

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Featured:

**NEW CENTRE FOR VETERANS
AT CATTERICK**

**THE HOMEBUY SCHEME
Armed Forces Home
Ownership Scheme (Pilot)**



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HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



This editorial is rather different from any that I have written over the past 15 years in that it is my last. By the time you read this I shall be leaving the office in Wilton for the last time. Not unnaturally I shall be very sad to go. I leave expressing the greatest respect for what you do and the passion that has led me to believe and fight for the fact that you are a rather special group of people.

With varying success over the years I have worked to do two things. Firstly I have tried wherever possible to get a package for you that matches or better what is available to your civilian contemporaries in terms of civilian housing options. Secondly I have tried through all means I know to try to ensure you are fully aware of the options open to you as you move to civilian housing at whatever stage you decide to do so in your Service career.

I still recognise however the shortcomings on both fronts. There is never enough social housing to ensure those of you who decide to follow that route can do so. House prices and difficulty in getting mortgages still mean lots of you are deterred from buying. It would be totally out of character however if I did not finish my last article by encouraging you to never lose sight of the fact that as you leave the Service you **have** to make your own housing provision. Do something about it today.

Bob Cribb

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jshao staff

Telephone Numbers:
01722 436 + last 3 digits of extension
or Salisbury Mil (9)4331 + Ext

		Ext
Commander Bob Cribb		
RN (Retd)	OIC	(2)571
Mr James Turner	Team Manager	01722 437 947
Flight Sergeant Andy Varley	Office Manager	(2)574
Miss Miranda Morse	Senior Housing Advisor	(2)573
Mrs Rebecca Mills	MOD Referrals	(2)572
Mrs Julie Layton	Housing Advisor	(2)575
Mrs Andrea Emmens	Housing Advisor	(2)575
Miss Natalie Dew	Asst Housing Advisor	(2)575

Fax: (2)577
Email address: LF-JSHAO-Mailbox@mod.uk
Website: www.mod.uk/jshao

The Joint Service Housing Advice Office, HQ Land Forces, Erskine Barracks, Wilton, Salisbury SP2 0AG



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Veterans Minister Kevan Jones cuts the first piece of turf on the site of the new Beacon project at Catterick Garrison

WORK BEGINS ON NEW CENTRE FOR VETERANS AT RISK OF HOMELESSNESS

Construction work on a pioneering training and housing centre for veterans of Iraq, Afghanistan and other conflicts at risk of being left homeless began at Catterick, North Yorkshire, Monday 18 January 2010.

Work on the new centre was initiated by Veterans Minister Kevan Jones who cut the first turf on the site.

The 31-unit purpose-built centre will be run by ECHG (English Churches Housing Group) Housing and Support, who have worked with over 6,000 men and women from the Armed Forces since it first established its partnership with the MOD ten years ago.

This new centre, The Beacon, will help single ex-Service personnel at risk of being left homeless, and is just one of the many projects and initiatives being developed to help provide first class services to ex-servicemen and women.

It goes a long way to help continue work on meeting the commitments of the Service Personnel Command Paper, also known as 'The Nation's Commitment: Cross Government



Support to our Armed Forces, their Families and Veterans'.

At the centre veterans can expect to be provided with temporary accommodation for up to 18 months, access to top of the range IT equipment and on-site training facilities, as well as a service to help guide residents into employment and permanent housing.

In a further innovative step, as part of its construction, The Beacon will offer ECHG clients the opportunity to work on the building site to gain valuable construction training skills for future employment.

Mr Jones, addressing the 60 guests that were present at the turf-cutting ceremony, expressed his appreciation of the work that ECHG do with single ex-servicemen and women. He also took the opportunity to congratulate the successful approach to partnership-working which enabled the Beacon project to take place.

He said:

"Only a small minority of our people experience difficulties when they leave the Armed Forces, but it is vital they are given the support they need and deserve.

"The Beacon will provide real and tailored help to those who are at risk of homelessness and

will help them transition from Service life to the civilian world.

"The project's success shows a genuine partnership across Government and with the housing association English Churches Housing Group."

ECHG's Managing Director, Derek Caren, said:

"The Beacon's services will be worthy of the veterans it will work with and will focus on making sure they make a successful leap back into civilian life once they leave the Armed Forces."

Importantly, The Beacon will reinforce a growing network of existing ECHG centres, including Mike Jackson House in Hampshire and an established, smaller centre, The Galleries, in Richmond, North Yorkshire.

Michael Duerden, who saw active duty as part of his service with the RAF, and who subsequently found himself homeless through difficulties in his personal life, said:

"After leaving the Services I reached rock bottom in my life. It was only through the expertise of ECHG's Galleries project with its superb staff and accommodation that helped turn my life around, through guidance and a place to live."

With ECHG's help, Michael is now re-establishing links with his family and is focused on seeking employment and securing a flat of his own.

The Beacon is the result of a successful partnership with a range of other national and regional agencies: the Homes and Communities Agency, who will be providing capital funding; the Church Housing Trust, who will be raising charitable funds to furnish the centre; Communities and Local Government; Richmondshire District Council; and North Yorkshire County Council.



Veterans Minister Kevan Jones and Brigadier David Maddan are shown plans of the site layout for The Beacon by Adam Scott, Croft Goode Project Architect

South West Property News

The Armed Forces Home Ownership Scheme (Pilot) is well underway a month into its launch. As appointed advisers, Blueforces have handled a number of applications for those seeking to take advantage of the equity loan scheme. The scheme can provide equity loans up to £75,000 or 50% of the property purchase price, although funds are limited and only certain personnel qualify.

If you find you don't qualify for the scheme, do not despair! Blueforces are able to advise you on a number of purchase assistance schemes available throughout the UK. In response to an increase in demand for personnel for homes in the South West, Blueforces have teamed up with Midas Homes and Wain Homes to make home ownership affordable. Although mortgage lending remains very difficult if you do not have a large deposit, Blueforces may be able to arrange sufficient deposit assistance to enable you to get the home you want.

Wain and Midas Homes have a range of properties from 1 bedroom apartments, to 5 bedroom detached houses so something for everyone. Properties start at £105,000 for two bedroom coach house with Wain Homes. 3 bedroom houses are available at £118,965* with HomeBuy Direct with Midas and £129,000 with Wain Homes.

Call Blueforces for more information.
 Mil: 94660 ext 6969 Civ: 01206 560200

* Prices applicable for Homebuy Direct. Subject to status. Terms and conditions apply. Details correct at time of going to press.



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THE HOMEBUY SCHEME

The HomeBuy Scheme, launched on 01 April 2006, enables social tenants, eligible key workers and first time buyers to buy a share of a home and get a first step on the housing ladder.

Regular Armed Forces personnel (including MPGS), MOD Police, Defence Fire Service and clinical staff in MOD medical establishments have been granted Priority Status to access the Government Affordable Housing Programmes across all regions in England.

The following shared equity products are available. It should be noted that when any property purchased with one of these products is sold the equity loan provider will be entitled to a percentage share of any increase in the value of the property.

