

# Housing matters

November 2013 | [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

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**featured**

**LOCAL CONNECTION | Homeless Ex-Forces | MOD Referral Scheme**  
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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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Mr M, London

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- Fast, efficient service



Contact Sheri-Anne Mizon on 0208 498 6578

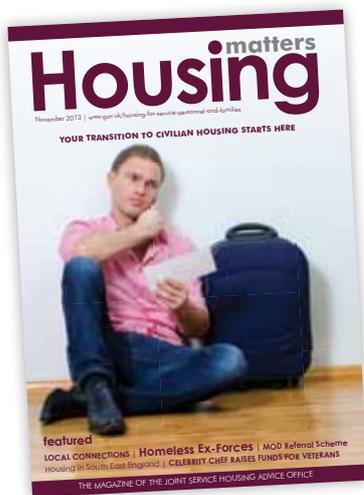
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## November heralds the end of the 2013 programme of Housing briefs for JSHAO.

By the end of the year we will have completed over 50 One Day housing briefs at locations in the UK, Germany and Cyprus. On top of this we will also have attended in the region of 100 Unit Briefs, Transition Fairs, and spoken to people in need of Housing advice due to additional vulnerability at Headley Court, Colchester and Tedworth House. We have briefed Unit Welfare Staff and Community Support workers on what we

do and how we support Soldiers, Sailors and Airmen at all ranks with moving into Civilian Housing.

By the end of Sep we had provided telephone support to over 2000 people and replied to over 600 email requests for information. The MOD Referral Scheme helped over 200 individuals and families find housing after leaving the Armed Forces. Plus, we produced 10 issues of this magazine which has a distribution of 10,000 copies a month.

My team are here to help you find out the facts and give advice to help you move into a civilian home at any stage in your career and in some cases once you have left. We couldn't do what we do without the passion and care that we all have for the subject and the people who are seeking help.

### Paula Jones, SO1 JSHAO



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The Joint Service Housing Advice Office,  
Building 183, Trenchard Lines, Upavon,  
Wiltshire, SN9 6BE



# Local Connection

**The Homes and Local Governments Agency has directed that Service personnel can apply to any Local Authority for housing and that you must be accepted on the Housing Needs register in your area of choice.**

The Housing Needs register demonstrates to the local authority that you have an intention of settling in their particular area. This removes a disadvantage that you may have had due to your time in the Military. This does not mean that you have any higher priority for housing than anyone else on that particular Local Authority Housing Needs register. If the demand for housing is high and your priority banding is low you may be advised that the waiting list is so long that the chances of getting a house are very slim, or in some areas, you may be advised that due to the length of the waiting list the register is closed to new applicants. Unfortunately, the demand for housing is high and ex Service-personnel have no priority for renting social housing.

**So what does that mean if I can't move to where I hoped to live and I have to move out of my Service Accommodation?**

If a council decides that you don't have a connection with its area, it may decide to send you to a council in another area for help with your homelessness application if you have a connection there, providing you are not at risk of violence there.

**Can I be sent to another area?**

The council may say that a different council should help you if it has decided that you are: legally classed as homeless, eligible for assistance, in priority need and not intentionally homeless, but that:

- you don't have a local connection with the council's area
- you have a local connection with another council's area
- you are not at risk of violence in that area.

If you don't want to be sent to another area you should explain the reasons why and ask the

council not to do so when you make your application.

The council should make enquiries into your situation and decide whether you fit all the other criteria before it looks into whether you should be sent to another area. It may have a duty to provide temporary accommodation for you while it makes these enquiries.

**Do I have a local connection?**

In deciding whether you have a local connection with its area the council has to look at whether you (or anyone in your household):

- have lived in the area and for how long
- have family connections in the area
- work in the area
- have a connection with the area for another special reason.

These categories are explained in more detail below. You only need to fit into one of these categories in order to have a local connection. The council is not allowed to send you to another area if you don't

have a local connection with any other area or if you are at risk of violence in the only area you have a connection with.

**I live in the area**

The council will usually consider that you have a local connection if you have lived in the area for a total of six months out of the last 12 months, or three years out of the last five years. If you live in the area or you lived there in the past because you were posted there by the armed forces and you make a homelessness application, the council should accept that you have a local connection.

You must have lived in the area by choice in order to have a local connection. You may not have a local connection if you have only lived in an area because you have been in prison or in a hospital.

**I have family in the area**

Councils will usually consider you to have a local connection with an area if you have close family who have lived in the area for at least five years. Close family includes parents, children, brothers or sisters. It may also include other



# ection

Compiled by FS Preston using the Shelter Website as the source document.  
More information can be found at:  
[www.shelter.org.uk](http://www.shelter.org.uk)

family members if you have a very close relationship (for example, if you were brought up by an aunt, uncle or grandparent).

### **I work in the area**

If you work in the area you should automatically be considered to have a local connection with that area. However, if your employment is of a casual nature, it may not be enough to establish a local connection. Employment doesn't have to be full-time and self-employed people can have a local connection if they mainly work in the council's area.

### **I have a connection for another reason**

You may be able to show you have a local connection for other special reasons. For example, you may need to live in an area to receive specialist health care, or for religious reasons. If you think this is the case, get advice to see whether you could argue that you have a local connection.

### **What happens if I don't have a local connection?**

If you don't have a local connection, the council has to

look into whether you have a local connection with another council's area. If it decides that you do, it can only refer you to the council for that area if your household is not at risk of violence there (see below). However, the council doesn't have to send you to another area, even if it is allowed to. The council you applied to may still be willing to house you.

