

Housing matters

July 2014 | www.gov.uk/housing-for-service-personnel-and-families

YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE

Featured:

**THE
HOUSING
MAZE**

**Changes
to the
Mortgage
Lending
Rules**

SPACES

Removals



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Term	30 Years
Monthly Mortgage Payment	£804.00

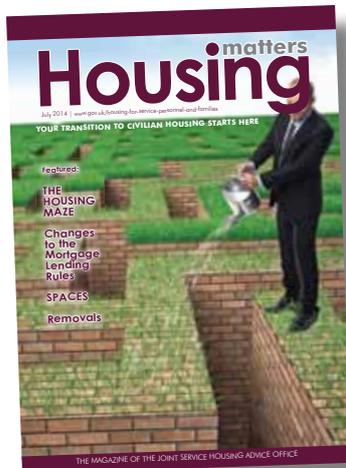
*The examples above are correct at time of publication and apply to Help to Buy Wales. Contact us for Help to Buy England details. The Help to Buy scheme is subject to availability and may be withdrawn at any time without notice. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE, YOUR EQUITY LOAN OR OTHER DEBT SECURED ON IT.

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Welcome to the July 14 Issue of Housing Matters. The Summer is when many people move. It helps that children can start their new school at the beginning of the autumn term, although this is not the only reason people move then. Relocating means packing and getting all your possessions moved. While you are in the Armed Forces the cost of removals is often covered by the MoD. However, there are occasions, particularly when setting up a home for the first

time or your final move when the cost of removals falls to you. The article on Removals will give you some thoughts on choosing a company.

You may have seen in the news recently that the way that mortgage lenders assess people's ability to repay a mortgage has changed. The article on the new mortgage lending rules explains the new process.

I am aware that by the time this issue goes to print that some of you will have been selected for redundancy under Tranche 4. The government has agreed that Service personnel leaving on this round of redundancies only can be granted a loan as part of the Forces Help to Buy Scheme. The details are in JSP 464 Part 1 Chap 13, but it is possible to borrow up to 90% of any redundancy lump sum (to a max of £68,000). The loan will be automatically recovered from the redundancy lump sum when you leave the Service.

However, if you have no idea what you are going to do about your future housing need you should read the article called the Housing Maze. This is not an attempt to tell you what to do but it is intended to help you think about your own circumstances and what you and if necessary your family want balanced against what you can afford.

I hope that you find all this information useful. Past issues of this magazine are available online at

www.gov.uk/government/collections/housing-matters-magazine

FS Rachel Preston
Editor



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regulars

MOD news

Regional Prices

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**Past issues of Housing Matters Magazine:
<https://www.gov.uk/government/collections/housing-matters-magazine>**

THE HOUSING MAZE -

There are a number of considerations to take in to account when you are thinking about your future housing needs. You are an individual and have your own circumstances. Therefore, it is unlikely that one article will provide answers to all your questions. However, in the Joint Service Housing Advice Office, our experience shows that some of the same questions come up regularly and so this may help you if you are starting to consider your housing options.

Q. I'm not sure what my housing options are.

A. Firstly you might need to decide if you want to Rent or Buy?

The rental options cover:
Local Authority Housing (Council Housing)
Housing Association Properties (Affordable Housing)
Shared Ownership (Part Buy/Part Rent)
Renting Privately

The purchase options cover:
Shared Ownership (Part Buy Part Rent)
Affordable Housing Schemes
Buying at Market Value
Other purchase routes (auctions, right to buy/acquire etc)

There are in depth articles on all these options in other Housing Matters magazines which are available to view online.

www.gov.uk/government/collections/housing-matters-magazine

Q. How much will I have to pay for accommodation?

A. This is difficult to answer because it depends on your personal circumstances. However Service accommodation is subsidised so it is very likely that in civilian housing you will have to

pay more than you currently pay. Don't forget to account for set up fees such as a deposit or bond if you decide to rent or arrangement and legal fees if you are buying.

a. As a rough guide, if you have less than £16,000 as available funds and you have children you may be able to access local authority housing (council housing). However, if you have savings or are due to leave the Service with any sort of final payment including redundancy money or a gratuity you will be expected to use this towards your future housing. (Note: any payment from the Armed Forces Compensation Scheme should be discounted when assessing available finances.)

www.gov.uk/apply-for-council-housing

b. If you have available funds between £16,000 and £60,000 you have a range of options that could include some assistance in renting housing either directly through housing associations, via the MOD Referral Scheme or by renting privately. You can also seek assistance with House purchase through government Affordable

Housing initiatives such as the Help to Buy Schemes. If you are leaving the Armed Forces under Tranche 4 of the Redundancy programme you may be able to access up to £68,000 under the Forces Help to Buy Scheme.

www.gov.uk/government/publications/mod-referral-scheme-a-guide

www.gov.uk/affordable-home-ownership-schemes

c. If your funds are above £60,000 you are not considered to be in need of assistance and will be deemed as able to rent or buy on the private market. You may be able to get some funding from the MOD via the Forces Help to Buy.

d. If you think that you will have problems because of debt or your credit rating speak to a professional as soon as possible. You can look at advice on financial matters on:

