

# Housing matters

January/February 2015 | [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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Details of the legislation RIFT claim under can be found on [www.HMRC.gov.uk](http://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

## What is the claim actually for?

It's for tax relief on the cost of travelling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave. We can also claim for Phase 2 & 3 training locations, but not Phase 1.

## 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.

## I receive Get You Home (GYH) and / or Home to Duty Travel (HDT) allowances. Can I still claim?

Most likely, yes. The amounts you receive don't normally cover everything you're entitled to. It is important for you to know that we deduct HDT or GYM allowances from any claim we make as both are paid non-taxed.

## I live in married quarters, can I claim?

If you live in married quarters, on or off base, and spend your leave periods there, that would normally be classed

as your main residence. The claim in this case would be for travel between your married quarters and your daily workplace, if your mileage is high enough. If you already receive a Home to Duty allowance for this, we would review the amounts received against the allowable limits and claim for any shortfall.

## I'm based abroad, can I claim?

Yes, you can claim for travel to and from a UK residence. If your family are in another country with you, your accommodation there would normally be classed as your main residence.

## 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, as explained above, HMRC can if you've claimed too much. The difference from doing it yourself is that as RIFT 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.

## Do I need to keep my Assignment Orders?

If you want to continue to get a tax refund for your travel from home to base, please ensure you keep a copy of each of your Assignment Orders for each base that you travel to.

Welcome to the January/February 2015 edition of the Housing Matters magazine and may I start by wishing you all a Happy New Year. For many of us, January is a time for new starts and resolutions. For some, that resolution might be to exercise more or eat less. Perhaps 2015 could be the year where you make it your resolution to move onto or up the property ladder. Whilst the majority of our resolutions might fall by the wayside, a resolution to buy your own property is well worth keeping and, with a variety of schemes available that offer financial assistance to Service personnel, owning a home is now a realistic prospect for many individuals.

Moving to civilian housing can be a daunting prospect, particularly if you have lived in Service accommodation for some time. However, it's important to understand that an entitlement to Service accommodation will not last forever, indeed there is a misconception amongst many personnel that they can remain in Service accommodation beyond last day of Service. Our first article in this edition aims to dispel that myth and seeks to clarify exactly when the entitlement to Service accommodation ends.

One of the biggest challenges facing homebuyers is obtaining a mortgage. The Mortgage Market Review resulted in lenders scrutinising applications much more closely when assessing an individual's ability to repay and also whether they had sufficient scope to meet higher repayments if interest rates rise. Initiatives such as Forces Help to Buy and the range of government Help to Buy Schemes, known collectively as Low Cost Home Ownership, aim to bridge the gap between the purchase price of a property and the obtainable mortgage. Our articles on these subjects are meant as a reminder of the schemes available and aim to answer some of the frequently asked questions on these initiatives.

For the majority of us finances are tight and it's therefore essential that we make best use of the money we have, particularly when it comes to purchasing a property. The right financial advisor can help you to make the most of your finances by advising on the right product for your needs. Our article on choosing a financial advisor aims to give you an insight into the differing types of advice available and highlights the importance of using an advisor who has an understanding of the peculiarities of Service life.

Previous issues of this magazine can be found at <https://www.gov.uk/government/collections/housing-matters-magazine>

**FS Mark Leonard**  
Editor



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## regulars

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# OCCUPATION OF SERVICE

**It is a condition of service, in recognition of their inherently mobile lifestyles, frequently remote bases and terms of service, that Regular Service personnel are provided with a satisfactory accommodation solution which can take the form of either family or single accommodation. The overarching policy document regarding the provision of family and single accommodation is JSP 464, Tri-Service Accommodation Regulations.**

**Note:** This article covers the regulations regarding Service Family Accommodation. Occupants of Single Living Accommodation are subject to separate regulations and have no scope to remain in Service Accommodation after their discharge date.

**Article compiled by** JSHAO using JSP 464 as a source document.

It is important that personnel understand that Service accommodation is like any other piece of kit that you are issued and that it will have to be given back when you leave the Service. Although there are various circumstances that would bring about an end to an entitlement to occupy Service accommodation (see JSP 464, Part 1, Chap 8) this article will focus on a loss of entitlement due to discharge from the Service or the breakdown of a marriage/civil partnership. It will also explain the implications of remaining in Service accommodation beyond the period of entitlement.

## **Discharge from the Service**

On discharge from the Service the following periods of notice to vacate will be issued by DIO:

- **Normal Discharge.** On normal discharge and early termination, the DIO will issue 93 days notice to vacate timed

to expire on the last day of Service.

- **Short Notice Discharge.** In cases of short notice discharge, 93 days notice to vacate SFA will normally be given even if this goes past the discharge date. However, in cases of discharge on disciplinary grounds or misconduct a minimum of only 28 days notice must be given.
- **Medical Discharge.** For personnel compulsorily discharged on medical grounds, 93 days 'continued use and occupancy' of the SFA will be permitted after the date of discharge, at entitled SFA charges. Thereafter, extensions of up to 93 days at a time may be granted on compassionate grounds, at the discretion of DIO, in consultation with the Local Service Commander, at non-entitled SFA charges.
- **Redundancy Discharge.** For personnel compulsorily discharged on redundancy grounds with 6 months or less notice, 93 days 'continued use and occupancy' of the SFA will be permitted after the date of discharge, at entitled SFA charges. Thereafter, extensions of up to 93 days at a time may be granted on compassionate grounds, at the discretion of DIO, in consultation with the Local Service Commander, at non-entitled SFA charges.

## **Death of the Entitled Licensee**

Following the death in service of the Service licensee, the bereaved spouse/civil partner will be offered an entitlement to stay in their SFA/SSFA for a period of 2 years, paying entitled rates, to enable them to determine their longer term housing requirements. Retention of SFA may be

extended beyond the 2 year period at the discretion of the Local Service Commander in consultation with the relevant Service housing authorities and DIO.

## **Marital Breakdown**

The Service community mirrors the general population in that there will be occasions where marriages and partnerships fail to work out. Whilst it is accepted that each case may warrant special attention at local level the overarching regulatory position in handling marital/civil partnership breakdowns are detailed below.

## **Reconciliation Period**

If it is considered that a reconciliation period would assist, the Local Service Commander may authorise a suitably agreed period up to a maximum of a 93 days 'cooling off period' when the Service person moves into SLA or private accommodation. The 93 day period commences when this move takes place. The Service person will continue to pay SFA charges and SLA/food charges.

