

STARTS HERE

HOUSE MATTERS

housing

JULY 2015 | www.gov.uk/housing-for-personnel-and-families

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Homebuyers' Guide
– Negotiating Tips for
Buying a Home on a
New Development

MoD Referral Scheme

FHtB Update

Understanding Council
Tax

HOME, A PLACE TO LIVE NOT JUST SLEEP

The magazine of the Joint
Service Housing Advice Office



RIFT

OPERATION

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(avg based on 4 yr claim)

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✓ **No forms**

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Supporting

ABF

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We're here when you need us: Mon to Thurs 8.30am - 8.30pm Fri 8.30am - 6.30pm Sat 9.00am - 1.00pm

Details of the legislation RIFT claim under can be found on www.HMRC.gov.uk under section 336-339 of ITEPA 2003. We operate under this legislation to ensure that no one is exposed or receives a refund they are not entitled to.

CAN I CLAIM

If you drive your own vehicle to base and have been posted to different bases (including outside the UK), there's a good chance the taxman owes you a £2,500 refund. You may also be able to claim for Mess Dress.

Established in 1999, RIFT are the UK's leading tax refund experts. RIFT has reclaimed over £15.5 million for Armed Forces personnel in the last year and in excess of £90 million for a range of sectors including construction, professional sports, oil and gas plus health personnel.

What is the claim actually for?

It's for tax relief on the cost of traveling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave.

Can I claim for travel whilst I was training?

It will depend on the type of training. HMRC has strict rules about what is classed as an allowable expense around training. If it was an essential part of your contractual duties of employment then we might be able to claim for the traveling expense.

I already get expenses, can I still claim?

If you receive 45p per mile for the first 10,000 miles plus 25p per mile thereafter, and you haven't paid tax on these amounts, great - you're being fully reimbursed. If it's anything less, you're entitled to claim the difference which is where we can help.

A colleague told me that service personnel can't claim back taxes, is this true?

DIN '2015DIN01-005' has been issued to service personnel to officially confirm that tax refunds for travel are claimable. It also states that you can use an agent to make a claim for you.

RIFT will act as your agent, providing an end to end service if you don't have the time or are not comfortable dealing with the technical legislation set out by HMRC. This supports the previous formal confirmation we received from the Ministry of Defence which can be read here: <http://www.riftrefunds.co.uk/helpand-advice/mod-communications/>

Can't I do my own claim?

Yes. But please be aware that you will need to comply with the legislation on temporary workplaces and have the time to liaise directly with HMRC. However if you don't apply the rules correctly and claim more than you are entitled to, HMRC may seek to recover some or all of your refund.

Can HMRC demand the money back?

Yes, HMRC can if you've claimed too much. The difference from doing it yourself is that we assess your claim thoroughly against the legislation and providing you give us full and accurate information, we offer you our RIFT Guarantee. This means that if any money recovered is repayable to HMRC, RIFT will make the repayment at no cost to you. We will also defend any HMRC enquiry free of charge - it's all part of our service.

Will it cost me anything to find out if I can claim?

It's free to find out if you are eligible for a claim, we just need to ask you a few qualifying questions first. If you do have a claim, you are not under any obligation to use our services and we don't charge you anything until we get you your refund.

For more FAQs visit:
riftrefunds.co.uk/MOD

Welcome to the July issue of Housing Matters; my first foray into magazine editorials. Before my arrival into this job I knew the basics about housing options as I have lived in military housing, on and off, for 22 years. In amongst that I have also privately owned, buying and selling on three separate occasions. I have relatives that are now occupying social housing so maybe when I started it was a case of knowing a little about a lot.