New Build HomeBuy

Under this scheme purchasers can buy between 25% and 75% of a new build property (depending on what they can afford) on a leasehold basis. They will pay a mortgage on their percentage of the property and a subsidised rent on the remainder. The rental payments will be calculated as a small percentage (3% or less) of the providers share of the property. The purchaser can, if they wish, increase their share of the property as and when they can afford it, all the way up to 100%, this is known as staircasing. When the purchaser wishes to sell, they can sell their share to another household nominated by their landlord (normally a housing association) or they can staircase to 100% and sell it in the normal fashion. However, the landlord may want to buy the property back to offer to other

households who want to enjoy low-cost home ownership. The property is sold at market value and the shared owner will benefit from any equity which has built up on the share they own.

For more details or to register an interest, contact the "HomeBuy Agent" who operates in the area you wish to live.

HomeBuy Direct

Is a scheme which helped up to 18,000 first time buyers into affordable home ownership over the previous two years. HomeBuy Direct will give eligible first time buyers keen to own a place of their own the chance to buy some newly built properties. Buyers will be offered an equity loan of up to 30% of the property value, co-funded by the Government and the developer, free of charge for five years. As with other HomeBuy schemes, any first-time buyers whose household income is under £60K will be able to apply.

Intermediate Rent Scheme

As well as being eligible for the shared equity schemes, those with Priority Status are also eligible for the Intermediate Rent Scheme all over England. Individuals should check availability with the HomeBuy Agent in their area of interest. This is where accommodation is provided by a registered social landlord and the rent for a property is set at a level between that charged by social and private landlords. The tenant is likely to pay between 75% to 80% of the local market rent for the type of property that they live in. They would have an assured shorthold tenancy whilst they have Priority Status. The properties available under this option are predominantly flats and bedsits aimed

at singles or couples with no children. FTRS(FC) personnel are eligible for only this element of the programme.

Rent to HomeBuy Scheme

This scheme aims to help prospective first time buyers who find that they are unable to buy a share of a property through HomeBuy at the present time (for example because they have been unable to find a suitable mortgage) but could do so in the future, for example when mortgage availability has improved. Eligible households will be able to rent a new build property through the Intermediate Rent Scheme for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the New Build HomeBuy scheme. The affordable rent will enable household's time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

Eligibility: New Build HomeBuy and HomeBuy Direct

Service Personnel wishing to be considered for Priority status under these schemes must fulfil the following eligibility criteria:

- i Must be a member one of the following; Regular Service, MPGS, MOD Clinical Staff (excluding doctors and dentists), MOD Police, Uniformed staff in Defence Fire Service.
- ii Must have completed Phase I training.
- iii Household income must be below £60k per annum.

- iv Must be a first time buyer or have a requirement to move home to meet their household needs (the existing property would have to be sold).



Intermediate Rent Scheme

The above criteria applies with the following variations:

- A. In addition to the listed roles Full Time Reserve Service (Full Commitment) also get access to the Intermediate Rent Scheme.
- B. Individuals need not have completed their Phase I Training.

The Affordable Homes programme is run on behalf of the Government by "HomeBuy Agents" these are housing associations (otherwise known as Registered Social Landlords or RSLs) that run the programme in their area of the country. HomeBuy Agents can register your interest, assess your eligibility and provide details of schemes in your area. Interested personnel should contact the "HomeBuy Agent" who covers the location of your permanent duty unit. www.homebuy.co.uk. For more detailed information visit our website at www.mod.uk/jshao and read our fact sheet on the Affordable Homes programme.

NOTE: Priority Status has also been extended for Service personnel to 12 months after their exit date as long as you have completed 6 years service.

Frequently asked Questions

Q: Will members of the Reserve Forces/ Territorial Army be eligible?

A: Not as Key Workers because the MoD is not their main employer however any individual can apply.

Q: Do I have to have a certain length of Service remaining in order to be classed as a key worker?

A: No. As long as you are still serving in one of the eligible groups of MoD Employees when you complete the purchase of your home, you are classed as a key worker and are therefore eligible for this scheme.

Q: Will I be tied into any return of service period if I get assistance under this scheme?

A: No.

Q: If I leave the MoD after buying a home through this scheme, will I have to repay the equity loan?

A: No. There used to be a clawback clause that required repayment if you lost your key worker status. This clause has now been removed.

Q: Will Service personnel be able to apply for assistance from the HomeBuy Scheme if they are deployed overseas?

A: Providing that their home base is within the eligible regions then there is no reason why they cannot apply for assistance from the programme.

Q: What happens if I get posted away from the area where I purchased the property will I have to sell it and repay the equity loan?

A: No. The Scheme recognises that fact that Military personnel are sometimes compelled to move to another part of the country for Service reasons. Therefore Sub let arrangements have been agreed for serving Armed Forces whose tour of duty requires them to serve away from the area in which they live (a distance of at least 50 miles or 90 minutes travelling time) for a fixed period.

Q: What if I decide to sell the property?

A: If you decide to sell the property, any assistance received will have to be repaid on a percentage basis.

Q: Can I still access the programme if I am injured and receive funds from the Armed Forces Compensation Scheme (AFCS) or War Pensions Scheme (WPS)?

A: Yes. A full disregard against AFCS and WPS payments has been agreed when assessing for affordability and sustainability.

Q: What happens if a Service person in receipt of assistance dies whilst on duty?

A: In such cases, only the sale of the property or transfer of ownership would trigger repayment of the equity loan.

Q: What size house am I entitled to?

A: The HomeBuy Agent must determine the current needs of the applicant's household, taking into account the number of people in the household, their age and gender and other family circumstances e.g. where the applicant has divorced or separated and children visit on a regular basis, there may be need for an additional bedroom. As a guide, applicants are allowed one bedroom more than required based on their current household composition.

Q: Can my partner live with me?

A: Yes.

Q: What if any of my circumstances change?

A: You are obliged to inform the HomeBuy Agent of any changes in your circumstances such as leaving the Service or you are posted away from the area in which the property is located within 7 days of the change.

Q: Can I use this scheme to upgrade my current home?

A: You will not be able to do this when your current housing needs are met by your existing property.

Q: What happens if I get divorced?

A: If, under the terms of a divorce settlement, the property is the subject to a transfer of ownership, the court will advise the HomeBuy Agent (as one of the mortgagees) of this order. The HomeBuy Agent will then ask to see the financial statement and agree with the Housing Corporation whether repayment of the equity loan should be triggered or be deferred.

Q: What if I leave MoD Employment after I have received an equity loan through one of the Homebuy schemes?

A: Repayment of the loan will not be required. Only if the house is sold or if you redeem your mortgage will you be required to repay the loan.

Q: How does the Housing Association ensure that they get their money back on sale of the property?

A: Their interest is secured through the lease.

Q: As I only own a percentage of the property do I only have to pay a percentage of the council tax?

A: No. You will be liable to the whole of all charges and bills associated with the property. This includes any legal fees and stamp duty land tax associated with the purchase.

Q: Do I have to pay the full stamp duty?

A: Shared ownership purchasers can elect to pay Stamp Duty Land Tax (SDLT) at the outset on the market value of the property. In this case there will be no further SDLT charges at any stage; however, there is no stamp duty on properties bought under a shared ownership scheme until 80% of the property is owned. Any further 'staircasing' payments which take the purchaser above this level – including the acquisition of the freehold, will attract SDLT.



