

HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

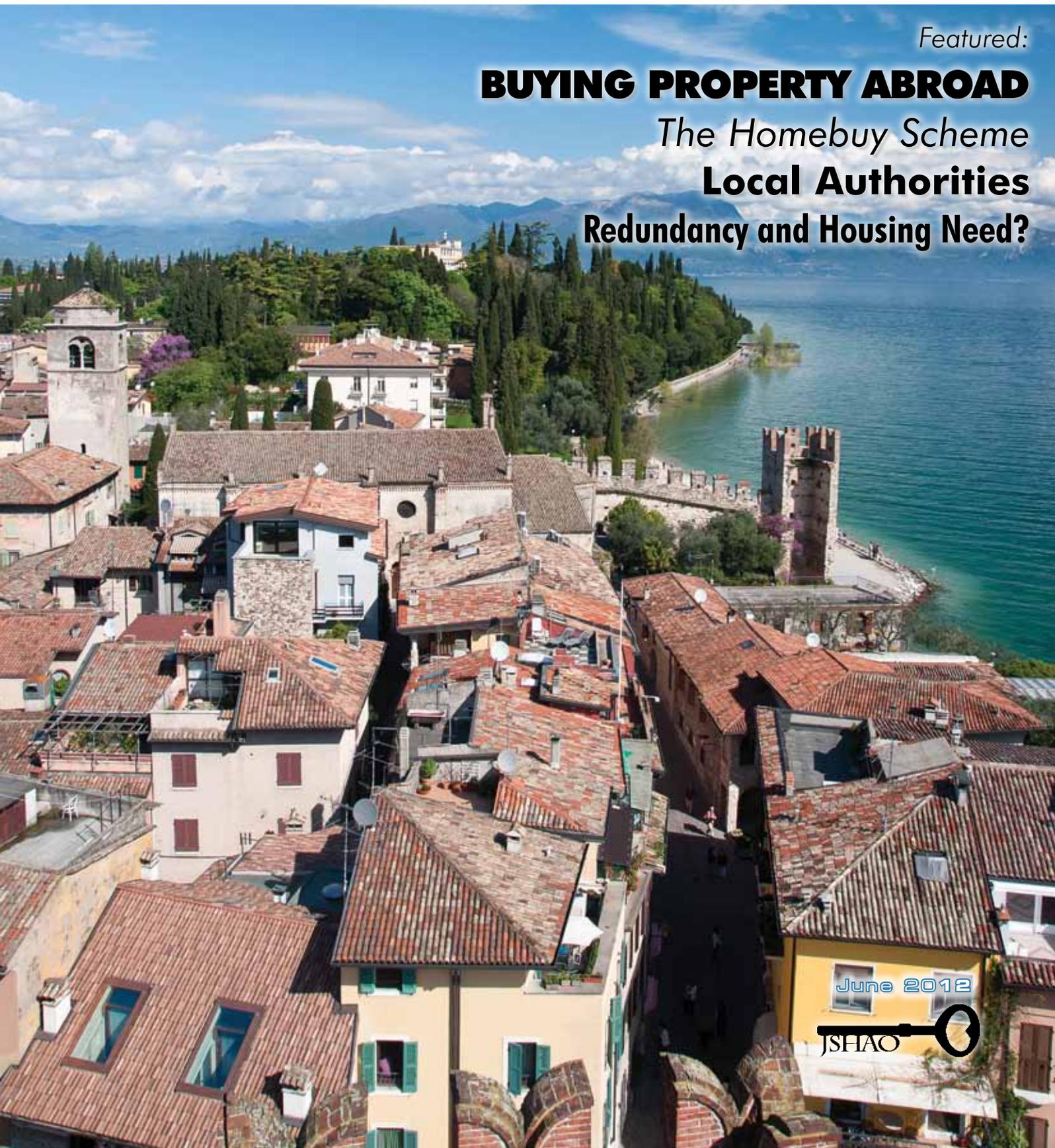
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BUYING PROPERTY ABROAD

The Homebuy Scheme

Local Authorities

Redundancy and Housing Need?



June 2012

JSHAO 



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HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Hello and welcome to June's edition of Housing Matters Magazine. This is the 111th edition of the magazine and the month of June marks the start of the 21st year that the Joint Service Housing Advice Office has been providing civilian housing advice and information to Service personnel and their dependants. Our service has never been so much in demand! Over the past 18 months, so many more of you are contacting us for that much needed housing advice which is of course, exacerbated by the threat of redundancy.

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 Regional Resettlement centres in the UK you do not have to be about to leave. In all 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 in as soon as you can. For those of you who are facing the possibility of redundancy and are waiting for those announcements this month we understand the difficult position that you are now in and we will do our utmost to help you address your housing situation. We have included an article in this edition to address some of those housing issues you may be faced with following the redundancy announcements. In addition, to help you access our service we have already added additional "Housing, the Options" dates to the 2012 programme. Now you should find it even easier to meet us in person and get that much needed advice.

This month we also have articles on Buying Overseas, Affordable Housing (the Homebuy Scheme) and the concluding part to our Local Authorities piece. Just like in the UK the overseas market has taken a big hit during the past few years. There are currently some real bargains to be had but the European market has become substantially less attractive as the Euro gained in value against the pound. We have sourced an article from www.firststrungnow.com which illustrates some of the issues you may face while deciding to buy abroad.

Our Homebuy Scheme article highlights options for those of you who are unable to purchase a home in the open market without financial assistance. MoD Personnel have Priority Status for the Homebuy schemes. Those looking at other parts of the UK such as Scotland or Wales also have a priority for those affordable housing schemes. More details can be found in this addition of the magazine or at our website www.mod.uk/jshao under Affordable Housing Schemes.

Finally, for those of you thinking about living in London, pay particular attention to the MoD Referral article which discusses the possible use of accommodation post Olympic Games for social housing purposes. You may also wish to attend our "Housing, the Options" brief on 19 September at RAF Northolt where further details will be discussed.

On a separate note, the information and service we provide is dependant upon feedback from our customers, you! So please give me and my team feedback on whether you find this publication useful and how we can improve the service we give. Our email address is now AWS-JSHAO-Mailbox@mod.uk so please use it and talk to us.

