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BUYING A PROPERTY

This content applies to England only. Housing laws can (and do) vary in other parts of the UK.

The process of buying a home can be long and complicated. There are six main steps in the process. It helps if you understand what's involved at each stage, and know about some of the common problems buyers face.

The process

Once you find a property, the sale usually involves:

- step 1 – making an offer
- step 2 – getting a valuation if the seller accepts your offer
- step 3 – getting a survey or homebuyers report
- step 4 – doing the legal preparation (conveyancing)
- step 5 – exchanging contracts and paying a deposit
- step 6 – completing the sale and moving in.

Things usually happen in more or less this order, but it can vary slightly.

Common problems

The main thing that buyers complain about is that the process can be complicated and time consuming. Each stage of the process will take time, particularly if you are involved in a chain of people who are trying to buy and sell at the same time. It may be less complicated if you are a first time buyer, or the property you are buying is empty. If you get stuck in a chain, it may be possible for you (or someone else involved) to take steps to speed things up.

There is also a risk that the sale could be called off at any stage before the contracts have been exchanged. For example, the sale might fall through because:

- the seller decides not to sell
- the seller accepts a better offer (gazumping you)
- you can't agree the conditions of the sale with the seller
- a survey or homebuyer's report shows problems with the

property and you decide not to buy it

- you can't get the **mortgage** you need to buy the property.

The price

You don't have to offer the asking price. In fact, many buyers and estate agents will expect lower offers. It's worth doing some research to find out what similar properties in the area are being sold for. The likelihood of a lower offer being accepted usually depends on:

- demand for properties in the area at the time
- whether the asking price is realistic compared with similar properties
- how quickly the seller wants to move
- the condition of the property.

Offers below the asking price are more likely to be accepted when the property market is slow. When there is a lot of demand you will probably have to offer a higher price. Some properties may eventually sell for more than the original asking price.

The seller may be more willing to accept an offer below the asking price if you are a first-time buyer or you are able to move

quickly. The process is usually less complicated and time consuming if the buyer is not involved in a chain of people waiting to sell their homes.

It may also help if you have already got an 'agreement in principle' from your lender, saying that you will be able to get a mortgage on a suitable property. Most lenders can give you a certificate confirming approximately how much you will be able to borrow.

What the offer means

The offer you make is not necessarily the price you will pay if the sale goes ahead. You can make an offer verbally or in writing, but it should always say that it is 'subject to contract'. This means that there is still room for negotiation about the conditions of the sale. This will be very important if a survey or homebuyer's report finds



Y – THE PROCESS

problems in the property that would be expensive to repair. If this happens, you may decide that you want to:

- agree a lower price
- get the seller to carry out repairs before contracts are exchanged
- pull out of the sale.

You (or the seller) may also want to change the price agreed if property prices fall (or rise) dramatically before contracts are exchanged. If the sale falls through, any fees you have already paid will not be refunded and the seller won't have to give you any money as compensation.

How the offer is made

If the property you want is being sold through a private sale, you need to make your offer to the seller directly. However, most buyers find a property through an estate agent. If this is the case, you will make your offer to the estate agent. The agent should inform the seller of any offer you make. The seller will decide whether the offer is acceptable. The estate agent may come back to you with a counter offer (a minimum price below which no offers will be considered). If you can afford to do so, you may decide to increase your offer.

Dealing with estate agents can be difficult. They are not impartial. They get commission from the sale and may try to convince buyers to increase their offers. You shouldn't do this unless you think the property is worth it and you can afford it. Remember that estate agents may exaggerate the interest other buyers have shown in a property and don't have to point out any problems to you.

Estate agents can't insist that you agree to arrange your mortgage

through them before they tell the seller about your offer. If this happens and the estate agent is a member of the **National Association of Estate Agents** or the **Ombudsman for Estate Agents**, you can make a complaint.

Holding deposits

Some estate agents ask buyers to pay a refundable holding deposit when they make an offer. Not all agents do this, so you may want to ask before you view properties a particular agency is selling. Holding deposits are usually around £100 to £300. The estate agent normally keeps them from the date the property is taken off the market until the sale is final. This doesn't mean that you are legally obliged to buy the property, but it probably won't be refunded if you pull out. If the sale goes ahead, it should be taken off the amount you pay.

Taking the property off the market

If the seller accepts your offer, you should be told that the property has been taken off the market. If it stays on the market there is a very good chance that the seller will get a better offer from someone else and you could be gazumped before contracts are exchanged. To avoid gazumping, you may be able to sign an agreement with the seller as part of the legal preparation. However, these agreements usually involve extra legal fees and/or a separate deposit.

The purpose of a valuation

Valuations are designed to protect your lender's investment, not yours. They assess the approximate value of a property – not the condition it is in. Your lender needs to know that the property is worth at least as much as you are borrowing. This is because if you don't pay your mortgage they may have to

repossess your home and sell it to get back the money you have borrowed. You will have to pay for the valuation.

A valuation is not the same as a homebuyer's report or survey. It may give a small amount of information about the condition the property is in, but doesn't involve a detailed inspection. It's unlikely to spot all the repairs and improvements that may be needed. If you want to find out whether the property has any structural problems you will have to consider paying for a homebuyer's report or a full structural survey to be carried out.

Who does the valuation

The valuation has to be carried out by someone approved by your lender. Some lenders will give you a list to choose from, but others will choose one for you. If you are thinking of having a survey or homebuyer's report carried out, it may be possible to have the valuation done at the same time, by the same surveyor. This usually works out cheaper because you only pay one set of fees.

Valuation fees

You will have to pay a fee to your lender for the valuation. The fees are not refundable, even if the sale falls through. How much you have to pay usually depends on the size, age and price of the property, and whether a survey or homebuyer's report is carried out at the same time.

The valuation report

The valuation report will tell you how much the surveyor considers the property to be worth. Your lender doesn't have to give you a copy of the report, but most do. If it says the property is worth what you are paying, your lender will probably offer the amount that was agreed in principal.

However, they may say that the property isn't worth the price you have offered. If this happens, you may decide to:

- get the seller to fix any problems before you buy
- negotiate a lower price
- withdraw your offer and not buy the property at all.

