

HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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Featured:

A SCOTTISH HOUSING GUIDE

**Buying in Scotland
– Home Report**

**Scottish Government Low-Cost
Initiative For First-Time Buyers**

***Social Housing (England) –
Local Connection Rule Change***



January/February 2013



Fountain Park

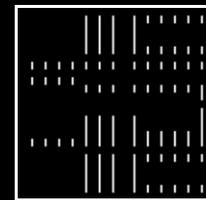
HONEYPOT LANE, HA7



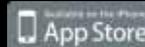
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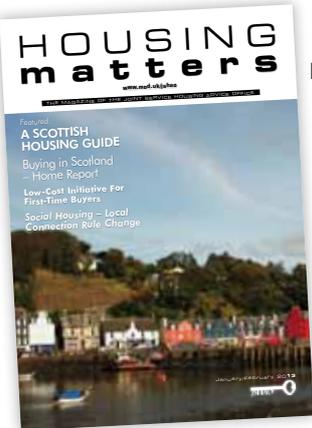

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HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

JANUARY/FEBRUARY 13 ISSUE 117



I would like to start by wishing you all a very happy New Year, and with the holiday season over, it's now time to face the challenges of the year ahead. I do appreciate that for many service personnel it has not been an easy time lately, and planning for the future is difficult, and may have taken a backseat. That said, we have still seen a high number of personnel contacting the JSHAO expressing interest in the variety of affordable housing schemes on the market at present.

So, I thought I should take the time to remind you of the schemes that are currently available. The government funded HomeBuy initiative includes shared ownership and shared equity programmes designed to assist potential home purchasers, who cannot yet afford to purchase outright. There are currently 15 local HomeBuy agents providing coverage across England, and more details of the initiative, along with details of your local agent, can be found at www.homebuy.co.uk. The good news is that service personnel, along with ex-service personnel within 12 months of discharge, have priority status on the scheme.

While these schemes are only available in England there are Scottish and Welsh equivalents. Details of the Homebuy (Wales) scheme are available at <http://wales.gov.uk>, and details of the Scottish Government's Low Cost Initiative for First Time Buyers (LIFT) can be found at www.scotland.gov.uk. There are also a number of private developers running similar schemes, many of whom advertise within these pages.

This edition focuses on housing in Scotland and also contains some good news regarding the fact that local housing authorities can no longer use the lack of a local connection to disqualify ex-service personnel from accessing their housing needs register.

Moving out of Service Accommodation and onto the civilian market can be difficult but the JSHAO is here to help you. Don't forget that if you need advice or assistance give us a call, drop us an e-mail, or visit our website at www.mod.uk/jshao. You are also most welcome to attend one of our Housing options briefings which are being held regularly across the UK and overseas in 2013. The briefing programme can be found at the back of this magazine.

Paula Jones, OIC JSHAO



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A SCOTTISH HOUSING GUIDE

for personnel leaving the armed forces and ex-service personnel

Deciding where to live is one of the most important choices you and your family will need to make on leaving the armed forces. It is never too early to think about where you will set up home.

Whether you are due to leave in a year, a couple of months or have already left, there is support out there to help you. This leaflet sets out your housing options in Scotland and answers some of the questions you might have. It also gives you information about where you can go for further advice and support.

I'm not sure what my housing options are

Your options depend on where you want to live, your needs and your situation. These options could include renting a property privately or through a council, housing association (sometimes known as a registered social landlord) or an ex-service charity, or buying a property.

How do I apply for a council or housing association house?

You need to fill in a housing application form. You can get this from the council or housing association. Your council will be able to give you a list of housing associations in their area. In some areas you only have to fill out one application form for all social housing in that area, in others you may need to fill out more than one.

What happens next?

The housing providers will use your application to decide your level of priority and you will be

added to each landlord's housing list. Landlords have different ways to decide who gets housed across Scotland. Your priority will be based on your housing need and situation. Some landlords will contact you to offer a house, others will advertise their properties (giving you a greater choice about the properties you are considered for). Social landlords must publish their rules on how they let their houses. You should speak with your council or housing association to find out what they do.

How long will I have to wait for a council or housing association house?

This depends on the area you want to live in and the type and size of home you are looking for. In many places, there are not enough council and housing association homes for those who want one. This means that waiting times can be very long and you may need to look at renting privately. Your council or the housing association will be able to give you advice about your chance of being housed. Your local council should also be able to provide information on other housing options to help you find something suitable.

What about renting privately?

Renting privately can provide you with a home either for the short or the long term and give you greater choice about where you live. Private landlords will advertise properties through local newspapers, magazines, estate agents and on property letting websites.

All private landlords have to register with the council. You can check if a landlord is registered on www.landlordregistration.scotland.gov.uk.

I want to rent privately but I'm having problems saving for a deposit

If you are having problems saving enough money for a deposit, rent-deposit or guarantee schemes may be able to help you. These schemes provide a financial guarantee to the landlord on your behalf. They work in a number of different ways. In some schemes you repay the deposit over time and it is given back to you when you leave. In others you won't need to pay the deposit back, but you may have to pay money to the scheme if the landlord does not return the full deposit to the scheme because of damage or unpaid rent or bills. The local council will be able to give you details of rent deposit or guarantee schemes in their area.

Alternatively, assistance with rental deposits can be provided by RBL and SSAFA.

Help! I've nowhere to stay

There is support available if you don't have anywhere to stay. In Scotland, all homeless households or those threatened with homelessness (if you don't have anywhere to stay or your current accommodation is not suitable or you are at risk of losing it) must be given temporary housing and free information and advice by local councils. If the council finds that you have a priority need for housing, and are homeless through no fault of your own, they must find

you housing, but you may be offered somewhere temporarily before accommodation becomes available.

If you are in this position you should contact your council's homelessness service as soon as possible. If you haven't been discharged yet, you should also speak to a member of your welfare team, who may be located at your base or another base in Scotland, as soon as possible. This team will also be able to give you some support as well.

I'm worried I won't be able to pay my rent

If you aren't able to pay your rent you may be able to get Housing Benefit to meet these costs. How much benefit you get depends on your circumstances. Also, the way your Housing Benefit will be worked out will depend on if you rent privately or with a council or housing association. If you rent privately, the amount you can get is worked out using Local Housing Allowance rules. This is based on the area you live in and the size of house you need for the number of people in your household. You can get more information on benefits, including how to apply, from your local council or from the UK Government's website, www.direct.gov.uk.