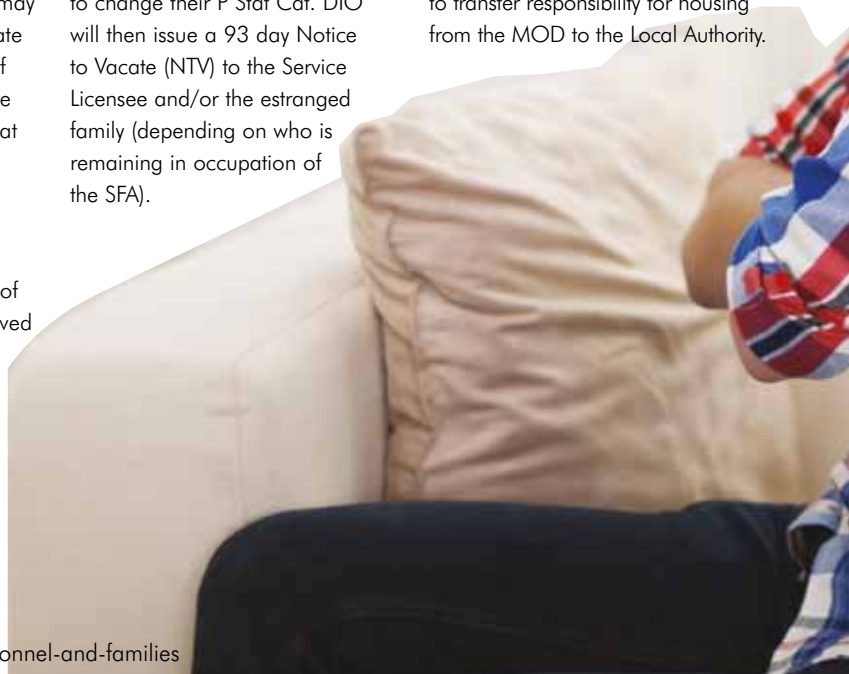
## **After Reconciliation Period**

After the 'Reconciliation' period or as soon as it becomes apparent that there will not be a reconciliation, the Service person will be classed as separated and will be required to change their P Stat Cat. DIO will then issue a 93 day Notice to Vacate (NTV) to the Service Licensee and/or the estranged family (depending on who is remaining in occupation of the SFA).

## **Notice to Vacate**

The Notice to Vacate (NTV) period is to allow you time to sort out your future housing if you haven't already done so. There may be circumstances when you can apply for additional time to secure your future home. If this is the case you will be required to complete a proportionality exercise assessment form which will be included in your NTV pack. It is your responsibility to ensure that you and your dependants have accommodation to move into and the JSHAO can provide advice and guidance on the options available to you if required.

For those seeking social housing through the Local Authority (Council) you should apply as soon as you know that you will need housing. You should update your application when you have your NTV and keep the Local Authority informed if your circumstances change in any way. You are entitled to a statutory homelessness interview at the Local Authority Housing Office 28 days before the NTV expires. Although the prospect of being made homeless is daunting it doesn't mean that you will be sleeping rough. It is a term to classify people who do not have somewhere appropriate to live. In the case of people leaving the Armed Forces it is the process that is used to transfer responsibility for housing from the MOD to the Local Authority.



# ICE FAMILY ACCOMMODATION

The NTV letter from the DIO should be accepted by the Local Authority housing staff as proof that your entitlement to live in SFA will end. However, if they want further documentary evidence you can contact the DIO and they will issue you a 'Certificate of Cessation of Right to Occupy Service Quarters'. This is a document which shows when your entitlement to occupy Service accommodation will end. Government issued guidance encourages local authorities to accept these certificates as 'proof of homelessness' and they should not insist on a court order for

possession before being prepared to provide any homelessness assistance.

The Local Authority Homelessness department have a legal obligation to help you. They will assess your individual circumstances and assess your priority need. If they deem that you are able to source and pay for your own housing they will only provide advice and information. If they assess you as being in priority need they will house you but be prepared that you may only be offered temporary accommodation for an initial period.

## **Irregular Occupancy**

If you have been unable to secure alternative accommodation before expiry of the Notice to Vacate, you should remain in SFA and continue

to seek a place to move to. You will be classed as an Irregular Occupant and charged a new rate that is based on local council rents, council tax and water/sewage rates and, whilst this is not full 'market rate', it may be considerably higher than your current SFA charges. These figures are individually calculated and issued in plenty of time for you to apply for housing benefit if applicable. In the case of marriage breakdown your Council Tax charges will be abated by 25% to allow for single occupancy.

A Defence Infrastructure Organisation Service Delivery Accommodation (DIO SD Accn) finance team deals with collecting payments from Irregular Occupants when they can no longer be deducted from salary, either because a spouse is now responsible for the quarter due to estrangement, or the Service person has been discharged. All letters in relation to Irregular Occupancy, with the exception of financial statements, will be issued by DIO. It is therefore important that you notify the DIO of any changes to your personal circumstances. Once a NTV has been issued you will be notified of the new charges at least 4 weeks prior to the Notice expiring.

The letters sent out by the DIO do use legal terminology and are set out in a manner required and

understood by the courts and local councils. Terms such as 'Damages for Trespass' ('Violent Profits' in Scotland) can seem intimidating but they are simply legal phrases used to describe the total charges for the use and occupation of a quarter.

If you have been unable to find a place to live the DIO will initiate court proceedings to evict you. The DIO will seek permission through the court to regain possession of the property by obtaining an Order for Possession (OfP) and then approx 4 weeks later they will apply to enforce the possession order by requesting a warrant for a bailiff to have you removed from the property. Again this process is to transfer the responsibility for your housing from the MOD to the Local Authority.

Throughout the time that you occupy SFA, including the time as an Irregular Occupant, you must continue to pay the appropriate charges. If you cease making these payments and are evicted for this reason you may be classed as making yourself intentionally homeless and therefore the Local Authority no longer have a legal obligation to help.

It is acknowledged that moving out of SFA is a stressful time and the process is complicated. Throughout your transition to civilian housing there are various people that can assist you and provide advice. You can speak to your local HIVE staff or the Unit Welfare or Community Support Officer. Alternatively, personnel experiencing significant difficulties can speak to the Army or Navy Welfare Service, or SSAFA who offer advice to all 3 Services, regarding welfare concerns, benefits and future housing provision. You can also contact the JSHAO who will provide advice on Civilian Housing Options.



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A new Rooftop housing development has just been completed on a site which was surplus to requirements by the Ministry of Defence in Worcestershire. The scheme forms part of Rooftop's commitment to the Worcestershire Armed Forces Community Covenant.

The development provides ten modern energy-efficient homes, eight for affordable rent and two for shared ownership. All rented properties have now been allocated and the shared ownership homes are currently on the market for £95,000 (50% share basis).

