

# HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

*Featured:*

**BUYING NEW (OFF-PLAN)**

*House Surveys*

**Improving the UK Service Family  
Accommodation Application Process**

**Redundancy  
and  
Housing  
Need?**



July 2012

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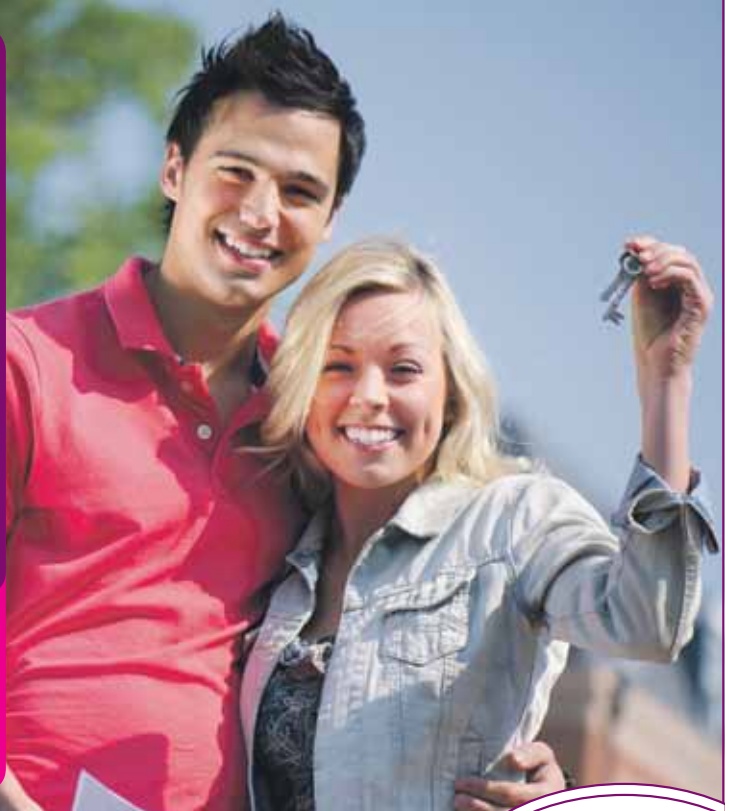
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# HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Welcome to the July edition of Housing Matters. I write this editorial some two months before its publication, hence I writing this on 08th May I am so pleased to welcome back FS Neil Rowlands. Neil, its great news to us at the JSHAO that you are now back, safe and well! We have missed you!

This month we have included two articles which we believe are of interest to you. Firstly Buying New (off-plan) is a topic you often ask us about when we are out delivering our "Housing, the Options" programme and

secondly The Survey. Another area we are continually asked to discuss and give out information on. We have today also received an update from the Defence Infrastructure Organisation which I know you will be interested in.

That brings me to the final part of my editorial. We often deliver housing presentations at Unit level. We are now receiving more requests for this service than ever. This is largely due to the anticipated redundancy announcements. These presentations are designed to help educate those leaving in the near future or those who are just seeking more information on their various housing options. If you are interested – please do get in touch with us.

**JAMES TURNER, OIC**



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# BUYING NEW (OFF-PLAN)

Source: [www.primelocation.com](http://www.primelocation.com) with  
added editorial comments

**Buying a property which doesn't yet exist is not for the faint-hearted, but many home-buyers and investors have reaped the rewards for their bravery.**

The concept is to buy a property off-plan at current prices and when the development is completed a year or so later, the capital appreciation will have made it worth much more. In a strong market, as we've seen recently, profits of between 10% and 20% can be made from an initial 10% deposit. As a result, demand for off-plan property from developers remains strong.

## Off-plan property launches

- Often, large investment companies will be given the opportunity to buy a number of units for a discounted price pre-launch. The remainder are usually then opened out to individual investors at the launch itself. Sometimes agents do get pre-launch homes to sell and they will try to sell

these to serious investors already on their database. Either way, the estate agent will provide you with all of the relevant off-plan marketing material and you will have the chance to assess the units on offer, usually by inspecting a show home. The show home is designed to be a typical property equipped with the level of specification you can expect from your own investment.

- The earlier you get access to the property for sale, the greater the chance of securing one of the better units and of getting a discount on the price. Your negotiating position should be determined by the demand the development is attracting. The higher the demand, the less chance you have of negotiating the price down.

A new property is something that everybody should do, at least once in their house owning life ! It's an experience that is both rewarding and satisfying and gives

an enormous feeling of comfort and stability.

The sheer feeling of joy of having bought exactly what you want, and having spent months searching and planning, it should be ! Then that first night after moving in and closing the front door for the night; knowing that you are the first person(s) to have slept in the property is something that you will remember for years if not decades.

What about all these stories you have heard from friends, relatives and others.... Tales of problems that you only get with new houses ? Shrinkage, Settling, Cracks and others, sometimes worse. Well standards are constantly being improved, quality of products in use and trained professionals building 'your house' mean that new houses are built better than before. Advances in construction and particularly in insulation and running costs now ensure that we live in better houses than before.

## Do your research

- As with any property purchase, particularly if you're looking to let the property afterwards, it's important that you do your homework thoroughly. If you fail to research the development, surrounding area and the potential demand for rental property before you buy, you could leave yourself in a very vulnerable position financially. So, what things should you consider before buying a property off-plan?

## Location

- It's a cliché, but it's all about 'location, location, location'. It's a critical factor in understanding the potential

of the property. Is the wider area being regenerated? Is the necessary infrastructure in place already? How close are the appropriate transport links, shops, restaurants, parks and schools? You can find out the proximity of local amenities to a particular development by conducting a property search on various property websites.

## Know your market

- If you plan to let or sell the property on completion, you should establish the target market for the type of property you're planning to buy. Discuss this with local estate agents to understand where the demand is likely to be coming from. It's also sensible to establish how many other units have been sold to buyers planning to let them out upon completion, as your property could end up competing with a large number of other properties in the same development.

## Price

- You should also try and see what similar properties in the area are being sold or let for. This will give you an indication of the possible return you could expect to see when you come to sell or let the property. Be aware, however, that the market can change a lot over a 12-month period, so you can't always be certain that you will eventually achieve the prices being realised in the current market. You can either view the latest sold prices in England & Wales, or you can search for property to buy or property to rent in the local area to see what asking prices similar properties are being marketed at. In some cases,



the developer will guarantee a certain value of rental yield in the first year or two. Find out what's on offer.