JAMES TURNER, OIC



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MOD news
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BUYING PROPERTY ABROAD

(Source <http://www.firstrungnow.com/buying-property-abroad/>)

Traditionally it was a sign of affluence to buy a property abroad but now it can be the result of a financial struggle. House prices in the UK continue to remain high, distancing first time buyers even further from their dream of home-ownership. Being a first time buyer buying overseas could be an answer.

Having been priced out of the UK property market, an increasing number of first timers are buying overseas to get their foot on the ladder. It can be a way to grow a deposit for a first home in the UK.

Rather than intending to live abroad, most first-time buyers regard their foreign property as an investment. For example, you can still buy a two-bed apartment in the Cape Verde islands, off the North West coast of Africa, for around £50,000 (compared to an average property price of around £163,000 in the UK).

The advantage of buying a property abroad is that the property can then be sold and the equity used for a deposit on a UK home. If rental returns can be guaranteed by such as lease-back schemes (where you are practically guaranteed a rental income to cover any mortgage), this option becomes all the more affordable.

To buy property abroad you will need a typical deposit of 25% of the purchase price as well as accounting for home-buying costs and British and overseas legal fees. It may still be hard to raise such a deposit. There is more about raising a deposit and how parents might help on our site.

If you want to transfer money to or from abroad for an overseas

property you may need to employ the services of a currency exchange service, of course with the Euro now being a common currency, this has become somewhat easier.

You will not be able to secure a mortgage with a UK lender against a property that is built on overseas soil. Instead you will need to arrange a mortgage with a lender operating in the country in which you are buying. You will need an overseas mortgage as your first mortgage!

How much you can borrow will depend on your existing liabilities. Typically, your entire outgoings such as rent, debts and bills – as well as your foreign mortgage repayments – must not exceed 40% of your net income – but this only really applies if you are a UK first time buyer. Although this sounds like a low ‘allowance’, if you are sensible with your UK rental outgoings and head for a county where property prices are low, the mortgage payments will not be onerous.

Be aware that interest rates on overseas mortgages are sometimes higher than in the UK and often variable. Some countries, such as Croatia and Thailand, do not offer mortgages to foreign nationals at all.

Before signing anything, it is crucial to seek independent advice and enlist the help of an English-speaking lawyer locally. There are companies, that will arrange an overseas mortgage on your behalf and property agents that, for a percentage fee, will hold your hand through the entire property buying process. They have local legal contacts in many countries.

Researching your Property Abroad

It is absolutely imperative that you do your homework before buying a property abroad. Laws vary enormously between countries. In some countries there may be title disputes on land and in others a new owner can unwittingly take on debts attached to a property.

It might also be the case that you need to seek permission from the government of the country before buying a property. Taxes, home-buying and legal fees also vary.

If you need an overseas mortgage, different levels of deposit are required in different countries and some won't lend at all to overseas investors. Especially where you do not speak the language, it is absolutely imperative to seek professional and independent advice.

Remember also to factor the cost of this into your budget.

Why Buy a Property Abroad?

There are a growing number of reasons why buying a holiday home abroad is appealing.

- Property abroad can produce good capital/equity growth
- Rental yields can also be excellent
- Rising house prices in the UK has given homeowners the opportunity to remortgage and release equity
- Funds released are often enough to buy a holiday home outright or they can be used for a deposit for a first home
- In some recent EU-member countries there is still plenty of room for medium-term capital growth on property abroad. This may provide better returns

than on pensions, stock market investments or cash savings in the UK

- The introduction of the Euro in 2002 enabled people to compare property prices between countries more easily
- Airlines run flights to more places than ever before, more regularly, and at historically low prices
- The internet has made property research and overseas communication faster and easier
- There are more financial, legal and estate agency services available than ever before to help you buy abroad safely

Points to Consider when Buying a Property Abroad

Before you buy a property abroad consider the following key points:

- What the place will be like in winter/summer
- If it's a holiday home, whether you really want to holiday in the same place every year
- If you need an overseas mortgage to fund your holiday home, you will have to research the mortgage situation. Many UK lenders are prepared to consider mortgages on foreign property; however, it may be advantageous to seek a mortgage in the country you are buying
- If you are buying in cash, whether it will cost you to remortgage your current property because you are tied into a deal with your lender
- If you will need to rent out your holiday home to generate an income. This will affect where you buy. (Some countries do not allow renting in certain areas or impose a minimum period of time for one let)



- If you do rent out your property abroad, whether you will pay someone to manage it
- What tax liabilities you will incur both at home and abroad
- If the seller has the right to sell the land
- Taxes payable – property, VAT, land, residential, inheritance, capital gains, dual taxation
- The local property buying and selling contractual process.

Listed below are the top tips for buying a property abroad from an overseas mortgage specialist:

- Never sign a contract that you do not understand (for example – if it is in a foreign language)
- Always ensure that you seek specialist advice from independent Solicitors, Architects and Surveyors before considering a purchase overseas. They should be proficient in your chosen country's laws and processes and also know the specifics involved in buying a property there
- Before proceeding with the purchase (and this would especially apply to a re-sale property, regardless of age), ensure an Independent Valuation of the property is carried out, which should point out any problems with the property – ie: subsidence, damp, wiring defects – and could also possibly highlight any boundary disputes etc
- Ensure you do not inherit a debt on the property abroad before you purchase. This is something which a solicitor should be able to check – ie: If the developer has borrowed money to build the development and this amount has been allocated against each plot as additional security to the developer's bank

- Always give yourself a 'cooling off' period if you see a 'must-have property' and are tempted to put down a deposit there and then
- If you are arranging finance on the property, ensure that this is stated in any contract and you have an 'opt-out clause' if the loan is not agreed (which will ensure any deposit paid is refunded)
- Try to arrange your mortgage finance 'in principle', before agreeing to purchase the property, or before signing any contracts and paying over a deposit
- Arrange your mortgage in the currency that you earn in where possible, unless you are going to receive rental income from that property in the local currency and then this may be a possible alternative option, dependent on the lender's criteria
- Think about combining your cash with friends or family: it could bring a Villa with pool within your financial reach, rather than simply an Apartment
- Check with the Estate Agent or vendor that you are aware of the costs charged by the legal and government authorities for purchasing a property in your chosen country
- Open a bank account in your chosen country and ensure you get a Certificate of Importation for the money you bring in from your home country
- Set up standing orders in a local bank account to meet bills and taxes. Failure to pay your taxes in some countries, such as France, Portugal and Spain, could lead to court action and possible seizure of your property
- Remember that bills do not end at the asking price. Lawyer's fees, Taxes, Insurance

etc must all be met in your host country and can often be more expensive.