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# FORCES HELP TO BUY

## The Forces Help To Buy Scheme (FHTB), was launched on 1 April 2014 as a three year pilot scheme.

The overall aim of the scheme is to encourage and support home ownership amongst eligible personnel. FHTB enables Service personnel to borrow up to half their annual salary (capped at £25,000) and is intended to assist towards the balance of the purchase price (taking into account, for example, deposit, legal, surveyors, land registration and estate agent fees) when buying a property for which a mortgage lender is willing to advance a mortgage. Whilst this article is intended to provide an overview of the FHTB scheme and application process, any personnel looking to utilise FHTB should familiarise themselves fully with JSP 464 Part 1 Chapter 12 where full details of the eligibility and qualifying criteria can be found.

Not all Mortgage lenders will currently accept applications from individuals who plan to make use of the FHTB Scheme and potential applicants are urged to make their Bank or Building Society aware of the FHTB before making a formal application. This is important, as refusal of a mortgage application can affect your credit rating

### General

The FHTB scheme is designed for first-time buyers or those needing to move to another property, either because they are assigned elsewhere or as a result of certain extenuating family or medical circumstances. A property for which FHTB has been claimed must be intended for the Service person's own immediate occupation, or that of their immediate family. It is

not intended for the purchase of 'buy-to-let' properties or any other second property.

FHTB is not related to other Government funded Help to Buy Schemes but can be used in conjunction with the Help to Buy Equity Loan Scheme, Help to Buy (Scotland) and Help to Buy (Wales). FHTB cannot be used with the Help to Buy Mortgage Guarantee Scheme.

### Entitlement

Applicants who meet all of the applicable eligibility and qualifying criteria within JSP 464 will be permitted an interest free FHTB advance recoverable from pay and, if necessary, terminal benefits. The amount of the FHTB approved will be limited to either 50% of gross basic pay including all forms of Recruitment and Retention pay; or £25,000, whichever is lower.

When the applicant is selling a property or has sold a property in the last 12 months, the FHTB advance will be capped at the difference between the maximum mortgage obtained and the purchase price of the new property, abated by any capital realised from the sale of the previous property. The purchase price of the new property may include associated legal, surveyors, land registration and estate agent's fees plus the cost of any repairs, which are an explicit condition of the mortgage obtained. In the case of flexible mortgages, the "mortgage obtained" will be regarded as the maximum sum that may be borrowed under the flexible mortgage arrangements; or

When moving home, if the applicant already has a FHTB advance or a LSAP loan that they have not yet repaid in full, the amount of the new FHTB advance will be abated by the outstanding

balance of the previous loan. This will be shown as a full repayment of the previous FHTB/LSAP in the applicant's pay/FHTB record, followed by a full credit of the new FHTB amount; or

In the case of an applicant buying equity in an already owned property the amount of mortgage obtained on behalf of the applicant in order to purchase a share in the property. This 'purchase price' may include associated legal, surveyors, land registration and estate agent's fees plus the cost of any repairs which are an explicit condition of the mortgage obtained. In the case of flexible mortgages, the 'mortgage obtained' will be regarded as the maximum sum that may be borrowed under the flexible mortgage arrangements. On completion of the transaction the applicant must own a portion of the property.

### Entitlement to Service Accommodation

Personnel assigned with their immediate family to an area within 50 miles of a property which they have purchased or extended with the aid of a FHTB advance (whether designated as a RWA or SPR (see definitions in JSP 464)) are disqualified from occupation of SFA / SSFA or SLA, except in the following circumstances:

- On the outcome of a successful welfare application, their LSC is satisfied that the property remains beyond a reasonable daily travelling distance; or
- They are entitled to occupy SFA by virtue of their appointment; or
- They are legally separated from their spouse/civil partner who continues to live in the property purchased (or extended) using a FHTB advance and would be entitled to SFA because they are designated PStatCat 2.

Personnel who have purchased a property using a FHTB advance which they have designated as a SPR will generally be disqualified from occupation of SFA/SSFA (but will be eligible to occupy SLA, at the appropriate charge rate) during their current assignment (and their next assignment, if, at the time of application, they have received official notice of that assignment and it begins in the next 6 months). Occupation of SFA/SSFA will only be permitted in the following circumstances:

- On the outcome of a successful welfare application, their LSC is satisfied that there is an overriding welfare reason why the applicant should be entitled to SFA/SSFA; or
- They are entitled to occupy SFA by virtue of their appointment; or
- They are legally separated from their spouse/civil partner who continues to live in the property purchased (or extended) using a FHTB advance and would be entitled to SFA because they are designated PStatCat 2.

**Information sourced from JSP 464.**

### Letting and Sale of Properties

Following initial occupation of a property, a FHTB claimant may, on assignment, apply to their CO for permission to let a property purchased with the aid of FHTB. If letting is approved, interest charges will be levied at the HMRC Official Rate and debited directly from a claimant's salary. Any commencement or termination of letting must be reported immediately to DBS Mil Pers.

If a FHTB advance remains outstanding at the date of the sale of the property, the claimant must immediately inform DBS Mil Pers. The outstanding FHTB advance must be repaid immediately and in

full or transferred immediately to another qualifying property.

Full details on the letting, sale and remortgage of properties purchased with the assistance of FHTB can be found within JSP 464, Part 1, Chapter 12.

### **Payment and Repayment of FHTB Advance**

Applications for a FHTB advance should be submitted to DBS Mil Pers a minimum of 6 weeks before the expected purchase completion date to ensure that payment deadlines are met. Applicants should speak to their mortgage provider and solicitor at the earliest opportunity to make them aware of their intent to use a FHTB advance, even if they have not yet applied. Payment, if approved, will be made direct to the applicant's legal representative, except in the case of self-build properties and property extensions. Payments will not be paid direct to an applicant when purchasing a property.

Repayment of the FHTB will be determined by a variety of circumstances. The most common repayment calculations are shown below:

- **Personnel with 10.5 Years or More to Serve.** Repayment will be made at the rate of 10% per annum by recovery from pay in equal monthly instalments over a period of 10 years. Repayment recovery must commence a maximum of 6 months after the date of payment of the FHTB.
- **Personnel with More than 10 but Less than 10.5 Years to Serve.** Repayment will commence immediately, at the rate of rate of 10% per annum by recovery from pay in equal monthly instalments, over the last 10 years of service.
- **Personnel with Less than 10 Years to Serve.** Repayment will commence immediately, at the rate of 10% per annum by recovery from pay in equal monthly instalments, or a greater sum by agreement, the balance being recovered from their final salary

in the first instance unless DBS Mil Pers are instructed by the individual to recover from terminal benefits. Instructions should be sent to Payroll, Glasgow: Mail Point 320, Kentigern House, 65 Brown Street, Glasgow, G2 8EX.

Full details of the circumstances determining the repayment of FHTB debt can be found in JSP 464, Part 1, Chapter 12.