Local Connection

for Service Personnel

Prior to 01 December 2008, the majority of Local Authorities would not permit Service personnel any additional consideration when wishing to settle in the area where they had been employed, as they stated that it was a condition of their Service and therefore they did not move by choice. On 01 December 2008, the long awaited change to the homelessness and social housing Armed Forces local connection rule was finally amended. Anyone serving in the Armed Forces is able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian person. All Local Authorities should be aware of this rule however any applicants encountering an authority which is unaware of this change should provide them with a copy of this announcement from the Department of Communities and Local Government. This announcement is also available for you to download from our website www.mod.uk/jshao

Q&A

Q. Do you have to have a local connection with an area if you want to apply for council housing in that area?

A. People can apply for council housing in any area, but some councils may give less priority to applicants who do not have a local connection with their area.

Q. Do you also have to have a local connection if you seek help from the council because you are homeless?

A. No, you can apply to any local authority for help and they must

consider whether there is any duty to help you. They can't refuse to help just because they think you may not have a local connection with their area. Under the homelessness legislation, councils must ensure that you and your household have somewhere suitable to live if they are satisfied that you became homeless through no fault of your own and you fall within a 'priority need' category (for example, you have dependent children or your family includes someone who is vulnerable)

. If the council consider you do not have a local connection with their area but you do have one somewhere else in England, Wales or Scotland, they may try to refer you back to the council in that other area, but they must ensure you have somewhere suitable to live until the question of which council has full responsibility has been agreed.

Q. If I am homeless through no fault of my own and I fall within a 'priority need' group, does the council have to provide me with social housing ?

A. In such circumstances you are likely to be owed the main homelessness duty and the local authority must secure suitable accommodation for you . If necessary, the council will arrange temporary accommodation until a more settled home becomes

available. The homelessness duty will end either where you accept an offer of private rented accommodation as a settled home (which you can refuse) or where you are offered a long term social tenancy. The amount of time you have to wait for a social tenancy offer will depend on the waiting list in you area, although as someone owed the main homelessness duty you will fall within a reasonable preference group and must be given priority over other applicants who do not.

Q. Doesn't the council have to give me priority for social housing if I have been accepted as homeless and in priority need?

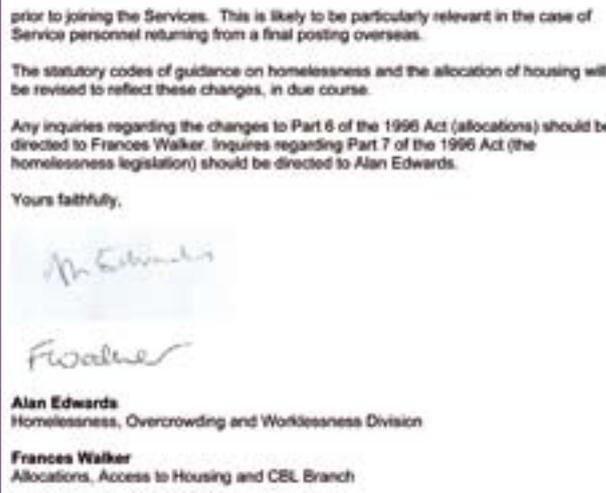
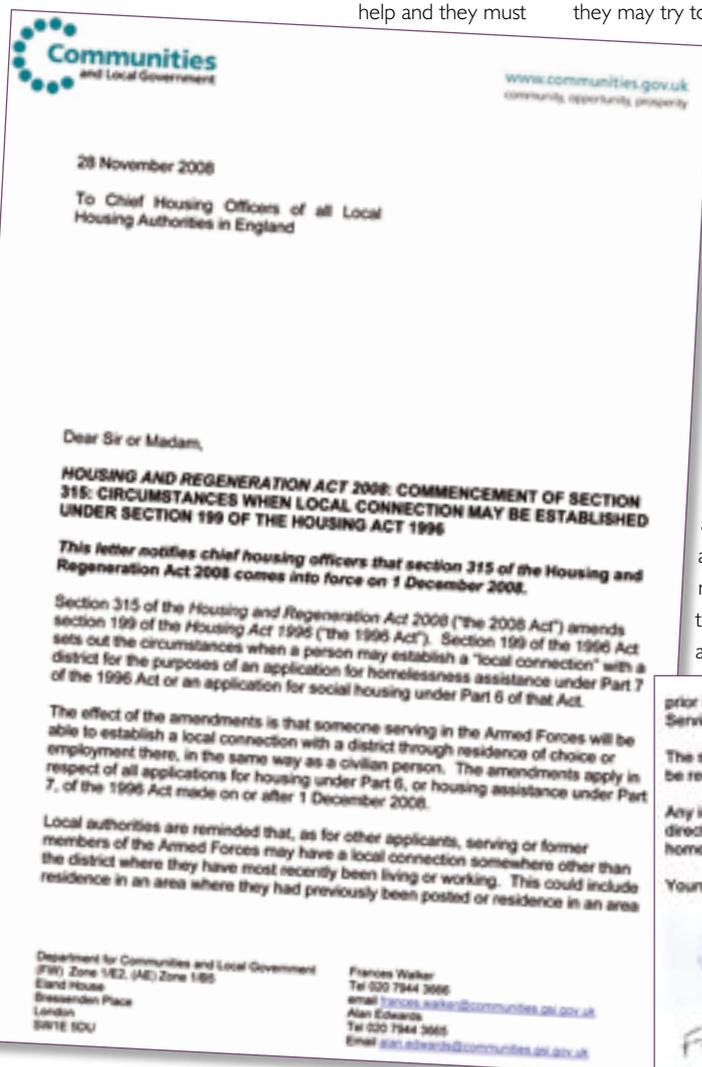
A. The council must give you 'reasonable preference' for a social tenancy, but it will have to do this for a lot of other applicants too (those who also fall within a reasonable preference group). So, in many areas you are likely to have to wait some time before your application gets enough priority for you to be offered a home.

Q. Will the change to the 'local connection' rules mean that people in the Armed Forces will be able to get social housing as soon as they leave the Services?

A. Not necessarily. Because of the high demand for social housing in most areas, people often have to wait some time before their application is successful. The change to local connection will not alter the fact that it is unlikely that people in the Armed Forces will be able to get social housing as soon as they leave the Services.

Q. Will the change to the 'local connection' rules mean that people who have served in the Armed Forces will get priority for social housing?

A. No, housing applicants will not get priority simply because they have served in the Armed Forces. Priority for



social housing will continue to be given to people in greatest housing need, e.g. people owed the homelessness duty, and those living in overcrowded housing. The change to the local connection rules will ensure that people in the Armed Forces, and those who have just left the Forces, will have their priority assessed against the same rules as civilians – and will not be put at a disadvantage.

Q. Does the change to the 'local connection' rules mean that people who have served in the Armed Forces will get social housing sooner than they would have done?

A. Yes, the prospects for getting social housing will be better in those areas where local connection is one of the factors that the local council takes into account when deciding priority for social housing.

Q. How does someone get a local connection with an area?

A. People can establish a local connection with an area because they work there, because they live there by choice (or have done in the past), because they have family living there, or because of some other special reason. Prior to the change, the effect of the law was that people could not establish a local connection with an area as a result of living or working there while serving in the Armed Forces.

