

Housing matters

October 2013 | www.gov.uk/housing-for-service-personnel-and-families

YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE



featured

WHAT IS A HOUSING ASSOCIATION? | Property Jargon Explained | **SPACES**
Housing in West Midlands | **REDUNDANCY AND HOUSING NEED?**

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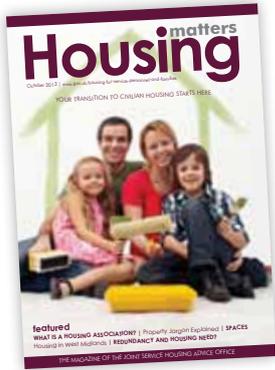


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Welcome to the October issue of Housing Matters. I find it hard to believe that the Autumn is upon us already and the nights are drawing in again.

The Summer holidays are behind us and the Children have returned to school. For many the start of the Autumn Term revitalises us to begin thinking to our own future, making plans for the long term and putting down roots by either buying or renting a home. Whatever you are thinking about it's a good idea to look at as many

options as possible. The JSHAO are starting the next round of Housing Briefings (dates in the back of this magazine). We have amended our format slightly so you will have a morning of briefings to provide you information on many of the choices available including renting options and house purchase opportunities. At the end of the morning the team will remain behind to conduct one to one clinics for those who have specific questions. Anyone is welcome to come and you do not have to be in the resettlement phase.

I have noticed as I speak to people that many of you have not heard of Housing Associations and for those that have some do not fully understand what their purpose is so I have included an article to explain what Housing Associations are and how they operate. Following on from that there are a number of terms that people in the Housing business use on a daily basis and they are so used to the words that they assume you know what they mean. I have included a jargon buster to help you with those tricky terms that you hear frequently but you might just find that extra clarification useful.

A Housing Association that we have been working closely with over the last few months is Triathlon Homes, they are very supportive of the Armed Forces and have delivered more properties in the Olympic Village than they originally promised to us. Chris, our MoD Referral Scheme Co-ordinator has used all the applicants on her East London waiting list so if you are leaving the Military and feel that East London is an option for you on please contact Chris Hodges and register your interest.

I have repeated the article on redundancy to catch those who may have missed the article at the beginning of the Summer. I am also including a piece about SPACES for any Single people who are approaching their last few months in the Services but don't know where to live when there are no longer entitled to SLA.

I wish you all happy hunting in the search for your future home. Please do not hesitate to contact me or my staff if you have any questions about Civilian Housing.

Paula Jones, OIC JSHAO



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The Joint Service Housing Advice Office,
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What is a HOUSING

What types of housing is there in the UK, and who provides it? Questions not normally at the forefront of most service personnel's minds on a daily basis. Until of course you realise that your discharge date has appeared on the horizon, or if you've been selected for compulsory redundancy. You may have knowledge of what local Housing Authorities (the local council) are and do; you may know about private rental or house purchase options, but do you know what a Housing Association is?

Housing Associations are not-for-profit organisations who own, let and manage rental housing. As not-for-profit organisations, revenue acquired through rent is ploughed back into the acquisition and maintenance of property.

Beyond this definition there is very wide variation. Housing associations may or may not be registered charities, and they may or may not be geared towards assisting particular social groups with accommodation – for instance, older or disabled

people. Rent may or may not be subsidised to varying degrees.

Housing associations are classified by the property industry as “registered social landlords”, along with YMCA hostels and housing co-operatives.

Accommodation owned by housing associations is known as “social housing”, a loose term which incorporates government-owned council housing and other affordable accommodation.

Who is their accommodation for?

Everybody. Housing associations were developed with the aim of making accommodation available and affordable for all. In the recent past they have been perceived as an option for those in the lower-income brackets or in particular need. However, as housing becomes more expensive, especially in larger cities, housing association rentals may increasingly provide the best opportunity for younger people to find a home in a desirable area. They may also offer financial assistance for people buying their own property who, for a variety of reasons, would be unable to honour a commercial mortgage deal.

Housing association accommodation is often utilised as an alternative to council-owned housing and the majority of tenants are still referred to housing associations through their local authority, generally because they initially apply for council housing but are assessed as not being in great enough need. The referral might also be given because a housing association in the area which is specifically tailored to their needs (for example, younger single people or those with mental health problems).

Do they provide any other services?

In addition to general housing provision, the majority of supported accommodation in the UK is run by housing associations. This is targeted at specific groups – older people, or those with mental health problems or disabilities, etc. To be classified as “supported accommodation”, a certain amount of services must be provided in addition to housing – assistance, therapy, meals, etc.

How did housing associations develop?

Unique to the UK, they originally appeared in the post-Industrial revolution years of the 19th century, emerging alongside the

new middle-class. They grew in importance in the 1960s and 70s with the increase in emphasis on social inclusion, and grew in the 1980s, when limitations imposed on council housing by the Thatcher government enabled them to take over a much bigger share of the social housing market, increasing in size and importance.

In recent years, housing associations have been put under increased pressure to be accountable and to provide value for taxpayer's money, which have caused the government to come under the criticism that their service is becoming more commercial and less beneficial to the poorest sectors of society.

What can I expect from the service? Pros and Cons

Just as associations vary in so many ways (in terms of the type of property they own, their objectives, the type of resident they target services at, etc), so, too, the quality and efficiency of the services provided vary greatly between organisations. Investigate thoroughly before you commit to a property. Talk to existing residents and ask about the procedures in place for investigating complaints and



G ASSOCIATION?

service requests. Walk around: are pavements and walkways clear of rubbish? Is graffiti a problem?

Housing associations generally provide rental accommodation at "affordable" prices; of course, the definition of affordable varies between areas and associations. However, the obvious advantages to renting from a housing association include rent which is usually subsidized to below market value. As mentioned above, some may also offer shared-ownership schemes to assist people who want to buy a property but cannot afford to do so independently.