Things to Remember

Buying a property abroad can be a stressful experience. Here are some tips to help you get through without too many headaches.

Deciding to buy a property abroad is exciting. Whether it is a way to step onto the property ladder or as a holiday home, thoughts of holidays in the sun at any time of year, with only an airfare to pay can quickly overtake the realities.

Rush into a purchase, and you could be counting the cost sooner than you think. Instead, take your time and you'll be enjoying the full benefits of your property abroad for years to come.

Where?

You need to decide where you want to buy your property abroad. This decision is linked to why you want the property and how you are planning to use it. If you just want a base in your favourite holiday spot, it's a pretty straightforward choice. If you're investing for a good rental or re-sale return, you need to do a bit more research.

What?

What sort of property do you want? A city dwelling, apartment close to the beach, or a private villa with a pool? Perhaps you'd like to renovate a farmhouse or build your own home on a plot of land. Decide what you want before you go looking. If you want to rent it out are you looking at holiday lets or long term tenancies? Is there a market?

How much?

Decide how much you can afford to spend before you start looking for properties. That way, you can

manage your expectations, or look at quieter areas where you may get more for your money. Remember to include legal fees and other administrative costs in your budget.

Finding and viewing

Use a registered and well-established estate or property agent to help you find your property abroad. They can help you to find properties that match your requirements and they can also recommend solicitors, notaries and other professionals who can help your purchase to run smoothly. Make sure that you travel to the country and view a range of properties – never buy on the basis of a brochure or a picture on the internet. Also be very careful about so-called fly and buy trips – the pressure to buy from the sales team – many of whom work on a commission-only basis – can be horrendous. Only go on a fly and buy trip if you are certain that you are better at refusing than they are at selling. And beware – the sales people are very clever indeed.

Legalities

Laws governing the purchase of property differ from country to country. Before you put in an offer for a property abroad, make sure you know what the local regulations are, and appoint a registered solicitor who can explain everything to you before you sign any documents. The same goes for taxation legislation and any other rules that you have to follow as an overseas buyer.

Organisation

The more organised you are, the easier the process will be. Buying a property abroad can take some time, but when you're sitting out by the pool with a cocktail, you'll know that the organisation, research and planning was all worth it!

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

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Available on the App Store

Available in Android Market



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



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



The Armed Forces & Veterans Group (AFVVG) aims to provide access to discounted goods and services in line with the Armed Forces Community Covenant schemes being established throughout the UK.

Our property arm will help you get into a property of your own. We are not 'tied agents' and will not promote one developer over another. We aim to deliver best value and are not dependant on the pricing strategies employed by the major developers.

AFV Estates will act on your behalf. Whether it's a property you have found yourself or one you have found on our website, we will help you every step of the way to secure your home or investment property. We can even help you build your own home for maximum savings.

AFVVG has its own free magazine distributed throughout the BFPO network, military establishments within

the UK as well as several Veterans based organisations. This magazine provides advice on training, education and employment opportunities that are available to the Armed Forces Community. You can view and subscribe to the latest version of Equipped at www.afvg.co.uk.



AFVVG has contracted with the best UK companies to meet your Housing, Finance, Training and Lifestyle based needs. This includes access to exclusive property deals and bespoke financial products such as mortgages and insurance.

Of particular note are the Lloyds Group and RBS / Natwest who are offering tailor made mortgage products handled independently through the UK's leading mortgage brokerage, John Charcol. They understand the problems that service life can bring and are keen that you are not disadvantaged by credit checking facilities and postings overseas.

ADVERTISING FEATURE

AFV Estates has access to many properties which it can offer you at prices not available on the open market. Through bulk purchase, AFV passes on the subsequent saving to our registered members. One such example at The Willows development in Portsmouth (PO2 8NU) allowed property valued at £72k to be sold at less than £50k. See www.AFVestates.co.uk for more details or call us on 0300 600 00 00.

AFVVG has recently launched the AFV Privilege Card. This is a pre-paid MasterCard® that offers you up to an unprecedented 10% Cashback at hundreds of participating UK retailers. You can only spend what you've got and never get into debt. To find out more visit www.afvg.co.uk or call us on 0300 600 00 00 for more details.



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 McClure Naismith - call 0141 2042700

Northern Ireland
 Carson McDowell - call 028 90244951

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 Market Value £320,000
 AFV Sale Price £275,000
Saving £45,000

3 Bed Apartment in Portsmouth
 Market Value £130,000
 AFV Sales Price £82,500
Saving £47,500

*For more details on any previous sales, please call 0300 600 00 00

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THE HOMEBUY SCHEME



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

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

Shared Ownership

This option offers brand new homes for sale on a part buy/ part rent basis but how does it work? Homes are available through Housing Associations. You can buy shares worth between 25% and 75% of the properties market value and you pay a subsidised rent on the remaining share. You will normally be required to buy a share to the maximum you can afford. You may need to raise a mortgage to purchase your share or you may have a large deposit or equity from a previous sale.

Shared Ownership Resales

When any existing shared ownership home becomes available for resale, you can buy the share from its current owner but how does it work? Homes are available through different Housing Associations. You can buy the share being offered for sale at open market value plus any additional share that you can afford.

Equity Loan Schemes

Is a scheme which has helped thousands of first time buyers into Affordable Home Ownership over the previous years. The opportunity gives you a head start on the property ladder by helping you to become a home owner without having to purchase 100% of the property. Housing Associations and private developers offer new homes under this scheme but how does it work? You pay for a majority stake in a new home, usually with a mortgage and the developer pays for the rest with a loan. The loan is usually repayable when the property is sold on at any agreed term i.e. 25 years. When this occurs the developer will be entitled to receive their share of the value of the property at the time of the sale. The main difference between this and shared ownership is that you do not pay rent on an equity loan.