Q. What difference will the change to the 'local connection' rules make?

A. The change will amend the law so that people serving in the armed forces can establish a local connection with an area as a result of living or working there – in the same way as a civilian does.

Q. How long does someone have to live in an area before they are considered to have a local connection?

A. This is not set by law, but local councils work to a set of agreed guidelines. Under the guidelines, people are usually considered to have established a local connection with an area if they have lived there by choice for at least 6 months out of the previous 12 months, or for 3 years out of the previous 5 years.

Q. How long does someone have to work in an area before they are considered to have a local connection?

A. A person is generally considered to have a local connection with an area if they are currently working there.

Q. Does someone have a local connection with an area if they have worked there in the past?

A. Someone may have established a local connection with an area if they have lived there for at least 6 months out of the previous 12 months or 3 years out of the previous 5 years.

Q. How will my local authority be told about this change to legislation?

A. The Department for Communities and Local Government will write to English local authorities to notify them that the changes will be coming into force.

Q. Will the Codes of Guidance be amended to reflect this policy change?

A. The statutory codes of guidance for English local authorities on housing allocations and homelessness will be amended in due course, to reflect the changes.

Q. What happens if I want to [apply for social housing] in Wales?

A. The change to the local connection rules will apply to councils in Wales (in the same way as England).

Q. What happens if I want to [apply for social housing] in Scotland?

A. *The legislation is different in Scotland and the change will not apply there..*

Q. Where is my local connection if I am serving overseas?

A. That will depend on whether you have previously established a local connection in the UK.

Q. Does this change apply to applications for social housing or applications for homelessness assistance?

A. The proposed change will apply to both applications for social housing (through the housing waiting list) and applications for assistance under the homelessness legislation.

Q. When will this change be enacted?

A. The change will come into force in England on 1 December 2008.

Q. What happens to me if I am leaving in the mean time?

A. The previous rules on local connection will continue to apply until the change comes into effect.

Q. Does this mean local authorities will respond to the Certificate of Cessation of Entitlement or will I still have to wait for notice of eviction from my SFA?

A. Certificates of cessation are useful to local authorities for planning purposes because they provide advance notice of the need for the individual to find alternative accommodation. This enables authorities to work with the person to prevent homelessness. Local authorities are discouraged from requiring applicants to remain in accommodation once it is clear they have been asked to leave and there would be no defence to a court order for possession. However, local connection has no bearing on this issue.

Q. If I want social housing when I leave the Service, will the local council give my application less priority if I arrange for my own temporary accommodation while I am waiting, instead of applying for homelessness assistance?

A. This will depend on the circumstances. Everyone has to make arrangements for accommodation while they are waiting for social housing. If people are at risk of homelessness and cannot make their own arrangements they can seek help from the local council. Most local councils in England will try and prevent homelessness by helping people to obtain privately rented accommodation. People who have found themselves satisfactory accommodation in the private rented sector will not normally be given priority for social housing. If people become homeless through no fault of their own and fall within a priority need group the local council must secure accommodation for them until a settled home becomes available; the council must also give them reasonable preference for social housing. People must also be given reasonable preference for social housing if they are living in overcrowded or insanitary conditions; if they have a medical or welfare need to move; or if they need to move to a particular locality to avoid hardship.

Q. How long will I need to serve in an area before establishing a local connection?

A. This is not specified in law, but most local councils in England, Wales and Scotland follow working guidelines agreed by the local authority associations. These suggest that a person will have established a local connection with a district if he has been normally resident there by choice for at least 6 months during the previous 12 months or for not less than 3 years during the previous 5 year period. However, the legislation also provides that a person may have a local connection with a district if he is currently employed there. Consequently, you may establish a local connection with an area as soon as you start serving there (assuming this means you are actually working in the area).

Q. Does my local connection have to be in the area of my last posting or could I choose one I served in some years ago?

A. This will depend on the circumstances. Local authorities are likely to consider the length of time you were resident in each of the areas where you lived while serving in the post – and apply the working guidelines for residence agreed by the local authority associations: at least 6 months during the previous 12 months or not less than 3 years during the previous 5 year period. However, you may establish a local connection with an area for other reasons, for example, because you have family connections there.

Q. I am single, what are the implications for me?

A. The implications of the proposed change to the local connection provisions are the same as for families.



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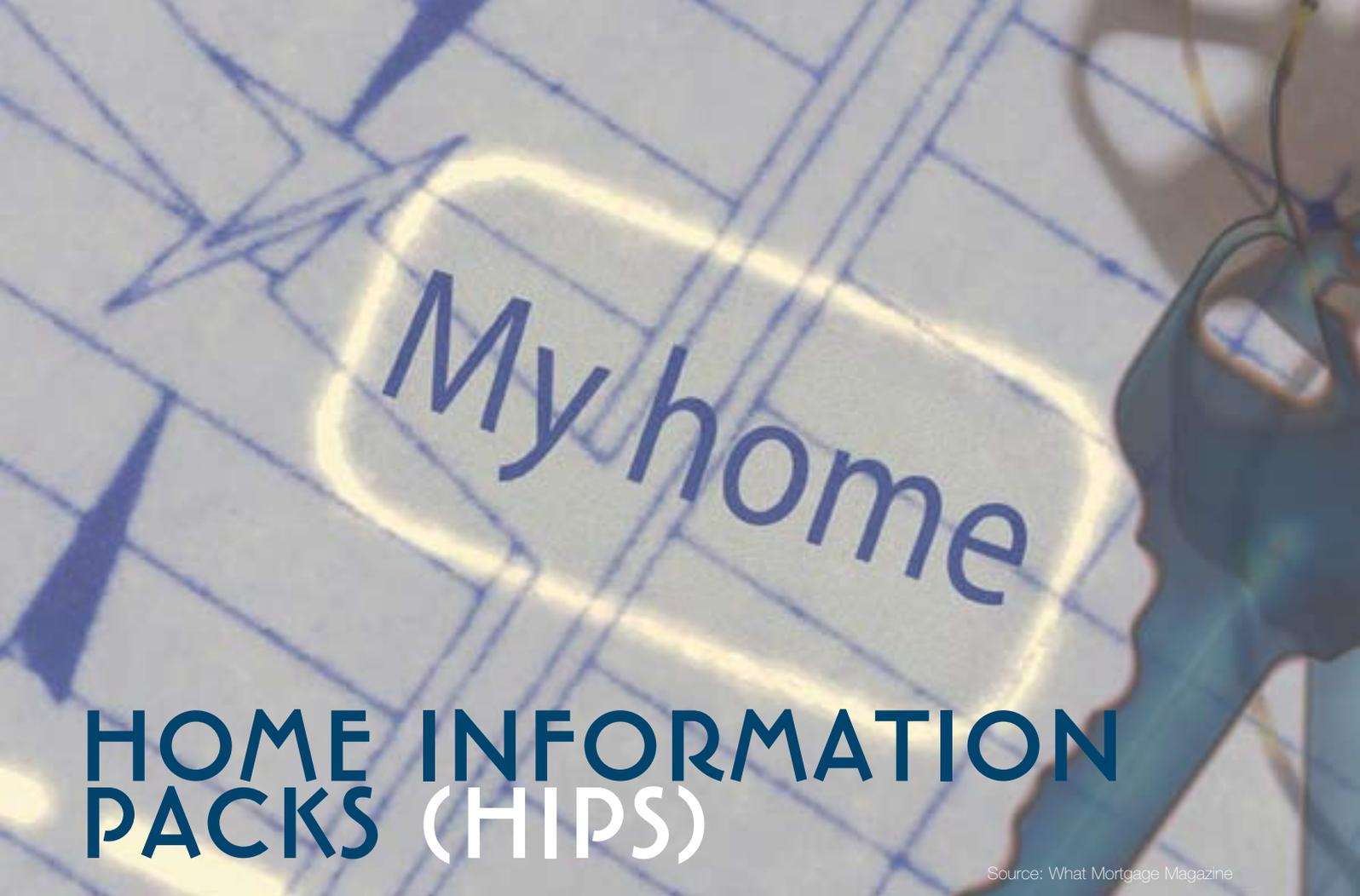
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HOME INFORMATION PACKS (HIPS)