Additionally, you are dealing with a large, registered and audited company rather than an

individual landlord, providing increased peace of mind; you have less chance of getting a dodgy deal, and an established complaints procedure to deal with any difficulties.

One of the key characteristics of housing associations is that they are overseen by a voluntary committee or board, which usually includes residents. If the system works, this makes them a democratic housing management process, allowing residents a say in the running of their homes. Unfortunately, as with any democratic system there is of course a risk that the decision-making process may be ineffectual and long-winded, and endless hours of meetings required to resolve any problems!

Although the properties owned by associations do vary in character, the majority of accommodation is composed of complexes (typically blocks and estates of flats) rather than individual properties. You should consider this before you approach a housing association (or your local council, usually the first port of call).

How are these associations regulated?

The Homes and Communities Agency and the Tenant Services Authority are the bodies responsible for funding and regulating housing associations in England.

Elsewhere in the UK, this function is performed by Communities

Scotland, the Northern Ireland Housing Executive, and the Welsh Assembly.

Compiled by: Rachel Preston, JSHAO Office Manager, information sourced from www.ourproperty.co.uk

These agencies provide housing associations with advice and support, and regulate their performance through regular inspection against specific criteria. Inspections are geared in the main towards financial performance and efficiency, rather than the experience they provide for individual residents, but it might be worth visiting the relevant website and checking a housing association's performance before you seek their help in finding accommodation.

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PROPERTY JARGON



Buying or selling property can be an exciting experience, but it can also be frustrating and bewildering. Fast-talking experts, lengthy documents and endless toing and froing between interested parties all add to the stress. If you're getting in a muddle about exactly who's who and what's what in the whole business, do not fear. This handy guide will set you straight on the most commonly used property jargon.

Annual percentage rate (APR)

You will often come across this term in relation to mortgages. APR takes into account the interest rate of your loan, repayment arrangements and any other associated fees to give you an indication of the overall cost of the loan. It's useful when

comparing different loan offers; generally, the lower the APR, the better the deal for you.

Arrears

If someone is *in arrears* it means they have fallen behind with mortgage payments. If this happens, the mortgage lender may take action to repossess the property.

Building survey

This is sometimes called a *full structural survey*. It is a thorough inspection of a property carried out by a chartered surveyor. They write a report detailing any defects in the property you are looking to buy. Building surveys are often carried out when people are buying older homes with potentially costly structural problems, or properties that have been heavily altered or poorly maintained.

Chartered surveyor

A surveyor is someone employed

to carry out a building survey to check for any problems with the property you are looking to buy. The *chartered* bit simply means he/she is suitably qualified and a member of the Royal Institution of Chartered Surveyors (RICS).

Conveyancing

This is any legal work involved in buying and selling a property, including advising buyers and sellers of their rights, researching legal ownership of properties, drafting contracts and leases, and liaising with mortgage lenders and estate agents. A *conveyancer* is a solicitor, or other legally qualified individual, who deals with this work.

Endowment mortgage

This is one of three main types of *interest only mortgage*. As well as making regular payments to cover the interest on your mortgage, you pay into an *endowment policy* to save up money to pay off

the actual loan. An *endowment policy* is a life assurance savings scheme designed to pay out a lump sum at the end of a given period. *Endowment mortgages* have been a source of controversy in recent years, because many people have found that they have not accumulated enough money to pay off their mortgages. This is called an *endowment shortfall*.

Fixed rate mortgage

With a *fixed rate mortgage* you pay a fixed rate of interest on your mortgage for a set period, so you know exactly what you'll be paying each month. When that period ends, you will often end up paying a variable rate of interest controlled by your mortgage lender.

Freehold

Unlike *leasehold*, if you buy a *freehold property* you own it outright and have responsibility for all maintenance and repairs.

Explained

Compiled by: Rachel Preston, JSHAO Office Manager,
information sourced from www.ourproperty.co.uk

Gazumping

Though it may sound like someone eating their dinner too quickly, *gazumping* actually refers to a situation in which a seller accepts a higher offer from a third party on a property they have agreed to sell to someone else, before contracts have been exchanged. *Gazundering* is when a buyer offers a seller a lower offer just before contracts are due to be exchanged.

Interest only mortgage

Along with *repayment*, this is one of the two main classifications of mortgage. With an *interest only mortgage*, monthly payments to your mortgage provider only cover the interest on your mortgage. You also have to make regular payments into a long-term savings plan, so that you can pay off your mortgage at the end of the agreed period (the *term*). The three main types of *interest only mortgages* are *ISA*, *endowment* and *pension scheme*.

ISA mortgage

This is one of three main types of *interest only mortgages*. As well as making regular payments to cover the interest on your mortgage, you pay into an *Individual Savings Account (ISA)* to save up money to pay off the actual loan. *ISAs* are tax-free savings and investment accounts which have replaced *PEPs* and *TESSAs*. They are used to save cash or invest in stocks and shares.

Leasehold

Buying a *leasehold* property, instead of a *freehold* property, means you have ownership for a certain length of time. The lease will stipulate this period, and say who is responsible for maintaining and repairing various parts of the property. You will normally pay a small amount of *ground rent* to the owner of the land (the *freeholder*). It is generally considered unwise to buy a property with a lease that has less than 50 years remaining.

Loan to Value (LTV)

Expressed as a percentage, this is the ratio of the value of your mortgage to the value of your house. For example, if a property is worth £400,000 and you take out a mortgage of £200,000 then the LTV is 50%. Some mortgages are only available if you are borrowing under a certain proportion of the total value of the property, so buyers contributing a sizable deposit themselves can get better deals.

