

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

October 2010



[www.mod.uk/jshao](http://www.mod.uk/jshao)



*Featured:*

A guide to

**Buying at Auction**

*Estate Agents*

**New Homes** | Why buy new?

# **Army Welfare Service**

- the welfare co-ordinators

**Personal Relationships**

**Bereavement**

**Debt**

**Bullying**

**Childcare**

**Health Worries**

**Confidential individual Personal Support  
plus a wide range of  
Community Development Work for the Army**

We are here to help if you need us

Civil: 01980 615975/615977

Mil: 94344 5975/5977

Email: [LF-AWS-WelfareInformationService@mod.uk](mailto:LF-AWS-WelfareInformationService@mod.uk)



[www.army.mod.uk/welfare-support](http://www.army.mod.uk/welfare-support)

# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

One of my last tasks before going on summer leave is to write my October editorial for Housing Matters. When writing my editorial each month one concern I do have is that I do not produce something that would not be horribly out of date before you got to read it. So this month I have opted for a spot of publicity for the office.

Many of you will have seen the Housing Options briefings advertised in the back of the magazine. While we say it in small print, it is worth using this space to confirm that the Housing Options one day briefings are open to any Service personnel considering their civilian housing – while the briefings are run predominantly in the Resettlement centres in the UK you do not have to be about to leave. In honesty you are likely to get more benefit from attending the briefing earlier on in your career than leaving it till the last minute. Likewise you do not have to be serving in the UK we run the briefings in Germany and this autumn we shall be visiting Cyprus. Get your applications to attend as soon as you can.

For those of you who have been experiencing difficulty when you approach a local council or housing association please come and talk to us. We can often resolve issues by courteous intervention and by reminding councils of their legal duties. Of course we sometimes find Service personnel have unrealistic expectations, and if necessary we will remind you too.

This month's themes are Buying at Auction, Estate Agents and the suspension of Home Information Packs. I do hope you find the articles this month interesting and helpful to you. If you would like further information or advice on any of the articles featured in Housing Matters Magazine then please do not hesitate to contact my housing team.

**James Turner**

## Contents

A Guide to Buying at Auction .....	4
Estate Agents .....	6
Home Information Packs.....	8
The MoD Referral Scheme from the viewpoint of the Service Leaver.....	12
Housing in West Midlands .....	16
New Homes – Why buy new?.....	18

## Regulars

MoD news  
Regional Prices  
Contacts  
Sales Lists

## jshao staff

Telephone Numbers:  
See Website for details

		Ext
James Turner	OIC	See Website for details
Vacant	Team Manager	See Website for details
Flight Sergeant Andy Varley	Office Manager	See Website for details
Vacant	Senior Housing Advisor	See Website for details
Vacant	MOD Referrals	See Website for details
Vacant	Housing Advisor	See Website for details
Mrs Andrea Emmens	Housing Advisor	See Website for details
Miss Natalie Dew	Asst Housing Advisor	See Website for details

Fax: See Website for details  
Email address: LF-JSHAO-Mailbox@mod.uk  
Website: [www.mod.uk/jshao](http://www.mod.uk/jshao)

The Joint Service Housing Advice Office, Building 183, Trenchard Lines, Upavon, Wiltshire, SN9 6BE



Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA  
Telephone (01408) 633871 Fax: (01408) 633876  
email: [ads@methodpublishing.co.uk](mailto:ads@methodpublishing.co.uk) to whom all enquiries regarding advertising should be addressed.

Design and Typography: @ Method Publishing 2010  
Editorial Matter: ©Crown Copyright 2010

No responsibility for the quality of goods or services advertised in this magazine can be accepted by the Publishers or Printers or by the Ministry of Defence. Advertisements are accepted on the express condition that the advertiser warrants that they in no way contravene the provisions of the Trades Descriptions Act 1968 nor any other prevailing legislation in the United Kingdom.

The Publishers reserve the right to refuse acceptance of any advertisement, either before or after receipt of copy, without stating a reason.



# A Guide to Buying at Auction

Source: <http://www.findproperty.com>

If picking up a bargain really gets your juices flowing, then buying a property at auction may be just the thing to send the adrenalin coursing through your veins...

There's no guarantee that you'll make a killing, of course, but set about it the right way and, who knows, you could well end up with cut price home, or a nice little earner which will turn a healthy profit once it's been fully refurbished.

But tread carefully: buying auctions property is a rather different proposition to buying in the usual 'by private treaty' method. Once the hammer

comes down, that's it: the deal is done and there's no backing out. You will be asked to sign a contract there and then, cough up a ten per cent deposit and complete within 28 days of signing.

So before you sally forth with a full repertoire of twitches, nose rubs, and sly winks, all carefully practised in front of a full sized mirror, you'll need to get your act together and collect all of the relevant information on the auction properties you hope to bid for.

Local searches, a survey, and finance will all need to be sorted out in advance, so if you have a property in mind instruct your surveyor and solicitor and consult with your lender. You will also need to be clear about how high you are willing to go and fix a price limit which will not be exceeded. Only then can you think about turning up to bid.

## Prices Of Auctions Property

Information on the properties is provided by the auction houses, who produce a catalogue 3-4 weeks before the property auction with price guides and details of what's about to come under the hammer.

Some come with the legend 'unless sold prior' appended to the details, which means that the owner will sell before the auction if a good enough offer is made. But according to Chris McHugh of McHugh & Co. "9 out of 10 properties will go under the hammer rather than in advance of the auction".

As for the price guide, this is a conservative estimate which will usually be exceeded. "There's also a reserve price," says Chris McHugh, "agreed between the vendor and the auctioneer. Again the

price achieved is usually well beyond the reserve. To give an example: at our last auction a two bed flat in Baker Street had a reserve of £150,000 but went for £197,500".

If the reserve is not reached the property is withdrawn, but if you are among the last bidders on a withdrawn property it is possible to approach the agent with a price and see if the vendor will accept the offer.

## Surveys and Searches on Auctions Property

Having perused the catalogue and decided what takes your fancy you must then arrange to view the property and have a survey done. Many auction properties, as John Weatherall of Andrews & Robertson points out, "are unmodernised or need refurbishment so it's definitely a good idea to get a professional to cast a skilled eye over prospective purchases."

The auction house will provide a seller's pack with all of the details that your solicitor will need, usually for a fee of around £10. Once you've got that little lot together you're in a position to take on all comers. But remember: if you are outbid for the property you don't just lose the house, you also forfeit the cost of the survey as well as the solicitor's fees.

## Bidding on Auctions Property

Auction houses generally give the hammer a good going over six or seven times a year. Most take place in hotels or similar establishments and they can attract quite a crowd. Expect anything from 200-600 to show up.



Bidding in such an environment is not for the fainthearted and can be a nerve-racking process, so if you're new to the business it's definitely a good idea to attend a couple of property auctions and see how it's done.

And if you still don't fancy it you can always get your solicitor to come along and bid for you. Alternatively, you can choose to remain out of sight and bid over the phone. You can also bid online at some houses auctions.

But whether you take the plunge yourself or use a professional, there is one simple, golden rule: fix a limit in advance and stay within it. Auctioneers are paid to get the best price and proceed accordingly, but a cool head and a clear limit will ensure that you don't get drawn in by the excitement.

