

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



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January/February 2011



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HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Well, I start by wishing you all a Happy New Year. I appreciate that for many of you the last 12 months have not been easy and planning for the future takes a backseat by comparison with issues of the minute. That said, it is really interesting to note the numbers of you who have been contacting the JSHAO expressing interest in the variety of housing schemes on the market at present. It is also apparent that more of you are trying to plan for the future sooner, which is represented in the substantial increase in attendees at our housing briefs.

For those who are interested in house purchase I thought I would take the opportunity to summarise what is available. Firstly the government Shared Ownership and Shared Equity affordable housing schemes allow potential home purchasers who cannot afford outright purchase to get in to the market. These schemes are invariably advertised through the Regional HomeBuy network and as Key Workers you will usually have priority. While these schemes are only available in England there are Scottish and Welsh equivalents. There is a factsheet on our website www.mod.uk/jshao titled "Affordable Housing" which summarises the various schemes in more detail. Furthermore, a number of home providers are running commercial equivalents. Some of them advertise in Housing Matters.

I would also like to remind you that the pilot shared equity scheme, the "Armed Forces Home Ownership Scheme (Pilot)" which was launched at the beginning of 2010 has proved very successful and popular within the Service community. The pilot is designed for full time, permanent members of the Armed Forces with between 4 and 6 years service who wish to remain in the Armed Forces and buy a property in England. For more details on how to apply and eligibility please go to www.afhos.co.uk.

For those of you intending to move to civilian housing in the next few months one thing for certain is that property will still be at a premium. Despite appearances there is still a critical shortage of housing in the UK, both in the social and private sectors and while obtaining mortgages is likely to remain more difficult for some while (compared to pre September 2007), but house price reductions and government affordable housing schemes will enable some who would previously not have been able to afford to do so and to enter the market.

Therefore my aim for this coming year is to ensure you are as fully briefed as you can be about the civilian housing market through our magazine and website and to push the message to plan your housing requirement as soon as you can. I encourage anyone who is looking at their civilian housing option to attend a "Housing, the Options" brief. Dates and locations can be found on our website or just ring my team to find out more.

James Turner



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Buying a home in SCOTLAND

What is in this information

The issues you need to consider when buying a property are set out here. The processes and how they relate to each other are explained stage by stage.

How much can you afford

The first thing you need to do is to decide how much you can afford. You will need to look at how much money you have available yourself and how much you can borrow. There are a number of different financial institutions that offer loans to people buying property, for example, building societies and banks. You should find out if you are able to borrow money, and if so, how much.

Some building societies now provide buyers with a certificate that states that a loan will be available provided the property is satisfactory. You may be able to get this certificate before you start looking for a property.

Before finally deciding how much to spend on a property, you need to be sure you will have enough money to pay for all the additional costs. These include:-

- survey fees – if you or your mortgage lender require a survey in addition to the survey provided by the seller in the Home report (see under the heading The Home Report)
- valuation fees – if you or your mortgage lender require a valuation in addition to the survey provided by the seller in the Home report (see under the heading The Home Report)
- stamp duty land tax
- fees, if any, charged by the mortgage lender or someone who arranges the mortgage, for example, a mortgage broker
- solicitor's fees
- VAT
- removal expenses
- any final bills, for example, gas and electricity, from your present home which will have to be paid when you moves.

For more information about stamp duty land tax, go to the Directgov website at www.directgov.uk.

You should be aware that you may still have some costs even if your bid for a property is not accepted, for example, you may already have paid

for a valuation and/or survey. If the solicitor has started any legal work you may also have to pay for the work done.

You should also take into account the running expenses of the property you wish to buy. These may include:-

- heating bills
- council tax
- insurance costs – including life insurance, buildings and content insurance.

The Home Report for the property that you are buying will include some information which might help you to assess the running costs. (see under the heading The Home Report)

Choosing a solicitor or conveyancer

When someone wishes to buy a house, in almost all situations, it is necessary to use a solicitor for the legal work that needs to be done. You should approach local firms of solicitors and/or ask friends and relatives to recommend a suitable firm. Before making a choice of solicitor, you should ask for estimates of their charges for buying a house. It is important to contact more than one solicitor as there is no set scale of fees for purchasing a house and different solicitors will make different charges. You should:-

- check whether the figure quoted is a fixed fee or depends on how much work is involved
- check that the figure includes stamp duty, search fees, land registration fees, expenses and VAT and get a breakdown of these costs
- find out what charges, if any, will be made if a sale falls through.

You cannot use the same solicitor as the seller as the solicitor cannot act for both buyer and seller. It is an advantage to use a local solicitor who will have a good knowledge of the local housing market.

What the solicitor or conveyancer does

The main tasks of the solicitor will be to:-

- discuss the buyer's needs and explain the procedure for buying a house if required (see under the heading The Home Report)
- explain the Home Report, the different types of survey and arrange a survey for the house
- arrange a mortgage and advise on the different methods of loan repayment available.

- inform the seller's solicitor that the client is interested in making an offer for the house
- draw up and submit a formal offer for the house in consultation with the buyer
- prepare mortgage documents
- check the legal ownership of the property and prepare a deed confirming the buyer's ownership. A deed is a document which proves who owns the property
- check the property certificate from the local councils provided by the seller to find out if they are planning any repairs or developments affecting the house
- check that alterations to the house have had planning permission from the local authority
- check the search of the official records carried out by the seller's solicitor to see if there are any problems with the seller's right to sell the property
- receive the money to pay for the purchase and pay it to the seller's solicitor
- check that the house is insured
- negotiate with the seller's solicitor in the event of any dispute.

You can arrange some of these things, for example a mortgage, insurance yourself but will still have to use a solicitor for the legal side of the purchase.

It is now also possible to use an independent qualified conveyancer for this work. A list of independent qualified conveyancers can be obtained from:-

The Law Society of Scotland
26 Drumsheugh Gardens
Edinburgh
EH3 7YR

Tel: 0131 476 8179

E-mail: lawscot@lawscot.org.uk

Website: www.lawscot.org.uk

Mortgages

If you wish to buy a home you may be able to borrow money to do this. This is called a mortgage. The loan is for a fixed period called a **term** and you have to pay interest on the loan. If you do not keep up the agreed repayments, the lender can take possession of the property.