If the council wants to refer you to another council, it has to inform you in writing. The decision letter must explain the reasons for the decision. It must also inform you that you have a right to request a review of the decision within 21 days.

### **How will the other council help me?**

The second council will have to house you in the same way as if you had made your application there. When the council you are being referred to finds suitable temporary accommodation for you, you will have to move there.

### **What if the other council says it doesn't have to help me?**

In some circumstances, councils may disagree about whether you should be sent from one area to another. If this happens, the council you applied to has to continue to help you until the disagreement is sorted out. It has to continue to provide you with accommodation until the council you are being referred to finds accommodation for you.

### **What if there's a risk of violence in the other area?**

The council is not allowed to refer you to another area if anyone in your household is at risk of violence in that area. This includes violence from any person and threats of violence that are likely to be carried out. If you are in this situation, the council you applied to will have to help you unless you have a local connection with another area where your household is not at risk of violence.

The council should also not refer you to another area if you only have a local connection with the other area due to family connections and you don't want to be near your family.

### **What if I don't have a local connection anywhere?**

If you don't have a local connection with any area at all, the council you originally applied to must help you.

### **What if I have a connection with more than one area?**

If you have a local connection with more than one area the council should ask you where you'd prefer to go and take your preferences into account when deciding which area to refer you to.

### **What if I don't want to go to another area?**

If you are referred to another area but you don't want to go, get advice immediately. An adviser can:

- check whether the council's decision was legally correct
- check whether you have a good case for getting the decision changed.
- help with the review process
- help you to appeal further if your review is unsuccessful
- explain your alternative housing options.

# HOMELESS EX

**Whether you'll soon be leaving the forces, or it's been some time since you were discharged, you'll need to know your rights if you become homeless.**

## **Homelessness rights for ex-forces**

If you are a former member of the armed forces and are homeless or threatened with homelessness, you may qualify for help from a local council. The council will have to help you with both emergency and longer term accommodation if you are accepted as homeless and in priority need. The council must consider if it has to help you using both:

- general rules that apply to everyone, and
- special rules that apply to people who were in the forces.

**You must be able to prove that you will not be able to afford to rent or buy other than via social housing after you leave the Military. You will also need to prove that you do not have access to another property anywhere worldwide.**

## **General rules**

It can be easier to get help if you qualify under the general rules for people in priority need - for example, if you have children or are pregnant. The council should also look at if you are vulnerable in some way. This may involve showing how a disability, mental health problem, addiction or other issue impacts on you to make you less able to secure housing for yourself compared with other homeless people.

## **Who qualifies as being in priority need?**

You will normally be in priority need if one of the people included in your application falls into one of the priority need categories outlined below.

## **Pregnant women (and people who live with them)**

The council should consider any pregnant woman to be in priority need. You will probably have to provide proof of the pregnancy from a doctor or other medical expert.

## **People responsible for dependent children**

The council should consider

you to be in priority need if you are responsible for dependent children who normally live with you (or would do if you had accommodation where you could all live together) and who are under the age of 16, or under 19 and in full-time education.

If the children are only living with you for part of the time (for example, every other week) it can be complicated. You should tell the council the normal arrangements for care of the children.

## **People made homeless by fire, flood or other disaster**

## **Certain young people aged 16 or 17**

Most homeless 16 and 17 year olds are entitled to accommodation and support from social services rather than the housing department of the council. More details can be found on the Shelter Website.

## **Care leavers**

Many care leavers are in priority need and those that aren't may be entitled to help from social services instead. More details can be found on the Shelter Website.

## **Other people who are particularly vulnerable**

In deciding whether you are vulnerable, the council should look at your situation as a whole, and decide whether your circumstances mean that you are more likely to suffer injury or harm if you have to sleep on the streets than other people would in the same situation. More details can be found on the Shelter Website.

## **Extra homelessness rules for the armed forces**

You should also be treated as being in priority need if you can show that you are a vulnerable former member of the armed forces. When deciding this, local councils may consider:

- how long you were in the forces and what role you had
- if you spent any time in a military hospital
- if you were released from service on medical grounds (and have a Medical History Release Form)
- if you have had accommodation since leaving service and if you have been able to obtain or maintain accommodation since you left
- how long it has been since you left service.

To help support your case, you may need to provide medical evidence from the MOD, including a Medical History Release Form (if you were given one). It can be hard to establish that you are vulnerable, and you may need to seek advice and help from one of the specialist agencies or a housing adviser with making your case or if you are refused.

## **Re-housing in the area of your base**

To be accepted as homeless in the local council area where you were based, you will have to be able to show that you have a 'local connection'. You may be able to show a local connection with that area if:

- you currently work in the area, or
- you have lived in the area for six out of the last 12 months or three out of the last five years, or
- you live with a partner who currently works in the area.

If you have left the forces and are not yet working for another



# Ex-Forces



employer in the area, you won't be able to show a local connection through working in the area. However, you may still be able to show that you have a local connection as the time you spent living or working in the area may still count.

You should also consider if you are able to show a local connection with this or another local council area where you have close family connections.

## Applying as homeless before discharge from the forces

Local councils should not wait until you are made homeless before they help you, so make sure you approach your council for help before you have to leave.

Up to six months before you are discharged, you can ask the Ministry of Defence to give you a form called a Certificate of Cessation of Entitlement to Occupy Service Living Accommodation. There is a form for single people which you can get from your local Unit Welfare Officer or your local Unit Admin Officer, and a form for families which you can get from the Defence Infrastructure Organisation Operations Accommodation Housing Allocations Service Centre (DIO Ops Accom – HASC) Tel: 0800 1696322. A council should accept these forms as evidence of the date you will become homeless, without the need for a court order.