**Finance for Auction Properties**

If you are successful with your bid you are contractually obliged to complete the deal and you must have that 10 per cent up front. It is, therefore, essential to have the finance sorted out in advance.

"House auctions," says John Weatherall, "are not for the 95% mortgage brigade. Because many auction properties need attention, rewiring, a

new roof, the plumbing sorted out, and the building society will probably want you to have the cash to pay for the refurbishment. Most owner occupiers are second or third time buyers with something to spare from a previous sale."

It's perhaps for this reason that most who buy property at auctions are professional investors, house builders & developers and the like, but as the benefits become a matter of public

knowledge more and more owner occupiers are getting in on the action.

And who can blame them: the bargains are there to be had and the buzz and drama can be addictive. Provided you're careful, getting hammered makes a good deal of sense, and knocking down house may well be the best chance you have to build up a property portfolio or take that next step up the ladder.



**GREAT SAVINGS**  
ON SELECTED PLOTS AT **ELGIN, BUCKIE, MACDUFF & ALNESS**  
CALL **01343 552550** TODAY TO FIND OUT MORE  
Visit our showhome open midday to 5:00pm Wednesday to Sunday at Letterfourie, Buckie.  
**FANTASTIC FAMILY HOMES**

**Springfield**  
T 01343 552550 E info@springfield.co.uk www.springfield.co.uk

**premier** Excellence Awards  
WINNER  
UK DEVELOPER OF THE YEAR

- CLASSGREEN GARDENS, ELGIN**  
3 and 4 bedroom family homes
- LINKWOOD, ELGIN**  
3 and 4 bedroom family homes
- DUNKINTY, ELGIN**  
4 and 5 bedroom luxury family homes
- THE COACH HOUSE, ELGIN**  
3 bedroom conversion
- LETTERFOURIE, BUCKIE**  
2, 3 and 4 bedroom family homes
- KNOCKOMIE MEADOWS, FORRES**  
2, 3 and 4 bedroom homes
- MORAVIA APARTMENTS, ELGIN**  
2 bedroom apartments
- GOLF VIEW, MACDUFF**  
3 and 4 bedroom family homes
- THE PADDOCK, ALNESS**  
3 and 4 bedroom family homes

# Estate Agents

Source: www.rightmove.co.uk

The vast majority of vendors with a property to sell in the UK use an estate agent to market their property. Choosing an effective and good quality estate agent who can manage the buying & selling process on your behalf brings a huge range of benefits. Here are just some of the advantages of instructing an estate agent:

- Your home will be appraised by an estate agent who can advise you about local market conditions and provide an accurate assessment of the correct marketing price.
- Estate agents employ specialist trained staff, and are often open for extended hours throughout the week and at weekends.
- An estate agent can make arrangements for you to obtain an Energy Performance Certificate, which is a legal requirement for every home put on the market.
- Estate agents can erect a 'For Sale' board to raise awareness of your property.
- Estate agents can present your property to its fullest potential online, using floor plans, brochures, virtual tours and other marketing tools.
- You can access a number of other important services through estate agents such as financial advice, conveyancing and other home moving products and help.
- Only estate agents can advertise your property for sale to local, national and international buyers on websites, ensuring your home is seen more by potential buyers.
- Estate agents can advertise your property in other local media where this is appropriate.
- Estate agents have a register of buyers who are looking for property locally.



## Selecting an estate agent

- Use an estate agent who has been recommended to you personally or an estate agent who you have used previously.
- Remember, the fee isn't the most important factor in choosing an estate agent. A good estate agent will give you great service, keep you informed throughout the process and negotiate the best deal on your behalf.
- Ask what marketing your estate agent will do on your behalf. You can find out more about what an estate agent can do for you below.

## Here are just some of the benefits of instructing an estate agent to sell your property:

- Estate agents can advertise your property to a large audience around the UK – millions of local and national home movers visit websites every month.
- Estate agents can display photographs to give buyers the best view of your property.

- Estate agents can give you exclusive personalised reports on the interest being shown in your property, ensuring that your estate agent can keep you informed every step of the way.

## Useful websites about estate agents

There are a number of professionally recognised bodies for estate agents in the UK. Here are some which you may find useful if you want to know more about best practice in the estate agency industry:

- The majority of estate agents are members of the Ombudsman Scheme for Estate Agents (OEA), an independent body set up to protect consumers. As of August 1st 2007, all residential estate agents in England and Wales who are marketing homes are required by law to be registered with the OEA for certain aspects of their business.
- The National Association of Estate Agents is a large professional body for estate agents.

- Many estate agents are also members of The Royal Institution of Chartered Surveyors.

### Lettings agents

Most landlords with a property to rent in the UK use a lettings agent to market their property. Choosing a good lettings agent who can manage the renting process on your behalf is essential. Here are just some of the benefits of instructing a lettings agent:

- Your home will be valued by a lettings agent who can tell you what your property is worth.
- Lettings agents can provide you with a To Let board.
- Lettings agents can advertise your property in local papers to reach local tenants.
- You can access a number of other important services through lettings agents such as rent protection or landlords insurance.



- Lettings agents can advertise your property for sale to local and national tenants by advertising on websites.

- Lettings agents can present your property to its fullest potential.

### Selecting a lettings agent

- Use a lettings agent who has been recommended to you personally or a lettings agent who you have used previously.
- Remember, the fee isn't the most important factor in choosing a lettings agent. A good lettings agent will give you great service, keep you informed throughout the process and manage your rental property professionally
- Ask what marketing your lettings agent will do on your behalf.

The benefits of instructing a lettings agent are similar to those of instructing an estate agent.

### Useful websites about lettings agents

There are a number of professionally recognised bodies for lettings agents in the UK. Here are

some which you may find useful if you want to know more about best practice in the lettings agency industry:

- The Association of Lettings Agents is the largest professional body for lettings agents.
- The National Landlords Association is the largest private residential landlords organisation with members nationwide.



**Can't afford a place of your own?**

If you are looking for somewhere to live in the **Hampshire & Isle of Wight area** but can't afford to buy a home of your own, you can find out everything you need to know about a whole range of affordable **HomeBuy** housing schemes available now and coming up soon.

Visit: [www.homesinhants.co.uk](http://www.homesinhants.co.uk)

Tel: **023 8062 8004**

**HomesinHants**  
Homes that you can afford in Hampshire and the Isle of Wight

**Don't buy your home without us!**

- ❶ Struggling to find a property whilst posted overseas?
- ❷ Want someone else to shop around for the best mortgage?
- ❸ Found a house, but don't know what to do next?
- ❹ Have a house & need to let it out?

**Contact us now for more information**

T 01748 821118 W [www.forceshomes.co.uk](http://www.forceshomes.co.uk)  
E [enquiries@forceshomes.co.uk](mailto:enquiries@forceshomes.co.uk)

**FORCES HOMES**  
Property Finding & Relocation Specialists

# HOME INFORMATION PACKS

(England and Wales)



Source: <http://www.communities.gov.uk/housing/buyingselling/homeinformation/>

## Home Information Packs have been suspended

The Government has announced the suspension of Home Information Packs with immediate effect from 21 May 2010.

Homes marketed for sale on or after 21 May 2010 will no longer require a Home Information Pack (HIP).

