

HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



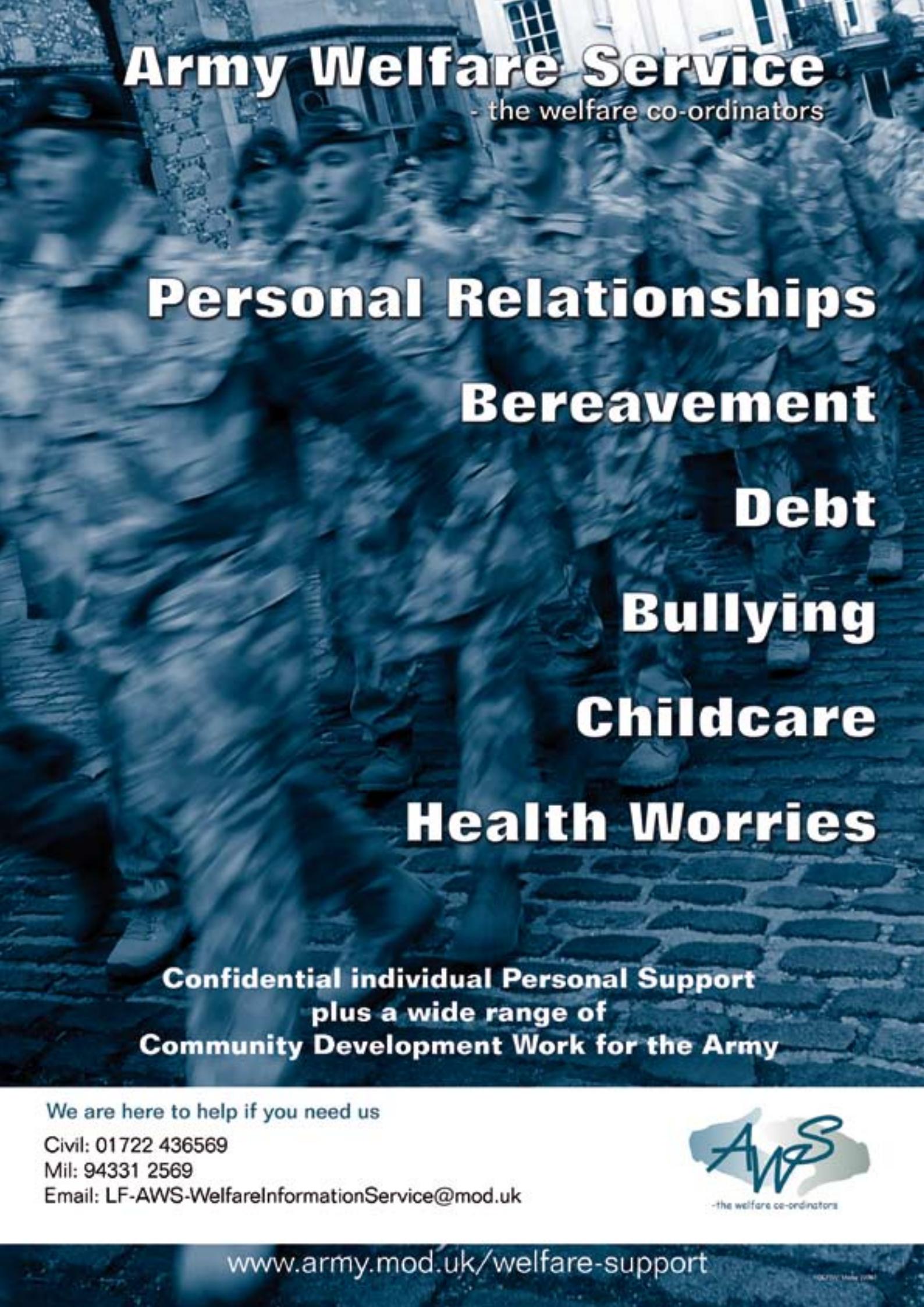
Featured:

HOUSE SURVEYS
BUYING OFF Plan
Repairs
for Service Families Accommodation (SFA)



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July 2010



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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 write this on the 18th anniversary of the formation of the JSHAO in May 1992. Being July when this magazine is published and distributed I suspect you are now all enjoying the BBQ weather and the long warm summer nights; we can all live in hope.

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 also included an article about the Services Cotswold Centre and a piece written by Rebecca Mills, our MoD Referrals coordinator.

That brings me to the final part of my editorial. We often deliver housing presentations at Unit level. An example I can draw upon, which is nearly a year ago as I write this article back in May 2009, the JSHAO put on a joint presentation with Defence Estates and the Vale of White Horse. The presentation organised by the Unit Welfare Officers in Dalton Barracks was designed to brief those leaving in the near future who were seeking council or housing association housing just how to set about the process. The day was a great success. We would be very happy to organise a similar event in your area, if you are interested – do get in touch with us.

