

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



*Featured:*

THE HOMEBUY SCHEME

**Local Connection**

*for Service Personnel*

HOUSING IN Yorkshire and Humberside

April 2011



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# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

**W**elcome to the April edition of Housing Matters. I do love this time of the year and very much look forward, as I am sure most of us do, to the summer weather. This is also a time of the year when the housing market will get busier. Hopefully we have included some information in this edition which will help you in some of the housing decisions you may have to make.

It has announced by HBOS this week (WC 7 Feb 11) that the average UK house price has risen by 0.8% in January 2011. This now makes the average UK 3 bedroom semi-detached property at just over £164,000. This is a significant amount and those of you thinking about house purchase will still need to save a minimum of 10% for the deposit. For those of you who are desperate to buy but have found prices above those you can afford, have you investigated the Shared Ownership/Shared Equity routes? There are government assisted schemes that give Service personnel a priority under Key Worker status and various commercial alternatives across the UK.

You might also wish to check your eligibility for Long Service Advance of Pay (LSAP) to help you towards that 10% deposit. For further information see our LSAP Fact Sheet on our website [www.mod.uk/jshao](http://www.mod.uk/jshao) (under Key Documents).

Should you need further help and advice, please do not hesitate to call the JSHAO team.

**James Turner**

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## jshao staff

Telephone Numbers:  
01980 61 + last 4 digits of extension or Mil 94344 + Ext

		<b>Ext</b>
James Turner	OIC	5520
Vacant	Team Manager	
Flight Sergeant Andy Varley	Office Manager	5808
Mr Philip Arundel	Senior Housing Advisor	8004
Vacant	MOD Referrals	
Vacant	Housing Advisor	
Mrs Andrea Emmens	Housing Advisor	5807
Miss Natalie Dew	Asst Housing Advisor	8925

Fax: 8068  
Email address: [LF-JSHAO-Mailbox@mod.uk](mailto:LF-JSHAO-Mailbox@mod.uk)  
Website: [www.mod.uk/jshao](http://www.mod.uk/jshao)

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



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# THE HOMEBUY SCHEME

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

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

The following shared equity products are available. It should be noted that when any property purchased with one of these products is sold the equity loan provider will be entitled to a percentage share of any increase in the value of the property.

#### **New Build HomeBuy**

Under this scheme purchasers can buy between 25% and 75% of a new build property (depending on what they can afford) on a leasehold basis. They will pay a mortgage on their percentage of the property and a subsidised rent on the remainder. The rental payments will be calculated as a small percentage (3% or less) of the providers share of the property. The purchaser can, if they wish, increase their share of the property as and when they can afford it, all the way up to 100%, this is known as staircasing. When the purchaser wishes to sell, they can sell their share to another household nominated by their landlord (normally a housing association) or they can staircase to

100% and sell it in the normal fashion. However, the landlord may want to buy the property back to offer to other households who want to enjoy low-cost home ownership. The property is sold at market value and the shared owner will benefit from any equity which has built up on the share they own.

For more details or to register an interest, contact the "HomeBuy Agent" who operates in the area you wish to live.

#### **HomeBuy Direct**

Is a scheme which helped up to 18,000 first time buyers into affordable home ownership over the previous two years. HomeBuy Direct will give eligible first time buyers keen to own a place of their own the chance to buy some newly built properties. Buyers will be offered an equity loan of up to 30% of the property value, co-funded by the Government and the developer, free of charge for five years. As with other HomeBuy schemes, any first-time buyers whose household income is under £60K will be able to apply.

#### **Intermediate Rent Scheme**

As well as being eligible for the shared equity schemes, those with Priority Status are also eligible for the Intermediate Rent Scheme all over England. Individuals should check availability with the HomeBuy Agent in their area of interest. This is where accommodation is provided by a registered social landlord and the rent for a property is set at a level between that charged by social and private landlords. The tenant is likely to pay between 75% to 80% of the local market

rent for the type of property that they live in. They would have an assured shorthold tenancy whilst they have Priority Status. The properties available under this option are predominantly flats and bedsits aimed at singles or couples with no children. FTRS(FC) personnel are eligible for only this element of the programme.

#### **Rent to HomeBuy Scheme**

This scheme aims to help prospective first time buyers who find that they are unable to buy a share of a property through HomeBuy at the present time (for example because they have been unable to find a suitable mortgage) but could do so in the future, for example when mortgage availability has improved. Eligible households will be able to rent a new build property through the Intermediate Rent Scheme for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the New Build HomeBuy scheme. The affordable rent will enable household's time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

#### **Eligibility: New Build HomeBuy and HomeBuy Direct**

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

- i Must be a member one of the following; Regular Service, MPGS, MOD Clinical Staff (excluding doctors and dentists), MOD Police, Uniformed staff in Defence Fire Service.

- ii Must have completed Phase 1 training.
- iii Household income must be below £60k per annum.
- iv Applicant's permanent duty station must be located in England.
- v The prospective property must be within "reasonable travelling distance" of their permanent place of duty, as a guide this would normally be within 50 miles or 90 minutes travelling time.
- vi Must be a first time buyer or have a requirement to move home to meet their household needs (the existing property would have to be sold).

#### Intermediate Rent Scheme

The above criteria applies with the following variations:

- A. In addition to the listed roles Full Time Reserve Service (Full Commitment) also get access to the Intermediate Rent Scheme.
- B. Individuals need not have completed their Phase 1 Training.

The Affordable Homes programme is run on behalf of the Government by "HomeBuy Agents" these are housing associations (otherwise known as Registered Social Landlords or RSLs) that run the programme in their area of the country. HomeBuy Agents can register your interest, assess your eligibility and provide details of schemes in your area. Interested personnel should contact the "HomeBuy Agent" who covers the location of your permanent duty unit. [www.homebuy.co.uk](http://www.homebuy.co.uk). For more detailed information visit our website at [www.mod.uk/jshao](http://www.mod.uk/jshao) and read our fact sheet on the Affordable Homes programme.

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

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

## WALES

**Homebuy** – Operated by Registered Social Landlords (RSLs) but is only available where the local authority decides that it is a priority for the use of Social Housing Grant. It is intended to assist people who would otherwise require social housing. It is not intended for people who can afford to buy a suitable home without assistance or those who are adequately housed but who wish to move to a more expensive location.

Where the scheme is available an RSL can provide an equity loan for an agreed percentage (usually 30% but up to 50% in some areas) of the purchase price. The purchaser funds the balance through a conventional mortgage and savings. No interest is paid on the loan, but when the loan is repaid the amount repayable will be the same agreed percentage of the value of the property at that time. The loan can be repaid at any time but must be repaid when the property is sold.