Mortgage

This is simply a loan taken out to buy a property. Your *mortgage provider* or *mortgage lender* might be a bank, building society, or specialist mortgage lending company. If you change your mortgage lender or your method of repayment without moving house, you are *remortgaging*.

Negative equity

This is a situation which arises if the value of your house falls to less than the value of the mortgage you have taken out to buy it. This is bad news. It means that you would be unable to repay your mortgage by selling the property and are therefore unable to move.

Pension scheme mortgage

This is one of three main types of *interest only mortgages*. As well as making regular payments to cover the interest on your mortgage, you use part of your pension to pay off the actual loan. This type of mortgage is generally suited to self-employed people and higher rate taxpayers.

Pied à terre

Directly translated from the French, this means "foot on the ground". In property jargon, it refers to a property kept for temporary, secondary or occasional occupation.

Public liability insurance

This type of insurance covers you

should anyone suffer injury or death in or around your home, for example a trespasser or someone hit by a falling object (better get those loose tiles fixed!). It is sometimes, but not always, included in Building or Contents insurance.

Repayment mortgage

Along with *interest only*, this is one of the two main classifications of mortgage. With a *repayment mortgage*, you make monthly payments to your mortgage provider for an agreed period (the *term*) until you have paid back both the loan and the interest on it.

Secured

A mortgage is a loan *secured* on your home. This means that, if you don't repay it, your mortgage lender may retrieve their money by selling your home.

Sitting tenant

This is someone who has a legal right to occupy a property, even if that property changes ownership. They are entitled to apply to the local authority to set a fair rent. Properties with sitting tenants are generally worth less than they would be if sold on the open market without being occupied.

Stamp duty

Nothing to do with posting letters or stamping your feet (though it may make you want to do so!), *stamp duty* is the government tax you pay when purchasing property or shares. In the case of property, it is *stamp duty land tax* (as opposed to *stamp duty reserve tax* on shares). As of March 2006, if you are buying a property for less than £125,000 then you don't have to pay any stamp duty land tax. You are also exempt from the tax if the property you are buying is in an area designated by the government as "disadvantaged" and the purchase price is under

£150,000. Normally, when buying a property worth over £125,000, you will have to pay between one and four percent of the purchase price (on a sliding scale).

Standard variable rate mortgage

Here you will be paying back money at a rate decided by your mortgage lender, without any discounts or deals. It's variable, meaning the interest may go up or down.

Subject to contract

Watch out for this one. It means that an agreement is not yet legally binding.

Tenancy agreement

This is a legal document setting out the conditions of a rental agreement, including the rights of both the tenant(s) and the landlord.

Title deeds

These are legal documents relating to the ownership of a property. They set out anything affecting this ownership, such as boundaries and rights of way. A *title search* can be undertaken by a conveyancer or solicitor to check there are no unusual circumstances relating to the ownership of the property you are looking to buy.

Tracker mortgage

Nothing to do with chocolate bars or satellite devices, this is a mortgage with an interest rate linked to the Bank of England rate, or another *base rate*. The interest rate will go up and down depending on this rate, irrespective of the mortgage lender.

Under offer

If a property is *under offer*, the seller has accepted an offer from a buyer but not yet exchanged contracts.

Vendor

You will come across this term in legal documents; it's just another word for the seller of a property.



SPACES

SPACES
Single Persons Accommodation Centre
for the Ex Services

The Single Persons Accommodation Centre for the Ex Services, SPACES, is designed to help single ex-regulars find appropriate accommodation when they leave the services. Through this service the project reduces the likelihood of ex-service personnel becoming homeless or sleeping rough after discharge.

SPACES is a project based within The Beacon at Catterick, North Yorkshire. It provides an accommodation placement service for single personnel being discharged from all three services.

The overall aims and objectives of the project are to assist single Service Leavers to secure appropriate accommodation as they leave the Armed Forces. In so doing we will be reducing the likelihood of them becoming homeless or rough sleepers. Single service leavers can be vulnerable to homelessness as a result of a combination of factors: having no home to return to after service, little understanding of how to secure rented accommodation and current legislation, little or no experience of budgeting and setting up home.

SPACES is managed by Riverside ECHG, part of the Riverside group, working with the Joint Service Housing Advice Office.

FREQUENTLY ASKED QUESTIONS

Q Will you help find accommodation for someone who has left the services?

A If you contact us within 6 months of being discharged we will actively work to secure accommodation for you. If you have been discharged longer than 6 months we will be able to provide you with information and advice only.

Q Can I contact you prior to my discharge?

A Yes, you can contact SPACES and a file will be opened.

Q Is your service only available for service people based in the Catterick area?

A No, we work with clients regardless of their location.

Q Are you part of the Ministry of Defence?

A No, although we operate within the military environment, we are employed by housing association Riverside ECHG, working with the MoD.

Q Is it a confidential service?

A Yes, all information received will be treated in strict confidence.

Q Are you just an accommodation placement service?

A Our main aim is to place clients into appropriate accommodation. However, as part of a national housing association we can offer advice and refer clients to a wide range of other specialist agencies.

Q Can you help married personnel or single parents?

A All enquiries for married personnel or single parents are routed to the Joint Service Housing Advice Office.

Q Do you give mortgage advice?

A Housing Options Brief run by JSHAO covers this.

Q Do you have your own housing stock?

A SPACES does not manage housing stock although we are part of a national Housing Association, Riverside ECHG, who own a large number of properties and may be able to offer accommodation.

Q Do you find accommodation for personnel going on leave or attending courses?

A SPACES only deals with single personnel who are due to be discharged and require accommodation.

Q Do you assist Foreign & Commonwealth Service personnel?

A Yes, we assist and provide an information service, to assist people in getting leave to remain/citizenship to reside in the UK.