If you have not managed to find or get help with housing before you are discharged, you may need to stay in your accommodation as long as possible and wait for DIO Ops Accom to evict you. DIO Ops Accom have to give you a Notice to Vacate before they can take you to court. You can use this as important evidence for your

homelessness application, along with any court order.

## If the council decides you are not in priority need

If the council decides that you are not in priority need it has to inform you in writing. The decision letter must explain the reasons why the council has decided that you are not in priority need. It must also inform you that if you want to request a review of the decision, you have to do so within 21 days. If the reasons the council gives are wrong or unclear, get advice immediately. It is possible that the council hasn't looked into your situation properly.

## Can the council still house you?

Councils don't have a legal responsibility to provide accommodation for people who are not in priority need. The council only has a legal responsibility to give you advice and assistance about finding somewhere else to live.

However, in some parts of the country, there is a lot of available housing and councils may offer to house you even though you are not in priority need. They can only do this if:

- you are actually homeless and
- you are eligible for assistance, and
- you did not make yourself intentionally homeless.

In areas where there is a lot of demand for housing (such as London and other major cities) you are unlikely to be offered any accommodation at all. If you are already in emergency accommodation provided by the council, you will probably be asked to leave.

## Asking the council to change its decision

If you think the council's decision is wrong, get advice quickly. If you

want to request a review you must do so within 21 days of receiving the decision letter. An adviser may be able to:

- look into the reasons for the decision and help you work out whether you have a good chance of getting the council to change its decision
- help you put together the information you will need to provide for the review
- convince the council to provide accommodation until the review is completed
- help you to appeal further if the council still refuses to help you
- tell you what sort of accommodation and support social services may be able to provide if you ask them for help
- help you find somewhere to live if you can't prove that you are in priority need
- make sure you are claiming all the benefits you are entitled to
- put you in contact with specialist support organisations or local schemes that can help you raise a deposit or find a suitable place to live.

**Where to turn to for help**  
Many people don't qualify for

help from the council. There is a range of services for ex-Service personnel and their families who find themselves facing homelessness, for example:

**Compiled by** FS Preston using the Shelter Website as the source document.

More information can be found at:  
[www.shelter.org.uk](http://www.shelter.org.uk)

## MOD Referral Scheme

is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

MOD Referral Scheme  
Co-ordinator  
Building 183, Trenchard Lines  
Upavon, Wiltshire SN9 6BE  
Tel: 01980 616925  
Fax: 01890 616068  
Email: [AWS-JSHAO-Mailbox@mod.uk](mailto:AWS-JSHAO-Mailbox@mod.uk)

**SSAFA-Forces Help** is a national charity helping all veterans and their dependants on a range of welfare issues including housing. It offers impartial advice on a range of housing options including accommodation in care homes, bungalows for the severely disabled, semi-sheltered accommodation and 'Stepping Stone' homes as short term accommodation for separated families. It provides a homelessness guide with useful advice.

SSAFA Forces Help  
19 Queen Elizabeth Street  
London SE1 2LP  
Tel: 020 7403 8783  
Fax: 020 7403 8815  
Email: [info@ssafa.org.uk](mailto:info@ssafa.org.uk)  
Website: [www.ssafa.org.uk](http://www.ssafa.org.uk)

#### **Veterans Aid**

The objective of Veterans Aid is to relieve distress among ex-Service personnel who are in crisis. Direct and immediate help to those in need is provided through: the provision of hostel or other accommodation for the homeless; financial assistance of small grants; provision of meal vouchers, new clothing, footwear and travel warrants; practical advice on benefits, employment, legal and personal problems; and provision of professional help with alcohol or substance abuse issues.

Veterans Aid,  
40 Buckingham Palace Road,  
London SW1W 0RE  
Tel: 020 7828 2468  
Fax: 020 7630 6784  
Email: [info@veterans-aid.net](mailto:info@veterans-aid.net)  
Website: <http://www.veterans-aid.net>

**Haig Homes** is a Charitable Housing Trust for ex-Service personnel and their dependants, offering family homes to let at affordable rents and some single accommodation, including for the disabled and frail.

Haig Homes, Alban Dobson House, Green Lane, Morden

Surrey SM4 5NS  
Tel: 020 8685 5777  
Website: [www.haighomes.org.uk](http://www.haighomes.org.uk)

**Stoll** (formerly known as Sir Oswald Stoll Foundation) is a charity with a mission to ensure vulnerable and disabled ex-Servicemen and women live as independently as possible. It has focused its work on identifying and tackling the problems now facing homeless ex-Service personnel. For more information contact:

Stoll, 446 Fulham Road,  
London SW6 1DT  
Tel: 020 7385 2110  
Fax: 020 7381 7484  
Email: [info@oswaldstoll.org.uk](mailto:info@oswaldstoll.org.uk)  
Website: [www.oswaldstoll.org.uk](http://www.oswaldstoll.org.uk)

#### **Scottish Veterans Residences (SVR)**

Scotland's oldest ex-service charity, founded in 1910 to support independent living for ex-service men and women and their spouses of all ages. The charity operates in close association with Scottish Veterans' Housing Association Ltd which owns and manages the two main residences of Whitefoord House located on Edinburgh's historic Royal Mile and Rosendael situated in Broughty Ferry, Dundee. SVR provides the stability to help veterans cope with the changes that are happening in their lives and for them to live with dignity, privacy and understanding to cope with these changes.