For more information on the scheme, go to <http://wales.gov.uk/> and select housing, buying and selling or contact the Welsh Federation of Housing Associations on 029 2030 3150.

## NORTHERN IRELAND

**Co-Ownership** – This scheme works in similar way to New Build HomeBuy but is for properties on the open market. The applicant purchases at least 50% of the property and pays a charge for the part not owned. The scheme is run by the Co-Ownership Team in Belfast for the whole of Northern Ireland. For more information look at their website at [www.co-ownership.org](http://www.co-ownership.org).

## SCOTLAND

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

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

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

For more information look at the following websites;  
[www.sfha.co.uk](http://www.sfha.co.uk)  
[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)  
[www.scotland.gov.uk](http://www.scotland.gov.uk) (Select 'Housing', 'buying')

## Frequently asked Questions

**Q: Will members of the Reserve Forces/Territorial Army be eligible?**

A: Not as Key Workers because the MoD is not their main employer however any individual can apply.

**Q. Do I have to have a certain length of Service remaining in order to be classed as a key worker?**

A. No. As long as you are still serving in one of the eligible groups of MoD Employees when you complete the purchase of your home, you are classed as a key worker and are therefore eligible for this scheme.

**Q. Will I be tied into any return of service period if I get assistance under this scheme?**

A. No.

**Q. If I leave the MoD after buying a home through this scheme, will I have to repay the equity loan?**

A. No. There used to be a clawback clause that required repayment if you lost your key worker status. This clause has now been removed.

**Q: Will Service personnel be able to apply for assistance from the HomeBuy Scheme if they are deployed overseas?**

A: Providing that their home base is within the eligible regions then there is no reason why they cannot apply for assistance from the programme.

**Q. What happens if I get posted away from the area where I purchased the property will I have to sell it and repay the equity loan?**

A. No. The Scheme recognises that fact that Military personnel are sometimes compelled to move to another part of the country for Service reasons. Therefore Sub let arrangements have been agreed for serving Armed Forces whose tour of duty requires them to serve away from the area in which they live (a distance of at least 50 miles or 90 minutes travelling time) for a fixed period.

**Q. What if I decide to sell the property?**

A. If you decide to sell the property, any assistance received will have to be repaid on a percentage basis.



**Q: Can I still access the programme if I am injured and receive funds from the Armed Forces Compensation Scheme (AFCS) or War Pensions Scheme (WPS)?**

A: Yes. A full disregard against AFCS and WPS payments has been agreed when assessing for affordability and sustainability.

**Q: What happens if a Service person in receipt of assistance dies whilst on duty?**

A: In such cases, only the sale of the property or transfer of ownership would trigger repayment of the equity loan.

**Q: What size house am I entitled to?**

A: The HomeBuy Agent must determine the current needs of the applicant's household, taking into account the number of people in the household, their age and gender and other family circumstances e.g. where the applicant has divorced or separated and children visit on a regular basis, there may be need for an additional bedroom. As a guide, applicants are allowed one bedroom more than required based on their current household composition.

**Q: Can my partner live with me?**

A: Yes.

**Q: What if any of my circumstances change?**

A: You are obliged to inform the HomeBuy Agent of any changes in your circumstances such as leaving the Service or you are posted away from the area in which the property is located within 7 days of the change.

**Q: Can I use this scheme to upgrade my current home?**

A: You will not be able to do this when your current housing needs are met by your existing property.

**Q: What happens if I get divorced?**

A: If, under the terms of a divorce settlement, the property is the subject to a transfer of ownership, the court will advise the HomeBuy Agent (as one of the mortgagees) of this order. The HomeBuy Agent will then ask to see the financial statement and agree with the Housing Corporation whether repayment of the equity loan should be triggered or be deferred.

**Q: What if I leave MoD Employment after I have received an equity loan through one of the Homebuy schemes?**

A: Repayment of the loan will not be required. Only if the house is sold or if you redeem your mortgage will you be required to repay the loan.

**Q: How does the Housing Association ensure that they get their money back on sale of the property?**

A: Their interest is secured through the lease.

**Q: As I only own a percentage of the property do I only have to pay a percentage of the council tax?**

A: No. You will be liable to the whole of all charges and bills associated with the property. This includes any legal fees and stamp duty land tax associated with the purchase.

**Q: Do I have to pay the full stamp duty?**

A: Shared ownership purchasers can elect to pay Stamp Duty Land Tax (SDLT) at the outset on the market value of the property. In this case there will be no further SDLT charges at any stage; however, there is no stamp duty on properties bought under a shared ownership scheme until 80% of the property is owned. Any further 'staircasing' payments which take the purchaser above this level – including the acquisition of the freehold, will attract SDLT.

Advertising Feature



### Resettlement Package

Forces Property Direct (FPD) have created an exclusive scheme to enable those service men and women who are in their last 5 years of their 22 year engagement to take an interest free advance against their terminal benefits.

For many years there has been a misconception that if you are close to leaving your service in the military then it's too late to own your own home, or worse still, that you will have to wait until you get your gratuity before you purchase and then have to struggle to secure a mortgage. This is not the case, it is far easier to buy before you leave and secure an appropriate mortgage whilst you have a full time contract of employment. The main reason for not doing this has been lack of funds for a deposit, this is where Forces Property Direct could help.

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

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

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

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

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

In conjunction with the Long Service Advance of Pay (LSAP) providing all or the majority of the required deposit outstanding this scheme provides a New Build family home with no or very little deposit from the purchaser.

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

### Key facts:

- Any home in England Scotland or Wales currently offered in the civilian market by Persimmon Homes or Charles Church subject to availability
- You only need 5% of the gross price to buy, could use your LSAP if appropriate
- No interest on the loan until you get your Gratuity (max of five years)
- Save on removal cost by only moving once
- A gentle transition to civilian life by securing the family home, sourcing the children's education and establishing a firm base in your chosen location.
- Full use of our one stop shop , financial advisors, solicitors, property specialists etc.
- As always, a completely free service
- Please note, this scheme is not open ended and can end at any time so please contact us to find out more, as always terms and conditions apply

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





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Balance	<b>£110,962</b>	
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IN SUPPORT OF  
**HELP for HEROES**



## THE MOD

# Referral Scheme

The goal of the MOD Referral Scheme is to place into Social Housing those Service Leavers and their families that are in housing need upon their discharge from the Armed Forces.