Housing is a very hot topic and clearly very important to those still serving and maybe more importantly those due to leave. What has been fascinating is finding out the issues affecting you and learning about what can be done to try and help. The main thing I have picked up and probably my first month's top tip is that 'It is never too early to start thinking about your housing needs'; whether this is looking to purchase early whilst in a reasonably secure career or putting those few extra pounds away each month in readiness for a future purchase. I appreciate that houses are expensive but there are so many schemes out there to help from Forces Help to Buy (FHtB) to other financial initiatives which will all help you onto the property ladder. What I will try to do over the coming months is to feature articles covering these options. What I would also encourage you to do if you can is come along to the housing briefs that we deliver. Even if you take one or two snippets from the brief it may just provide the push to taking your first step; please remember that these briefs are for the Service community, serving personnel and their spouses and are not just for those in resettlement.

This month we have an article about tips for when you may be starting negotiations on buying within a new development. Also the amendment to JSP464 re FHtB that has been made for those serving overseas and wishing to take advantage of the scheme. JSHAO's Housing Adviser (Referrals), Karl Riley, has also put together an article on how the scheme works. We have an article on understanding council tax and also a few pages covering Housing in Yorkshire & Humberside.

I hope we may meet at one of the briefings in the future but if not please search for our previous articles on www.gov.uk and search Housing Matters. If there is anything that you also wish us to feature in the future then please come back to me.

Thank you for reading.

FS Jeff Knight, JSHAO Office Manager



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regulars

REGIONAL PRICES
 CONTACTS SALES LISTS

Joint Service Housing Advice Office,
 Floor 1 Zone 1,
 Montgomery House,
 Queens Avenue,
 ALDERSHOT,
 Hampshire GU11 2JN

General Enquiries:
Civ: 01252 787574 Mil: 94222 7574

Email: AWS-JSHAO-Mailbox@mod.uk

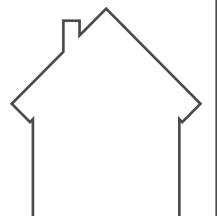
Website: www.gov.uk/housing-for-service-personnel-and-families

Past issues of Housing Matters Magazine:

www.gov.uk/government/collections/housing-mattersmagazine

Tel: **Mil: 94222 xxxx Civ: 01252 78xxxx**

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HOMEBUY

Negotiating Tips for Buying a House



Most of us tend to buy a house that someone already owns, whether it be an old or nearly new property, however it may be worth looking at new builds as well. I doubt you can drive into any built up area at the moment and not see new developments popping up in various locations. If this is something you are thinking of doing, the guide below might be useful:

Establish from the developer what the ultimate size of the development will be. Will it be just the field/area you are in or will it stretch across adjacent land. Also within this development how many dwellings will

there be built and how long will it take.

even 'buying of plan' will you be happy to live within the building site of the other houses being built.

If the site is only half developed you may well be able to negotiate a good price as builders are always keen to sell as soon as a house is completed. If you are willing to buy from the plans you may even find the builder is more willing to give you a better price. If you are thinking

about this the developer may have houses in other locations with the same design that you could look at before 'buying of plan'. However bear in mind if there are another 500 houses to be built over the next two years and if you had to resale during this period, it could be extremely difficult.

Ask the Developer how many properties are currently available on the development and check this against properties which have "reserved" or "sold" notices or stickers in the window. These may not be entirely accurate as builders always like to indicate the development is going well and no one wants to be the first person to buy a house on a development. If a large number of the units are still for sale, the builder will be keen to secure a few early sales and therefore may be open to offers below the advertised price.

If it is a phased development there may be some properties in the earlier phases now being offered for resale. Try and visit some of these properties and look at the asking price in relation to the builder's price. Is it more or less? In most cases, you will find that it is less as it is very difficult to compete against a builder. Look at how the owners have maintained the house, what extras they are including and the



Extracts from: www.cartus.com
Ministry of Defence Employee Relocation Guide

ERS' GUIDE

Home on a New Development



garden. Buying an “almost new” property can save you a lot of hassle. It may be carpeted, it may include some white goods, and the garden will have been cultivated and stocked. Think very seriously about these properties as you often have to pay a premium to buy directly from the builder which you cannot immediately recover on resale.