Rent to HomeBuy Scheme

This scheme aims to help prospective first time buyers who find that they are unable to buy a share of a property through HomeBuy at the present time (for example because they have been unable to find a suitable mortgage) but could so in the future, for example when mortgage availability has improved. Eligible households will be able to rent a new build

property through the Intermediate Rent Scheme for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the shared ownership scheme. The affordable rent will enable household's time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

Eligibility:

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

- i Must be a member one of the following; Regular Service, MPGS, MOD Clinical Staff (excluding doctors and dentists), MOD Police, Uniformed staff in Defence Fire Service.
- ii Must have completed Phase 1 training.
- iii Household income must be below £60k per annum.
- iv Must be a first time buyer or have a requirement to move home to meet their household needs (the existing property would have to be sold) and unable to buy, or afford market rents without assistance.

The Affordable Homes programme is run on behalf of the Government by "HomeBuy Agents" these are housing associations (otherwise known as Registered Social Landlords or RSLs) that run the programme in their area of the country. HomeBuy Agents can register your interest, assess your eligibility and provide details of schemes in your area. Interested personnel should contact the "HomeBuy Agent" who covers the location





of your permanent duty unit.
www.homebuy.co.uk . For more detailed information visit our website at www.mod.uk/jshao and read our fact sheet on the Affordable Homes programme.

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

The following shared ownership schemes are available in Wales, Northern Ireland and Scotland;

WALES

In Wales you have priority access to the Homebuy scheme. You will be eligible for this scheme if you cannot afford to buy a property that meets your households needs. The Welsh Assembly Government will provide an equity loan, normally between 30% and 50% of the purchase price. You take out a mortgage for the remainder. The equity loan offered by the

Government will take into account your family needs, regional house prices and what you can afford to pay on a mortgage. You do not have to pay interest on the equity loan. If you sell the property you must pay back the same percentage of the sale price as you borrowed originally.

For more information on the scheme, go to <http://wales.gov.uk/> and select housing, buying and selling.

NORTHERN IRELAND

Co-Ownership – This scheme works in similar way to shared ownership but is for properties on the open market. The applicant purchases at least 50% of the property and pays a charge for the part not owned around 2.5%. The scheme is run by the Co-Ownership Team in Belfast. For more information look at their website at www.co-ownership.org .

SCOTLAND

Low-Cost Initiative for First Time Buyers (LIFT)

– The Scottish Government is committed to helping people meet their aspirations to become home owners. Shared equity is one way to do this. The Scottish Governments Shared equity schemes enable people to buy a home in partnership with a registered social landlord. An owner generally pays between 60 and 80 per cent of the price of a home with the remainder held by a registered social landlord using a Government grant.

The New Supply Shared Equity scheme and the Open Market Shared Equity Pilot scheme aim to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. They are part of the range of assistance from the Scottish Government under its Low-cost initiative for First-Time Buyers, LIFT.

The Scottish Governments' shared equity schemes mainly aim to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, the schemes can however help others too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

For more information look at the following websites:

www.scotland.gov.uk/lift
www.scottishhousingregulator.gov.uk
www.scotland.gov.uk
(Select 'Housing', 'buying')

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

The Services Cotswold Centre

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

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

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

Your Home from Home



ADVERTISING FEATURE

ARMED FORCES NOW IN FRONT LINE TO BUY A NEW HOME, says BARRATT HOMES

Barratt Homes is urging local Armed Forces personnel to sign-up for a scheme called FirstBuy, which is designed to make home ownership more affordable.

The Government-backed initiative formally gives priority to those who have served in the Forces and Barratt Homes is topping up the offer by giving them £1,000 off for every £25,000 they spend on the house.

Steve Barton, Senior Sales Manager at Barratt Mercia commented, "This initiative means that first time buyers now have the chance to move into a new Barratt home with a deposit of as little as £2,800. Armed Forces personnel who want to go to the front of the queue should call our hotline on 0844 811 9988."

"Barratt Homes has been supporting the Armed Forces for many years by offering discounts on our homes. Homes are getting more expensive so people serving in the Army, Navy or RAF may never have a better opportunity to take their first step on the property ladder."

Under FirstBuy, buyers will be offered a loan of up to 20 per cent of the price of the property, jointly funded by Barratt Homes and the Government's Homes and Communities Agency.

The buyers then have to find the remaining 80 per cent of the price themselves. Up to 76 per cent of this could be a mortgage, leaving a deposit of just four per cent.

Barratt Mercia is currently selling homes at selected developments throughout Coventry.

For more information call the sales hotline on 0844 811 9988 or log on to www.barratthomes.co.uk

LOCAL AUTHORITIES

Continued from May edition

Source – www.shelter.org.uk

When the council can reduce or take away priority

The council can only do this in certain situations, such as if:

- you've behaved antisocially since you first made your application (see above)
- you have moved and the conditions in your new accommodation are better
- you have moved to settled accommodation and are no longer homeless
- you have recovered from an illness which gave you extra priority
- you can afford to buy or rent accommodation for yourself.

If the council wants to take away points for any other reason and you don't think it's fair, get advice.

What if I don't think I've been given enough priority?

You may be able to challenge the council's decision in a number of ways. It's worth getting advice first, however, as an adviser may be able to help you put together your case. For example, you may need to arrange for a medical report to show how your health problems are affected by your current housing situation.

Choice based lettings

Choice-based lettings (CBL) schemes are designed to introduce an element of choice for people who apply for council and housing association homes. Choice-based lettings allow people applying for a home (including existing tenants who want a transfer) to bid for properties which become available on a points-based system.

At the moment not all councils in England offer a choice-based lettings scheme, but the Government wants choice-based lettings to be introduced nationwide.

How do choice-based lettings schemes work?

If your council operates a choice-based lettings (CBL) scheme, ask them for more information about it. The rules will vary from one area to another and can be complex, but in most areas schemes work as follows:

Available properties are advertised locally in printed publications as well as on the internet. Details of the latest properties will usually be published in leaflets or in newsletters available from local libraries, housing offices and community centres. There may also be a special website advertising properties in your area. To avoid missing out, check these regularly and stick to any deadlines for bids.

