

# HOUSING matters

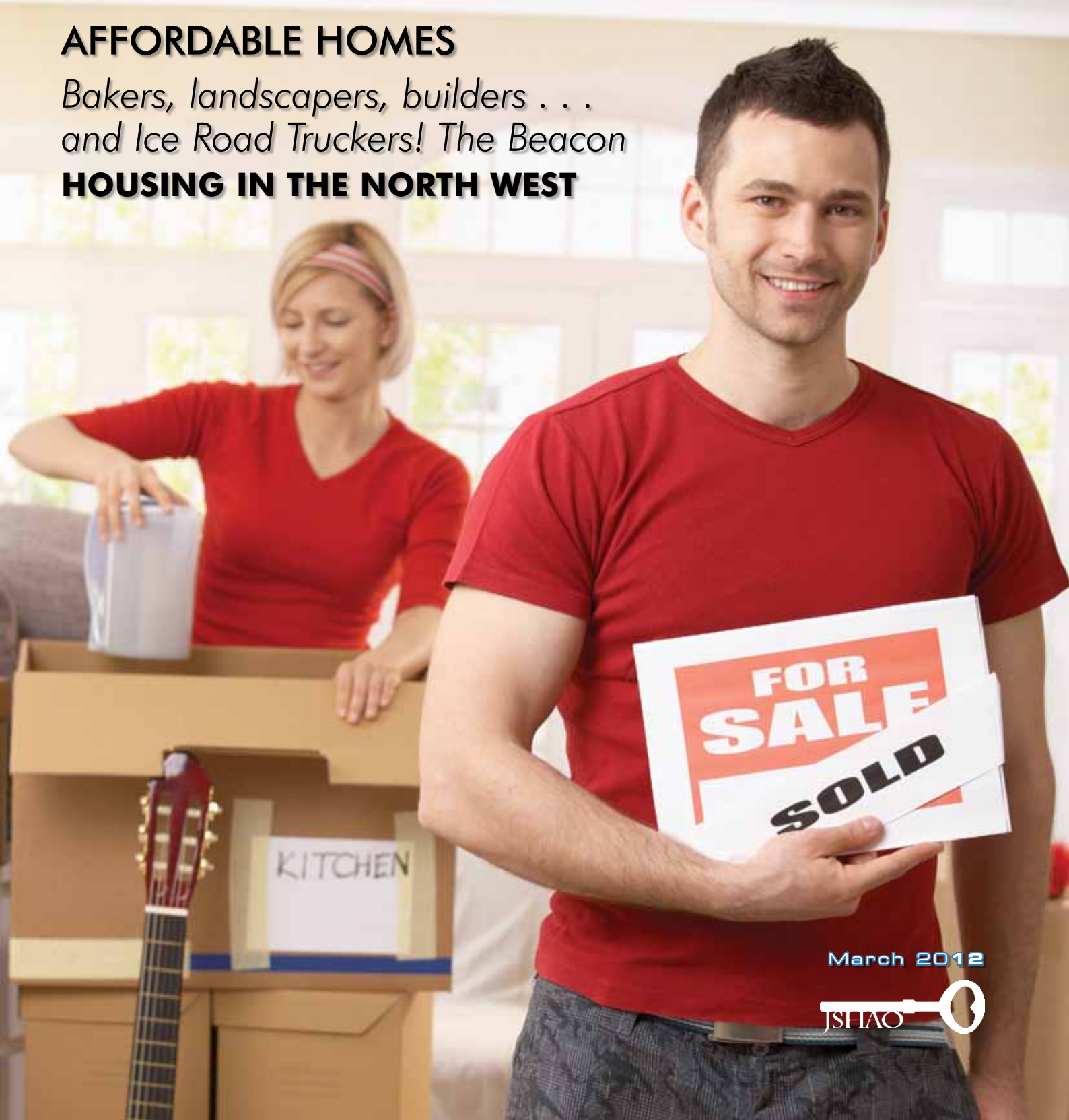
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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Featured:

## AFFORDABLE HOMES

*Bakers, landscapers, builders . . .  
and Ice Road Truckers! The Beacon*  
**HOUSING IN THE NORTH WEST**



March 2012

JSHAO 

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# HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Week three and I am back at work after the Christmas and New Year break and it is time for me to sit down and write my editorial.

Let me begin by wishing you all a happy New Year. Historically this is the month (Jan) in which the major mortgage providers, HBOS and Nationwide, issue their house price predictions for the coming year. It may come as no great surprise to you to discover that again neither is committing this year and following carefully in their footsteps I don't intend doing so either. You will however probably be aware that the December 2011 average house price as stated by HBOS fell to just over £160,063. Not much change from one year ago which is extremely interesting. Martin Ellis, Housing Economist, said: *Whilst there was a modest fall overall in prices during 2011 with an annual decline of 1.3% in December, house prices held up well last year in the face of the difficult and deteriorating economic climate and substantial pressure on households' finances.*

So what does 2012 have in store? Well, we already know that the Department of Communities and Local Government is continuing to offer a range of Shared Equity products in England and the Scottish Government is running a similar scheme in Scotland. Both schemes give you Priority Status as Service personnel and that continues 12 months beyond your last day of service. We see evidence that builders, sometimes directly and at other times through commercial intermediaries, are discounting prices, offering various new incentives including their own shared equity packages. We know that estate agents are encouraging sellers to be realistic in the pricing of their properties. Despite all these positives we recognise the greatest stumbling block for many of you is still that of obtaining a mortgage in these difficult times. There is some good news the situation has improved slightly from this time last year but it is still clear that lenders are very cautious and are extremely selective in their lending.