Where to get a mortgage from

A mortgage could be available from a number of

different sources. Some of the available options are:-

- building societies
- banks
- insurance companies. They only provide endowment mortgages (see above)
- large building companies might arrange mortgages on their own new-build homes
- finance houses
- specialised mortgage companies.

For some groups of people, for example, first time buyers on a low income, it may also be possible to borrow some of the money you need to buy a home from other, government-backed sources. You will usually need to borrow the rest of the money from a normal mortgage lender such as a bank or a building society.

The Financial Services Authority (FSA) has produced a helpful guide to mortgages called 'No selling. No jargon. Just the facts about mortgages'. You can view the guide on the FSA's MoneyMadedclear website at: www.moneymadedclear.org.uk.

If in doubt, you may want to consult an independent financial adviser. For help with finding a financial adviser, visit the FSA's website at: www.moneymadedclear.org.uk.

Using a broker to get a mortgage

Instead of going directly to a lender such as a building society for a mortgage, a broker could be used. A broker may be an estate agent or a mortgage or insurance broker. They will act as an agent to introduce people to a source of mortgage loan to help them buy a house.

You may want to use a broker because it can save you time shopping around. However, some lenders offer products direct to customers that a broker may not be in a position to offer. So, it may be best to shop around, to see what else is available.

A broker may be used when it could be difficult obtaining a mortgage directly from a lender, for example:-

- the mortgage required is particularly large
- the property is unusual in some way
- more than two people wish to jointly purchase the house
- the applicant is self-employed and their income fluctuates.

There are rules about how much a broker can charge for their services. Also, brokers must not discriminate against you because of your race, sex, disability, religion or sexuality when they are offering you their services.

For more information about mortgage brokers, go to the Financial Services Authority (FSA) website at: www.moneymadedclear.org.uk.

Making a complaint about a mortgage lender

If you want to complain about a mortgage lender or broker, you should first discuss the problem with them, and then consider making a formal complaint. If you think the mortgage lender or broker

has discriminated against you, you can complain about this as well. Each lender or broker should have its own internal complaints procedure. If you have followed this procedure and are still not satisfied, you can take your complaint to the Financial Ombudsman Service.

For more information about making a complaint to the Financial Ombudsman Service see How to use an ombudsman or commissioner in Scotland.

How to find a property

There is a number of ways in which someone could find a property to buy:-

- using estate agents or solicitors' property departments
- visiting the local solicitors' property centre
- looking at property pages in local newspapers
- contacting house building companies for details of new properties being built in the area.

Deciding on a property

When you find a property you are interested in you should arrange to look round it to make sure it is what you want and to check as far as possible on the state of repair. You will need to get some idea of whether or not you will have to spend any additional money on the property, for example, on repairs or decoration. It is common for a potential buyer to visit a property two or three times before deciding to make an offer.

Warranties for newly-built properties

If the property is a newly-built property, check whether it has a Buildmark warranty. Buildmark warranties are organised by the National House-Building Council (NHBC) which is an independent organisation with over 20,000 builders of new houses on its register. Before being accepted onto the NHBC register, builders must be able to show that they are technically and financially competent and they must also agree to keep to NHBC Standards.

The Buildmark scheme covers homes built by NHBC registered builders once the NHBC has certified them as finished. The scheme will, for example, protect your money if the builder goes bankrupt after contracts have been exchanged but before completion. It also covers defects which arise because the builder has not kept to NHBC Standards. For more information, go to the NHBC website at: www.nhbc.co.uk.



Energy Performance Certificates

If you are buying a house after 1 December 2008 you will get an Energy Performance Certificate (EPC) free of charge. This will give you information about the energy efficiency rating of the house and suggestions of cost effective energy saving improvements. More information about EPCs can be found on the Scottish Government website at www.scotland.gov.uk.

The Home Report

From 1 December 2008 most houses which are marketed for sale will require to have a Home Report and to make it available to potential buyers. There are three parts to the report; a single survey of the property, an energy report and a property questionnaire. More information about the Home Report can be found on the Scottish Government website at www.scotland.gov.uk.

Getting a survey

If you are buying a house which has a Home Report you will get the single survey as part of the Report. The surveyor who produces the single survey has a legal responsibility to provide accurate information to both the seller and the buyer. The single survey is broadly the same as a scheme 2 survey. (see under the heading The Home Report)

You should not buy a house without getting it surveyed first. If you are buying the house with a mortgage, the lender may insist on having a survey for mortgage assessment carried out, to be paid for by the buyer. There are three main types of survey, or inspection which you can get:-

- mortgage valuation report (scheme 1 survey). A mortgage valuation is the least expensive type of inspection and provides a valuation of the property for the purposes of getting a mortgage
- home buyers report (scheme 2 survey). The home buyers report will consider not only the value of the property but will also examine the structure of the property and should identify any existing or potential problems
- full structural survey (or buildings survey). A full structural survey is expensive but provides a thorough and detailed inspection of the property.

The buyer's solicitor should ensure that the surveyor is a member of:-

- the Royal Institute of Chartered Surveyors; or
- the Incorporated Society of Valuers and Auctioneers; or
- the Incorporated Association of Architects and Surveyors.



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If the surveyor reports that there are some problems with the property, you will have to consider whether you still want to go ahead with the purchase. In some cases it may be necessary to ask a builder or other workman to estimate the cost of carrying out necessary repairs.

What kind of offer to make

Unconditional offer

It is normal practice for the buyer to arrange a mortgage and find out as much as possible about the house before making an offer. The offer specifies the price to be paid. Although this is called an 'unconditional' offer, it contains a number of standard conditions. You should not make an unconditional offer without thinking about having a survey carried out in addition to the single survey provided by the seller. You should also arrange a mortgage before making any kind of offer for the house.

Conditional offer

The conditional offer specifies the price to be paid but makes this subject to the buyer receiving a satisfactory survey.

The seller will rarely accept a conditional offer but may indicate that s/he will accept the offer if the 'subject to survey' condition is withdrawn. The buyer would then have to get the property surveyed very quickly.

A seller will almost always prefer an unconditional offer. If the house is advertised at a fixed price there is little to be gained by making a conditional offer.

