able to reduce your mortgage to less than 50% of the property›s value.

You may offer your property back to the housing association who may purchase all your equity share thereby owning it outright and allow you to remain in the property as a tenant paying rent

Further details of Homes Within Reach for applicants in Wales can be found within the guidance document available online via **www.helptobuywales.co.uk** RENT FIRST WALES

Rent First is a Welsh Government scheme that provides rented housing at intermediate rents and gives tenants an opportunity to buy their property outright.

Local Authorities can allocate funding for the scheme through their Social Housing Grant allocation.

HOW IT WORKS

You will have the opportunity to purchase the home you are renting and can build up a lump sum towards a mortgage deposit whilst renting the home

You will initially rent the home and can receive 25% of the rent paid over the duration of the tenancy and 50% of the increase in the property value (if any) during the period of time you have rented the property to use as a deposit towards purchasing the property.

Your Rent to Own - Wales agreement lasts up to 5 years, you can apply to buy your home at any time between the end of the 2nd year and the end of the agreement.

Further information can be obtained from Welsh Local Authority in the area where you wish to settle.





DEFENCE TRANSITION SERVICE

Help and support for Service Leavers and their Families as they prepare to leave the Armed Forces

Defence Holistic Transition Policy

The MOD has recently introduced a new Defence Holistic Transition Policy (JSP100). This is designed to better coordinate and support Service Personnel and their families' transition from military to civilian life.

Up until now, the transition package provided by the MOD largely focused on employment support. However, it has been recognised that transition is far wider than this and can affect a whole range of potentially life-changing issues which impact both the Service person and their immediate family. The new policy [is/will be] the start of how Defence improves how MOD supports Service personnel and their families for life after the Armed Forces.

Defence Transition Services

To support the new policy, a new organisation Defence Transition Services (DTS) has been established to assist those facing the greatest challenges to making a successful transition on their discharge. DTS support is available for both Service leavers from any part of the military and their immediate family.

DTS is a wholly owned MOD organisation, administered and run by Veterans UK, which is part of Defence Business Services. It will operate as part of the Defence Holistic Transition Policy to provide a wide range of transition support. The DTS team will work to support single Service business areas responsible for transition and work directly with Service leavers and their family members to provide support and guidance to encourage its clients to plan early and leave well.

How we can help

Regionally-based DTS caseworkers will provide professional help and guidance, primarily by email or telephone, or if needed, during a client visit to help the Service leavers address any transitional issues they or their family face. By ensuring early identification and onward referral of those Service personnel and their families who are likely to benefit from ongoing support, guidance and information before, during and after transition, DTS will help to facilitate a smooth and successful transition from Service.

DTS will support clients in a range of areas, including issues related to health, accommodation, finances and family life. It will help an individual understand the issues they face and work with them to put a resolution in place. DTS will work in partnership with local authorities, charities and other expert providers to introduce clients to the best help. Wherever possible, DTS will work closely with the client's Chain of Command and their family to resolve issues and increase the likelihood of a successful transition from military life.

How to access DTS

The Chain of Command and those responsible for delivering in-Service welfare and transition support will identify potentially vulnerable Service leavers. If the unit is unable, for whatever reason, to help the individual solve the issues they face or once all in-Service options have been explored, a unit can refer an individual to DTS. Referrals may come from any responsible tri-Service military authority, including; those involved with Defence Recovery Capability (DRC); anyone with responsibility for transition; unit welfare staff; Service admin staff; specialist welfare providers from all branches of the Front Line Commands and those connected with the Military Corrective Training Centre (MCTC).

Service leavers and family members are also able to self-refer to DTS. Charities or local authorities already supporting an individual in the process of leaving the Armed Forces can refer into DTS too, ensuring that a potentially vulnerable Service leaver or someone wanting an increased level of support or guidance as they prepare to the Services has a number of ways available to them to access DTS.

To enable referrals into DTS, a new protocol has been introduced called the Defence Transition Referral Protocol (DTRP). DTRP provides a single referral point. Two different forms have been created to facilitate self/referral into DTS.

Further information

Full details of Defence Transition Services and the wider Defence Holistic Transition policy can be found at **https://www.gov.uk/government/publications/help-and-support-for-service-leavers-and-their-families** or you can speak to your Chain of Command or those in your unit responsible for transition or welfare.