My message for this year therefore remains the same as last year, for many of you serious saving remains the priority. For those of you who are intending to buy in the near future details of the government schemes are available on the JSHAO website [www.mod.uk/jshao](http://www.mod.uk/jshao) along with the details of our Housing Options program for 2012.

I think it is also worth mentioning in my editorial that this month's theme is aimed at those of you who are single service leavers. There is a fantastic new development that has now been opened in Catterick to help house single service leavers, called the Beacon. This has been achieved through collaborative working from the MoD, ECHG, DCLG, HCA and various other providers. There is a great article in this issue that explains the role and function of The Beacon further which I encourage to read!

**JAMES TURNER, OIC**



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# AFFORDABLE HOMES

Are you in the Armed Forces Community and looking to buy a home?

DCDS(Personnel) – SPCP Team August 2011

## INTRODUCTION

There are a number of affordable housing schemes in England, Scotland and Wales that are designed to help members of the Services buy their own homes. As Armed Forces personnel, you have “priority status” to access them whilst serving, and for a further 12 months after you leave.

Affordable housing schemes are intended for SINGLE people as well as for families.

This information about some of the schemes available and the extra measures that have been added for the benefit of Armed Forces personnel. It will also tell you where you can get further information to help you decide which scheme best meets your needs. It sets out the position at the time of publication, in August 2011, but it is not a complete description of the schemes. Before committing yourself to one of these schemes, you are strongly advised to seek professional financial advice on whether it is right for you.

A similar scheme exists in Northern Ireland but you do not have priority status. Information on it is included at the end of this article.

## KEY FACTS

Affordable housing schemes help people to get on to the property ladder, by introducing new ways to find the necessary money. The Government has designated its MoD personnel as ‘Priority Status’ which means they receive the highest priority when applying for affordable housing schemes across all regions in England. The Devolved Administrations in Scotland and Wales have also given a priority status to

Armed Forces personnel when accessing their own schemes. This status ensures applications from Service personnel are given a higher priority than others when they are assessed for the schemes. It doesn’t mean you will automatically be accepted.

There are many different types of scheme to help you to buy your own home. This article briefly explains the main Government schemes. Ask for more information from scheme providers to help you decide which one is right for you.

### Are you eligible for these Government and Devolved Administration schemes?

- In **England** you are eligible if your household income (normally the combined income of you and your husband/wife/partner) is £60,000 or less, and you cannot afford to buy on the open market without help.
- In **Scotland and Wales** you are eligible if you cannot afford to buy a property that meets your household’s needs without help.

For all schemes you may also be eligible if you have sold a property, and cannot afford to repurchase in a new posting area that is more expensive without assistance, to meet the needs of your family.

If you apply for one of the schemes, the providers will decide with you your household’s needs. They will also assess how much you can afford to pay. They will not want you to over-reach yourself, but they may expect you to buy as big a share in the property as you can.

Common to all of the schemes in England, Scotland and Wales are the following key benefits:

- Priority status begins from the date that you are on trained strength, as long as you meet the eligibility criteria.
- You can let (rent out) your property to someone else if you are posted, as long as your mortgage lender agrees.
- You can apply to purchase a property through a scheme in any region, in order to settle your family – it doesn’t have to be near your duty station.
- You can apply for a property from an overseas station and let it until you return to the UK, provided you intend to occupy it long term.
- Once you have a property, it doesn’t matter if your circumstances change. If you leave the Armed Forces, you do not have to vacate or sell the property, and no additional financial penalties will apply.
- You will retain your priority status for 12 months after you leave the Armed Forces.
- In the event of death in Service, priority access to the schemes for 12 months is transferred to bereaved spouses, civil partners and other partners of Service personnel.

Special arrangements apply if you have received a lump-sum payment under the Armed Forces Compensation Scheme (AFCS).

- **If you need adaptations made to the property, the AFCS payment will be disregarded when you are assessed for a Disability Facilities Grant in England and Wales, or grants for disabled adaptations in Scotland.**

- **In England and Wales, the AFCS payment will be disregarded when scheme providers assess how much you can afford to pay. In Scotland, your compensation payment may be disregarded when making the assessment – it depends on your circumstances.**

Long Service Advance of Pay can be used in conjunction with all these schemes, as long as you comply with the usual terms for LSAP (see Joint Service Publication 752).