Think very carefully about some of the special deals. There is no such thing as “free carpets, curtains, kitchen appliances, bathroom tiles, holidays etc.” These special promotions are built into the price of the house. In many instances you can buy these goods direct from retailers, perhaps with interest free credit. A builder may be prepared to offer a good cash discount instead of some of these incentives. You may also wish to negotiate the finishes or the appliances within the house. The builder is highly unlikely to be putting top of the range kitchens and bathrooms in but you may be able to come to some agreement on upgrades to your liking.

Remember that most builders have to borrow money commercially to buy the land and build the houses. The longer the money is outstanding, the less profitable it becomes for the builders. Builders are therefore keen to sell as quickly as possible so don't be afraid to offer below their asking price.

Avoid paying any form of deposit or reservation fee on your first visit to the development. Go away, have a think about the house, look at other houses being offered for resale within the development and other new developments before making a final decision. When you then get to a figure that you are happy with ask the developer if they do any ‘Military discounts’. Over the years there have been many developers that give you a percentage discount for being in the Military; but this may not be something you tell them at the beginning!

Once you have made your offer to the builder or his representative, walk away and leave them time to consider it. Remember to emphasise that you are in a position to proceed to instruct Solicitors immediately. Leave your name and telephone number with the builder's agents and let them come back to you. They may ask for an increase and you should stick to your offer, or at most, put forward a final compromise. Do not agree any payment with the builder or sign any documents without first consulting your Solicitor.

GOOD LUCK!



buyers BEWARE!

For those of us wanting help in looking for a property to buy and somewhere to live, we often don't know who to turn to, who does what and how much it is likely to cost. In March's edition of Housing Matters we talked about the House Purchase process which can involve internet searches for estate agents, financiers, legal advice, etc., etc. to removal companies. There is so much choice available these days and with it come variances in cost. Unless we are fortunate to go on a personal recommendation from a friend or family member, the advice is be cautious and do some homework and research before embarking on what might end up as a 'contracted' service.

There would appear to be obvious benefits when faced with a

'one-stop shop' offering everything we could possibly need, to do all the transactions required for a house purchase. But when we need as much money as possible to secure the purchase, there are also advantages from doing a bit of research and shopping around to get the best value for money; even if it means we end up using three or four different companies to provide the individual elements of the house purchase process. Before you sign up to any contractual arrangement requested – do your homework and read the smallprint! Make sure that whoever you deal with is regulated by the Financial Conduct Authority (FCA), which works to protect consumers from the harm that can be caused by bad conduct in the financial services industry.

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: 0300 456 2097


Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk

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



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



City of Westminster

MoD referral scheme

One of the many options available to Service leavers is the MoD Referral Scheme which was setup for people who couldn't afford to get on the property ladder and were envisaging having to rent via their Local Authority upon discharge.

We have had some great successes over the last 12 months in particular housing 50 Service personnel at the Olympic Village, Stratford, London. We work closely with Housing Associations mainly in the London and South of England but are actively seeking to develop connections with as many Housing Associations across the UK as possible. The main objective this year is to broaden our search area and engage with new associations across the UK, therefore finding more placement opportunities for those struggling to get social housing.

If you think you will be in housing need and seeking social housing this scheme may be able to help. Application forms and further information are available on request from Karl Riley AWS-JSHAO-Referrals@mod.uk or call 01252 787635 (Mil: 94222 7635).

The MOD has recognised that some Service leavers have difficulty in accessing social and affordable housing. Through this scheme the Housing Associations support those who would otherwise may have problems being prioritised high enough to have a realistic chance of being housed by Local Authorities.

Applicants must be Armed Forces personnel within six months of their discharge date and currently occupying Service accommodation, the Services Cotswold Centre or temporary accommodation. Applications for the scheme can be accepted from married or single personnel. Separated spouses who are living in Service Families accommodation (SFA) may also apply. Single personnel are eligible until 6 months post date. Personnel in SFA are eligible until they leave the Service accommodation.