Please contact the SPACES office on Tel 01748 833797 or 01748 872940, 01748 830191.

Fax number: 01748 835774 or Catterick Military 94731 2940.

Postal address:

The Beacon, SPACES Office, Marne Road, Catterick Garrison
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To find out more about the range of properties that are available and the eligibility criteria, please visit our website

www.homeownershipwestminster.co.uk

or call **0845 437 9701**.

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

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Visit: www.homeownershipwestminster.co.uk

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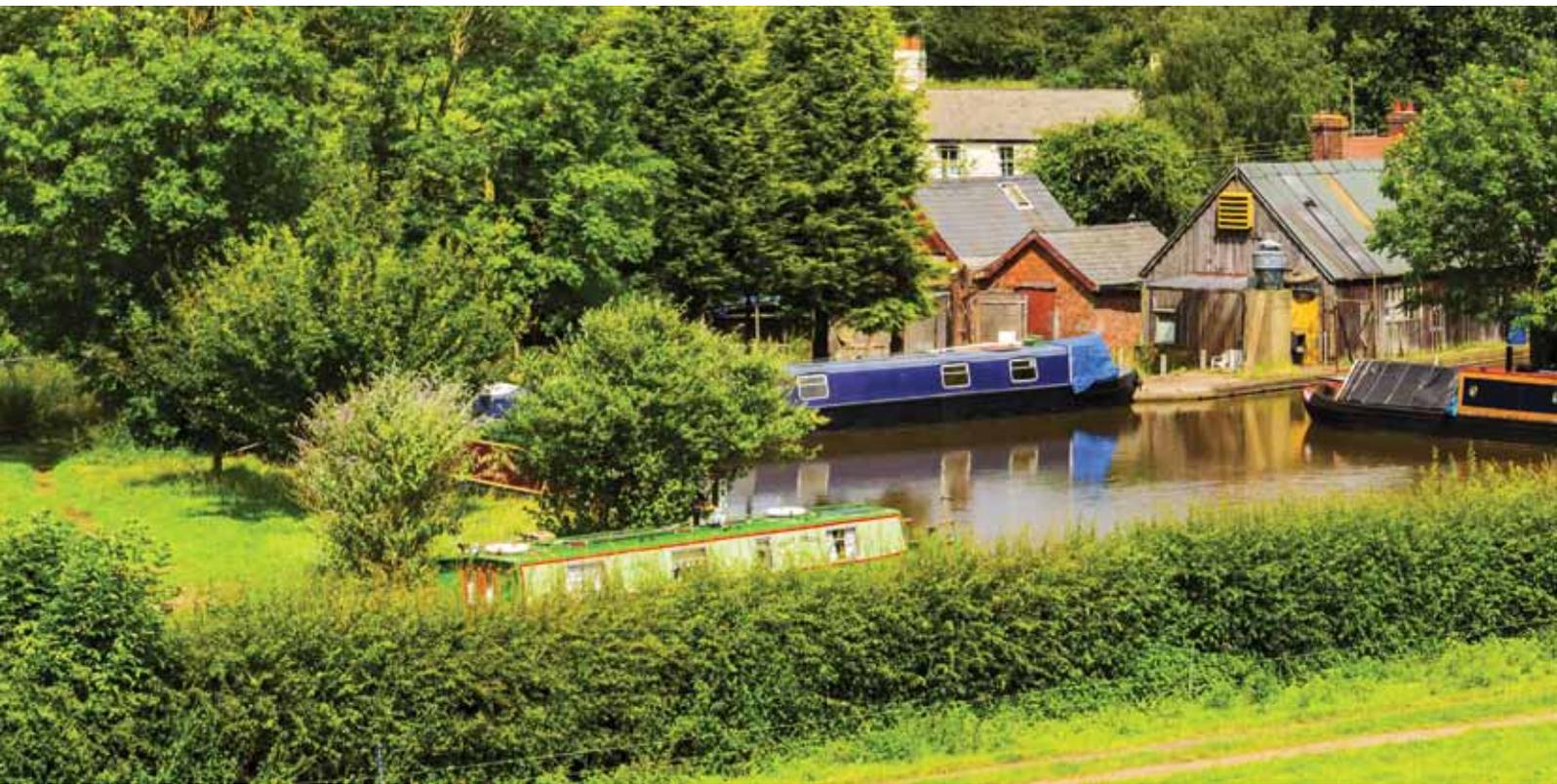
You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

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Home from Home





HOUSING IN WEST MIDLANDS

LOCAL AUTHORITIES IN WEST MIDLANDS: There are 29 housing authorities in this region – seven in West Midlands, one in Shropshire, nine in Staffordshire, five in Warwickshire, six in Worcestershire and one in Herefordshire. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general housing registers. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

HEREFORDSHIRE (www.herefordshire.gov.uk)

HEREFORDSHIRE 01432 260500

SHROPSHIRE (www.shropshire.gov.uk)

SHROPSHIRE 0345 678 9005

STAFFORDSHIRE (www.staffordshire.gov.uk)

CANNOCK CHASE 01543 462621

LICHFIELD 01543 308000

SOUTH STAFFORDSHIRE 01902 696000

STAFFORDSHIRE MOORLANDS 0345 6053010

TAMWORTH 01827 709459

WEST MIDLANDS

BIRMINGHAM 0800 2163030

DUDLEY 0300 555 2345

SOLIHULL 0121 7171515

WOLVERHAMPTON 01902 556789

WARWICKSHIRE (www.warwickshire.gov.uk)

NORTH WARWICKSHIRE 01827 715341

RUGBY 01788 533533

WARWICK 01926 412828

WORCESTERSHIRE (www.worcestershire.gov.uk)