<https://www.moneyforce.org.uk/>

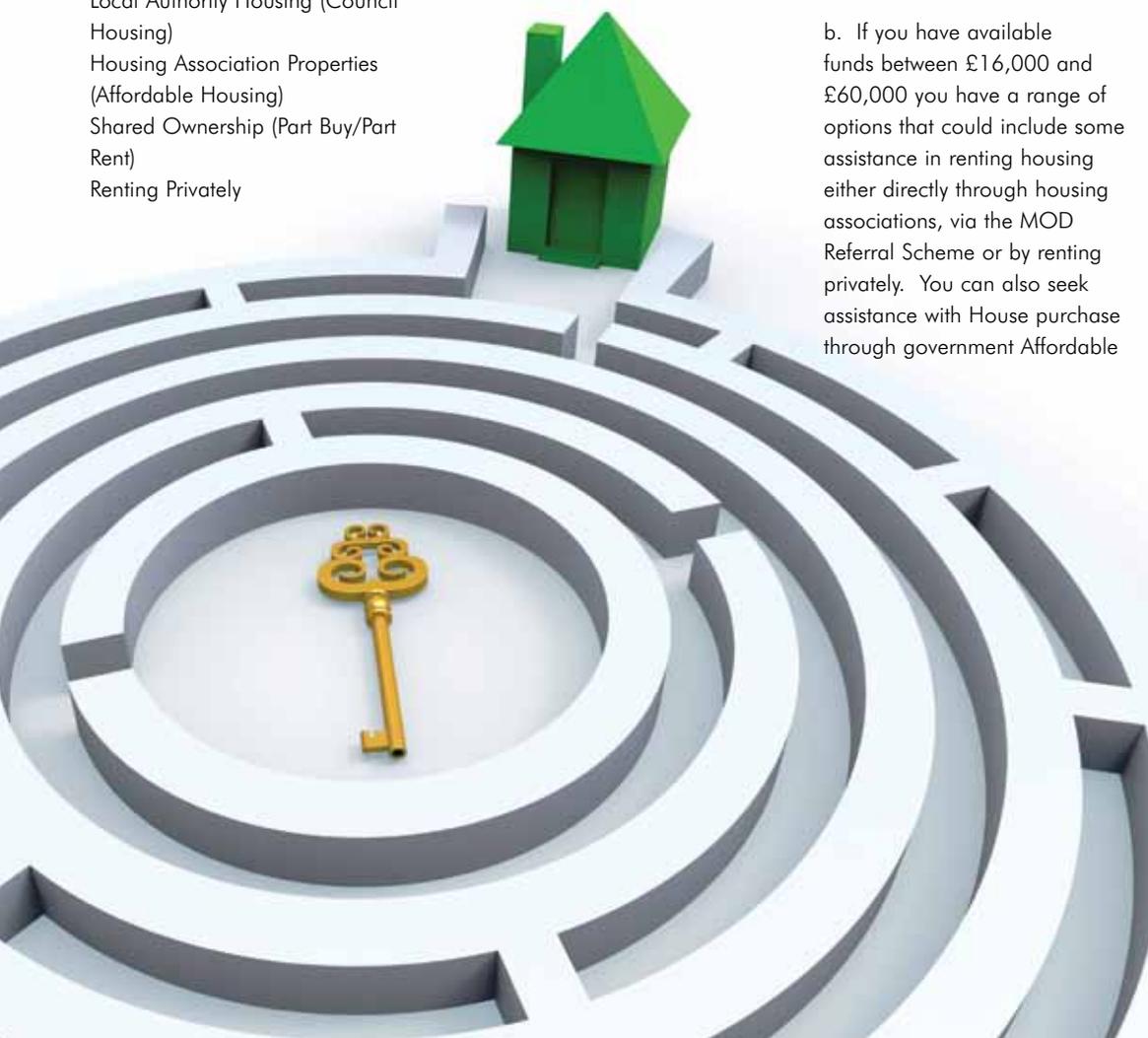
or you can seek advice from a Mortgage Advisor/Independent Financial Advisor.

Q. Do I need to have a job?

A. If you have a job then you will have a steady income. However, you can also find housing if you are unemployed.

a. If you are staying in the Armed Forces you might be entitled to a loan through the Forces Help to Buy Scheme. You may also be entitled to some other travelling and/or relocation expenses. Some of these may limit your access to Service Accommodation now or in the future.

Housing matters



WHAT ROUTE CAN I TAKE?

b. You may be entitled to advice on finding a civilian job through other Transition/Resettlement activities. If you are unsure about what you are entitled to speak to your local Regional Resettlement Centre or to your Individual Education and Resettlement Officer (IERO) or your Service Resettlement Advisor (SRA). Resettlement services are provided through the Career Transition Partnership.

www.ctp.org.uk

c. When planning where to live you will also need to think about how much time and money you and if necessary any members of your family will need to spend commuting to work and/or school/college.

Q. What size house will I get?

A. To answer this you need to think about who you need to accommodate. Do you have children? How old are they? Will they be expected to share a room? Are they in full-time education? Do you need to look after children from a previous relationship? Do you need to look after other family members such as elderly parents? Do you need to accommodate employees such as a carer or nanny?

a. If you are planning to rent social or affordable housing there are some rules that the Local Authorities and Housing Associations follow to ensure that the allocation of property meets your needs and is fair for all. Children may be expected to share a bedroom. It is unlikely that you will be allowed additional rooms if you want to accommodate children from a former relationship that you don't have custody for.

b. If you are single or a couple with no children you may find it difficult to get housing as the social housing needs policies normally prioritise families with children. The MOD have contracted an organisation called SPACES to help single service leavers find appropriate accommodation. You could also rent a room or a bedsit; there are various websites that assist Single People with finding a room to rent.

www.spaces.org.uk/spaces/spaces/

<http://foyer.net/>

www.spareroom.co.uk/

Q. Where should I live?

A. This is a personal choice. Do you want to settle in the UK or overseas? If in the UK do you want to be in England, Wales, Scotland or Northern Ireland? Do you know what area/city/town you want to live in?

a. The JSHAO provides advice on civilian housing options in the UK. If you are thinking of settling overseas you will need to do some of your own research about the country that you want to go to.

b. Housing regulations are different in England, Wales, Scotland and Northern Ireland. If you are unsure about the regulations in the area you want to go to please contact the JSHAO for advice.

c. As a broad generalisation, the cost of housing is much more expensive in London and the South East than the rest of the UK. The further you get from London the less expensive housing becomes. Housing is also more expensive when it is close to good transport links.