The application form includes discharge guidance and the relevant eligibility criteria, but you need to include evidence of the date on which you are required to leave your service accommodation:

- SFA occupants – a copy of the 'Notice to Vacate' or

'Certificate of Cessation' (provided by DIO within 6 months of discharge)

- SLA occupants – a copy of MOD Form I166 (available from Unit Admin Office or Welfare)
- Overseas applicants, a copy of the 'Certificate of Cessation' (available from the Station Staff Officer)
- Applicants following marital separation, a copy of the 'Notice to Vacate' or 'Certificate of Cessation' (provided by DIO at the start of the 93 day notice period).

All completed applications should be sent to the Joint Service Housing Advice Office (JSHAO) email address given on the form. Your application will be acknowledged by e-mail and you will be added to the database.

If JSHAO is notified of a potential vacant property the most suitable applicant will be contacted, and if interested in the property their details will be forwarded to the donating Housing Association. Applicants are then considered by priority of housing need as set out by the Local Authorities housing policy.

Tenancy agreements are between the nominated tenant and the Housing Association. JSHAO and the MoD take no responsibility for the tenancy.

The JSHAO is reliant on the Housing Associations and therefore CANNOT guarantee that all applicants will be housed through the scheme. JSHAO are also unable to estimate how many properties they will be offered, when they will be offered or where they will be located.

All applicants are strongly advised to contact their Local Authority Housing department and other Housing Associations to register on the housing list.

The JSHAO acknowledges that for some people getting a high enough banding is an issue but by using the scheme alongside your own efforts it will maximise the chances of getting housed. JSHAO will contact you on a regular basis to advise and update you on the progress of your application.

Applicants are restricted to one offer through the scheme.



housing in Yorkshire and Hu

LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Yorkshire and Humberside. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

If you are considering applying for local authority housing you can also do this through:
<https://www.gov.uk/apply-for-council-housing>

REGISTERED PROVIDER NAME	REG ADDR PHONE	WEB ADDRESS
Barnsley Borough Council	01226 770 770	www.barnsley.gov.uk
Bradford Metropolitan Council	01274 432 111	www.bradford.gov.uk
Calderdale	01422 357 257	www.calderdale.gov.uk
City of Bradford Metropolitan District Council	01274 432 111	www.bradford.gov.uk/bmdc
City of Wakefield Metropolitan District Council	08458 506 506	www.wakefield.gov.uk
City of York Council	01904 61 31 61	www.york.gov.uk
Craven Borough Council	01756 700 600	www.cravenc.gov.uk
Doncaster Metropolitan Borough Council	01302 734 444	www.doncaster.gov.uk
East Riding Of Yorkshire Council	01482 39 39 39	www.eastriding.gov.uk
Hambleton	0845 1211 555	www.hambleton.gov.uk
Harrogate Borough Council	0845 300 6091	www.harrogate.gov.uk
Hull City Council	01482 300 300	www.hullcc.gov.uk
Kirklees Metropolitan Borough Council	01484 221 000	www.kirklees.gov.uk
Leeds City Council	0113 222 4444	www.lancaster.gov.uk/
North East Lincolnshire Council	01472 31 31 31	www.nelincs.gov.uk
North Lincolnshire Council	01724 296 296	www.northlincs.gov.uk
North Yorkshire County Council	01609 780 780	www.northyorks.gov.uk
Richmondshire District Council	01748 829 100	www.richmondshire.gov.uk
Rotherham Metropolitan Borough Council	01709 382 121	www.rotherham.gov.uk
Ryedale District Council	01653 600 666	www.ryedale.gov.uk
Scarborough Borough Council	01723 23 23 23	www.scarborough.gov.uk
Selby District Council	01757 705 101	www.selby.gov.uk
Sheffield Council	0114 27 34567	www.sheffield.gov.uk
Wakefield City Metropolitan Borough Council	01924 30 60 90	www.wakefield.gov.uk

umberside



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.

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.