The Energy Performance Certificate (EPC) will be retained. Sellers will still be required to commission, but won't need to have received an EPC before marketing their property.

## For further information, contact:

Home Buying and Selling Unit  
Communities and Local Government, 5th Floor,  
Eland House Bressenden Place, London SW1E 5DU  
Telephone: 030 3444 0000  
email: [contactus@communities.gsi.gov.uk](mailto:contactus@communities.gsi.gov.uk)

## Suspension of Home Information Packs : Questions and Answers

Please note that the Home Information Pack duties are suspended with immediate effect from 21 May 2010. This means that homes marketed for sale on or after this date will no longer require a Home Information Pack. However, Energy Performance Certificates are still required.

### I am just about to put my house on the market. Do I still need a HIP?

The duty to have a HIP has been suspended from 21 May. This means homes put on the market on or after that date will no longer need a HIP. However, you will need to have commissioned, but not necessarily received an Energy Performance Certificate before marketing can start.

### What do you mean by "commissioned an EPC"?

This means that a seller or a person acting on their behalf i.e. an estate agent must have instructed an accredited Energy Assessor to carry out an energy performance assessment.

### Who or what is an Energy Assessor?

This is someone who is accredited (regulated) to provide energy assessments on buildings. HIP providers may be able to provide this service as long as they are accredited under scheme as an energy assessor.

### I have ordered a HIP but have not received it yet – what should I do?

You should contact your HIP provider as soon as possible. The duty to have a HIP will be suspended on Friday 21 May and homes put on the market on or after that date will not need one, although you will still need to have commissioned but not necessarily received an Energy Performance Certificate before marketing can start.

### My home is already on the market with a HIP – do I have to do anything?

No. Sellers still need to provide an EPC to potential buyers under separate legislation but that should be included in your HIP.

### Will I still need an EPC after the suspension of HIPs?

Yes. Sellers will need to have or to have commissioned but not necessarily received an Energy Performance Certificate before marketing can start.

### Whose duty is it to provide the EPC?

The duty to provide an EPC falls on the seller

### When does the EPC have to be provided?

An EPC has to be available or have been commissioned before a home can be marketed for sale. It should be provided to potential buyers at the earliest opportunity and before entering into a contract to sell the property.

### What is the penalty for not providing an EPC – who will enforce it?

There is a fixed penalty of £200. Enforcement of these requirements is the responsibility of Trading Standards Officers. There are also penalties for not complying with the duty to commission an EPC before putting the property on the market.

### How do I get a copy of the EPC done on my home – I never received a copy of my HIP?

If you have had a HIP prepared on your home, the person who prepared your HIP should be able to provide you with a copy of the EPC.

### Can I reuse the EPC I received in the HIP when I come to sell my home if it (the EPC) is more than 3 years old?

Yes. Following the suspension of HIPs, all EPCs will be valid for 10 years.

### Can I still rely on the HIP produced for the home I am buying?

Yes. There is no reason why a buyer cannot rely on the documents contained in the HIP.

### I know there was a HIP produced for the house I am buying but the agent is now refusing to provide a copy – is that right?

Yes. There is no longer a duty on estate agents to provide a copy of the HIP to potential buyers.

### Does this mean more expense for first time buyers?

First time buyers will still receive an energy performance certificate from the seller but will now have to commission their own searches. These will typically cost in the region of £150 which is a relatively small amount in the context of overall transaction costs.

### Why hasn't the Government consulted on this, they promised to do so in opposition?

The manifestos of the current Government (Conservatives and Liberal Democrats) promised to abolish HIPs and will do so as soon as primary legislation is available.

But the Government believes it needs to act quickly to suspend HIPs to remove unnecessary cost and bureaucracy from the housing market.

Supporters of HIPs are of course free to put forward their views on the suspension in the period leading up to the Government seeking powers from Parliament to abolish HIPs.

#### **I am a HIP provider – will I get compensation?**

No. The present Government (Conservatives and Liberal Democrats) have consistently opposed the introduction of HIPs and promised to abolish them in their respective manifestos.

Important to note that only requirement to provide a HIP is suspended. Sellers are free to choose to provide information to buyers on a voluntary basis and HIP providers can offer such products.

#### **Thousands of people involved in the production of HIPs will now lose their jobs?**

It is not good enough to carry on with a policy that is both unnecessary and costly, purely on the basis of providing job security. HIPs are not providing value for money for sellers or for buyers, so we should not continue burden to the market with this extra layer of bureaucracy.

HIP providers could still have a part to play in the housing market offering as buyers and sellers will still require Energy Performance Certificates (EPCs), evidence of title and local searches.

#### **I am a Home Inspector and abolishing HIPs means that there is no possibility of using my qualifications?**

There is work available to Home Inspectors who are accredited energy assessors in producing domestic EPCs which continue to be required for rental properties and properties marketed for sale.

#### **Will the Government compensate Home Inspectors?**

We appreciate that abolition of HIPs would remove the option of compulsory Home Condition Reports. However, when the Government was in opposition they made it clear that they opposed HIPs and set out in their manifestos plans to abolish them if elected.

#### **Will an EPC still be needed after the suspension of HIPs?**

Yes. Sellers will need to have commissioned but not necessarily received an Energy Performance Certificate before marketing can start. Estate agents cannot start marketing until they are satisfied that an EPC is available or has been commissioned.

Agents will also have to include energy information in written particulars, as was the case before the suspension of HIPs. They must do so as soon as the energy information becomes available.

#### **Who will be responsible for providing the EPC?**

The duty to provide an EPC falls on either the seller, in the case of a building being sold, or the landlord, in the case of a building being rented. In the case of new buildings the duty to provide an EPC falls on the builder.

#### **When does the EPC have to be provided?**

An EPC has to be made available at the earliest opportunity and, in any event, no later than exchange of contracts. As soon as the EPC is obtained the energy rating or the EPC must be included with any written particulars.

#### **Where is the legislation on EPCs contained?**

The legislation is contained in the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007 (as amended by the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) (Amendment) Regulations 2010).

#### **What are the penalties for non-compliance?**

The penalty for not ensuring that an EPC is available or has been commissioned and failing to include energy information in written particulars is £200. The enforcement of these requirements is the responsibility of Trading Standards Officers.

#### **How long will the EPC be valid for if it is not part of a HIP?**

All EPCs for all buildings are valid for 10 years from the date that they are prepared.

#### **What about the requirement to include energy information in written particulars?**

The duty to include energy information in written particulars has been retained. It arises once an EPC has been obtained.

#### **What if the EPC is not available when I prepare the written particulars?**

Written particulars can still be prepared and made available but the energy information should be added to the written particulars as soon as it is available.

#### **Is there a time limit on this?**

The seller and estate agent must use all reasonable efforts to ensure that the EPC is available within 28 days of the property going on the market.

#### **How long will the HIP suspension last – why don't you just abolish them outright?**

Outright abolition will need primary legislation and we will do that as soon as practicable.

#### **Why not just suspend HIPs and leave it at that?**

The Government is committed to implementing its policy to abolish HIPs. The power to suspend is therefore an interim measure.

#### **Will estate agents have any HIP duties once they are suspended?**

No but there will be duties under the EPB Regulations for agents to ensure that an EPC has been commissioned before marketing starts and to include the rating in written particulars when available.