The Housing Matters magazines feature different areas each month so if you need details of Local Authorities or housing associations for the area you are interested in please check earlier issues.

Q. What if I want to live in a certain place?

A. People often have a strong reason for wanting to live in a particular location. It might be because they have a job offer there. They might have close family in the local area. They might have lived there for a long time and have 'put down roots'. It could be where they lived before joining the Armed Forces, or it could be where their partner is from?

Because of the high demand for Social housing in some areas, particularly in the South East of England, Local Authorities will often expect applicants for housing to have a local connection. Armed Forces personnel should not be disadvantaged because you lack a local connection. However, this does not mean that you will get higher points than someone with a similar housing need. If a housing list has a long waiting list you will be added to the list at the appropriate point. You will not jump ahead of anyone with a similar housing need.

Q. I have medical circumstances that mean I need something a bit different.

A. If you or any of your family need suitable accommodation to cater for medical issues or other vulnerabilities this can be taken into account. If you believe that you fall into this category you should speak to your medical officer, pathway recovery officer or a welfare officer for advice as you will need to provide documentary evidence of your additional

needs. Things that may need to be taken into considerations are if you will need supported or sheltered accommodation? Do you need ground floor accommodation? Do you need any mobility issues to be taken into account? Will you need any adaptations to be made to a property to make it suitable for you or your families needs?

The profile of Wounded, Injured and Sick Service personnel is high at the moment and there are a number of schemes to ensure that people with medical issues or additional vulnerabilities can access the appropriate standard of accommodation. Social and Affordable housing providers are allowed to prioritise Service personnel and Veterans higher than others on housing need lists if they have a serious injury, medical condition or disability sustained as a result of Service.

Q. I am not originally from the UK can I get housing?

A. Housing providers in the UK are required by law to check the nationality and rights of residency for all applicants. If you are not a British Citizen you will need to ensure that you have the correct documentation that will enable you to access civilian housing. If you think that this will be a problem for you or a member of your family you should speak to your Unit Welfare Officer or seek advice from the UK Border Agency.

www.ukba.homeoffice.gov.uk/

<https://www.gov.uk/government/collections/housing-matters-magazine>

Article compiled by
FS Preston, JSHAO

THINKING ABOUT

What you need to know about

The rules of mortgage lending have got a lot tougher – and if you're in the market for a property you'll need to be well prepared to navigate them.

From 26 April you need to provide more evidence than ever before that you can afford your mortgage now and if things change in the future, maybe because of

interest rate rises or foreseeable changes in your circumstances which might affect

your level of income, for example if you are starting a family. These new rules – designed to increase consumer protection and ensure lenders act responsibly – are the result of the financial regulator's comprehensive review of the

mortgage market known as the Mortgage Market Review (MMR).

Rules designed to stop homeowners overstretching

The new rules will make sure anyone buying a home can not only afford the initial cost of buying the property, but are also able to manage repayments now and in the future – even if interest rates rise.

Money Advice Service research shows many homeowners have in the past failed to add up the true costs of affording their new home, causing financial difficulties for some.

Three in four first-time buyers admitted overstretching their budgets to get on the housing ladder, most because they'd fallen in love with their dream home and couldn't resist it.

More than half found the total bill for buying their home – on top of the mortgage – to be higher than they expected by almost £1,300.

And once in their new place, more than half said day-to-day maintenance and bills turned out to be more than expected.

Potential homeowners will have to provide more evidence than ever before, including:

Proof of income

Lenders may ask for evidence of income, which may include payslips and bank statements going back at least three months, or retirement income. Customers will need to tell their lender about their outgoings such as Council Tax and utility bills, and other associated living expenses.

lenders they could still make their repayment commitments if interest rates increased. For example, homeowners with a £140,000 mortgage, making monthly repayments of £749 at 3.4% APR, would have to find an additional £171 a month if interest rates were to rise by 2%.

Our research also showed that if interest rates rose by 3%, almost half of first-time buyers would struggle to meet the additional £265 a month repayment sum.

Remortgaging

If you are remortgaging and are worried about meeting the new lending requirements, lenders may have some flexibility in the way your application is assessed, provided you're not looking to increase the size of the loan. However, there are limited exceptions such as when the loan includes a product or arrangement fee.

Here are some of the questions you need to know the answers to if you're getting ready to buy a new home or remortgage.

Under the new rules, will it take longer to arrange a mortgage?

Lenders will now need to carry out a thorough assessment of what you earn, what you owe and what you spend.

Under the new mortgage lending rules, lenders will ask you to disclose or maybe ask for evidence of your existing financial commitments, including loans, outstanding credit card balances and utility bills.

As your lender or broker may now be required to ask far more questions around affordability,

Evidence of ability to meet mortgage commitments

Lenders will need proof a borrower can not only meet the initial mortgage repayment but also on-going costs, taking into account foreseeable changes in personal circumstances, maybe an expected drop in income resulting from starting a family or retiring.

Borrowers will also need to reassure



GET A MORTGAGE?

Out changes to lending rules

the application process may be considerably longer than you experienced if you arranged a mortgage under the old rules.

Will the new rules affect the amount of money I can borrow?

Yes, quite possibly as lenders will now assess how affordable your initial and future mortgage repayments will be, taking into account not just your income but also your outgoings, including general costs of living.

In other words, lenders will be less likely to provide a mortgage if the repayments will result in you possibly overstretching yourself.