Your local citizens advice bureau (CAB) can give you information and advice to help you access all the benefits you are entitled to. You can find out where your local CAB office is on their website, www.cas.org.uk, or you can visit www.adviceguide.org.uk/scotland, their information website.



I'm thinking about buying a house but I'm not sure where to start

There are a lot of things to consider when buying a home – where to look for properties, what mortgages are available, and when you need to involve a lawyer. To help you, please see a booklet called 'Buying and Selling a Home in Scotland' at www.consumerfocus.org.uk/scotland/housing/publications.

I heard it was possible to buy a house without paying the full cost. Is this true?

Yes. Some private house builders offer shared-equity schemes. Shared-equity schemes are a form of low-cost home ownership. They allow you to buy a home in partnership with a private house builder, who gives you an equity loan for part of the purchase price. The Scottish Government also offers support to help some first-time buyers get on the property ladder through its Low-cost Initiative for First Time Buyers (LIFT). If you are currently serving, have left the armed forces within the past 12 months or are a partner of a member of the forces who

was killed in action, you will get priority access to the shared equity schemes that are a part of LIFT. If you have become disabled due to an injury there may also be extra flexibility to allow you to buy a more expensive property or to have a new build home adapted, which will make it easier to find a property that meets your needs. You can get more information about these schemes from the Scottish Government's website at www.scotland.gov.uk/lift.

I was injured during my service and need support and adaptations to my home or future home. What support can I get?

The type of support you can get depends on your circumstances.

However, whether you rent or own your own property, you should get in touch with your local council's social-work department. They will be able to tell you about how to have your needs assessed. If you rent from a council or housing association they will usually pay for any agreed essential or high priority adaptations. If you rent privately or own your own

property, you may be able to get help to pay for adaptations.

You can get more information from your council.

The Scottish Government also has a guide to the support available for disabled people who own or privately rent their home. The leaflet is available on the Scottish Government's website at www.scotland.gov.k/Publications/2009/03/31131031.

There are also a number of other organisations across Scotland who can help you understand your options and provide advice on independent living and the benefits you may be entitled to.

UPDATE Scotland can help you to find local advice on independent living and the benefits you may be able to get, as well as a range of other disability-related information and services.

Website: www.update.org.uk
Phone: 0131 669 1600

Ownership options can give

advice to disabled people about buying a home.

Website: www.ownershipoptions.org.uk
Phone: 0131 661 3400

Where can I go for further advice and help?

Your local council, or the council in the area where you would like to live, will be able to provide you with information and support to find a suitable house. Many will be able to provide you with a housing options guide for their area. There is a list of all the councils in Scotland at the end of this leaflet.

As well as the welfare officer at your base, there are also organisations that provide specific advice, support, and in some cases housing, to men and women who have served in the armed forces.

- **MOD Joint Service Housing Advice Office** provide civilian housing information, advice and, where possible, arrange housing through housing associations for service personnel and their dependants and to ex-service

personnel who are still living in service accommodation.

Phone 01980 618295, visit their website at www.mod.uk/jshao, or e-mail AWS-JSHAO-MAILBOX@mod.uk.

- **The Service Personnel and Veterans Agency** was launched by the MOD to improve personnel, pension, welfare and support services to members of the armed forces and veterans. Phone their free helpline on 0800 169 2277 or visit their website at www.veterans-uk.info.
- **Haig Housing Trust and Haig Homes** offer help with housing and have homes for ex-service personnel and their families to rent across the UK. Phone 0208 685 5777

or visit their website at www.haighomes.org.uk.

- **Poppy Scotland** provides support and advice to veterans and their families in Scotland. They also fund an advice helpline, which provides support on housing, employment, benefits, debt and money management.

You can call the helpline on 0845 231 0300 or you can visit their website at www.poppyscotland.org.uk.

- **Scottish Veterans Residences** supports independent living for ex-service men and women and their husbands and wives. Phone 0131 556 0091 or visit their website at www.svronline.org.
- **Scottish Veterans Garden City Association** provides

houses for rent by disabled British ex-service personnel, and merchant navy, police and fire brigade personnel.

Phone 0131 557 1188 or visit their website www.housesforheroes.org.uk.

- **Soldiers, Sailors, and Airmen and Families Association (SSAFA) Forces Help** provides advice through its Housing Advisory Service on 0207 463 9398, through their website at www.ssafa.org.uk or through one of their local branches. They also have a confidential support line on 0800 731 4880.
- **Veterans First Point** offers help and assistance to veterans in Lothian, whatever their needs are. Phone 0131

220 9920 or visit their website at www.veteransfirstpoint.org.uk.

- **Veterans Scotland** brings the veterans charities and organisations in Scotland together to support the ex-service personnel community. Phone 0131 550 1595 or visit their website at www.veteransscotland.co.uk/housing.

Other useful contacts

Shelter Scotland can also give information and advice on housing issues.

Phone (free): 0808 800 4444. Their helpline is open 9am to 5pm Monday to Friday.

Website: <http://scotland.shelter.org.uk/getadvice>



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WHITEFOORD HOUSE
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EH8 8BS
0131 556 6827

www.svronline.org

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Thought you couldn't afford a home of your own? Think again!



Orbit HomeBuy Agents act as the government's one-stop shop for all low-cost home ownership and discounted market rent in the West Midlands and the East of England. We have a range of affordable options, designed to help you get your foot on the property ladder.

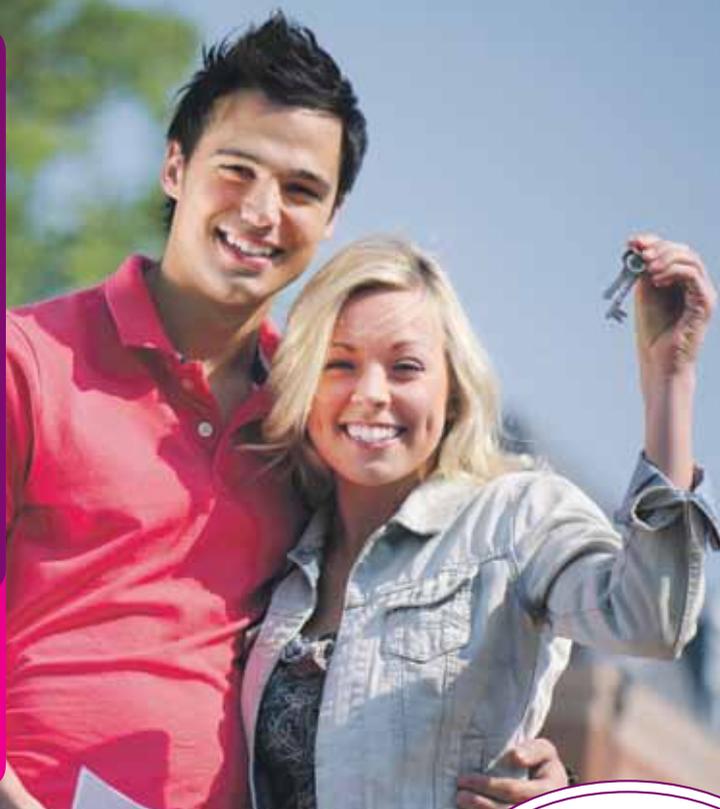
We have opened the door for thousands of people just like you. MOD personnel are a priority group, so contact us today and see if we can help you too.