Is there a large supply of local new-build properties in existence (or coming to market soon)? If so, there is a danger that the market could become saturated if lots of developments reach completion around the same time. Have a look around the area and check with local estate agents for any other developments already planned or expected in the near future.

### The property

- Look at the details, dimensions and specifications of the property. If you're looking to sell or let upon completion, will the property be suitable for the target market? A family will have slightly different requirements from a single professional, for instance. Make sure the property is suitable for the market you are hoping to attract, whether buyers or tenants. Also, find out if there are likely to be any additional charges associated with the development, such as service charges.

The aspect and views from the property are obviously more difficult to assess on a property that has yet to be built.

However, you shouldn't rely on computer generated images (CGIs) or the developer's sales pitch alone. Try and visit the actual development plot and check out where the roads and, if applicable, the railway lines are, and work out where your property will be and what the views are likely to be like from the finished product.

While not always possible, try to secure a property with one of the best positions, as you'll be rewarded with better rental yields and capital appreciation. Try to find a property with a unique selling point, such as a nice view, parking, or access to outside space.

### Steps to buying off-plan

- The following points illustrate the steps you are likely to need to follow when buying a property off-plan:
  - o Find the right development in the right location
  - o Arrange the appropriate finance for the purchase well in advance
  - o Reserve your chosen property and pay the reservation fees (usually between £500 and £1,000)
  - o Arrange a surveyor's valuation of the property, which your mortgage lender will require after an offer has been made
  - o Make sure all the mortgage paperwork is complete and ready to go
  - o Exchange legal contracts and pay the deposit (usually between 5% and 10%)
  - o Conduct a snagging survey about two weeks before final completion and check the property for any defects
  - o Be ready for completion (there are usually two dates, a 'short stop' and a 'long stop' – the former is the date by which the developers expect to have finished the building works, the latter is the date by which they must have done so).

### Assess the property market

- Research local property prices to find out how the market has performed over the last few months and try to gauge the direction of prices. Get up to speed by visiting major property websites for the latest property market trends.

Buying off-plan in a market where prices are depreciating can put your investment at a greater risk. However, get it right and buying a property off-plan can be extremely rewarding.

So let's look at some of the differences between buying new



as opposed to mature, period or otherwise described (second-hand) houses.

### BUILDERS

Well someone needs to build your house, obviously, though it's more often that you find a location and a property that matches your budget, rather than choose a builder and then look at what's available. Some builders do offer deals that are attractive to first time buyers that may also influence your purchase decision, and this may be a part of your planning. That 1st contact may be a sign in a field or other location that there are properties going to be built in a location that catches your eye; these adverts draw your attention and trigger your further research and further planning. Whilst initial decisions are made quickly, purchase of a house, and perhaps more importantly a 'new' house certainly require that you collect information so that you are well informed.

The Internet is a collection of information; accurate and

otherwise. It's sheer size incorporates almost everything that is publicly available, has enormous variety and should be treated with a degree of scepticism perhaps! Contact should be sought with sales centres and show homes that builders have already in progress to check on quality, standards and your personal views on what, how and where new houses are being built. Have a close look also at other houses from your chosen builder, ones that are settling down and becoming a part of the residential area. Try and find some that are recent builds, others that are several years old, and those perhaps more than ten years old. Not always easy as there are no manufacture plates visible outside properties! Be objective on what you find; you will be able to walk around and look at the outsides, respecting the privacy of the new owners, though you may find individuals outside their houses that are happy to talk and discuss what their experiences of the builder are.



Gather what information you can, remember that this will be the most expensive purchase of your lives! Till the next house of course. Aim to be well-informed about the builder, so that you can make a good judgement on what the property is planned to be.

## OFF-PLAN

This is something that you need to have more caution with. Ask yourself how competent you are in reading plans? Either building / site-plans or perhaps worse still, artists representation of what is expected to be built! look carefully at site plans and see what is expected at the design stage. What parking is available, what other shared facilities are planned and how close to your prospective property? Childrens Play area, refuse collection area. Those

locations may impact on where you will be living for years!

## SHOW HOUSES

WYSIWYG. What you see is what you get; well maybe. Remember that show houses are often furnished and tastefully decorated, though that will, in part, change your view and perspective of the new property. The idea is to give you an idea of what the property will look like after moving in, similar to the majority of houses that you will have looked at. You can also ask to look at the new and unfurnished properties that are adjacent. They will often look stark and empty, but you will get a much better idea of the real sizes of the rooms. Consider also that modern houses are built to tight controls of both insulation and of course budget.

They will be smaller than the SFA that you will have been living in, the windows smaller and certainly the gardens will be much smaller than you might expect. Your neighbours will also be much closer.

On the plus side, new homes will be better equipped and certainly far cheaper to run due to the insular properties of the materials. They will also be better prepared for the demands of modern living, often pre-wired for TV and Satellite and in some cases Cable too. The electrical installations will be better able to deal with the higher demands that we now expect to plug into the walls. Check also that the placement suits your needs, you may have additional needs that may be able to be incorporated whilst the build is underway.

You will need to pay for this extra service of course. Homes are often pre-wired for alarms, saving unsightly wiring later on, of course that is included in the build cost and you can install alarms later on.

## RISKS

Holding deposits may be required to retain your choice of property? This is something that you should be aware of. How much is that deposit? When do you need to pay it? How long before you can move in, this is often measured in months! What happens if you decide not to buy? That money should be refundable though there may be an administration cost? What guarantee of that do you have should the worst happen and the builder go into 'Administration' That holding deposit represents a significant trust in the builder and you will have lost the use of that money, even though interest rates are currently low.

Moving In dates may slip due

to building difficulties, this is generally due to weather, though other factors need to be considered. December will often see a closure of several weeks over the holiday period. What this will really affect is your moving in date..... Where will you live whilst waiting? How long a rental period do you need?

## ATTRactions

Of course there will be no 'Chain' Essentially this means that you are not waiting for a chain of co-ordinated moves to take place on a specific date. The longer the chain, the greater the risk, delays and sometimes cancellations may jeopardise your house purchase. As mentioned above, there may be delays in purchasing a new property but you don't have to wait for someone else to move out ! If you are local to the new property and you maintain a good working relationship with the builder or their sales agents, you will be aware of any changes.