How will lenders decide whether I can afford my mortgage in the future?

Lenders will also now be required to "stress-test" whether you can afford to continue with your mortgage repayments if interest rates were to change in the future.

This means that lenders now have to consider a minimum rise of at least 1% in interest rates over the first five years of a mortgage and whether a change like this would impact your ability to afford your mortgage payments in the future.

What's an 'advised' sale?

From April 26, it is expected that the majority of mortgage sales will be done on an "advised" basis – where a suitably qualified mortgage adviser will identify and recommend a suitable product based on your needs and circumstances.

I don't want the advice – do I have to take it?

You can decide to reject the adviser's recommendation.

However, this means you will receive no advice, sometimes referred to as "execution only" and no further conversation about the suitability of a mortgage product will happen between yourself and the adviser.

You will be required to provide all the details of the mortgage including the type, for example discounted or variable, the term and the interest rate of the mortgage that you require.

You may also be pushed online to complete your mortgage application or the provider may choose to discontinue your application as there is no requirement on the lender to complete a mortgage application with no advice (execution only).

But beware – this means if the mortgage you choose later turns out to be unsuitable, you will be unable to make a claim against the lender.

Can I get an interest-only mortgage?

Yes, but they will now only be available as a niche product from a select few lenders.

Increased eligibility requirements and the need to show a suitable repayment plan

that will pay the original loan amount at the end of the term will probably now make new applications available to just a few.

It would be sensible to meet with a financial adviser on a regular basis to ensure your repayment plan is on track to pay off the original loan at the end of the term.

Use our checklist below to make sure you have all the details you need.

Further information is available at <https://www.moneyadvice.service.org.uk/en>



MORTGAGE CHECKLIST

Evidence of income:	Write down what you will spend on:	
Payslips (up to six months)	✓ Council tax on new home	✓ Lending secured on your house
Overtime, bonus payments and other allowances	✓ Utility bills	✓ Buildings and content insurance
Bank statements (up to six months)	✓ Unsecured loans, credit cards and hire purchase agreements	✓ Any ground rent or service charges
Other income such as maternity pay	✓ Essential travel (to school or work)	✓ Housekeeping, including food
Retirement income	✓ Child maintenance payments	✓ TV and broadband
Tax credits or state benefits	✓ Childcare costs	✓ Telephone
Investments/ rental property	<div style="background-color: #4caf50; color: white; padding: 5px; text-align: center;"> Mortgage applications will be lengthier and more detailed from April 26 2014 Make sure you're prepared </div>	

Advice worth following [moneyadvice.service.org.uk](https://www.moneyadvice.service.org.uk) the Money Advice Service

SPACES



Single Persons Accommodation Centre for the Ex Services

The Single Persons Accommodation Centre for the Ex Services, SPACES, is designed to help single ex-regulars find appropriate accommodation when they leave the services. Through this service the project reduces the likelihood of ex-service personnel becoming homeless or sleeping rough after discharge.

SPACES is a project based within The Beacon at Catterick, North Yorkshire. It provides an accommodation placement service for single personnel being discharged from all three services.

The overall aims and objectives

of the project are to assist single Service Leavers to secure appropriate accommodation as they leave the Armed Forces. In so doing we will be reducing the likelihood of them becoming homeless or rough sleepers. Single service leavers can be vulnerable to homelessness as a result of a combination of factors: having no home to return to after service, little understanding of how to secure rented accommodation and current legislation, little or no experience of budgeting and setting up home.

SPACES is managed by Riverside ECHG, part of the Riverside group, working with the Joint Service Housing Advice Office.

FREQUENTLY ASKED QUESTIONS

Q. Will you help find accommodation for someone who has left the services?

A. If you contact us within 6 months of being discharged we will actively work to secure accommodation for you. If you have been discharged longer than 6 months we will be able to provide you with information and advice only.

Q. Can I contact you prior to my discharge?

A. Yes, you can contact SPACES and a file will be opened.

Q. Is your service only available for service people based in the Catterick area?

A. No, we work with clients regardless of their location.

Q. Are you part of the Ministry of Defence?

A. No, although we operate within the military environment, we are employed by housing association Riverside ECHG, working with the MoD.

Q. Is it a confidential service?

A. Yes, all information received will be treated in strict confidence.

Q. Are you just an accommodation placement service?

A. Our main aim is to place clients into appropriate accommodation. However, as part of a national housing association we can offer advice and refer clients to a wide range of other specialist agencies.

Q. Can you help married personnel or single parents?

A. All enquiries for married personnel or single parents are routed to the Joint Service Housing Advice Office.

Q. Do you give mortgage advice?

A. Civilian Housing Brief run by JSHAO covers this.

Q. Do you have your own housing stock?

A. SPACES does not manage housing stock although we are part of a national Housing Association, Riverside ECHG, who own a large number of properties and may be able to offer accommodation.

Q. Do you find accommodation for personnel going on leave or attending courses?

A. SPACES only deals with single personnel who are due to be discharged and require accommodation.

Q. Do you assist Foreign & Commonwealth Service personnel?

A. Yes, we assist and provide an information service, to assist people in getting leave to remain/ citizenship to reside in the UK.

Please contact the SPACES office on

Tel: 01748 833797

or

01748 872940

01748 830191

Fax number: **01748 835774**

or Catterick Military **94731 2940**

Postal address:

The Beacon
SPACES Office, Mame Road
Catterick Garrison, Catterick
North Yorkshire DL9 3AU

Email: spaces@riverside.org.uk
www.spaces.org.uk

Don't be left out in the cold

Single Service Leavers who require help to find accommodation

Contact:
Catterick Military: (9)47312940 Catterick Civilian: 01748 833797 / 872940 / 830191
email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldersot. Both provide temporary accommodation for single Service leavers in modern, fully-furnished, self-contained flats, with support staff on site 24/7.