Serious problems identified by the valuer may make getting a formal mortgage offer more difficult. Your lender may only agree to lend you part of the agreed price. Alternatively, they may hold back (retain) part of the mortgage you have requested until repairs have been carried out properly.

Information from the seller

Sellers and estate agents don't have to point out any problems in the property to potential buyers. But if you ask direct questions (such as asking whether the roof leaks, or whether there have been problems with dampness or condensation) they have to answer your questions truthfully. If you go on to buy the property and discover that you were given false or misleading information, you might be able to take action. Get advice from a **solicitor** if you are in this situation.

Home information packs were introduced by the Government to ensure that buyers had access to information about the property from the start of the process.

These reports may contain some information about the condition of the property, but they are not the equivalent of a homebuyer's report or survey. (If you started marketing or selling your home after 21 May 2010 you do not have to provide a home information pack. However, you are responsible for commissioning an **energy performance certificate** before you can begin marketing the property. It must

be made available to prospective buyers within 28 days of the property going on the market.)

Finding a surveyor

Most lenders can give you a list of surveyors they approve. If you use someone approved by your lender you may be able to combine the valuation with the more detailed inspection. Doing this works out cheaper because you only pay one set of fees. If you choose an independent surveyor, you'll have to pay a separate valuation fee. It's always best to choose someone who is registered with the **Royal Institution of Chartered Surveyors (RICS)**.

The purpose of a structural survey/homebuyer's report

This type of inspection assesses the condition of the property. Both are more detailed (and more expensive) than a **valuation**, but can save you a lot of money in the long run. They give you information about any structural or other defects in the property, such as dampness and condensation, subsidence or woodworm.

There are two types of inspection, which provide different levels of detail about the property. The type of inspection you decide to have may depend on:

- what you can afford
- the age of the property
- whether it has been converted or extended.

Homebuyer's reports are more detailed than a valuation, but less detailed than a full survey. They detect visible structural problems and give an indication of the general condition of the property.

Structural surveys are the most detailed type of inspection. They are more likely to spot hidden problems such as subsidence or dry rot. However, they may not cover plumbing, heating or electrical wiring in much detail. In many cases, surveyors recommend that a specialist is brought in to look at particular areas.

The inspection report

Whichever type of inspection you go for, a qualified surveyor will assess the condition of the property you intend to buy and produce a written report.

It's important to check carefully what is included in the survey or homebuyer's report and what isn't. It may not be as detailed as you think. If the surveyor can't get to part of the property easily (such as the roof), it may not be inspected. The report should say exactly which areas have been inspected.

The report may recommend that a specialist is hired to look at specific things such as heating and insulation. This will involve extra fees but may be worthwhile if there are potentially serious problems.

Problems with the report

Most surveys and homebuyer's reports will indicate that some repairs are needed. Surveyors often point out the worst possible outcome of any problems they find, particularly if you are buying an older property. However, some repairs are relatively simple and inexpensive, so this doesn't necessarily mean that the property isn't worth buying. Read the report carefully.

The report may say that the property is in very poor condition and expensive repairs are needed. If this happens, you may decide that you want to negotiate a better deal before the sale becomes legally binding. If you have a solicitor, s/he can do most of the negotiation involved in this as part of preparing the legal contracts. This can take a long time and the seller may not agree to all of the changes you want.

Surveyors' fees

Fees for surveys and homebuyer's reports are not refundable. How much you have to pay usually depends on the size, age and price of the property, and how detailed the inspection is. It may be possible to combine the

lender's valuation with the survey or homebuyer's report. That way you only pay one set of fees.

Making a complaint

If you buy the property and later find problems in areas that were included in the survey, you can **make a complaint**. The **Royal Institution of Chartered Surveyors (RICS)** has a complaints procedure and an arbitration scheme for sorting out disagreements. You can use these if your surveyor is a RICS member (most are). It usually works out cheaper than going to court, and is legally binding. You may be able to claim compensation up to £50,000 if your home is worth less than you paid for it because of the work needed.

Do I need a solicitor?

Most people who are buying or selling property hire a legal adviser to handle the legal work. This is usually a solicitor, but you can use someone who is registered with the **Council for Licensed Conveyancers** instead. It's possible to do the legal work yourself, but this can be complicated and risky. There are self-help books available but if you don't have legal experience, it's usually better to hire a legal adviser to act as a go-between.

Many lenders or estate agents can provide a list of solicitors for you to choose from. You can get details of other solicitors from the **Law Society** or the **Council for Licensed Conveyancers**. Solicitors' fees vary, so it's worth getting a few estimates and checking that fees include VAT and expenses (disbursements).

You should also check whether your mortgage lender is happy to use the same solicitor/conveyancer to prepare the legal contract for your mortgage (the mortgage deed). This can help to keep your **legal costs** as low as possible.

Checking the documentation

The first thing your solicitor will

do is to get a copy of the **Land Registry** entry (or the title deeds if the property isn't registered) from the seller's solicitor. These are the legal documents giving evidence of ownership. They are written in legal jargon and need to be carefully examined to make sure there are no unreasonable conditions about how you use the property.

If you are buying a **leasehold property** (which includes most flats), your solicitor also needs to check the lease carefully. This will include checking:

- who has to arrange (and pay for) insuring the building
- how much ground rent you will have to pay after the sale
- how service charges (for repairs and maintenance) are calculated
- whether service charges and ground rent can be increased, and if so, how
- whether you will have to contribute to any expensive repairs that have already been carried out (such as replacing windows or repairing a lift)
- whether the freeholder is responsible for maintaining the structure and shared areas of the building.

If there is a major problem with the lease, it should be sorted out before contracts are exchanged. This might mean that the seller has to sort out a dispute with other leaseholders and/or the freeholder about who is responsible for repairs. This might delay the sale, but is usually much easier than dealing with the problems after you move in. Your solicitor can explain anything you don't understand.

Land registry checks

Your solicitor (or conveyancer) will check the seller has the right to sell the property with the Land Registry to avoid any problems later on. When the sale goes ahead, s/he will register your ownership of the property and your mortgage agreement (the mortgage deed) with the Land

Registry. You have to pay fees for this, which vary depending on the price of the property and whether the property is already registered.