## SCHEMES IN ENGLAND

There are two main products available from the Government in England to help you buy a property. They operate in different ways:

- **Shared Ownership**, which involves a Shared Ownership (leasehold) arrangement. You buy between 25% and 75% of a new build property with a normal mortgage (or savings). The scheme provider, usually a housing association, finances the rest. As well as your mortgage payments, you pay a subsidised rent on the scheme provider’s share of the property, which will be a maximum of 3% in the first year, and is then reviewed. The scheme provider will hold the deeds of the property. At any time you can buy a bigger share, up to 100%, though there may be restrictions in some rural sites.
- **Equity Loan – HomeBuy Direct**

Eligible applicants will be offered an equity loan of up to a



maximum of 30% of the purchase price based on the full market valuation of the property.

Applicants are required to fund at least 70% of the purchase price by means of a conventional mortgage, savings and any deposit where required. Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding percentage under the equity loan, rising after year 6 at RPI + 1% p.a.

The equity loan is provided by the HCA and developer as a second charge.

### 5.2 Equity Loan – FirstBuy

Eligible applicants will be offered an equity loan of up to a maximum of 20%\* of the purchase price (based on the open market value)

Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings and any deposit where required.

Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding percentage under the equity loan, the annual fee of 1.75% will be uplifted by RPI + 1% p.a.

The equity loan is provided by the HCA and developer and held as a joint second charge.

For either scheme, if you sell the property you will need to repay your mortgage and equity loan providers using the money you get from the sale. If the property has increased in value you will share the profit with the equity loan providers (for example if you had a 25% equity loan, your equity loan provider gets 25% of the proceeds when you sell). If the value goes down, you may not have to repay the equity loan provider in full, but you will still need to repay the whole of your mortgage.

There are also schemes for those who are interested in buying a property, but not yet able to do so:

- **Intermediate Rent Scheme and Rent to Buy** With Priority Status you can rent an available new build property through a Registered Social Landlord such as a housing association. You will pay 80% of the local market rent for that type of property. But you also get the right to purchase a share of the property after a specified period (usually around 5 years, or sooner if you are able) by switching to the **Shared Ownership** scheme outlined above, after saving for a deposit while renting. Time restrictions apply.

For further information on the various affordable housing schemes available in England please visit [www.direct.gov.uk](http://www.direct.gov.uk), and select the Home and Community section.

### SCHEMES IN SCOTLAND

In Scotland, you can use your priority status to access one of the shared equity schemes that form part of the Low Cost Initiative for First Time Buyers (LIFT) which is provided across the Scottish regions. These are the New Supply Shared Equity scheme, the New Supply Shared Equity with Developers Trial, and the Open Market Shared Equity Pilot.

Under these schemes, which are operated by Registered Social Landlords, you will have to show that you cannot afford to buy a house that meets your needs without assistance. If accepted, you will normally purchase between 60% and 80% of the property with a standard mortgage arrangement. You will need to demonstrate what you can afford to pay, and the amount you contribute must be the maximum mortgage that you can afford. In most cases the Scottish Government will fund the remainder. You will hold the deeds of the property. You are not required to pay any additional rents or charges to the Scottish Government, but if you sell the property you must pay back to them the percentage share they funded.

The differences between the schemes are as follows:

- **New Supply Shared Equity scheme** Registered Social Landlords will only offer new build properties to meet the needs of your family under this scheme.
- **New Supply Shared Equity with Developers Trial** This scheme operates like the New Supply Shared Equity scheme, except you purchase a home

built by a developer rather than the housing association and the Scottish Government and the developer will each fund part of the cost of your home through an interest free equity loan.

- **Open Market Shared Equity Pilot** This scheme can be used to buy new or existing properties. However the value of the property must be inside the limits set by Registered Social Landlords for each region of Scotland to meet the needs of your family.

Also offered across Scotland is a Shared Ownership scheme:

- **Shared Ownership** This scheme allows you to buy 25%, 50% or 75% of a new build property to meet the needs of your family on a leasehold arrangement, using a normal mortgage (or savings). A housing association finances the rest and will hold the deeds

of the property. In addition to your mortgage repayments you pay an occupancy charge, which the housing association will set based on the stake you are buying. You can increase your share at any point to own either 50%, 75% or 100% of the property.

For more information please visit [www.scotland.gov.uk/LIFT](http://www.scotland.gov.uk/LIFT)

### SCHEMES IN WALES

In Wales you have priority access to the HomeBuy Scheme.

- **HomeBuy Scheme** You are eligible to apply for this scheme if you cannot afford to buy a property that meets your household's needs without help. The Welsh Assembly Government will provide an equity loan, normally of between 30% and 50% of the purchase price of the property. You take out a mortgage for the remainder. The equity loan

offered by the Government will take into account your family needs, regional house prices and what you can afford to pay on a mortgage. You do not have to pay interest on the equity loan. However if you sell the property you must pay back the same percentage of the sale price as you borrowed from the Government.

For more information please visit [www.wales.gov.uk](http://www.wales.gov.uk)

### MOD ARMED FORCES HOME OWNERSHIP PILOT SCHEME

You also may be eligible for the MOD's Armed Forces Home Ownership Scheme (AFHOS), launched in January 2010. The 4 year pilot is independent of the wider government schemes and is available in England only. It has its own eligibility criteria and offers a range of benefits for Service personnel which are different from the benefits of the other Government schemes described above.