For further details please contact the SPACES office
Quoting Ref: MP14

The Beacon
SPACES Office
Mame Road
Catterick Garrison
North Yorkshire DL9 3AU

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Help to Buy schemes in the South

Alwyn, a Royal Navy employee, and Jo, were renting their home via the Keyworker scheme. Looking to take a step onto the property ladder, the newly married couple were saving towards a deposit for their future home.

"We didn't want to stay renting for another few years to be able to get a big enough deposit for an open market purchase" said Jo. "We registered with Help to Buy South, the Help to Buy agent for our area, and viewed new townhouses built down the road from our current home. We both decided that our preferred plot would be perfect."

Help to Buy South issued the paperwork and within a few months of reserving, the couple moved into their new three bed townhouse. Purchasing the property with a £12,500 mortgage deposit and the support of the government's 20% equity loan, their monthly mortgage payments are affordable.

"If we had purchased on the open market, we could have only bought a smaller property. We now have a 'forever home' that we can afford to enjoy, and save towards paying off our equity loan. It was the right option for us." said Jo.

Contact Help to Buy South, on 0845 604 11 22 or visit the website www.helptobuysouth.co.uk for further information.

Serving MoD Personnel have the highest priority to help buy or rent a home through the Help to Buy schemes*



Backed by HM Government

First time buyer or want to move up the property ladder?

If you're looking to **buy** or **rent**, but can't afford to raise the large mortgage deposit required to buy on the open market, you could be eligible for one of the **Help to Buy schemes** available in your area.

Help to Buy South have a range of affordable options and advice to help you search and apply for your new home.

Register today and search for hundreds of affordable homes with helptobuysouth.co.uk

Areas we cover: Hampshire & Isle of Wight, Wiltshire, Berkshire, Oxfordshire, Gloucestershire, Mendip, Bristol, Bath & North East Somerset and North Somerset

*additional eligibility criteria applies

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HOUSING IN LONDON

LOCAL AUTHORITIES IN LONDON

Registered Provider Name	Reg Addr Phone	Web Address
City of London Corporation	020 7606 3030	www.cityoflondon.gov.uk
City of Westminster Council	020 7641 6000	www.westminster.gov.uk
Greater London Authority	020 7983 4000	www.longon.gov.uk
London Borough of Barking & Dagenham	020 8592 4500	www.barking-dagenham.gov.uk
London Borough of Barnet	020 8359 2000	www.barnet.gov.uk
London Borough of Bexley	020 8303 7777	www.bexley.gov.uk
London Borough of Brent	020 8937 1234	www.brent.gov.uk
London Borough of Bromley	020 8464 3333	www.bromley.gov.uk
London Borough of Camden	020 7278 4444	www.camden.gov.uk
London Borough of Croydon	020 8726 6000	www.croydon.gov.uk
London Borough of Ealing	020 8825 5000	www.ealing.gov.uk
London Borough of Enfield	020 8379 1000	www.enfield.gov.uk
London Borough of Greenwich	020 8854 8888	www.greenwich.gov.uk
London Borough of Hackney	020 8356 5000	www.hackney.gov.uk
London Borough of Hammersmith & Fulham	020 8748 3020	www.lbhf.gov.uk
London Borough of Haringey	020 8489 0000	www.haringey.gov.uk/
London Borough of Harrow	020 8863 5611	www.harrow.gov.uk
London Borough of Havering	01708 43 43 43	www.havering.gov.uk
London Borough of Hillingdon	01895 250 111	www.hillingdon.gov.uk
London Borough of Hounslow	020 8583 2000	www.hounslow.gov.uk
London Borough of Islington	020 7527 2000	www.islington.gov.uk
London Borough of Lambeth	020 7926 1000	www.lambeth.gov.uk
London Borough of Lewisham	020 8314 6000	www.lewisham.gov.uk
London Borough of Merton	020 8274 4901	www.merton.gov.uk
London Borough of Newham	020 8430 2000	www.newham.gov.uk
London Borough of Redbridge	020 8554 5000	www.redbridge.gov.uk
London Borough of Richmond upon Thames	020 8891 1411	www.richmond.gov.uk
London Borough of Southwark	020 7525 5000	www.southwark.gov.uk
London Borough of Sutton	020 8770 5000	www.sutton.gov.uk
London Borough of Tower Hamlets	020 7364 5000	www.towerhamlets.gov.uk
London Borough of Waltham Forest	020 8496 3000	www.walthamforest.gov.uk
London Borough of Wandsworth	020 8871 6000	www.wandsworth.gov.uk
Royal Borough of Kensington & Chelsea	020 7361 3000	www.rbkc.gov.uk
Royal Borough of Kingston upon Thames	020 8547 5757	www.kingston.gov.uk

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. 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 HOUSING 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.haighousing.org.uk

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

LONDON & SOUTH EAST ENGLAND

Name	Tel	Counties Covered
Riverside ECHG	0845 111 0000	All
STOLL	0207 385 2110	All
Haig Housing	0208 685 5777	All
Southern Housing Group	0845 612 0021	All
L&Q Group	0800 015 6536	All
Catalyst	0300 456 2099	All
Circle Housing	020 288 4000	All
One Housing Group	0208 821 5100	All
Places for People	0845 850 9571	All
SPEAR	0208 288 6506	SW London
Triathlon Homes	0207 908 6589	All

REGIONAL HELP TO BUY AGENT

LONDON	Aldwyck Housing Group	helptobuylondon@aldwyck.co.uk	0300 5000996
		www.helptobuylondon.co.uk	

DON'T THE MILITARY PA

Who can tell me if they do?