The list of available properties will say which type of household can bid for each one (ie if it is for an elderly or disabled person, or for a household which needs a certain number of bedrooms).

You can then apply (or 'bid') for any particular properties that you like. In most areas you can bid online, by phone, by text or by post. Different councils have different rules about how many properties you can bid for in one go.

The local council's housing department, or the housing association which is running the scheme then sorts the bids it receives in order of priority, and the person with the highest priority normally gets first refusal on the property. If that person turns the offer down, the next person on the list gets the chance to see it, and so on. In some areas, more than one applicant may be invited to view the property at the same time.

Who gets priority?

Most choice-based lettings

schemes operate a two-stage process to help councils work out who should get the property. This is designed to make the system as fair as possible, and to try to ensure that the property goes to the right person(s). The stages are generally as follows:

The initial application stage

When you make an application for housing, the council's housing department will assess whether you are eligible and how much priority your household should be given.

The bidding stage

When you bid for properties your priority status will normally be reviewed again and compared with that of other bidders to ensure that the household with the highest priority is successful.

All schemes are legally required to give priority to certain categories of people – the rules on this are the same as for traditional 'waiting lists'. They may also give additional priority if you are pregnant, have dependent children, have been in care or are vulnerable for other special reasons.

Other factors that can be taken into account include:

- the length of time you have been waiting for a home
- your financial circumstances
- how long you were in your previous home
- whether you have a history of rent arrears.

If your circumstances change, for example if you are expecting a child, inform your council as soon as possible as your level of priority may well change.

Large homes, with four or more bedrooms, are in short supply in most areas. Councils usually reserve these for large families. If you need a large home it is

normally best to apply for any such homes that are advertised, as vacancies are usually few and far between. Some councils and housing associations let adjacent homes together, which can be suitable for some families – eg large extended families who need to live close together.

Priority cards

Some councils will give people with the most urgent need for re-housing a 'priority card'. This will provide you with an advantage when bidding for a particular property. Priority cards usually only last for a certain period of time (eg 12 weeks) but this can be extended. For more information on the rules around priority cards, contact a local advice centre.

What if I have a disability?

It may be necessary to make reasonable adjustments for disabled people so as to prevent anyone from being unfairly disadvantaged by a choice based lettings scheme. This could include giving certain households extra time to bid, or in some cases providing the information in an accessible format such as Braille, or an audio recording.

This can also mean that in cases where there is a shortage of accessible property for disabled people, that councils will need to identify properties which may be suitable for adaptation before any bidding starts.

Making property accessible can include creating wider doorways, toilets and bathrooms that provide wheelchair access, and kitchen units that are lower to the ground, for example. If there is a lack of specially adapted property available, and one is found that is suitable for adaptation, the council's housing department should then give additional priority

to any disabled applicants who bid for it.

What happens if I do not accept a property that I have bid for?

If you refuse to accept a property for which you have made a bid, the whole process starts again. However, some schemes will penalise you (ie by taking away some of your priority points) if you turn down several offers, or don't make any bids at all.

If you have been given extra priority because you applied as homeless and you do not accept a property that you have bid for, you could lose any priority which you were given because of your homelessness application. You will still be able to bid for any future properties that do come up, but will have less chance of getting them as your priority will be lower.

What if I have difficulty using the scheme?

Councils should take reasonable steps to ensure that their choice-based lettings scheme is accessible to everyone. However, depending on your circumstances, you may find it difficult to bid for properties, or you may not have enough priority to bid for the properties you like.

If you are in this situation you should get advice about what you can do to increase your chances of being offered a home.

Councils should provide advice and information to help you understand how the scheme works, especially when you first join. If you have been bidding for properties but don't seem to get anywhere, you can ask for feedback on why your bid was not successful.

If you are not happy with the way the council has dealt with your application, contact a local advice centre to find out whether there is anything you can do. An adviser can check whether you've been given the right amount of priority

and/or might be able to challenge a decision that the council has made about your application.

Getting an Offer

Waiting for an offer from the council? This page explains how offers are made and what you can do if you don't think the accommodation that the council is offering you is suitable.

How long will I have to wait?

Your chances of getting an offer and how quickly you might get one depend on:

- what is available in the areas you have asked to live in
- the type and size of property you need (many areas have very few family-sized houses available, for example)
- how many other households have higher priority (eg more points) than you. If you think your priority has not been assessed properly, a local adviser in your area may be able to help you. It may be possible to challenge the council's decision.

In some areas there is a lot of housing available and you may get an offer quite quickly. But in popular areas, you may have to wait for years. If you don't have much priority, you may have little realistic hope of being offered a place at all. You may need to look at other options, such as renting as homeless, particularly if you need to move quickly.

You have the right to ask the council whether you are likely to be offered a home and, if so, approximately how long it is likely to take. The council probably won't be able to tell you exactly how long it will take, but should give you a rough idea.

Will I get a choice?

All councils should either:

- allow you to bid for individual properties that you are interested in – this system is

called choice-based lettings – or

- allow you to indicate where you would prefer to live (ie the location and type of housing you would prefer) when you apply. However, this doesn't necessarily mean that you can choose the neighbourhood where you want to live. The council may divide its area in a way which does not match your preferences.

How many properties will I be able to consider?

The rules on this depend on whether your council runs a choice-based lettings scheme or not:

- If they do, ask how many properties you can bid for in one go – different councils have different rules about this.
- If they don't, you may only be given one offer of housing. When you make your application, ask how many offers you will get. Even if your council does have a policy of offering more than one property, you may have to refuse one before you are offered another – you are unlikely to be given a choice. You may also have to tell them why you're turning the property down, which may cause problems if they think you didn't have a good reason. Get advice and ask what their policy on refusals is before you decide.

What if the council offers me somewhere unsuitable?

Any housing the council offers you should be suitable for you and your household, as defined in their allocation scheme. The council should take a number of things into account when it decides what is suitable, such as:

- where the property is
- what condition it is in
- whether it is the right size for your household
- whether you will be able to afford it
- social factors (such as whether it is close enough to any support services or special schools that you need access to)

- whether it will affect your health (eg if you have difficulty getting up stairs)
- whether you'd be at risk of racial harassment or domestic abuse there.