#### **Am I still obliged to provide a copy of the HIP?**

No but there is no reason not to do so if it improves the chances of a successful sale. The seller will still have to provide a copy of the EPC to potential buyers at the earliest opportunity and in any event before exchange of contracts.

#### **I received a request for a copy of the HIP before the suspension date – am I still obliged to provide it?**

No but see answer to previous question.

#### **Can buyers still rely on a HIP after the suspension date?**

Yes. If the HIP was compliant with the regulations there is no reason why a buyer should not be able to trust it.

#### **Will estate agents still be liable for breaches that occurred before HIPs were suspended?**

Yes. The suspension of the duties is not retrospective. However, it will be for enforcement authorities to decide whether to pursue the matter.

#### **Can personal search companies go back to using insurance in their searches when they can't get information from local authorities?**

The rules on the content of searches only applied to searches in the HIP and will not apply to searches provided in other circumstances.

### Will the CLG be providing guidance on the effect of these changes?

Yes, the CLG website and others (DirectGov & Business Link) will be updated as soon as possible.

### There is evidence that HIPs were beginning to work – why not try and improve them rather than abolish them altogether? And where is the evidence that HIPs were damaging the market?

The election manifestos were clear that if elected, the Conservative Party and Liberal Democrat parties would abolish the HIP.

### Scotland

(Source: <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/Home-Report>)

From December 1, 2008, houses for sale have had to be marketed with a Home Report, which contains three documents that provide buyers and sellers with better information about the condition and value of homes before an offer to purchase is made.

The Single Survey gives sellers detailed information about the condition and value of a home before it is marketed for sale. It also gives buyers better information about the condition and value of a home before they make an offer to purchase.

The Single Survey includes an accessibility audit that will make Scotland the first country to require that the accessible features of every home for sale are highlighted to potential buyers. This information will benefit parents with young children and older people, as well as disabled people.

The Energy Report gives a home's energy efficiency rating and its environmental impact in terms of carbon dioxide emissions.

It recommends ways to improve the building's energy efficiency and gives contact details for further advice and information about how to make a home more energy efficient and save fuel costs. The Energy Report helps home buyers to make 'green' choices, by comparing energy costs between homes and giving practical advice to reduce carbon emissions and save on energy bills.

The Property Questionnaire contains information for home buyers, solicitors and surveyors.

It would include, for example: a home's council tax band, parking facilities, factoring arrangements, any local authority notices that affect it and alterations that have been made to the home.

This information will be useful for buyers before they decide whether to submit an offer to purchase a home. The Property Questionnaire will also reduce the risk of delay and difficulties in conveyancing.



Advertising Feature

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

**P**PI ('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  
L I M I T E D

## **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](http://www.michaellewin.co.uk) and go to 'Payment Protection Insurance' and provide us with your details.

Or visit: [www.greatforcesdeals.com](http://www.greatforcesdeals.com) – hit the 'Robbery' tab and get full details.

# HOUSING PRICES

Source: [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

## United Kingdom

Average Price: £167,425 Monthly Change: +0.6%, Annual Change +4.9%

<b>1</b> Scotland	Average Price: £125,522 Quarterly Change: -1.6% Annual Change: +4.2%
<b>2</b> Northern Ireland	Average Price: £130,312 Quarterly Change: +6.8% Annual Change: -13.4%
<b>3</b> The North	Average Price: £129,544 Quarterly Change: -1.5% Annual Change: +2.8%
<b>4</b> Yorkshire and The Humber	Average Price: £124,083 Quarterly Change: +0.6% Annual Change: +4.3%
<b>5</b> The North West	Average Price: £123,780 Quarterly Change: -1.8% Annual Change: +1.8%
<b>6</b> The East Midlands	Average Price: £140,720 Quarterly Change: +0.9% Annual Change: +5.0%
<b>7</b> The West Midlands	Average Price: £154,733 Quarterly Change: -0.4% Annual Change: +4.8%
<b>8</b> Wales	Average Price: £141,809 Quarterly Change: +4.0% Annual Change: +10.8%
<b>9</b> East Anglia	Average Price: £167,721 Quarterly Change: +1.0% Annual Change: +16.1%
<b>10</b> Greater London	Average Price: £263,284 Quarterly Change: -3.9% Annual Change: +10.1%
<b>11</b> The South West	Average Price: £185,119 Quarterly Change: -0.5% Annual Change: +8.5%
<b>12</b> The South East	Average Price: £229,406 Quarterly Change: +0.6% Annual Change: +9.7%



Commenting, Martin Ellis, chief economist, said:

"House prices increased by 0.6% in July, reversing the fall in June. Overall, there has been little change in prices during 2010 so far. The mixed pattern of monthly rises and falls over the first seven months of the year is consistent with a slowing market. It is also in line with our view that house prices will be broadly unchanged over 2010 as a whole.

The increase in the number of properties for sale over the past few months, boosted by the recent abolition of HIPs, has relieved much of the pressure that was driving up prices in 2009. Low interest rates and a recovering economy, however, are underpinning demand and continue to support the market."

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
Yorkshire BS 0845 1200 874	2.99%	Fixed until 30/09/12	75%	£495	3% until 30/09/12	
ING Direct 0800 0328822	3.89%	Fixed until 30/11/13	75%	£195	3% reducing to 2% until 30/11/13	R
<b>Discounts</b>						
HSBC 0800 494999	2.19%	1.75% discount for 2 years	70%	£599	2% reducing to 1% until for 2 years	L
ING Direct 0800 0328822	2.55%	0.90% discount until 30/11/12	70%	£0	1% until 30/11/12	R
<b>Capped Rates</b>						
Coventry 0845 7665522	2.99%	Variable rate for term capped at 3.99% until 30/06/12	65%	£999	None	LV
Co-Operative/Britannia 0800 0288288	2.99%	Base +2.49% until 30/11/15 Capped at 5.99% until 30/11/15	75%	£999	5% reducing to 1% until 30/11/15	R
<b>Flexible</b>						
Co-Operative/Britannia 0800 0288288	2.49%	Base + 1.99% until 30/11/13	75%	£999	3% reducing to 1% until 30/11/13	O
Yorkshire BS 0845 1200 874	3.09%	Fixed until 30/09/12	75%	£495	3% until 30/09/12	O
<b>Trackers</b>						
HSBC 0800 494999	2.19%	Base + 1.69% for term	60%	£99	None	L
First Direct 0800 242424	2.29%	Base + 1.79% for term	65%	£99	None	L

Key: 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](http://lcplc.co.uk)

## THE MOD

# Referral Scheme

## From the viewpoint of the Service Leaver

**H**i, my name is Alex. I live in SFA with my wife and 2 year old child. I'm leaving the Army in six months and have been thinking about where I'm going to live.

This week I went to a 'Housing, The Options' briefing, run by the Joint Service Housing Advice Office. It was a full day's briefing and I gained so much knowledge from the presentations given by the team. I learnt about my Service Accommodation, entitlement and Irregular Occupancy, as well as Council Housing. In the afternoon they discussed the Home Ownership Schemes available to Service Leavers, but really I want to rent, and if I can find a Council house or Housing Association property I would be in a better financial position than I would be if I was privately renting. The Advisors talked about the MOD Referral Scheme, and I think it might be able to help me.