- **Armed Forces Home Ownership Scheme** Currently this scheme is only available to serving personnel of all ranks with between 4 and 6 years service. It can only be used to purchase a property in England. However Service personnel do not have to be located in England in order to join the scheme. MOD will fund between 15% and 50% of the property's value up to a maximum of £75,000. Properties valued up to £300,000 can be purchased. Whilst you are still serving in the Armed Forces no charges or interest are applied (to the MOD element of the funding) unless you wish to sublet the property or it is located over 50 miles from your work location. In that case a charge of £200 per year applies. If you wish to move whilst serving you can 'port'

the loan to another property. On leaving the Armed Forces you have a further 12 months without charges, but after 12 months has passed, charges will apply at a gradually increasing rate.

Currently eligibility for this scheme does not transfer to bereaved spouses in the event of the death of a serving partner.

For more information please visit [www.afhos.co.uk](http://www.afhos.co.uk)

### SCHEMES IN NORTHERN IRELAND

The scheme available in Northern Ireland is as follows:

- **Co-Ownership Housing Scheme** This is a Shared Ownership (leasehold) arrangement. You must show that you cannot buy a property to meet your needs, without help. You can choose a property on the open market, anywhere in Northern Ireland, costing up to £175,000. You must buy at least 50% of it. As well as your mortgage payments, you will pay an annual charge of 2.5% of the amount which is paid by the scheme provider. The scheme provider will hold the deeds of the property, but you can increase your share at any time, up to 100%, and the annual charge is adjusted to match this. The scheme is operated on a first-come first-served basis, and **there are no priority groups**.

For more information please visit [www.co-ownership.org](http://www.co-ownership.org)

### JOINT SERVICE HOUSING ADVICE OFFICE

The MOD Joint Service Housing Advice Office can offer further information on the schemes mentioned in this article, as well as on many other issues related to housing. See the contact details in the front of this magazine.

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MoD personnel will be given the highest priority for any HomeBuy homes.

Other eligibility criteria may apply. Please quote ref MoD1 when applying.

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\*This only applies to specific serving uniformed personnel. Terms and Conditions apply.

# BAKERS, LANDSCAPERS, BUILDERS ... AND ICE ROAD TRUCKERS!



How a new housing and training centre is opening up career paths for Veterans

**A pioneering new housing and training facility which supports Veterans at risk of homelessness is starting to deliver some interesting career choices for the thirty-one ex-Servicemen and women who live there.**

The Beacon, which is run by housing association Riverside-ECHG in Catterick, represents a new approach to tackling homelessness among the ex-Service community and represents an important partnership with the Ministry of Defence and other agencies. Its facilities include self-contained furnished flats, a Health & Wellbeing centre, a training kitchen, audio visual room, a multi-function room, a PC training suite, a multi-gym, a training bakery and its own allotment.

“The Beacon’s focus is to help single ex-Servicemen and women who are homeless or who are at risk of homelessness,” said RECHG’s MoD Area Manager, Trevor Morris, who has worked on the development of the scheme from the start and who is himself an ex-Serviceman.

“Our aim is to get the right package of support and training in place for each individual client. This helps them make the successful transition to

civilian life by having the right sort of qualifications and the right type of experience for what they want to do in their lives post-discharge”.

“We are pleased that there has been a high level of interest in The Beacon as we take referrals from Veterans from around the country along with our RECHG sister project in Aldershot, Mike Jackson House. The Beacon is also home to RECHG’s national accommodation placement and advice service, SPACES. SPACES is the Single Persons Accommodation Centre for the Ex Services and with its national focus it has helped over 8,900 homeless Veterans since it was launched in 2000.”

Originating partners in The Beacon with Riverside-ECHG and the Ministry of Defence are the Homes & Communities Agency, Communities and Local Government, The Royal British Legion, Church Housing Trust, Richmondshire District Council and North Yorkshire County Council.

As part of the package of training available at The Beacon, RECHG has developed a unique set of additional partnerships with a range of local businesses and organisations.

These include a partnership with the Clervaux Trust, a charitable organisation that runs an artisan bakery and cafe in Darlington and which will run a social enterprise training bakery, aptly named the Veterans Artisan Bakery, within The Beacon, providing valuable training opportunities for clients in baking and catering.

RECHG’s Social Enterprise Business Development Manager, Sarah Knapp, who is overseeing the development of the bakery alongside the Clervaux Trust & staff at The Beacon, said: “We already know from speaking to Veterans that the catering and baking industry is a career they are interested in pursuing. It offers practical work experience and an opportunity to develop a good career with many future employment opportunities.

“The bakery will operate as a social enterprise, working for the benefit of our clients and the local community with any profits being reinvested back into the enterprise to assist its further development and future trainee opportunities.

“Residents at The Beacon are also absolutely delighted that celebrity chef and TV personality Marco Pierre White has given us his support to promote the bakery. In the future we are working towards producing the country’s first ever line of Veterans cookies, so watch this space!