The Scheme is reliant on Housing Associations contacting the JSHAO for referrals for their vacant properties, and therefore we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. As a result, applicants are strongly encouraged to consider alternative routes to secure themselves accommodation. So in order to assist our waiting applicants, we hope to provide a helpful Service by giving further advice to help smooth the transition to civilian life.

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

### APRIL FOCUS: APPROACHING HOMELESSNESS

#### Service Accommodation and Irregular Occupancy

Whilst in the Armed Forces, you are provided with Service Accommodation.

If you are living in **Service Families Accommodation (SFA)**, Defence Estates (DE) will serve you with 93 days Notice to Vacate, expiring on your discharge date. This is when you legally lose the right to occupy your Service Accommodation (medically discharged personnel have an additional 93 days).



Please note: it is your responsibility to make Defence Estates (DE) aware of your discharge date.

If you remain in your property after this time, you will become an **Irregular Occupant** and will be required to pay Damage for Trespass charges (called Violent Profits in Scotland). For assistance with these charges, contact your Local Authority or the Department for Work and Pensions to discuss Housing Benefit.

DE will begin proceedings for the repossession of the property, and if the case is taken to Court it is you who will be liable for costs. Despite this, it is important to note that if you leave the property before you are ordered to do so, your local authority may argue that you have made yourself intentionally homeless.

If you are a Single Service Leaver occupying **Single Living Accommodation**, you are able to remain until your last day of military pay, but no longer. For further assistance on your housing options, we would also advise that you contact the Single Person's Accommodation Centre for the Ex-Services (SPACES) up to 6 months before your discharge date.

#### Applying as Homeless

**You can make a homelessness application up to 28 days before the date on which you lose your entitlement to occupy your Service Accommodation.** You need to apply to the council's Homeless Department, and can do so in writing. To help, use the template letter available to download from the homelessness section of our website: [www.mod.uk/jshao](http://www.mod.uk/jshao).

#### Local Connection

You do not have to apply to the local authority you currently live in, as **any council must accept a homelessness application and make an assessment.** However, afterwards you may be referred to another council if you have no local connection with the area for which you have initially applied.

**As a result of the Housing and Regeneration Act 2008 amendments to the Housing Act 1996, time spent in Military housing is now considered as a local connection.**

#### The Homelessness Interview

Following your application to the local authority as homeless, you will need to attend a Homelessness Interview. This will take place in the council's **Homelessness Department.** The interview will be used to gather information about your circumstances, and assess your need for housing.

**You will need to provide as much information as possible in support of your application, and take it with you to the interview.**

**Important documentation and information includes:**

- Proof of identity (passport, birth certificates, marriage certificate, driving licence and documentation showing National Insurance number)
- Proof of homelessness
  - MOD Form I 166 (for single Service Leavers)
  - Notice to Vacate or Certificate of Cessation of Entitlement to Occupy (for occupants of SFA)



- Notice to Vacate or Certificate of Cessation of Right to Occupy (for those leaving SFA following marital separation)
- Court Order, if issued
- Proof of income (wage slips, HMRC correspondence)
- Proof of welfare entitlements (child benefits, tax credits, income support, disability living allowance)
- Correspondence from Banks, Building Societies or other lenders
- Medical information, including proof of pregnancy (medical notes), if applicable and relevant
- Details of social workers or support workers, if applicable
- Any other information which you feel is relevant to your housing situation

The local authority will assess you on the following criteria, and make a decision on your homelessness. – Are you eligible for assistance? – Are you in priority need? – Are you intentionally homeless?

#### The Council's Decision

**Following the interview, the local authority has 30 days to inform you in writing of the decision it has made.**

**If you need to request a review of the council's decision, you must do so within 21 days.** If you do not receive a letter from the Local Authority explaining the reasons for their decision, you should contact them or get advice from the Citizens Advice Bureau. You should seek guidance from advice services when requesting a review.

**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, assistance with a Rent Deposit Scheme for private sector renting, or temporary accommodation until one of the above is found.

#### Here to help

##### Joint Service Housing Advice Office

Telephone 01980 618925 to speak to a Housing Advisor, website:

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

##### Single Persons Accommodation Centre for the Ex-Services (SPACES)

Telephone: 01748 833797, website: [www.spaces.org.uk](http://www.spaces.org.uk)

Shelter Helpline: 0808 800 4444, website: [www.shelter.org.uk](http://www.shelter.org.uk)

Citizens Advice Bureau Search for your local CAB online:

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

The Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces

Help Housing Advisory Service: 02074 639398,

website: [www.ssafa.org.uk](http://www.ssafa.org.uk)

The Royal British Legion Telephone: 02032 072100,

website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

# Local Connection

## for Service Personnel

**P**rior to 01 December 2008, the majority of Local Authorities would not permit Service personnel any additional consideration when wishing to settle in the area where they had been employed, as they stated that it was a condition of their Service and therefore they did not move by choice.

On 01 December 2008, the long awaited change to the homelessness and social housing Armed Forces local connection rule was finally amended. Anyone serving in the Armed Forces is able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian person. All Local Authorities should be aware of this rule however any applicants encountering an authority which is unaware of this change should provide them with a copy of this announcement from the Department of Communities and Local Government. This announcement is also available for you to download from our website [www.mod.uk/jshao](http://www.mod.uk/jshao)

### ARMED FORCES – CHANGES TO LOCAL CONNECTION

#### Q&A

**Q. Do you have to have a local connection with an area if you want to apply for council housing in that area?**

A. People can apply for council housing in any area, but some councils may give less priority to applicants who do not have a local connection with their area.

**Q. Do you also have to have a local connection if you seek help from the council because you are homeless?**

A. No, you can apply to any local authority for help and they must consider whether there is any duty to help you. They can't refuse to help just because they think you may not have a local connection with their area. Under the homelessness legislation, councils must ensure that you and your household have somewhere suitable to live if they are satisfied that you became homeless through no fault of your own and you fall within a 'priority need' category (for example, you have dependent children or your family includes someone who is vulnerable). If the council consider you do not have a local connection with their area but you do have one somewhere else in England, Wales or Scotland, they may try to refer you back to the council in that other area, but they must ensure you have somewhere suitable to live until the question of which council has full responsibility has been agreed.

**Q. If I am homeless through no fault of my own and I fall within a 'priority need' group, does the council have to provide me with social housing?**

A. In such circumstances you are likely to be owed the main homelessness duty and the local authority must secure suitable accommodation for you. If necessary, the council will arrange temporary accommodation until a more settled home becomes available. The homelessness duty will end either where you accept an offer of private rented accommodation as a settled home (which you can refuse) or where you are offered a long term social tenancy. The amount of time you have to wait for a social tenancy offer will depend on the waiting list in your area, although as someone owed the main homelessness duty you will fall within a reasonable preference group and must be given priority over other applicants who do not.