Source: What Mortgage Magazine

It's now the law for every home in England and Wales to have a Home Information Pack (HIP) prepared when they put their house on the market. A HIP is designed to give potential buyers the information about the property that they need when they are deciding whether or not to buy. The aim is to reduce the amount of time it takes to buy a home and to cut the number of sales that fall through.

Whether they have worked is debatable, and it's probably too early to tell in current market conditions, but they are the law and you can expect a hefty fine for non-compliance. Quite apart from that, if you don't have one, potential buyers may wonder if you have anything to hide.

What's in it?

HIPs contain two types of document, compulsory documents and optional documents. They pretty much are what they say on the tin: compulsory ones are those that have to be there, while optional documents are authorised to be in there if the seller wishes it. To be honest, as putting each document in has a cost attached, the vast majority of sellers only in those that are required.

Compulsory documents

Firstly, the pack has to have an index, which lists the documents in the pack and provides a checklist for sellers, buyers, estate agents and enforcement

authorities. Where a compulsory document is not in the pack, the index must say so, give the reason it is missing and say what steps are being taken to obtain it.

Next is the Energy Performance Certificate. These are almost exactly the same as those you see on fridges for sale in electrical shops – the rank your home from A to G in energy efficiency and environmental impact. A is best, G is worst. In theory, the better the ranking, the cheaper it will be to heat the home, and it also helps to encourage greater environmental awareness.

The sale statement provides basic information about the property, including its address, whether it's freehold or leasehold, whether it's registered and whether it's sold with vacant possession.

Next is searches. You need to provide your Land Registry register, which gives details of the property. Any local authority records, such as road-building programmes or other planning decisions also need to be included, as do the provision of drainage and water services to the property.

Next up is Evidence of Title. The seller needs to prove they are the legal owners and have the right to sell the property. These are available on request from the Land Registry.

If your home is leasehold, you also need to provide a copy of the lease, and other details such as services charges and insurance. If your home is commonhold,

you need to provide a copy of this register and title plan for the common parts, as well as other documents you would provide for leasehold.

Optional documents

Home condition reports are legal documents containing information about the physical condition of a property. They're similar – although not the same as – a Homebuyer's report, which prospective purchasers often commission at the same time as a valuation. The reports are carried out by home inspectors, who are trained specifically for this purpose. The benefits are that it will allow sellers to identify and carry out repairs on the property before it is sold, and for buyers to plan for any expenses they may have once the purchase is complete. Lenders can use the report to inform their valuations, again hopefully cutting costs for the buyer.

The legal summary is a distillation of all the legal documents related to buying and selling property. It's designed to give a basic rundown of the contracts associated with the property, although it is not a replacement for professional legal advice.

Home use and contents forms give information on boundaries, notices, services, sharing with neighbours, planning permissions and other matters of interest to potential buyers. They can also give information on which fixtures and fittings are excluded or included in the sale, or are open to negotiation.



ARMED FORCES HOME OWNERSHIP SCHEME (PILOT)

Since 2008, many serving personnel have been eligible for the Government's range of HomeBuy schemes, providing assistance to rent or buy a home. The Ministry of Defence has been working closely with the Department of Communities and Local Government (DCLG) and the Homes and Communities Agency (HCA) to develop a pilot scheme specifically designed to meet the unique needs of serving personnel. This scheme, the Armed Forces Home Ownership Scheme (Pilot) has now been launched, and the MOD will be providing funding for the next three years, expecting to help at least 250 people to buy their first home.

The scheme will be run by Swaythling Housing Society, part of the Radian Group, who have many years experience in administering schemes such as this, and have worked closely with the Ministry of Defence and the Joint Services Housing Advice Office.

Lindsay Todd, Chief Executive of Radian said, 'We are delighted to be working with the Ministry of Defence to deliver this exciting new scheme. We have a strong track record in providing

affordable homes, and a great deal of experience in successfully delivering Low Cost Home Ownership schemes to keyworkers, including armed forces personnel and others, across the south and south west. We are looking forward to working with the Ministry of Defence to help even more members of the forces across England to buy their first home.'

To be eligible for the scheme, applicants will need between 4 and 6 years service, and be unable to buy a home on their own. If approved, the applicants may be offered a loan of up to £75,000 to top up what they can afford on their own, allowing them to buy a home on the open market like any other buyer.

For example if an applicant can obtain a mortgage for £80,000, they could be eligible for a loan of up to £75,000, allowing them to buy a home worth up to £155,000



There is no interest to pay on the loan whilst the applicant remains in active Service. A particular feature of this scheme is its flexibility, recognising that circumstances can and often do change. There is the possibility to sublet the home, pay off part or the whole loan, or indeed move house in the event of a posting elsewhere. Funding is limited and applications will be processed in tranches on a first come, first served principle. Full details of the scheme including how to apply can be found at www.afhos.co.uk or by calling Swaythling on 0800 028 1980.

The pilot scheme is intended to test a specific approach towards encouraging home ownership in the Armed Forces. The HCA and MOD will be closely monitoring and evaluating the scheme throughout the pilot period including looking at factors such as take up rates, feedback as to whether the scheme meets the requirements of Service personnel and value for money. In addition the MOD will continue to look at a variety of approaches to meeting Service personnel accommodation needs and aspirations in the future. Personnel will also continue to be able to apply for other government schemes, and full details of these can be found at www.homebuy.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 Sheilings		Residential	Masson & Glennie	Coming Soon
Fife				
LEUCHARS Warwick Close Various Addresses	Variety of house types	Residential	Murray Donald Drummond Cook LLP, 8 Main Street Leuchars KY16 0HN Tel: 01334 838421	Phased Marketing Underway
Edinburgh & Lothians				
EDINBURGH 18 North Gyle Drive	4 x Bedroom Detached Houses with Garage and Gardens	Residential	Morton Fraser, 30/31 Queen Street, Edinburgh, EH2 1JX Tel: 0131 247 1000 Fax: 0131 247 1003	On Market
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bed Terraced Houses	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of Semi-detached Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

THE MOD referral scheme

by Rebecca Mills

The goal of the MOD Referral Scheme is to place into Social Housing those Service Leavers that are in housing need upon their discharge from the Armed Forces.