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Want to get onto the property ladder in Berkshire, Buckinghamshire, Oxfordshire and Surrey?

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HomeBuy is a 'one-stop-shop' Government initiative that provides home owners and Ministry of Defence employees a number of exciting home ownership & rental options.

To be eligible you must have a household income of less than £60,000 per annum and fall in to one of the following priority groups:

- Employed by the Ministry of Defence
- First Time Buyer
- Local authority or housing association tenant

 Find us on Facebook at Catalyst HomeBuy

 Follow us on **twitter** @HomeBuy_CHG



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Available on the App Store

Available in Android Market



Register **TODAY** at www.catalysthomebuy.co.uk
or call **0845 601 7729** to find out more information



**This only applies to specific serving uniformed personnel. Terms and Conditions apply.*

BUYING IN SCOTLAND – HOME REPORTS

Home Reports have been introduced by the Scottish Government under the Housing (Scotland) Act 2006.

A Home Report will give potential buyers information upfront about the condition of the property. Home Reports may encourage owners to take care of their homes and better maintain them. One of the benefits to military personnel buying for the first time; as stated, is; "First time buyers won't have to worry about finding the money to pay for surveys and valuations on any of the houses they are interested in buying because they will be provided with a Home Report by the seller".

The Home Report is a mandatory document for most (but not all – see exceptions list below) homes that are sold in Scotland. This is something that you should always ask to see, or request a copy of? The Home Report is essentially based on information supplied by the seller and completed by a Chartered Surveyor.

The Home Report is a pack which contains information about a residential property (house, flat, apartment, tenement, villa etc) which is on the market for sale in Scotland. It should be given to anyone interested in buying that property. The Home Report is required by law for homes in Scotland marketed for sale from 1 December 2008. The Home Report has three parts:

1. Single survey and valuation of the property which must,

by law, be carried out by a chartered surveyor who is a member of RICS. The single survey will give information about any problems the property has and how urgently it needs to be repaired. It will also state its current value and how accessible it is for disabled people

2. Energy report with an Energy Performance Certificate which can also be carried out by a chartered surveyor who is a member of RICS. The report will show how 'green' the property is and will rate the home A-G for energy efficiency (similar to how fridges and freezers are rated). The report will recommend how to improve the property's energy efficiency
3. Property questionnaire which will be filled out by the home owner showing who the electricity supplier is; whether the home has satellite TV; what the parking arrangements are and the council tax band as well as other general information.

If you are interested in buying a property, you should ask the owner of the property or their selling agent for a hard copy or emailed copy of the Home Report. By law, anyone genuinely interested in buying a residential property is entitled to receive a copy of the Home Report for that property. The seller or seller's agent may ask the potential buyer to pay a small fee for a copy of the

Home Report to cover copying and postage costs. After all, the seller will have paid in the region of £500 to £700 + VAT to provide this useful selling information.

The SINGLE SURVEY will give you so much detail that an estate agent or internet description will seem to be quite minimal information. The details are so complex that there is often a copy of a representational example, a 'cutaway' house, numbered with an index, so that you can cross refer from survey to diagram. See the graphic example as seen on the Scottish Government website. www.scotland.gov.uk

The ENERGY PERFORMANCE CERTIFICATE is covered by another stand-alone article elsewhere in this months magazine. An EPC is also required when a Landlord rents a property and should be a consideration when deciding on the Offer you choose to make to the seller.

The PROPERTY QUESTIONNAIRE is a complete and detailed list of ideal questions that every buyer should ask the seller, and as the information is formally given by the seller (or their agent) declaring "I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief." Then the information must be accurate.

Which homes don't need a Home Report?

- Homes already up for

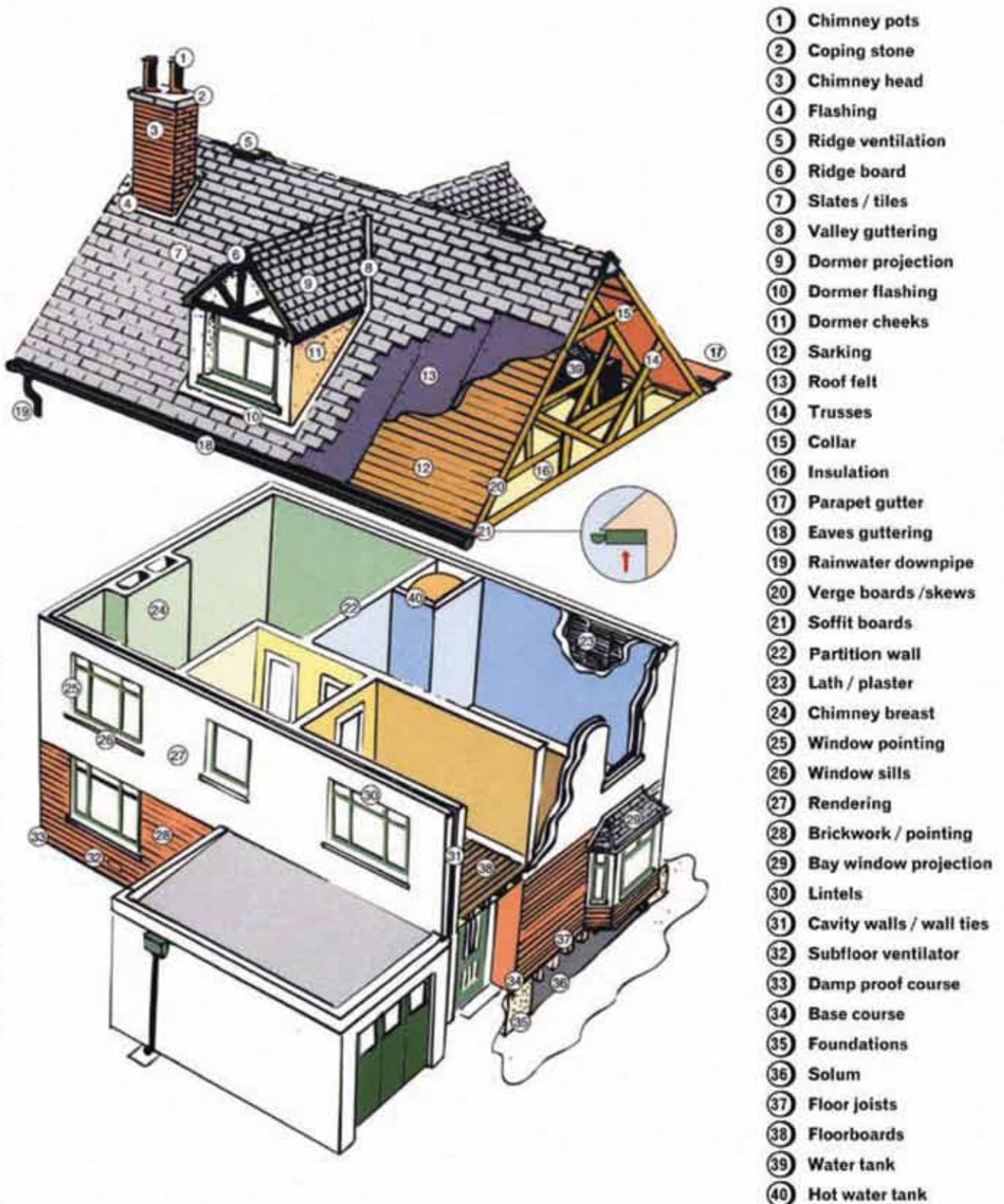
sale (and not taken off the market at any point) before 1 December 2008