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

James Turner



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Source: www.ourproperty.co.uk

HOUSE SURVEYS

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.

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). The RICS website 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.



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



BUYING OFF Plan

Source: www.primelocation.com



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.

• What's the point of a Home Information Pack?

A Home Information Pack brings together essential information needed by buyers at the very start of the home-buying process, and ensures that important information, such as the energy-efficiency of a home, is made available to the prospective buyer. For buyers, the Pack is provided free of charge (although a reasonable charge may be made for copying and postage).

• 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.

You can search for thousands of new-build homes from the country's leading developers right now on Primelocation.com. You can also read our guide on how to buy a new-build house or flat for more information and advice on buying a new-build property.

• 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 Primelocation.com.

• 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 now 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 are, 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 reading the latest Primelocation.com House Price Index 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.

Read more: <http://www.primelocation.com/guides/buying/how-to-buy-a-property-off-plan/#ixzz0lI9oZcw5>



www.hive.mod.uk

**You ask
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The advertisement features a purple banner with the text "You ask We answer". Below the banner are three photographs: one of a man and a woman looking at a document, another of a group of people outdoors, and a third of a family sitting together. The background is a stylized map of the UK with a grid overlay. The Hive logo, consisting of a stylized 'H' and 'I' followed by the word "IVE" and the tagline "Information For the Service Community", is at the bottom.

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Lt Jenny Long
AGC (SPS)



"I applaud this scheme and support any initiative which helps servicemen and women make the transition from military to civilian life."

General Sir Mike Jackson

For more information call 01334 475 881 or visit www.homesforheroesuk.co.uk

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THE COACH HOUSE, ELGIN
3 bedroom conversion

LETTERFOURIE, BUCKIE
2, 3 and 4 bedroom family homes

KNOCKOMIE MEADOWS, FORRES
2, 3 and 4 bedroom homes

MORAVIA APARTMENTS, ELGIN
2 bedroom apartments

GOLFVIEW, MACDUFF
3 and 4 bedroom family homes

THE PADDOCK, ALNESS
3 and 4 bedroom family homes

THE MOD Referral Scheme and Marriage Breakdown

by Rebecca Mills

When a marriage breaks down, the question of housing will be one of the difficult decisions surrounding separation. Although other priorities will present themselves, it is important to consider all housing options and be aware of the assistance available. This article offers a clear summary of the processes and services, in order to make this information digestible for those facing the multiple pressures of separation when living in Service Families Accommodation (SFA).

SFA

You are entitled to remain in your SFA for the **93 days** following your spouse's formal notification to the Service Authorities of your separation. The Service partner will move into Single Living Accommodation during this time, but will pay the normal SFA charges. You will be required by Defence Estates to sign an agreement recognising your right to occupy and responsibility for the property for this period. After 93 days, you will become an **Irregular Occupant**. (If you are overseas, you can apply for SFA in the UK through your Unit Welfare Officer or other Service Welfare Authority using MOD Form 1132. You will then be afforded the same entitlement as detailed above.)

MOD Referral Scheme

Once you are in receipt of your **Notice to Vacate** or **Certificate of Cessation of Right to Occupy**, you can apply for the Scheme, and are eligible for housing until you leave your Service Accommodation. It is the objective of the MOD Referral Scheme to place into Social Housing those Service Leavers, their families and separated spouses that are in housing need upon leaving SFA. However, because properties are offered by Housing Associations on a goodwill basis, there is no guarantee that housing can be sourced through the Scheme. Due to these restrictions, the Scheme intends to provide an informative service to its applicants as a primary goal, to guide and accompany them through their search for Social Housing.

For more detailed information, and to download the fact sheet and application form, please visit www.mod.uk/jshao. If you require this information by post or would like to discuss the Scheme, please telephone the MOD Referral Scheme Coordinator on **01722 436572**.

Homelessness

You should already be registered for housing with the Council – this should be at the earliest possible time. As you approach the end of these 93 days, you need to make a separate application to the Council's **Homelessness Department**. You need to make a Homelessness application in writing **28 days** before this 93 day period ends. For further information and a template letter to download, visit the Homelessness pages of the JSHAO website, www.mod.uk/jshao, or telephone **01722 436572**. If you are accepted as Statutory Homeless, the Local Authority has a legal responsibility to help you find suitable accommodation. This may be a Council or Housing Association property, a private rental using a Rent Deposit Scheme, or temporary accommodation until one of the above is found.