Information from the seller

Your solicitor will also ask the seller to provide certain information. This normally includes standard questions about whether there have been any problems with neighbours, such as noise or disagreements about parking.

If the property includes land (such as a garden), your solicitor will also check that there is no disagreement about where the property boundaries are, and who is responsible for maintaining them. If this isn't clear, your solicitor should ask the seller to sort it out before you exchange contracts.

You also need to agree with the seller what fixtures and fittings (such as light fittings, carpets or furniture) should be included in the sale. These items could be:

- taken away by the seller
- included in the sale price
- offered for sale separately.

The seller should provide a detailed list of what is included in the price. This will become part of the contract. You should check the list and assume that anything not included will be taken away. If the seller later takes away things that were included in the price, you can ask for them to be returned or claim compensation.

Local authority searches

Details about the history of the property and the surrounding area need to be checked with the local council. This includes checking:

- that any alterations to the property had proper planning permission
- that there are no developments in the surrounding area that could affect the value of the property (such as a road widening scheme)
- whether areas such as the street, pavement and drains are public and maintained by the council



- whether there are any other expenses linked to the property, such as a right to buy discount that must be repaid.

Stamp Duty Land Tax

Stamp Duty Land Tax (SDLT) is a Government tax that you have to pay if you spend more than a certain amount on a property purchase.

The rates are a percentage of the total property price and are currently as follows:

- 0% on properties sold for less than £125,000 (or £150,000 for properties in certain disadvantaged areas – see the HMRC website for more information)
- 1% on properties sold for

between £125,001 and £250,000

- 3% on properties sold for between £250,001 and £500,000
- 4% on properties sold for between £500,001 and £999,999
- 5% on properties sold for between £1million and £2million
- 7% on properties sold for over £2million.

You only pay stamp duty on the price of the property itself, you don't have to pay it on fixtures and fittings such as curtains or appliances. If you arrange to pay for these items separately, you may be able to pay less stamp duty (or none at all if it brings the price of the property down below the bottom limit).

Preparing the contract

Once all the necessary details have been checked, the contract between the buyer and the seller will be negotiated. This stage can often involve considerable delays, as the seller may not agree to everything you want. For example, you may want to pay less than the price you originally offered, or get the seller to carry out repairs. All the conditions of the sale need to be agreed before contracts are exchanged. Solicitors normally do most of the negotiating on your behalf, but they will need to be in regular contact with you to discuss any changes.

Preventing 'gazumping'

During the negotiations, the seller could accept a better offer from another buyer before you have

exchanged contracts – this is called gazumping. To avoid this happening, you may be able to persuade the seller to sign an agreement that the sale can't be called off as long as contracts are exchanged within a certain amount of time. There will probably be extra legal fees and/or a deposit involved. Ask your solicitor if you want to arrange this sort of agreement.

How much does it cost?

Solicitors and conveyancers charge fees for their work, which are sometimes worked out as a percentage of the value of the property. The amount you have to pay will also vary depending on how much work is involved. You will also have to pay for any expenses (or 'disbursements') that are part of the sale, which may include:

- local authority search fees
- Land Registry fees
- stamp duty.

Most of these have to be paid when the sale is agreed, but your solicitor may ask for payment in advance. Local authority search fees are not refundable, even if the sale falls through for any reason. Any outstanding disbursements and fees are normally paid on the day you collect the keys to your new home (completion date).

You will also have to pay **legal fees and expenses** for the legal work involved in setting up your mortgage. If your lender has agreed to use the solicitor who is doing your conveyancing to do this, the costs involved will normally be included in your solicitor's fees. If your lender uses a different solicitor, you will get a separate bill.

Making a complaint

If you get poor service from your solicitor or conveyancer, you can **make a formal complaint**. If s/he doesn't deal with your complaint properly (or at all) get advice from a different solicitor.

If you have lost out financially because of your solicitor or conveyancer, you can take it further. You may be able to get compensation, but will need help from a new solicitor.

Once all the details have been agreed, the contracts between the buyer and the seller must be signed. The contracts are exchanged and the buyer pays a deposit (usually ten per cent of the sale price). Once this happens, there is no more room for negotiation and neither side can pull out of the deal. You may also become responsible for insuring the property.

Before you exchange

Exchange of contracts is the stage at which a property sale becomes legally binding on both sides.

From this point on there can be no changes to the conditions of the sale, including the price, without the other person's agreement. Neither you nor the seller can pull out. If you do so, you will lose your deposit. If the seller pulls out for any reason, you can sue her/him.

It is therefore essential that:

- all the legal documents have been thoroughly checked
- your survey or home buyer's report has been completed (if you are having one)
- any repairs or other work to be arranged by the seller before the sale are agreed
- your mortgage has been formally agreed
- you have the money to pay the deposit.

Signing the contract

Once the contracts are agreed, your solicitor (or licensed conveyancer) will ask you to sign it. Ask her/him to explain anything you don't understand. The seller signs separately and the solicitors exchange copies. Once copies of the contract are exchanged, the deal is legally binding.

Paying the deposit

Most buyers have to pay a deposit

of around ten per cent of the agreed price when contracts are exchanged. It is sometimes possible to pay a smaller deposit but only if this has been negotiated in advance. When contracts have been signed and exchanged, your solicitor will give the deposit to the seller's solicitor. S/he keeps the deposit until the completion date, when the deposit will be paid to the seller, along with the rest of the purchase price.

If you are selling a previous home, it may be possible to put the ten per cent deposit you get from the person who is buying it towards the deposit on your new home. If not, you will need to have enough savings to cover it because the deposit has to be paid before your mortgage comes though.

If you don't have enough savings, you may be able to arrange a separate short-term loan (a bridging loan) with a bank. Alternatively, your solicitor may be able to arrange a deposit guarantee with an insurance company. In either case you normally have to pay a fee and will probably end up paying a high rate of interest.

Buildings insurance

You will probably become legally responsible for buildings insurance from the date when contracts are exchanged. In many cases, this can be arranged through your solicitor. Ask her/him to check this, and make sure the property is insured properly from the date you become responsible. Once contracts are exchanged you have to buy, even if the property burns down.