Making an offer

If you make an offer for a house it may be accepted. Once there is a binding contract, the buyer cannot withdraw from the contract without becoming liable for compensation. Even if the buyer or seller dies and sometimes even if the house burns down, the agreed price must be paid.

If the house is advertised at a Fixed Price this means that the seller is willing to accept the first firm offer at the price specified. The price is likely to be on the high side as it is the highest figure the seller thinks the house will fetch. The buyer should not feel obliged to offer the amount specified if the survey of the house shows that a lot of repairs are needed or if the house has been on the market for a long time.

If the house is advertised at an Upset or 'offers over' price this means the figure specified is the minimum the seller would be willing to accept. The seller will normally wait until a number of people have expressed an interest in making an offer and then announce a closing date. Sealed offers are submitted on that date and the seller chooses the best one. You will have to decide how much to offer based on the value of the property to you and the top

price which you can afford to pay. The surveyor's valuation will provide some guidance on this but you should also take into account the amount of interest in the property, the amount of repair the house needs and the current trend in house prices.

Acceptance of offer

If you have made an unconditional offer for the house this will normally be accepted or rejected by the seller straight away. An acceptance may be completely unconditional, in which case there will be a binding contract immediately. Usually, however, the acceptance will contain a number of conditions and there will be no binding contract until all of those conditions have been accepted by your solicitor.

Completion

After a binding contract has been agreed, called 'concluding Missives', your solicitor will complete the conveyancing procedures and prepare a number of documents, particularly a 'disposition' which will transfer ownership of the house to you. The contract or Missives will specify the date of entry to the property. This is the date on which you will have to pay the seller the purchase price of the property in return for the Disposition and the keys to the property. Your solicitor will make all the arrangements for settling the transaction on the date of entry and for completing the buyer's loan at the same time. This is called 'completion' of the purchase.

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The Scottish Veterans' Garden City Association (SVGCA), founded in 1915 to provide homes for wounded soldiers returning disabled from France, is now the United Kingdom's largest charity providing and maintaining low-rental housing, on lifetime tenancies, for disabled British ex-Service, Merchant Navy, Police and Fire Brigade personnel. It currently owns 612 houses grouped at 74 locations across Scotland from the Border north to the Great Glen.

In 2007 the Association undertook a major study to identify how we might reduce what we believed was an unacceptable waiting time for eligible

and, in particular, high priority applicants before we were normally able to offer him or her a house. In simple terms, in relation to our existing stock of houses, our waiting list of 417 was too large while our turnover, from what are lifetime tenancies and averaging only 31 per year over the previous six years, was too small. Resulting from this study, and with the growing demand from younger Servicemen and women leaving the Services as a result of often very severe wounds suffered in the conflicts in Iraq and Afghanistan, the Association launched its 'Houses for Heroes' Appeal with the target to raise £6M to build up to 60 new, two bedroom, wheelchair friendly houses at various sites across Scotland in nine phases over the next five years. As at 30 September 2010 £3,014,000, or half-way to our target, had been contributed by supporters. This great start has meant that we were able to complete the first four houses, at Motherwell, by Christmas 2008; a further 10 houses at Scone, near Perth, in March 2010; 4 new houses at Penicuik, south of Edinburgh, in June; and, finally for the moment, have fully renovated and converted two existing bungalows at Airdrie. We have therefore completed 20 houses towards our target of 60 and have already started building a further two new bungalows at Airdrie.

With a number of new flats or bungalows available, and two more bungalows in building, we are actively seeking qualified tenants, particularly from those wounded in Iraq or Afghanistan, for these low-rental, modern, wheelchair friendly properties as well for our other existing vacant properties. Although all our houses are in Scotland, our existing tenants come from throughout the United Kingdom with some 70% being ex-Army, 13% each RN/RM or RAF and the balance from the civilian emergency services.

If you are a disabled ex-Serviceman or woman or know of, or are currently trying to place, a Veteran in housing, please contact us direct or advise the individual to apply through the Veterans Scotland Central Housing Register (covering all Veterans Housing in Scotland) on www.veteransscotland.org.uk or by telephone on 0131 550 1595.

We will be very happy to answer any queries or provide what assistance may be required.



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To register with your HomeBuy Agent visit www.catalysthomebuy.co.uk
Or for more information call **0845 601 7729**



Catalyst Housing Group is the Government appointed HomeBuy Agent for Berkshire, Buckinghamshire, Oxfordshire and Surrey.

Housing Support, Advice and Standards Team



HOUSING SUPPORT

Housing support services help people to live as independently as possible in the community. They can either be provided in your own home or in accommodation such as sheltered housing or a hostel for homeless people.

Housing support services help people manage their home in different ways. These include assistance to claim welfare benefits, fill in forms, manage a household budget, keep safe and secure, get help from other specialist services, obtain furniture and furnishings, and help with shopping and housework. The type of support that is provided will aim to meet the specific needs of an individual person.

The Scottish Government is responsible for overall housing support services policy and runs The House Key, (<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/housingsupport/supportservices>) a website that offers practical help for service users and practitioners by listing services, what they do, who they are for, and how to get them.

This section will in future contain details of housing support policy and other information including national reporting and the outcomes framework.

Following an agreement between the Scottish Government and COSLA (www.cosla.co.uk) that substantially reduces the number of separate funding streams to local government, funding for housing support services has now been absorbed into the main local government settlement. <http://www.scotland.gov.uk/News/This-Week/Speeches/Weather-and-Fairer/la-finance>

If you require any further information, please contact the team at housingsupport@scotland.gsi.gov.uk.

OLDER PEOPLE'S HOUSING

The Scottish Government is committed to enabling older people to remain living in their own homes for as long as possible. This means working to ensure that, whether they live in mainstream or specialist housing, older people live in homes which are safe and secure and, where necessary, adapted to meet mobility needs. With substantial increases forecast in the number of people over 60, this has implications for the provision of housing and support services, as financial pressures grow.

Reshaping Care for Older People is a major programme which seeks to remodel care and support services for older people in ways that are sustainable, as the population ages, and that better help older people to maintain their independence.

