

# FACT SHEET:

# Housing options for members of the Armed Services

This factsheet provides some basic information on housing options available in West Oxfordshire. For more information, or to discuss your situation, please contact Housing Services online or by calling 01993 861010.

#### **Contents table**

The Waiting List	I
Eligibility to register	I
Assessing Housing Need	2
nsecure points	2
Worried about becoming homeless?	
Private rented accommodation	3
Low cost home ownership schemes	3
Help to Buy:	3
Help to Buy Shared ownership:	3

# The Waiting List

The District Council does not have a housing stock but administers the waiting list for all housing association properties that are situated in West Oxfordshire. Applications are prioritised according to housing need and so although you may be eligible to register on the waiting list, due to lack of resources, we are only able to give priority to applicants who have an urgent housing need who do not have the financial resources to resolve their own housing difficulty.

# **Eligibility to register**

You will be eligible to register on the list if you are a serving member of the Armed Forces. You do not need to have a local connection to West Oxfordshire but if you do, your application will have more priority.

West Oxfordshire District Council

Former members of the Armed Forces are also eligible to register on the housing waiting list if you have a local connection to West Oxfordshire. If you do not have a connection, you can register within five years from your date of discharge from the Forces.

Bereaved spouses or civil partners of those serving in the regular forces are also eligible to register where (i) the bereaved spouse or civil partner has recently ceased, or will cease to be entitled, to reside in Ministry of defence accommodation following the death of their service spouse or civil partner, and (ii) the death was wholly or partly attributable to their service.

Existing or former members of the reserve forces who are suffering from a serious injury, illness, or disability which is wholly or partly attributable to their service are also eligible.

## Assessing Housing Need

A points based allocations system is operated so that those applicants who have the greatest level of priority take precedence when housing associations seek nominations from the Council for vacancies.

Applicants from the Armed Forces who come within any of the following categories are given priority through the award of 'Special Case' status

The Applicant is vulnerable as a result of having been a Member of Her Majesty's regular naval, military or air forces; or

The Applicant has an urgent housing need

- a. is serving in the regular forces and is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service; or
- b. is a former member of the regular forces; or
- c. has recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that person's spouse or civil partner who has served in the regular forces and whose death was attributable (wholly or partly) to that service; or
- d. is serving or has served in the reserve forces and is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to the person's service.

'Regular forces' and 'reserve forces' have the meanings given by section 374 of the Armed Forces Act 2006(a).

#### **Insecure points**

The award of points for being threatened with homelessness will be considered if the applicant is under notice to leave accommodation which was tied to their former employment and the circumstances indicate that it would not be reasonable for them to have continued in employment.

### Worried about becoming homeless?

Applicants who are threatened with homelessness through no fault of their own, and who have a local connection to West Oxfordshire are prioritised on the waiting list when they are served with the 93 day Notice to vacate services accommodation.

We try to assist applicants to access accommodation in their choice of area before homelessness occurs. If it does not appear likely that it will be possible to do this, we will talk to you about other options.

Veterans with a local connection, who have been homeless and are living in temporary accommodation, can apply for rented accommodation under the Armed Forces Veterans Scheme.

If you have a local connection in another part of the country you can also contact the local council there to see if you can apply to them for re-housing because you are going to become homeless.

#### **Private rented accommodation**

As it may not be possible for us to assist everyone who is required to leave services accommodation, you may want to think about looking to rent privately.

You can contact local estate agents and property letting companies in the District and look at advertisements about housing in the local newspapers.

We operate a Deposit Guarantee Scheme which aims to help people in housing need access privately rented accommodation. In appropriate circumstances, the Council will pay one month's rent in advance.

#### Low cost home ownership schemes

#### Help to Buy:

This is a government funded scheme that helps eligible people to buy a home of their own.

To be eligible to purchase, you must meet the following criteria:

- In housing need
- Have an annual household income below £60,000
- Would not otherwise be able to afford to buy your own home
- Have savings of or have access to £3,500 to £4,000 to cover the cost of buying a home
- Not own another property or have your name on the deeds of another property at the time of purchase
- Have a good credit history

Other criteria may also apply.

#### Help to Buy Shared ownership:

This is where you buy a share in either a newly built home or a re-sale property through a housing association or other housing provider. The minimum share you can purchase is 40% of the value, although on some schemes, it may be possible to buy as little as a 25% share. You can buy a bigger share depending on how much you can afford.

The housing association or housing provider will hold the remainder of the equity and a subsidised rent is payable on the share you do not own. You can increase the size of your share if you can afford to do so at a later date.

To be eligible you need to register with Help to Buy South, to complete an application form visit <u>www.helptobuysouth.co.uk</u> or call 0800 456 1188.

Their website has details of properties available to purchase and also has information to help you work out what you can afford.