BROMSGROVE 01527 881288

REDDITCH 01527 534123

WYCHAVON 01386 565020



EAST STAFFORDSHIRE 01283 508000
NEWCASTLE-UNDER-LYME 01782 717717
STAFFORD 01785 619000
STOKE-ON-TRENT 01782 234567

COVENTRY 0500 834333
SANDWELL 0845 3582200
WALSALL 01922 650000

NUNEATON & BEDWORTH 024 7637 6376
STRATFORD-ON-AVON 01789 260861/2

MALVERN HILLS 01684 862151
WORCESTER 01905 722233
WYRE FOREST 01562 732982



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

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

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www.orbithomebuyagents.co.uk

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AVERAGE HOUSE PRICES IN WEST MIDLANDS SECOND QUARTER 2013

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

(Figures sourced from www.lloydsbankinggroup.com)

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

WEST MIDLANDS

Herefordshire, Shropshire, Staffordshire, Warwickshire, West Midlands and Worcestershire

Name	Telephone	Counties Covered
Accord	0300 111 7000	Shropshire, W.Midlands & Staffordshire
Anchor Trust	0845 140 2020	All
Bentilee Community Housing	0907 0180013	Staffordshire
Beth Johnson HA	0800 377 7070	Shropshire & Staffordshire
Bromford Carinthia HA	01902 378600	All
English Churches H. G.	0845 112 7722	All
Focus HA	01902 429716	W Midlands
Jephson Homes HA	01926 339 311	Shropshire, W. Midlands, Warwickshire & Worcestershire
Marches HA	01568 610100	Herefordshire, Shropshire & Worcestershire
Midland Area HA	0121 568 3900	W Midlands
Optima Community Association	0121 687 3111	W Midlands
Orbit H.A.	0345 8 500 500	W Midlands, Staffordshire & Warwickshire
Sanctuary HA (Beth Johnson)	0800 131 3348	W Midlands, Staffordshire, Warwickshire & Worcestershire
Touchstone HA	024 7650 7100	W Midlands, Staffs & Warwickshire
William Sutton Trust	01785 252889	Staffordshire

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Enhancing Life Chances



GET READY FOR LONDON'S NEWEST NEIGHBOURHOOD

East Village, London's newest neighbourhood will be ready for living from Summer 2013. Home to the London 2012 Athletes during the Games, East Village will have a total of 2,818 homes – from one bedroom apartments to four bedroom townhouses with just under half designated as low

cost rent and home ownership and the remainder available to rent on the open market.

Offering residents a real community from the minute they arrive, East Village will have Chobham Academy (the world-class school for 1,800 3-19 year olds), a state-of-the-art medical centre, community spaces and over 30 independent cafes, shops and restaurants showcasing the best of East London.

It will also offer the best of green, sustainable living with landscaped gardens, wetlands, an orchard, park areas and courtyards. The Queen Elizabeth Olympic Park is also minutes away with unparalleled sporting facilities, acres of green space and entertainment venues.

Living in East Village

There are a number of options available to live in East Village including social rent and affordable home ownership and rental properties owned by Triathlon Homes. These offer the opportunity for people on low and middle incomes to get on the property ladder or to live in a rented home that will be cheaper than usual market rents.

Options include:

- Social rent – 675 homes charged at around £120 a week, similar to council and housing association rents.
- Shared Ownership and Shared Equity – 348 homes for people on low and middle incomes who want to get on the property ladder
- Intermediate Rent – 356 homes rented out at 20 – 3% cheaper than standard rents.

Service personnel will have priority for these homes.

The Joint Service Housing Advice Office (JSHAO) has been working closely with Triathlon Homes, resulting in the allocation of 38 apartments (consisting of one and two bedroomed properties) to the JSHAO for Service personnel. If you are interested in these properties, please complete the MOD Referral Scheme form or speak to the JSHAO for more information.

You can also check the Triathlon Homes website

www.triathlonhomes.com

To read more about this new neighbourhood, visit www.eastvillagelondon.co.uk

Triathlon Homes bought 1,379 low cost affordable homes in the Olympic Village in 2009. The company is made up of three organisations with extensive experience of developing and managing affordable homes – housing associations Southern Housing Group and East Thames Group, and urban developer and regeneration company First Base.

This article was published in the last issue of Housing Matters magazine but I thought it was worth repeating for those who did not get a copy of last month's magazine.

REDUNDANT and housing matters

When you are in the Military you are shielded from the real costs of civilian housing. While you are in the Armed Forces, you receive subsidised housing; this often costs you less than half (sometimes a third!) of the real costs that you will be paying as a civilian.



Now you need to think about where you will live and you are at a time when there is a countdown clock ticking. You are leaving a way of life where housing has been provided for you at a low cost, and unless you are really lucky you are probably also seeking alternative employment. Right now you need as much accurate information as possible.

There are many options available for housing, although they do all cost money!

The first thing to do is to get good advice and try to ensure that the advice you receive is accurate and reflects your personal need. Be careful that you don't base your plans on speculation or on rumours you have heard and hope are true.

Get advice!

The JSHAO (Joint Service Housing Advice Office) conduct a number of One Day Housing briefings hosted by Regional Resettlement Centres throughout the UK, and main bases in Europe. The dates and locations are at the back of this magazine. The all-day sessions are the best place to start to gather the advice and information you need on your civilian housing options.

The JSHAO also invite an Independent Financial Advisor (IFA) who gives a briefing on the financial aspects of paying for housing. At the majority of the briefs the IFA stays to give free one to one clinics for those who need personal advice.

Also invited to each One Day housing brief is a local regional Help to Buy agent and again after they have said their piece to the audience they will remain to answer questions on an individual basis.

You will be given a small book with some advice and information about Civilian Housing options and in the back of the book is a CD that contains a lot more information.