**Q. Doesn't the council have to give me priority for social housing if I have been accepted as homeless and in priority need?**

A. The council must give you 'reasonable preference' for a social tenancy, but it will have to do this for a lot of other applicants too (those who also fall within a reasonable preference group). So, in many areas you are likely to have to wait some time before your application gets enough priority for you to be offered a home.

**Q. Will the change to the 'local connection' rules mean that people in the Armed Forces will be able to get social housing as soon as they leave the Services?**

A. Not necessarily. Because of the high demand for social housing in most areas, people often have to wait some time before their application is successful. The change to local connection will not alter the fact that it is unlikely that people in the Armed Forces will be able to get social housing as soon as they leave the Services.

**Q. Will the change to the 'local connection' rules mean that people who have served in the Armed Forces will get priority for social housing?**

A. No, housing applicants will not get priority simply because they have served in the Armed Forces. Priority for social housing will continue to be given to people in greatest housing need, e.g. people owed the homelessness duty, and those living in overcrowded housing. The change to the local connection rules will ensure that people in the Armed Forces, and those who have just left the Forces, will have their priority assessed against the same rules as civilians – and will not be put at a disadvantage.

**Q. Does the change to the 'local connection' rules mean that people who have served in the Armed Forces will get social housing sooner than they would have done?**

A. Yes, the prospects for getting social housing will be better in those areas where local connection is one of the factors that the local council takes into account when deciding priority for social housing.

**Q. How does someone get a local connection with an area?**

A. People can establish a local connection with an area because they work there, because they live there by choice (or have done in the past), because they have family living there, or because of some other special reason. Prior to the change, the effect of the law was that people could not establish a local connection with an area as a result of living or working there while serving in the Armed Forces.

**Q. What difference will the change to the 'local connection' rules make?**

A. The change will amend the law so that people serving in the armed forces can establish a local connection with an area as a result of living or working there – in the same way as a civilian does.

**Q. How long does someone have to live in an area before they are considered to have a local connection?**

A. This is not set by law, but local councils work to a set of agreed guidelines. Under the guidelines, people are usually considered to have established a local connection with an area if they have lived there by choice for at least 6 months out of the previous 12 months, or for 3 years out of the previous 5 years.

28 November 2008

To Chief Housing Officers of all Local  
Housing Authorities in England

Dear Sir or Madam,

**HOUSING AND REGENERATION ACT 2008: COMMENCEMENT OF SECTION 315: CIRCUMSTANCES WHEN LOCAL CONNECTION MAY BE ESTABLISHED UNDER SECTION 199 OF THE HOUSING ACT 1996**

*This letter notifies chief housing officers that section 315 of the Housing and Regeneration Act 2008 comes into force on 1 December 2008.*

Section 315 of the *Housing and Regeneration Act 2008* ("the 2008 Act") amends section 199 of the *Housing Act 1996* ("the 1996 Act"). Section 199 of the 1996 Act sets out the circumstances when a person may establish a "local connection" with a district for the purposes of an application for homelessness assistance under Part 7 of the 1996 Act or an application for social housing under Part 6 of that Act.

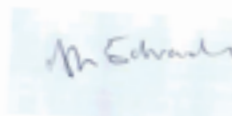
The effect of the amendments is that someone serving in the Armed Forces will be able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian person. The amendments apply in respect of all applications for housing under Part 6, or housing assistance under Part 7, of the 1996 Act made on or after 1 December 2008.

Local authorities are reminded that, as for other applicants, serving or former members of the Armed Forces may have a local connection somewhere other than the district where they have most recently been living or working. This could include residence in an area where they had previously been posted or residence in an area prior to joining the Services. This is likely to be particularly relevant in the case of Service personnel returning from a final posting overseas.

The statutory codes of guidance on homelessness and the allocation of housing will be revised to reflect these changes, in due course.

Any inquiries regarding the changes to Part 6 of the 1996 Act (allocations) should be directed to Frances Walker. Inquiries regarding Part 7 of the 1996 Act (the homelessness legislation) should be directed to Alan Edwards.

Yours faithfully,




**Alan Edwards**  
Homelessness, Overcrowding and Worklessness Division

**Frances Walker**  
Allocations, Access to Housing and CBL Branch

- Q. How long does someone have to work in an area before they are considered to have a local connection?**
- A. A person is generally considered to have a local connection with an area if they are currently working there.
- Q. Does someone have a local connection with an area if they have worked there in the past?**
- A. Someone may have established a local connection with an area if they have lived there for at least 6 months out of the previous 12 months or 3 years out of the previous 5 years.
- Q. How will my local authority be told about this change to legislation?**
- A. The Department for Communities and Local Government will write to English local authorities to notify them that the changes will be coming into force.
- Q. Will the Codes of Guidance be amended to reflect this policy change?**
- A. The statutory codes of guidance for English local authorities on housing allocations and homelessness will be amended in due course, to reflect the changes.
- Q. What happens if I want to [apply for social housing] in Wales?**
- A. The change to the local connection rules will apply to councils in Wales (in the same way as England).
- Q. What happens if I want to [apply for social housing] in Scotland?**
- A. *The legislation is different in Scotland and the change will not apply there.*
- Q. Where is my local connection if I am serving overseas?**
- A. That will depend on whether you have previously established a local connection in the UK.
- Q. Does this change apply to applications for social housing or applications for homelessness assistance?**
- A. The proposed change will apply to both applications for social housing (through the housing waiting list) and applications for assistance under the homelessness legislation.
- Q. When was this change enacted?**
- A. The change came into force in England on 1 December 2008.
- Q. What happens to me if I am leaving in the mean time?**
- A. The previous rules on local connection will continue to apply until the change comes into effect.
- Q. Does this mean local authorities will respond to the Certificate of Cessation of Entitlement or will I still have to wait for notice of eviction from my SFA?**
- A. Certificates of cessation are useful to local authorities for planning purposes because they provide advance notice of the need for the individual to find alternative accommodation. This enables authorities to work with the person to prevent homelessness. Local authorities are discouraged from requiring applicants to remain in accommodation once it is clear they have been asked to leave and there would be no defence to a court order for possession. However, local connection has no bearing on this issue.
- Q. If I want social housing when I leave the Service, will the local council give my application less priority if I arrange for my own temporary accommodation while I am waiting, instead of applying for homelessness assistance?**
- A. This will depend on the circumstances. Everyone has to make arrangements for accommodation while they are waiting for social

housing. If people are at risk of homelessness and cannot make their own arrangements they can seek help from the local council. Most local councils in England will try and prevent homelessness by helping people to obtain privately rented accommodation. People who have found themselves satisfactory accommodation in the private rented sector will not normally be given priority for social housing. If people become homeless through no fault of their own and fall within a priority need group the local council must secure accommodation for them until a settled home becomes available; the council must also give them reasonable preference for social housing. People must also be given reasonable preference for social housing if they are living in overcrowded or insanitary conditions; if they have a medical or welfare need to move; or if they need to move to a particular locality to avoid hardship.