Name	Tel	Counties Covered
Haig Housing	0208 685 5777	All
Home Group	0845 600 8242	All
Leeds Federated Housing Association	0113 386 1000	All
Northern Counties Housing Association Ltd	0113 243 5767	All
Places for People	0845 605 9000	All
Riverside ECHG	0800 432 0002	All
Sanctuary Housing	0845 111 0000	All
South Yorkshire Housing Association	0800 131 3329	All
Yorkshire Housing Ltd	0114 290 0200	All
	0113 246 8660	All

REGIONAL HELP TO BUY

Help to Buy agents administer the Affordable Home Ownership Schemes in England. Details of the schemes are available at:

<https://www.gov.uk/affordable-home-ownership-schemes>

East Riding	Help to Buy North East,	www.helptobuyneyh.co.uk
North Yorkshire	Yorkshire & the Humber	0113 8256888
South Yorkshire		
West Yorkshire		



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- **BFPO? No problem. Worldwide Service.**
- **FORCES HELP to BUY.**

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

Fax: 0044 (0)1793 772280

E-mail: advice@pearsonia.co.uk

Web: www.pearsonia.co.uk



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reach

89 Albert Embankment, London SE1 7TP.

Tel: 020 7582 6543

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Forces Help to Buy (FHTB)

UPDATE FOR SERVICE PERSONNEL SERVING OVERSEAS OR IN NORTHERN IRELAND

KEY FACTS

From 5 May 15 policy rules for the 'Forces Help To Buy' (FHTB) scheme specifically relating to Service Personnel who are about to or currently serve overseas or in Northern Ireland will change.

If Service personnel in this situation wish to use FHTB to purchase a property in the UK, they can choose to maintain their entitlement to Service Families Accommodation while overseas or in Northern Ireland and are only required to occupy the FHTB property in the UK during weekends and/ or periods of holiday.

On their next permanent assignment in the UK, either they and/ or their immediate family will be expected to live in the property and their entitlement to Service Families Accommodation will be rescinded for the duration of that assignment (and at any point during their FHTB repayment period where their FHTB property is within 50 miles of their duty station).

FHTB policy rules and entitlement to Single Living Accommodation for Service Personnel remain unchanged.

BACKGROUND

The previous Secretary of State for Defence launched a £200M, three year FHTB pilot scheme on 1 April 2014 with the aim of encouraging and supporting home ownership amongst Service Personnel, whose level of home ownership has traditionally been lower than the rest of the UK population. Regular Service Personnel are able to borrow up to 50% of their gross annual salary (to a maximum of £25,000) to buy their first home, extend an existing property or move to another either on assignment or as their families' needs change.

ENTITLEMENT TO SERVICE FAMILIES ACCOMMODATION (ASSIGNED OVERSEAS/ NORTHERN IRELAND)

The use of FHTB has implications on a Service Personnel's entitlement

to Service Accommodation, depending on the assignment during which they received their FHTB payment and the distance of their property from their assignment location. Service Personnel who qualify for Service Families Accommodation (SFA) and have received official notice that they will be serving overseas or in Northern Ireland in the next 6 months or are already serving there are now permitted to maintain their SFA at their assignment location if they use FHTB to purchase a private property in the UK. However, they are required to occupy the property at weekends and/or during periods of leave and are not permitted to let the property out.

ENTITLEMENT TO SERVICE FAMILIES ACCOMMODATION (ON NEXT PERMANENT UK ASSIGNMENT)

When Service Personnel in this situation return to the UK on their next permanent assignment, they or their immediate family will be expected to live in the property and their entitlement to SFA is rescinded for the duration of that assignment. They are, however, entitled to Single Living Accommodation (SLA) if the FHTB property is greater than 50 miles away from their assignment location. On subsequent assignments greater than 50 miles away, the entitlement to SFA is reinstated and the owner can seek permission to let their property out.

ENTITLEMENT TO SINGLE LIVING ACCOMMODATION

The FHTB rules for Service Personnel who qualify for Single Living Accommodation (SLA) unchanged. They are required to occupy the property during the working week if it is within 50 miles of their assignment location. If they are unable to do so, they are required to occupy the property at weekends and/ or during periods of leave and retain their entitlement to SLA.



The full rules of the FHTB scheme are published in JSP 464, Part 1, Chapter 12.

Understanding

“I’m only now getting to grips with paying Council Tax. I got a massive bill through. If someone had told me I was meant to be paying this I would.”