Sometimes the MOD will assist with the cost of removals or allow you to use the authorised MOD Contractor to move your belongings between assignments. Unit admin staff can provide advice on the procedures laid down in JSP 752.

What can I do when I have to arrange my own removals?

Occasions when the MOD will not help with removals costs include setting up home for the first time and moving out of SFA to private accommodation.

There are a number of options to think about and they include:

- Self-move – load up your car/van and shuttle between locations
- Hire a van and self-move (maybe get family/friends to help)
- Hire a van and a man/men
- Hire a professional removals company but self-pack
- Hire a professional company for a full pack and deliver.

The first two options will be cheapest but don't forget to factor the number of journeys you will need to make if you just use the car. The cost of fuel may make it more cost effective to hire a van and do the move in one go rather than make multiple trips – it depends how far you are moving and the size of items to be moved.

Small firms or 'man & van' very often don't directly employ their staff and simply hire in casual labour when they need. This means they can keep costs down but be aware that if the crew isn't professionals

then your possessions may not be treated with respect and packed well for the journey. If the crew isn't full time, once they've done the job and they move on, there's no comeback.

In a perfect world, a verbal agreement and shake of hands would be nice, but when it comes to your worldly possessions and valuable items, not having a contract leaves you open and unprotected. At a minimum, you should get signed agreement which sets out the service that will be provided in clear English with clear contact details of who you're dealing with.

Using a removal firm that is not a member of a removals/storage or haulage trade association or any other trade organisation with equivalent measures in place, means you may have no route of redress or complaint other than the civil courts or local trading standards offices.

Association members have standards in place which will be in your interests such as legal, licensed vehicles, protection for your deposit and arbitration or free conciliation and in the unlikely event something goes wrong.

Firms that don't invest in holding themselves to high standards probably also lack the funds to invest in their vehicles. Poorly maintained, unlicensed or unsuitable vans are not only a hazard on the road but may very well be in breach of their insurance conditions (assuming they actually are insured) – meaning if there's an accident or your goods are damaged in loading or transit, you may not be covered.

What questions should I ask a potential removal company?

- What level and type of insurance cover is offered?
- Are they members of a Removal Trade Association? If not why not?
- How long has the company been trading and can they supply references?
- How will the move be carried out? For instance number of days, time of arrival, crew size etc.
- What will security be like if your goods are on a vehicle overnight?
- Do you have an office or depot I can visit?

Use your common sense as well: Liveried vehicles, smartly dressed, competent estimators who feel reassuring and expert to talk to, open about their reputation and references are all good signs.

How much should I pay?

If you only have a few rooms of effects to move you might be thinking of doing it yourself by hiring a van for a few hundred pound or using a small 'man and van' type firm and applying some elbow grease. Small removals firms might move you for cash no questions asked but it's worth thinking about what your possessions are worth and what you could be risking to replace everything if the worst happened.

Once you start adding up the value of everything in your home, it's surprising how much your effects could be worth – indeed many contents insurance policies use figures around £30,000-£50,000.

You might decide it is worth paying a few percent of the value of your contents to have

Compiled by

FS Preston using Rightmove FAQs as the source document

AY FOR MY REMOVALS?

everything protected, insured and professionally transported.

How much do removal companies charge?

Factors affecting the price of a move include:

- how much stuff you have: more stuff = higher volume/ more weight = bigger or multiple vehicles
- more stuff also means larger number in the removal crew to get it all packed and loaded
- if you want the convenience and protection of the crew packing for you
- if you need strong packing materials provided
- how far the van(s) have to travel: further = more fuel costs
- the possibility of overnight stays to comply with long distance driving regulations – in the UK drivers have to have a 45 minute break every 4.5 hours
- if you have high value special items eg pianos or artworks that need extra care and specialist attention
- how fast you want the move to happen. If you want to be done and dusted inside a day, the only way to do it is have more crew members to help out
- if you are moving during peak seasons (school holidays) or weekends at times of high demand.

There's a lot to consider which is why a good removal company will ask to visit your property to ensure their price is accurate and all the factors have been considered. Prices can range roughly from around £500 for a small two-bed house up to several thousand for really large houses and complicated long distance moves. Be wary of anyone

giving rough estimates over the phone – until an expert estimator sees your property there's just no way of factoring everything in.

When evaluating removals companies, beware of buying on price alone. The lowest rate does not necessarily mean that you will achieve best value for money. What matters most is a successful result. You should expect a range of +/-20% in the prices quoted, otherwise you may not be getting a 'like for like' quotation.

What days of the week should I avoid moving home?

Understandably many movers try and move over the weekend to minimise time off work. This also means it's a premium time to move and prices will shift accordingly. If you can move mid-week do so as you'll get more time and keener prices.

How should I prepare for the move?

If you have a floorplan available (the estate agent may have made one up in the marketing of the property) make a list for the rooms indicating what goes where. Removers often provide stickers or colour coding to help with this.

If possible give the company an idea about access for both the property being moved from and to. Let them know if you have a top floor flat which will require specialist lifting equipment or a cottage at the far end of a winding narrow lane that the lorry will have difficulty reversing down.

Use the move as an opportunity to tidy up and throw stuff away

that you really don't need – no sense paying to transport stuff you'll never use!

If you've opted for the protection and convenience of having the team pack for you, help them out by getting organised – the faster your team can pack up, the quicker you can be on the way and the faster you can be ready to unpack at the other end.

Don't put all your stuff in a big heap – leave things in rooms so the crew have room to work and plan the loading efficiently.

Eat the contents of your freezer in the weeks before the move!

Don't forget the loft and the shed – all sorts of horrors might be lurking for the unwary there.