For more information contact:  
Tel: 0131 556 0091  
Fax: 0131 557 8734  
Email: [info@svronline.org](mailto:info@svronline.org)  
Website: [www.svronline.org](http://www.svronline.org)

**Alabare** – provide dedicated accommodation, training and support for homeless veterans in the South West of England (Plymouth, Bristol, Weymouth).

Alabare, 33 Brown Street,  
Sailsbury SP1 2AS  
Tel: 01722 322929  
Email: [enquiries@alabare.co.uk](mailto:enquiries@alabare.co.uk)  
Website: [www.alabare.co.uk](http://www.alabare.co.uk)

#### **Help for Service Leavers & Veterans**

**Service Personnel and Veterans Agency (SPVA)** is an agency of the MOD, and provides pay, pension, compensation and welfare support to serving personnel and veterans (Veterans Welfare Service). They are able to provide advice and support on various issues from pension and compensation entitlements to medals and veterans badges.

SPVA, Norcross, Thorton Cleveleys, Lancashire FY5 3WP  
Freephone: 0800 169 22 22  
Website: [www.veterans-uk.info](http://www.veterans-uk.info)

#### **SPACES, the Single Persons Accommodation Centre**

for the Ex Services is designed to help single persons of all ranks and all 3 Services leaving the Armed forces to find appropriate accommodation. It is an accommodation advice and placement service. The SPACES team will actively seek accommodation for Service personnel within the last six months of service and for ex-Service personnel who have recently been discharged. As part of the Riverside ECHG national housing association they are often able to place people in permanent accommodation in a variety of locations throughout the UK. Through this service the project aims to reduce the likelihood of ex-service personnel becoming homeless or sleeping rough after discharge.

In addition, SPACES are able to refer single personnel who need supported accommodation to either Mike Jackson House or The Beacon. Staff in the SPACES schemes will offer help in areas such as applying for

benefits, cooking, nutrition, budgeting and paying bills. Some residents may have incurred debt and help will be available to address this, as well as for any resident with a drug/alcohol problem. The project will also provide a breathing space for residents with special needs eg those discharged on medical/psychiatric grounds. Staff will also assist residents with job applications, CVs and preparing for job interviews.

**Mike Jackson House** – Supported accommodation in Aldershot for single ex-Service personnel at risk of homelessness. It provides short term housing through 25 fully furnished one bedroom flats. It is operated and managed by Riverside English Churches Housing Group. Education, training and employment opportunities are also provided.

**The Beacon** – a further supported housing project opened in Catterick in September 2011 and provides a 31 bed facility for homeless veterans. Also managed by Riverside ECHG. Education, training and employment opportunities are also provided.

SPACES Office, Marne Road, Catterick Garrison, North Yorkshire DL9 3AU  
Tel: 01748 833797  
Fax: 01748 835774  
Email: [spaces@riverside.org.uk](mailto:spaces@riverside.org.uk)  
Website: [www.spaces.org.uk](http://www.spaces.org.uk)

#### **Royal British Legion Industries (RBLI)**

Can provide support for homeless people.

Welfare and Housing Office, Hall Road, Aylesford, Kent ME20 7NL  
Tel 01622 795954  
Fax 01622 716657  
Email [welfare@rbli.co.uk](mailto:welfare@rbli.co.uk)

# Register with **homeownership** **Westminster**

Homeownership Westminster is a council service that prioritises Ministry of Defence employees\* for homeownership and rental opportunities through a number of different options.

Arrange a face-to-face meeting to find out more and see how we can assist with your housing aspirations!

**Register today**

**Call:** 0845 437 9701

**Visit:** [www.homeownershipwestminster.co.uk](http://www.homeownershipwestminster.co.uk)

**Email:** [info@homeownershipwestminster.co.uk](mailto:info@homeownershipwestminster.co.uk)



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\* This only applies to specific serving uniformed personnel. Terms & conditions apply.

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# HELPING YOU THROUGH THE PROPERTY MAZE

by Sheri-Anne Mizon, Partner, Attwaters Jameson Hill

Thinking of buying a home and living out? Investing in a buy to let property, or leaving the armed forces and purchasing your first civilian family home?

I've been dealing with members of the armed forces for many years, helping them to buy and sell property around the UK (and I have two brothers who are currently serving). Listed below are the questions I get asked regularly by services personnel – along with the answers. Hopefully, you will find these of interest and will be of help to you.

### What do I do first?

Visit a mortgage broker to confirm how much mortgage you can secure. Then, telephone us and we will email you a full quote setting out our fees and all other costs involved; we will send you all of the initial paperwork for you to complete and return to us. Next, register with your local estate agents and begin house hunting!

### How do I apply for a mortgage?

Select a mortgage broker and they will then apply for the mortgage on your behalf. Your mortgage broker will review your financial situation and confirm how much you can borrow and explain the different types of mortgage available to you depending on your income and savings.

### How long will it take to buy my home?

Unfortunately this is a question that no one can answer. A standard house purchase takes around three months from when your offer is accepted, buying a flat can take a week or so longer.

### Will I need to visit your offices?

Whilst we enjoy meeting our clients we appreciate that many people do not have time to attend our offices. We can deal with all matters via post, e-mail and telephone. If you would like to attend our offices to discuss any points there is no additional charge for one-to-one meetings and we are happy to do this, however, you will not need to unless you want to. Please do not worry about where you are currently posted, or if you are sent on exercise, we will continue to progress your file and update you. Your location will not delay or affect your purchase.