– A recent Service Leaver – Transition Review Focus Group

While you are accommodated in Service Accommodation you are exempt from paying Council Tax but instead you pay a Contribution in Lieu of Council Tax which is shown as CILOCT on your pay statement.

When you move out of Service accommodation into your own home, whether it is rented or purchased, you need to register with the local council to pay the correct rate of council tax for your property.

The valuation bands for your home in England and Scotland are

based on the price a property would have achieved if it had been sold on the open market on 1 April 1991. In Wales, assessments are based on the value of property on 1 Apr 2003.

A full Council Tax bill is based on two or more adults living in a household.

Paying the bill

You’ll usually have to pay Council Tax if you’re 18 or over and own or rent a home. Spouses and partners who live together are jointly responsible for paying the bill.

When payments are due

Your Council Tax bill tells you:

- how much you have to pay for the year
- how that amount has been worked out
- the dates you have to pay.



Council Tax

You'll get a new bill if the amount of Council Tax you have to pay changes during the year.

Ways to pay

Some councils let you pay your Council Tax online or over the phone.

You can usually also pay:

- by post
- by direct debit
- by standing order
- in person at your council's offices
- using 'Paypoint', 'Payzone' or 'Quickcards' for cash payments at post offices, banks, newsagents and convenience stores.

Check with your council to find out how to pay.

Council Tax exemptions

A full Council Tax bill is based on at least 2 adults living in a home.

You'll get 25% off your bill if you count as an adult for Council Tax

and live on your own. You'll also get a discount if you live with people who don't count as adults for Council Tax.

Who doesn't count?

These people are **not** counted as adults for Council Tax:

- Children under 18
- People on apprentice schemes
- 18 and 19-year-olds in full-time education
- Full time university or college students
- Young people under 25 who get funding from the Skills Funding Agency or Young People's Learning Agency
- student nurses
- Foreign language assistants registered with the British Council
- People with a severe mental disability
- Live-in carers who look after someone who isn't their partner, spouse or child
- Diplomats



For further information contact your local authority council tax department or go to:

<https://www.gov.uk/council-tax>



HOUSING prices

UK Average Price: £192,139 | Quarterly Change: +2.6% | Annual Change: +8.1%

1 Scotland

Average Price: £127,027
Quarterly Change: -2.9%
Annual Change: +7.7%

2 Northern Ireland

Average Price: £102,330
Quarterly Change: -9.0%
Annual Change: -4.2%

3 The North

Average Price: £132,104
Quarterly Change: +3.5%
Annual Change: +3.7%

4 Yorkshire and The Humber

Average Price: £136,869
Quarterly Change: +5.2%
Annual Change: +7.7%

5 The North West

Average Price: £145,295
Quarterly Change: +3.6%
Annual Change: +6.5%

6 The East Midlands

Average Price: £159,065
Quarterly Change: +1.2%
Annual Change: +8.3%

7 The West Midlands

Average Price: £174,478
Quarterly Change: +1.9%
Annual Change: +7.8%

8 Wales

Average Price: £151,287
Quarterly Change: -0.9%
Annual Change: +5.0%

9 East Anglia

Average Price: £182,103
Quarterly Change: -0.4%
Annual Change: +5.3%

10 Greater London

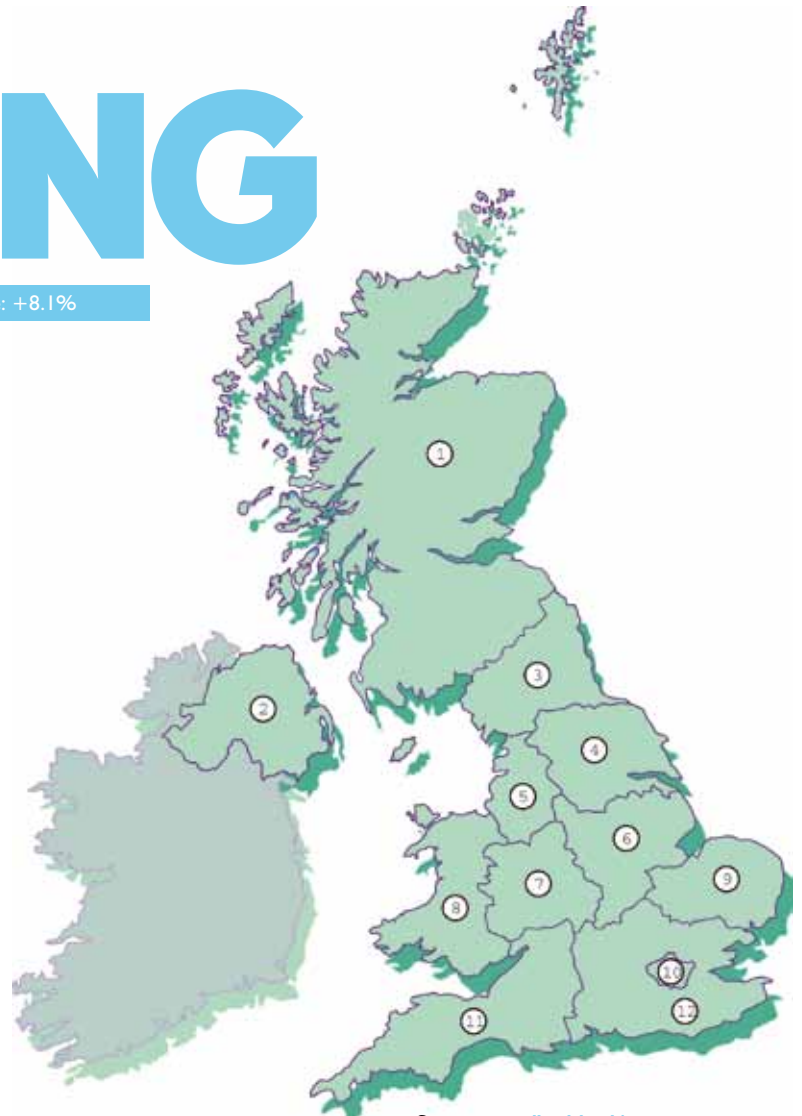
Average Price: £369,332
Quarterly Change: +3.8%
Annual Change: +15.3%

11 The South West

Average Price: £209,162
Quarterly Change: +4.2%
Annual Change: +6.8%

12 The South East

Average Price: £279,341
Quarterly Change: +0.8%
Annual Change: +11.4%

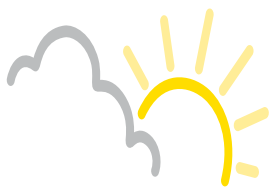


Source: www.lloydsbankinggroup.com

Commenting, Martin Ellis, housing economist, said: "House prices in the three months to March were 2.6% higher than in the previous three months. This measure of the underlying rate of house price growth increased for the third consecutive month in March.

Annual price growth, however, fell slightly again, from 8.3% in February to 8.1%, and is comfortably below last July's peak of 10.2%.

The recent return to real earnings growth for the first time in several years, very low mortgage rates and last December's stamp duty changes are supporting housing demand. The rising level of house prices in relation to earnings should, however, curb house price growth and activity. The annual rate of house price growth, which has continued to ease in the first quarter of 2015, is forecast to end the year at 3-5%."



Helping people cope with crime

Victim Support is the national charity for victims of crime offering:

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- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

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PO Box 11431, London SW9 6ZH

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All UK calls charged at local rates.

meth'od (mthd) *n.*

1. A means or manner of procedure, especially a regular and systematic way of accomplishing something; a simple, uncomplicated but professional method for creating a publication; the method of solving problems.
2. Orderly arrangement of parts or steps to accomplish a publication; random efforts lack Method.
3. The procedures and techniques characteristic of a particular discipline or field of knowledge; printing and publishing methods.

[Middle English, from Latin methodus, publishers to the Ministry of Defence since 1964, publications include: Service Community Official Guides in the United Kingdom and Germany, Regimental Journals, Corps Prospectuses, Garrison Magazines, Envoy, Housing Matters, Homeport, Mascot and many others.]