**Q. How long will I need to serve in an area before establishing a local connection?**

A. This is not specified in law, but most local councils in England, Wales and Scotland follow working guidelines agreed by the local authority associations. These suggest that a person will have established a local connection with a district if he has been normally resident there by choice for at least 6 months during the previous 12 months or for not less than 3 years during the previous 5 year period. However, the legislation also provides that a person may have a local connection with a district if he is currently employed there. Consequently, you may establish a local connection with an area as soon as you start serving there (assuming this means you are actually working in the area).

**Q. Does my local connection have to be in the area of my last posting or could I choose one I served in some years ago?**

A. This will depend on the circumstances. Local authorities are likely to consider the length of time you were resident in each of the areas where you lived while serving in the post – and apply the working guidelines for residence agreed by the local authority associations: at least 6 months during the previous 12 months or not less than 3 years during the previous 5 year period. However, you may establish a local connection with an area for other reasons, for example, because you have family connections there.

**Q. I am single, what are the implications for me?**

A. The implications of the proposed change to the local connection provisions are the same as for families.

Authorised and regulated by the Financial Services Authority



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

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

Fax: 0044 (0)1793 772280

E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)

Web: [www.pearsonia.co.uk](http://www.pearsonia.co.uk)



Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd  
Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

Advertising Feature

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

**P**PI ('Payment Protection Insurance') (or otherwise known as ASU or PPP) is a form of insurance that can maintain a borrower's loan repayments in such instances where they are unable to ordinarily make these payments due to being made redundant, off-work due to illness or following an accident. PPI is often sold by a bank or broker as an up-front single premium alongside the loan.

Over the past couple of years many banks and brokers have been massively mis-selling PPI policies alongside loans to thousands of unassuming borrowers.

### How It Is Mis-sold?

The most common form of mis-selling is where the PPI is made a condition of obtaining the loan i.e. a borrower is told that they cannot have the loan without the PPI.

PPI is entirely optional and should have no influence on whether or not you get the

loan. Often banks and brokers, aware of the borrower's real need to have the loan, wait until the very last minute before seeking to foist an insurance policy that was never requested (nor ever wanted) in the first place, onto a borrower who is not entirely sure what it is, yet is told they have to have it.

*For members of HM Forces, PPI insurance often duplicates the cover and benefits already received through their contract of employment, making an already expensive insurance policy potentially useless.*

### How Can We Assist?

Over the past 2 years Michael Lewin Solicitors Limited have been successfully assisting and recovering monies paid towards mis-sold PPI policies, together with statutory interest for its clients. We also insist that where the loan agreement is still ongoing, the PPI is removed so that our client is no longer making any further repayments towards it.

Should your loan be regulated under the Consumer Credit Act 1974, be continuing and



Michael Lewin Solicitors  
LIMITED

signed before 6 April 2007, we can also ask the Court to write off the remainder of the loan, so that you make no further loan payments, in addition. Where a broker is involved and does not inform you about the commission they will receive from the lending bank, we can also seek to recover a sum equivalent to this payment on this basis.

### Our Reputation

We are extremely vigorous in our approach and have no hesitation in issuing County Court proceedings against the banks and brokers where we feel the borrower has a strong case that the PPI was mis-sold to them. We have found this approach is the fastest and most effective way to recover our clients' monies and has resulted in us being a market leader in the legal profession in this area.



Michael Lewin Solicitors  
L I M I T E D

## **A Very Important Message For Members Of HM Forces**

Milions of people throughout the UK have been mis-sold Payment Protection Insurance (PPI) – amongst them, many thousands of members of HM Forces – it is almost certain that no serving member of HM Forces needs, or should have, PPI.

Many thousands of these people are currently getting back what they have paid over the years for this cover – with interest.

Only one drawback...

Many thousands of these people are paying the companies who reclaim this money for them – as much as 25% (or more) plus VAT of what they get back.

**Members Of HM Forces Get To Keep 100% Of Their Compensation**

**No Deductions Whatsoever**

Now members of HM Forces and their families can have a company act for them where you will receive **100%** of everything they reclaim on your behalf. They will do everything for you – you simply provide any information they ask for.

You may have been 'sold' PPI if you've taken out any of the following over the past 6 years:

- Loans (of any type – car, consolidation, home-improvement, etc).
- Mortgages, re-mortgages.
- HP Agreements

Many personnel were led to believe they had to take this cover. Many more personnel don't even realise they are paying for it. You could be due £1,000's back.

To find out if you have a claim call: Kevin Durkin, Solicitor and Director, at Michael Lewin Solicitors Limited on **0113 393 0260** and he will provide you with the legal advice you need.

Or visit [www.michallewin.co.uk](http://www.michallewin.co.uk) and go to 'Payment Protection Insurance' and provide us with your details.

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

# Time Buy



## The affordable way to buy a home

HomeBuy is a government funded initiative helping first time buyers and people re-entering the housing market get onto the property ladder. There are a number of low cost home ownership options available throughout

the Tees Valley & County Durham area including The Armed Forces Home Ownership Scheme.