I'm just having a look on the JSHAO website, [www.mod.uk/jshao](http://www.mod.uk/jshao), and there's lots of information on there about the Scheme. There seems to be lots of advantages, such as no requirement for a local connection for the area I want to live, no deposits, lower costs than private rental and the security of being housed by a Housing Association. It does read, "the Scheme is wholly dependent on the goodwill of Housing Associations, whose properties are not specifically intended for, nor do they belong to, the JSHAO", and tells me that the Scheme "is reliant on Housing Associations requesting referrals for vacant properties, but applicants may also be referred to Housing Association waiting lists through this Scheme". I understand that there's no guarantee, but I'm going to give it a go, because there's still a chance.

There's an application checklist on the same page and I've made sure that I am eligible. I have downloaded an application form, and it's easy enough to fill in. I've printed it out, signed it, and photocopied my Notice to Vacate (which I received from Defence Estates the other day), because it says they need that to process the application. I think I'm just about set, so I'll send it off I'll just wait to hear back.

In the meantime, I'm going straight to the Council to get registered. I need to make sure I do everything possible to increase my housing

options, and as soon as I'm registered with the Council I can start bidding on their Choice Based Lettings Scheme.

Just under two weeks later I received a letter in the post from the MOD Referral Scheme. I'm registered with them, the letter tells me about my next steps and they have included a few things in the envelope. The first is an application form for a Housing Association for me to complete and send back to the JSHAO. The letter informs me that when it is received, the JSHAO will attach a covering note and forward it for me so I can join a waiting list. The letter also says that I will be kept on hold for properties that may be offered to the MOD Referral Scheme by Housing Associations operating in my chosen areas.

They have included a leaflet as well, called 'Approaching Homelessness'. This will be really useful. It goes through the process of leaving my SFA, and tells me to apply to the Council as Homeless in my last 28 days. There's still a bit of time before that point, but it does have a template letter which I can work on in advance.

A few months later I get back on the case with my housing, I've been bidding on properties with the Council but I telephone the JSHAO MOD Referral Scheme for a chat (01722 436572). They advise me that no properties have become available, but

encourage me to book my homelessness interview because my last month is fast approaching.

Using the 'Approaching Homelessness' guide again, I send the template letter off and check that I have all of the necessary documentation that the Council might ask for. During the interview, they talk through my housing options, and assess me on three criteria: Eligible for assistance (as a British Citizen, I am); in priority need (I have a dependent child); unintentionally homeless (I have to leave my SFA because I have lost my entitlement).

After the interview, I receive a decision letter telling me that they have found me to be Statutory Homeless, and they have a legal responsibility to find me suitable accommodation when I become homeless... But the same day I get a call from the JSHAO!

They have received a referral request from a Housing Association with a two bed property to let, and I am the one lucky enough to get the offer! They advise me that all of my details will be faxed to the Association, who will then contact me for a viewing.

I take a look at the property a few days later, and it's perfect! I can't believe I've been fortunate enough to be given somewhere!



# READY TO OWN?

we can make it a reality



call us now  
and find out how  
much you really  
could save on  
buying your  
own home!



**SAVE TIME, HASSLE AND MONEY!**

**Military telephone: 94660 ext 6969**

Civilian telephone: +44 (0)1206 560200

[www.blueforces.co.uk](http://www.blueforces.co.uk)

**THE PROPERTY EXPERTS FOR THE ARMED FORCES**

All applicants must fulfil eligibility criteria. Terms & Conditions apply. All loans are subject to status.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.

Blue Force Group Ltd. incorporates Blue Force Property Ltd. & Blue Force Services Ltd.  
The Offices, Stable 7, Stable Road, Old Cavalry Barracks, Colchester, Essex, CO2 7GL.

Blue Force Services Ltd. is an appointed representative of LighthouseXpress Limited  
which is authorised and regulated by the Financial Services Authority.

**siiap**  
Services insurance and  
investment advisory panel



# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Aberdeenshire</b>				
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
<b>Fife</b>				
CUPAR 51 Tarvit Drive Various Addresses	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 and 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
<b>Edinburgh &amp; Lothians</b>				
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
<b>Perth &amp; Kinross</b>				
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
<b>Greater Glasgow</b>				
GLASGOW Lowther Terrace Various Addresses	Unique Residential Development/Investment Opportunity	Residential	Drivers Jonus, Delta House, 50 West Nile Street Glasgow, G1 2NP Tel: 0141 226 4200 Fax: 0141 226 4212	On Market
<b>Orkney &amp; Shetland</b>				
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
<b>Belfast Area</b>				
BELFAST 27 Stormont Park Belfast, BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site of approximately 0.14 acres/0.056 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimley.co.uk  Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimley.co.uk	For sale on Open Market

# HOUSING IN



## WEST MIDLANDS

### LOCAL AUTHORITIES IN WEST MIDLANDS

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

The following are the housing authorities operate within the region:

#### HEREFORDSHIRE ([www.herefordshire.gov.uk](http://www.herefordshire.gov.uk))

HEREFORDSHIRE 01432 261600

#### SHROPSHIRE ([www.shropshire.gov.uk](http://www.shropshire.gov.uk))

SHROPSHIRE 0345 678 9005

#### STAFFORDSHIRE ([www.staffordshire.gov.uk](http://www.staffordshire.gov.uk))

CANNOCK CHASE	01543 462621	EAST STAFFORDSHIRE	01283 508000
LICHFIELD	01543 308000	NEWCASTLE-UNDER-LYME	01782 717717
SOUTH STAFFORDSHIRE	01902 696000	STAFFORD	01785 619000
STAFFORDSHIRE MOORLANDS	0345 6053010	STOKE-ON-TRENT	01782 234567
TAMWORTH	01827 709459		

#### WEST MIDLANDS ([www.wmleadersboard.gov.uk](http://www.wmleadersboard.gov.uk))

BIRMINGHAM	0121 3034125	COVENTRY	024 76834025
DUDLEY	0300 555 2345	SANDWELL	0845 3582200
SOLIHULL	0121 7171515	WALSALL	01922 653405
WOLVERHAMPTON	01902 554747		

#### WARWICKSHIRE ([www.warwickshire.gov.uk](http://www.warwickshire.gov.uk))

NORTH WARWICKSHIRE	01827 719314	NUNEATON & BEDWORTH	024 76376406
RUGBY	01788 533837	STRATFORD-ON-AVON	01789 260861/2
WARWICK	01926 456427		

#### WORCESTERSHIRE ([www.worcestershire.whub.gov.uk](http://www.worcestershire.whub.gov.uk))

BROMSGROVE	01527 557557	MALVERN HILLS	01684 862151
REDDITCH	01527 534069	WORCESTER	01905 722233
WYCHAVON	01386 565020	WYRE FOREST	0800 169 0933

### 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.

### PEOPLE FOR PLACES

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](http://www.placesforpeople.co.uk)

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

For more details telephone: 020 8685 5777 or visit [www.haighomes.org.uk](http://www.haighomes.org.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.