### **Applying for Forces Help to Buy**

Service Personnel are to apply for Forces Help To Buy (FHTB) on JPA through the Self Service Application for FHTB. Full instruction on completion is on line in the JPA Self Service User Guide – Applying for Pre-Approval for FHTB.

In exceptional circumstances only, where the individual has no permanent access to JPA, the JPA Form E035 may be used – JPA Form E035 must be forwarded to DBS Mil Pers FHTB Section at least 6 weeks before the expected purchase completion date. Proof of purchase will be sought by the DBS Mil Pers, FHTB Section from the appointed legal representative. In cases where the applicant has owned property within the previous 12 months, a legal representative's statement of sale (actual or intended) and purchase must accompany the application form.

### **Prior to Application**

Applicants are to satisfy themselves that they have read and understood the provisions of JSP 464 Part 1 Chapter 12. In particular, applicants are reminded that they must await confirmation that award of a FHTB has been approved, and payment received by their appropriate legal representative, prior to completion of a property purchase.

### **Application Procedure**

When an eligible applicant has found a qualifying property they wish to purchase, has spoken to a mortgage provider and obtained the services of a legal representative, they may submit a

JPA on-line application to DBS Mil Pers, FHTB Section, through their CO. An individual having applied on-line and gained approval is to use only the JPA printout to gather all required certifying signatures and forward to the DBS Mil Pers, FHTB Section.

### **Reassessment of Eligibility**

Personnel who are initially assessed as "entitled" prior to formal JPA on-line application are reminded that both eligibility and the maximum amount of the FHTB which may be awarded will be fully reassessed once the formal JPA on-line application is submitted (subject to certification and recommendation by unit authorities). At this point, if any information supporting the JPA on-line application has changed, it is possible that eligibility and entitlement may be affected. If there has been a change in personal circumstances, this should be reported on JPA Form E035a

### **Certification of the Application Form**

Once a JPA on-line application has been approved and printed, it is to be certified by the claimant's Unit HR and CO as follows:

**Unit HR.** In assessing the FHTB application, the Unit HR is to include a check of the applicant's current medical status on JPA. Where the claimant's medical status is not MFD or MLD the Unit HR should seek the advice of the Unit Medical Officer (UMO). Where the applicant is categorised as MFD or MLD, or the UMO has certified that the applicant is likely to be MFD or MLD within 6 months of the date of their assessment, then the application is to be passed to the applicant's CO. Where the UMO has indicated that the applicant will not be MFD within 6 months of the date of their assessment then the application is to be rejected and passed back to the applicant through the FHTB Section with an explanation of why the application has not been supported.

**UMO.** Where the claimant's

medical status is not MFD or MLD at the time of the application the Unit HR must seek the advice of the UMO. The UMO must certify whether or not the applicant is likely to be MFD/MLD within 6 months of the assessment and return the application to the Unit HR.

### **CO (or Authorised Representative).**

In certifying an application, the CO must take into account an applicant's current financial situation, for example, if an applicant is subject to any administrative or disciplinary action, which may result in a significant/ material change in circumstances (e.g. premature termination of Service, assignment, detention, reduction in rank), the application is either to be rejected or held in abeyance until the outcome of the action is known. Otherwise, the application may be recommended by the CO and forwarded to DBS Mil Pers, FHTB Section.

### **Short Notice Appointment**

Applicants who are at risk of being assigned to a seagoing ship or assignment overseas at short notice, before the purchase of their new property is completed, should discuss with their solicitor the arrangement of a limited Power of Attorney, or similar. This is to ensure that purchase can be completed in their absence. It is emphasised, however, that the additional expense of such a course of action is not necessary in normal circumstances. Any additional expenses incurred in association with the Power of Attorney are the responsibility of the Service person

The full regulations regarding FHTB can be found within JSP 464 Pt 1 Chapter 12.

### **Relevant Authorities**

The relevant authorities on FHTB are:  
Defence Business Services  
Military Personnel  
FHTB Section  
Centurion Building,  
Grange Road, Gosport,  
Hants PO13 9XA  
Tel: Mil – 94560 3600  
Tel: External – 0141 224 3600