The programme includes a workstream on housing and communities, known as Wider Planning for an Ageing Population. A working group was established in 2009 to take forward the workstream. Minutes of the group's meetings can be viewed at <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/ROOPH>:

- 15 September 2009
- 9 October 2009
- 5 November 2009
- 16 February 2010

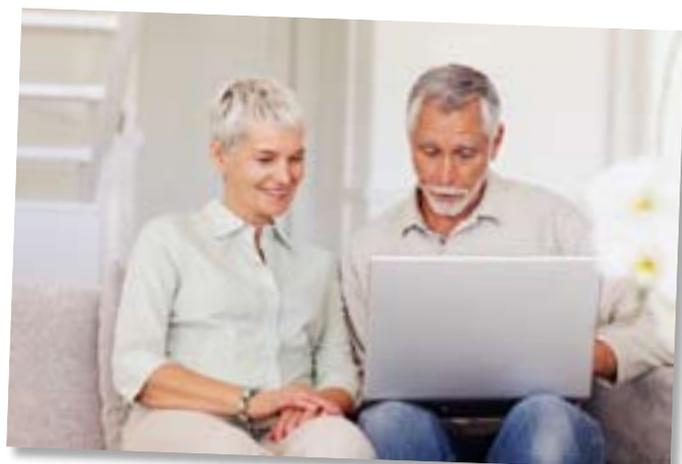
The group's report was completed in March 2010 and can be viewed at the above website. A consultation on the report closed on 29 September 2009 and can also be viewed at the website in addition to research undertaken for the Review of Older People's Housing, which took place between 2005 and 2008.

SHELTERED AND RETIREMENT HOUSING

Useful resources on sheltered and retirement housing can be viewed at <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/ROOPH/Shellousandretirous>.

HOME OWNERS' SUPPORT FUND

If you own your home and are in danger of having it repossessed we may be able to help you. The Scottish Government operates two schemes, as part of the Home Owners' Support Fund, to help owners who are experiencing difficulty in paying any loans that are secured against their property.



These are:

- the Mortgage to Rent scheme; and
- The Mortgage to Shared Equity scheme.

Under the **Mortgage to Rent** scheme we can arrange for a social landlord – such as a housing association or local authority – to buy your home and for you to continue to live there as a tenant. The **Mortgage to Shared Equity** scheme involves the Scottish Government taking a financial stake in your home. You will still own your home and continue to have responsibility for maintaining and insuring it. But you will be able to reduce the amount you have to pay to your lender every month. You can find out more about these schemes from the information leaflet. (<http://www.scotland.gov.uk/Publications/2010/06/23115823/0>)

If you are experiencing difficulty in paying any loans that are secured against your home you should tell your lender(s) immediately. You may be able to come to an agreement with them. If not, you should seek independent advice about your financial situation. There are a range of organisations that can provide you with free impartial advice. (<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/hosf/hosfagencieslist>)

Before you can be considered for the Home Owners' Support Fund you must have obtained

independent advice about your financial situation from a Citizens Advice Bureau, Money Advice outlet, local authority money advice centre, or other approved adviser. In addition, you must have failed to reach agreement with your lender(s) on how to manage your arrears. A number of other eligibility criteria apply – for example the value of your home must be no more than the maximum levels we have set depending on the size and location of your home – you can find out more about these other criteria in the information leaflet.

If you have taken free impartial advice about your situation and would like to apply to the Home Owners' Support Fund you need to complete an application form. (<http://www.scotland.gov.uk/Publications/2010/06/23120111/0>) It is important that you complete the form in full and provide us with all the supporting information we ask for. If we don't receive this we won't be able to consider your application and we will return it to you requesting further information. This means it will take longer for us to let you know whether you are eligible. And this may put you at greater risk of losing your home.

Remember, we can't consider your application if you haven't taken free

impartial advice. Your application will need to include a letter from your adviser confirming that you have taken independent advice.

Administrative procedures for the Home Owners' Support Fund have been produced for registered social landlords, local authorities, independent money advisers, the Scottish Government and its agents.

OTHER ISSUES

The Scottish Government has also set up an Armed Forces and Veterans Team to deal with general issues for Armed Forces veterans in Scotland. If you have any other enquiries, please contact Alister Murphy on 0131 244 2086. Alister can also be reached by e-mail at Alister.Murphy@scotland.gsi.gov.uk.



Veterans Scotland

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. Properties range from hostel accommodation for single people to fully adapted houses for disabled Veterans.

Veterans Scotland is committed to increasing the provision of housing services to Veterans and to improving the quality of its members' housing stock. It is doing this by carrying out research to identify the areas where accommodation is most needed and to identify the types of accommodation that are most in demand.

You can view the towns and cities where Member Charities' properties are situated, and also where properties are currently available by clicking the Properties page. (<http://www.veteransscotland.org.uk/housing/properties/>)



For more information: Call 0131 550 1595

Visit www.veteransscotland.org.uk Email: enquirie@veteransscotland.org.uk



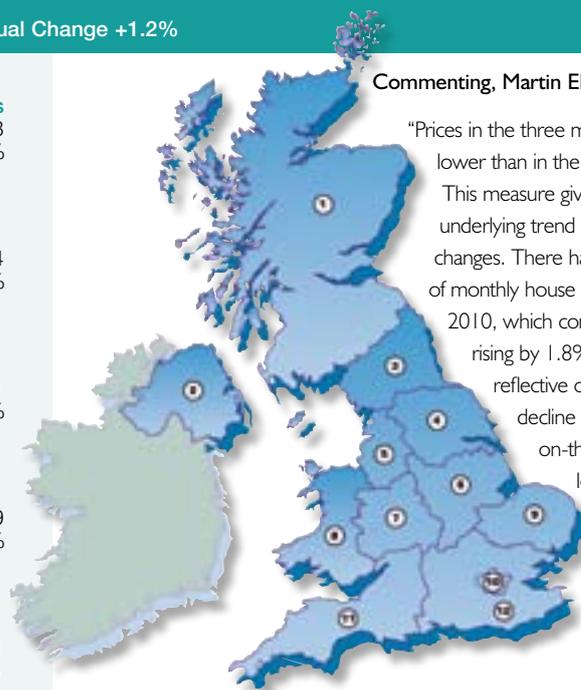
HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £164,919 Monthly Change: +1.8%, Annual Change +1.2%