### WEST MIDLANDS

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

Name	Telephone	Counties Covered
Accord	0300 111 7000	Shropshire, W.Midlands & Staffordshire
Anchor Trust	0845 140 2020	All
Bentilee Community Housing	01782 252575	Staffordshire
Beth Johnson HA	01782 219200	Shropshire & Staffordshire
Bromford Carinthia HA	01902 773618	All
English Churches H. G.	0845 112 7722	All
Focus HA	0121 525 3626	W. Midlands
Jephson Homes HA	01926 339 311	Shropshire, W. Midlands, Warwickshire & Worcestershire
Marches HA	01568 610100	Herefordshire, Shropshire & Worcestershire
Midland Area HA	0121 554 8000	W. Midlands
Optima Community Association	0121 687 3111	W. Midlands
Orbit H.A.	0345 8 500 500	W. Midlands, Staffordshire & Warwickshire
Sanctuary HA (Beth Johnson)	0121 525 3131	W. Midlands, Staffordshire, Warwickshire & Worcestershire
Touchstone HA	08459 507200	W. Midlands, Staffs & Warwickshire
William Sutton Trust	0845 217 8601	Staffordshire

### REGIONAL HOMEBUY AGENT

Orbit

ofs@orbit.org.uk

[www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk)

Telephone: 0345 8502050

### AVERAGE HOUSE PRICES IN WEST MIDLANDS SECOND QUARTER 2010

£154,733 Annual Change: +4.8% Quarterly Change: -0.4%

Figures sourced from [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)





# New Homes | Why buy new?

## New Homes | Choice

A major advantage of new homes is surely the choice within the new homes' development. It's common to have varying options of styles, house-types and sizes from one-bedroom apartments to three-storey town houses to high-end detached family homes.

Not only do new homes offer choice on the actual type of home itself, but depending on the build stage, the developer can also offer you choice of finishes. New homes offer the opportunity to choose the kitchen you always wanted, select beautiful tiles to finish the bathroom and you may even have choice as to how the garden will be landscaped.

## New Homes | It's all lovely and new

There are many advantages to buying new homes over second-hand homes. The most obvious benefit to new homes is that everything in the house is built from is brand new, the roof, the windows, all of it.

Everything will be new inside your new home too; you'll have a new kitchen with new appliances if they are included, a new bathroom suite with shower.

Just think no DIY needed on new homes, which may otherwise be needed on an older property to bring up to the same standard.

And what's more, your new home will be covered for 10 years by the National House Building Council or similar warranty for reassurance, and

now these warranties come with extra protection thanks to the extra standards that are included in the new consumer code for home builders which was introduced on 1st April 2010.



## Find New Homes

Websites enable you to easily search for new homes and apartments throughout the UK. Search from all new homes for sale using the search box above and then refine your search for assisted purchase new homes schemes such as shared equity homes, shared ownership homes and the Government's HomeBuy Scheme.

## Newly Built Homes | New Homes For Sale

Newly built homes offer many benefits and you will find advice and tips on the information pages, including the advantages of buying a new home, how to buy a new home, financial implications and the buying process. Use NewHomesForSale.co.uk to search any type of new home from brand new city centre apartments to three storey town houses to grand new homes in the country.

## New Homes | Should cost you less

Did you know that the heating and insulation in new homes makes them four times more energy efficient than older properties?

Not only are new homes more energy efficient, according to the Home Builder

Federation, they are greener for the environment too – a new property produces far less carbon dioxide than older homes.

The insulation standards that new homes are now built with actually offer dual benefits, the new home is energy efficient but also advances in sound insulation between the new homes means you should get a quieter night sleep.

On another saving could be made by negotiating with the new homes developer, to see if they will pay some of the upfront costs for you, such as stamp duty, valuations etc. New homes developers often have packages available to assist you with the purchase.

## New Homes | Convenience

New homes offer the convenience of not having an upward chain and you can move in as soon as it is built. Hopefully no delays from hidden surprises you may get from older properties.

There is little or no expense for redecorating new homes, especially up front that may be associated with an older home although you may choose to add your own personal touch in due course!

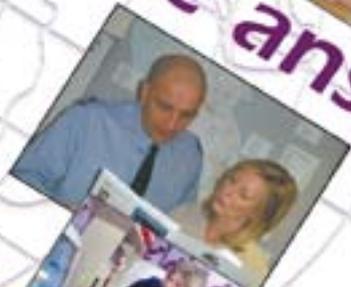
Developers take great care designing their new homes for modern living and often make rooms available for flexible living options that can suit the way you live.

Conveniently, developers also consider part-exchanging properties against their new homes.

www.hive.mod.uk



You ask  
We answer



**HIVE**  
Information  
For the Service Community



SPECIAL FORCES OFFER  
TOO GOOD TO MISS!!!

## LADY ANNE COURT

BRIDGE LANE - PENRITH - CUMBRIA

- 4% off any plot
- Plots 7, 18 and 28 fully carpeted
- Stamp Duty exempt for first time buyers

A deal like this is too good to miss!

Visit our showhome, open every Fri, Sat, Sun & Mon, 11am to 5.30pm. Or call our sales advisor Kerry on 07917 348015 or our head office team on 01539 724282 for more details and to make an appointment.

www.russell-armer.co.uk



Only applies to full time forces personnel. Limited availability. Conditions apply.

## Supporting independent living for our ex-Service community

### Looking for Accommodation?

SVR has fully catered, single en-suite rooms with excellent facilities including IT, snooker and comfortable lounges. Our staff offer practical and emotional support where necessary as well as a warm, friendly atmosphere. We accommodate ex-service men and women of any age with any length of service. Whatever your age or service background, you are sure of a warm welcome.



**ROSENDAEL**  
3 Victoria Road, Broughty Ferry, Dundee,  
DD5 1BE  
01382 477078

**WHITEFOORD HOUSE**  
53 Canongate, Edinburgh  
EH8 8BS  
0131 556 6827

[www.svronline.org](http://www.svronline.org)

SVR is a registered Charity No. SC015260

1910-2010



100 Years

Authorised and regulated by the Financial Services Authority



## PEARSON INDEPENDENT ADVISERS

### EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

- **Full financial advice service** available with access to the whole market including mortgages, insurance, pensions, savings and investments.
- **FREE** consultations at a time and location to suit you.
- **BFPO? No problem. Worldwide Service**

### TALK TO US ABOUT THE ARMED FORCES HOME OWNERSHIP SCHEME

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

Fax: 0044 (0)1793 772280

E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)Web: [www.pearsonia.co.uk](http://www.pearsonia.co.uk)

Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd

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

## Bromford Homes

Bromford Homes is one of the UK's leading affordable housing providers with over 40 years experience in making home ownership accessible for all.

Part of Bromford Group, it provides a range of high quality properties throughout Central England that are newly built by reputable house builders and covered by the National House Building Council's (NHBC) 10-year warranty.

With over 40 years experience, Bromford Homes has earned a reputation for quality, reliability and performance. Its mission is to create homes and support communities, helping people to find the right type of home in the right location. The housing provider also considers the environment at every opportunity, paying close attention to energy efficiency and the use of sustainable materials throughout.

Bromford Homes offers many people an alternative route to home ownership and has a number of schemes such as Rent to Homebuy and Flexi Purchase, both of which are designed to help struggling first time buyers step onto the property ladder.