You get to be the first person(s) to live in that house. That has a 'feel-good' factor that only experience can give you. There should be a pristine, new, experience that will mean that requirements for DIY or maintenance work will be minimal. Aim to get at least 10-years before anything more than paint and paper is required. Perhaps less so if you have young children! Of course all your neighbours will be new, so there will be a community spirit all trying to get on with each other. You won't be the odd one out.

Read more:

<http://www.primelocation.com/guides/buying/how-to-buy-a-property-off-plan/>

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- **Think about the money.** Ask your mortgage broker to recommend the best deal for you. They will need evidence of your earnings, including details of gratuities or other entitlements, so get that information and answer all their requirements. Pay arrangement and valuation fees promptly.
- **Survey.** A lender will do a valuation, but this won't necessarily provide sufficient detail. If you're buying an older property, arrange your own survey and get quotes for any necessary repairs so you know what your remedial costs are going to be and possibly re-negotiate the price.

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# HOUSE SURVEYS

Source:

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

**Surveys are an all-over health check on a property, which tell you its exact current structural state.**

They are mainly performed when the property is about to be sold, and can often save the buyer money if there are any major structural problems, as a survey can bring about a change in the sale price. They should be performed before any contracts are exchanged on the property. A survey may also sometimes make the buyer decide that they do not want to purchase the property after all. The survey will be performed on all parts of the property which he or she can access, so the state of the floors underneath, carpets etc. will not be monitored. Nor will the water supply or wiring within the house influence the survey report, although their condition will be commented on.

## **Types of survey**

There are two main types of survey which are recognised by The Royal Institute of Chartered Surveyors (RICS): Homebuyers Survey and Valuation (HSV), also known

as a Homebuyer's Report and a Building Survey.

### **Homebuyers Survey and Valuation (HSV)**

This survey is done to a precise format set out by the RICS. It is a nine-page form which includes all major sections of the property that are clearly visible to the surveyor. The aim of this survey is to provide a snapshot of what the overall condition of the property is, and to identify which areas are in need of further tests or more specific investigation, rather than detailing every aspect of the property. Wiring, drainage and gas are not included in the survey, so many people choose to have further reports done on these areas as well. This survey is most suitable for conventional properties that are in a reasonable condition, have been built within the last 150 years, and are under 2000 square feet. It is cheaper than a building survey, but is not suitable for unusual properties, ones that are particularly old, or if you are planning on renovating the house. It is recommended that all buyers have a HSV performed on the house which they want to buy.

The main details of the HSV will

include:

- Looking at the general condition of the property and assessing its major and minor faults.
- Assessing whether any of the major faults will need repairing, and the cost implications of these.
- Assessing and reporting damp in the walls and woodwork, and any woodworm also.
- Assessing the condition of damp-proofing, insulation and drainage (although drainage will not be tested).
- Providing an estimated cost for rebuilding should the property be destroyed. This is usually for building insurance purposes.
- Recommendations for any further surveys and investigations that may need to be performed on specialist areas before the contracts should be exchanged.
- Providing a valuation, based on the surveyor's expertise and experience, of the property on the open market.

### **Building Survey**

These surveys are much more detailed, and provide a comprehensive report about the current condition of the property. This type of survey is the most

thorough one available, and each one can take several hours to complete. The survey will examine all accessible parts of the property and, if you wish to have any specific areas looked at, this type of survey is the right choice.

The Building Survey is suitable for all types of property, whether they are listed, unusual or old, whether you wish to perform renovation work on them or whether the property has already had extensions added to it. This means that this survey is preferred for all buildings which cannot be included in the HSV, largely because it is more expensive. The price of the survey will fluctuate according to the size of the property and its condition, the approximate value of the house, its location and which surveyor or company is used to carry out the inspection. Sometimes these surveys can be used instead of the Basic Mortgage Valuation (see below), but only if the surveyor you use is approved by the mortgage lender. The actual survey does not provide a valuation, but the surveyor will include one if you request it. However, it is more likely that the Building Survey will be done for



other reasons, as it provides such an extensive survey compared to the HSV.

The main details of the Building Survey will include:

- All major and minor faults found within the property, and the implications that these will have.
- How much the repairs for these defects will cost.
- Testing for dampness of the walls, and results for these tests.
- Testing of all woodwork for damp and woodworm, and the results of these tests.
- Investigation into the condition of damp proofing, insulation and drainage, although the drains will not actually be tested.
- Technical information about how the property was constructed, and all materials which were used in the process.
- Information about the location of the property.
- Proposals for any further special inspections and subsequent work which may need to be done on the property.

There are other types of survey which you may wish to have carried out before you buy the house, and sometimes the type you need to have performed will

be dictated by your mortgage supplier. If you cannot decide which type of survey is right for you, talk to a RICS member and they will be able to advise you as to which one is most suitable. The surveys are completely objective and independent, and their aim is to help you make an informed decision about your purchase.

### Basic Valuation Mortgage

When you apply for a mortgage, the lender will require you to carry out a Basic Mortgage Valuation on the property. This acts as a kind of collateral for the mortgage provider to make sure that the property is worth the value which you are proposing to buy it for, i.e. what the mortgage provider is lending you. The main aim of this type of survey is to assess whether the property represents a suitable security against the amount of the mortgage requested. Some providers will not charge for this to be done, as an incentive to try and persuade you to take out the mortgage with them, otherwise the cost of the survey will depend on the size and purchase price of the property.

This valuation is not an extensive survey and will not provide

accurate details about the condition of the property; major structural problems which will cost you a great deal of money often are not picked up in these types of surveys. The valuation also does not guarantee that the property is worth the asking price. The Council of Mortgage Lenders strongly advises homebuyers to get a more extensive survey than this one done when valuing the house.

### How long do the surveys take?

If you ask for both the HSV and the Building Survey to be carried out there is often a preferential rate for combining the two, as some of the same features are covered in both. If you only want one of the surveys done, the HSV generally takes up to a day as the size of the building which this type of survey can inspect is limited, whereas the Building Survey can take between two days and a week to complete. The Basic Mortgage Valuation will take only a few hours.

### How much do the surveys cost?

The cost of the survey will depend on a variety of factors, including the value of the property, its size and location, how easy the property is to access and, with the Building Survey, the level of problems the property has.