If you can't get to a briefing or you need urgent advice, then ring the JSHAO on 01980 618925 and ask for a call back at a planned time when you can discuss what options are available to you.

JSHAO can also give you details of other IFAs (Independent Financial Advisors) who have an understanding of the problems that Service personnel have in getting credit and who will be able to give specific and individual (best) advice how to manage your money, particularly with respect to how housing costs might be managed.

You are reading this article in the Housing Matters magazine. Did you know this magazine is produced 10 times a year with 10,000 copies distributed monthly throughout the service community? Make reading the articles in

ANCY eed?

this magazine a priority, each issue has different advice and you might pick up some information that you weren't aware of that may come in handy in deciding what housing solution is best for you.

So, what can you do?

The two main options are BUY or RENT? The first is dependant on if you have any savings? If you have got employment to go to? If you know where you want to live? And if you have a good Credit History? If the answer is yes to all four, then you could be in a strong position to buy your own home. Because you have been/are still in the Military you have priority to buy a house using the governments Home Ownership schemes. If you are a first time buyer (defined as not currently owning any property) and you have available funds of less than £60,000 and/or your total household income is less than £60,000 per year you could buy a home with a minimal deposit.

The good news, is that the priority lasts for 12-months from your last day of service. In England the Government schemes includes various options: a shared equity arrangement, shared ownership (Part-buy-Part-Rent), or Rent-to-Buy and there are other schemes in Scotland, Wales and NI (although there is no priority in NI). Advice should be sought from JSHAO, an Independent Financial Advisor, and your local Help to Buy agent.

If you are interested in house purchase using one of the Government House Purchase schemes look at the Help to Buy website.

www.helpobuy.org.uk/

Rental options

What if you are not ready to buy, part buy or rent to buy? Then the other option is to rent via a Local Authority (Council), a Registered Social Landlord, such as a Housing Association or Rent Privately from a variety of landlords. There is an article about Private Rental elsewhere in this issue.

Local Authorities never have enough housing and demand for what they do have is high. Only those in the most desperate need will stand any chance of getting Social (Council) Housing.

A misconception some people have is that Armed Forces get priority for Council Houses this is unfortunately incorrect. However, due to the Military Covenant some Local Authorities have agreed to give Service personnel additional credit to ensure that they are not disadvantaged on their Housing Needs registers. This does not mean that you will jump ahead of anyone with a greater need. Registering on the Housing Needs register means that you are visible to the Local Authority housing office and they will be able to refer you to other Registered Social Landlords. Local authorities will normally signpost you to a Housing Association or Private Landlord tenancy. You might be able to claim Housing benefits to reduce the high costs of rental.

However, if you have not been able to find suitable housing by your

Compiled by:

Philip Arundel/Rachel Preston JSHAO

last day of Service and you and your family are facing impending homelessness contact the JSHAO and we will provide you advice on the process of registering as homeless.

If you can't afford to rent privately, Housing Associations offer the best opportunities for Service Veterans to obtain lower cost, affordable, rental, housing. You need to find out what Housing Associations operate in the area you are seeking to settle and find a job.

What else?

Unfortunately single people aren't considered by Local Authorities as priority applicants for housing. Priority is determined by children and the ability for applicants to be able to pay for their own rent. If you are Single and leaving the Services or within 6-months of having left, with no home to go to contact the Single Persons Accommodation Centre for the Ex-Services – SPACES. Their details are:

SPACES 01748 833797 www.spaces.org.uk.

JSHAO also manage an MOD Referral Scheme to Housing Associations, enabling leavers to be 'nominated' to a Housing Association. Please note there are no guarantees with this scheme! It is limited to those within the last 6 months of service or still in service accommodation awaiting eviction. Apply to JSHAO at the email below for details on this scheme. Both Families and Singles are welcome to apply.

The following is a short list of resources that you need to get, read and then seek further advice from: **JSHAO 01980 618925 94344 8925** Email: AWS-JSHAO-Mailbox@mod.uk.

HAIG HOMES: A Housing Association who will only accept applicants who have been in the military. They rent property across the UK at affordable costs, (slightly more than council rent). They have a limited number of properties and some areas have long waiting lists. **Haig Homes 0208 685 5777 www.haighomes.org.uk.**

Get the best advice

Make sure that it is accurate and that it reflects the options available to you in your circumstances. Contact the JSHAO, read all that you can, ask questions, attend an all-day briefing. IFAs, Help to Buy agents and a Haig Homes representative attend all those briefings. Bring your spouse/civil partner along if possible. Register on the MOD Referral Scheme through the JSHAO. If you are single, contact SPACES. Register on your Local Authority 'Housing Needs Register' you might need to do this to be accepted by Housing Associations and to be assessed as eligible for Government House Purchase Incentives. Register with HAIG and research any other Housing Associations working in the area of your choice.

Finally

Start planning your Housing Now! Remember the clock is ticking.



LEGAL SERVICES ON BARRACK ROAD OR CIVVY STREET

by Sheri-Anne Mizon, Partner, Attwaters Jameson Hill

I have been advising 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, so I understand the military system and way of life. Whether you are 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, my team and I can help.

During or after your forces career, you may from time to time face other legal issues and, as a leading regional firm with forces clients from many areas of the UK, Attwaters Jameson Hill has the expertise to help. Our Wills, Trusts & Probate and Family Law departments can help with sensitive issues. Our Personal Injuries and Clinical Negligence teams can assist in some difficult situations, whilst our Commercial department can advise if you have plans to set up in business when you leave.

Returning to the key theme of buying a home in the UK, I shall run through the steps you need to take. The first is to confirm with your bank or a mortgage broker how much you can borrow. Then call us and we will email you a full quote, setting out our fees and all other costs involved; we will send you all the initial paperwork for you to complete and return to us.