- | | |
|---|--|
| <p>1 Scotland
Average Price: £121,165
Quarterly Change: -3.1%
Annual Change: -3.6%</p> | <p>7 The West Midlands
Average Price: £153,923
Quarterly Change: -0.5%
Annual Change: +2.1%</p> |
| <p>2 Northern Ireland
Average Price: £127,881
Quarterly Change: -2.0%
Annual Change: -13.1%</p> | <p>8 Wales
Average Price: £135,624
Quarterly Change: -3.3%
Annual Change: +0.1%</p> |
| <p>3 The North
Average Price: £125,415
Quarterly Change: -2.6%
Annual Change: -1.2%</p> | <p>9 East Anglia
Average Price: £155,391
Quarterly Change: -7.0%
Annual Change: -0.5%</p> |
| <p>4 Yorkshire and The Humber
Average Price: £124,152
Quarterly Change: +0.1%
Annual Change: +4.6%</p> | <p>10 Greater London
Average Price: £259,749
Quarterly Change: -1.2%
Annual Change: +4.8%</p> |
| <p>5 The North West
Average Price: £122,181
Quarterly Change: -1.1%
Annual Change: +5.0%</p> | <p>11 The South West
Average Price: £195,371
Quarterly Change: +4.7%
Annual Change: +10.6%</p> |
| <p>6 The East Midlands
Average Price: £145,701
Quarterly Change: +3.2%
Annual Change: +8.9%</p> | <p>12 The South East
Average Price: £223,983
Quarterly Change: -2.2%
Annual Change: +3.1%</p> |



Commenting, Martin Ellis, chief economist, said:

"Prices in the three months to October were 1.2% lower than in the preceding three months. This measure gives a better indication of the underlying trend in house prices than the monthly changes. There has been a very mixed picture of monthly house price rises and falls throughout 2010, which continued in October with prices rising by 1.8% following September's decline, reflective of flat house prices. The rate of decline in prices on the three month-on-three month measure is markedly less than the quarterly declines of more than 5% recorded during the second half of 2008.

"An increase in the number of properties available for sale in recent months, together with a decline in demand, has put some downward pressure on prices in recent months. We do not believe that prices are set to fall sharply over a sustained period. Interest rates are likely to remain very low for an extended period, which will continue to support the improved mortgage affordability position for homeowners. Low rates and stable employment levels are benefiting homeowners."

Advertising Feature

DEVERON HOMES HELPS SERVICE PERSONNEL FACING A NEW BATTLE AT HOME.

With the imminent closure of RAF Kinloss and the future of RAF Lossiemouth hanging in the balance, Deveron Homes has stepped in to offer a new range of home purchase options aimed to help service personnel.

Gordon Ramsay, managing director says, "The announcement that RAF Kinloss is to close is a severe blow for the northeast economy. With so many redundancies on the horizon, many service personnel who have already suffered arduous tours of duty, will now face a new war: trying to find an alternative career and resettle into a new home. With this in mind, Deveron Homes have launched At Your Service; a new initiative providing a variety of home purchase options for members of the armed forces, uniformed personnel and those working in essential government services such as Police and NHS."

The Deveron Homes At Your Service initiative will include special First Time Buyers Scheme and Shared Equity Plan together with advice on Build-Your-Own projects. The company will also arrange for specialist advice on mortgages and finance, surveyors and legal assistance.

At Your Service is available at all developments throughout the Highlands and Northeast including Fairfields, Inverness; Strathisla Park, Keith; Cairn View, Kemnay and Kinmundy Heights, Peterhead."



DEVERONhomes
A Deveron Homes Development
Sales Centres Open
Thu-Mon: 11am - 5pm

www.deveronhomes.co.uk

Contact HQ Sales Team:
Deveron Homes, Deveron Road,
Huntly. AB54 8DU
Tel: 01466 794300
sales@deveronhomes.co.uk

Move up to a Deveron Home...



We Are Proud to Announce the launch of
“At Your Service”

a new range of Purchase Options and Shared Equity Scheme for all Service Personnel and Key Workers



“At Your Service” is available at:

Kinmundy Heights, Peterhead
Strathisla Park, Keith
Fairfields, Inverness
Cairn View, Kemnay

Luxury 3 and 4 bed properties
Deluxe 2, 3 and 4 bed homes and self-build plots
Exceptional, 2bed city centre apartments
Superior 2, 3,4 and 5bed homes



THE MOD

Referral Scheme

The New Year – resolve to consider your housing options!

It's 2011, and thousands of Service Personnel will be making the transition to civilian life this year. Whenever you are due to discharge from the Armed Forces, it is important that you are prepared for this change, particularly in securing housing for yourself and your family.

If you are not in a position to be able to purchase a property or rent privately, you need to be well informed about Social Housing and how you can access this type of accommodation.

Firstly, you should approach the **local council**, if you have not done so already. You can apply to join the council's housing register far before you need housing, so this is an action you can take immediately, even if you are not sure when you will be discharging. Each Local Authority will have different criteria for entry onto its housing register, as well as a different point system to define priority. For information on individual councils, visit the Directgov website (www.direct.gov.uk) and search by following the navigation to 'Home and Community', 'Social Housing', then 'Applying for a Council Home'.

While the **MOD Referral Scheme** cannot guarantee housing, it is an option that may prove successful and should run alongside, but not replace, your application to the council. The objective of the Scheme, which is operated by the JSHAO, is to place into Social Housing those Service Leavers that are in

housing need upon their discharge from the Armed Forces. Applications are accepted six months prior to discharge, and information and eligibility criteria can be found on the JSHAO website (details below).

The Scheme is reliant on Housing Associations (HAs) contacting us for referrals for their vacant properties, and the properties offered are not specifically intended for, nor do they belong to, the JSHAO. As a result, we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. So, in order to offer a better service to our applicants, we are widening our approach to Social Housing through the Scheme.

Upon consideration of your application, we will assess the areas where you would like to live. Those requesting areas covered by HAs offering referrals, will be held on our database until and if such an offer is made. Applicants requiring housing in areas managed by HAs that allow us to refer to their waiting lists, will be asked to complete the relevant application form. Where applicable, we will also direct you to council Choice Based Lettings (CBL) Schemes operating in your specified areas. Even if a Housing Association is not participating in the MOD Referral Scheme, they may form part of a Common Housing Register. This means that applicants requesting areas not covered by those Housing Associations that offer referrals or hold their own waiting lists, may be successful through CBL.