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# HOUSING IN THE SOUTH EAST

## LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the South East of England. 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
Adur District Council	01273 263 000	<a href="http://www.adur-worthing.gov.uk">www.adur-worthing.gov.uk</a>
Arun District Council	01903 737 500	<a href="http://www.arun.gov.uk">www.arun.gov.uk</a>
Ashford Borough Council	01233 331 111	<a href="http://www.ashford.gov.uk">www.ashford.gov.uk</a>
Aylesbury Vale District Council	01296 585 858	<a href="http://www.aylesburyvaledc.gov.uk">www.aylesburyvaledc.gov.uk</a>
Basingstoke & Deane Borough Council	01256 844 844	<a href="http://www.basingstoke.gov.uk">www.basingstoke.gov.uk</a>
Bracknell Forest Borough Council	01344 352 000	<a href="http://www.bracknell-forest.gov.uk">www.bracknell-forest.gov.uk</a>
Canterbury City Council	01227 862 000	<a href="http://www.canterbury.gov.uk">www.canterbury.gov.uk</a>
Cherwell District Council	01295 221 572	<a href="http://www.cherwell.gov.uk">www.cherwell.gov.uk</a>
Chichester District Council	01243 785 166	<a href="http://www.chichester.gov.uk">www.chichester.gov.uk</a>
Chiltern District Council	01494 729 000	<a href="http://www.chiltern.gov.uk">www.chiltern.gov.uk</a>
Crawley Borough Council	01293 438 000	<a href="http://www.crawley.gov.uk">www.crawley.gov.uk</a>
Dartford Borough Council	01322 34 34 34	<a href="http://www.dartford.gov.uk">www.dartford.gov.uk</a>
Dover District Council	01304 821 199	<a href="http://www.dover.gov.uk">www.dover.gov.uk</a>
East Hampshire District Council	01730 266 551	<a href="http://www.easthants.gov.uk">www.easthants.gov.uk</a>
Eastbourne Council	01323 410 000	<a href="http://www.eastbourne.gov.uk">www.eastbourne.gov.uk</a>
Eastleigh Borough Council	023 8068 8068	<a href="http://www.eastleigh.gov.uk">www.eastleigh.gov.uk</a>
Elmbridge Borough Council	01372 474 474	<a href="http://www.elmbridge.gov.uk">www.elmbridge.gov.uk</a>
Epsom & Ewell Borough Council	01372 732 000	<a href="http://www.epsom-ewell.gov.uk">www.epsom-ewell.gov.uk</a>
Fareham Borough Council	01329 236 100	<a href="http://www.fareham.gov.uk">www.fareham.gov.uk</a>
Gosport Borough Council	023 9258 4242	<a href="http://www.gosport.gov.uk">www.gosport.gov.uk</a>
Gravesham Borough Council	01474 56 44 22	<a href="http://www.gravesham.gov.uk">www.gravesham.gov.uk</a>
Guildford Borough Council	01483 50 50 50	<a href="http://www.guildford.gov.uk">www.guildford.gov.uk</a>
Hart District Council	01252 622 122	<a href="http://www.hart.gov.uk">www.hart.gov.uk</a>
Hastings Borough Council	01424 781 066	<a href="http://www.hastings.gov.uk">www.hastings.gov.uk</a>
Havant District Council	023 9247 4174	<a href="http://www.havant.gov.uk">www.havant.gov.uk</a>
Horsham District Council	01403 215 100	<a href="http://www.horsham.gov.uk">www.horsham.gov.uk</a>
Isle of Wight Council	01983 821 000	<a href="http://www.iwight.com">www.iwight.com</a>
Lewes District Council	01273 471 600	<a href="http://www.lewes.gov.uk">www.lewes.gov.uk</a>
Maidstone Borough Council	01622 602 000	<a href="http://www.maidstone.gov.uk">www.maidstone.gov.uk</a>
Medway Council	01634 306 000	<a href="http://www.medway.gov.uk">www.medway.gov.uk</a>
Mole Valley Council	01306 885 001	<a href="http://www.molevalley.gov.uk">www.molevalley.gov.uk</a>
New Forest District Council	023 8028 5000	<a href="http://www.newforest.gov.uk">www.newforest.gov.uk</a>
Portsmouth City Council	023 9282 2251	<a href="http://www.portsmouth.gov.uk">www.portsmouth.gov.uk</a>
Reading Borough Council	0118 9 37 37 37	<a href="http://www.reading.gov.uk">www.reading.gov.uk</a>
Reigate and Banstead Borough Council	01737 276 000	<a href="http://www.reigate-banstead.gov.uk">www.reigate-banstead.gov.uk</a>
Rother District Council	01424 78 78 78	<a href="http://www.rother.gov.uk">www.rother.gov.uk</a>
Royal Borough of Windsor and Maidenhead	01628 798 888	<a href="http://www.rbwm.gov.uk">www.rbwm.gov.uk</a>
Runnymede Borough Council	01932 83 83 83	<a href="http://www.runnymede.gov.uk">www.runnymede.gov.uk</a>
Rushmoor Borough Council	01252 398 398	<a href="http://www.rushmoor.gov.uk">www.rushmoor.gov.uk</a>
Sevenoaks District Council	01732 227 000	<a href="http://www.sevenoaks.gov.uk">www.sevenoaks.gov.uk</a>
Shepway District Council	01303 853 000	<a href="http://www.shepway.gov.uk">www.shepway.gov.uk</a>
Slough Borough Council	01753 475 111	<a href="http://www.slough.gov.uk">www.slough.gov.uk</a>
South Bucks District Council	01895 837 200	<a href="http://www.southbucks.gov.uk">www.southbucks.gov.uk</a>
South Oxfordshire District Council	01491 823 000	<a href="http://www.southoxon.gov.uk">www.southoxon.gov.uk</a>
Southampton City Council	023 8083 3000	<a href="http://www.southampton.gov.uk">www.southampton.gov.uk</a>
Spelthorne Borough Council	01784 451 499	<a href="http://www.spelthorne.gov.uk">www.spelthorne.gov.uk</a>
Surrey Heath Borough Council	01276 707 100	<a href="http://www.surreyheath.gov.uk">www.surreyheath.gov.uk</a>
Swale Borough Council	01795 42 43 41	<a href="http://www.swale.gov.uk">www.swale.gov.uk</a>
Tandridge District Council	01883 722 000	<a href="http://www.tandridge.gov.uk">www.tandridge.gov.uk</a>
Test Valley Borough Council	01264 368 000	<a href="http://www.testvalley.gov.uk">www.testvalley.gov.uk</a>
Thanet District Council	01843 577 000	<a href="http://www.thanet.gov.uk">www.thanet.gov.uk</a>
Tonbridge and Malling Borough Council	01732 844 522	<a href="http://www.tmbc.gov.uk">www.tmbc.gov.uk</a>
Tunbridge Wells Borough Council	01892 526 121	<a href="http://www.tunbridgewells.gov.uk">www.tunbridgewells.gov.uk</a>
Vale of White Horse District Council	01235 520 202	<a href="http://www.whitehorsedc.gov.uk">www.whitehorsedc.gov.uk</a>
Waverley Borough Council	01483 523 333	<a href="http://www.waverley.gov.uk">www.waverley.gov.uk</a>
Wealden District Council	01892 653 311	<a href="http://www.wealden.gov.uk">www.wealden.gov.uk</a>
West Berkshire Council	01635 424 400	<a href="http://www.westberks.gov.uk">www.westberks.gov.uk</a>
West Oxfordshire	01993 861 000	<a href="http://www.westoxon.gov.uk">www.westoxon.gov.uk</a>
Winchester City Council	01962 840 222	<a href="http://www.winchester.gov.uk">www.winchester.gov.uk</a>
Woking Borough Council	01483 755 855	<a href="http://www.woking.gov.uk">www.woking.gov.uk</a>
Wokingham Borough Council	0118 974 6000	<a href="http://www.wokingham.gov.uk">www.wokingham.gov.uk</a>
Worthing Borough Council	01903 239 999	<a href="http://www.worthing.gov.uk">www.worthing.gov.uk</a>
Wycombe District Council	01494 461 000	<a href="http://www.wycombe.gov.uk">www.wycombe.gov.uk</a>



# EAST OF ENGLAND



## 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.

## SOUTH EAST ENGLAND

Name	Tel	Counties Covered
Riverside ECHG	0845 111 0000	All
STOLL	0207 385 2110	All
Haig Housing	0208 685 5777	All
Southern Housing Group	0845 612 0021	All
L&Q Group	0800 015 6536	All
Catalyst	0300 456 2099	All
Circle Housing	020 288 4000	All
One Housing Group	0208 821 5100	All
Place for People	0845 850 9571	All
First Wessex	0800 328 6461	Hants & Surrey
Greenoak Housing Association	01483 768856	Surrey & W Sussex
Housing Solutions Group	0800 876 6060	All

## REGIONAL HELP TO BUY AGENT

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>

**Buckinghamshire**  
**Surrey**  
**W. Sussex**  
**E. Sussex**  
**Surrey**  
**Kent**

**BPHA**

helptobuyeastandsoutheast@bpha.org.uk  
[www.helptobuyeastandsoutheast.uk.com](http://www.helptobuyeastandsoutheast.uk.com)

**03333 214044**

**Oxfordshire**  
**Berkshire**  
**Hampshire**

**Radian Group**

[www.helptobuysouth.uk.com](http://www.helptobuysouth.uk.com)

**0238 062 8004**





# financial adviser

## CHOOSING A FINANCIAL ADVISER

**A financial adviser can help you how to make the most of your finances by advising you on the right products for your needs.**

There are a number of firms that have a specific understanding of the nuances of Service life. Members of organisations such as the Services Insurance and Investment Advisory Panel (SIIAP) must be able to demonstrate specialist knowledge and experience in the provision of financial advice to members of the

Armed Forces and show that they have the knowledge, expertise and

ability to serve the Armed Forces clients effectively.