The council should look at all of these issues and should consider the effect that moving to the accommodation would have on the health and welfare of your whole household. They should only offer you accommodation that they believe is suitable for you.

If you don't believe the offer is suitable, you may be able to challenge the decision. However, as there's so much demand for social housing, there's no guarantee that you'll be offered something better. An adviser may be able to help you prove that it is unsuitable, but this won't be easy. Think carefully and get advice before you turn anything down.

Remember: you may only get one offer! If you turn down an offer that was 'suitable' you may be suspended from the waiting list for a period of time

Challenging Waiting List decisions

If you are unhappy about a decision that has been made about your application for council or housing association accommodation, you may be able to take action.

Which decisions can be challenged

You can take action if you are not happy because:

- you disagree with a decision that's been made about your case, for example, because you have been given very low priority on the waiting list, or
- you think you have been treated unfairly or discriminated against, or
- you are unhappy with the way your application was processed, for example, if they took an unreasonably long time to make a decision.

Requesting a review

This is where the council looks at your application again and reconsiders its decision. The review will be carried out by a different and more senior person than the original decision.

Do I have a right to a review?

In some situations you have a right to a review if you ask for one, for example:

- a decision made by the council on the facts of your housing application
- a decision that you are ineligible to be considered for housing
- a decision on your homelessness application.

Of course, just because you can have a review doesn't mean that the decision will turn out any better for you.

You can ask for a review in other situations, but the council doesn't necessarily have to review your case. This would be the case if you want to review:

- a decision that an offer of housing is suitable
- a grade or recommendation made by the council's medical adviser
- a decision about your priority on the waiting list.

What do I need to consider before asking for a review?

You should get advice from Citizens Advice or a housing adviser before asking for a review. If you have a right to a review, you must usually ask for it within 21 days; make sure you do this quickly.

If you have been offered a home, and you refuse it while the review takes place, you could lose both the offer and your place on the waiting list. Bear in mind that just because you don't like a decision doesn't mean that it is wrong and a review may reach the same decision – or, in some cases, a worse decision.

Using the official complaints procedure

The council or housing association should have its own complaints procedure. Contact the housing association or the council's housing department or customer care department to find out how to make an official complaint.

Contacting your local representative

Ask your local councillor or MP to make inquiries on your behalf. You should be able to find details of your local councillor on the council's website or by calling the switchboard. You can find out who your MP is at the Parliament website. Use this link: <http://www.parliament.uk/mps-lords-and-offices/mps/>

Complaining to an Ombudsman

If your complaint is about the council, use the Local Government Ombudsman.

If your complaint is about a housing association, use the Housing Ombudsman Service. <http://www.housing-ombudsman.org.uk/>

What can the Ombudsman do?

The Ombudsman is an independent watchdog that investigates complaints of injustice caused by councils or housing associations not doing something they should have done or doing things in the wrong way. It can look into the way the council or housing association processed your application to make sure that it acted fairly and followed the correct procedures. Usually you will have to make a formal complaint to the council or housing association before the Ombudsman will consider your complaint.

After the Ombudsman has completed its investigations it can recommend that the council or housing association pays

compensation or takes action to put things right. Councils and housing associations are not legally obliged to comply with Ombudsman recommendations but they usually do so. In some cases, they may even offer to put the situation right before the Ombudsman has finished investigating your complaint.

What type of complaints can the Ombudsman deal with?

Examples of complaints the Ombudsman can deal with include situations where the council or housing association:

- took an overly long time to come to a decision
- discriminated against you when it made its decision
- gave you bad or misleading advice.

How do I complain to the Ombudsman?

See the section on complaints for more information and tips on what to say. (England only). http://england.shelter.org.uk/get_advice/complaints_and_legal_action/complaints

Alternatively, you can get more information from:

- the Local Government Ombudsman www.lgo.org.uk/
- the Housing Ombudsman Service. www.housing-ombudsman.org.uk/

You have to complain in writing and should include copies of any evidence that supports your complaint, such as letters from the council or housing association. If you need help with the forms, contact SHELTER and use their advice services directory to find an advice agency in your area.

Applying for judicial review

Judicial review is a type of legal case that can be used to challenge the way that

decisions have been made by public organisations such as the council. It is used to challenge the way that decisions have been made, rather than the decisions themselves. For example, it can be used if the council has ignored relevant factors when assessing your case, or taken into account factors that shouldn't affect its decision, such as non-tenancy related debts.

Even if the judicial review is successful, the court can't impose its own decision on your case (for example, it can't award you more points), but it can overturn the council's decision and make the housing department look at it again.

Judicial review is very complicated, so you should get specialist advice before taking any action. An adviser or solicitor can tell you whether you have a good case and may be able to help with practical matters such as filling in court forms and preparing for hearings. You can find a local advice centre in the advice services directory.

Suing for damages

If you believe the council has discriminated against you on the grounds of race, sex or disability, you can sue for damages.

Get advice if you are considering this, as you will need the help of a solicitor. SHELTER Community Legal Advice has a directory of solicitors you can use to find one in your area.

This is a long article and relies heavily on information drawn from SHELTER, who are the subject matter experts on housing in the UK. There are detailed links in this article that give exact links to locations on the SHELTER website. There were accurate and checked in March 2012. If they no longer work, please contact JSHAO, (contact details at the front of this magazine).



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HOMEBUY 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 for further information.

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

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www.homesinhants.co.uk

info@homesinhants.co.uk

023 8062 8004



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*additional eligibility criteria applies

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 **HOME BUY** that will give you priority over other buyers. That's good news, that priority lasts for 12-months from your last day of service. **HOME BUY** 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 **HOME BUY** 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.

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

IFA <http://siiap.org/>

SPACES If you are a single person, register with SPACES 01748 833797. 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.

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.

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

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 info@fpdirect.com

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NEWBUY – HELPING YOU TO REALISE YOUR DREAM OF HOME OWNERSHIP



Fairview develops a full range of housing from first time buyers apartments through to high-specification family houses.

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An array of options to suit all tastes

We want to help people realise their dream of home ownership and offer modern homes to suit the needs of different lifestyles and tastes. Here are just some of our choices...