**To find out more, visit [www.bromfordhomes.co.uk](http://www.bromfordhomes.co.uk) or call the team on 0845 6010878**

## Can't afford a Brand New Home?

### With Bromford Homes you can afford a place of your own!

If you thought you couldn't afford to own your own home, think again. Choose from a wide selection of brand new homes in a range of locations right across Central England.

With Bromford Homes Flexi-purchase owning a new home has never been easier. It's a great way to get on the housing ladder and it'll save you money too!

#### Here's an example of how it works:

- A brand new 3 bedroom home costs £120,000\*
- You can buy just 25% with flexi-purchase - that's £30,000
- Pay a reduced monthly fee on the unowned equity
- Enjoy all the benefits of owning your new home
- Purchase between 25% & 75% of the selling price and buy more of your home as and when you can afford to

For information on all our developments call 0845 60 10 878 (Mon-Fri)  
[www.bromfordhomes.co.uk](http://www.bromfordhomes.co.uk)

\*Price of a typical 3 bedroom home at our Bluebell Ridge development. Monthly rent and service charges also apply. Subject to purchasing criteria. Offers available on selected plots only and subject to terms and conditions. Prices correct at time of going to press.



Can't get a mortgage right now?  
Rent to Homebuy is the answer  
available on selected sites

**Bromford Homes**

# Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	3 bedroom houses	<b>£102,950</b>	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> , or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call <b>01603 760044</b> or email: <a href="mailto:norwich@sequencehome.co.uk">norwich@sequencehome.co.uk</a>
<b>Barnby Road</b> Formerly RAF Coltishall, Norfolk	8 bedroom house	Guide price from <b>£450,000</b>	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, Pym & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call <b>01603 305805</b> , or email: <a href="mailto:homes@pymmand.co.uk">homes@pymmand.co.uk</a>
<b>Cardiff Place</b> Bassingbourn, East Anglia	2 bedroom homes	<b>£150,000</b>	L/S*	Annington's appointed agents; William H Brown, 54a High Street, Royston, Hertfordshire SG8 9AW, please call <b>01763 242988</b> or email: <a href="mailto:royston@sequencehome.co.uk">royston@sequencehome.co.uk</a>
<b>Fenn Road</b> Marham, East Anglia	3 bedroom homes	<b>£105,950</b>	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call <b>01760 721655</b> or email: <a href="mailto:swaffham@sequencehome.co.uk">swaffham@sequencehome.co.uk</a>
<b>Landy Close</b> Donnington, Shropshire	4 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; DB Roberts, 6 Oxford, Oakengates, Telford, Shropshire, TF2 6AA, please call <b>01952 620021</b> or email: <a href="mailto:oakengates@dbroberts.co.uk">oakengates@dbroberts.co.uk</a>
<b>Proctor Road</b> Norwich, East Anglia	2/3 & 3 bedroom house	<b>£169,950</b>	L/S*	Annington's appointed agents; W. H. Brown, Unit 1, Tesco Extra, Blue Boar Lane, Sprowston, Norwich, Norfolk, NR7 8AB please call <b>01603 426640</b> or email: <a href="mailto:claire.wilson@sequencehome.co.uk">claire.wilson@sequencehome.co.uk</a>
<b>Slessor Close</b> Watton, East Anglia	3 & 4 bedroom homes	<b>£184,950</b>	L/S*	Annington's appointed agents; William H Brown Watton, Norfolk, IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Calshot Rise</b> St Columb Minor, Newquay, Cornwall	2 & 4 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Annington at Uxbridge</b> Uxbridge, Greater London	2 bedroom homes	<b>£214,950</b>	L/S*	Annington's appointed agents; Gibbs Gillespie estate agents, 286 High Street, Uxbridge, Middx UB8 1LQ, please call <b>01895 272742</b> or email: <a href="mailto:uxbridgesales@gibbs-gillespie.co.uk">uxbridgesales@gibbs-gillespie.co.uk</a>
<b>Martin Close</b> Redruth, Cornwall	3 bedroom homes	<b>Further properties to be released in the autumn</b>	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth TR15 2RZ, please call <b>01209 217281</b> or email: <a href="mailto:redruth@your-move.co.uk">redruth@your-move.co.uk</a>
<b>Park Road</b> Boulmer, Longhoughton	2 & 3 bedroom homes	<b>£116,960</b>	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call <b>01665 603443</b> or email: <a href="mailto:alnwick@your-move.co.uk">alnwick@your-move.co.uk</a>
<b>Sandown Road</b> Gravesend, Greater London	3 bedroom homes	<b>£194,950</b>	L/S*	Annington's appointed agents; Your Move, 178-182 Parrock, Street, Gravesend, DA12 1ES, please call <b>01474 533455</b> or email: <a href="mailto:adrian.burkham@yourmove.co.uk">adrian.burkham@yourmove.co.uk</a>
<b>Charles Road</b> Chester, Cheshire	2 & 3 bedroom homes	<b>£132,950</b>	L/S*	Annington's appointed agents; Swetenhams, 28 Lower Bridge Street, Chester, CH1 1RS please call <b>01244 321321</b> or email: <a href="mailto:chester@sequencehome.co.uk">chester@sequencehome.co.uk</a>
<b>Barnsley Close</b> Mytchett, Surrey	4 bedroom house	<b>£229,950</b>	N/A	Annington's appointed agents; Bridges estate agents, 1 Bridge Road Cove, Farnborough, Hants GU14 0HT, please call <b>01252 370001</b> or email: <a href="mailto:ssilby@bridges.co.uk">ssilby@bridges.co.uk</a>
<b>Chetwynd Close</b> Birkenhead, Merseyside	3 bedroom homes	<b>£149,950</b>	L/S*	Annington's appointed agents; Jones & Chapman, 349 Wood Church Road, Prenton, CH42 8PE, please call: <b>0151 608 2287</b> or email: <a href="mailto:prenton@sequencehome.co.uk">prenton@sequencehome.co.uk</a>

**ANNINGTON** will be launching a number of sites across England and Wales this summer. Please go to [www.annington.co.uk](http://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 – August 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](http://www.belvoir.com)  
[www.blueforces.co.uk](http://www.blueforces.co.uk)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)

[www.hol365.com](http://www.hol365.com)

[www.home.co.uk](http://www.home.co.uk)

[www.home-sale.co.uk](http://www.home-sale.co.uk)

[www.linkprop.co.uk](http://www.linkprop.co.uk)

[www.naea.co.uk](http://www.naea.co.uk)

[www.new-homes.co.uk](http://www.new-homes.co.uk)

[www.primelocation.co.uk](http://www.primelocation.co.uk)

[www.propertybroker.co.uk](http://www.propertybroker.co.uk)

[www.propertyfinder.co.uk](http://www.propertyfinder.co.uk)

[www.reallymoving.com](http://www.reallymoving.com)

[www.rightmove.co.uk](http://www.rightmove.co.uk)

[www.smartestates.com](http://www.smartestates.com)

## USEFUL BROKER WEBSITES

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

[www.blueforces.co.uk](http://www.blueforces.co.uk)

[www.cdvmm.com](http://www.cdvmm.com)

[www.charcolonline.co.uk](http://www.charcolonline.co.uk)

[www.moneyextra.com](http://www.moneyextra.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.mortgage-next.com](http://www.mortgage-next.com)

[www.spf.co.uk](http://www.spf.co.uk)

[www.virginmoney.com](http://www.virginmoney.com)

# HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

## AUTUMN 2010

13 Oct	RRC Rosyth	4 Nov	RRC Cottesmore
19 Oct	Germany – SHAPE ^	17 Nov	RRC Tidworth
20 Oct	Germany – Herford	23 Nov	Colchester#
21 Oct	Germany – JHQ		
2 Nov	RRC Catterick	25 Nov	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified  
# applications to IERO 18 AEC Colchester  
^ 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.