- Brand new homes sold 'off plan' or recently completed
- Newly converted premises where a property converted to a home has never been used in its converted state
- 'Right to Buy' homes
- Seasonal and holiday accommodation which, legally, can only be lived in for up to 11 months of the year.

This does not include second homes or holiday cottages that could be used all year

- A portfolio of residential properties – a group of homes which will be sold in one transaction, to one 'commercial' buyer and not as separate homes
- 'Mixed sales' where the home is sold as part of the business such as a farmhouse which is part of a working farm or a flat above a shop which is sold with the shop
- Dual use of a dwelling house where the home is, or forms part of, a property most recently used for both residential and non-residential purposes, such as a commercial studio where the owner also lives in the home
- Unsafe properties which are obviously dangerous for people to live in
- Properties to be demolished which have the consents needed for demolition and consents obtained for redevelopment.

Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

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504k consists of a wide range of 1, 2, 3, and 4 bedroom homes with parking within close easy reach of Plymouth City Centre. Located on Plymbridge Lane, Derriford.



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www.cavannahomes.co.uk



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ADVERTISING FEATURE

cavanna homes

Look to the future at Plymouth's 504k

In the Derriford area of Plymouth a new community is taking shape at Cavanna Homes' development 504k, where work is underway on the next phase of 59 homes.

Amongst the styles due to be released in the new year include five styles of four-bedroom detached properties, featuring a choice of different layouts to suit everyone such as en-suite bedrooms, separate dining rooms, and integral garages.

Sales Manager Karen Heywood-Cann said: "Since the opening of the sales office in June 2012, 504k has created quite a buzz with half of the first phase of home already sold. The second phase will feature a variety of larger four-bedroom homes, as well as the already popular varieties of one, two and three-bedroom properties – so there's really something for everyone".

All homes at 504k have parking and benefit from solar panels, PVC-u double glazed windows and contemporary fitted kitchens and bathrooms.

Homeowners at 504k have access to a bespoke travel website www.504ktravelinformation.co.uk which provides cycle, bus and car share opportunities, as well as the opportunity to receive a free six-month bus pass per household (available on request post-completion).

For more information on the new homes available at 504k visit www.cavannahomes.co.uk, Tel: 01752 773187 or email: 504k@cavannahomes.co.uk. The sales office and show homes are open from Thursday to Monday every week from 10am – 5pm.

Fountain Park

HONEYPOT LANE, HA7

- A range of shared ownership apartments are for sale through A2Dominion New Homes at the Fountain Park development in Stanmore, London.
- Bletchley Court and Brindley Court offer one, two and three-bedroom homes set within beautiful landscaped grounds with fountains and lakes.
- Prices start from £46,875 for a 25 per cent share of a one bedroom apartment at Brindley Court (full market price £187,500).
- The sought-after scheme is within walking distance of Canons Park Tube Station on the Jubilee Line, whilst the homes feature open-plan living spaces and clean design lines to enhance natural light.
- For more information or to arrange a viewing call A2Dominion New Homes on 0800 783 2159 or email sales@a2dominion.co.uk.
- Further details are available at www.fountain-park.co.uk.

LOW-COST INITIATIVE FOR FIRST-TIME BUYERS

NEW SUPPLY SHARED EQUITY

What is New Supply Shared Equity and how does it operate?

The New Supply Shared Equity scheme aims to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. It is part of the range of assistance from the Scottish Government under LIFT, the Low-cost Initiative for First-Time Buyers.

New Supply Shared Equity is administered by the Scottish Government, the City of Edinburgh Council and Glasgow City Council.

The Scottish Government gives grants to registered social landlords – normally a housing association or housing co-operative – to help them build or buy new homes specifically for New Supply Shared Equity. The homes that are provided are for a variety of household sizes and are designed to meet a range of housing needs.

Registered social landlords offer New Supply Shared Equity properties for sale on a 'shared equity' basis. Shared equity means that the Scottish Government will keep a financial stake in the property so you do not have to fund all of it. You will pay for the majority share in the property (normally between 60 and 80 per cent) and the Scottish Government will hold the remaining share under a shared equity agreement which they will enter into with you. You

will own the property outright but the interests of Scottish Government will be secured by a mortgage (or standard security as it is known in Scotland) on your property.

If you can afford a 75 per cent share of a property the Scottish Government's contribution will make up the remaining 25 per cent. You will have a 75 per cent stake in its value, whatever changes there are to the property's value over time. The price that the property is worth when you buy it is worked out by the District Valuer.

You will have to appoint a solicitor to act on your behalf to complete the work involved in buying a home. A solicitor acting on behalf of the Scottish Government will deal with the Scottish Government's interest in the purchase.

You will pay for your share of the purchase price in the usual way, along with legal costs, survey fees and any other costs

associated with the purchase. You will also pay for the documenting and securing of Scottish Government's interest including all registration dues and (if applicable) stamp duty. You do not pay any form of rent on the property.