### Financial Advisors

When choosing a financial advisor it is important to understand what type of service you are getting. Professional financial advisors fall into two categories, independent and restricted. It is important to understand the difference and how they charge for their services, this can have a big impact on the type and range of advice you will get.

### Independent Financial Advisers

To be able to call themselves independent, financial advisers must:

- Be able to offer advice on the full range of investment products (see below) – and from the full range of providers in the market
- Make a fair and comprehensive analysis of the relevant products available and recommend a suitable one for you in the light of your circumstances and needs
- Be free from any influence that could stop them recommending the best product for you.

Investment products include:

- Stock market based investments where the return on your money isn't guaranteed – eg unit trusts, OEICs and other managed funds
- Life policies
- Pensions
- Annuities

If you're looking for general advice about your financial situation, an independent adviser would probably be best for you

as they will have access to the full range of products across the market.

### Restricted Financial Advisers

A restricted adviser is one who:

- Only recommends certain types of investment product, and/or
- Only recommends products from a limited number of providers

In practice, this means they may:

- **Specialise in a particular type of product** (for example, pensions or ethical investments), or
- Cover a wider range of product types but **only recommend products from a limited number of providers**, or
- **Offer a limited number of product types from a limited number of providers**

Restricted firms cannot use the word 'independent' to describe the advice they offer.

### Financial Advisers – Independent or Restricted – What's Best?

All financial advisers are authorised and regulated by

the Financial Conduct Authority (FCA). This means that regardless of whether they're independent or restricted, they must hold minimum qualifications, subscribe to a code of ethics and keep up to date with the financial markets through continuing professional development.

Under FCA rules, all advisers must also ask you detailed questions (called a 'fact find') to understand your financial circumstances and attitude to risk. They must use this information to understand which product or products would be suitable for you before recommending anything.

Therefore the quality of the advice you receive will be the same, whichever type of adviser you go for. The only difference is that advisers offering a restricted service may be looking at products from a narrower range. You need to weigh this up against other factors such as cost and convenience. See below for how financial advisers are paid.

Whichever type of adviser you go for, you have rights if a product

Article sourced from [www.moneyadvice.service.org](http://www.moneyadvice.service.org)

they recommend turns out to be unsuitable for you. You don't have this level of protection if you buy without getting advice.

### Financial Advisers – Comparing the Costs

All advisers have to charge a fee. They must be clear upfront about what these fees are and agree with you in advance how you will pay them. (For example, you may agree an upfront fee or to allow the adviser to take their fee from the investment sum. You may also agree to pay the fee in a lump sum or instalments.)

In the past, many financial advisers didn't charge fees, but instead received commission from product providers. Since 31 December 2012, commission on new business is no longer allowed for investment products. The changes were introduced so that you can be sure the advice you receive will not be influenced by how much the

adviser could earn from the investment – and to help make the cost of financial advice clearer. Note that financial advisers can, however, still earn commission from the sale of non-investment protection products such as income protection insurance, critical illness insurance and term life insurance.

### Shop Around and Negotiate

Fees may vary, depending on the adviser's location and qualifications, so it's worth shopping around. You can also negotiate with the adviser on the amount you pay depending on your advice needs.

Before you meet with an adviser, ask them to confirm whether they offer independent or restricted advice and what their costs are. Don't be afraid to negotiate!

### Check your Adviser's Credentials

All financial advisers must have a

qualification at Level 4 or above of the national Qualifications and Credit Framework. In addition, they must hold a Statement of Professional Standing, which confirms that they are suitably qualified, that they subscribe to a code of ethics and have maintained competence through continuing professional development.

Ask your adviser what level of qualification they hold. If you have any doubts, check with the relevant body named on their paperwork.

Read more about qualifications for independent financial advisers on the unbiased.co.uk website.

Whether offering an independent or restricted service, anyone recommending investments must be registered with the Financial Conduct Authority, and must be approved to offer advice – not just to offer information.

If you use an adviser who is not approved by the FCA, you won't have any right to compensation if you lose money because of bad advice they give you. Check that your adviser is listed on the Financial Conduct Authority register.

### Find a Financial Adviser near you

The following organisations can help you find financial advisers in your area:

- Unbiased
- Find an adviser
- Vouched for
- financial-advisor.co.uk

### Further information:

<https://www.moneyadvice.org.uk/en/articles/choosing-a-financial-adviser>

<http://www.unbiased.co.uk/>

<http://siiap.org/>

# 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.

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**Register today**

**Call:** 0845 437 9701


**Visit:** [www.homeownershipwestminster.co.uk](http://www.homeownershipwestminster.co.uk)

**Email:** [info@homeownershipwestminster.co.uk](mailto:info@homeownershipwestminster.co.uk)

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



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# LOW COST HOME OWNERSHIP – QUESTION TIME

**In previous editions of this magazine we have highlighted the various Affordable Housing Schemes throughout the UK. Known collectively as Low Cost Home Ownership (LCHO) these schemes are designed to make home ownership more affordable and a realistic option to a greater number of individuals.**

The majority of LCHO schemes are backed by the government so you can be sure that the assistance you receive will be there for the long term and, unlike renting privately where a landlord could decide not to renew your tenancy, LCHO means that your home is yours.

Making home ownership truly affordable starts at the beginning, with the deposit. For many people, saving enough money to put down as a deposit is the real stumbling block. The great benefit of LCHO is that in almost every case you will need a smaller deposit than you would have been asked for if purchasing a property in the normal way.

There are two basic types of LCHO scheme – shared

ownership and equity loans. Both will help you get a place of your own and the scheme to go for depends on your personal circumstances. Service personnel receive priority status whilst serving for the LCHO schemes in England, Scotland and Wales and for up to 12 months after discharge. There is no guarantee that both options will be available to you, although there are developments where both shared ownership and equity loans are available on the same development and even on the same property. Both of these schemes can be used in conjunction with Forces Help To Buy. These schemes are:

## **Shared Ownership**

Also known as part buy/part rent. This works by allowing you to buy a share of your home and pay a subsidised, capped rent on the remainder, which is owned by a housing association. You will be expected to buy the largest share you can afford, but don't worry, the key word here is afford, so you'll be able to discuss what share is right for you.