If you buy a leasehold property, buildings insurance may be included in the service charges you pay. This is because the freeholder will probably be responsible for insuring the whole building and you will have to pay a share of the total insurance cost. If you are in this situation, you don't normally have to make

the first payment until the sale is completed.

Final steps

When you exchange contracts, you should be given some idea of when the sale will be completed. This is usually between seven and 28 days after exchange of contracts, but could be as little as 24 hours. At some point between exchange of contracts and the completion date your solicitor will carry out any final checks and your lender will transfer the money for your mortgage to your solicitor. You may also need to:

- arrange for utilities (such as gas and electricity) to be switched into your name
- inform your bank and other important contacts (such as your contents insurer) of your new address and arrange for your post to be redirected
- make arrangements to move your belongings into your new home.

You become the legal owner of a property on an agreed date. This is usually no more than a month after the contracts have been exchanged. This is when the money for the sale is given to the seller and you pay for any outstanding costs involved in the purchase.

Collecting the keys

The seller's solicitor will normally give the keys to your new home to your solicitor when the agreed price has been paid. However, you may be able to agree to get the keys directly from the seller or the estate agent if this is more convenient.

Moving in

Once the property sale is completed, you may need to hire a van to move your possessions into your new home. You may also need furniture, appliances and household items. If you can, set some money aside for this when working out your moving budget.

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ADVERTISING FEATURE

HomeBuy Schemes in Hampshire & Isle of Wight

When Charlotte and Phil found out they were expecting their first child, they started to look at their options of getting onto the property ladder.

"We had heard about a part-buy, part-rent scheme, but we didn't know the details. We looked on the internet and found out about our HomeBuy Agent for Hampshire and Isle of Wight, HomesinHants, and learnt we had to register with them to get sent details on new homes available for first time buyers," says Charlotte.

"Shared Ownership was ideal for us! We now pay under £600 each month on our mortgage and rent combined for a 2 bed house, and we only needed a 5% deposit for our mortgage which made it even more affordable for us," says Phil, "I'd recommend the scheme to any first time buyers."

If you are looking to buy a place of your own but are unable to do so on the open market, and have a household income of less than £60,000, the HomeBuy schemes could be for you. And what's more, as existing serving MOD personnel, you have the highest priority to assist under the schemes.

Contact your HomeBuy Agent for Hampshire, **HomesinHants**, on 023 8062 8004 or visit the website www.homesinhants.co.uk for further information.

ADVERTISING FEATURE

I have found a property but I don't know what to do next...

This is probably one of the most common statements we hear and as property purchase is something we only do once or twice in a lifetime it is not surprising that people feel lost in this process.

What is surprising is the number of people who will try and muddle their way through this minefield regardless and is likely the reason that on average 43% of purchases fail to reach completion.

It is not until buyers are well and truly caught up in the process that they are hit with the realisation of what they have undertaken.

What do you do when a lender calls to say that your dream property is not mortgageable? When survey

issues arise and it is you the buyer who is expected to deal with it, when legal issues are identified and they are referred to you for your instructions etc, etc.

And if your purchase collapses all of this comes at a cost, solicitors fees will still have to be paid, your survey won't be refunded, lost booking fees, legal searches and so on.

What is the tenure of your property, what else needs to be paid?

Another favourite comment, 'the estate agents are going to help me', this would be the same people that are being paid by the sellers to sell you the property for the highest price, come what may!

If you would like someone on your side call us on 01748 821118 or visit us at www.forceshomes.co.uk

ADVERTISING FEATURE

Why use a SIIAP Member Firm for your financial needs?

The **Services Insurance & Investment Advisory Panel (SIIAP)** is endorsed by the M.O.D. The membership is drawn from individuals and firms who are insurance practitioners, independent financial advisers and mortgage brokers specialising in providing services to members of HM Forces.

All members are suitably Authorised & Regulated by the relevant UK authority and adhere to a 'code of practice' to help ensure the advice given and products offered, are relevant and appropriate for all Service members.

SIIAP members are individuals and firms who must demonstrate that they have specialist knowledge, relevant experience and an ability to service Armed Forces clients effectively. They must also demonstrate that they understand the specialist schemes offered within the military environment, including both Armed Forces Pension Schemes, the Armed Forces Compensation Scheme and facilities like Long Service Advance of Pay (LSAP) which can be used to help towards house purchase.

Customers who purchase products /services from SIIAP members are afforded protection if things go wrong, by way of a simple complaints procedure.

The purpose of **SIIAP** is to forge close links between those brokers/intermediaries/IFA's working within the military community and the military authorities, to ensure any issues of concern are resolved speedily and satisfactorily.

For a full list of **SIIAP** members and the services they offer please visit the **SIIAP** website at: www.siiap.org there is also a separate listing for those specialising in mortgages for members of HM Forces at www.siiap.org/insurance-pages/house-purchase

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Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

E 20

Ready for living Summer 2013

3

Share in the legacy of London's newest neighbourhood East Village London - E20

Hundreds of homes in East Village E20 will be ready to live in from Summer 2013. Designed by critically acclaimed architects, apartments range from one to four-bed large family homes all with direct access to a balcony and private courtyard.

On the doorstep of East Village are world-class sporting venues including the Velodrome and the Olympic Stadium, a state of the art education campus, Chobham Academy with 1,800 places for students aged 3-19 and a fully functioning medical centre with a full range of healthcare services.

Be the first to move in to one of the 700 homes available for Londoners to buy and rent through FIRST STEPS Shared Ownership, Shared Equity and Intermediate Rent via Triathlon Homes.

Register your interest via: eastvillagelondon.co.uk

east village london E20

Home buyer's checklist



On the move

IS THE PROPERTY A FLAT?

- 1 Is it leasehold? or freehold?
.....
- 2 How long is left on the lease?
..... years
- 3 How much is the service charge?
£.....
- 4 How often is this paid?
.....
- 5 How much is the ground rent?
£.....
- 6 How often is this paid?
.....
- 7 Are the communal areas clean and well kept?
.....
- 8 Do you have access to a garden?
.....
- 9 Is it shared? or private?
.....