Irregular Occupancy

After those 93 days you lose your entitlement to the property. As an Irregular Occupant you are then responsible for any charges as well as the material state

of the property, and you are required to pay **Damage for Trespass** charges (called Violent Profits in Scotland). These charges will be individually assessed by Defence Estates, and will be higher than your current costs. For assistance with these charges, contact your Local Authority or the Department for Work and Pensions to discuss **Housing Benefit** (www.dwp.gov.uk). The Unit Welfare Service or your local DE staff will also assist you with applying for benefits.

DE will begin legal proceedings for the repossession of the property after you lose your entitlement. While this process may take some time, the Court will most likely order the property back to DE and you will be liable for Court costs. Despite this, if you leave your SFA before you are ordered to do so, your Local Authority may argue that you have made yourself '**intentionally homeless**' and they will therefore have no legal duty to house you. Always keep DE informed of your intentions, to enable them to best assist you with any necessary paperwork or further advice. You should also send copies of all correspondence relating to your housing to the Council to ensure that they are also fully aware of your situation.

Temporary Housing Alternatives

The **Services Cotswold Centre** provides temporary accommodation in their development for families, separated spouses and their children, particularly those returning from overseas. They also have a support service which provides information on housing, benefits and legal problems. Applications should be made through your Families/Welfare Officer.

SSAFA Forces Help have two **Stepping Stones Homes** in North West London and Tyne and Wear. Their services are especially beneficial for those who have experienced a distressing separation and require closer support. The Homes take mothers and their children, and, in some circumstances, wives on their own. Applications are processed through SSAFA following referral of these cases by Welfare Authorities or Families Officers. To contact the SSAFA Forces Help Advisory Service, telephone **02074 639398**.

While living in these temporary alternatives, residents are eligible for the MOD Referral Scheme.

Key contacts here to help:

Service Welfare Authorities

Contact your local Welfare Officer, as they will be the link between you and other agencies. They are there to help you, and everything will be treated in confidence.

Defence Estates

DE will work closely with the Welfare Authorities to assist you, and you should keep them informed of all plans so that they are able to do this.

The Joint Service Housing Advice Office and the MOD Referral Scheme

Contact the JSHAO for advice on all civilian housing options (**01722 436575**). If you register for the MOD Referral Scheme we will be able to help you with advice and information as you search to source accommodation (**01722 436572**).

HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £168,202 Monthly Change: -0.1%, Annual Change +6.6%

1 Scotland

Average Price: £127,778
Quarterly Change: +2.6%
Annual Change: +4.0%

2 Northern Ireland

Average Price: £121,129
Quarterly Change: -5.0%
Annual Change: -24.3%

3 The North

Average Price: £131,407
Quarterly Change: +4.7%
Annual Change: +0.2%

4 Yorkshire and The Humber

Average Price: £123,356
Quarterly Change: -3.6%
Annual Change: +2.7%

5 The North West

Average Price: £126,303
Quarterly Change: -1.6%
Annual Change: +1.7%

6 The East Midlands

Average Price: £139,205
Quarterly Change: +2.0%
Annual Change: +3.0%

7 The West Midlands

Average Price: £155,716
Quarterly Change: +0.8%
Annual Change: +3.3%

8 Wales

Average Price: £135,722
Quarterly Change: -1.1%
Annual Change: +4.6%

9 East Anglia

Average Price: £165,907
Quarterly Change: +1.1%
Annual Change: +5.1%

10 Greater London

Average Price: £273,647
Quarterly Change: +6.4%
Annual Change: +14.2%

11 The South West

Average Price: £186,214
Quarterly Change: 0.0%
Annual Change: +3.9%

12 The South East

Average Price: £227,836
Quarterly Change: +1.1%
Annual Change: +10.2%

Commenting, Martin Ellis, chief economist, said:

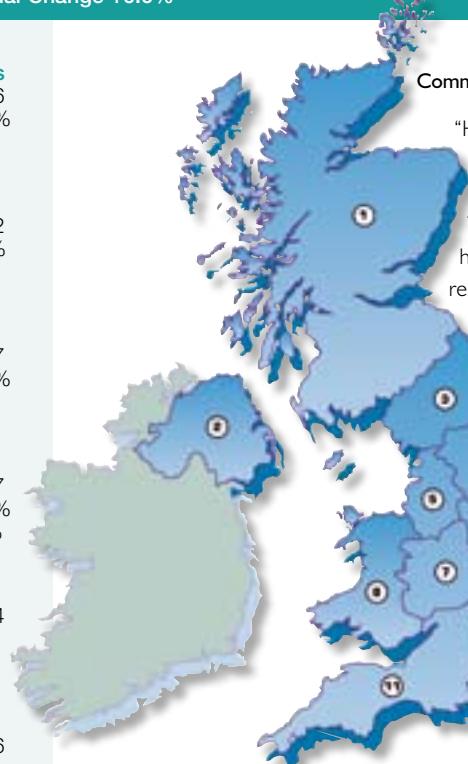
"House prices were broadly flat in April, declining by just 0.1%. This followed a 1.0% increase in March."