## **Equity Loans**

With an equity loan you own 100% of your home, but only

have to cover a percentage of the cost initially with your mortgage and deposit. You can defer the rest of the purchase price for a while as it's covered by an equity loan. This loan is normally interest free for the first 5 years and would need to be repaid in full within 25 years.

Both schemes offer you the opportunity to increase your stake in your home, this is known as 'staircasing'. Full details of these schemes, along with contact details for the Help to Buy Agents who would handle your application, can be found on the government Help to Buy website:

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

## **Question Time**

For many people, Low Cost Home Ownership (LCHO) or Affordable Housing Schemes (AHS), are a new concept. You may be unsure if it is right for you so here are some responses to the more commonly asked questions on these schemes.

## **It's not the same as owning your home outright is it?**

No, it isn't. But people who buy their home with a mortgage in the usual way don't own their home

outright either, the mortgage company owns it and lets them live there while they pay for it!

Think of it as an affordable way to start the home buying process. You could stay where you are and put the money you would have paid on your LCHO home into a savings account. Then, when you've got enough, walk into an estate agent or developer and buy something. Or, you could buy a share of a home now and enjoy living in it straight away. Whether you own it 'outright' or not is irrelevant – the fact is, you get to live there NOW, not some time in the future.

## **LCHO homes are just tiny starter flats...**

Some of them may well be starter homes but if you search through the homes available with LCHO you will find large family homes with gardens as well as one-bedroom apartments.

The fact is, the type of homes first time buyers need has changed because first time buyers have changed. Perhaps twenty years ago the typical first time buyer may have been single and in their mid-twenties, but now it's more likely to be someone in their mid-thirties, perhaps with a



partner, perhaps with children. So the homes have changed too...

As for properties being tiny, don't be fooled by anyone who says that LCHO homes on a development are likely to have smaller rooms than their full-ownership equivalents, in fact, they have to meet higher standards of space, storage and eco-efficiency than typical new builds, so you're actually getting more home for your money.

### You still have to earn a lot

Buying a home is an expensive business, but so is renting. You'll have to have enough coming in to pay for your housing costs and your life as well. But nothing like the amount you'd need if you were buying the full cost of the home or even renting privately. If you don't believe us, check out the comparison table at the top of the page.

### Mortgages are hard to get

True, but it's no harder to get a mortgage for an LCHO property than it is for any other. The Mortgage Market Review has laid down strict guidelines for anybody getting any sort of mortgage.

The LCHO industry has been working hard to encourage lenders and make sure that specialist mortgages are available. Plus, as an LCHO buyer you're statistically less likely to get into mortgage difficulties than other buyers, which makes you a good candidate for lending.

### Rent AND mortgage – isn't that more expensive?

It's not called Low Cost Home Ownership for nothing! If you buy through shared ownership you'll have a mortgage on the share you buy and pay rent on the share you don't, so it generally works out less per month than renting privately, and definitely less than buying the 100% of your home. Plus, you'll need to find a much smaller

## Two-bedroom Property – Valued at £143,000

	Deposit	Mortgage	Mortgage pcm	Rent pcm	Total Monthly Costs
25% Share	£1,788	£33,962	£209	£246	£455
50% Share	£3,576	£67,924	£417	£164	£581
80% Help to Buy Equity Loan	£7,150	£107,250	£659	£0	£659*
100% Buy	£7,150	£135,850	£834	£0	£834
Private Rent	-	-	-	£662	£615

\* We've used an average repayment mortgage over 25 years at 5.5% to get our figures. Deposit amounts are 5% which reflects what is available in the market at the moment. Note that Help to Buy Guarantee Mortgages are not available in conjunction with LCHO schemes. But we have used 5% deposits for 100% purchases assuming that the mortgage will be attained using a Help to Buy Mortgage Guarantee. Rent for shared ownership is based on 2.75% of the share you don't own, per year (we then divide this by 12 to get a monthly rate). Private rents and property prices are based on averages taken from popular property websites. Please note that with Help to Buy equity loan you will be paying back some interest from year 6 onwards.

deposit to get you started. For an equity loan property there's no rent to pay at all. In fact, there's nothing to pay on the equity loan portion of your purchase for several years.

### Shared ownership? Does that mean I have to share with someone else?

No, although you can if you want to.

You're sharing the ownership of your home with the housing association and you'll pay them rent on the share you don't own. Plenty of people buy their shared ownership home with a friend or sibling but no-one from the housing association will move in with you and they won't move another family in either. It's the ownership you share, not the living space.

### Why can't I just find a property I like at the estate agents and ask the housing association to buy a share with me?

You used to be able to do that, but these days the majority of schemes are available for specific newly built properties so that government funding can help developers and housing associations to build the homes the country needs. If your taste isn't for a new-build home take a look at your local Help to Buy agent's website, along with the new-builds you'll find details of older, resale shared ownership properties.

### Is there a lot of form filling to do?

There is some, but the result is

being able to find a home of your own. You will have to register with a Help to Buy agent, set-up by the government to match you with the right home.

What this means for you is that you don't have to track down and register with every housing association or developer offering LCHO in your area; you just fill in one set of initial registration forms, undergo one basic affordability and eligibility check, not the same thing over and over for every organisation.

### They tell you how much you can afford and what share to buy!

Yes, housing associations have always given their buyers an affordability check to make sure you don't over-stretch yourself financially and try to borrow more than you could reasonably expect to pay back.

Previously, mortgage companies would lend people huge amounts without carrying out sufficient checks on an individual's ability to repay. The Mortgage Market Review ensured that everyone, not just shared owners, undertake a sensible assessment of what someone can pay back.

The affordability check is there to see how much you might be able to pay for your

housing costs, and takes all of your other regular expenses into account, for example car loans, credit cards, monthly bills etc.

You might discover that you can buy a bigger property than you originally thought, maybe a two-bedroom home that will suit you for years to come, rather than the one-bedroom apartment that's fine for now. You could also find that you can afford to buy a larger share of the property.

**Information sourced** from Nov/Dec edition of *Home Focus*.

At the other end of the argument, you're receiving help to get onto the housing ladder so it's only fair that you buy as much of the property as you can. This will leave as much of the kitty as possible to help others too. So yes, you will be asked to buy the maximum share you can reasonably afford.

### Low Cost Home Ownership Price Comparisons

The table above shows the price to rent a typical two-bedroom property against the cost of buying outright with a 95% mortgage, buying different shares through shared ownership, and buying through the 80% Help to Buy equity loan scheme. Do the sums and see if LCHO could work for you.