CIVVY STREET NEEDS YOUR HELP.

If you are about to leave the Forces and have time to spare, come and work as a part-time volunteer for charity.

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FUTURE ACCOMMODATION MODEL (FAM)

The Future Accommodation Model (FAM) has been officially launched in a pilot that could change the way soldiers, sailors and aircrew are housed. Scotland's largest military establishment, the HMNB Clyde, has been selected as the first UK test site for FAM, and it will soon be joined by Aldershot Garrison and RAF Wittering in the coming months. The FAM pilot will provide financial support to Service personnel at these sites who want to rent or buy a home, giving you more choice where and with whom they can live. You can also still chose to live onsite in single living accommodation or family accommodation, such as the Churchill Housing Estate in Helensburgh at Clyde.

To mark the launch Rear Admiral Mike Bath, Naval Secretary, Assistant Chief of Naval Staff visited HMNB Clyde to meet the first sailors, submariners and families making the most of the new accommodation options, as well as the FAM team who are delivering the pilot on behalf of the MOD and the three Services.

Launching the pilot Rear Admiral Mike Bath said: *"As part of the wider Armed Forces' programme to modernise for the 21st Century, HM Naval Base Clyde was chosen for this first pilot study due to its strategic importance for Royal Navy operations. This includes the relocation of 1,700 submariners from Devonport to the Clyde, as the Scottish site becomes the Royal Navy's single integrated submarine operating base from 2020."*

He added: *"We anticipate that more submariners and their families will choose to move permanently to the West of Scotland, to live, work and put down roots, safe in the knowledge that their careers will be focused on a single site in Scotland which provides for all of their training, operational and support needs."*

With FAM you can live in a way that better fits your requirements and your lifestyle. This is already happening for the first people to use FAM, the sailors, submariners and their families who are already based in Scotland. Submariner Aaron Chapman and his wife Hannah are moving out of SFA and into a privately rented property with their children thanks to FAM. Speaking at the launch Hannah said: *"It just makes sense really to have a bigger property for the very similar price that you'd pay for marital quarters anyway. It's just a win, win situation really."*

Also making the most of the new options is Damien Duffey who is currently living in SLA, but, looking to move into rental accommodation with his partner, a nurse, who is moving to Scotland to join him. He says: *"It's nice to have that separation from work. You've got your own space. It's my space. And when my other half moves up it's going to be our space."*

Commenting on the launch, Chief of Defence People Lieutenant General Richard Nugee said: *"I'm hugely excited that the first FAM pilot site has now been launched - after an enormous amount of collaborative effort between policy makers, Service personnel and their families. It's extremely important that the Armed Forces keep pace with modern society, creating a more attractive options to live, work and bring up a family and FAM offers our people more choice over what living arrangements and accommodation work best for them."*

If you live at one of the three FAM pilot bases – HMNB Clyde, Aldershot Garrison or RAF Wittering – or are posted there during the pilot you could be eligible for FAM. To be eligible you must be in Regular or Full Time Reserve Service (Full Commitment), already based at one of the three pilot sites or assigned there during the pilot, with 4 years of service and 12 months or more left on your posting.

If you are eligible and you'd like to try living in a different way, in a different place, or with different people you can. You have new options with FAM, including renting or buying a home with support from the MOD.

The support you could receive will depend on which of the four options you choose:

- Single Living Accommodation. You can choose to live in SLA and the current charges will apply.

- Service Families Accommodation. You can choose to live in SFA if you are in a long term established relationship, married, or in a civil partnership and the current charges will apply.

- Private Rental Sector. You can choose to rent a home if you're single, or in a relationship. You can live alone, with friends or with family. Every month you will receive a core payment, plus a rental payment from the MOD that varies according to where you live in the country and how many children you have. You can see exactly what your payment will be by using the FAM calculator on the Discover My Benefits website. The website also helps you work out the allowances – for things like a deposit on your rental property and first month's rent advance – that you can also receive through FAM.

- Buy a home. You can choose to buy a property with support from the MOD, with a monthly payment to put towards your mortgage. You could also receive associated moving costs, and may also be eligible for a one off Refund of Legal expenses if you're a new buyer.

For any questions on the options FAM opens up for you or your family, you can talk to the new FAM Cells at HMNB Clyde and Aldershot Garrison.