The underlying rate of house price growth has slowed in recent months following the relatively sharp rebound, albeit from a low base, in the second half of 2009. The improvement in house prices since spring 2009 has encouraged more people to try to sell their property.

New sales instructions have risen, helping to push up the stock of unsold properties in recent months.

As a result, the imbalance between supply and demand is easing somewhat.

Our view is that house prices will be flat during 2010 as a whole."



MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
HSBC 0800 494999	2.99%	Fixed until 31/08/12	70%	£999	2% reducing to 1% until 31/08/12	L
Leek United 01538 380047	3.90%	Fixed until 30/06/13	75%	£495	5% until 30/06/13	
Sntander 0800 100802	4.50%	Fixed until 02/07/15	60%	£495	5% until 02/07/15	
Discounts						
ING Direct 0800 0328822	2.55%	0.95% discount until 31/05/12	70%	£0	1% until 31/05/12	R
Furness 0800 22 05 68	3.49%	1.95% discount for 3 years	60%	£0	3% for 3 years	R
Coventry 0845 7665522	3.35%	Variable rate	65%	£999	None	LV
Flexible						
Alliance & Leicester Via Brokers	2.69%	Base + 2.19% for 2 years	70%	£495	2% for 2 years	PV
Woolwich 0845 6066566	3.59%	Fixed until 30/06/12	70%	£199	3% until 30/06/12	R
First Direct 0800 242424	2.59%	Base + 2.09% for term	65%	£499	None	LO
Trackers						
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£499	None	L
ING Direct 0800 0328822	2.84%	Base + 2.34% for term	75%	£945	None	R

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

R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation.

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



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HOUSING IN EAST MIDLANDS

LOCAL AUTHORITIES IN EAST MIDLANDS

There are 42 housing authorities in this region – nine in Derbyshire, eight in Nottinghamshire, nine in Leicestershire, nine in Lincolnshire and seven in Northamptonshire.

The following are the housing authorities operate within the region:

DERBYSHIRE (www.derbyshire.gov.uk)

AMBER VALLEY	01773 573100	EREWASH	0845 9072244
BOLSOVER	01246 242424	HIGH PEAK	0845 1297777
CHESTERFIELD	01246 345345	N.E. DERBYSHIRE	01246 231111
DERBY	01332 293111	SOUTH DERBYSHIRE	01283 595953
DERBYSHIRE DALES	01629 761311		

NOTTINGHAMSHIRE (www.nottinghamshire.gov.uk)

ASHFIELD	01623 608907	MANSFIELD	01623 463463
BASSETLAW	01909 533455	NEWARK & SHERWOOD	0845 2585550
BROXTOWE	0115 9177777	NOTTINGHAM	01159 155555
GEDLING	01159 013681	RUSHCLIFFE	01159 148326

LEICESTERSHIRE & RUTLAND (www.leics.gov.uk/index.htm)

BLABY	01162 727770	MELTON	01664 502502
CHARNWOOD	01509 634567	N.W. LEICESTER	01530 454545
HARBOROUGH	01858 438999	OADBY & WIGSTON	0116 2888961
HINCKLEY & BOSWORTH	01455 238141	RUTLAND	01572 755465
LEICESTER	01162 527008		

LINCOLNSHIRE (www.lincolnshire.gov.uk)

BOSTON	01205 314556	NORTH KESTEVEN	01529 414155
EAST LINDSEY	08446 601111	NORTH LINCOLNSHIRE	01724 747654
LINCOLN	01522 873212	SOUTH HOLLAND	01775 761161
N.E. LINCOLNSHIRE	01472 326401	SOUTH KESTEVEN	01476 406080
WEST LINDSEY	01427 676676		

NORTHAMPTONSHIRE (www.northamptonshire.gov.uk)

CORBY	01536 464000	NORTHAMPTON	08453 300637
DAVENTRY	01327 302218	SOUTH NORTHANTS	08454 606888
EAST NORTHANTS	08456 032227	WELLINGBOROUGH	01933 229777
KETTERING	01536 410333		

HOUSING ASSOCIATIONS

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

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

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

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



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

EAST MIDLANDS

Derbyshire, Nottinghamshire, Leicestershire & Rutland, Lincolnshire and Northamptonshire.