One property can look very much like another after a while, but with the help of our checklist you can make sure you remember which was which

Outside the property

- Are there good transport links nearby?
- Are there shops within walking distance?
- Are the neighbouring houses in a good state of repair?
If not, they could hold down the value of your property
- Is it on a busy road?
It may be worth visiting the property twice, at different times of day, to check if the levels of noise and through traffic vary
- Does it appear to be on a flight path?
- Are there any roof tiles missing?
If so, watch out for signs of damp inside the property
- Are there signs of subsidence?
A bent chimney stack, an uneven roof-line or cracking on the walls are all signs a property has suffered from subsidence
- Are there any nearby trees?
If there are any large trees nearby the roots could undermine the property's foundations
- Is there any parking in the area?
If you have to buy a parking permit ask the seller how much this will cost

Inside the property

- Is it double-glazed?
- Is there any storage space?
- Can you hear the neighbours?
- Are there signs of subsidence?
Including cracks on the walls wider than the thickness of a 10p piece, and doors that are sticking or not hanging correctly
- Are there signs of damp?
Feel plastered walls for moisture, and look out for dark patches on the walls
- Have the current owners very recently redecorated?
Be wary of new paint or wallpaper. It could conceal damp patches or cracks
- Are the window frames in good condition?
Window frames with cracking paint can indicate damp. If you can press your finger easily into the wood, it's rotten
- Are the rooms a practical shape?
Consider how you will fit your furniture into the property
- Are carpets included in the price?
- Are any appliances included?
- Is there central heating?
If it is a gas central heating system ask when the boiler was last checked



Cut out & keep

BUILDINGS AND CONTENTS INSURANCE



(Source moneysupermarket.com)

Buildings Insurance

Buildings insurance is of vital importance – for example, if your house burnt down do you have the money to cover your losses? Mortgage providers insist that you have building insurance so that in the event of a disaster it can be repaired or rebuilt, as lenders don't want to be left without security for their loan.

A policy should cover funds to rebuild your home in the event of it being totally destroyed or damaged to the point that complete rebuilding is necessary. Some policies only cover market value, so be sure to check. The policy could also cover against damage caused by events beyond your control including:

- Storm and flood damage
- Burst pipes and other incidents of water leakage
- Fire, smoke and explosions
- Subsidence
- Vandalism or third party damage.

The policy could also provide you with alternative accommodation if your home is uninhabitable. Be sure to not simply opt for the cheapest building insurance quote available and think about your needs. Use the price comparison tool at moneysupermarket.com to find a building insurance policy that offers the best cover at the cheapest price.

As well as the structure, buildings insurance also covers permanent fixtures and fittings including baths, toilets and fitted kitchens, bedroom cupboards and interior decorations. The test is whether or not the fixture can be removed and taken to a new home, for example fitted cabinets. Policies will also usually cover outbuildings such as garages, greenhouses and garden sheds but might not cover boundary walls, fences, gates, paths, drives and swimming pools.

For landlords, building insurance

is crucial, as it is for all homeowners. For tenants, building insurance is usually covered by the landlord and only contents insurance needs to be considered.

If you're looking to take out home insurance you might want to consider the valuables within your home. Home contents insurance is optional but with the threat of burglaries and fire, searching for cheap contents insurance that covers your needs makes sense.

Contents Insurance

Contents insurance gives protection to anything that is not a fixed part of your home, for example your appliances, electronic goods, furniture and clothing. Most home contents insurance policies will even cover the contents of your fridge and freezer. Policies are advisable for homeowners and tenants while landlord contents insurance can be limited if the property is let unfurnished or part furnished.

The cheapest contents insurance available is indemnity insurance, which will replace, for example, a five-year-old carpet with one of the same age. A more expensive option is the 'new for old' policy that replaces the old carpet with a brand new one.

Your home contents insurance could also include cover for some items you take away from the home such as bicycles or prams and even the contents of your handbag. Clothing items, watches and mobile phones can also be covered along with sports equipment – though this is not usually covered when it is in use. The key is to check your policy and never assume that items are covered.

Garden plants are increasingly covered in contents insurance policies – treat your garden as another room and add up the costs of replacements. High value items, such as those more than £1,000 in value, will generally

have to be considered separately from your contents policy.

Similarly to building insurance, contents insurance offers protection against various perils including:

- Fires
- Storms/flooding
- Explosions
- Theft and vandalism.

Policies can also include cover in the event of an injury in your home. Furthermore, some contents insurance policies would also cover you for legal liability if someone were injured in your home due to your negligence or lack of upkeep of the property.

Buildings insurance – types of cover

The most important factor when insuring your property is to cover the full rebuilding cost and not the market value. The land under your house is not under threat from theft, storms and fire and as the land is normally about a third of the total property value it is important to make sure you cover rebuilding costs rather than market value. It can often prove less costly to rebuild your house from scratch than to buy another, as the land it sits on will usually remain unscathed.

Remember, the same type of house in a slightly different area can have a lower market value than another but yet cost just the same to rebuild in the event of a fire, etc. Therefore, cover your house against the rebuilding cost, and not against its market value.

Contents insurance – types of cover

It's vital to avoid under insuring the contents of your home. Most policies will ask you to define a 'sum insured' – this will be the maximum your insurer will pay out. Under insuring can have drastic consequences because if, for example, the value of the contents of your home is £20,000 and you

insure for £10,000 then you will effectively halve the value of your contents. So if you needed a new carpet valued at £2,000, your insurer would only pay £1,000. Be sure to calculate the correct amounts for all of the contents.

The best way to do this is to create a checklist of absolutely everything you have in and around your home. Be sure to include things you have made as well as anything that has been given to you because these things will need to be replaced too. Try to include an approximate date when the items were bought and include any receipts you might have. It's a fairly lengthy process but well worth the effort to ensure that the contents are insured properly.

Also remember about the limit insurers could place on individual items, as it could be lower than some of your possessions. If this is the case you have three options:

- Negotiate for the full value to be included.
- Insure the item separately.
- Break the item down into components of lower value where possible, for example: a camera can have a lens, the main body and peripheral equipment insured separately.

Follow the advice in our home insurance calculator section to evaluate the cost of the contents of your home. (Opens home insurance calculator content in new window)

There are a number of variables that can be considered with contents insurance.

Contents insurance – variable options

There are a number of add-on options available in addition to a standard contents insurance policy. These include:

- New for old replacement cover – This replaces items with equivalent new versions at today's prices.