For a house that costs between £150,000 and £200,000, the average price for a HSV is between £300 and £420 and, for a Building Survey, it is between £560 and £730.

If the mortgage lender instructs you to use their surveyor to carry out the survey, an administration fee will often be included in the cost and therefore will be slightly more

expensive than one carried out by an independent surveyor.

### How do I find a surveyor?

A survey is a legally binding guarantee. Therefore, it is essential that the surveyor you employ to carry out the survey is legally allowed to do so. To find such a surveyor, check that they are a member of RICS or the Incorporated Society of Valuers and Auctioneers (ISVA). [www.ricsfirms.com/](http://www.ricsfirms.com/) also has a section enabling you to find all firms of Chartered Surveyors which are registered with them. Sometimes the mortgage provider will insist that you use one of their "in-house" surveyors to complete the valuation, otherwise they will not accept the survey as collateral for the mortgage. It is also possible to ask your solicitor who is dealing with all legal aspects of the sale, or the estate agent who is selling the house, whether they can recommend a suitable surveyor.

### What to ask/tell the surveyor

- Before you have the survey carried out, tell the surveyor if you want to know any specific information about the house. You may have specific worries about the property, and this may dictate the subject matter of the survey.
- Check and see if your surveyor is qualified to do any of the tests for drains or woodworm if you wish to have these carried out. If he or she is not qualified, then arrange for another expert to do the survey for you.
- Clarify with the surveyor exactly what will be included in the survey.
- Read the terms and the conditions of the survey and check with the surveyor if you are unsure about any of them.
- Let the surveyor know if you are interested in making any structural changes to the property. They will then be able to inform you about any further survey to assess whether there may be damp or dry rot in any of the timbers or walls.





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#### ADVERTISING FEATURE

## PACKAGES GOING FORWARD INTO 2012

### Redundancy Package

Forces Property Direct (FPD) have created an exclusive scheme to enable those service men and women who are under redundancy to take an interest free advance against their redundancy benefits.

This scheme, we hope, will provide much needed support to those service personnel facing redundancy in these difficult economic times.

Forces Property Direct could furnish you with an interest free loan until you receive your funds allowing you much more flexibility to gain a mortgage, get your home and secure your family's future, allowing you to concentrate on your transition to civilian life.

In conjunction with this scheme FPD have also negotiated a 5% deposit contribution on your purchase.

With this exclusive scheme you are able to fund your deposit whilst still serving and settle in your family home prior to the stressful resettlement period.

On receiving your redundancy benefits merely pay back the interest free loan and if you wish also reduce your outstanding mortgage balance to bring your monthly payments within your pension limits.

Never before has it been possible to fund your home purchase in such a cost effect way and settle the family whilst still serving.

Properties available cover England, Scotland and Wales and are only available via Forces Property Direct

#### Key facts:

- Any home in England Scotland or Wales currently offered in the civilian market by Persimmon Homes or Charles Church subject to availability
- You only need 5% of the gross price to buy
- No interest on the loan until you get your redundancy benefits (max of five years)
- Save on removal cost by only moving once
- A gentle transition to civilian life by securing the family home, sourcing the children's education and establishing a firm base in your chosen location.

- Full use of our one stop shop, financial advisors, solicitors, property specialists etc.
- As always, a completely free service
- Please note, this scheme is not open ended and can end at any time so please contact us to find out more, as always terms and conditions apply

### Resettlement

The resettlement scheme works the same way as the redundancy package but may be taken up to five years before termination of contract.

Firstbuy: a force to be reckoned with for military buyers

Forces Property Direct is urging members of the Armed Forces to register their interest in the Government's FirstBuy initiative following the announcement that military personnel have been given top priority for housing help and will be amongst the first to benefit from the Government scheme.

Steve Matthews, Managing director for Forces Property Direct, says: "It's important that we pull out all the stops to give our Armed Forces a helping hand onto the property ladder and it's only right that they are at the top of the list to receive funding.

Forces Property Direct became the largest provider of government funded house purchase for the British Military last year when facilitating purchases for serving personnel and MOD civilians using the HomeBuy Direct scheme.

Military purchasers are given priority over other interested parties, but for buyers that do not meet the requirements of FirstBuy, which is expected to help over 10,000 families get onto the property ladder, Further information can be found at [www.fpdirect.uk.com](http://www.fpdirect.uk.com)

FirstBuy works by eligible applicants being offered an equity loan of up to a maximum of 20% of the purchase price (based on the open market value).

Contact details: - [fpdirect.uk.com](http://fpdirect.uk.com) [info@fpdirect.com](mailto:info@fpdirect.com)



# FPD Direct

FORCES PROPERTIES DIRECT



## We're the UK's largest provider of Government funded, private housing to the Military and the MOD.

- PROVIDING A FREE SERVICE FOR OVER 12 YEARS!
- OFFERING OVER 16,000 DISCOUNTED NEW HOMES FOR BUY-TO-LET OR TO LIVE IN, ACROSS THE UK
- AVAILABLE TO MILITARY PERSONNEL AND MOD CIVILIANS, BOTH UK BASED AND OVERSEAS
- MORTGAGE ADVICE AND EXCLUSIVE MILITARY MORTGAGE PRODUCTS
- YOUR COMPLETE ONE-STOP-SHOP - SEE OUR COMPREHENSIVE LIST OF SERVICES OVERLEAF

**Remember! These deals and services are not available to the general public.**

VISIT OUR COMPREHENSIVE WEBSITE NOW TO VIEW OUR LATEST PROPERTIES ACROSS THE WHOLE OF THE UK!!!

# fpddirect.uk.com



Don't take our word for it, follow us on Twitter and Facebook to see what our customers are saying about us...



## JUST LOOK AT THE SERVICES WE OFFER! LOOK AT THE KIND OF DEALS WE ARE OFFERING!

- Government funding
- Deposit Paid Schemes
- Redundancy Package
- Resettlement Package
- Solicitors
- Rental Agents
- House Selling
- Part Exchange



All homes offered are selected brand new properties constructed by two of the UK's largest and most respected new home developers.

WITH OVER 40 YEARS COMBINED EXPERIENCE OUR FRIENDLY TEAM ARE WAITING TO HEAR FROM YOU!