Alpha, Rochford

Alpha offers new detached, semi-detached and link-detached homes set in an established and residential leafy area in Rochford.

Comprising one well-planned three bedroom property and 17 spacious four bedroom houses, Alpha is a great choice when it comes

to finding a stylish new home – whether you're looking for more room for your growing family or to downsize to something a little smaller.

Prices for the four bedroom houses start from £264,995.

Selling Agent, Williams & Donovan:
0800 883 8324

Pulse, Colindale

Pulse offers a selection of one, two and three bedroom apartments in a building which mixes contemporary architecture with the historical façade of the Victorian Colindale Hospital.

Located only 22 minutes from central London, Pulse has become a landmark development providing desirable residential living in a relaxed and well-connected area.

Prices for one bedroom studios start at £159,950 while two and three bedroom apartments start from £268,950.

Marketing Suite: 0800 883 8112

Equinox, Crayford

Equinox offers a selection of stylish, contemporary apartments – whether you're looking for your first place, a convenient pied-à-terre, a spacious pad perfectly placed for the City or somewhere to lock up and leave with peace of mind.

Set in a leafy location, Equinox comprises two private blocks of studio and one and two bedroom apartments, some featuring Juliette balconies and en suites.

Prices for studios start from £109,995, one bedroom options from £144,995 and two bedrooms from £171,995.

Marketing Suite: 0800 883 8136

For all information and prices across Fairview developments, please visit:
www.fairview.co.uk

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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

THE MOD REFERRAL SCHEME

by Christine Hodges

Summer is on the way; did someone mention Olympics?

I'm glad summer is on its way, because the sun is up when I get to work in the mornings. I sit at my desk – a great spot by the windows of the Joint Service Housing Advice Office, here in Upavon. We can watch Salisbury Plain and its microclimate entertain its occupants; after all, "if it's not raining, it's not training".

My usual routine; the diary comes out first, a wash of various lists and important things to remember. Next, the desk starts to pile up; and I'd better get that computer turned on, there will be emails I'm sure that need a response before the phone starts to ring?

I spend my day phoning and emailing Housing Associations as the scheme is reliant on Housing Associations, not Local Authorities (or Councils). These nominations from MOD – JSHAO for referrals to Housing Associations, are for their vacant properties. In common with all housing providers, there are no lists of houses or other accommodation looking for tenant / occupiers.

Therefore we cannot estimate how many offers we might receive,

when we will receive them or where the properties will be located. In consequence, applicants are strongly encouraged to consider all alternative routes to secure themselves accommodation. Remember that only the Local Authorities that you have established a Local Connection with; have a duty of care to provide accommodation. Housing Associations will provide Social (not for profit) accommodation, where and when they can.

So in order to maximise our waiting applicants opportunities, we hope to provide a useful service by giving further advice to help smooth the transition to civilian life. By offering the MOD Nomination scheme to Service Applicants in their last 6-months of service, JSHAO can sometimes help applicants needing social housing find accommodation. Remember also that there is no requirement for a local connection to any local authority requirement. That can help you get rental property in an area where you have not been able to establish a Local Connection.

GOOD NEWS: So far this year we have housed 19 very happy families into Housing Association Accommodation. This month the MOD Referral Scheme article

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

MORE GOOD NEWS: Following discussions with a Local Authority in East London, together with a Housing Association called TRIALTHON; MOD service veterans have been given a housing boost. You may have heard about the Olympics? Would be difficult not to. The really good news is that TRIALTHON have almost 200 homes that are currently being used for the Olympic Athletes village. AND afterwards those homes will be offered to Service Veterans.

HOW DO YOU APPLY & WHEN? OK, this is not a quick response and let's explain why? The housing won't be ready until April 2013. Yes that's a long time. Consider that the housing is currently configured for dormitory style living. There are no kitchens for example! Wouldn't be comfortable to live there long term..... So let's get back to the question of HOW and WHEN.

HOW. You can apply 6-months before your last day of service, the MOD Nomination application form is available from the JSHAO website, and it is also printed in the Housing Options booklet given out by JSHAO on the all-day Housing briefings given as part of resettlement.

WHEN. A more difficult question. As it relates to two dates. Your Last Day of Service with MOD and the first availability date around April 2013.

SO WHAT TO DO. Are you interested in living in London, E20? This is the new, created area that is Olympic Village now, and will become a new residential area around April 2013. If the answer is yes? And the April 2013 date is close to your leaving the forces date? Then you need to keep looking for and read Housing Matters Magazine as all news and updates will be published in this magazine. The first update is elsewhere in this magazine.

JSHAO Joint Service Housing Advice Office

Telephone 01980 618219 to speak to a Housing Advisor or 01980 618004

for the MOD Referral Scheme, website: www.mod.uk/jshao



HOUSING PRICES



Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £163,803 Quarterly Change: -0.6%, Annual Change -0.1% Monthly Change +2.2%

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

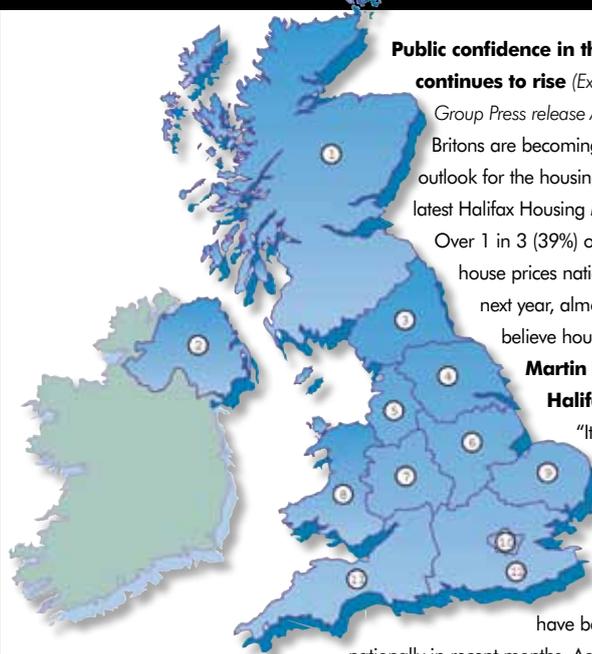
Average Price: £271,628
Quarterly Change: +2.6%
Annual Change: +8.0%

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%



Public confidence in the housing market

continues to rise (Extract Taken from Lloyds Banking Group Press release April 2012.)