- All risks cover – Includes items taken outside your home. These items are usually specified individually, such as jewellery, mobile phones, etc.
- Legal cover – This pays for court costs. There are a number of different policies available including:

1. Compensation for injuries – If you are in an accident that's not your fault you could claim compensation.
 2. Consumer disputes – Disputes from buying, holding or selling goods.
 3. Disputes with neighbours – Such as new fences, trees blocking light, etc.
- Freezer contents cover – Will pay for a fixed amount should the food in your fridge or freezer become inedible.
 - Sports equipment cover – Such as golf clubs, squash racquets. They will not usually be covered while in use.
 - Garden equipment cover – Protects against theft from a garden shed.

Additionally, an option to consider is accidental damage cover, which is standard in a lot of policies. This covers against DIY accidents, paint spillages, etc and is available in both building and contents insurance.

Make sure you examine exactly what your insurance policy covers against. All levels of cover should include compensation against theft and fire. However, it could be important to make sure you are covered against storms and flooding, frozen pipes, subsidence and more. Also, if you have extended or plan to extend your property make sure your policy reflects the changes you make.

Buildings & contents insurance combined

There could be discounts available for taking both policies

out with the same insurer and it can certainly save some hassle. However, just because an insurer is good for buildings insurance, it does not mean that they will be the best for contents insurance and vice-versa. Be sure to examine all of the options available.

Cutting the risk

One of the best ways to reduce your home insurance premium is to cut the risk of the insurer having to pay out. This can be done in a number of ways:

- Security measures to reduce theft risk – Fit a burglar alarm, change locks, install time-switch lights, join a neighbourhood watch scheme, install security lighting, etc. NACASS standard alarms can get you up to a 7.5% discount.
- Reduce fire risk – Fit and maintain smoke alarms.
- Increase the standard policy excess – If you are willing to cover more of the cost of any claim then you will reduce your home insurance premium.
- No claims – The fewer the claims, the lower your premium. Also see which home insurance companies offer a no claims discount. This can save you up to 20% on your premiums.

Do your research

The best way to cut the cost of your home insurance is to get the best deal available for you. To do this, you will need to shop around. Using the price comparison tool at moneysupermarket.com will save you time, effort and money. Just fill out the form and in two minutes it will compare prices from more than 60 different home insurance companies to help you find the cheapest home insurance quote available.

This does not mean however, that you should simply accept

the cheapest quote you find. The reputation of an insurance provider is also very important so you might wish to pay a bit more if an insurer is highly recommended by a friend or family member.

Another way to cut your home insurance premium might be to move house. A nationwide survey by the AA showed premiums could differ by 300% depending on where you live. Moving away from these postcode hotspots might be the best way to cut your premium.

Now you know how to get the right home insurance deal for you, the next step is to consider how to make a claim.

Also bear in mind that it can sometimes make more sense to pay for relatively inexpensive repairs yourself than make claims on your insurance. This will allow

you to build up your no claims bonus.

How to get the best home insurance quote

There are four main options when searching for the best home insurance deal:

- Home insurance brokers – Brokers have been with us for decades but are limited as they can only contact the insurers they have deals with.
- Direct insurers – Also known as direct writers – they ‘cut out the middle man’ in the form of the broker. Commissions sent to the broker can now be savings for the consumer. However, direct insurers will spend massive amounts of money on marketing.
- Branded providers – Large UK brands, such as supermarkets or retail chains, use their brand recognition to branch into other areas. However, your choice is still limited to their



products from a direct insurer or broker.

- The ‘Full Search’ provider – The full search provider allows you to enter your details and returns

quotes from a wide list of insurers, direct insurers, brokers and UK brands. By examining the market in just minutes you can save time and money.

In beautiful countryside one mile south of the small Cotswold town of Corsham – midway between Bath and Chippenham lies



The Services

Cotswold Centre

Any Service family needing short term accommodation, between postings, on retirement, for a break in the country or for Welfare reasons can stay at the Centre.

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.

*Your
Home from Home*



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

Email: info@homeownershipwestminster.co.uk



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at Homeownership Westminster

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

Homeownership Westminster is delivered by
Catalyst Housing, a charitable housing association



City of Westminster



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www.svronline.org

SVR is a registered Charity No. SC015260

HOUSING IN WALES

LOCAL AUTHORITIES IN WALES

There are 22 housing authorities in Wales, many of which give priority to people who have a previous local connection with the area.

The following are the housing authorities operating within the region:

ISLE OF ANGLESEY COUNTY COUNCIL

☎01248 750057 www.anglesey.gov.uk

BLAENAU GWENT COUNTY BOROUGH COUNCIL

☎01495 350555 www.blaenau-gwent.gov.uk

BRIDGEND COUNTY BOROUGH COUNCIL

☎01656 643643 www.bridgend.gov.uk

CAERPHILLY COUNTY BOROUGH COUNCIL

☎01443 815588 www.caerphilly.gov.uk

CARDIFF COUNTY COUNCIL

☎02920 872000 www.cardiff.gov.uk

CARMARTHENSHIRE COUNTY COUNCIL

☎01267 234567 www.carmarthenshire.gov.uk

CEREDIGION COUNTY COUNCIL

☎01545 570881 www.ceredigion.gov.uk

CONWY COUNTY BOROUGH COUNCIL

☎01492 574000 www.conwy.gov.uk

DENBIGHSHIRE COUNTY COUNCIL

☎01824 706101 www.denbighshire.gov.uk

FLINTSHIRE COUNTY COUNCIL

☎01352 752121 www.flintshire.gov.uk

GWYNEDD COUNCIL

☎01766 771000 www.gwynedd.gov.uk

MERTHYR TYDFIL COUNTY BOROUGH COUNCIL

☎01685 725000 www.merthyr.gov.uk

MONMOUTHSHIRE COUNTY COUNCIL

☎01633 644644 www.monmouthshire.gov.uk

NEATH PORT TALBOT BOROUGH COUNCIL

☎01639 686868 www.neath-porttalbot.gov.uk

NEWPORT CITY COUNCIL

☎01633 656656 www.newport.gov.uk

PEMBROKESHIRE COUNTY COUNCIL

☎01437 764551 www.pembrokeshire.gov.uk

POWYS COUNTY COUNCIL

☎01597 827460 www.powys.gov.uk

RHONDDA CYNON TAFF COUNTY BOROUGH COUNCIL

☎01443 424000 www.rhondda-cynon-taff.gov.uk

CITY & COUNTY OF SWANSEA

☎01792 636000 www.swansea.gov.uk

TORFAEN COUNTY BOROUGH COUNCIL

☎01495 762200 www.torfaen.gov.uk

VALE OF GLAMORGAN COUNTY BOROUGH COUNCIL

☎01446 700111 www.valeofglamorgan.gov.uk

WREXHAM COUNTY BOROUGH COUNCIL

☎01978 292000 www.wrexham.gov.uk

HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from those with less than 50 properties to a stock of over 40,000. They are, along with Housing Authorities, 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.