The teams, headed up by Brian Thomson at HMNB Clyde and Aaron Benson at Aldershot Garrison are available to provide support on FAM. The teams are able to answer questions, provide information on how to complete the Accommodation Preference Form on JPA, and to signpost helpful resources like the gov.uk FAM page that includes lots more detail on the policy. There will also be a dedicated FAM Cell at RAF Wittering too. Speaking at the launch of FAM, Brian said:

"As the FAM Cell we're here to offer support. We're always open to answering questions, whether they're about paperwork or the allowances available to cover moves into the private rental sector, plus everything else in between. Our aim is to be part of the community here, as well as a resource for submariners, sailors and their families who are moving to Scotland and want to settle in a home that works for them."

To get in touch with the HMNB Clyde FAM Cell team through emailing people-famcell-cly@mod.gov.uk or meeting them face to face at their office (Room 47, Argyll Building) or every Wednesday in the Super Mess between 1100 and 1400. You can also contact them on 93255 4474/3494 or 01436 674321 4474.

You can contact the Aldershot Garrison FAM Cell by emailing people-famcell-ald@mod.gov.uk or by visiting them in their office at Room 123, Floor 1 of Wellington House, St. Omer Barracks. Both teams can help those eligible for FAM through the process and next steps.

Contact details for the FAM Cell at RAF Wittering will be shared in due course.

In the meantime, everyone can find more detailed information on FAM on the FAM gov.uk page, **www.gov.uk/futureaccommodationmodel** - or search 'future accommodation model' on the homepage of gov.uk. The FAM videos on the gov.uk page give an overview of FAM and the simple steps to take if you want to change the way you currently live. You can also use the FAM calculator on the Discover My Benefits website to see what support is available if you choose to move into private accommodation or buy your own home.



Helensburgh.



THE FORCES HELPING HAND AND how to become a Homeowner

Being a member of the Armed Forces offers many benefits, good salary, great pension, full sick pay, Forces Help to Buy Scheme, subsidised dining, free medical and dentist along with good career progression, and now The Future Accommodation Model.

Historically many of you have used your gratuity for 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 and in the future with the Future Accommodation Model, money you will be given towards your choice of housing – in other words money towards your mortgage payment. No one else has either of these benefits, other than Forces personnel – so you really need to look at your options, take some advice and look at benefiting from these options. Buying a home isn't for everyone and the Future Accommodation Model respects this as the money can also be used towards rental.

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 SIIAP for your protection.

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 would need a minimum of a 20% 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 can not 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 in to 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 down load 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 CeMap CeRER
Director
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Tel: 01522 880370
Email: caroline@yourmortgagehub.co.uk
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Ministry of Defence

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- Affordable Home Ownership Schemes
- Social Housing
- Independent Financial Advice