Who is it for?

New Supply Shared Equity mainly aims to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, widows, widowers and other partners of service personnel, and people living in private rented housing or with relatives. But it can help others too. For example, it may be able to help you if you are looking for a new home after a significant change in your household circumstances or if you have a disability and own a house which doesn't suit your needs. If you currently own your home or part-own a property you will need to sell your interest in that property at the same time that you buy a home through the New Supply Shared Equity scheme.

In a small number of locations where you might own a home affected by demolition plans, New Supply Shared Equity may be able to help you buy a replacement house in the same area.

How do I know if I'm eligible?

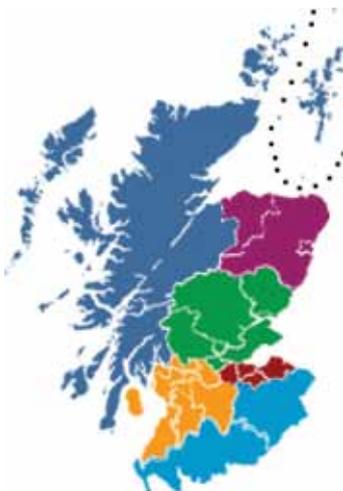
The property that you buy must be your only home. Although it should be suitable for your current housing needs, you can

if you wish buy a home that is a little larger than your current requirements. You will be able to purchase a property two 'bed spaces' more than the number of people in your household. For example, a couple would be eligible to buy a house with two double bedrooms, or a double and two single bedrooms.

As the New Supply Shared Equity scheme is aimed at low income households, you will be assessed by the registered social landlord to see whether or not you qualify. To allow this to happen, a form of 'means testing' will be carried out. Because housing costs vary so much from area to area there are no national criteria for this test. Instead, the registered social landlord involved in the scheme will agree on a local set of criteria with the Scottish Government, or the City of Edinburgh Council or Glasgow City Council if you live in those areas.

You will need to show that you cannot buy a house suitable for your needs without help from the New Supply Shared Equity scheme.

The amount that you contribute must be the maximum mortgage you can reasonably obtain – the registered social landlord will be able to give you information on the income multipliers it uses when considering the level of mortgage finance you can raise – plus any personal contribution you are able to make. The overall amount must be enough



to pay for your stake and cover all the costs of buying a home, such as survey and legal costs.

The stake that you hold will normally be determined by the maximum mortgage that you can obtain and afford plus any personal contribution that you are able to make towards the purchase. For example, if a property is valued at £100,000 and you can afford to contribute £70,000 (the maximum mortgage that you can raise plus any personal contribution) you would hold a 70 per cent stake in your home.

When you apply to buy a house, you will have to state all your sources of finance. Your funds will be considered to be the total of:

- gross earnings, per single person or couple, as appropriate;
- any other income, comprising sickness benefit, unemployment benefit, bank interest, superannuation or pension from previous employment, working families tax credit, widow's pension and shareholder's profits; and
- personal contributions.

Personal contributions may include, for example, savings and gifts. The definition of savings that we use includes: cash; Premium Bonds; stocks and shares; unit trusts; bank or building society accounts and fixed-term investments; the surrender value of any endowment policies; property; redundancy payments; and pension lump sum payments.

You may keep £5,000 of any personal contribution you can make. Above this amount, 90 per cent of the balance will be treated as a contribution towards the cost of buying your home.

What percentage of a home can I have?

The stake that you take will normally be between 60 and

80 per cent of the price of a property, according to the maximum mortgage that you can obtain and the personal contribution that you are able to make. In most circumstances you will have to take a stake of at least 60 per cent of the price of your property.

In exceptional circumstances you may be able to take a stake of less than 60 per cent but not less than 51 per cent. This is likely to apply, for example, where you have additional housing costs because of your particular housing needs which might be related to a disability, or in areas where house prices are exceptionally high.

The registered social landlord will tell you if you can take a stake of less than 60 per cent.

If you have been affected by a programme of demolition and are looking to buy a replacement house in the same area, there will be no fixed minimum percentage stake that must be taken. You will, however, be expected to invest the value of your existing house in the replacement house.

In all cases, the maximum initial stake that you can take will be 80 per cent of the price of a property.

In the majority of cases, you will have the option to increase your stake after two years to 100 per cent subject to payment of all valuation and other legal costs and expenses. However, in certain circumstances the Scottish Government will keep a 20 per cent stake in the property. This is known as a 'golden share' and is likely to happen in areas where there are only small amounts of affordable housing and few opportunities to build more affordable homes.

When New Supply Shared Equity properties are advertised, the registered social landlord will tell you whether a golden share will be retained.

After two years, if you have a stake of less than 80 per cent, you can increase this stake to 80 per cent (or more if there is no golden share). This first increase must take the stake to a minimum of 80 per cent.

At least one year after this first increase (and again assuming that there is no golden share) you may increase your stake once more. This increase must take your stake up to 100 per cent.

You can increase your stake in your home regardless of whether the market value of the property has increased or decreased. (The market value is set by the District Valuer or another professionally qualified valuer.)

You will not be asked about your financial circumstances again after you have bought your home. Before you increase your stake in your property, you are advised to take independent financial and legal advice.

What responsibilities does a shared equity owner have?

When you buy through the New Supply Shared Equity scheme you own the property outright – you will have full title to the property.

Like other home owners you will be responsible for all maintenance, insurance and repair costs, as well as making your mortgage repayments and paying tax to your local authority. You are responsible for keeping your property in a good state of repair. If the property has common and shared areas (flats for



example) you will be responsible for paying any common maintenance or service charges.

You will need to take these costs into account when assessing whether you can afford to buy a property. You should seek independent financial and legal advice on the responsibilities that come with being a home owner both generally and in relation to any particular property you select.

You are only allowed to let or sub-let your property with the Scottish Government's prior written consent. If you are given permission to let your property you will only be able to do this for a limited period of time. This is because you are expected to live in the property as your only home. You must therefore receive written consent agreeing the start and finish dates for the period of letting. If the Scottish Government does not provide written consent you must not let your home.

Further information on your obligations as a shared equity owner will be available from the registered social landlord developing the New Supply Shared Equity properties and also from your own legal adviser.

What happens when I want to sell my shared equity property?

If, for example, you have an 80 per cent stake in your property when you want to move, then you will get 80 per cent of the selling price when it is sold. The Scottish Government will receive the remaining 20 per cent. The percentage you get is not affected by changes in the value of your property over time. In

this example, if the value of your house increases, you will benefit from 80 per cent of the increase. The other 20 per cent of the increase will go to the Scottish Government.