### Any tips on house hunting?

Here are just a few:

- Visit the property/area at different times of the day/night – an area can change very much from day to night
- Speak to the neighbours to get a feel for the area and the people you will be living near
- Ensure the property has enough parking for you and your family
- Have a survey! This is the biggest financial investment of your life; make sure the building is structurally sound

### How much do I need to pay to instruct you?

We will request £350.00 on account of costs at the outset. This can be paid by card over the telephone.

### Are your fees fixed?

Yes, we do not increase our fees once we have quoted you. The fee we quote is the fee you pay. We do not add 'hidden extras'.

### What will my solicitor do?

I will be your solicitor and act on your behalf. I will check the legal ownership documents, carry out searches and make enquiries to ensure the legal title you are buying is a good legal title. I also deal with your mortgage company to secure the mortgage advance once you have received your mortgage offer, let you know how much money I will need from you to complete your purchase, send payment on your behalf to the HMCR for any land tax due at completion and register your ownership at the land registry. I am here to help answer your questions, talk you through the process and make sure you are completely happy with the property you are buying.

Sheri-Anne Mizon is a Partner at Attwaters Jameson Hill Solicitors. She qualified as a solicitor in 2003 and has specialised in all residential property matters including first time buyers, buy-to-let investment buyers and shared ownership purchases for over 13 years. She deals with property and clients all over England and Wales and has worked in Bristol, London and Cardiff. She has an extensive knowledge of acting for members of the armed forces, and is experienced in dealing with the unique needs of armed forces personnel. She has an experienced team who assists her in ensuring your transaction is dealt with professionally, efficiently and as quickly as possible and help support you and your family at every stage.



If you have any other questions, or would like to discuss your purchase with Sheri-Anne please feel free to telephone or email.

**Sheri-Anne.mizon@attwaters.co.uk**  
**Direct Dial**  
**0208 498 6578**

# MOD Referral Scheme

The MOD Referral Scheme is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

## MOD Referral Scheme Co-ordinator

Building 183  
Trenchard Lines  
Upavon, Wiltshire SN9 6BE

**Tel: 01980 618219**

Fax: 01890 616068

Email: AWS-JSHAO-Mailbox@mod.uk



Ministry  
of Defence

## PROPERTIES AVAILABLE on the Referral Scheme as at 09 Sep 13\*

No of Properties	Type of Property	Area	Requirement	Pets
1	3 Bedroom Flat	Liverpool	1 or 2 adult + 2 children	Speak to Landlord
1	3 Bedroom House	Cardiff	1 or 2 adult + 2 children	Speak to Landlord
1	3 Bedroom House	Bristol	1 or 2 adult + 2 children	Speak to Landlord
1	Bedsit	Tidworth	Over 50's sheltered scheme	Speak to Landlord
1	1 bedroom flat	Marlborough	Over 50's sheltered scheme	Speak to Landlord
8	2 bedroom flats	London (Olympic Village)	1 or 2 adult + 1 child	No
19	Bedsits	Birmingham	1 adult	Speak to Landlord
19	1 bed flats	Newcastle	1 adult or couple	No children or pets

## COMING SOON Properties in Wales – details to be confirmed

\*This list goes to print weeks in advance of publication of this magazine therefore some of these properties will no longer be available. However, others in different locations will be available on the scheme. Please contact the JSHAO for up to date advice.



## ADVERTISING FEATURE

### An affordable home in the heart of London could be yours, with Homeownership Westminster

The London borough of Westminster is one of the most desirable and expensive areas to live in the UK. With the average cost of a flat in the borough a staggering £1 million, it would seem that living there is only for the super-rich or those in council homes.

However, a pioneering housing service called Homeownership Westminster promises to unlock the door to living in Westminster for hardworking service and ex-service personnel.

Whether you want to buy outright, buy a percentage share in a property (you would pay discounted rent on the part that you don't buy), or want to rent, moving to Westminster could be more affordable than you think. Just register for the service on the Homeownership Westminster website or call 0845 437 9701 and we will match the right home in Westminster to you and your family. And, regardless of where you currently live, as a member of the Armed Forces, or someone who has recently left the Services, your application would be top priority – increasing your chances of finding a home.

#### What services are available to me?

Once you've registered we will:

- Notify you of all new housing and rental opportunities, as well as property open days and launch events
- Meet you face-to-face to discuss your housing needs
- Provide a free financial affordability assessment, from an Independent Financial Advisor

#### Your next step

To find out more about the range of properties that are available and the eligibility criteria, please visit our website

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

or call **0845 437 9701**.

# HOUSING IN SOUTH EAST ENGLAND

**LOCAL AUTHORITIES IN SOUTH EAST ENGLAND** There are a number of housing authorities in the South East of England. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists.

The following are the housing authorities operating within the counties:

## **BERKSHIRE**

BRACKNELL FOREST	01344 352009	READING	01189 372165
SLOUGH	01753 475111	WEST BERKSHIRE	01635 519586
WINDSOR & MAIDENHEAD	01628 683676	WOKINGHAM	01189 746752

## **BUCKINGHAMSHIRE** ([www.buckscc.gov.uk](http://www.buckscc.gov.uk))

AYLESBURY VALE	01296 585197	CHILTERN	01494 732013
MILTON KEYNES	01908 253481	SOUTH BUCKS	01895837542
WYCOMBE	01494 421212		

## **EAST SUSSEX** ([www.eastsussexcc.gov.uk](http://www.eastsussexcc.gov.uk))

BRIGHTON & HOVE	01273 293030	EASTBOURNE	01323 415302
HASTINGS	01424 451100	LEWES	01273 484261
ROTHER	01424 787000	WEALDEN	01323 443380