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

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

AVERAGE HOUSE PRICES IN WALES 2nd QUARTER 2013

£132,606

Annual Change: +3.1%

Quarterly Change: -3.1%

(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.

Name	Tel:
Bro Myrddin HA	01267 232714
Cadwyn HA	02920 498898
Cardiff Community HA	02920 462142
Charter HA	01633 212375
Clwyd Alyn HA	01745 536800
Cymdeithas Tai Cantref	01239 712000
Cymdeithas Tai Clwyd	01745 815220
Cymdeithas Tai Eryri	01286 881588
Cynon Taf HA	0345 260 2633
Family HA	01792 479200
Group Gwalia Cyf	01792 460609
Hafod HA	02920 675800
Linc-Cymru	02920 473767
Merthyr Tydfil HA	01685 352800
Mid Wales HA	01686 627476
Newydd HA	01443 408080
North Wales HA	01248 680789
Pembrokeshire HA	01437 763688
Pontypridd & District HA	01443 404910
Swansea HA	01792 479200
Taff HA	02920 259100
United Welsh HA	0800 294 0195
Wales & West HA	0800 052 2526



LAUNCH DATE FOR INNOVATIVE NEWBUY CYMRU SCHEME ANNOUNCED

Wales has some of the most competitive house prices in the United Kingdom and a new scheme hopes to make it easier for homebuyers to gain a foothold on the housing ladder.

Minister for Housing and Regeneration, Carl Sargeant, has announced that the Welsh Government's flagship mortgage guarantee scheme will be launched on 3 June 2013.

NewBuy Cymru will enable home buyers to access high loan-to-value mortgages and will be open to all home buyers purchasing new build houses or flats up to the value of £250,000 with a 5% deposit.

It's anticipated that the scheme, widely welcomed by the housing sector, will support the delivery of up to 3,000 additional housing units across Wales, providing a major boost to the construction industry and a positive impact on the housing market.

Carl Sargeant said:

"NewBuy Cymru is not only good news for the Welsh economy but good news for families and individuals across Wales.

"We are all aware of the difficulties that people are having in either buying their first home or moving up the housing ladder. NewBuy Cymru will provide a helping hand in the shape of a mortgage guarantee to people that have been saving hard to put down a deposit for a new home.

"By helping to kick-start the housing sector it's hoped that NewBuy Cymru will help tackle poverty and provide a welcome short in the arm to our economy.

"I would urge people to sign up to this great scheme and look forward to officially launching it in June."

Executive Chairman of the Home

Builders Federation, Stewart Baseley added:

"It is fantastic news for Wales that NewBuy is being launched. In recent years many people in Wales have been unable to buy a home because of the large deposits required to secure a mortgage. NewBuy will allow people to buy with a more realistic 5% deposit and so realise their dream of home ownership. Opening up the market will also allow builders to build more homes, so creating jobs and providing Wales with an economic boost."

Paul Smee, Director General of the Council of Mortgage Lenders, said:

"There are many creditworthy borrowers who would like to buy a home but feel constrained by the difficulty in saving for a substantial deposit. NewBuy Cymru is a win/win, improving the ability of this group to buy a new property, while offsetting much of the increased risk for lenders that goes with lending to those without substantial equity."



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

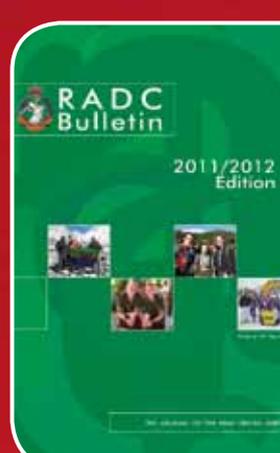
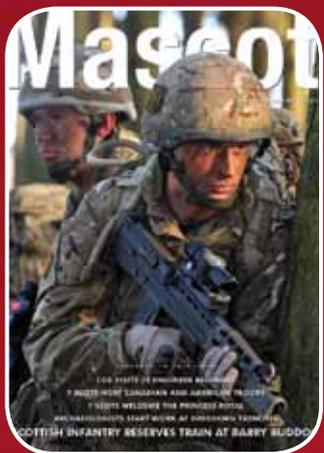
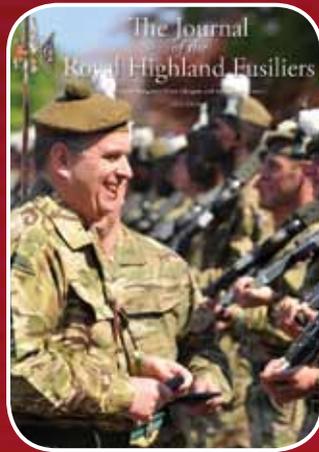
www.triathlonhomes.com

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.