If the thought of fresh-baked bread makes you hungry then there are other more physically demanding careers that Riverside-ECHG’s

residents at The Beacon are training for.

Laurence ‘Ronnie’ Corbett, himself an ex-Scots Guardsman of twenty-four years standing, is the specialist Training, Education and Employment Support Worker at The Beacon. His role is to work with each of the centre’s residents to identify their previous qualifications and employment history, and put a plan in place to help them back into employment.

“At present I have managed to get 24 out of the 31 Veterans here back into training and education courses,” said Laurence. “These have included literacy and numeracy courses via training agency LearnDirect, eight residents starting on a Level 2 Gym Instructors course and others taking ECDL computer skills certification courses Levels 2 and 3.

“In addition we have six residents who are going on Remount courses. These are a combination of outward bound training and classes that help people set clear objectives for the future to help them identify new strategies to overcome the symptoms of stress and depression and through this to build goals for the future.

RECHG resident at The Beacon, Carl White, who updated his literacy and numeracy skills is now keen to do more: “I got my Level 2 in Literacy and Numeracy and enjoyed doing it. What I want to do now is do counselling training because I want to help ex Service personnel suffering from post traumatic stress disorder, as I have myself.”







Laurence Corbett is also keen to stress that The Beacon is still expanding its social enterprise partnerships to deliver training and employment opportunities:

“We are working in partnership with the environmental regeneration enterprise, Groundwork on its Force4Change project. We have had three trainees working alongside Groundwork on a landscaping contract for The Beacon’s grounds with more hopefully to come.

Andrew Turner, one of the landscaping trainees from The Beacon, enjoyed the training opportunity he got: “I like working

outside and want to work in garden landscaping in the future so it was a real opportunity to work alongside the Groundwork Trainer who has taught me new skills in landscaping”.

In 2012 Groundwork are starting a construction skills training academy under the Force4Change banner, which will provide Beacon residents with training in construction skills including brickwork, block work and plastering.

Force4Change partners comprise of RECHG, Groundwork, the Army Welfare Service (AWS), Royal British Legion, Career Transition Partnership, Business Link North Yorkshire, Job Centre Plus and Darlington College.

Each person who undertakes Force4Change training will additionally be supported through a dedicated training package including job search, team working, employability skills and a four week work placement with a local reputable employer.

All of which brings us to the question of where the Ice Road Truckers come into things?

Back to Laurence Corbett: “One of our guys at The Beacon was in the Royal Logistics Corps and when he left the Army he was interested in driving heavy goods. I managed to get funding from the Princes Trust for him to do an

HGV refresher course. He’s just gone for his interview down in London and got a job to work in Canada, driving for a major oil company, just like the Ice Road Truckers on the TV. He is over the moon – and so are we!”

An additional development of twelve affordable family homes has also been provided adjacent The Beacon by Riverside housing.

Contact details for SPACES – for all referrals to The Beacon or Mike Jackson House on 01748 833 797 / 830 191 or [spaces@riverside.org.uk](mailto:spaces@riverside.org.uk).

[www.riverside.org.uk/corporate](http://www.riverside.org.uk/corporate)

## ADVERTISING FEATURE



With rents in London forecast to increase by 15 per cent this year, housing associations are stepping in to offer low-cost rental homes to people with jobs (earning less than £60,000 a year) who can show they are able to save to eventually buy a home of their own. Open market renting is now more expensive than buying across 94 per cent of Britain, and the margin is biggest in London where the average rent is 31 per cent higher than the average cost of buying a property.

L&Q are one of the leading providers of affordable home ownership and intermediate market rent in the country. Buying a Shared Ownership property with L&Q enables you to own part of your home, rather than paying rent with no return. Your monthly mortgage and rent can work out much cheaper than buying outright, and sometimes not much more than renting. L&Q have a range of new build properties in London and the South East with 1, 2 or 3 bedroom properties available for Shared Ownership purchase.

At L&Q’s Tidemill Way scheme in Deptford, SE8 you can buy a share from just £73,750 (the full market value of a two bedroom apartment is £295,000) and then pay service charge and subsidised rent on the remaining share.

For a list of current L&Q schemes that are available, head to [www.lqgroup.org.uk/hurdles](http://www.lqgroup.org.uk/hurdles). If you register and go on to buy before the end of April, you could be in with the chance of winning a Smart TV for your new L&Q home.