In accompaniment to these processes, we will maintain contact with you as you search for Social Housing. In this way, we will be able to ensure that you have access to information that will assist you, as well as guidance through the homelessness process if this becomes necessary in the final stages.

As alternative options, Service Leavers with families and separated spouses with children may also wish to contact the **Services Cotswold Centre**, which offers temporary accommodation. Information, advice and hostel accommodation is also available from the Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help. Details for these Associations can be found on our website. Single Service Leavers should also contact SPACES (Single Persons Accommodation Centre for the Ex-Services), who may be able to help. For more information, go to www.spaces.org.uk.

So, if you are one of many due to discharge in 2011, seeking Social Housing and would like to register for the MOD Referral Scheme, please visit the JSHAO website for more information (www.mod.uk/jshao), or telephone 01980 618925.

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MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
RBS 0800 9173025	2.75%	Fixed until 28/02/13	60%	£699	3% until 28/02/13	R
Chelsea 0800 291291	3.29%	Fixed until 31/12/13	75%	£995	3% of loan until 31/12/13	R
RBS 0800 9173025	3.75%	Fixed until 28/02/16	50%	£699	5% reducing to 1% until 28/02/16	AR
Discounts						
ING Direct 0800 0328822	2.85%	0.65% discount until 30/11/12	70%	£0	1% until 30/11/12	R
HSBC 0800 494999	2.79%	1.15% discount for 2 years	80%	£99	2% for 2 years	L
ING Direct 0800 0328822	3.50%	Variable rate	80%	£695	None	R
Capped Rates						
Co-Op/Britannia 0800 0288288	2.99%	Base + 2.49%, capped at 5.99% until 29/02/16	75%	£999	5% reducing to 1% until 29/02/16	R
Flexible						
First Direct 0800 242424	2.39%	Base + 1.89% for 2 years	65%	£99	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	2.99%	Fixed until 30/11/12	75%	£495	3% until 30/11/12	ORY
First Direct 0800 242424	2.59%	Base + 2.09% for term	65%	£99	None	LO
Trackers						
First Direct 0800 242424	2.19%	Base + 1.69% for 2 years	65%	£99	None	L
ING Direct 0800 0328822	2.65%	Base + 2.15% for term	75%	£945	None	R

Key. A = L = Free basic legal work for remortgages. O = Offset facility. P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation.

Source – L&C – 0800 373300 – lcplc.co.uk

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SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
Fife				
CUPAR 51 Tarvit Drive	3 x Bedroom Chalet Style Semi-detached House with Gardens	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on open Market
68 Tarvit Drive	2 x Bedroom Bungalow with Gardens & Garage	Residential	Murray Donald Drummond Cook LLP, Details as above	For Sale on open Market
LEUCHARS Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
Edinburgh & Lothians				
PENICUIK Belwood Crescent Various Addresses	2 x Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Perth & Kinross				
SCONE 4 Woolcombe Square	4 x Bedroom Detached House with Gardens & Garage	Residential	Thornton's Solicitors, 17-21 George Street Perth PH1 5JY Tel: 01738 444766	For Sale on open Market
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 695 583 Fax: 01595 695 310	Phased Marketing Underway

NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Belfast Area				
BANGOR 30 Carolsteen Park Helens Bay Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner site of c. 0.16 acre/ 0.066 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimsley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimsley.co.uk	For sale on Open Market
BELFAST 27 Stormont Park Belfast BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site site of approximately 0.14 acres/0.056 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimsley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimsley.co.uk	For sale on Open Market

HOUSING IN SCOTLAND



LOCAL AUTHORITIES IN SCOTLAND

Traditionally the bulk of rented housing in Scotland has been provided by District Councils. In April 1996 the 63 Scottish Councils were reorganised into 32 new Council areas as shown on the attached list. Information on individual authorities is available from JSHAO on request.

The following are the housing authorities operate within the county:

ABERDEENSHIRE	08456 081207	www.aberdeenshire.gov.uk
ANGUS	08452 777778	www.angus.gov.uk
ARGYLL & BUTE	01546 602127	www.argyll-bute.gov.uk
BORDERS – SCOTTISH	01835 824000	www.scotborders.gov.uk
CITY OF ABERDEEN (HOME CHOICE)	01224 523151	www.aberdeencity.gov.uk
CITY OF DUNDEE	01382 434000	www.dundee.gov.uk
CITY OF EDINBURGH	0131 2002323	www.edinburgh.gov.uk
CITY OF GLASGOW	0141 287 2000	www.glasgow.gov.uk
CLACKMANNANSHIRE	01259 450000	www.clacksweb.org.uk
DUMFRIES & GALLOWAY	0303 333 3000	www.dumgal.gov.uk
EAST AYRSHIRE	01563 576000	www.east-ayrshire.gov.uk
EAST DUNBARTONSHIRE	0300 123 4510	www.eastdunbarton.gov.uk
EAST LOTHIAN	01620 827827	www.eastlothian.gov.uk
EAST RENFREWSHIRE	0141 5773001	www.eastrenfrewshire.gov.uk
FALKIRK	01324 506070	www.falkirk.gov.uk
FIFE	08451 550033	www.fife.gov.uk
HIGHLAND	01349 886606	www.highland.gov.uk
INVERCLYDE	01475 717171	www.inverclyde.gov.uk
MIDLOTHIAN	0131 2707500	www.midlothian.gov.uk
MORAY	01343 543451	www.moray.gov.uk
NORTH AYRSHIRE	0845 6030590	www.north-ayrshire.gov.uk
NORTH LANARKSHIRE	01698 403200	www.northlan.gov.uk
ORKNEY ISLANDS COUNCIL	01856 873535	www.orkney.gov.uk
PERTSHIRE & KINROSS	01738 475000	www.pkc.gov.uk
RENFREWESHIRE	0141 8425000	www.renfrewshire.gov.uk
SHETLAND ISLANDS COUNCIL	01595 693535	www.shetland.gov.uk
SOUTH AYRSHIRE	0300 123 0900	www.south-ayrshire.gov.uk
SOUTH LANARKSHIRE	0303 123 1015	www.southlanarkshire.gov.uk
STIRLING	0845 2777000	www.stirling.gov.uk
WEST DUNBARTONSHIRE	01389 737000	www.west-dunbarton.gov.uk
WEST LOTHIAN	01506 775000	www.westlothian.gov.uk
WESTERN ISLES	01851 703773	www.w-isles.gov.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.