Britons are becoming increasingly confident in the outlook for the housing market, according to the latest Halifax Housing Market Confidence tracker.

Over 1 in 3 (39%) of respondents predict that house prices nationally will increase over the next year, almost double the proportion that believe house prices will fall (20%).

Martin Ellis, housing economist at Halifax, commented:

"It is encouraging that the level of consumer confidence in the housing market continues to improve, albeit from a very low base. This is consistent with the broad stability that we

have been seeing in house prices nationally in recent months. According to the latest Halifax

House Price Index, house prices in the first quarter of 2012 were just 0.1% lower than the final quarter of 2011.

"There is, however, a substantial north-south divide to the improvement in housing confidence which is reflective of property prices in the South currently more resilient than in the North. Overall, we continue to expect little overall movement in prices this year provided that the UK economy does not suffer a pronounced weakening."

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

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

Aberdeenshire

| | | | | |
|--------------------------------------|---|-------------|---|-------------------------|
| BODDAM, PETERHEAD 4 The Shielings | 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 | For Sale on Open Market |
|--------------------------------------|---|-------------|---|-------------------------|

Edinburgh & Lothians

| | | | | |
|---------------------------------|--|-------------|--|-------------------------|
| PENICUIK 19 Belwood Crescent | Last one remaining! 2 x Bedroom Terraced Property with garden | Residential | Stuart & Stuart WS, 12 John Street, Penicuik, Midlothian EH26 8AD Tel: 01968 677294 | For Sale on Open Market |
|---------------------------------|--|-------------|--|-------------------------|

Ross & Cromarty

| | | | | |
|----------------------------|---|-------------|--|-------------|
| TAIN 6 Culplesant Drive | 5 x Bedroom 2 x Bathroom Detached House with Garage, Gardens front and back | Residential | MacKenzie & Cormack, 20 Tower Street, Tain, Ross-shire IV19 1DY Tel: 01862 892046 | Under Offer |
|----------------------------|---|-------------|--|-------------|

Orkney & Shetland

| | | | | |
|--|-----------------------------------|-------------|--|---------------------------|
| BALTASOUND, UNST Setters Hill Estate Various Addresses | Variety of 3 x Bedroom Properties | Residential | Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 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 |
|--|---------------------|-----------------|-------------------------|--|
| Venning Road Arborfield | 2 bedroom homes | £174,950 | L/S* | Annington's appointed agents; Roger Platt, Asda Complex, Chalfont Way, Lower Earley, Reading, please call 01189 876767 or email: lowerearley@sequencehome.co.uk |
| Mostyn Road Bushey, Greater London | 4 bedroom homes | £500,000 | L/S* | Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, Middlesex HA7 4DU, please call 0208 954 6111 or email: stanmore.sales@anscombes.co.uk |
| Spitfire Row St Eval, Cornwall | 2 & 4 bedroom homes | £249,950 | L/S* | Annington's appointed agents; Start & Co, 25 Cliff Road, Newquay, Cornwall, TR7 2NE. Please call 01637 875847 or email: sales@starts.co.uk |

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

Legal and Survey Fee Incentive (L/S)

Annington will pay £750 towards the buyer's legal fees ~ and mortgage survey fee*. (*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 – March 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
www.estateagent.co.uk
www.findaproperty.com
www.fish4homes.co.uk
www.hol365.com

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.cdvm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

MORTGAGE BEST BUYS



| Lender | Payable Rate | Type & Term | Max LTV | Fee | Repayment Charge | Notes |
|--------------------------------|--------------|--------------------------------|---------|-------|-------------------------------------|-------|
| Fixed Rates | | | | | | |
| ING Direct 0800 0328822 | 3.79% | Fixed until 31/03/14 | 60% | £945 | 3% reducing to 2% until 31/03/14 | R |
| First Direct 0800 242424 | 2.89% | Fixed for 2 years | 65% | £699 | 3% first year 2% second year | R |
| Yorkshire BS 08451 200835 | 2.84% | Fixed until 28/02/2014 | 75% | £995 | 3% until 28/02/2014 | R |
| Discounts | | | | | | |
| Melton Mowbray BS 01664 414141 | 2.59% | 2.59% discount until for years | 60% | £598 | 3.5% for first year | O F L |
| Melton Mowbray BS 01664 414141 | 2.59% | 2.59% discount until for years | 75% | £998 | 3.5% for first year | O F L |
| Loughborough 01509 610707 | 2.89% | 2.30% discount for 2 years | 80% | £495 | 5% for 2 years | |
| Capped Rates | | | | | | |
| First Direct 0800 242424 | 2.88% | Base + 2.38%, capped 31/03/15 | 65% | £0 | 3% first year then 2% to 31/03/2015 | |
| Flexible | | | | | | |
| First Direct 0800 242424 | 2.99% | Base + 2.49% for 2 years | 65% | £0 | 3% reducing to 2% for 2 years | LO |
| Yorkshire BS 0845 1200 874 | 3.14% | Fixed until 28/02/14 | 75% | £495 | 3% until 28/2/14 | LOVY |
| First Direct 0800 242424 | 2.28% | Base + 1.78 % for term | 65% | £1499 | None | LO |
| Trackers | | | | | | |
| HSBC 0800 494999 | 2.39% | Base + 1.89% for term | 60% | £0 | None | L |
| First Direct 0800 242424 | 1.99% | Base + 1.49% for 2 years | 65% | £1499 | None | L |

Key. A = 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.

17 Feb 2012 Trigold

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2012

Joint Service Housing Advice Office

SUMMER 2012

7 Jun RRC Tidworth
12 Jun Germany – JHQ
13 Jun Germany – Gutersloh
14 Jun Germany – Hohne
20 Jun Lossiemouth*
27 Jun RRC Portsmouth

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.

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- Contact us straight away. If selling and/or buying, we'll give you a detailed breakdown of the likely cost. On a sale we'll get your deeds to check there are no issues which could delay matters.
- 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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