Method Publishing



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HOUSING PRICES

HOUSING
matters

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £161,367 Quarterly Change: +0.6%, Annual Change -0.3%

- | | |
|---|--|
| <p>1 Scotland
Average Price: £117,852
Quarterly Change: +0.6%
Annual Change: +5.2%</p> | <p>7 The West Midlands
Average Price: £147,066
Quarterly Change: -0.8%
Annual Change: -2.4%</p> |
| <p>2 Northern Ireland
Average Price: £100,886
Quarterly Change: -18%
Annual Change: -4.3%</p> | <p>8 Wales
Average Price: £132,606
Quarterly Change: +3.1%
Annual Change: -3.1%</p> |
| <p>3 The North
Average Price: £118,138
Quarterly Change: -4%
Annual Change: -7.2%</p> | <p>9 East Anglia
Average Price: £164,746
Quarterly Change: +4.6%
Annual Change: -1.2%</p> |
| <p>4 Yorkshire and The Humber
Average Price: £115,507
Quarterly Change: -2%
Annual Change: +1.6%</p> | <p>10 Greater London
Average Price: £268,193
Quarterly Change: -2.0%
Annual Change: -1.7%</p> |
| <p>5 The North West
Average Price: £119,016
Quarterly Change: +1.5%
Annual Change: -2.3%</p> | <p>11 The South West
Average Price: £161,763
Quarterly Change: -1.8%
Annual Change: -2.1%</p> |
| <p>6 The East Midlands
Average Price: £133,656
Quarterly Change: +1.3%
Annual Change: -2.5%</p> | <p>12 The South East
Average Price: £226,874
Quarterly Change: +0.1%
Annual Change: +0.1%</p> |



Commenting, Martin Ellis, housing economist, said:

"The housing market continues to show signs of modest improvement. Prices in the first three months of 2013 were 1.2% higher than in the preceding quarter (fourth consecutive increase). Prices were 1.1% higher than in the first three months of 2012. House sales also continued to rise, according to the latest industry-wide figures.

"Weak income growth and continuing below-trend economic growth are likely to remain significant constraints on housing demand during the remainder of this year. Overall, we expect to see a modest increase in UK house prices during 2013."



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Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT ANNINGTON'S APPOINTED AGENTS:
Millson Close Whetstone, London	2 bedroom end of terrace house and 3 bedroom terraced house	Guide prices of £284,950 and £319,950	L/S*	Sales office, 5 Millson Close, Whetstone N20 0LQ Please call 020 8445 8095 or email: Whetstonesales@annington.co.uk
Waverley Close Bulford, Wiltshire	2 bedroom flat	£99,950		Connells, 19 Salisbury Street, Amesbury, Wiltshire SP4 7AW Please call 01980 624155 or email: Amesbury@sequencehome.co.uk
Mayne Avenue Hereford	3 bedroom semi-detached house	Offers in excess of £119,950		Flint & Cook, 4 King Street, Hereford HR1 4ND Please call 01432 355455 or email: hereford@flintandcook.co.uk
Chattenden Lane Chattenden, Kent	3 & 4 bedroom semi-detached houses	Guide prices of £165,000 and £200,000	L/S*	Your Move, 13a Main Road, Hoo, Rochester, Kent ME3 9AA Please call 01634 253322 or email: hoo@your-move.co.uk
Somerset Close Catterick, North Yorkshire	3 bedroom terraced house	£89,950		Love Property, 18 Richmond Road, Catterick Garrison DL9 3JA Please call 01748 464013
Wilfrid's Close Strensall, York	2 bedroom terraced house	£129,950		Reeds Rain, 66 The Village, Haxby, Yorkshire YO32 2HX Please call 01904 764444 or email: haxby@reedsrain.co.uk

Please go to 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*.

All information is correct at time of going to press – April 2013.

*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.

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 home-buying 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

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2013

Joint Service Housing Advice Office

June

Tues 11 Hohne
Wed 12 Herford
Tues 18 RRC Plymouth
Thurs 20 RRC Portsmouth

July

Tues 02 Lossiemouth*
Wed 10 Colchester #
Tues 16 RRC Catterick
Thurs 18 RRC Cottesmore
Tues 23 RRC Northern Ireland

September

Tues 03 RRC Plymouth
Thurs 05 RRC Portsmouth
Tues 17 RRC Tidworth
Thurs 19 RRC Aldershot
Mon 23 Episkopi
Tues 24 Dhekelia

October

Wed 02 Herford
Thurs 03 Gutersloh
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

applications to RRC Northolt Admin Team
* applications to RRC Rosyth

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.

ADVERTISING FEATURE

Welcome to OAKGROVE VILLAGE – Milton Keynes latest property hotspot

Situated in Middleton, to the south east of central Milton Keynes, Oakgrove Village offers a range of stylish three, four and five bedroom houses and one and two bedroom apartments.

A short walk from excellent schools and local amenities Oakgrove Village is in the perfect location to suit all your needs. At the heart of the development is a central square with shops – including Waitrose – restaurants and a community centre all designed to bring the residents together. Private gardens bring nature into close view and venture a little further and you will find Ouzel Valley Park providing a network of leisure routes and wildlife habitats close to nearby Willen Lake.

Luxury living at Oakgrove Village doesn't have to break the bank thanks to the government's new Help to Buy initiative supported by Crest Nicholson. All you need is a minimum 5% deposit and a mortgage of 75% of the value of your new home to qualify. The beautiful homes in this development are also built with extremely high standards of sustainability, which, amongst other benefits, will result in cheaper running costs for residents.

Prices start from £250,000 for a three bedroom house.

For more information or to view the show homes at Oakgrove Village, contact the Sales & Marketing Suite, Brickhill Street, Milton Keynes MK10 9JQ, open daily from 10am – 5pm, on **0870 758 0430** or visit www.crestnicholson.com/oakgrovevillage.



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oakgrovillage](http://www.crestnicholson.com/oakgrovillage)

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*Help to Buy is available on the purchase of your primary residence up to the value of £600,000. You must fund a minimum of 80% of the purchase price. The equity loan will need to be repaid when the property is sold or after 25 years i.e. up to 20% of the property's total sale price. You will also require adequate funds to cover legal costs and moving fees. To be eligible, you must meet the criteria set down by this Government scheme, details of which are available from the Crest Nicholson sales advisor. The amount of deposit required may vary depending on the scheme rules and the lender for the mortgage finance. If you are in any doubt about this scheme please seek independent advice. Crest Nicholson does not provide mortgages and cannot give any financial advice. Digital illustration is indicative only. Photography taken at respective developments. Prices correct at time of going to press. Crest Nicholson Regeneration, a division of Crest Nicholson Operations Limited, Crest House, Pyrcroft Road, Chertsey, Surrey KT16 9GN.

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