Name	Telephone	Countries Covered
Anchor Trust	0115 958 5245	Midlands
E. Midlands	01530 276000	Midlands
Linx Homes	01507 355000	Lincs
Eastern Shires H.A.	0116 2205555	Leics
English Churches H. G.	01332 292672	Midlands
Home H.A.	01332 294505	Midlands
Leicester H.A.	0115 9709600	Leics, Northants, Notts
Longhurst	01205 354477	Midlands
Nene Housing Society	01733 295400	Notts
Northern Counties (Provident) H.A.	01246 209584	Midlands
Orbit H.A.	01455 251461	Midlands
Places For People	0845 6044446	Midlands
Raglan H.A.	0116 277 4429	Midlands
Riverside ECHG	0845 111000	Midlands
Sanctuary Midlands	0121 525 3131	Midlands
William Sutton Trust	0116 266 1439	Midlands



AVERAGE HOUSE PRICES IN EAST MIDLANDS FIRST QUARTER 2010

£139,205

Annual Change: +3.0% Quarterly Change: +2.0%

* These figures are provided by the Lloyds Banking Group website www.lloydsbankinggroup.com

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Mil: 94660 ext.6969

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SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
Fife				
CUPAR 51 Tarvit Drive Various Addresses	3 x Bedroom Chalet Style Semi-detached House with Gardens	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on open Market
68 Tarvit Drive	3 x Bedroom Bungalow with Gardens and Garage	Residential	Murray Donald Drummond Cook LLP, Details as above	For Sale on open Market
LEUCHARS Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
Edinburgh & Lothians				
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Belfast Area				
BANGOR 30 Carolsteen Park, Helens Bay, Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner site of c. 0.16 acre/0.066 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimley.co.uk	For Sale on Open Market
HOLYWOOD 2 Dalwhinney Road, Holywood, BT18 0LU	Detached 3 bedroom property, 3 reception rooms on a mature corner site of c. 0.3 acre/0.12 hectares	Residential	Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimley.co.uk	For sale on Open Market
BELFAST 27 Stormont Park Belfast, BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site site of approximately 0.14 acres/0.056 hectares	Residential	As above	For sale on Open Market



Repairs for Service Families Accommodation (SFA)

Your Housing Provider will keep in good repair the structure, exterior and common parts of your home, together with any installations provided by them to heat the home, provide water and sanitation (including basins, sinks, baths, showers and toilets), and for the supply of oil, gas, water and electricity.

You must ensure that all repairs are reported to MHS as they occur. Failure to report damages/faulds in this way may result in charges being raised on Move-Out.

Prime Contracts are in place to manage the repair and maintenance of your SFA and estate. These contracts are responsible for providing all aspects of property maintenance. The 3 contracts operate geographically and are:-

ENGLAND AND WALES –

The Housing Prime Contract (HPC)

The HPC is contracted to MODern Housing Solutions (MHS). More detailed guidance on the services provided by MODern Housing Solutions can be found in the MHS Maintenance Guide, a copy of which should be held by all occupants. Please contact MHS at www.modernhousingsolutions.com if you require a copy.

Reporting Defects – To report defects you should contact the MHS Helpdesk on Tel: 0800 707 6000 giving:

Your name, address and daytime telephone number
Details of the defect
Access availability

The Helpdesk is open 24 hours a day, 7 days a week, and 365 days a year. A range of appointments will be offered to enable you to agree a suitable date and time for the contractor to carry out the repair. This will be either the morning or afternoon on an agreed day. Once you report your defect, you will receive a reference number that should be quoted in any future communication with the Helpdesk. Your defect will be given a priority status which will determine the timeframe in which it will be done. The 3 categories are:-

Emergency – The contractor will arrive on site within three hours of the Helpdesk being notified and complete the make-safe process within 24 hours. Subsequent response and rectification, temporary or permanent, is in accordance with Urgent and Routine procedures.

Urgent – The repair should be carried out within 5 working days of the Helpdesk being notified.

Routine – The repair should be carried out within 20 working days of the Helpdesk being notified.

SCOTLAND –

The Regional Prime Contract (RPC)

The RPC is contracted to Turners Estate Solutions Ltd.

Reporting Defects – To report defects you should contact the RPC Helpdesk on Tel: 0800 328 6337 giving:-

DEFENCE ESTATES
Delivering Estate Solutions to Defence Needs

Your name, address and daytime telephone number

Details of the defect

Access availability

Again, the Helpdesk operates 24 hours a day, 7 days a week, 365 days a year and a range of appointments will be offered to you to suit your needs. Once you report your defect, you will receive a job reference number which should always be quoted in any further communication with the Helpdesk.

Your defect will be given a priority status which will determine the speed with which it will be carried out. The 3 categories are:-

Emergency – The repair will be carried out within 24 hours of the Helpdesk being notified.

Urgent – The repair should be carried out within 5 working days of the Helpdesk being notified.

Routine – The repair should be carried out within 20 working days of the Helpdesk being notified.