The Joint Service Housing is now available on Defence Connect

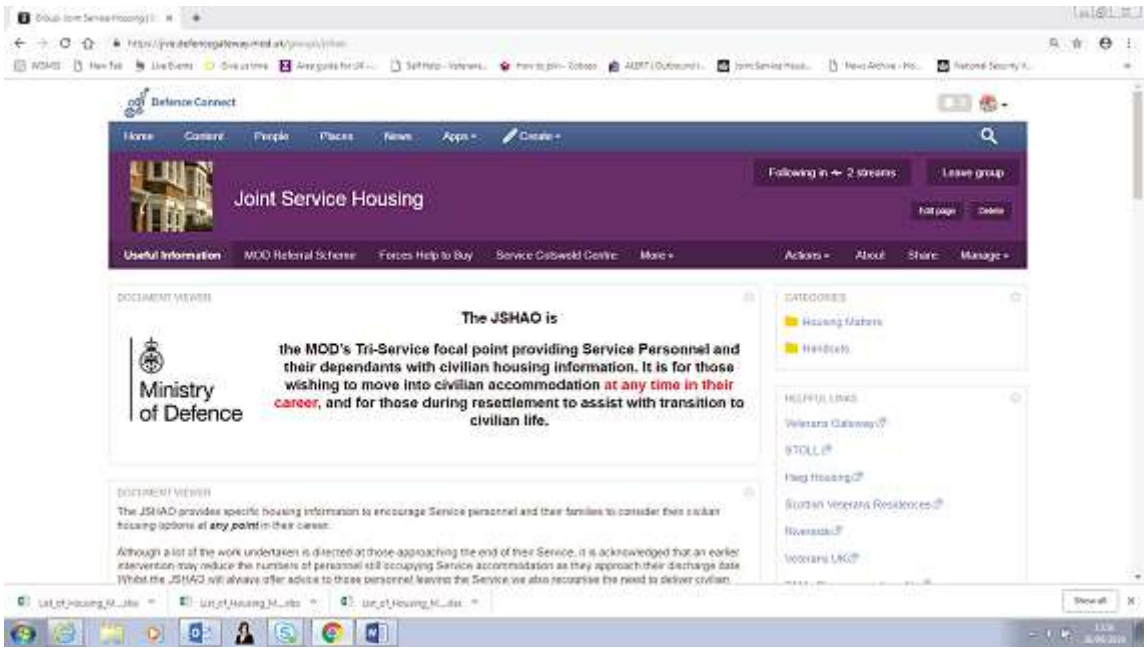
Defence Connect

What is Defence Connect?

Defence Connect (DC) is a new MOD°wide application, which allows all staff/service personnel to easily find each other, connect, interact, share their work and collaborate over any matter. People use the platform to socialise in common interest groups, usually based around communications, collaboration or both.

Hosted on the Defence Gateway (DGW), therefore inheriting it's impressive system reach, usability, and GSC accreditation (OFFICIAL), DC can now be used by business communities from across the Royal Navy, Royal Marines, Maritime Reserves and associated Naval Cadet HQ depts. to benefit their internal communication and information sharing business needs.

Please follow us on:
https://jive.defencegateway.mod.uk/groups/jshao



HOMELESS VETERANS



ARE SLIPPING THROUGH THE NET, NEW ANALYSIS OF GOVERNMENT DATA SHOWS

- **'No Homeless Veterans' campaign launches with support from Dame Kelly Holmes, calling on local authorities to identify and support veterans in housing need**
- **Public want more to be done to support Servicemen and women at risk of homelessness**

Homeless veterans are being missed by local authorities and are losing out on the enhanced support and housing available to them, according to the **No Homeless Veterans** campaign which launched on 24 September.

The latest Ministry of Housing, Communities and Local Government (MHCLG) homelessness data reveals that over the last year just 1,780 homeless veterans were identified by local authority housing services, out of 246,290 cases of homelessness recorded in the period – just 0.72% of accepted cases. Studies suggest that up to three per cent of people sleeping rough in England are ex-Service personnel*. Experts from the campaign warn the number identified should be far higher and that over 3,500 homeless veterans could be slipping through the net each year.

The No Homeless Veterans campaign aims to reduce veterans' homelessness as close to zero as possible. It calls on local authorities, homelessness charities and advice agencies such as Citizens Advice, to 'Think Veteran' in order to identify former Servicemen and women and signpost them to the enhanced support services available to them.

The campaign is coordinated by Stoll, the leading provider of supported housing to vulnerable and disabled veterans and led by the Cobseo (Confederation of Service Charities) Housing Cluster, which co-ordinates the response of charities to homeless veterans. It is funded by the Forces in Mind Trust.

A new survey released today to coincide with the launch of the campaign shows overwhelming public support for veterans. Eighty per cent of the British public agree more needs to be done to identify and support veterans at risk of homelessness. The vast majority (95%) believe stable housing is important in helping veterans adjust to civilian life.

Ed Tytherleigh, Co-Chair at the Cobseo Housing Cluster, says:

"Most veterans make a smooth transition from military to civilian life, but it is too easy for ex-Service personnel, especially younger veterans and early Service leavers, to end up homeless."

"We believe we can reduce the incidence of homelessness among veterans as close to zero as possible. But this will only happen if we ensure we are effectively identifying veterans and providing a clear housing pathway. We are calling on local authorities and advice agencies to support the No Homeless Veterans campaign, to identify veterans in housing need and channel them through to appropriate support as quickly as possible. Together, we can end this shameful but avoidable situation."

Kate Henderson, Chief Executive at the National Housing Federation, says:

"The fact that there are still veterans sleeping in inappropriate accommodation, in hostels and on the streets means that the pledges made in the Armed Forces Covenant are not being honoured. The support and housing is there for veterans, but we need to make sure everyone who comes into contact with those in housing crisis recognises their circumstances and is aware of the help that is available."