If you have made any improvements to your home, these will be reflected in the valuation. You will not be reimbursed for the cost of any improvements made at your own expense. The amount you sell your house for will be split in proportion to the stakes held by you and the Scottish Government.

You will be responsible for meeting the costs of marketing your house if you sell it on the open market.

What else do I need to know?

Registered social landlords will have more information on the

requirements of the New Supply Shared Equity scheme. However, you are also strongly advised to take independent financial and legal advice before agreeing to take part in the scheme.

YOU SHOULD ALSO ENSURE THAT YOUR SOLICITOR ADVISES YOU ON THE TERMS OF ALL DOCUMENTATION AND THAT YOU ARE SATISFIED WITH THOSE TERMS BEFORE AGREEING TO ENTER INTO ANY LEGAL COMMITMENTS.

The shared equity arrangements will include the granting of a mortgage (or 'standard security' as it is known in Scotland) to secure the rights of the Scottish Government. **YOU SHOULD CHECK THAT THIS MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT TO MOVE OR SELL YOUR HOME, OR IF YOU WANT YOUR FAMILY TO INHERIT IT.**

How do I find out more?

New Supply Shared Equity projects are developed and promoted by registered social landlords and may be advertised through a variety of local and national media and the internet. The best place to find information on New Supply Shared Equity will be from the registered social landlords in your area. If you don't know who they are, check the following websites:

www.sfha.co.uk
www.scottishhousingregulator.gov.uk

You will find some more general information about the New Supply Shared Equity scheme at: www.scotland.gov.uk/LIFT

How do I apply?

If you see a property advertised which you think you might be eligible for, you should contact

the registered social landlord responsible for the project. They will be able to give you further information on the New Supply Shared Equity scheme and how to apply.

The registered social landlord needs to know details of your income, the size of the mortgage and personal contribution you will be able to make, and information about your household and your current accommodation.

Once all the details needed are fully completed and submitted, the registered social landlord will write to you to tell you whether or not you are eligible to buy a property. If you are successful, the registered social landlord will tell you about the next steps in buying your new home.

Content has been drawn from: <http://www.scotland.gov.uk>

Move Forward

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DO YOU WISH *to* Invest in Property?

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- Deal with Estate Agents who want the most for their clients
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jo@move-forward.co.uk
Mob: 07878 275 345

richard@move-forward.co.uk
Mob: 07794 296 190

www.move-forward.co.uk





HOUSING IN SCOTLAND

LOCAL AUTHORITY HOUSING IN SCOTLAND

Councils in Scotland

There are 32 councils (also known as local authorities) in Scotland. The contact details for each of these are set out below. Councils marked with an asterisk (*) do not provide council housing. Housing associations provide council housing in these areas instead. However, the council will be able to provide you with information about the housing associations in their areas and, if you are homeless, the council must accept your homelessness application and assess your situation.

Aberdeen City Council

Phone: 01224 523 151

Website: www.aberdeencity.gov.uk

Aberdeenshire Council

Phone: 01467 628 234

Website: www.aberdeenshire.gov.uk

Angus Council

Phone: 08452 777 778

Website: www.angus.gov.uk

Argyll & Bute Council*

Phone: 01631 572 184

Website: www.argyll-bute.gov.uk

City of Edinburgh Council

Phone: 0131 529 7200

Website: www.edinburgh.gov.uk

City of Glasgow Council*

Phone: 0800 838 502

Website: www.glasgow.gov.uk

Clackmannanshire Council

Phone: 0845 055 7070

Website: www.clacksweb.org.uk

Comhairle nan Eilean Siar*

Phone: 01851 709 371

Website: www.cne-siar.gov.uk

Dumfries & Galloway Council*

Phone: 030 3333 3000

Website: www.dumgal.gov.uk

Dundee City Council

Phone: 01382 307 400

Website: www.dundee.gov.uk

East Ayrshire Council

Phone: 01563 576 617

Website: www.east-ayrshire.gov.uk

East Dunbartonshire Council

Phone: 0141 578 8000

Website: www.eastdunbarton.gov.uk

East Lothian Council

Phone: 01620 827 827

Website: www.eastlothian.gov.uk

East Renfrewshire Council

Phone: 0141 577 3001

Website: www.eastrenfrewshire.gov.uk

Falkirk Council

Phone: 01324 506 070

Website: www.falkirk.gov.uk

Fife Council

Phone: 08451 550 033

Website: www.fife.gov.uk

Highland Council

Phone: 01349 886 606

Website: www.highland.gov.uk

Inverclyde Council*

Phone: 01475 717 171

Website: www.inverclyde.gov.uk

Midlothian Council

Phone: 0131 270 7500

Website: www.midlothian.gov.uk

Moray Council

Phone: 01343 563 529

Website: www.moray.gov.uk

North Ayrshire Council

Phone: 01294 314 700

Website: www.north-ayrshire.gov.uk

North Lanarkshire Council

Phone: 01698 274 184

Website: www.northlanarkshire.gov.uk

Orkney Islands Council

Phone: 01856 873 535

Website: www.orkney.gov.uk

Perth & Kinross Council

Phone: 01738 476 000

Website: www.perthshire.com

Renfrewshire Council

Phone: 0141 840 3063

Website: www.renfrewshire.gov.uk

Scottish Borders Council*

Phone: 01835 824 000

Website: www.scotborders.gov.uk

Shetland Islands Council

Phone: 01595 744 360

Website: www.shetland.gov.uk

South Ayrshire Council

Phone: 01292 612 000

Website: www.south-ayrshire.gov.uk

South Lanarkshire Council

Phone: 01698 454 444

Website: www.southlanarkshire.gov.uk

Stirling Council

Phone: 0845 277 7000

Website: www.stirling.gov.uk

West Dunbartonshire Council

Phone: 01389 737 000

Website: www.west-dunbarton.gov.uk

West Lothian Council

Phone: 01506 775 000

Website: www.westlothian.gov.uk



Details of some of the other Housing Associations operating in Scotland are shown below:

Grampian Housing Association Huntly House 74 Huntly Street Aberdeen AB10 1TD Tel: 01224 202900	Langstane Housing Association 680 King Street Aberdeen AB24 1SL Tel: 01224 423000
Castlehill Housing Association 4 Carden Place Aberdeen AB10 1UT Tel: 01224 625822	Margaret Blackwood Housing Association Craigievar House 77 Craigmount Brae Edinburgh EH12 8XF Tel: 0131 3177227
Link Housing Association Watling House Callendar Business Park Falkirk FK1 1XR Tel: 0845 140 0100	Cairn Housing Association 22 York Place Edinburgh EH1 3EP Tel: 0131 556 4411
Horizon Housing Association Leving House Fairbairn Place Livingston EH54 6TN Tel: 01506 424140	Key Housing Association Savoy Tower 77 Renfrew Street Glasgow G2 3BZ Tel: 0141 3421890
Hillcrest Housing Association 4 South Ward Road Dundee DD1 1PN Tel: 01382 564700	Servite Housing Association 118 Strathern Road Broughty Ferry Dundee DD5 1JW Tel: 01382 480915



**AVERAGE HOUSE PRICES IN SCOTLAND
THIRD QUARTER 2012**
 £110,187
 Annual Change: -6.5%
 Quarterly Change: -3%
 (Figures sourced from www.lloydsbankinggroup.com)

PRIVATE RENTING

The Scottish Executive website www.betterrentingscotland.com, gives advice for landlords and tenants on all aspects of private renting.

HOUSING ASSOCIATIONS

Housing Associations are non-profit making providers of accommodation. Most associations in Scotland are funded by Scottish Homes and work closely with local councils to help people in housing need. Associations keep waiting lists which you can apply to join; however, these may close from time to time. In addition, housing associations take referrals from the local councils they work with ("nominations"). Please note: housing association activity is most common in the larger towns and cities.

There are two Housing Associations operating in Scotland with a specific interest in helping ex regulars:

HAIG HOMES

Haig Homes has family sized property in Edinburgh and Glasgow which it only lets to people who are leaving or have left the Services. Applicants also need to be in housing need.

Contact Haig Homes at Alan Dobson House, Green Lane, Morden, Surrey SM4 5NS

Tel: 020 8685 5777 or go onto their website www.haighomes.org.uk.

Veterans Scotland – Housing For Heroes

In Scotland, housing and accommodation for Veterans and their dependants is provided by a number of independent charitable organisations. All of these organisations are members of Veterans Scotland and they work together to provide the best possible service to Veterans and their dependants. All the properties managed by these charities can be accessed using the single Application Form to be found in the Application Area of their website www.veteransscotland.org.uk

Properties range from hostel accommodation for single people to fully adapted houses for disabled Veterans. Some properties are tied to particular sections of the Veterans community due to the original covenants under which they were gifted. You can contact them on 0131 551 1595.

First Time Buyers? FirstBuy is designed to help you get a foot onto the property ladder...



Apply online today at:
www.emhomebuy.org
 or call 0844 892 0112



T. 0844 892 0112 E. emhomebuy@emha.org

EMHomeBuy is run by East Midlands Housing Group in our role as a HomeBuy Agent. East Midlands Housing has been awarded the HomeBuy Agent status by the HCA (Homes and Communities Agency).

Discover your HomeBuy options through Moat



Are you looking for an affordable home in Essex, Kent or Sussex and have a household income of less than £60,000 per annum?
 Then we invite you to join the thousands of people who are on the first step of the home ownership ladder.
 To find out more call us on 0845 359 6161 or you can check eligibility, search for properties and apply online at www.HomeBuyOptions.co.uk.

MoD personnel will be given the highest priority for any HomeBuy homes.

Other eligibility criteria may apply. Please quote ref MoD1 when applying.

Moat Homes Limited is a charitable housing association. January 2012



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



HOUSING PRICES

United Kingdom

Average Price: £160,345 Quarterly Change: -0.5%, Annual Change -1.2%

- | | |
|---|--|
| <p>1 Scotland
Average Price: £110,187
Quarterly Change: -3%
Annual Change: -6.5%</p> | <p>7 The West Midlands
Average Price: £148,549
Quarterly Change: -2.7%
Annual Change: -0.8%</p> |
| <p>2 Northern Ireland
Average Price: £123,174
Quarterly Change: +18.8%
Annual Change: +13.8%</p> | <p>8 Wales
Average Price: £127,756
Quarterly Change: -0.9%
Annual Change: +8.3%</p> |
| <p>3 The North
Average Price: £123,631
Quarterly Change: -0.1%
Annual Change: +0.9%</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: £118,103
Quarterly Change: +2%
Annual Change: -1.3%</p> | <p>10 Greater London
Average Price: £274,790
Quarterly Change: +2.9%
Annual Change: +4.2%</p> |
| <p>5 The North West
Average Price: £116,487
Quarterly Change: -4.5%
Annual Change: -6.7%</p> | <p>11 The South West
Average Price: £178,951
Quarterly Change: -0.6%
Annual Change: +1.3%</p> |
| <p>6 The East Midlands
Average Price: £132,051
Quarterly Change: -6%
Annual Change: -5%</p> | <p>12 The South East
Average Price: £226,584
Quarterly Change: +0.9%
Annual Change: +1.4%</p> |



Commenting, Martin Ellis, housing economist, said:

"Signs of a modest deterioration in the trend in house prices continued in October. Prices in the three months to October were 1.2% lower than in the preceding three months.

"The weak economic background has been a key factor dampening housing demand this year. Recent encouraging developments relating to the level of overall economic activity and conditions in the labour market, however, may help to support demand and underpin house prices around current levels over the coming months."

ADVERTISING FEATURE

Riverside ECHG Supporting Veterans

Riverside ECHG's work with homeless Veterans is grounded in our knowledge of their needs; many of our support staff have a Services background.

This experience has helped RECHG develop a unique partnership with the Ministry of Defence which started in 2000 and has recently reached the major milestone of delivering help to over 10,000 Veterans.

RECHG's remit is to provide support, temporary accommodation and training to Veterans facing homelessness. The backbone of this is our housing advice service, SPACES, located within The Beacon.

RECHG have two supported housing and social enterprise schemes for veterans, both are situated next to large military garrisons – The Beacon in Catterick and Mike Jackson House in Aldershot. Together these provide support for fifty-six Veterans at any one time.

PTSD is a driving issue, so RECHG developed in-house facilities for mental health and therapeutic support within our schemes. Lack of employment skills is another challenge, so we've launched social enterprise partnerships including our Veterans Artisan Bakery at The Beacon. This has attracted support from celebrity chefs such as Marco Pierre White and Rosemary Shrager and is providing on-the-job training for Veterans and a financial return for the service.

Using our experience RECHG are actively working with Ministers and the MoD to ensure that into the future the country has sufficient and appropriate support for Veterans.