NORTHERN IRELAND –

Maintenance Provider (MP)

Contracted to Henry Bros (Lisburn and Ballykinler) and Grahams (Aldergrove and Holywood).

MODern
housing solutions
a Cadent Atkins/Enterprise joint venture



Reporting Defects – To report defects you should contact the Helpdesk on Tel: 0800 030 4651 giving:-

Your name, address and daytime telephone number

Details of the defect

Access availability

The Helpdesk operates from 0830 to 1630 Monday to Friday. For out of hours problems you should contact your local guardroom. A range of appointments will be offered to suit your needs.

Your defect will be given a priority status which will determine the speed at which it will be carried out. The 3 categories are:-

Emergency – The repair will be made safe within 4 hours and completed within 24 hours of the Helpdesk being notified.

Urgent – The repair should be carried out within 5 working days of the Helpdesk being notified.

Routine – The repair should be carried out within 20 working days of the Helpdesk being notified.

Priority Status Definitions

While the HPC, MP and RPC will afford your defect a priority status, the guide below should assist you in determining if it should be categorised as an Emergency, Urgent or Routine priority.

Emergency Defects – These are problems that could carry an imminent risk of injury, extensive damage to your home or its environment, or give rise to severe inconvenience or hardship.

If the defect is complicated it will be made safe until permanent repair can be arranged. Emergencies include:-

- Total loss of electrical power or light
- Loss of gas supply
- Loss of heating in cold weather (31 Oct to 1 May) with no other heating available, especially

where children or elderly people are affected

- Blockage of your only toilet
- Burst pipes or taps that will not turn off
- Severe roof leaks
- Loss of water heating
- Inability to secure the property
- Total loss of cooking facilities

Urgent Defect – These are defects that may cause either serious discomfort to you, or may lead to serious damage to your home or fittings. They include:-

- Substantial loss of electrical power or light
- Faults to power, lighting or electrical sockets
- Loss or partial loss of central or water heating during winter months (31 Oct to 1 May)
- Toilet blocked or not flushing where you have more than one toilet
- Leaking pipes, tank or cistern (containable leaks)
- Loss of oven functionality

Routine Defect – The majority of defects will fall under this category. They include minor problems, such as:-

- Bathroom or toilet fittings
- Doors or windows sticking
- Plaster repairs and brickwork
- One broken cooker ring
- Other non-urgent internal and external repairs

Maintenance Contractors

Responsibilities

The HPC (England and Wales), RPC (Scotland) and approved Maintenance Providers in Northern Ireland are responsible for:-

- Statutory Gas and Electricity Testing
- The internal and external fabric, painting and decorating
- Basins, sinks, toilets, showers and flushing systems. Internal drains and waste pipes (excluding blockages caused by misuse)
- Electric wiring, gas and internal water pipes

- Water and heating systems, fireplaces and fitted fires (excluding adjusting/resetting pilot controls etc)
- Fences, steps, paths and garages
- Entrances, lifts, rubbish chutes and all communal areas to flats and maisonettes
- Gutter clearance
- Litter and fly tipping in non-adopted areas
- Playground maintenance and inspections
- Pest control

The performance of the contractors responsible for carrying out the repairs is monitored and reported back to the Defence Housing Joint Customer Board.

Private Finance Initiative

Where the property was built and leased under a Private Finance Initiative (PFI) in UK different arrangements may apply. Further details may be found in the UK Booklet F on the Defence Estates Website.

Access

You must let the Housing Providers' staff or their contractors, into your home to inspect it or to carry out repairs. Other than in an emergency, you should be given 48 hours notice of such a visit. Where an emergency repair is required immediate access should be given. You should always ask for identification if anyone calls. If you are not sure who they are, contact the MHS Help Desk (England & Wales), or RPC Help Desk (Scotland), the approved contractor's Helpdesk (Northern Ireland) or the Housing Provider's office (Overseas) for advice.

Your Responsibilities

You are responsible for keeping your home in a reasonable condition during occupation and in particular for:

- Changing domestic fuses and light bulbs
- Maintaining the standard of the garden to a neat and tidy condition

- Taking precautions to prevent damage to the SFA by fire, frost, the bursting of water pipes and the blocking of drains
- Clearing any sink or bath blockages
- Routine testing and cleaning of smoke detectors and carbon monoxide alarms
- Resetting of electrical trip switches due to faulty bulbs
- Ensuring that all repairs are reported as they occur
- Re-Chargeable Repairs in UK – Apart from normal wear and tear, if you or any other member of your household damages, even accidentally, any fixtures and fittings, or any part of your home, you are liable for the costs of repair. Examples are:
- Blockages in toilets and waste pipes
- Repairs to locks or doors due to lost or stolen keys
- Broken glass in windows
- Damage to worktops (burns etc)
- Reinstatement of the garden due to neglect
- Running out of heating oil

If you cannot carry out the work yourself, or if the Housing Provider does it for you, ie in an emergency, it will be called a 'chargeable repair' and you will be sent a bill for the cost of carrying out the work. You might wish to give serious consideration to arranging insurance to protect yourself from a large bill following

damage that falls outside the normal definition of fair wear and tear or 'Act of God'. Please note that the licensee may still be liable for costs even if uninsured or the damage exceeds the level of the insurance cover.