Advertising Feature

## Save up to £13,000\* on a brand new home in Colchester!

**Taylor Wimpey**

Members of the Armed Forces can now take advantage of two fantastic money-saving incentives to shave up to £13,000\* off the price of new Taylor Wimpey homes in Colchester.

The leading housebuilder's Armed Forces Discount scheme is designed to make home-ownership more affordable for servicemen and women, and offers purchasers £500\*\* off the price of their new home for every £25,000 they spend.

The Taylor Wimpey incentive is available alongside the MOD's Long Service Advance of Pay Scheme (LSAP), which provides service personnel interest-free 10-year loans of up to £8,500 towards the cost of purchasing a property\*\*\*.

Choose a stunning two-bedroom apartment priced £249,995 at the sought-after Cook's Shipyard development in Wivenhoe, for example, and Armed Forces customers will receive a £4,500 discount from the housebuilder.

This, coupled with the £8,500 LSAP loan, reduces the price tag by an incredible £13,000!

Michael O'Leary, Regional Sales and Marketing Director for Taylor Wimpey, says: "The Armed Forces Discount scheme is our way of showing our appreciation to the men and women who do such a fantastic job in service of their country.

"The initiative is available at a number of developments across the Colchester area, and can provide a big helping hand for service personnel

who may be struggling to raise the money for their first home – even more so when used alongside the valuable financial support offered through the MOD's LSAP scheme."

Qualifying purchasers can benefit from Armed Forces Discount at Taylor Wimpey developments within easy reach of the new Merville Barracks – Tamarinds, The Quarters, Churchill Gate, Cook's Shipyard and the soon-to-launch Blenheim Gate development.

Taylor Wimpey homes are designed to suit all budgets and lifestyles, from contemporary waterside living at Cook's Shipyard in Wivenhoe and apartments close to the town centre at Churchill Gate, to apartments and family-size houses bordering open countryside at The Quarters or Tamarinds.

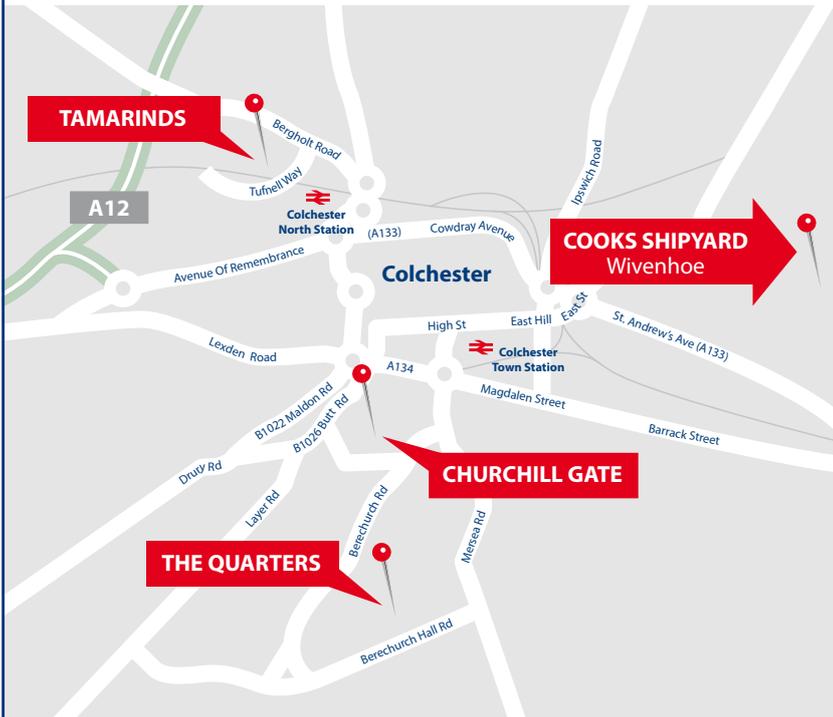
For more information about how to get help to buy a brand new Taylor Wimpey home in Colchester, speak to the Sales Executive at any of the developments, call 0845 672 7794 or visit [www.taylorwimpey.co.uk](http://www.taylorwimpey.co.uk).

Further details on the LSAP scheme is available by contacting your unit admin office or JPAC on 94560 3600 (internal) or 0141 224 3600 (external). Alternatively, visit [www.mod.uk/jshao](http://www.mod.uk/jshao).

\* Based on highest current purchase price of £249,994

\*\* Up to a maximum of £5,000

\*\*\* Loan amounts available subject to circumstances. Normally repaid at 10% each year, plus just 16p per £100 borrowed each year as insurance against death or invalidity



# An exclusive Armed Forces Discount especially for you!

As a valued member of our Nation's Armed Forces, save up to £13,000 when you buy a new Taylor Wimpey home in Colchester!\*



In addition to the MOD's Long Service Advance of Pay Scheme (LSAP) – an interest-free 10 year loan of up to £8,500 towards a new home – Taylor Wimpey are pleased to give you an extra £500 back for every £25,000 you spend!\*

Choose your new home from one of our current Colchester developments or our new Blenheim Park development launching soon!

Taylor Wimpey homes are designed to suit all budgets and lifestyles, so we've got a new property for everyone!

1, 2, 3 & 4 bedroom homes

**Tamarinds**

Tufnell Way, Bergholt Road, Colchester, Essex CO4 5AP

A contemporary collection of 2 bedroom homes from £124,995!

0845 688 5538

**Churchill Gate**

Circular Road South, Colchester, Essex CO2 7SP

1 & 2 bedroom homes in a stunning location from £119,995!

0845 026 5581

**The Quarters**

Berechurch Hall Road, Colchester, Essex CO2 8QP

A stylish collection of 1, 2, 3 & 4 bedroom homes from £114,995!

0845 672 5194

**Cooks Shipyard**

Anglesea Road, Wivenhoe, Colchester, Essex CO7 9DR

An exclusive development of 1 & 2 bedroom apartments from £159,995!

0845 026 5602

For more information visit our Sales Information Centres open Thursday to Monday 10am–5.30pm or visit our website

\* This offer is subject to status and is only available on selected developments and properties. It is not offered with any other promotion. For full details please contact the Sales Information Centres or visit our website [taylorwimpey.co.uk](http://taylorwimpey.co.uk). YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. Offer applies to selected properties in the Taylor Wimpey East London region and does not apply to purchases in other Taylor Wimpey regions. Terms and conditions apply. Images depict typical Taylor Wimpey properties. Prices correct at time of going to press.

# more space to enjoy with annington



visit [www.annington.co.uk](http://www.annington.co.uk)  
everyone's favourite homepage

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 09/10