Property contact;  
**STEVE MATTHEWS**  
info@fpddirect.uk.com  
☎ +44 7872 157617



Mortgage contact;  
**NIGEL GARSIDE**  
info@bfgmortgages.com  
☎ +44 7500 904143

\*Selected plots only. Subject to terms and conditions. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

### Typical example:

#### 3 bedroom house in Gloucester with garage

Includes free carpets throughout and rear garden upgrade so your home is ready to live in or rent out!



General public price  
**£194,995**

Exclusive Forces price  
**£155,996** (80% FirstBuy\* Price)

5% Deposit (paid by builder)  
**£7,800**

5% Deposit  
**£7,800** (could be LSAP)

Balance  
**£140,396**



# IMPROVING THE UK SERVICE FAMILY ACCOMMODATION APPLICATION

Like many parts of the Ministry of Defence, the Defence Infrastructure Organisation is not immune to major transformation activities – and is in fact taking the lead in many instances.

One of the services provided by the DIO is the management of Service Family Accommodation (SFA) in the UK, which includes planning and managing the estate; repairing/maintaining and improving properties through contractors; and allocating homes for entitled Service personnel and their families. This is a major and complex undertaking with well over 100,000 individuals in over 40,000 properties across the UK, and sees some 20,000 Moves In and Moves Out per year.

Until the end of 2010, the only way to apply for an SFA property was through a paper application form. That changed with the

introduction of an online form in October 2010 but to improve efficiency, and add transparency to the allocations process, the MOD is currently making further changes to the way Service personnel apply for Service Family Accommodation (SFA) in the UK.

If you aren't aware, there are two main changes: improving the efficiency in the way allocations are managed through a new Housing Allocations Service Centre (HASC) and enhancing the existing electronic application form. These will be highlighted in a future Defence Instructions and Notices (DIN), but in the meantime read below for more information about these changes.

**Electronic application system – e-1132**  
DIO Ops Accn is currently

developing an enhanced version of the existing electronic SFA application form (e-1132). The improvements will mean that customers who apply for SFA will have the ability to view and express a preference for available properties that match their entitlement – showing details and any photographs and floor plans.

Data is currently being collected across the UK to ensure that most SFA properties in the system will have at least one photograph of the front elevation, and these are being uploaded to the system. Further exterior and interior images will be added to the system as it is developed, as well as floor plans for each property. However, this information can only be collected when the property is empty between families – so it will take some time to capture.

The system has also undergone significant testing with staff,

stakeholders and customers – to identify and address any issues before it is launched. In fact, following this testing the launch date has been revised to ensure that issues are dealt with and that the final product is as good as it can be.

Although the enhanced system has yet to be launched, all Service personnel should now apply for SFA using the e-1132, as the system is more efficient and offers advantages for customers such as the ability to track your application. The system also ensures that you submit all relevant information – meaning your application form can be dealt with more quickly. There are exceptions to using the e-1132 for personnel without access to the Defence Intranet – such as those deployed on operations/overseas, Special Forces and Recruiting Officers. However, DIO has introduced a policy of



# SERVICE FAMILY APPLICATION PROCESS

returning illegible or incomplete paper applications (MOD Form 1132) because they were resource intensive to process, so this may delay an individual's allocation if they fail to fill out the form correctly.

Use of the e-1132 currently stands at 76%, which is a great achievement in just over one year. The e-1132 can be found at <http://apps01.domis.r.mil.uk/e1132/> (MOD systems only to protect your information).

## Housing Allocation Service Centre

In addition to the planned improvements to the application system, the former eight Housing Information Centres (HICs) have been replaced by the Housing Allocations Service Centre (HASC). This centralisation of the allocations service to the HASC aims to make the service more efficient and more consistent.

Allocations work was transferred to the HASC at Theford and Aldershot throughout March and April, but the transition had to be accelerated due to staff in the former HICs finding new roles. The recruitment of new staff for the HASC was also affected by the MOD wide restriction on new vetting applications, therefore the HASC has been operating with fewer staff than planned and has taken on much more work at an earlier stage.

Whilst many of the staff in the HASC were existing DIO staff, and therefore we were able to maintain experience and knowledge, we recognise that the additional workload caused by the issues highlighted above did result in a dip in telephone performance. However, staff in the HASC continue to work very hard to maintain the improvements they have managed in the last few weeks, and will continue to seek







further improvements to the service as new staff are brought in and trained.

DIO has also sought to advise customers of alternative ways of finding the information they need or getting their questions answered. Therefore, a great deal of effort has been made to communicate

the HASC email addresses on the SFA website points of contacts page and the wealth of information about all aspects of SFA. In fact many customers may not need to call the HASC as the information will be on the website at [www.mod.uk/ServiceFamily Accommodation](http://www.mod.uk/ServiceFamilyAccommodation). In addition if you applied using the e-1132 you

shouldn't need to call the HASC as the system confirms you have submitted an application form, and allows you to track its progress.

We have set out below a brief summary about the process of applying for SFA.

### Applying for and finding out about UK Service Family Accommodation Apply

All Service personnel should use the electronic application form e-1132 as it is quicker, more efficient and your allocation is less likely to be delayed. To apply go to <http://apps01.domis.r.mil.uk/e1132/> (MOD systems only to protect your information). If you are unable to access the Defence Intranet, for example you are deployed on operations or overseas, you can submit a paper application form but this must be legible and have all relevant information.

### Track the progress of your application

If you apply using the e-1132 you can track the progress of your application online at any time, and should not need to ring the Housing Allocations Service Centre to check progress – especially as the system confirms you have submitted your application. If you applied using the paper form please do not ring

the HASC to check about your application before the period of 15 working days has expired.

### Find out more

The SFA Website has a wealth of useful information and guidance about all aspects of Service Family Accommodation at [www.mod.uk/ServiceFamily Accommodation](http://www.mod.uk/ServiceFamilyAccommodation)

### Contact the HASC

The preferred method of contacting the HASC is by email, details of which are available at [www.mod.uk/DefenceInternet/Micro Site/DIO/WhatWeDo/Accommodation/Sfa PointsOfContact.htm](http://www.mod.uk/DefenceInternet/MicroSite/DIO/WhatWeDo/Accommodation/SfaPointsOfContact.htm). Please ensure that you provide full details such as your name, rank, service number, address (if applicable) and the nature of your enquiry.