Chargeable Repairs Overseas

Pending amendment to the Licence To Occupy (LTO) you will only be held liable for the costs of damage/repairs if you, your family, visitors or pets have acted negligently. Your LTO gives the definitive position.

Health and Safety

You must not store bottled gas, paraffin, (except where it is the sole source of heating/cooking overseas) petrol or any other toxic or dangerous goods or substances in your home, garage or store. You are also reminded that it is normally an offence to pour paint, oil, petrol or chemical substances into the drains. Litter should not be left lying around and remember that broken glass is dangerous.



Refuse/Recycling

You must dispose of all your household rubbish in accordance with local procedures. Please note and comply with any local regulations regarding recycling.

This information has been taken from 'Living in Service Family Accommodation' and 'Information specific to where you live', guides produced by Defence Estates. Further information can be obtained from their website at:

<http://www.mod.uk/DefenceInternet/MicroSite/DE/OurPublications/ServiceFamilyAccommodation/AGuideToLivingInServiceFamilyAccommodation.htm>

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The Services Cotswold Centre



New adapted accommodation for injured personnel now open at the Centre.

Two beautiful new purpose built, fully adapted houses for use by injured Service personnel and their families are now open at the Centre. Those injured personnel referred to the Centre by the medical or welfare services stay free of charge. Contact Centre for details.

Services Cotswold Centre

Neston, Corsham, Wilts, SN13 9TU

Email: scc-receptionist@mod.uk

Telephone: Civ 01225 810358 Mil (9)4382 4521.

Fax: Civ 01225 816918 Mil (9)4382 4529.

Accommodation at the Services Cotswold Centre

"A Home from Home for all Service Families"

Lying in beautiful countryside mid way between Bath and Chippenham, just off the M4 outside Corsham, the Centre provides temporary housing for families of serving personnel from all three services. Whether you are in transit between postings, retiring, have welfare housing issues or have been the subject of emergency evacuation from overseas, the Centre offers a secure, comfortable and affordable place to stay. In the case of estranged families and those leaving the Services, the family is to include one child.

The Accommodation

The sixty cosy single storey, centrally heated, three bedroom chalets and converted flatlets are all self catering, fully furnished and include cooking utensils, freezer, fridge, cutlery, crockery, bedding and towels. Colour televisions can be hired for £1.50 per week. Your accommodation will be ready for you to take over on arrival. If you arrive outside working hours your keys will be left with the security guard at the gate.

How much?

The daily charge is only £7.00 per family; R&R families pay £10.00. The rent includes heating, lighting and the laundering of bed linen.

What is at the Centre?

The secure twenty five acre site has its own well appointed Amenity Centre with internet connection, Tavern Bar, games hall (including large screen TV), launderette and children's playground. The Centre's Community Organiser arranges regular outings to the shops and other local attractions.

Schools

For those staying longer, at the centre, there is an excellent Early Years Centre for children from 3 to 4 years, and a county run Primary School for 5-11 year olds. 12-16 year olds can attend Corsham Secondary school which is close by.

Storage

For families who are leaving the Services the Centre has a limited GFA and furniture storage facility.

Support

The Centre prides itself on providing a caring environment with professional experienced staff to help with and advise on housing, benefits and legal problems.

Visitors

For security and other reasons certain rules regarding visitors do apply but in general terms friends and relatives are very welcome to visit but 24 hours notice to the main reception is required. Certain other restrictions do apply but these will be explained to you on arrival.

Pets

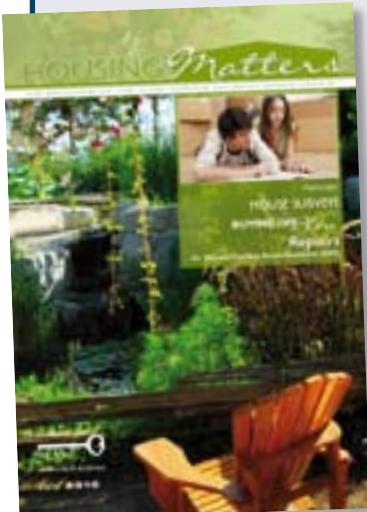
No pets are allowed on site.