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North Lincolnshire Kirton in Lindsey	Selection of 3 bed Houses	£74,950-£139,950*	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
Shrewsbury	Selection of 3 bed Houses	£154,950-£171,950*	D B Roberts Please call 01743 357032 or email: Shrewsbury@dbroberts.co.uk
Greater London Uxbridge	3 bed detached Houses	Guide price at £500,000	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
Greater London Uxbridge	COMING SOON 2 bed apartments	£TBA	Gibbs Gillespie Please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
High Wycombe	COMING SOON Selection of 2 and 3 bed semi-detached and terraced Houses	First release, guide price at £300,000	The JNP Partnership Please call 01494 528000 or email: wyc@jnp.co.uk
Henlow	COMING SOON Selection of 2 bed Houses	£TBA	Sales Office Please call 01462 817166 or email: henlowsales@annington.co.uk or Your Move Please call 01462 459643 or email: hitchin@your-move.co.uk
Catterick North Yorkshire	3 bed terraced House	£89,950	Love Property Please call 01748 834373 or email: enquiries@lovepropertyuk.co.uk

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* Legal and Survey Fee Incentive (L/S). Annington will pay £750 towards the buyer's legal fees and mortgage survey fee* (*On selected plots and 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 – May 2015.



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 2015

Joint Service Housing Advice Office

Civilian Housing Briefings are open to all Service personnel and their families, at any stage of their Service career. Local welfare staff are also invited for their awareness and local input.

JULY 15

Wed 1	Gutersloh
Tue 14	Catterick
Wed 15	Cottesmore
Thu 23	Tidworth
Wed 29	Northolt

SEPTEMBER 15

Tue 1	Aldershot
Wed 9	Plymouth
Thu 10	St Athan
Tue 15	Rosyth
Thu 17	Kinloss
Tue 22	Portsmouth
Thu 24	Tidworth
Wed 30	Cyprus

OCTOBER 15

Thu 1	Cyprus
Tue 13	Paderborn
Wed 14	Gutersloh
Tue 20	Northolt
Thu 22	Tidworth
Tue 27	N. Ireland

NOVEMBER 15

Tue 3	Shorcliffe
Wed 4	Colchester
Tue 10	Catterick
Wed 11	Cottesmore
Tue 24	Brize Norton
Thu 26	Aldershot



JSHAO BRIEFING PROGRAMME 2015

Applications from those in resettlement should be made on JPA or in exceptional circumstances using MoD Form 363 to the Regional Resettlement Centre hosting the briefing.

Alternatively call the central CTP booking line on:
0203 162 4410

Dates and Locations are subject to amendment/cancellation depending on expected numbers.



Recognised by the MoD, SIIAP is a group of companies brought together to offer a 'one-stop shop' of specialist knowledge and products for the Military environment and understands the need for specialist financial advice for Service Personnel.

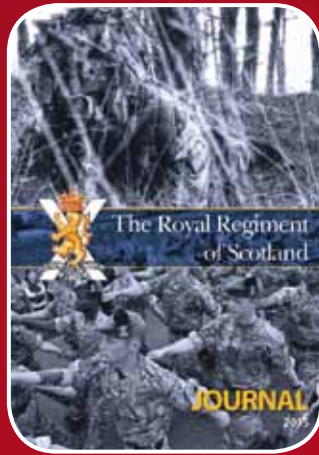
The SIIAP panel is made up of independent experts and product providers who can demonstrate 'in-depth' knowledge of the financial markets and recommend appropriate solutions for Serving Personnel.

All SIIAP companies are authorised and regulated by the Financial Conduct Authority (FCA) and adhere to a strict 'Code of Conduct'. Companies regularly demonstrate their willingness to provide the highest levels of advice, service and support.

SIIAP members support and deliver a financial presentation on a regular basis, as part of the JSHAO Civilian Housing Briefs which are open to all Service personnel and their families at any stage of their Service career.

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