If you need to telephone the HASC the telephone system is available between 0830 hrs and 1300 hrs Monday to Friday on 0800 169 6322. Mobile users or those overseas may find that the standard call rate number is a better option on 01904 418000 or you can use the military network at 94510 8000. The HASC can offer advice and assistance about the allocation of and Move In/Out of your SFA, but is not there to help with information that your Unit or local Families or welfare facilities will be better placed to provide.

### ADVERTISING FEATURE

## HOME BUY SCHEMES IN HAMPSHIRE & ISLE OF WIGHT



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

"A family member told us about the part-buy, part-rent scheme as we knew we couldn't afford to buy on the open market. We looked on the internet and found out about our HomeBuy Agent for Hampshire and Isle of Wight, HomesinHants." Explains Cherish.

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

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

Contact your HomeBuy Agent for Hampshire, HomesinHants, on 023 8062 8004 or visit the website [www.homesinhants.co.uk](http://www.homesinhants.co.uk) for further information.



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

## You can with **HomeBuy**

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

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

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



Find us on Facebook  
at Catalyst HomeBuy



Follow us on **twitter**  
@HomeBuy\_CHG



Download our **FREE App**

Available on the  
**App Store**

Available in  
**Android Market**



**Register TODAY at [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk)  
or call 0845 601 7729 to find out more information**



**HomeBuy**  
UK Government

provided by **Catalyst Housing**

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

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

If you are looking for somewhere to live in Hampshire or the Isle of Wight, but can't afford to raise the large deposit required to buy on the open market, you could be eligible for one of the HomeBuy schemes available in your area



Serving MOD Personnel  
have the highest priority to help  
buy or rent a home through the  
HomeBuy schemes\*

Talk to HomesinHants about • Eligibility • Affordability • Homes available

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

[info@homesinhants.co.uk](mailto:info@homesinhants.co.uk)

023 8062 8004



## HomesinHants

Your Government-appointed HomeBuy Agent  
For Hampshire & Isle of Wight



\*additional eligibility criteria applies

# St Peters Court



## Supported Accommodation for Ex Armed Forces Personnel

To make a referral to the project please  
contact St Peters Court on

 0191 3719813



**Address: St Peters Court, Sacriston, County Durham DH7 6FB**

Tel/Fax: 0191 3719813 E-mail: [stpeters.shaid@fsmail.net](mailto:stpeters.shaid@fsmail.net)

Single Homeless: Action Initiative in Derwentside Ltd is a registered company, number 3659370 and a registered charity, number 1074505



Supporting independent living for our ex-Service community



## Are you looking for accommodation that :

- Has comfortable en suite rooms
- Is friendly
- Has excellent facilities
- Is affordable
- Includes meals and laundry
- Is tailor made for ex-service people

Find our more **www.svronline.org**  
at:

SVR houses veterans of any age with any service background.



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

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

SVR is a registered Charity No. SC015260

## ST PETERS COURT

### SUPPORTED ACCOMMODATIONS WITH, ASSESSMENT AND MOVE ON PROGRAMME

SHAID's will manage the day to day running of St Peters Court. There will be 24 hour support for all residents, fully furnished flats, stair access to first floors, education training room, advice and information worker, maintenance service and part time cleaner for communal areas only. Each individual will be allocated a support worker on arrival, support worker will devise a support plans depending on the individuals needs. Shaids will also offer the opportunity to all residents, choice of a move on in to local housing association accommodation, private, or even Shaids own accommodation within Durham area.

### SUPPORT AND SERVICES

- Assessment
- Progress
- Specialist Support
- Move Through
- Income / Benefits
- Bills / Budgeting
- Health
- Managing Accommodation
- Education/training/work/meaningful day activity
- Social networks and relationships
- Personal Admin
- Offending Behaviour





# REDUNDANCY AND HOUSING NEED?

by Philip Arundel, Senior Housing Advisor, JSHAO

The current tranche of redundancies will be announced quite soon after this article is written in late March 2012. Individuals who find themselves 'identified' as leaving MOD ahead of their planned 'last day of service' might not have their future housing sorted out!

If that is the case for you (and perhaps your family), what can you do?

## Well DON'T PANIC!

There are many options available for housing, though of course they all cost money!

First thing to do is to get good **ADVICE**. The reason advice is emphasised is that the advice must be accurate and reflect your need. Not speculative and based on **'things you have heard or hope is true'!**

The two main options are **BUY** or **RENT**?

The first of course is dependant on if you have any savings? Have employment to go to? Know where you want to live? Have a good Credit History? If the answer is YES to all four, then you could be looking at purchasing your own home. Well done if that is the case. There are advantages to being in the Military if you are buying your First home, (defined as not currently owning any property?). If you are seeking to buy Social Housing (not for profit) from a Housing Association, you must additionally have available funds of less than £60,000 and your total household income is less than £60,000 per year.

If the answers are still yes? Then the government have developed a scheme called HOMEBUY that will give you priority over other buyers. That's good news, that priority lasts for 12-months from your last day of service. HOMEBUY also includes options, **'Firstbuy', 'Part-buy-Part-Rent',** or **'Rent-to-Buy'** and other varied schemes. Advice should be sought from JSHAO, an Independent Financial Advisor, and the local HOMEBUY agent.

If you are not ready to buy, part buy or rent to buy? Then rental, either Social, Council or Housing

Association or Private Rental from a variety of landlords is your alternate choice; that's detailed below.

Make contact with JSHAO (Joint Service Housing Advice Office). Find out when their briefing team get to a base near you? If you need urgent advice, then ring the office and ask for a call back at a planned time when you can discuss what options are left for you.....?

JSHAO can also put you in touch with IFAs (Independent Financial Advisors) who will be able to give specific and individual (best) advice how to manage your money, particularly with respect to how housing costs might be managed.

The regional Resettlement Centres annually host around 60 'All-Day' Housing Briefs given by JSHAO throughout the UK, and main bases in Europe. Those all-day sessions are the best place to start to gather the advice and information you need on how to obtain housing and also the real costs of that housing. Remember that whilst you are in the military, you receive subsidised housing; this is often costing you less than half (sometimes a third!) of the real costs that you will be paying as a civilian.

You need to get a copy of the JSHAO Housing the Options booklet, a 160 page document that covers the basics of the many types of housing that may be available to you? and more importantly, what is **REALISTIC!** Many service leavers do not understand the true costs of

housing and the reality of just how much it costs astounds and upsets many.