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 iHaig 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.



HOUSING ASSOCIATIONS

Grampian Housing Association

Huntly House
74 Huntly Street
Aberdeen AB10 1TD
Tel: 01224 202900

Castlehill Housing Association

4 Carden Place
Aberdeen AB10 1UT
Tel: 01224 625822

Link Housing Association

Watling House
Callendar Business Park
Falkirk
Tel: 0845 140 0100

Horizon Housing Association

Leving House
Fairbairn Place
Livingston EH54 6TN
Tel: 01506 424140

Hillcrest Housing Association

4 South Ward Road
Dundee DD1 1PN
Tel: 01382 224083

Langstane Housing Association

680 King Street
Aberdeen AB24 1SL
Tel: 01224 423000

Margaret Blackwood Housing Association

Craigievar House
77 Craigmount Brae
Edinburgh EH12 8XF
Tel: 0131 3177227

Cairn Housing Association

22 York Place
Edinburgh EH1 3EP
FK1 1XR
Tel: 0131 556 4415

Key Housing Association

Savoy Tower
77 Renfrew Street
Glasgow G2 3BZ
Tel: 0141 3326672

Servite Housing Association

118 Strathern Road
Broughty Ferry
Dundee DD5 1JW
Tel: 01382 480915

AVERAGE HOUSE PRICES IN SCOTLAND THIRD QUARTER 2010

£121,165

Annual Change: -3.6%

Quarterly Change: -3.1%

Figures sourced from www.loydsbankinggroup.com



Advertising Feature



Steve Matthews who set up Forces Property Direct realised from his time serving in the military how hard it was to get into the property market. Over twelve years ago he decided to set up a free property workshop for HM Forces working abroad, travelling to military bases overseas, and raising awareness to the military of the importance of buying at the beginning of their career rather than at the end. This free service proved so popular that now FPD carries out 24 shows a year in BFG and Cyprus and helps over three hundred families a year secure their future by getting into the property market.

Steve teamed up with BFG Mortgages as a lot of clients had problems finding a lender to provide them a mortgage due to having a BFPO address. Nigel has for the last 23 years worked exclusively with the Military as an independent financial advisor and specialises in BFPO applications, due to his longevity in the industry he now has several major high street lenders who have exclusive products just for the military.

We now have exclusive discounts and Forces funding towards deposits from one of the UK'S largest new homes developers. A point of note that not many of our clients realise is they are buying direct from the builder, all the discounts go direct to the client. The service we provide the Forces is completely free!

What this means is, if our clients see a property available in the public sector, then we can secure a much better package than a civilian going direct to the show home and trying themselves. We now have access to

all of England, Scotland and Wales with over 10,000 houses every year to choose from.

We also have teamed up with Solicitors and Rental Agents as well as of course Financial Services. It's a complete one stop shop. We advise what to buy and where if its buy to let, alternatively, we work closely with families looking to get their first family home.

Steve and Nigel now work together on Forces Property road shows overseas, but this year will be launching in the UK.

Steve comments "we regularly get clients based in the UK who are concerned that they don't get the same discount, can't use the one stop shop and ask why don't we cover the UK" "Due to the high number of locations, road shows would be impractical, however, in these modern times, we can offer a bespoke service to individual clients over the telephone, internet etc, so why not!"

Details available on
www.fpdirect.uk.com





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Typical example:

The Hawthorn at Oak Tree View, Desborough 3 Bedroom Semi Detached House

General public price	£147,950	
Exclusive Forces price	£125,758	(85% Shared Equity Price)
5% Deposit paid by builder	£7,398	
5% Client deposit	£7,398	(could be LSAP)
Balance	£110,962	
Projected rental income	£625 pcm	(unfurnished for investor purposes)

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Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	3 bedroom houses	£109,950	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 , or email: hautboissales@annington.co.uk or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Barnby Road Formerly RAF Coltishall, Norfolk	8 bedroom house	Offers in excess of £400,000	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 or email: hautboissales@annington.co.uk . or contact Annington's appointed agents, Pymm & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call 01603 305805 , or email: homes@pymmmand.co.uk
Cardiff Place Bassingbourn, East Anglia	2 bedroom homes	£145,000	L/S*	Annington's appointed agents; William H Brown, 54a High Street, Royston, Hertfordshire SG8 9AW, please call 01763 242988 or email: royston@sequencehome.co.uk
Fen Road Marham, East Anglia	3 bedroom homes	£99,950	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call 01760 721655 or email: swaffham@sequencehome.co.uk
Landy Close Donnington, Shropshire	4 bedroom homes	£124,950	L/S*	Annington's appointed agents; DB Roberts, 6 Oxford, Oakengates, Telford, Shropshire, TF2 6AA, please call 01952 620021 or email: oakengates@dbroberts.co.uk
Slessor Close Wotton, East Anglia	3 bedroom homes	£174,950	L/S*	Annington's appointed agents; William H Brown, Watton, Norfolk, IP25 6AB, please call 01953 881951 or email: ann.lusher@sequencehome.co.uk
Proctor Road Norwich, East Anglia	3 bedroom house	£174,950	L/S*	Annington's appointed agents; Abbots Countrywide, 43 Exchange Street, Norwich, Norfolk, NR2 1DJ please call 01603 630083 or email: norwichcity@abbotscountrywide.co.uk
Calshot Rise St Columb Minor, Newquay, Cornwall	2 bedroom homes (4 bedroom homes available with starting prices from £164,950)	£134,950	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call 01637 875847 or email: sales@starts.co.uk
Graham Road Redruth, Cornwall	3 bedroom homes	£159,950	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth TR15 2RZ, please call 01209 217281 or email: redruth@your-move.co.uk
Park Road Boulmer, Longhoughton	2 & 3 bedroom homes	£109,950	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call 01665 603443 or email: alnwick@your-move.co.uk
Sandown Road Gravesend, Greater London	3 bedroom homes	£189,950	L/S*	Annington's appointed agents; Your Move, 178-182 Parrock Street, Gravesend, DA12 1ES, please call 01474 533455 or email: adrian.burkham@yourmove.co.uk
Charles Road Chester, Cheshire	2 bedroom homes	£127,950	L/S*	Annington's appointed agents; Swetenhams, 28 Lower Bridge Street, Chester CHI 1RS, please call 01244 321321 or email: chester@sequencehome.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 £400 towards the buyer's legal fees ~ and £150 towards their mortgage survey fee*. (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.)