## **HAMPSHIRE & ISLE OF WIGHT** ([www.hants.gov.uk](http://www.hants.gov.uk))

BASINGSTOKE & DEANE	01256 844844	EAST HAMPSHIRE	01730 234345
EASTLEIGH	02380 688165	FAREHAM	01329 236100
GOSPORT	02392 545476	HART	01252 774420
HAVANT	02392 446379	ISLE OF WIGHT	01983 823040
NEW FOREST	02380 285234	PORTSMOUTH	02392 834989
RUSHMOOR	01252 398634	SOUTHAMPTON	02380 833006
TEST VALLEY	01264 368000	WINCHESTER	01962 840222

## **KENT** ([www.kent.gov.uk](http://www.kent.gov.uk))

ASHFORD	01233 330688	CANTERBURY	01227 862142
DARTFORD	01322 343114	DOVER	01304 821199
GRAVESHAM	01474 337759	MAIDSTONE	01622 602440
MEDWAY	01634 333333	SEVENOAKS	01732 227000
SHEPWAY	01303 853300	SWALE	01795 417511
THANET	01843 577277	TONBRIDGE & MALLING	01732 876067
TUNBRIDGE WELLS	01892 526121		

## **OXFORDSHIRE** ([www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk))

CHERWELL	01295 221809	OXFORD	01865 252858
SOUTH OXFORDSHIRE	01491 823328	VALE OF WHITE HORSE	0808 1001617
WEST OXFORDSHIRE	01993 770044		

## **SURREY** ([www.surreycc.gov.uk](http://www.surreycc.gov.uk))

ELMBRIDGE	01372 474629	EPSOM & EWELL	01372 732000
GUILDFORD	01483 444244	MOLE VALLEY	01306 885001
REIGATE & BANSTEAD	01737 276000	RUNNYMEDE	01932 838383
SPELTHORNE	01784 446383	SURREY HEATH	01276 707127
TANDRIDGE	01883 722000	WAVERLEY	01483 523048
WOKING	01483 755855		

## **WEST SUSSEX** ([www.westsussex.gov.uk](http://www.westsussex.gov.uk))

ADUR	01273 263223	ARUN	01903 737751
CHICHESTER	01243 534734	CRAWLEY	0871 438607
HORSHAM	01403 215204	MID SUSSEX	01444 477574
WORTHING	01903 239999		





### HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 40,000. They are becoming the major providers of social housing in the UK, being responsible for almost a third of new housing. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority.

**PLACES FOR PEOPLE** is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and

rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at [www.placesforpeople.co.uk](http://www.placesforpeople.co.uk)

**HAIG HOMES** is an organisation dealing exclusively with ex-Service personnel nation-wide. They have over 1300 properties in the UK. All their properties are let to people with Service connections, priority being given to families with children.

For more details telephone: 020 8685 5777 or visit [www.haighomes.org.uk](http://www.haighomes.org.uk)

H

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below.

#### SOUTH EAST ENGLAND

Activity centred on larger boroughs.

Name	Telephone
Guinness Trust	020 8519 2599
London & Quadrant	0800 015 6536
Moat HS	0845 600 1006
Orbit HA	0800 678 1221
Places For People HA	0800 432 0002
Raglan HA	0800 011 6420
Sanctuary HA	0800 7814755
Shaftesbury HA	020 7278 5205
Sovereign HA	0845 7125530
Thames Valley HS	020 8607 0607
Thames HA	020 8333 6000
William Sutton Trust	020 8980 1514



Housing

# HOUSING prices

**UK** Average Price: £167,069 | Quarterly Change : +2.1% | Annual Change: +3.7%

## 1 Scotland

Average Price: £113,338  
Quarterly Change: -3.3%  
Annual Change: +0.1%

## 7 The West Midlands

Average Price: £150,224  
Quarterly Change: +1.4%  
Annual Change: -0.3%

## 2 Northern Ireland

Average Price: £90,807  
Quarterly Change: -7.3%  
Annual Change: -12.4%

## 8 Wales

Average Price: £144,949  
Quarterly Change: +7%  
Annual Change: +13.1%

## 3 The North

Average Price: £124,284  
Quarterly Change: +2.0%  
Annual Change: +0.8%

## 9 East Anglia

Average Price: £167,129  
Quarterly Change: +2.8%  
Annual Change: +5.9%

## 4 Yorkshire and The Humber

Average Price: £120,087  
Quarterly Change: +0.9%  
Annual Change: +3.3%

## 10 Greater London

Average Price: £248,749  
Quarterly Change: +3.1%  
Annual Change: +6.8%

## 5 The North West

Average Price: £125,955  
Quarterly Change: +3.0%  
Annual Change: +3.9%

## 11 The South West

Average Price: £185,170  
Quarterly Change: +2.5%  
Annual Change: +3.3%

## 6 The East Midlands

Average Price: £140,962  
Quarterly Change: +3.4%  
Annual Change: +0.9%

## 12 The South East

Average Price: £238,115  
Quarterly Change: +0.4%  
Annual Change: +5.5%



Source: [www.loydsbankinggroup.com](http://www.loydsbankinggroup.com)

### Commenting, Martin Ellis, housing economist, said:

"House prices in the three months to August were 2.1% higher than in the previous three months; unchanged from both June and July. Prices in the three months to August were 5.4% higher than in the same three months last year, the highest annual rate since June 2010.

"Housing market activity is also on an upward trend with the number of mortgage approvals for house purchases – a leading indicator of completed house sales – 10% higher in the three months to July compared with the previous quarter after allowing for seasonal influences.