The figures only account for those whom the authorities deem homeless, and the true number of homeless people, including veterans, is likely to be much higher.

Dame Kelly Holmes, Olympic champion and ex-Army Sergeant who supports the No Homeless Veterans campaign, says:

"No veteran should be homeless. The campaign research confirms eighty-five per cent of the British public believe we have a duty to solve veterans' homelessness. That is why I am supporting the campaign to help our country's veterans when they need it most. Stable housing is key to helping adjust to all aspects of civilian life - work, family, health and wellbeing. I want to encourage others and especially those on the front line dealing with homelessness, to 'Think Veteran' and get ex-Service personnel in need of help to the support available to them."

Mac McLaren (42) was an infantry Soldier in the British Army for seven years (1998-2005), including three tours in Northern Ireland, two tours in Bosnia and one in Iraq.

When injuries forced Mac to leave Service life behind, he was distraught. Without the structure and discipline of the Army Mac became homeless and spent a year staying on friends' sofas or sleeping in his car. He approached his local authority, Glasgow City Council, for social housing but was told he didn't have enough housing points and was put at the bottom of the list.

Then in 2014 Mac's marriage broke down and he again found himself homeless. He once again approached his local authority for housing help but again missed out on being housed because he was told he was not a priority case. This was before the Armed Forces Covenant was put in place to protect veterans. It wasn't until he contacted the charity Stoll, a provider of supported housing to veterans, that his needs were finally addressed.

Mac says: *"Within no time I had somewhere to call home and the safety net I needed to help me get my life back on track. The No Homeless Veterans campaign helps local authorities honour the pledge made in the Armed Forces Covenant and means veterans will no longer find themselves in the position I was in."*

"Before I found Stoll it felt like everyone had turned their back on me. I was in a very low place and felt like I had run out of options. I just wanted the same as anyone else – a place I could call home."

Visit **www.nohomelessveterans.org.uk** for more information on the campaign and resources including a toolkit with guidance for local authorities developed by the Royal British Legion.

Twitter: **@ThinkVeteran** LinkedIn: **/in/thinkveteran/ #NoHomelessVeterans** Email: **info@nohomelessveterans.org.uk**



HOUSING prices

UK House Price Index for August 2019

Source: www.gov.uk

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

The data shows:
The average price of a property in the UK was
£234,853

The annual price change for a property in the UK was
1.3%

The monthly price change for a property in the UK was
0.8%

The monthly index figure (January 2015 = 100) for the UK was
123.2

UK house prices grew by 1.3% in the year to August 2019, up from 0.8% in July 2019. On a non-seasonally adjusted basis, average house prices in the UK increased by 0.8% between July 2019 and August 2019, compared with a rise of 0.3% during the same period a year earlier (July 2018 and August 2018).

House price growth was strongest in Wales where prices increased by 4.5% in the year to August 2019, up from 3.8% in the year to July 2019. The lowest annual growth was in London, where prices fell by 1.4% over the year to August 2019, followed by the South East where prices fell by 0.6% over the year.



Average price by country and government office region

COUNTRY AND GOVERNMENT OFFICE REGION	PRICE	MONTHLY CHANGE	ANNUAL CHANGE
England	£251,233	0.8%	1.1%
Northern Ireland (Quarter 2 - 2019)	£136,767	0.8%	3.5%
Scotland	£154,549	0.3%	1.6%
Wales	£168,318	2.3%	4.5%
East Midlands	£197,682	1.8%	2.6%
East of England	£294,192	0.3%	0.1%
London	£472,753	-1.3%	-1.4%
North East	£134,736	3.1%	3.3%
North West	£168,221	1.3%	3.1%
South East	£326,232	0.8%	-0.6%
South West	£260,901	0.7%	0.9%
West Midlands	£201,510	1.5%	2.4%
Yorkshire and The Humber	£165,767	0.2%	1.0%

Average monthly price by property type

PROPERTY TYPE	AUGUST 2019	AUGUST 2018	DIFFERENCE
Detached	£360,661	£350,964	2.8%
Semi-detached	£223,275	£218,970	2.0%
Terraced	£190,614	£187,871	1.5%
Flat or maisonette	£203,452	£207,243	-1.8%
All	£234,853	£231,898	1.3%

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 1166 (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/governament/publications/mod-referral-scheme-a-guide**

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