Further information can be found on The Services Cotswold Centre website:
<http://www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/TheServicesCotswoldCentre.htm>

MAKE SURE YOU GET YOUR COPY

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

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



Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	2 bedroom flats 2, 3 & 4 bedroom houses currently released for sale	£74,950 for a 2 bed flat £99,950 for a 2 bed terrace house	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 , or email: hautboissales@annington.co.uk or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Barnby Road Formerly RAF Coltishall, Norfolk	7 bedroom house 8 bedroom house	Guide price from £450,000	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 or email: hautboissales@annington.co.uk or contact Annington's appointed agents, W H Brown, Details as above.
Proctor Road Norwich, East Anglia	2/3 & 3 bedroom house	£172,950	N/A	Annington's appointed agents; W H Brown, Unit 1, Tesco Extra, Blue Boar Lane, Sprowston, Norwich, Norfolk, NR7 8AB, please call 01603 426640 email: claire.wilson@sequencehome.co.uk
Calshot Rise St Columb Minor, Newquay, Cornwall	2 & 4 bedroom homes	£136,950	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
Annington at Uxbridge Uxbridge, Greater London	2 bedroom houses	£214,950	L/S	Annington's appointed agents; Gibbs Gillespie Estate Agents, 286 High Street, Uxbridge, Middx, UB8 1LQ, please call 01895 272742 or email: uxbridgesales@gibbsgillespie.co.uk
St Wilfreds Close Strensall, York	2 bedroom house	£139,950	N/A	Annington's appointed agents; William H Brown, Woodbridge, 28 The Village, Haxby, York, YO32 3HT, please call 01904 769991 or email: claire.cocker@sequencehome.co.uk
Spencer Road Norwich, Norfolk	3 bedroom homes	£139,950	N/A	Annington's appointed agents; William H Brown 5 Bank Plain, Norwich, NR2 4SF, please call 01603 760044 or email: norwich@sequencehome.co.uk
Priors Dean Road Winchester, Hampshire	3 bedroom house	£219,950	N/A	Annington's appointed agents; Reeds Rains Estate Agents, 7 Southgate Street, Winchester, SO23 9DY, please call 01962 868551 or email: winchester@reedsrains.co.uk
Fenn Road Marham, East Anglia	3 bedroom homes	£104,950	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call 01760 721655 or email: swaffham@sequencehome.co.uk
Martin Close Redruth, Cornwall	3 bedroom homes	£169,950	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth, TR15 2RZ, please call 01209 217281 or email: redruth@your-move.co.uk
Church Quillet Blackawton, Dartmouth	4 bedroom houses	£265,000	N/A	Annington's appointed agents; Fulfords, 9 South Embankment, Dartmouth, Devon, TQ6 9BH, please call 01803 832223 or email: dartmouth@fulfords.co.uk
Bond Avenue West Moors, Dorset	2 bedroom house	£169,950	N/A	Annington's appointed agents; Brewer & Brewer, 173 Station Road, West Moors, BH22 0HT, please call 01202 872227 .

ANNINGTON will be launching a number of sites across England and Wales this summer. Please go to www.annington.co.uk for a full listing of all our forthcoming sites and register your interest.

Legal and Survey Fee Incentive (L/S) Annington will pay £400 towards the buyer's legal fees ~ and £150 towards their mortgage survey fee*. (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.)

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

*Terms and conditions apply, please ask the sales adviser or agent for further details

USEFUL PROPERTY WEBSITES

The following sites offer properties for sale in the UK; some also offer properties to rent and the opportunity to sell your home online. The larger property websites also offer properties for sale abroad and information and tips on home-buying and mortgages.

www.belvoir.com
www.blueforces.co.uk
www.estateagent.co.uk
www.findaproerty.com
www.fish4homes.co.uk

www.hol365.com

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.blueforces.co.uk

www.cdvm.com

www.charcolononline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, The Options!

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

SUMMER 2010

1 Jul	Cyprus	13 Oct	RRC Rosyth
13 Jul	RRC Catterick	19 Oct	Germany – SHAPE ^
15 Jul	RRC Cottesmore	20 Oct	Germany – Herford
20 Jul	Colchester#	21 Oct	Germany – Elmpt
29 Jul	RRC Northern Ireland	2 Nov	RRC Catterick

All courses will start at 0900 unless otherwise notified
applications to IERO 18 AEC Colchester
* applications to RRC Rosyth
^ applications to UK JSU
Tel: 003265445234

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

AUTUMN 2010

8 Sep	RRC Tidworth	4 Nov	RRC Cottesmore
15 Sep	RRC Aldershot	17 Nov	RRC Tidworth
22 Sep	RRC London (Northolt)	23 Nov	Colchester#
28 Sep	RRC Portsmouth	25 Nov	RRC Northern Ireland

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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