All information is correct at time of going to press – November 2010.

*Terms and conditions apply, please ask the sales adviser or 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.blueforces.co.uk
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.blueforces.co.uk

www.cdvmm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2011 Joint Service Housing Advice Office

Spring 2011

12 Jan	RRC Tidworth
19 Jan	RRC London – Northolt
26 Jan	RRC Aldershot
1 Feb	RRC Portsmouth
3 Feb	RRC Plymouth
9 Feb	RRC Rosyth
22 Feb	RRC Catterick
24 Feb	RRC Cottesmore
1 Mar	Colchester#
7/10 Mar	Cyprus
22 Mar	Germany – JHQ
23 Mar	Germany – Herford
24 Mar	Germany – Fallingbosten
29 Mar	RRC Tidworth
31 Mar	RRC Northern Ireland

Summer 2011

6 Apr	RRC Aldershot
13 Apr	Gibraltar

11 May	RRC London (Northolt)
17 May	RRC Portsmouth
19 May	RRC Plymouth
7 Jun	Germany – JHQ
8 Jun	Germany – Gutersloh
9 Jun	Germany – Hohne
15 Jun	RRC Tidworth
22 Jun	Lossiemouth*
12 Jul	RRC Catterick
14 Jul	RRC Cottesmore
19 Jul	Colchester#
28 Jul	RRC Northern Ireland

Autumn 2011

7 Sep	RRC Tidworth
14 Sep	RRC Aldershot
21 Sep	RRC London (Northolt)
27 Sep	RRC Portsmouth
29 Sep	RRC Plymouth

12 Oct	RRC Rosyth
18 Oct	SHAPE ^
19 Oct	Germany – JHQ
20 Oct	Germany – Paderborn
1 Nov	RRC Catterick
3 Nov	RRC Cottesmore
15 Nov	Colchester#
16 Nov	RRC Tidworth
21/24 Nov	Cyprus
1 Dec	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to RRC Northolt Admin Team

* applications to RRC Rosyth

^ applications to UK JSU Tel: 003265445234

For courses in Germany, applications should be sent to RRC Herford Tel: 0049 5221 880 466 or 94882 3388

Application to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus

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

PPI – The Great Mis-Selling Debate – Were You Mis-sold?

PPI ('Payment Protection Insurance') (or otherwise known as ASU or PPP) is a form of insurance that can maintain a borrower's loan repayments in such instances where they are unable to ordinarily make these payments due to being made redundant, off-work due to illness or following an accident. PPI is often sold by a bank or broker as an up-front single premium alongside the loan.

Over the past couple of years many banks and brokers have been massively mis-selling PPI policies alongside loans to thousands of unassuming borrowers.

How It Is Mis-sold?

The most common form of mis-selling is where the PPI is made a condition of obtaining the loan i.e. a borrower is told that they cannot have the loan without the PPI.

PPI is entirely optional and should have no influence on whether or not you get the

loan. Often banks and brokers, aware of the borrower's real need to have the loan, wait until the very last minute before seeking to foist an insurance policy that was never requested (nor ever wanted) in the first place, onto a borrower who is not entirely sure what it is, yet is told they have to have it.

For members of HM Forces, PPI insurance often duplicates the cover and benefits already received through their contract of employment, making an already expensive insurance policy potentially useless.

How Can We Assist?

Over the past 2 years Michael Lewin Solicitors Limited have been successfully assisting and recovering monies paid towards mis-sold PPI policies, together with statutory interest for its clients. We also insist that where the loan agreement is still ongoing, the PPI is removed so that our client is no longer making any further repayments towards it.

Should your loan be regulated under the Consumer Credit Act 1974, be continuing and



signed before 6 April 2007, we can also ask the Court to write off the remainder of the loan, so that you make no further loan payments, in addition. Where a broker is involved and does not inform you about the commission they will receive from the lending bank, we can also seek to recover a sum equivalent to this payment on this basis.

Our Reputation

We are extremely vigorous in our approach and have no hesitation in issuing County Court proceedings against the banks and brokers where we feel the borrower has a strong case that the PPI was mis-sold to them. We have found this approach is the fastest and most effective way to recover our clients' monies and has resulted in us being a market leader in the legal profession in this area.



Michael Lewin Solicitors
LIMITED

A Very Important Message For Members Of HM Forces

Milions of people throughout the UK have been mis-sold Payment Protection Insurance (PPI) – amongst them, many thousands of members of HM Forces – it is almost certain that no serving member of HM Forces needs, or should have, PPI.

Many thousands of these people are currently getting back what they have paid over the years for this cover – with interest.

Only one drawback...

Many thousands of these people are paying the companies who reclaim this money for them – as much as 25% (or more) plus VAT of what they get back.

Members Of HM Forces Get To Keep 100% Of Their Compensation

No Deductions Whatsoever

Now members of HM Forces and their families can have a company act for them where you will receive **100%** of everything they reclaim on your behalf. They will do everything for you – you simply provide any information they ask for.

You may have been 'sold' PPI if you've taken out any of the following over the past 6 years:

- Loans (of any type – car, consolidation, home-improvement, etc).
- Mortgages, re-mortgages.
- HP Agreements

Many personnel were led to believe they had to take this cover. Many more personnel don't even realise they are paying for it. You could be due £1,000's back.

To find out if you have a claim call: Kevin Durkin, Solicitor and Director, at Michael Lewin Solicitors Limited on **0113 393 0260** and he will provide you with the legal advice you need.

Or visit www.michaellewin.co.uk and go to 'Payment Protection Insurance' and provide us with your details.

Or visit: www.greatforcesdeals.com – hit the 'Robbery' tab and get full details.

a perfect start to 2011 with annington homes



visit www.annington.co.uk

Annington have 2, 3 and 4 bedroom ex-MoD houses, together with some larger homes, in locations throughout England and Wales.

Should you wish to register your details with us, in order that you can receive information and details of future home availability, please call our sales enquiry hotline

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 01/11