Should I tip the removal crew?

That's down to you – most crews appreciate a cup of tea and a biscuit at the least. Whilst professional removal companies will always provide a good minimum standard of service, getting on well with your crew will go a long way towards a smooth relationship and making it easy for them to deliver great service. If they're doing a great job, don't hold back in showing your appreciation whether that's bacon sandwiches at the beginning of the day or a crate of beer at the end.

JSP 752

www.rightmove.co.uk/choosing-a-removal-company.html
www.helpiammoving.com/moving_house/removal_company_associations

soldierscharity.org

Do something
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parachute team for an adrenaline
fuelled experience of a lifetime.

Fly solo or tandem with a Tiger
to support our soldiers,
former soldiers and their families.

Contact us on **020 7901 8913**
or **scoad@soldierscharity.org**

World War I
 **100**

ABF

THE SOLDIERS'

CHARITY

MOD Referral Scheme

The MOD Referral Scheme is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

MOD Referral Scheme Co-ordinator

Joint Service Housing Advice Office
Montgomery House, Hammersley Barracks
Queens Avenue, ALDERSHOT,
Hampshire GU11 2JN

Tel: Mil 94222 7574 Civ: 01252 787574

Email: AWS-JSHAO-Mailbox@mod.uk



PROPERTIES AVAILABLE on the Referral Scheme as at 03 Oct 13*

No of Properties	Type of Property	Area	Requirement	Pets
2	2 bedroom flats	Buckinghamshire	1 or 2 adult + 1 child	Speak to Landlord
Reserves required for	2 bedroom flats	London (Olympic Village)	1 or 2 adult + 1 child	No
19	Bedsits	Birmingham	1 adult	Speak to Landlord
19	1 bedroom flats	Newcastle	1 adult or couple	No children or pets
25	Various	Wales – Various	Various	Speak to Landlord

COMING SOON

PROPERTIES IN WALES, SCOTLAND & KENT – DETAILS TO BE CONFIRMED.

* The list goes to print weeks in advance of publication of this magazine therefore some of these properties will no longer be available. However, others in different locations will be available on the scheme. Please contact the JSHAO for up-to-date advice.

ADVERTISING FEATURE

FORCES HELP TO BUY LAUNCHED 1st APRIL

Forces Property Direct gear up to make 2014 the year for Forces Families to get their own home!

Steve Matthews, who set up Forces Property Direct which provides a free service to help the Military into Home ownership, commented "Forces Help To Buy" was one of the most significant announcements in the Forces Community regarding home purchase for years!

We have never been so busy, with requests for help and advice coming in fast from our web site at www.fpdirect.uk.com. We have now over 3000 clients registered within the Military who are looking for help securing their own home. I can see why there has been such an increase in activity, with the popularity of the Help to Buy Equity Loan scheme offering assistance with New Build of a 20% loan, coupled with the new scheme from the MOD launched on the 1st of April "Forces Help to Buy", offering up to 50% of your annual salary, and interest rates on mortgages at a very low level, the Forces

personnel have no real need to use any of their own savings to set up a purchase."

The mortgage advisor in our team who works alongside Steve and his team offering the free service to the Military, has provided a simple example demonstrating just how easy it's going to be as of April:

You can borrow up to 50% of your annual basic salary to a maximum of £25,000

This can be used for the deposit and fees relating to house purchase.

Using the current Help to Buy Equity Loan scheme that means your 5% deposit, Stamp Duty and legal fees can all be covered by the new Forces Help to Buy scheme.

Working example:

Cpl A has a basic salary of £31,000 so qualifies for up to £15,500 under the new scheme (50% of basic salary)

Proposed purchase of a brand new 3 bedroom detached house with a purchase price of £150,000. Funds required are 5% deposit, £7,500,

1% Stamp Duty, £1,500, and legal fees totaling £1,700 making the total sum required £10,700. (Well within the eligible amount of £15,500)

The Help to Buy Equity Loan adds 20%, £30,000, making the required mortgage borrowing only 75% of the purchase price with a monthly cost in the region of £515. (The £10,700 borrowed on the Forces Help to Buy scheme is interest free and payable directly from salary at a monthly rate of £89)

Steve Matthews says "never has there been so much assistance for house purchase, now is the time to buy your first property, prices are currently going up and the schemes will not be on offer indefinitely, so don't wait, get in touch today, use the one stop shop provided and start the trouble free and cost free process of using our services. ALL YOU NEED ON THE ABOVE EXAMPLE IS THE LENDERS VALUATION FEE AND SOLICITORS SEARCH FEES TOTTALLING £500 AND ALL OTHER COSTS AND

FEES ARE COVERED BY THE TWO SCHEMES!! "

To find out if you can buy your own home, Forces Property direct offer a completely free service to any member of the British Military looking to buy a New Build Home in England, Scotland or Wales. They work closely with major high street lenders to ensure you can still get a mortgage even on a BFPO address, provide solicitors who work remotely if you're deployed, a team of advisors to guide you every step of the way, the financial advisor is also on the panel of the Government scheme so can assist with applications for funding and Steve has close connections with some of the country's largest developers who have signed up to support the Military.

To make 2014 your year email us at info@fpdirect.uk.com with your details and we will get in touch to help.