**For more information please visit our website or get in touch with the Time2Buy team.**



Call: 0845 6042942  
[www.time2buy.org.uk](http://www.time2buy.org.uk)

# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Aberdeenshire</b>				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
<b>Fife</b>				
CUPAR 51 Tarvit Drive	3 x Bedroom Chalet Style Semi-detached House with Gardens	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on open Market
68 Tarvit Drive	2 x Bedroom Bungalow with Gardens & Garage	Residential	Murray Donald Drummond Cook LLP, Details as above	For Sale on open Market
LEUCHARS Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
<b>Edinburgh &amp; Lothians</b>				
PENICUIK Belwood Crescent Various Addresses	2 x Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
<b>Perth &amp; Kinross</b>				
SCONE 4 Woolcombe Square	4 x Bedroom Detached House with Gardens & Garage	Residential	Thornton's Solicitors, 17-21 George Street Perth PH1 5JY Tel: 01738 444766	For Sale on open Market
<b>Orkney &amp; Shetland</b>				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway



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# HOUSING PRICES

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

## United Kingdom

Average Price: £164,173 Monthly Change: +0.8%, Annual Change -2.4%

### 1 Scotland

Average Price: £111,780  
Quarterly Change: -6.9%  
Annual Change: -10.6%

### 2 Northern Ireland

Average Price: £140,178  
Quarterly Change: +9.0%  
Annual Change: +8.5%

### 3 The North

Average Price: £127,260  
Quarterly Change: +1.5%  
Annual Change: +1.1%

### 4 Yorkshire and The Humber

Average Price: £125,730  
Quarterly Change: +1.0%  
Annual Change: -1.3%

### 5 The North West

Average Price: £128,875  
Quarterly Change: +5.5%  
Annual Change: +0.7%

### 6 The East Midlands

Average Price: £138,446  
Quarterly Change: -4.9%  
Annual Change: +1.0%

### 7 The West Midlands

Average Price: £151,663  
Quarterly Change: -1.3%  
Annual Change: -1.5%

### 8 Wales

Average Price: £133,371  
Quarterly Change: -1.2%  
Annual Change: -2.9%

### 9 East Anglia

Average Price: £156,652  
Quarterly Change: -0.1%  
Annual Change: -3.6%

### 10 Greater London

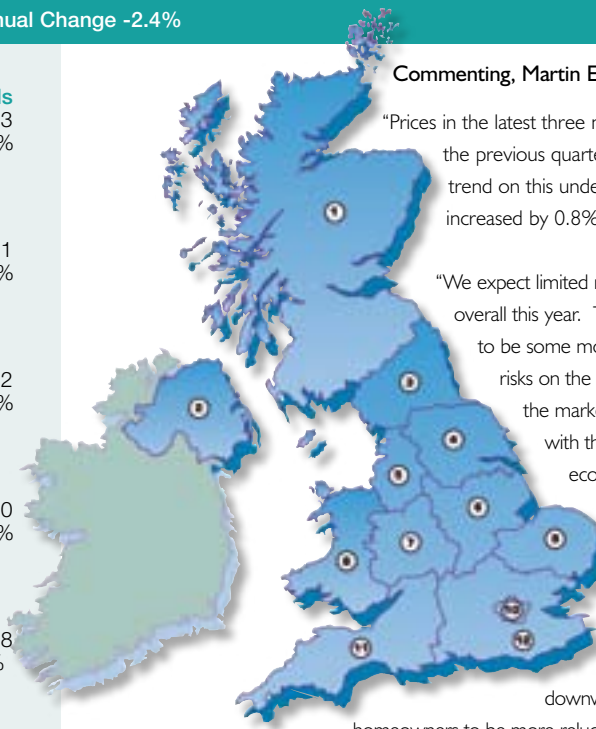
Average Price: £250,720  
Quarterly Change: -3.0%  
Annual Change: -2.9%

### 11 The South West

Average Price: £187,918  
Quarterly Change: -3.3%  
Annual Change: +0.7%

### 12 The South East

Average Price: £229,073  
Quarterly Change: +2.3%  
Annual Change: +1.9%



Commenting, Martin Ellis, chief economist, said:

"Prices in the latest three months were 0.7% lower than in the previous quarter, continuing the slight downward trend on this underlying measure. House prices increased by 0.8% between December and January.

"We expect limited movement in house prices overall this year. There are, however, likely to be some monthly fluctuations with the risks on the downside. The prospects for the market in 2011 are closely aligned with the performance of the wider economy. Consumer confidence has fallen recently, partly as a result of nervousness about the economic outlook.

"On a positive note, there have been further signs that the recent downward trend in prices is causing homeowners to be more reluctant to put their properties on the market. This development should help to relieve downward pressures on prices as long as it is sustained. We also expect interest rates to remain very low for some time, supporting a favourable affordability position for many existing mortgage borrowers and those entering the market."

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
RBS 0800 9173025	3.35%	Fixed until 30/04/13	60%	£0	3% until 30/4/13	R
ING Direct 0800 0328822	3.79%	Fixed until 31/03/14	60%	£195	3% reducing to 2% until 31/03/14	R
RBS 0800 9173025	3.95%	Fixed until 30/04/16	50%	£699	5% reducing to 1% until 30/04/16	R
<b>Discounts</b>						
ING Direct 0800 0328822	2.50%	1.00% discount until 31/03/13	70%	£0	1% until 31/03/13	R
Loughborough 01509 610707	2.69%	2.30% discount for 2 years	80%	£495	5% for 2 years	
Coventry 0845 7665522	2.99%	Variable rate	65%	£199	None	LRV
<b>Capped Rates</b>						
Coventry 0845 7665522	2.25%	Base + 1.75%, capped at 3.49% until 31/03/13	50%	£999	4% until 31/03/13	LRV
<b>Flexible</b>						
First Direct 0800 242424	2.59%	Base + 2.09% for 2 years	65%	£99	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	3.49%	Fixed until 28/02/13	75%	£495	3% until 28/2/13	LOVY
First Direct 0800 242424	2.79%	Base + 2.29 % for term	65%	£99	None	LO
<b>Trackers</b>						
First Direct 0800 242424	2.19%	Base + 1.69% for 2 years	65%	£99	None	L
HSBC 0800 494999	2.29%	Base + 1.79% for term	60%	£99	None	L

Key: A = L = Free basic legal work for remortgages. B = Remortgage only. O = Offset facility. P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation. Y = £250 cashback for purchase.

Source - L&C - 0800 373300 - [lcpic.co.uk](http://lcpic.co.uk)



# BUYING YOUR OWN HOME IS **NO LONGER A PIPE DREAM**

**The LIFT Open Market Shared Equity Scheme welcomes applications from service personnel, their partners and veterans**

Link currently operates the LIFT Open Market Shared Equity Scheme on behalf of the Scottish Government across 25 council areas in the Scottish Central Belt extending from Argyll & Bute to the Scottish Borders, Angus to Dumfries & Galloway. The scheme is available to people who may not be able to afford to buy on the open market without financial assistance. One of our target priority groups are people in the armed forces and veterans who have left the armed forces within the past year, and widows, widowers and other partners of service personnel.