The Scheme is reliant on Housing Associations contacting the JSHAO for referrals for their vacant properties, and therefore we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. As a result, applicants are strongly encouraged to consider alternative routes to secure themselves accommodation. So in order to assist our waiting applicants, we hope to provide a helpful Service by giving further advice to help smooth the transition to civilian life.

This month the MOD Referral Scheme article will focus on the information we give our applicants about local authority housing and homelessness legislation, because registering with the council should always be the first step as you move closer to your discharge date, and it is them who will assess your housing need.

APRIL FOCUS: APPROACHING HOMELESSNESS

Service Accommodation and Irregular Occupancy

Whilst in the Armed Forces, you are provided with Service Accommodation.

If you are living in **Service Families Accommodation (SFA)**, Defence Estates (DE) will serve you with 93 days Notice to Vacate, expiring on your discharge date. This is when you legally lose the right to occupy your Service Accommodation (medically discharged personnel have an additional 93 days). Please note: it is your responsibility to make Defence Estates (DE) aware of your discharge date.



If you remain in your property after this time, you will become an **Irregular Occupant** and will be required to pay Damage for Trespass charges (called Violent Profits in Scotland). For assistance with these charges, contact your Local Authority or the Department for Work and Pensions to discuss Housing Benefit.

DE will begin proceedings for the repossession of the property, and if the case is taken to Court it is you who will be liable for costs. Despite this, it is important to note that if you leave the property before you are ordered to do so, your local authority may argue that you have made yourself intentionally homeless.

If you are a Single Service Leaver occupying **Single Living Accommodation**, you are able to remain until your last day of military pay, but no longer. For further assistance on your housing options, we would also advise that you contact the Single Person's Accommodation Centre for the Ex-Services (**SPACES**) up to 6 months before your discharge date.

Applying as Homeless

You can make a homelessness application up to **28 days before the date on which you lose your entitlement to occupy your Service Accommodation**. You need to apply to the council's Homeless Department, and can do so in writing. To help, use the template letter available to download from the homelessness section of our website: www.mod.uk/jshao.

Local Connection

You do not have to apply to the local authority you currently live in, as **any council must accept a homelessness application and make an assessment**. However, afterwards you may be referred to another council if you have no local connection with the area for which you have initially applied.

As a result of the Housing and Regeneration Act 2008 amendments to the Housing Act 1996, time spent in Military housing is now considered as a local connection.

The Homelessness Interview

Following your application to the local authority as homeless, you will need to attend a Homelessness Interview. This will take place in the council's **Homelessness Department**. The interview will be used to gather information about your circumstances, and assess your need for housing.

You will need to provide as much information as possible in support of your application, and take it with you to the interview. Important documentation and information includes:

- o Proof of identity (passport, birth certificates, marriage certificate, driving licence and documentation showing National Insurance number)
- o Proof of homelessness
 - o MOD Form 1166 (for single Service Leavers)
 - o Notice to Vacate or Certificate of Cessation of Entitlement to Occupy (for occupants of SFA)

- o Notice to Vacate or Certificate of Cessation of Right to Occupy (for those leaving SFA following marital separation)
- o Court Order, if issued
- o Proof of income (wage slips, HMRC correspondence)
- o Proof of welfare entitlements (child benefits, tax credits, income support, disability living allowance)
- o Correspondence from Banks, Building Societies or other lenders
- o Medical information, including proof of pregnancy (medical notes), if applicable and relevant
- o Details of social workers or support workers, if applicable
- o Any other information which you feel is relevant to your housing situation

The local authority will assess you on the following criteria, and make a decision on your homelessness.

- Are you eligible for assistance?
- Are you in priority need?
- Are you intentionally homeless?

The Council's Decision

Following the interview, the local authority has 30 days to inform you in writing of the decision it has made.

If you need to request a review of the council's decision, you must do so within 21 days. If you do not receive a letter from the Local Authority explaining the reasons for their decision, you should contact them or get advice from the Citizens Advice Bureau. You should seek guidance from advice services when requesting a review.

If you are accepted as Statutory Homeless, the local authority has a legal responsibility to help you find suitable accommodation. This may be a council or Housing Association property, assistance with a Rent Deposit Scheme for private sector renting, or temporary accommodation until one of the above is found.

HERE TO HELP

Joint Service Housing Advice Office

Telephone 01722 436575 to speak to a Housing Advisor or 01722 436572 for the MOD Referral Scheme, website: www.mod.uk/jshao

Single Persons Accommodation Centre for the Ex-Services (SPACES)

Telephone: 01748 833797, website: www.spaces.org.uk

Shelter

Helpline: 0808 800 4444, website: www.shelter.org.uk

Citizens Advice Bureau

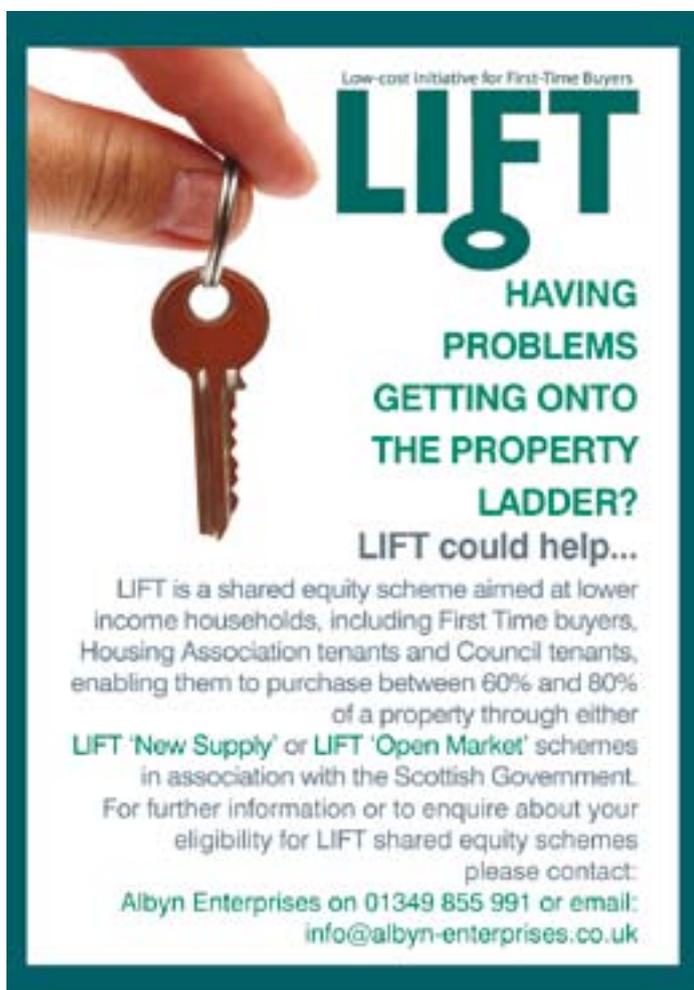
Search for your local CAB online: www.citizensadvice.org.uk

The Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help

Housing Advisory Service: 02074 639398, website: www.ssafa.org.uk

The Royal British Legion

Telephone: 02032 072100, website: www.britishlegion.org.uk



Low-cost Initiative for First-Time Buyers

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LIFT is a shared equity scheme aimed at lower income households, including First Time buyers, Housing Association tenants and Council tenants, enabling them to purchase between 60% and 80% of a property through either LIFT 'New Supply' or LIFT 'Open Market' schemes in association with the Scottish Government. For further information or to enquire about your eligibility for LIFT shared equity schemes please contact:

Albyn Enterprises on 01349 855 991 or email: info@albyn-enterprises.co.uk



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HOUSING IN

YORKSHIRE AND HUMBERSIDE



LOCAL AUTHORITIES IN YORKSHIRE AND HUMBERSIDE

There are 19 housing authorities in this region - eight in North Yorks, four in South Yorks, five in West Yorks and two in Hull & East Riding. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO has a database of information on every local authority in the country and a fact sheet on any local authority's housing policy is available on request.