HOUSING prices

UK Average Price: £177,704 | Quarterly Change :+2.3% | Annual Change: +8.7%

1 Scotland

Average Price: £115,929
Quarterly Change: -0.9%
Annual Change: -1.5%

2 Northern Ireland

Average Price: £108,695
Quarterly Change: +5.6%
Annual Change: +10.9%

3 The North

Average Price: £128,733
Quarterly Change: +4.0%
Annual Change: +1.3%

4 Yorkshire and The Humber

Average Price: £127,952
Quarterly Change: +0.5%
Annual Change: +7.4%

5 The North West

Average Price: £137,691
Quarterly Change: +3.8%
Annual Change: +12.8%

6 The East Midlands

Average Price: £146,645
Quarterly Change: +1.1%
Annual Change: +7.9%

7 The West Midlands

Average Price: £162,378
Quarterly Change: +3.3%
Annual Change: +9.6%

8 Wales

Average Price: £142,555
Quarterly Change: -4.8%
Annual Change: +4.7%

9 East Anglia

Average Price: £174,070
Quarterly Change: +4.2%
Annual Change: +7.1%

10 Greater London

Average Price: £319,894
Quarterly Change: +3.3%
Annual Change: +15.5%

11 The South West

Average Price: £195,066
Quarterly Change: +2.0%
Annual Change: +8.2%

12 The South East

Average Price: £248,178
Quarterly Change: +2.4%
Annual Change: +5.6%



Source: www.lloydsbankinggroup.com

Commenting, Stephen Noakes, Mortgages

Director, said:

"House prices in the three months to April were 2.3% higher than in the three months to January. Annually prices were 8.5% higher in the three months to April than in the same three months last year. However, prices fell marginally during the month representing a

second successive monthly decline.

"Although mortgage approvals have now declined for two consecutive months and property transactions fell in March, on an annual basis housing demand still remains strong. Housing demand continues to be supported by an economic recovery that is gathering pace, rising consumer confidence,

low interest rates and wage growth finally beginning to outgrow consumer prices. However, with supply of properties being slow to respond to market conditions, stronger demand in the past year has resulted in upward pressure on house prices."

(Source: www.lloydsbankinggroup.com)

CIVVY STREET NEEDS YOUR HELP.

If you are about to leave the Forces and have time to spare, come and work as a part-time volunteer for charity.

The organisational skills you learned can be of vital importance to the success of a voluntary organisation - and help give you a new lease of life into the bargain!

REACH provides a free job-finding service throughout the UK and could find you a satisfying, voluntary opportunity nearby.

Write or phone for details or visit our website at www.volwork.org.uk

reach

89 Albert Embankment, London SE1 7TP

Tel: 020 7582 6543

Registered Charity No 278837

Sales list of

FORMER

Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
Uxbridge Beaufort Green	Selection of 2 Bed Apartments 3 and 4 Bed Terraced Houses	£274,950- £385,000*	Sales Office Please call 01895 254922 or email: uxbridgesales@annington.co.uk
Cambridgeshire Haling Place	Selection of 2 and 3 Bed Terraced Houses	£199,950- £222,950*	Sales Office Please call 01223 864739 or email: waterbeachsales@annington.co.uk
Alnwick Loughoughton	2 Bed Terraced House	£79,950	Your Move Please call 01665 603442 or email: Alnwick@your-move.co.uk or Rook Matthews Sayer Please call 01665 510044 or email: Alnwick@rookmatthewssayer.co.uk
Kirton in Lindsey Richdale	Selection of 3 and 4 Bed Detached Houses	£126,950- £149,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
Kirton in Lindsay	Selection of 3 and 4 Bed Semi-Detached Houses and 4 and 5 Bed Detached Houses	£76,950- £224,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
COMING SOON Whetstone Greater London	2 and 3 Bed Terraced Houses	TBA	Barnard Marcus Please call 0208 446 6888 or email: whetstone@sequencehome.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 Annington Homes Ltd, 1 James Street, London, W1U 1DR – June 2014.



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 homebuying and mortgages.

www.belvoirlettings.com

www.estateagents.co.uk

www.home.co.uk

www.homes-uk.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.zoopla.co.uk

USEFUL BROKER WEBSITES

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

www.cdvm.com

www.charcol.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

CIVILIAN Housing

BRIEFINGS 2014

Joint Service Housing Advice Office



JULY

Tue 08 Catterick
Thu 10 Cottesmore
Tue 15 Northolt
Thu 24 Tidworth

SEPTEMBER

Tue 02 Aldershot
Tue 09 Kinloss*
Tue 16 Plymouth
Thu 18 Portsmouth
Wed 24 Dhekelia

OCTOBER

Thu 02 Tidworth
Tue 07 Hohne
Wed 08 Herford
Wed 15 Chepstow**
Tue 21 Rosyth
Tue 28 Aldergrove NI

NOVEMBER

Tue 04 Catterick
Thu 06 Cottesmore
Wed 12 Colchester#
Thu 13 Shorncliffe***
Wed 19 Northolt
Tue 25 Tidworth
Thu 27 Aldershot

Civilian Housing Briefings are designed primarily for Service personnel who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing may attend. Personnel are welcome to be accompanied by their spouse or partner.

Applications are to be made via JPA where possible. Otherwise they can be made on MOD F363 and forwarded to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. For courses in Germany, applications should be sent to: RRC Herford Tel: 0049 5221880 or 94882 3388. Attendance on this course does not count against Resettlement Entitlement.

*applications to RRC Rosyth

**applications to RRC Tidworth

***applications to RRC Aldershot

#applications to RRC Northolt

##applications to RRC Cottesmore



Get priority for properties in Westminster

Homeownership Westminster is a council service that prioritises Ministry of Defence employees* for homeownership and rental opportunities through a number of different options.

Arrange a face-to-face meeting to find out more and see how we can assist with your housing aspirations!

Register today

Call: 0845 437 9701

Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk



*This only applies to specific serving uniformed personnel. Terms & conditions apply.

Homeownership Westminster is delivered by Catalyst Housing, a charitable housing association



City of Westminster



www.methodpublishing.co.uk

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free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 07/14