Grant funding from the Scottish Government is available to eligible applicants of between 10% to 30% of the purchase price for a property for sale on the open market. Applicants must be able to raise the remaining amount by way of a mortgage and any savings or capital available above a £5000 threshold. Additional grant funding of up to 49% may be made for applicants with a disability to secure suitable accommodation.

## Assessment

All applications to the scheme are assessed to confirm they require financial assistance to help them buy a home. Applicants must contribute the maximum mortgage that they can reasonably afford. Applicants are expected to raise 3 times gross annual household income as a mortgage for a single person or 2.5 times income for a larger family. You should not exceed these levels unless you have received independent financial advice as you need to be confident that you can afford to pay your mortgage over the long term, even if mortgage interest rates or other living costs increase. Where an applicant has capital or savings available above £5000 they must contribute 90% above this figure.

In exceptional cases an applicant with a severe disability may have received a compensation payment as a result of an injury. Where the applicant provides evidence that they need to keep funds aside to meet additional living costs (e.g. the cost of employing a carer), such compensation payments should not affect a buyer's eligibility for the scheme and the applicant may not need to meet the standard requirement to put 90% of their savings over £5,000 towards the purchase of a property.

Limits are set on the price you can pay for a property. A series of local price thresholds have been prepared by the Scottish Government for different sized properties in each council area. The property that you buy must be your only home. Applicants are able to buy up to a certain size of property. Single people and couples can buy up to a three apartment home. Larger families are able to buy a home one apartment over the household size (i.e. a four person household can buy a 5 apartment home). As assessment is made of the applicants expected contribution against the respective price threshold. If the applicants expected contribution exceeds 90% of the respective price threshold they would be ineligible for assistance.

## Property Search

Once approved to the scheme, you are able to look for a property in your nominated council area. Once a suitable property is found that you wish to offer on, you must contact Link and provide the Home Report for the property, Sales Schedule, offer price, solicitor details and confirmation of your intended contribution towards the purchase price. Link will approve the potential purchase and you can then submit a formal legal offer.



## Property Purchase

Link will submit a grant claim to the Scottish Government, based on the information supplied, for the balance amount normally 10% to 30% to assist you to buy the property. You will be required to enter into a Shared Equity Agreement. The interest

free loan provided to you by the Scottish Government is for a 19 year period. You are expected to repay this amount within 19 years, either when you sell your home or by borrowing additional funds to repay your equity loan.

You will have title to the property like any other home owner. The Scottish Government will retain a percentage equity stake in the property based on their financial contribution towards the purchase cost.

## Moving On & Buying More Equity

You are able to move anytime after the property is initially purchased. The Grant element is not portable to another property. The Government will receive a percentage of the sale price of the property based on their equity stake.

You are also able to buy a larger equity stake in the property or move to outright ownership (in most areas) after the first two years. The price you pay for additional equity or all the remaining equity is based on the future market value of the property as determined by an independent surveyor.

## Further Details and Application Form

Please contact the LIFT team on **08451 550019** or look on our website ([www.linkhousing.org.uk](http://www.linkhousing.org.uk)).

**For more information about the LIFT Shared Equity Scheme - [www.scotland.gov.uk/LIFT](http://www.scotland.gov.uk/LIFT)**

## Get a LIFT up With Link!

The Scottish Government's LIFT Open Market Shared Equity Scheme can help you buy a home in Scotland.

The Scottish Government can normally provide between 10% to 30% towards the cost of a home.

There is no rent or interest to pay for the Government's equity stake and you have full title to the property

**Applications from Serving Armed Forces Personnel, Veterans who have left the forces in the past year, widows, widowers and partners receive priority for funding.**

For further details please contact our shared equity team on

**0845 155 0019**



**LINK**

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

Link Homes is registered in Scotland, Company Registration Number SC16271 And is part of the Link Group, Registered Office: 2c New Mart Road, Edinburgh EH14 1RL





# HOUSING IN YORKSHIRE and HUMBERSIDE

## LOCAL AUTHORITIES IN YORKSHIRE AND HUMBERSIDE

There are 19 housing authorities in this region - eight in North Yorks, four in South Yorks, five in West Yorks and two in Hull & East Riding. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operate within the region:

### NORTH YORKS ([www.northyorks.gov.uk](http://www.northyorks.gov.uk))

CRAVEN	01756 704500	HAMBLETON	0845 1211 555
HARROGATE	01423 556809	RICHMONDSHIRE	01748 829100
RYEDALE (HA)	01653 600666	SCARBOROUGH	0845 065 5656
SELBY	01757 705101	YORK	01904 554500

### WEST YORKS

BRADFORD	0845 141 6666	CALDERDALE	01422 392460
KIRKLEES	01484 221252	LEEDS	0113 222 4444
WAKEFIELD	01924 304506		

### SOUTH YORKS

BARNSLEY	01226 797878	DONCASTER	01302 862628
ROTHERHAM	01709 382121	SHEFFIELD	0114 2725363

### HULL AND EAST RIDING ([www.eastriding.gov.uk](http://www.eastriding.gov.uk))

EAST RIDING	01482 393939	KINGSTON UPON HULL	01482 300300
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## 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.

**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://www.placesforpeople.co.uk)

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

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

## REGIONAL HOMEBUY AGENT

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
Yorkshire and Humberside	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)	<a href="mailto:enquiries@my4walls.co.uk">enquiries@my4walls.co.uk</a> <a href="http://www.my4walls.org.uk">www.my4walls.org.uk</a>	0113 243 6893



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.

#### YORKSHIRE AND HUMBERSIDE

##### North, South & West Yorkshire, Hull & East Riding of Yorkshire

Main areas of provision are West and South Yorks and Hull; North Yorks very limited (exc. Harrogate)

NAME	TELEPHONE	COUNTIES COVERED
Accent	01274 733660	East, North, West
Brunel & Family	01274 492767	West
Chevin	0845 270 1088	All
English Churches	0845 111 0000	All
Harewood	01132 021260	All
Joseph Rowntree HT	01904 735000	East, North
Leeds Federated	0113 3861000	North, South, West
Places for People	0845 4320002	All
Northern Counties	0845 6059 000	South, West
Sanctuary	0800 7810401	All
South Yorkshire	0114 290 0200	South
Connect Housing	01484 353535	West
William Sutton Homes	0845 217 8601	All
Yorkshire Metropolitan	01484 431666	South, West

#### AVERAGE HOUSE PRICES IN YORKSHIRE AND HUMBER – FOURTH QUARTER 2010

£125,730

Annual Change: -1.3%

Quarterly Change: +1.0%

\* These figures are provided by the HBOS website  
[www.hbosplc.com](http://www.hbosplc.com)



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HomeBuy is a Government-led initiative which is aimed at assisting people into home ownership or rental opportunities through a variety of different options.