The following are the housing authorities operating within the region:

NORTH YORKS (www.northyorks.gov.uk)

CRAVEN	01756 704500	HAMBLETON	0845 1211 555
HARROGATE	01423 500600	RICHMONDSHIRE	01748 829100
RYEDALE (HA)	01653 600666	SCARBOROUGH	0845 065 5656
SELBY	01757 705101	YORK	01904 554500

WEST YORKS

BRADFORD	01274 432111	CALDERDALE	0845 245 6000
KIRKLEES	01484 221000	LEEDS	0113 222 4444
WAKEFIELD	0845 8506 506		

SOUTH YORKS

BARNSELY	01226 770770	DONCASTER	01302 736000
ROTHERHAM	01709 382121	SHEFFIELD	0114 2726444

HULL AND EAST RIDING (www.eastriding.gov.uk)

EAST RIDING	01482 393939	KINGSTON UPON HULL	01482 300300
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HOUSING ASSOCIATIONS

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

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

For more details telephone: 020 8685 5777 or visit www.haighomes.org.uk

PLACES FOR PEOPLE is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at www.placesforpeople.co.uk



Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

YORKSHIRE AND HUMBERSIDE

North, South & West Yorkshire, Hull & East Riding of Yorkshire

Main areas of provision are West and South Yorks and Hull; North Yorks very limited (exc. Harrogate)

Name	Tel	Counties Covered
Accent	01274 588840	East, North, West
Brunel & Family	01274 492767	West
Chevin	01924 290949	All
English Churches	0845 0707071	All
Harewood	01132 021260	All
Joseph Rowntree HT	01904 735000	East, North
Leeds Federated	0113 3861000	North, South, West
Places for People	0845 604 4446	All
Northern Counties	0845 6059 000	South, West
Sanctuary	0800 7810401	All
South Yorkshire	0114 290 0200	South
Connect Housing	0113 235 0202	West
William Sutton Homes	0845 217 8601	All
Yorkshire Metropolitan	0113 2434621	South, West

AVERAGE HOUSE PRICES IN THE YORKSHIRE AND HUMBER – FOURTH QUARTER 2009

£127,852

Annual Change: +4.2% Quarterly Change: +7.9%

* These figures are provided by the HBOS website www.hbosplc.com



MAKE SURE YOU GET YOUR COPY

Far be it for us to tell you what you think of the Magazine, but the number of telephone calls and comments that we get in the office and as we conduct our Housing the Options briefings, suggests you are finding it useful and informative. We still find however some of you do not appear to get the Magazine on a regular basis, there are those we meet who still see it for the first time when attending our briefings. We

have recently updated our distribution list to meet the demand. If you still find it difficult to obtain a copy just let us know and we will add you to the distribution list. Remember however copies are readily available from Education and Resettlement Centres, HIVES, Unit Welfare Officers, DEOH Offices and Welfare Support Staff.



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Web: www.pearsonia.co.uk



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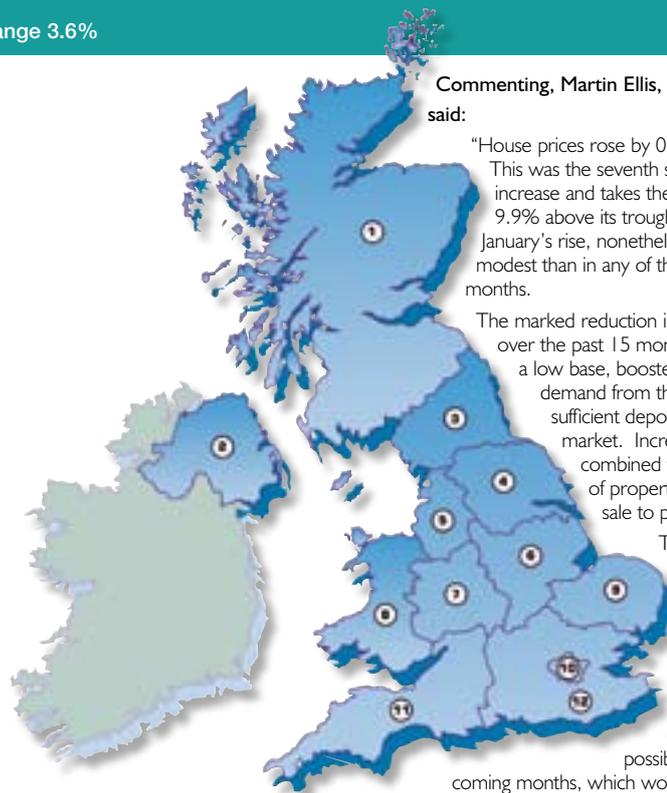
HOUSING PRICES



Source: www.lloydsbankinggroup.com

United Kingdom
Average Price: £169,777 Monthly Change: 0.6%, Annual Change 3.6%

- | | |
|---|---|
| <p>1 Scotland
Average Price: £123,805
Quarterly Change: -1.4%
Annual Change: -6.8%</p> <p>2 Northern Ireland
Average Price: £128,259
Quarterly Change: -13.7%
Annual Change: -17.2%</p> <p>3 The North
Average Price: £123,746
Quarterly Change: -2.2%
Annual Change: -0.2%</p> <p>4 Yorkshire and The Humber
Average Price: £127,852
Quarterly Change: +7.9%
Annual Change: +4.2%</p> <p>5 The North West
Average Price: £128,506
Quarterly Change: -0.1%
Annual Change: +0.4%</p> <p>6 The East Midlands
Average Price: £136,032
Quarterly Change: +1.4%
Annual Change: -2.3%</p> | <p>7 The West Midlands
Average Price: £154,053
Quarterly Change: +2.0%
Annual Change: -0.9%</p> <p>8 Wales
Average Price: £137,316
Quarterly Change: +2.3%
Annual Change: +2.4%</p> <p>9 East Anglia
Average Price: £163,334
Quarterly Change: +5.0%
Annual Change: -3.6%</p> <p>10 Greater London
Average Price: £255,473
Quarterly Change: +3.2%
Annual Change: +1.5%</p> <p>11 The South West
Average Price: £186,124
Quarterly Change: +5.3%
Annual Change: +5.5%</p> <p>12 The South East
Average Price: £224,991
Quarterly Change: +3.3%
Annual Change: +4.9%</p> |
|---|---|



Commenting, Martin Ellis, chief economist, said:

"House prices rose by 0.6% in January. This was the seventh successive monthly increase and takes the average price to 9.9% above its trough in April 2009. January's rise, nonetheless, was more modest than in any of the previous six months.