# HOUSING prices

**UK** Average Price: £181,757 | Quarterly Change: +2.3% | Annual Change: +8.8%

## 1 Scotland

Average Price: £125,446  
Quarterly Change: +7.5%  
Annual Change: +10.3%

## 2 Northern Ireland

Average Price: £99,041  
Quarterly Change: -7.3%  
Annual Change: +6.4%

## 3 The North

Average Price: £128,724  
Quarterly Change: 0.0%  
Annual Change: +3.8%

## 4 Yorkshire and The Humber

Average Price: £130,206  
Quarterly Change: +2.1%  
Annual Change: +8.2%

## 5 The North West

Average Price: £137,295  
Quarterly Change: 0.0%  
Annual Change: +8.8%

## 6 The East Midlands

Average Price: £148,373  
Quarterly Change: +1.1%  
Annual Change: +6.8%

## 7 The West Midlands

Average Price: £155,547  
Quarterly Change: -4.1%  
Annual Change: +3.0%

## 8 Wales

Average Price: £144,673  
Quarterly Change: +1.3%  
Annual Change: +0.3%

## 9 East Anglia

Average Price: £175,170  
Quarterly Change: +0.8%  
Annual Change: +5.5%

## 10 Greater London

Average Price: £330,315  
Quarterly Change: +3.3%  
Annual Change: +15.9%

## 11 The South West

Average Price: £203,222  
Quarterly Change: +3.9%  
Annual Change: +9.6%

## 12 The South East

Average Price: £263,333  
Quarterly Change: +5.4%  
Annual Change: +10.9%



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

### Commenting, Stephen Noakes, Mortgages Director, said:

'House prices in the three months to September were 2.7% higher than in the preceding three months. This was the second successive decline in the quarterly rate. Annually, prices were 9.6% higher in the three months to September than in the same three months last year; similar to last month (9.7%) and below July's (10.2%).

'The recent rapid rise in some parts of the UK, earnings growth that remains below consumer price inflation and the possibility of an

interest rate rise over the coming months, appear to have tempered housing demand. This weakening in demand has led to a modest easing in both house price growth and sales.

Annual house price inflation may have peaked around 10%. A moderation in growth looks likely during the remainder of 2014 and into next year as supply and demand become increasingly better balanced'

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

## CIVVY STREET NEEDS YOUR HELP.

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# Sales list of

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## Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
<b>Cambridgeshire</b> Haling Place	Selection of 2, 3 and 4 Bed Houses	<b>£219,950- £294,950*</b>	<b>Sales Office</b> Please call <b>01223 861877</b> or email: waterbeachsales@annington.co.uk
<b>North Lincolnshire</b> Kirton in Lindsey	3 Bed House	<b>£79,950*</b>	<b>Your Move</b> Please call <b>01724 860463</b> or email: Scunthorpe@your-move.co.uk or <b>Martin &amp; Co</b> Please call <b>01427 611833</b> or email: gainsborough@martinco.com
<b>North Lincolnshire</b> Kirton in Lindsey Richdale	3 Bed Detached Houses	<b>£129,950 - £134,950*</b>	<b>Your Move</b> Please call <b>01724 860463</b> or email: Scunthorpe@your-move.co.uk or <b>Martin &amp; Co</b> Please call <b>01427 611833</b> or email: gainsborough@martinco.com
<b>Whetstone</b> Greater London	3 Bed Terraced Houses	<b>£400,000*</b>	<b>Barnard Marcus</b> Please call <b>0208 4466888</b> or email: whetstone@sequencehome.co.uk
<b>Henlow</b>	Selection of 2 Bed Houses	<b>£154,950 - £164,950*</b>	<b>Sales Office</b> Please call <b>01462 817166</b> or email: henlowsales@annington.co.uk or <b>Your Move</b> Please call <b>01462 459643</b> or email: hitchin@your-move.co.uk
<b>COMING EARLY 2015</b> Shrewsbury	Selection of 3 and 4 Bed Houses	<b>£TBA</b>	<b>TBA</b>

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 £750 towards the buyer's legal fees and mortgage survey fee\* (\*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

All information is correct at time of going to press Annington Homes Ltd, 1 James Street, London, W1U 1DR – December 2014.

## USEFUL PROPERTY WEBSITES

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

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

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

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

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

## USEFUL BROKER WEBSITES

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

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

[www.charcol.co.uk](http://www.charcol.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.siap.org](http://www.siap.org)

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

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

#### JANUARY 15

Wed 7 Tidworth  
Wed 14 Northolt  
Thu 15 Cottesmore  
Tue 27 Colchester \*  
Thu 29 Aldershot

#### FEBRUARY 15

Tue 3 Rosyth  
Thu 5 Kinloss  
Tue 17 Plymouth  
Wed 18 Chepstow  
Tue 24 Portsmouth  
Thu 26 Tidworth

#### MARCH 15

Tue 3 Catterick  
Wed 4 Cottesmore  
Tue 10 Hohne #  
Wed 11 Herford  
Tue 24 Brize Norton ###  
Thu 26 Aldershot

#### APRIL 15

Tue 14 N. Ireland  
Tue 21 Cosford ##  
Wed 29 Cyprus ^  
Thur 30 Cyprus ^

#### MAY 15

Tue 12 Catterick  
Wed 13 Cottesmore  
Tue 19 Shorncliffe ###  
Wed 20 Colchester \*

#### JUNE 15

Tue 9 Tidworth  
Tue 16 Aldershot  
Thu 25 Portsmouth  
Tue 30 Paderborn #

#### 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 Chepstow \*\*\*  
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 Shorncliffe ###  
Wed 4 Colchester \*  
Tue 10 Catterick  
Wed 11 Cottesmore  
Tue 24 Brize Norton ###  
Thu 26 Aldershot



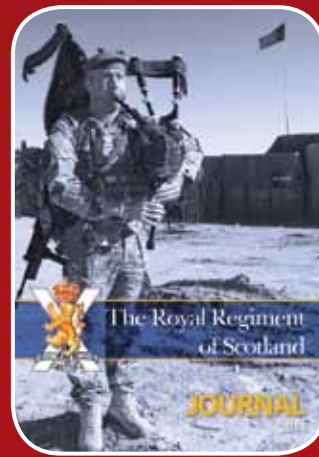
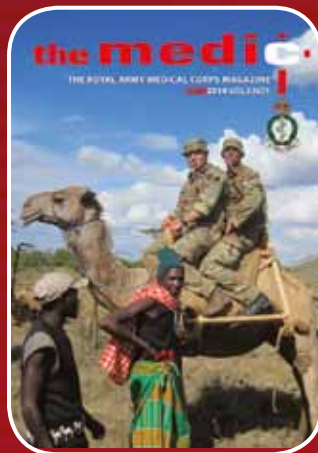
#### JSHAO BRIEFING PROGRAMME 2015

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.

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

- \* Via RRC Northolt
- \*\* Via RRC Rosyth
- \*\*\* Via RRC Tidworth
- # Via RRC Herford (note this may change in 2015)
- ## Via RRC Cottesmore
- ### Via RRC Aldershot
- ^ Via IERO 55 AEC Cyprus

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