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Or for more information call **0845 601 7729**



Catalyst Housing Group is the Government appointed HomeBuy Agent for Berkshire, Buckinghamshire, Oxfordshire and Surrey.

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

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# Sales list of Former Married Quarters



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LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	2 bedroom houses	<b>£99,950</b>	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> , or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call <b>01603 760044</b> or email: <a href="mailto:norwich@sequencehome.co.uk">norwich@sequencehome.co.uk</a>
<b>Barnby Road</b> Formerly RAF Coltishall, Norfolk	8 bedroom house	Offers in excess of <b>£395,000</b>	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, Pymm & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call <b>01603 305805</b> , or email: <a href="mailto:homes@pymmmand.co.uk">homes@pymmmand.co.uk</a>
<b>Fen Road</b> Marham, East Anglia	3 bedroom homes	<b>£99,950</b>	L/S*	Annington's appointed agents: William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call <b>01760 721655</b> or email: <a href="mailto:swaffham@sequencehome.co.uk">swaffham@sequencehome.co.uk</a>
<b>Slessor Close</b> Watton, East Anglia	3 bedroom homes	<b>£174,950</b>	L/S*	Annington's appointed agents: William H Brown, Watton, Norfolk, IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Calshot Rise</b> St Columb Minor, Newquay, Cornwall	2 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents: Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Graham Road</b> Redruth, Cornwall	3 bedroom homes	<b>£159,950</b>	L/S*	Annington's appointed agents: Your Move, 1 West End, Redruth TR15 2RZ, please call <b>01209 217281</b> or email: <a href="mailto:redruth@your-move.co.uk">redruth@your-move.co.uk</a>
<b>Park Road</b> Boulmer, Longhoughton	2 & 3 bedroom homes	<b>£109,950</b>	L/S*	Annington's appointed agents: Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call <b>01665 603443</b> or email: <a href="mailto:alnwick@your-move.co.uk">alnwick@your-move.co.uk</a>
<b>Sandown Road</b> Gravesend, Kent	3 bedroom homes	<b>£189,950</b>	L/S*	Annington's appointed agents: Your Move, 178-182 Parrock Street, Gravesend, DA12 1ES, please call <b>01474 533455</b> or email: <a href="mailto:adrian.burkham@yourmove.co.uk">adrian.burkham@yourmove.co.uk</a>
<b>Simpson Road</b> Chester, Cheshire	3 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents: Swetenhams, 28 Lower Bridge Street, Chester CH1 1RS, please call <b>01244 321321</b> or email: <a href="mailto:chester@sequencehome.co.uk">chester@sequencehome.co.uk</a>
<b>Chetwynd Close</b> Birkenhead, Merseyside	3 bedroom homes	<b>£129,950</b>	L/S*	Annington's appointed agents: Jones & Chapman, 349 Wood Church Road, Prenton, CH42 8PE, please call <b>0151 608 2287</b> or email: <a href="mailto:prenton@sequencehome.co.uk">prenton@sequencehome.co.uk</a>
<b>Lancaster Crescent</b> St Eval, Cornwall	3 bedroom homes	<b>£154,950</b>	L/S*	Annington's appointed agents: Start & Co, 25 Cliff Road Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Henlow Close</b> Kirton in Lindsey, Yorks & Humberside	2 bedroom homes	<b>£72,950</b>	L/S*	Annington's appointed agents: Reeds Rains, 71 Wrawby Street, Brigg, DN20 8JE, please call <b>01652 654001</b> or email: <a href="mailto:brigg@reedsrains.co.uk">brigg@reedsrains.co.uk</a>

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

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

Annington will pay £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 – February 2011.

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

## USEFUL PROPERTY WEBSITES

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

[www.belvoir.com](http://www.belvoir.com)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.hol365.com](http://www.hol365.com)

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

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

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

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

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

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

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

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

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

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

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

## USEFUL BROKER WEBSITES

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

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

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

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

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

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

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

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

# HOUSING, *The Options!*

## ONE DAY HOUSING BRIEFINGS 2011 Joint Service Housing Advice Office

### Spring 2011

<b>1 Mar</b>	Colchester#	<b>7 Jun</b>	Germany – JHQ	<b>12 Oct</b>	RRC Rosyth
<b>7/10 Mar</b>	Cyprus	<b>8 Jun</b>	Germany – Gutersloh	<b>18 Oct</b>	SHAPE ^
<b>22 Mar</b>	Germany – JHQ	<b>9 Jun</b>	Germany – Hohne	<b>19 Oct</b>	Germany – JHQ
<b>23 Mar</b>	Germany – Herford	<b>15 Jun</b>	RRC Tidworth	<b>20 Oct</b>	Germany – Paderborn
<b>24 Mar</b>	Germany – Fallingbostal	<b>22 Jun</b>	Lossiemouth*	<b>1 Nov</b>	RRC Catterick
<b>29 Mar</b>	RRC Tidworth	<b>12 Jul</b>	RRC Catterick	<b>3 Nov</b>	RRC Cottesmore
<b>31 Mar</b>	RRC Northern Ireland	<b>14 Jul</b>	RRC Cottesmore	<b>15 Nov</b>	Colchester#
		<b>19 Jul</b>	Colchester#	<b>16 Nov</b>	RRC Tidworth
		<b>28 Jul</b>	RRC Northern Ireland	<b>21/24 Nov</b>	Cyprus
				<b>1 Dec</b>	RRC Northern Ireland

### Summer 2011

<b>6 Apr</b>	RRC Aldershot
<b>13 Apr</b>	Gibraltar
<b>11 May</b>	RRC London (Northolt)
<b>17 May</b>	RRC Portsmouth
<b>19 May</b>	RRC Plymouth
<b>24/26 May</b>	Cyprus

### Autumn 2011

<b>7 Sep</b>	RRC Tidworth
<b>14 Sep</b>	RRC Aldershot
<b>21 Sep</b>	RRC London (Northolt)
<b>27 Sep</b>	RRC Portsmouth
<b>29 Sep</b>	RRC Plymouth

All courses will start at 0900 unless otherwise notified

# applications to RRC Northholt Admin Team

\* applications to RRC Rosyth

^ applications to UK JSU Tel: 003265445234

For courses in Germany, applications should be sent to RRC Herford Tel: 0049 5221 880 466 or 94882 3388

Application to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus

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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### Saltwater Court

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

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free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 02/11