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# HOUSING IN THE NORTH WEST

## LOCAL AUTHORITIES IN THE NORTH WEST

There are 37 housing authorities in this region – 6 in Cumbria, 14 in Lancashire, 10 in Greater Manchester, 2 in Cheshire, and 5 in Merseyside. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

## THE FOLLOWING ARE THE HOUSING AUTHORITIES OPERATING WITHIN THE REGION:

### CHESHIRE ([www.cheshire.gov.uk](http://www.cheshire.gov.uk))

CHESHIRE WEST & CHESTER	0300 123 8123
CHESHIRE EAST	0300 123 5017

### GREATER MANCHESTER

BOLTON	01204 335900
BURY	0161 253 5537
MANCHESTER	0161 234 5678
OLDHAM	0161 770 6699
ROCHDALE	0845 602 4995
SALFORD	0161 793 2020
STOCKPORT	0161 474 4237
TAMESIDE	0161 342 2558
TRAFFORD	0300 777 7777
WIGAN	01942 488478

### MERSEYSIDE

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ST HELENS	01744 675150
WIRRAL	0151 666 5511

## HOUSING ASSOCIATIONS

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

**PLACES FOR PEOPLE** is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school

### CUMBRIA ([www.cumbria.gov.uk](http://www.cumbria.gov.uk))

ALLERDALE	01900 702570
BARROW- IN-FURNESS	01229 876554
CARLISLE	01228 817000
COPELAND	0845 054 8600
EDEN	01768 817817
SOUTH LAKELAND	01539 733333

### LANCASHIRE ([www.lancashire.gov.uk](http://www.lancashire.gov.uk))

BLACKBURN	01254 585444
BLACKPOOL	01253 477760
BURNLEY	01282 425011
CHORLEY	01257 515151
FYLDE	01253 658658
HYNDBURN	01254 388111
LANCASTER	01524 582929
PENDLE	01282 661045
PRESTON	01772 906412
RIBBLE VALLEY	01200 414567
ROSSEDALE	01706 217777
SOUTH RIBBLE	01772 421491
WEST LANCASHIRE	01695 588271
WYRE	01253 891000

children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at [www.placesforpeople.co.uk](http://www.placesforpeople.co.uk)

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

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

## AVERAGE HOUSE PRICES IN THE NORTH WEST THIRD QUARTER 2011

Standard price	£ 122,218
Annual Change	-5.2%
Quarterly Change	-1.1%



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.

#### **NORTH WEST**

**Cheshire, Cumbria, Greater Manchester, Lancashire, Merseyside**

<b>Name</b>	<b>Telephone</b>
Accent Homes	01229 829648
Arcon	0161 214 4120
Bradford & Northern	01282 458212
CDS (Liverpool)	0800 169 2988
Cosmopolitan	0151 227 3716
Eaves Brook	01772 755470
Family	0161 872 7731
Irwell Valley	0161610 1000
Liverpool HT	0151708 5777
Manchester & District	0161 248 2300
Maritime	0151 236 3275
Muir Group	01928 728000
Places For People	0845 432 002
Portico	0845 612 1120
Northern Counties	0161 244 7000
Riverside	0151 706 1000
St Vincents	0161 865 6565
Two Castles	01228 541161
Warrington	01925 246810
West Pennine	0161 626 4270
William Sutton Trust	01442 891100

#### **Counties Covered**

All
Greater Manchester
Cumbria, Lancashire
Merseyside
Cheshire, Lancashire, Merseyside
Lancashire
Greater Manchester
Greater Manchester
Cheshire, Merseyside
Cheshire, Greater Manchester
Cheshire, Merseyside
Cheshire, Merseyside
Cheshire, Lancashire
Lancashire, Greater Manchester
Cheshire, Cumbria, Lancashire, Greater Manchester
Cheshire, Lancashire, Merseyside
Cheshire, Lancashire, Merseyside
Cumbria, Lancashire
Cheshire
Lancashire, Greater Manchester
All

#### **REGIONAL HOMEBUY AGENT**

<b>Region</b>	<b>Zone</b>	<b>Homebuy Agent</b>	<b>Email/Web Address</b>	<b>Contact Tel</b>
North West	Cheshire/Merseyside	Plus Housing (Plus Dane)	homeshub@neighbourhoodinvestor.com <a href="http://www.homeshub.co.uk">www.homeshub.co.uk</a>	0845 603 4559
	Cumbria	Riverside HA	sales@riverside.org.uk <a href="http://www.riversidehomeownership.org.uk">www.riversidehomeownership.org.uk</a>	0845 112 8800
	Gtr Manchester/Lancashire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk <a href="http://www.plumlife.co.uk">www.plumlife.co.uk</a>	0161 447 5050

Kingdom Investment & Mortgage Services Ltd  
Registered Office: 5 Castle Court, South Castle Drive,  
Carnegie Campus, Dunfermline, Fife KY11 8PB



## MOVING HOUSE TO SCOTLAND?

LOOKING FOR HELP ON RELOCATION, HOUSE SEARCHES OR MORTGAGE ADVICE.

CONTACT - **INDEPENDENT MORTGAGE ADVISER - BRIAN CROSSAN**

### Purchase or Remortgage

Whether you are buying your first home, your next home or if your current deal has come to an end we can find you the product to suit your needs from our whole of market sourcing system. If you are buying your first home, the overall cost for comparison would be 4.7% APR. The actual rate available will depend on your circumstances. Please ask for a personalised illustration.

There may be a fee for mortgage advice, the precise amount of the fee will depend upon your circumstances but we estimate that it will be 2% of the loan amount.

Your home may be reposed if you do not keep up repayments on your mortgage.