At a time when there is a countdown clock ticking: when you are leaving a way of life where housing has been provided for you at a low cost, when you are also seeking employment; you need as much accurate information as possible.

Have you seen Housing Matters magazines? Produced 10 times a year with 10,000 copies distributed monthly throughout the service community. Make reading the articles in this magazine a priority, as there is only one person responsible for looking after your housing once you leave service accommodation. **YOU!**

Let's also dispel any commonly held beliefs that some service leavers may have about getting Council Housing. **It's not going to happen.** That's a bald and curt statement and apologies if it's seen as rude. It is intended to shock you! You need to get accurate advice, collect information on what the real situation is like; understand that only those in the most desperate need will stand any chance of getting Council Housing. This is managed by Councils who never have enough housing, and often assist applicants into Private Landlord tenancies, sometimes helping with Housing benefits to reduce the high costs of private rental.

**IMPORTANT.** Single people are NOT considered by Councils





as priority applicants for housing and have NO chance of getting council housing; advice and (perhaps some financial) assistance will be offered. Priority is determined by children and the ability for applicants to be able to pay for their own (private) housing rental. It is only for those in urgent need, and will often be temporary for some considerable time.....

Housing Associations offer the best opportunities for Service Veterans (that will be you!) to obtain lower cost, affordable, rental, housing. You need to find out what Housing Associations operate in the area you are seeking to settle and seek employment in. Warning, not all Housing Associations will allow you to apply! Some are committed to Local Authorities only!

JSHAO also offer a limited referral scheme to Housing Associations, enabling leavers to be 'nominated' to a Housing Association. There are no guarantees with this scheme!!! It is limited to those within the last 6-months of service or still in service accommodation awaiting eviction. Apply to JSHAO for details on this scheme. Both Families and Singles are welcome to apply. There is another article in this month's magazine on the MOD Nomination Scheme.

The following is a short list of resources that you need to get, read and then seek further advice from:

JSHAO. 01980 618925. 94344 8925.

E-mail: [AWS-JSHAO-mailbox@MOD.UK](mailto:AWS-JSHAO-mailbox@MOD.UK).

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

is the website where the Housing the Options booklet and the last 3-years of Housing Matters magazine can be downloaded from.

HOMEBUY

[www.homebuy.org.uk](http://www.homebuy.org.uk)

IFA <http://siiap.org/>

**SPACES** If you are a single person, register with SPACES 01748 833797. [www.spaces.org.uk](http://www.spaces.org.uk). If you are within 6-months of your last day of service.

**HAIG HOMES** A Housing Association who will only accept applicants who have been in the military. They rent property across the UK at affordable costs, (slightly more than council

rent). BUT they have a limited number of properties and some areas have long waiting lists. 0208 685 5777.

[www.haighomes.org.uk](http://www.haighomes.org.uk).

Best advice is to get best advice. Make sure that it is accurate and that it reflects the options available to you in your circumstances. Contact JSHAO, read all that you can, ask questions, attend an all-day briefing. IFAs, and HAIG attend all those briefings. Bring your spouse if possible. Register on the MOD nomination scheme with JSHAO. If you are single, contact SPACES. Register on your Local Authority 'Housing Needs Register' and find out how long the council may take to house you? Register with HAIG and research any other Housing Associations working in the area of your choice. **Finally:** Do It Now! Remember the clock is ticking.

In short; follow all and any housing options that may be open to you, as the clock is ticking and MOD will evict you! Seek advice from JSHAO.



# HOUSING PRICES

## United Kingdom

Average Price: £159,883 Quarterly Change: -0.6%, Annual Change -0.1% Monthly Change +2.2%

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

### 1 Scotland

Average Price: £112,226  
Quarterly Change: -5.0%  
Annual Change: -1.6%

### 2 Northern Ireland

Average Price: £107,418  
Quarterly Change: -1.6%  
Annual Change: -22.8%

### 3 The North

Average Price: £128,751  
Quarterly Change: -4.9%  
Annual Change: +2.4%

### 4 Yorkshire and The Humber

Average Price: £114,588  
Quarterly Change: -4.4%  
Annual Change: -8.1%

### 5 The North West

Average Price: £122,218  
Quarterly Change: -1.5%  
Annual Change: -5.2%

### 6 The East Midlands

Average Price: £137,126  
Quarterly Change: -1.2%  
Annual Change: -1.0%

### 7 The West Midlands

Average Price: £150,825  
Quarterly Change: +1.1%  
Annual Change: -0.2%

### 8 Wales

Average Price: £138,038  
Quarterly Change: -1.2%  
Annual Change: +3.2%

### 9 East Anglia

Average Price: £164,675  
Quarterly Change: -1.5%  
Annual Change: +5.0%

### 10 Greater London

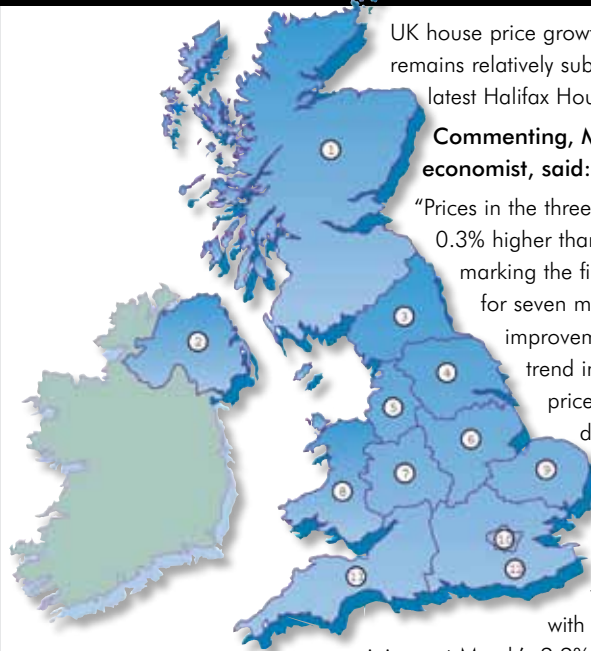
Average Price: £271,628  
Quarterly Change: +2.6%  
Annual Change: +8.0%

### 11 The South West

Average Price: £176,819  
Quarterly Change: -0.3%  
Annual Change: -5.1%

### 12 The South East

Average Price: £227,540  
Quarterly Change: +2.2%  
Annual Change: +0.0%



UK house price growth on an underlying basis remains relatively subdued, according to the latest Halifax House Price Index.