Next, register with estate agents in your target area and start house hunting. If you use a mortgage broker, they can then apply for the mortgage on your behalf. They will explain the different types of mortgage available and review your financial situation and confirm how much you can borrow based on your income and savings.

We're accessible wherever you are

Buying a home is not a rapid process, typically taking three months or so from when your offer is accepted. It is not always convenient for forces clients to visit our offices, so we are geared to deal with all property matters by post, e-mail and telephone. However, there is no additional charge for one-to-one meetings if you wish to visit us. Wherever you may be posted or on exercise, we will continue to progress your transaction and update you.

I am sometimes asked for house hunting advice and these are some suggestions:

- Visit the property/area at different times of the day/night
- Speak to the neighbours to get a feel for the area
- Ensure there is enough parking for your family's needs
- Have a survey before making this major investment

If you need a property for adaptation following injury, make sure it is suitable for ramps, stair lift, widened doors or other modifications to

facilitate independent living and check on sources of funds that may be available to pay for such work, if not covered by a compensation claim.

My team and I will act on your behalf, check the legal ownership documents, carry out searches and make enquiries to ensure you are buying good legal title. We also deal with your mortgage company to secure the mortgage advance, tell you how much must come from you to complete your purchase, send any stamp duty to HMRC on your behalf 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. My colleagues in our Wills, Trusts & Probate, Family Law, Personal Injury, Medical Negligence and Commercial departments are equally accessible if you choose to have them act for you on other legal matters.

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 some 13 years. She deals with property and clients all over England and Wales and has worked in Bristol, London and Cardiff. She has 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 assisting her to ensure 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

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 for further information.

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E-mail: advice@pearsonia.co.uk

Web: 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.

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

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
info@homesinhants.co.uk
023 8062 8004

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

ADVERTISING FEATURE

Craig & Nina Rankin were living in Scotland with their two young children, where Mr Rankin was stationed with the Navy, and Mrs Rankin worked as a Nursery Nurse.

Circle Living had an exciting new development of 2-bedroom shared-ownership houses in Bishops Stortford called Firlands. It was being advertised on the internet when Mr Rankin contacted Karen Barber at Circle to register an interest and request further information.

As a serving officer of the British Armed Forces, Mr Rankin's application would receive first priority because the shared ownership properties at Firlands were being offered under the government-sponsored HomeBuy initiative.

Mrs Rankin's close family lived in Bishops Stortford and the development offered 5 two bedroom houses, so they were really hopeful they would be allocated a property.

Before an applicant can be considered to purchase a low cost home ownership property under the HomeBuy initiative, they must have an approved application with the Local HomeBuy Agent. So in July, Mr & Mrs Rankin submitted an on-line application to the Hertfordshire HomeBuy Agent, Lea Valley Homes who fully assessed it, and approved it a couple of days later.

"Circle took handover from the developers at 2pm on the 19th January and exchanged by 4pm on the same day"

Once approved, Karen put Mr & Mrs Rankin in contact with an independent financial advisor who arranged the mortgage and carried out the affordability checks. Before very long, their dream came true, a property was allocated to Mr & Mrs Rankin and they were able to reserve their house off-plan (as were all of the 5 houses). Mr & Mrs Rankin did not see the house until it was nearly finished but they loved it!

Mrs Rankin moved down to Bishops Stortford with the children, and lived with her parents, while Mr Rankin stayed in Scotland to finish his tour of duty with the Navy.

The houses were due to be complete in December 2011 but were unfortunately delayed. By then, Mr Rankin had been posted away but as he managed to get leave for a few days in January, Circle pulled out all the stops to ensure they could push the completion forward and move the family into their new home so the family could spend some time together before Mr Rankin had to leave to return to his posting.

Circle took handover from the developers at 2p.m. on the 19th January and exchanged by 4pm on the same day, with completion the day after, a full week before the other 4 houses completed.

Mr and Mrs Rankin are delighted with their new shared-ownership home!



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 and let us help you find your dream home.

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METHOD PUBLISHING

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.



Tel: 0844 800 2020 Email: sales@guinnesshomes.co.uk
Web: 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.



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%

2 Northern Ireland

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

3 The North

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

4 Yorkshire and The Humber

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

5 The North West

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

6 The East Midlands

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

7 The West Midlands

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

8 Wales

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

9 East Anglia

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

10 Greater London

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

11 The South West

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

12 The South East

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



Source: www.lloydsbankinggroup.com

Commenting, Martin Ellis, housing economist, said:

"House prices in the three months to July were 2.1% higher than in the previous three months. This is similar to the rates of increase recorded throughout the first six months of 2013. Prices in the three months to July were 4.6% higher than in the same three months last year, the highest annual rate since August 2010. Sales have also

picked up with total purchase transactions for the first half of the year 6% higher than in the same period last year.

"Signs of improvement in the economy, underlined by the recent evidence of a rise in gross domestic product in Quarter 2 and increases in employment, appear to have boosted consumer confidence. Greater

confidence is likely to have underpinned the increase in housing demand. Official schemes, such as the Funding for Lending Scheme and the Help to Buy equity loan scheme, may also be raising demand. House prices are expected to continue to rise gradually through this year with only modest economic growth and still falling real earnings constraining housing demand and activity."

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.

The organisational skills you learned can be of vital importance to the success of a voluntary organisation - and help give you a new lease of life into the bargain!

REACH provides a free job-finding service throughout the UK and could find you a satisfying, voluntary opportunity nearby.