Contact: 07533927520 Email – [penfin@msn.com](mailto:penfin@msn.com) website - [www.kim-brian.co.uk](http://www.kim-brian.co.uk)

Registered in Scotland. No SC356589

SIAAP Approved

Kingdom Investments is a trading style of Kingdom Investment & Mortgage Services Ltd, which is an appointed representative of Paradigm Financial Advisers Ltd, Paradigm House, Brooke Court, Wilmslow SK9 3ND, which is authorised and regulated by the Financial Services Authority.

ADVERTISING FEATURE

## PACKAGES GOING FORWARD INTO 2012

### Redundancy Package

Forces Property Direct (FPD) have created an exclusive scheme to enable those service men and women who are under redundancy to take an interest free advance against their redundancy benefits.

This scheme, we hope, will provide much needed support to those service personnel facing redundancy in these difficult economic times.

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

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

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

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

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

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

### Key facts:

- Any home in England Scotland or Wales currently offered in the civilian market by Persimmon Homes or Charles Church subject to availability
- You only need 5% of the gross price to buy
- No interest on the loan until you get your redundancy benefits (max of five years)
- Save on removal cost by only moving once
- A gentle transition to civilian life by securing the family home, sourcing the children's education and establishing a firm base in your chosen location.

- Full use of our one stop shop, financial advisors, solicitors, property specialists etc.
- As always, a completely free service
- Please note, this scheme is not open ended and can end at any time so please contact us to find out more, as always terms and conditions apply

### Resettlement

The resettlement scheme works the same way as the redundancy package but may be taken up to five years before termination of contract.

Firstbuy: a force to be reckoned with for military buyers

Forces Property Direct is urging members of the Armed Forces to register their interest in the Government's FirstBuy initiative following the announcement that military personnel have been given top priority for housing help and will be amongst the first to benefit from the Government scheme.

Steve Matthews, Managing director for Forces Property Direct, says: "It's important that we pull out all the stops to give our Armed Forces a helping hand onto the property ladder and it's only right that they are at the top of the list to receive funding.

Forces Property Direct became the largest provider of government funded house purchase for the British Military last year when facilitating purchases for serving personnel and MOD civilians using the HomeBuy Direct scheme.

Military purchasers are given priority over other interested parties, but for buyers that do not meet the requirements of FirstBuy, which is expected to help over 10,000 families get onto the property ladder, Further information can be found at [www.fpdirect.uk.com](http://www.fpdirect.uk.com)

FirstBuy works by eligible applicants being offered an equity loan of up to a maximum of 20% of the purchase price (based on the open market value).

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



**FPD Direct**  
FORCES PROPERTIES DIRECT



**We're the UK's largest provider of Government funded, private housing to the Military and the MOD.**

- PROVIDING A FREE SERVICE FOR OVER 12 YEARS!
- OFFERING OVER 16,000 DISCOUNTED NEW HOMES FOR BUY-TO-LET OR TO LIVE IN, ACROSS THE UK
- AVAILABLE TO MILITARY PERSONNEL AND MOD CIVILIANS, BOTH UK BASED AND OVERSEAS
- MORTGAGE ADVICE AND EXCLUSIVE MILITARY MORTGAGE PRODUCTS
- YOUR COMPLETE ONE-STOP-SHOP - SEE OUR COMPREHENSIVE LIST OF SERVICES OVERLEAF

**Remember! These deals and services are not available to the general public.**

VISIT OUR COMPREHENSIVE WEBSITE NOW TO VIEW OUR LATEST PROPERTIES ACROSS THE WHOLE OF THE UK!!!

**fpdirect.uk.com**



Don't take our word for it, follow us on Twitter and Facebook to see what our customers are saying about us...



**JUST LOOK AT THE SERVICES WE OFFER!  
LOOK AT THE KIND OF DEALS WE ARE OFFERING!**

- Government funding
- Deposit Paid Schemes
- Redundancy Package
- Resettlement Package
- Solicitors
- Rental Agents
- House Selling
- Part Exchange



All homes offered are selected brand new properties constructed by two of the UK's largest and most respected new home developers.

**WITH OVER 40 YEARS COMBINED EXPERIENCE OUR FRIENDLY TEAM ARE WAITING TO HEAR FROM YOU!**



Property contact;  
**STEVE MATTHEWS**  
info@fpdirect.uk.com  
☎ +44 7872 157617



Mortgage contact;  
**NIGEL GARSIDE**  
info@bfgmortgages.com  
☎ +44 7500 904143

\*Selected plots only. Subject to terms and conditions. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

**Typical example:**

**3 bedroom house in Gloucester with garage**

Includes free carpets throughout and rear garden upgrade so your home is ready to live in or rent out!