"Economic improvement and low interest rates,

supported by official schemes such as Funding for Lending and Help to Buy, appear to have boosted housing demand in recent months. Nonetheless, relatively modest economic growth and below inflation rises in earnings are likely to act as a brake on the market. Overall, house prices are expected to rise gradually over the remainder of the year."

### ADVERTISING FEATURE

## THE SMARTER WAY TO HOME OWNERSHIP Why rent when you can buy?

If you are considering buying your own home but cannot afford to do so outright, then Shared Ownership may be an option for you.

### How does it work?

Under the Shared Ownership scheme you buy a share of the property and pay a subsidised rent on the remainder. The share you buy is based on the property's current market value and shares can range from 25% to 75%. Shared ownership is flexible enough to suit you as your circumstances change so over time you can buy further shares up to full ownership.

### Why is it so affordable?

With Shared Ownership you buy only the share you can afford which means you need a smaller mortgage and deposit. The bigger the share you buy, the less rent you pay. Shared Ownership usually costs less per month than renting privately and you get all the benefits of owning your own home and the security that goes with it.

Check out our website

[www.guinnesshomes.co.uk](http://www.guinnesshomes.co.uk) and let us help you find your dream home.

# Buy a brand new Shared Ownership home with Guinness Homes



**Think you can't afford to buy a home of your own? Think again!**

Guinness Homes are specialist providers of Shared Ownership homes nationwide and we can help you onto the property ladder.

With Shared Ownership you buy the share you can afford and pay a subsidised rent on the remaining share. This means you can buy with a smaller mortgage and deposit. Buying a home in manageable stages in the smarter, affordable way to home ownership.

**Shared Owners typically save over 30% per month on their housing costs each month...**

**... so why rent when you can own your own home?**

Shares can start at as little as 25% and you can increase your share at any time all the way to 100%.



We have a range of beautiful, brand new homes across England to choose from, so take a look at our website to see if your next home is waiting for you.



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



Your home may be at risk if you do not keep up payments of your rent and mortgage or any other loan secured against it.



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Fax: 0044 (0)1793 772280

E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)

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



Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd  
Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

## Help to Buy Schemes in Hampshire & Isle of Wight

Like most young couples, Ryan and Daniella were both living at home with their parents and trying hard to save enough money for a mortgage deposit. Whilst searching the internet for potential properties, Daniella came across an advert for Shared Ownership homes through the local Help to Buy Agent for Hampshire and Isle of Wight, HomesinHants. Daniella contacted HomesinHants to find out more about the particular scheme, where you only need from as little as a 5% deposit to purchase.

"We were both still living with our parents because we didn't want to rent as we believe it is lost money, therefore we decided to wait until we had a good deposit for a mortgage." said Daniella.

"It's a great scheme, and extremely affordable" said Ryan, "We would definitely recommend Shared Ownership; we've managed to purchase our first home together, much sooner than expected."

For more information on Shared Ownership and Help to Buy, contact your Help to Buy Agent for Hampshire & Isle of Wight, **HomesinHants**, on 023 8062 8004 or visit the website [www.homesinhants.co.uk](http://www.homesinhants.co.uk) for further information.

# First time buyer or looking to move up the property ladder?

# homes inhants

## the wise way to search for your new home



\*additional eligibility criteria applies

Serving MOD Personnel have the highest priority to help buy or rent a home through the Help to Buy schemes\*

If you are looking for somewhere to live in Hampshire or the Isle of Wight, but can't afford to raise the large mortgage or deposit required to buy on the open market, you could be eligible for one of the Help to Buy schemes available in your area.

**Talk to HomesinHants about**

- Eligibility
- Affordability
- Homes available

[www.homesinhants.co.uk](http://www.homesinhants.co.uk)  
[info@homesinhants.co.uk](mailto:info@homesinhants.co.uk)  
023 8062 8004

Sales list of

# FORMER

## Married Quarters



Location	Home Types	Prices from	For more information contact Annington's appointed agents:
12 Dovetrees <b>Carterton</b>	3 Bed Mid-Terrace House	<b>Offers in excess of £199,950</b>	<b>Chancellors</b> Please call <b>01993 841402</b> or email: <a href="mailto:Carterton.sales@chancellors.co.uk">Carterton.sales@chancellors.co.uk</a> or <b>David Richings Estate Agents,</b> Please call <b>01993 843846</b> or email: <a href="mailto:sales@davidrichingsestateagents.co.uk">sales@davidrichingsestateagents.co.uk</a>
Northfield House <b>Wyton</b> L/S	7 Bed Detached House	<b>Guide Price £499,000</b>	<b>Peter Lane &amp; Partners</b> Please call <b>01480 460800</b> or email: <a href="mailto:stives@peterlane.co.uk">stives@peterlane.co.uk</a>
38 St Margarets Close, <b>Horstead</b> <b>Norfolk</b>	3 Bed End Terrace House	<b>£149,950</b>	<b>William H Brown</b> Please call <b>01603 760044</b> or email: <a href="mailto:Norwich@sequencehome.co.uk">Norwich@sequencehome.co.uk</a>
20 Poplar Close <b>Honington</b> <b>Suffolk</b>	2 Bed End Terrace House	<b>£124,950</b>	<b>William H Brown</b> Please call <b>01284 762131</b> or email: <a href="mailto:burystedmunds@sequencehome.co.uk">burystedmunds@sequencehome.co.uk</a>
Launching 19 October 2013 <b>Cambridgeshire</b> Haling, Place L/S	Selection of 2, 3 or 4 Bed Houses	<b>Starting prices from £184,950 for 3 bed homes</b>	<b>Tucker Gardner</b> Please call <b>01223 708255</b> or email: <a href="mailto:waterbeachsales@tuckergardner.com">waterbeachsales@tuckergardner.com</a>
Launching 26 October 2013 <b>London</b> , Beaufort Green, Uxbridge	Selection of 2 Bed Flats, 3 or 4 Bed Houses	<b>TBA</b>	<b>Gills Gillespie</b> Please call <b>01895 272742</b> or email: <a href="mailto:uxbridgesales@gibbs-gillespie.co.uk">uxbridgesales@gibbs-gillespie.co.uk</a>