Write or phone for details or visit our website at www.volwork.org.uk

reach

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Sales list of

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Married Quarters



Location **Home Types** **Prices from** **For more information contact Annington's appointed agents:**

16 Hawthorne Way
Lower Stondon
Henlow 3 Bed Mid-Terrace House **Offers in excess of £164,950** **Your Move**, Russell Chambers, Hermitage Road, Hitchin, SG5 1DB. Please call **01462 459643** or email hitchin@your-move.co.uk

12 Dovetrees
Carterton 3 Bed Mid-Terrace House **Offers in excess of £199,950** **Chancellors**, Black Bourton Road, Carterton, Oxfordshire, OX18 3DN. Please call **01993 841402** or email: Carterton.sales@chancellors.co.uk
or
David Richings Estate Agents, 2 Streatfield House, Alvescot Road, Carterton, Oxfordshire, OX18 3XZ. Please call **01993 843846** or email: sales@davidrichingsestateagents.co.uk

77 Compton Avenue
Plymouth 3 Bed Detached House **Guide Price £235,000** **Alan Cummings & Co**, 10/12 Eggbuckland Road, Henders Corner, Mannamead, Plymouth, PL3 5HE. Please call **01752 664125** or email: enquiries@alancummings.co.uk
or
Fox & Sons, 28 Mannamead Road, Mutley Plain, Plymouth, Devon, PL4 7AA. Please call **01752 662777** or email: mutleyplain@sequencehome.co.uk

12 Salmond Close
Stanmore 2 Bed End-Terraced House **£234,950** **Ancombe & Ringland**, 38 The Broadway, Stanmore, Middlesex, HA7 4OU. Please call **0208 954 6111** or email: Stanmore.sales@anscombes.co.uk

COMING OCTOBER 2013

Cambridgeshire,
Haling Place Selection of 2, 3 or 4 bedroom houses TBA TBA

COMING SOON

Greater London,
Uxbridge Selection of 2 Bed flats; 3 or 4 Bed houses TBA TBA

Cambridgeshire,
Wyton 7 Bed detached house TBA TBA



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
- www.estateagent.co.uk
- www.findaproperty.com
- www.fish4homes.co.uk
- www.hol365.com
- www.home.co.uk
- www.home-sale.co.uk
- www.linkprop.co.uk
- www.naea.co.uk
- www.new-homes.co.uk
- www.primelocation.co.uk
- www.propertybroker.co.uk
- www.propertyfinder.co.uk
- www.reallymoving.com
- www.rightmove.co.uk
- www.smartestates.com

USEFUL BROKER WEBSITES

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

- www.cdvm.com
- www.charcolonline.co.uk
- www.moneyextra.com
- www.moneysupermarket.com
- www.mortgage-next.com
- www.siiap.org
- www.spf.co.uk
- www.virginmoney.com

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

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



Housing

THE OPTIONS

ONE DAY HOUSING BRIEFINGS 2013

Joint Service Housing Advice Office



applications to RRC Northolt Admin Team

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.

OCTOBER

Tues 01 Gutersloh
Wed 02 Herford
Tues 15 RRC Rosyth
Thurs 24 RRC Northolt
Tues 29 Colchester #

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



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ADVERTISING FEATURE

1 IN 4 LONDONERS ARE FORCED TO RENT

Get priced in to the property market now with L&Q



Many Londoners believe that home ownership is more out of reach than ever before due to challenging economic times. It is no mystery that the latest census figures showed a rapid rise in the number of renters across the UK, a high concentration of which are in the capital; *A quarter of London's households, 800,000 in total, are now private renters. This year L&Q, one of the UK's foremost housing developers, launched the PricedIn campaign; which has been designed to help Londoners understand shared ownership and the process of home ownership via this route.

L&Q are committed to clarifying and demystifying the shared ownership procedure and subsequently making the journey towards home ownership a smooth one. The PricedIn campaign aims to explain and simplify the shared ownership process and ensure Londoners are fully aware of the benefits to them.

Olivia Scrimshaw, Assistant Director of Marketing at L&Q, commented "L&Q have been responding to housing needs for 50 years. We are using our expertise to provide a solution to a growing problem; the misunderstanding surrounding shared ownership and the lack of awareness of it. So many Londoners are paying monthly rents which are higher than the cost of owning a home under the shared ownership scheme. All that is left to do is promote shared ownership as a viable solution to getting onto the property ladder and the PricedIn campaign will do just that".

The PricedIn campaign showcases L&Q's fantastic 1 and 2 bed apartments, in great London locations, ideal for first time buyers, as well 3 and 4 bedroom family homes in selected areas thus helping to dispel the common myth that shared ownership is not open to families.

Interested buyers can visit the PricedIn website and register their details to find out more and browse L&Q's shared ownership properties. There is also a chance to win a 12 month membership to all London gyms with in the UK Fitness Network.

For more information visit: www.lqgroup.org.uk/pricedin

Feeling priced out of the London property market?

Get

PricedIn

with

L&Q

...AND
WIN A GYM
MEMBERSHIP

 UKFitnessNetwork

The City Mills, E8

Own your own home from £870 pcm*

Yes that's right! **If you earn less than £80,000 a year and live or work in London,** then you could own your own place for as little as £870pcm* **through L&Q's shared ownership scheme.** Register with us today - to find out how you can afford a place of your own and be in with a chance to **win a 12 month gym membership** to all London UK Fitness Network Gyms.

To get PricedIn register at

www.lqgroup.co.uk/pricedin

or text

'pricedin' to 60123



*Industrial and Provident Society 30441R exempt charity. Details correct at time of going to print 08/13. Your home is at risk if you fail to keep up repayments on a mortgage, rent or other loan secured on it. Please make sure you can afford the repayments before you take out a mortgage. Competition Terms & Conditions apply. Register to be entered into the prize draw to win a Gym Membership. *The figure quoted is a percentage share and is a guideline and may vary according to individual incomes and circumstances. FOR FULL TERMS & CONDITIONS please see www.lqgroup.org.uk/pricedin for details. Imagery depicts a CGI representation of the development/s.

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