The marked reduction in interest rates over the past 15 months has, from a low base, boosted housing demand from those with a sufficient deposit to enter the market. Increased demand has combined with a low supply of properties available for sale to push up prices.

There are some signs that more people are putting their homes on the market. A further increase in the supply of property is possible over the coming months, which would help to curb upward pressure on prices. Overall, our current view is that house prices will be flat during 2010."

MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
First Direct 0800 242424	3.29%	Fixed for 2 years	75%	£998	3% reducing to 2% for 2 years	LO
Leek United 01538 380047	4.19%	Fixed until 30/04/13	75%	£195	5% until 30/04/13	AV
HSBC 0800 494999	4.73%	Fixed until 31/03/15	60%	£999	5% reducing to 1% until 31/03/15	L
Discounts						
HSBC 0800 494999	2.99%	0.95% discount for 2 years	60%	£0	2% reducing to 1% of loan for 2 years	LV
Furness 0800 22 05 68	3.49%	1.95% discount for 3 years	60%	£0	3% for 3 years	R
Coventry 0845 7665522	3.25%	Variable rate	65%	£999	None	LV
Flexible						
Yorkshire BS 0845 1200100	2.74%	Base +2.24 % until 28/02/12	75%	£495	3% until 28/02/12	LO
First Direct 0800 242424	3.29%	Fixed for 2 years	75%	£998	3% reducing to 2% for 2 years	LO
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£999	None	LO
Trackers						
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£999	None	LO
Woolwich (Barclays) 0845 6066566	2.63%	Base + 2.13% for term	70%	£999	1% until 30/04/12	R

Key: A = £250 cashback. F = Flexible. L = Free basic legal work for remortgages. N = £595 fee for Purchase. 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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- LINKWOOD, ELGIN - 3 and 4 bedroom family homes
- DUNKINTY, ELGIN - 4 and 5 bedroom luxury family homes
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- THE PADDOCK, ALNESS - 3 and 4 bedroom family homes
- GOLF VIEW, MACDUFF - 3 and 4 bedroom family homes
- LETTERFOURIE, BUCKIE - 2, 3 and 4 bedroom family homes
- KNOCKOMIE MEADOWS, FORRES - 2, 3 and 4 bedroom homes
- MORAVIA APARTMENTS, ELGIN - 2 bedroom apartments

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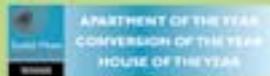
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houses from £129,950

Landsdown Place - **Radstock**
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The Ridings **Weston-super-Mare**.
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bed houses from £129,950

Taw Vale Quays - **Fremington**.
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bed houses from £119,950

Coming soon - The Gateway - Melksham
Cyprus Gardens - Exmouth

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Sales list of Former Married Quarters



MARCH 2010

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LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	2 bedroom flats 2, 3 & 4 bedroom houses currently released for sale	£74,950 for a 2 bed flat £99,950 for a 2 bed terrace house	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	7 bedroom house 8 bedroom house	Guide price from £450,000	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, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Priors Dean Road Winchester, Hampshire	3 bedroom homes	£219,950	N/A	Annington's appointed agents: Reeds Rain Estate Agents, 7 Southgate Street, Winchester SO23 9DY, please call 01962 868551 or email: winchester@reedsrains.co.uk
Graham Road Redruth, Cornwall	3 bedroom homes	£144,950	N/A	Annington's appointed agents: Your Move, 1 West End, Redruth TR15 2RZ, please call 01209 217281 or email: redruth@yourmove.co.uk
Annington at Uxbridge Uxbridge, Middlesex	2 & 3 bedroom houses	£194,950	N/A	Annington's appointed agents: Gibbs Gillespie, 286 High Street, Uxbridge, Middlesex UB8 1LQ, please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
Annington Ridge Horrabridge, Devon	3 bedroom house	£139,950	N/A	Contact Annington's appointed agents, Fox & Son, 28 Mannamead Road, Plymouth PL4 7AA, please call 01752 662777 or email: mutleyplain@sequencehome.co.uk or alternatively Miller & Son, 2 Drake Road, Tavistock PL19 0AU please call 01822 617243 or email tavistock@millerson.com
Franks Avenue Hereford, Herefordshire	3 bedroom houses	£109,950	L/S*	Annington's appointed agents: Flint & Cook, 4 King Street, Hereford HR4 9BW, please call 01432 355455
Teal Road Coningsby, Tattershall	2 & 3 bedroom houses	£64,950	L/S*	Annington's appointed agents: W H Brown, 14 Wide Bargate, Boston, Lincs PE21 6RH, please call 01205 351010
Werstan Close Malvern, West Midlands	4 bedroom homes	£199,950	L/S*	Annington's appointed agents: Philip Laney and Jolly, 21 Worcester Road, Malvern WR14 4QY, please call 01684 572856 .
Leconfield Yorkshire & Humberside	3 bedroom home	£139,950	N/A	Annington's appointed agents: Grays & Co. 12 Market Place, Beverley, East Yorkshire HU17 8BB please call 01482 867979 .
Catterick Yorkshire & Humberside	3 bedroom homes	£119,950	N/A	Annington's appointed agents: Marcus Alderson Estate Agents, 3-5 Frenchgate, Richmond, North Yorkshire DL10 4HZ please call 01748 822711 or email info@marcusalderson.co.uk

ANNINGTON will be launching a number of sites across England and Wales in 2010. Please go to www.annington.co.uk for a full listing of all our forthcoming sites and 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 – February 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.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.property4forces.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.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

SUMMER 2010

14 Apr	RRC Tidworth
21 Apr	RRC Aldershot
28 Apr	Gibraltar
12 May	RRC London
18 May	RRC Portsmouth
20 May	RRC Plymouth
08 Jun	Germany – JHQ
09 Jun	Germany – Paderborn
10 Jun	Germany – Fallingbostal
16 Jun	RRC Tidworth
23 Jun	Lossiemouth*
28/30 Jun	Cyprus
1 Jul	Cyprus
13 Jul	RRC Catterick
15 Jul	RRC Cottesmore
20 Jul	Colchester#
29 Jul	RRC Northern Ireland

AUTUMN 2010

8 Sep	RRC Tidworth
15 Sep	RRC Aldershot
22 Sep	RRC London
28 Sep	RRC Portsmouth
30 Sep	RRC Plymouth
13 Oct	RRC Rosyth
19 Oct	Germany – SHAPE
20 Oct	Germany – Herford
21 Oct	Germany – Elmpt
2 Nov	RRC Catterick
4 Nov	RRC Cottesmore
17 Nov	RRC Tidworth
23 Nov	Colchester#
25 Nov	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to IERO 18 AEC Colchester

* applications to RRC Rosyth

^ applications to UK JSU

Tel: 003265445234

Application to be made on MoD form 363 to Regional Resettlement Centres for briefings in the UK and to Army IEROs for briefings in Germany and 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.



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Mil: 94331 2569

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www.army.mod.uk/welfare-support

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please quote reference: HM 03/10