Don't be left out in the cold

Single Service Leavers who require help to find accommodation

Contact:
Catterick Military: (9)47312940 Catterick Civilian: 01784 833797 / 872940 / 830191
email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either our new project The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldersot. Both provide temporary accommodation for single Service leavers in modern, fully-furnished, self-contained flats, with support staff on site 24/7.

For further details please contact the SPACES office
Quoting Ref: MP12

The Beacon
SPACES Office
Mame Road
Catterick Garrison
North Yorkshire DL9 3AU



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 and 3 bedroom houses	£274,950	L/S*	Barnard Marcus, 1285 High Road, London N20 9HS. Please call 020 8446 6888 or email: whetstone@sequencehome.co.uk
Annington Point Gosport, Hampshire	2 bedroom maisonettes and flats	£105,000	L/S*	Fox and Sons, 10 High Street, Gosport, Hampshire PO12 1BX Please call 02392 503733 or email: Gosport@sequencehome.co.uk
Barton Road Badersfield, formerly RAF Coltishall, Norfolk	3 bedroom semi- detached houses and terraced houses	Offers in excess of £110,000	L/S*	W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Fen Road Marham, Norfolk	3 bedroom terraced houses	£80,000	L/S*	W H Brown, 31-33 Market Place, Swaffham, Norfolk PE37 7LA Please call 01760 721655 or email: swaffham@sequencehome.co.uk
Tedder Close Watton, Norfolk	3 bedroom detached houses	£162,950	L/S*	W H Brown, 9 High Street, Watton, Norfolk IP25 6AB. Please call 01953 881951 or email: watton@sequencehome.co.uk
Park Road Longhoughton Northumberland	2 bedroom terraced houses	£75,000	L/S*	Your Move 39 Bondgate Within, Alnwick, Northumberland NE66 1SX Please call 01665 603443 or email: alnwick@your-move.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 – November 2012.

*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.findaproxy.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

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.

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Phone: **0044 (0)1793 771205**

Fax: 0044 (0)1793 772280

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.

Want to buy a place of your own?
Have a household income of less
than £60,000?

**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 HomeBuy 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
HomeBuy schemes*

LOCAL CONNECTION

with respect to Local Authority (Council) Housing Needs Applications

There are two major changes with respect to Service Personnel or Service Veterans and the Local Connection policy as implemented by Local Authorities (Councils).

The first happened in December 2008. Time spent in Service Accommodations' was now included in the 'residence of choice or employment' category. Section 315 being an amendment of section 199 of the Housing and Regeneration Act 2008. This meant that a right of residence could be established and used as a local connection. 6-months in the last 12-months, or 3-years in the last 5-years, in service accommodation, being resident in an area, giving an automatic local connection.

The second happened in July 2012, though only applies to England. This is detailed in the Statutory Instrument shown. Essentially it means

that as service personnel, you can not be excluded from any (English) Local Authority Housing Needs Register application, due to having no local connection.

Not all Local Authorities are aware or implementing this recent policy, and if you have difficulties with your application ? Then please contact the JSHAO (Joint Service Housing Advice Office) on 01980 618925 or 94344 8925 or send e-mails to aws-JSHAO-mailbox@mod.uk who will assist.

Regarding Scotland, Wales and Northern Ireland. Local Connection policy still applies and a detailed explanation can be found in the April 2011 Housing Matters. This may be downloaded from www.mod.uk/jshao or a copy can be requested by e-mail via aws-JSHAO-mailbox@mod.uk

STATUTORY INSTRUMENTS

2012 No. 1869

HOUSING, ENGLAND

The Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012

Made	16th July 2012
Laid before Parliament	19th July 2012
Coming into force	24th August 2012

The Secretary of State, in exercise of the powers conferred by section 160ZA(8)(b) of the Housing Act 1996(1), makes the following Regulations:

"In deciding what classes of persons are not qualifying persons under section 160ZA(7) of the 1996 Act, a local housing authority in England may not use the criterion set out in paragraph (2).

(2) The criterion is that a relevant person must have a local connection to the district of a local housing authority.

(3) A relevant person is a person who –

(a) is serving in the regular forces or who has served in the regular forces within five years of the date of their application for an allocation of housing under Part 6 of the 1996 Act.

(b) has recently ceased, or will cease to be entitled, to reside in accommodation provided by the Ministry of Defence following the death of that person's spouse or civil partner where –

(i) the spouse or civil partner has served in the regular forces; and

(ii) their death was attributable (wholly or partly) to that service; or

(3) is serving or has served in the reserve forces and who is suffering from a serious injury, illness or disability which is attributable (wholly or partly) to that service.

16th July 2012

Grant Shapps
Minister of State
Department for Communities and Local Government.

Further information from <http://www.legislation.gov.uk/ukSI/2012/1869/introduction/made>

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
----------	-------------	---------------	-----------------------	--------

Aberdeenshire

ABERDEEN

15 & 17 Ashwood
Circle

2 x 3 Bedroom semi-
detached Houses with
Garage & Gardens

Residential

Anderson Bains
6-10 Thistle Street
Aberdeen AB10 1XZ
Tel: 01224 626244
Fax: 01224 646411

Under Offer

Orkney & Shetland

BALTASOUND, UNST
Setters Hill Estate
Various addresses

Variety of 3 x Bedroom
properties

Residential

Dowle Smith & Rutherford
113a Commercial Street
Lerwick
Shetland ZE1 0DL
Tel: 01595 695583
Fax: 01595 695310

Under Offer

Last few remaining



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METHOD PUBLISHING

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Publishers to The Ministry of
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HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2013

Joint Service Housing Advice Office

January

Thurs 10 RRC Tidworth
Wed 16 Colchester #
Tues 22 RRC Aldershot
Wed 30 RRC Northolt

February

Tues 12 RRC Plymouth
Thurs 14 RRC Portsmouth
Wed 20 RRC Cottesmore
Tues 26 RRC Rosyth

March

Tues 12 Hohne
Wed 13 Herford
Wed 20 RRC Catterick
Tues 26 RRC Northern Ireland

April

Tues 02 RRC Tidworth
Tues 16 RRC Plymouth
Thurs 18 RRC Portsmouth
Tues 23 RRC Aldershot
Tues 30 RRC Northolt

May

Wed 08 RRC Catterick
Thurs 16 RRC Cottesmore
Mon 20 Episkopi
Tues 21 Dhekelia
Tues 28 RRC Tidworth
Thurs 30 RRC Aldershot

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 may attend. Attendance at these courses does not count against Resettlement Entitlement.

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