Commenting, Martin Ellis, housing economist, said:

"Prices in the three months to April were 0.3% higher than in the previous quarter, marking the first rise in this measure for seven months. Despite the slight improvement in the underlying trend in recent months, house prices continue to lack real direction with the current UK average price little different to where it was at the end of 2011. The monthly figures continue to fluctuate quite widely with a 2.4% decline in April, wiping out March's 2.2% rise."

"The ending of the stamp duty holiday for first-time buyers in late March appears to have boosted home sales early this year as buyers strove to beat the deadline, and has probably contributed to the volatility in house prices in the last few months."

"We continue to expect little overall movement in prices as the UK economic situation remains challenging."

## SURPLUS PROPERTY LIST – SCOTLAND

available on open market

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

### Aberdeenshire

#### BODDAM, PETERHEAD

4 The Shiellings

3 x Bedroom Semi-detached House with Garage & Gardens

Residential

Masson & Glennie  
Broad House, Broad Street, Peterhead, AB42 1HY  
Tel: 01779 474271  
[www.gvagrimsley.co.uk](http://www.gvagrimsley.co.uk)

For Sale on Open Market

### Orkney & Shetland

#### BALTASOUND, UNST

Setters Hill Estate  
Various Addresses

Variety of 3 x Bedroom Properties

Residential

Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL  
Tel: 01595 695 583 Fax: 01595 695 310

Phased Marketing Underway



# Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Venning Road</b> Arboretum	2 bedroom homes	<b>£174,950</b>	L/S*	Annington's appointed agents; Roger Platt, Asda Complex, Chalfont Way, Lower Earley, Reading, please call <b>01189 876767</b> or email: <a href="mailto:lowerearley@sequencehome.co.uk">lowerearley@sequencehome.co.uk</a>
<b>Annington Point</b> Gosport, Hampshire	2 bedroom maisonettes	<b>£105,000</b>	L/S*	Annington's appointed agents; Fox and Sons, 10 High Street, Gosport, Hampshire PO12 1BX. Please call <b>02392 503733</b> or email <a href="mailto:Gosport@sequencehome.co.uk">Gosport@sequencehome.co.uk</a>

Please go to [www.annington.co.uk](http://www.annington.co.uk) for a full listing of all our forthcoming sites and to register your interest.

## Legal and Survey Fee Incentive (L/S)

Annington will pay £750 towards the buyer's legal fees and mortgage survey fee\*. (\*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 – May 2012.

\*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.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.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.siiap.org](http://www.siiap.org)

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

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

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
HSBC 0800 494999	2.64%	Fixed to 30/09/14	60%	£1999	2% to 30/09/13 then 1% to 30/09/2014	
Nationwide 0800 111 44 10	3.89%	Fixed for 5 years	50%	£549	5% for 5 years	R
Yorkshire BS 0845 1200 874	3.89%	Fixed until 28/02/14	85%	£495	3% until 30/09/2014	
<b>Discounts</b>						
Leeds BS 0113 225 7889	2.59%	3.10% discount for 2 years	75%	£999	3% for first year 2% for second	P
Newcastle BS 0845 600 4367	3.99%	2% discount until 30/06/2014	80%	£494	3% until 30/06/2014	
Loughborough 01509 610707	2.89%	2.30% discount for 2 years	80%	£495	5% for 2 years	
<b>Flexible</b>						
First Direct 0800 242424	2.89%	Base + 2.39% for 2 years	65%	£499	None	LO
Leeds BS 0113 225 7889	3.39%	Fixed to 31/05/2014	75%	£999	3% to 31/05/2013 then 2% to 31/05/2014	O
Santander	3.59%	Base + 3.09% for term	75%	£995	Refund of Homebuyers package in first 2 years	VLOY
<b>Trackers</b>						
Britannia 0845 1211 281	2.59%	Base + 2.09% for term	60%	£0	1% to 31/08/2015	ACL
First Direct 0800 242424	3.99%	Base 2.49% for 2 years	75%	£499	None	LO

Key. L = Free basic legal work for remortgages. B = Remortgage only. O = Offset facility. P = Purchase Only.

R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation. Y = £250 cashback for purchase. \*Northern Ireland only AC must have qualifying current account

24 May 2012 Trigold

# HOUSING, *The Options!*

## ONE DAY HOUSING BRIEFINGS 2012

### Joint Service Housing Advice Office

#### SUMMER 2012

10 Jul	RRC Catterick
12 Jul	RRC Cottesmore
17 Jul	Colchester#
26 Jul	RRC Northern Ireland

#### AUTUMN 2012

5 Sep	RRC Tidworth
12 Sep	RRC Aldershot
17/18 Sep	Cyprus
19 Sep	RRC London (Northolt)
25 Sep	RRC Portsmouth
27 Sep	RRC Plymouth
9 Oct	RRC Aldershot
10 Oct	RRC Rosyth
16 Oct	SHAPE
17 Oct	Germany – JHQ
18 Oct	Germany – Herford
6 Nov	RRC Catterick
8 Nov	RRC Cottesmore
14 Nov	RRC Tidworth
16 Nov	RRC Aldershot
20 Nov	Colchester#
29 Nov	RRC Northern Ireland

**All courses will start at 0900 unless otherwise notified**

# applications to RRC Northolt Admin Team

\* applications to RRC Rosyth

^ applications to UK JSU

Tel: 003265445234

For courses in Germany, applications should be sent to RRC Herford

Tel: 0049 5221 880 466 or 94882 3388

Application to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. You can now also apply through JPA depending on your circumstances.



Housing the Options Courses are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing options are also encouraged to attend. Attendance at these courses does not count against Resettlement Entitlement.

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



## The Services Cotswold Centre

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

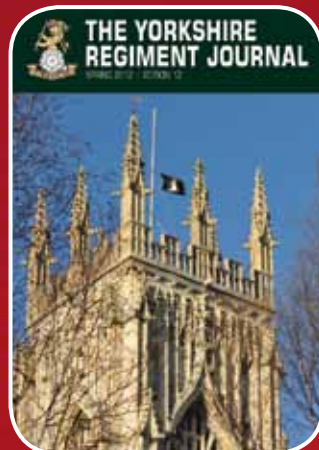
You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

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