### USEFUL PROPERTY WEBSITES

The following sites offer properties for sale in the UK; some also offer properties to rent and the opportunity to sell your home online. The larger property websites also offer properties for sale abroad and information and tips on homebuying and mortgages.

[www.belvoir.com](http://www.belvoir.com)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.hol365.com](http://www.hol365.com)  
[www.home.co.uk](http://www.home.co.uk)  
[www.home-sale.co.uk](http://www.home-sale.co.uk)  
[www.linkprop.co.uk](http://www.linkprop.co.uk)  
[www.naea.co.uk](http://www.naea.co.uk)  
[www.new-homes.co.uk](http://www.new-homes.co.uk)  
[www.primelocation.co.uk](http://www.primelocation.co.uk)  
[www.propertybroker.co.uk](http://www.propertybroker.co.uk)  
[www.propertyfinder.co.uk](http://www.propertyfinder.co.uk)  
[www.reallymoving.com](http://www.reallymoving.com)  
[www.rightmove.co.uk](http://www.rightmove.co.uk)  
[www.smartestates.com](http://www.smartestates.com)

### USEFUL BROKER WEBSITES

The following websites offer information about a range of mortgages from different lenders.

[www.cdvm.com](http://www.cdvm.com)  
[www.charcolonline.co.uk](http://www.charcolonline.co.uk)  
[www.moneyextra.com](http://www.moneyextra.com)  
[www.moneysupermarket.com](http://www.moneysupermarket.com)  
[www.mortgage-next.com](http://www.mortgage-next.com)  
[www.siiap.org](http://www.siiap.org)  
[www.spf.co.uk](http://www.spf.co.uk)  
[www.virginmoney.com](http://www.virginmoney.com)

Please go to [www.annington.co.uk](http://www.annington.co.uk) for a full listing of all our forthcoming sites and to register your interest.

Legal and Survey Fee Incentive (L/S) Annington will pay £750 towards the buyer's legal fees and mortgage survey fee\* (\*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

All information is correct at time of going to press  
 Annington Homes Ltd, 1 James Street, London, W1U 1DR – September 2013.



# Housing

## THE OPTIONS

### ONE DAY HOUSING BRIEFINGS 2013

**Joint Service Housing  
Advice Office**



For courses in Germany, applications should be sent to RRC Herford Tel: 0049 5221880 466 or 94882 3388.

Applications to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. You can also apply through JPA depending on your circumstances.

Housing the Options Courses are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing options are also encouraged to attend. Attendance at these courses does not count against Resettlement Entitlement.

#### NOVEMBER

Tues 05 RRC Catterick  
Thurs 07 RRC Cottesmore  
Tues 12 RRC Plymouth  
Thurs 14 RRC Portsmouth

Tues 19 RRC Northern Ireland  
Thurs 21 RRC Aldershot  
Tues 26 RRC Tidworth

## CELEBRITY CHEF ROSEMARY SHRAGER LAUNCHES COMMERCIAL BISCUIT LINE TO RAISE FUNDS FOR VETERANS

**Celebrity chef Rosemary Shrager has joined forces with housing association Riverside ECHG to launch a ground breaking partnership aimed at commercially producing a range of delicious biscuits, with 10% of the profits going back into Riverside's specialist support and training for homeless Veterans.**



Rosemary officially launched the biscuits this summer with money coming back into Riverside's Veterans training centre, The Beacon, and its specialist artisan bakery which provides training opportunities for homeless Veterans.

The Beacon, is a state of the art scheme providing temporary accommodation, support and training opportunities to thirty-one homeless Veterans at any one time. It is part of the national network of support for ex-Servicemen and women that Riverside provides around the country.

Riverside's Area Manager and himself an ex-Serviceman, Trevor Morris, said, "The bakery provides training to equip those suffering

from post-traumatic stress or vulnerable to homelessness with new career skills and insight into running a business. Baking also offers a therapeutic outlet, which Rosemary has been incredibly supportive of."

10% of profits from the sale of Rosemary's delicious Oaty and Ginger biscuits will be donated to the charity and they will be available in all good independent retailers, including Rosemary's new cookery school in Tunbridge Wells. The project was supported by the fundraising and marketing team at Yorkshire-based Cause UK who specialise in charitable celebrity campaigns.

The recipes for the biscuits have been decided by Riverside's Veterans themselves with expert

guidance from Rosemary who said: "We really want people to dunk and donate, I cannot think of a better way of raising money for charity than eating biscuits and drinking a good cup of tea."

Alongside bakery and catering training, Riverside has also successfully supported its Veterans into HGV, Gym Instructor, personal protection, IT skills and a wide range of other training opportunities.

Providing assistance across the country to over 1,000 Veterans each year, Riverside's hope now is that as more funds come in from their Veterans biscuits they will support them with these vital services.

For details of stockists and for more information about the bakery please go to [www.veteransbakery.com](http://www.veteransbakery.com).

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