General public price  
**£194,995**

Exclusive Forces price  
**£155,996** (80% FirstBuy\* Price)

5% Deposit (paid by builder)  
**£7,800**

5% Deposit  
**£7,800** (could be LSAP)

Balance  
**£140,396**

# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
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## Aberdeenshire

BODDAM, PETERHEAD 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Gardens	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on Open Market
--------------------------------------	-------------------------------------------------------	-------------	-----------------------------------------------------------------------------------------	-------------------------

## Fife

ROSYTH The Forth Club Amenity Centre	Office accommodation & Function Suite	Commercial	GVA Grimley, Quayside House, 127 Fountainbridge, Edinburgh EH3 9QG Tel: 0131 469 6021	Under Offer
--------------------------------------------	---------------------------------------	------------	---------------------------------------------------------------------------------------------	-------------

## Edinburgh & Lothians

PENICUIK 19 Belwood Crescent	Last one remaining! 2 x Bedroom Terraced Property with garden	Residential	Stuart & Stuart WS, 12 John Street, Penicuik, Midlothian EH26 8AD Tel: 01968 677294	Available soon
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## Ross & Cromarty

TAIN 6 Culplesant Drive	5 x Bedroom 2 x Bathroom Detached House with Garage, Gardens front and back	Residential	MacKenzie & Cormack, 20 Tower Street, Tain, Ross-shire IV19 1DY Tel: 01862 892046	For Sale on Open Market
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## Argyll & Bute

CAMPBELTOWN MoD Machrihanish	1025 acres / 415 hectares		Drivers Jonas, Delta House, 50 West Nile Street, Glasgow G1 2NP Tel: 0141 226 4200 Fax: 0141 226 4212	Community Bid – Under Offer
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## Orkney & Shetland

BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway
--------------------------------------------------------------	--------------------------------------	-------------	-------------------------------------------------------------------------------------------------------------------------	------------------------------

# The HOME PAGE



Well I promised you lots more news in this month's issue, March. The best news is that we have all the dates for the Housing Options dates for the 2012 year. Apologies on the late appearance of this information, we have been waiting for the dates to be confirmed. It seems a little odd to have to wait until March to confirm dates for 2012; though remember that Housing Matters is prepared at least two months earlier. It's actually December 28th 2011 as I write this. So although we now have the dates firmly into the Housing Matters magazine, we have had the information available from the start of the year. BUT on our website: the information is available as soon as known.

[www.mod.uk/jshao](http://www.mod.uk/jshao) is where you need to go to get the most accurate and up to date information. The information is updated on a weekly basis and is where prospective 'Home-Hunters' should be looking for the support documents and links to other web resources.

This issue of Housing Matters is primarily about SINGLE service persons and their plans for housing. There are two main differences here that need to be addressed.

- Saving for and buying a property whilst still serving, and getting onto the property market.
- Finding a property whilst leaving the MOD and also finding employment all at the same time!

You can see that there is a slant on this article can't you? Well that's

good, housing depends on plans. Let's follow the logic of the first option, of saving and buying and getting onto the property market.

Well I did promise you to combine both my years (well decades really) of buying and selling housing and a Service perspective that I have been observing for ten years or so. After all this is all about advice...

There are extra advantages in working for MOD. Interest FREE loans are available. Yes Interest FREE.

**LSAP**, Long Service Advance of Pay. £8,500 over a 10-year period. Minimum of 4-years service.

**AFHOS**, Armed Forces Home Ownership Scheme. £75,000 over 25-years. BETWEEN 4 to 6 years.

Of course there are a few difficulties you need to deal with. **Where** are you going to be based? How often will you be **moved**? Will you spend time **overseas**? There are others of course, but this article and magazine are about Housing and Service Personnel may choices.

So let's kick off as planned from last month. Location, Location, Location. Remembering that we are **SINGLE**? So we also need to find somewhere less expensive and reasonably close to where you are based when you want to buy. Within 50-miles keeps you within the best guidelines, as remember you are buying your first property and you will need to live in it. **Yes, Live in it.** The Affordable Housing schemes and the MOD Interest

FREE loans are primarily focussed in getting you out of MOD housing and into your own, first property. Of course you may still be living in 'block' accommodation to be very near your place of work, then going home to your house, flat or similar.

What you **can not** do is to rent this property out initially if you have used LSAP. You need to live in it to be able to take advantage of the interest free loan. So you need to be close to the property. Of course, as soon as you are posted to another location, over 50-miles from your 'home' then you may have to consider renting your property out but if you have LSAP there maybe added complications. Please seek advice from the LSAP team.

So you can see it is all about Location, Location, Location. Though when you buy is another primary decision, as of course to take advantage of the Interest free loans from MOD, then you will need to have completed at least 4-years service. AND less than 6-years to take advantage of AFHOS.

So what advice have we determined from this short article?

This month's magazine is aimed at SINGLE service individuals. So we have looked at advantages that a single individual can take advantage of. Best advice is to consider getting onto the housing ladder in a small way with the maximum advantages that MOD can offer. That's an Interest Free loan. Note the singular use! Either LSAP or more likely AFHOS could be used.



The first requirement of course is a minimum of 4-years service. With a decision required before 6-years if taking advantage of AFHOS. LSAP can be applied for at anytime in your service career, up to the last year in your service. You would then repay LSAP from your gratuity when leaving on a pensionable engagement.

## MORE INFORMATION

Look for the article, Affordable Housing elsewhere in this magazine for more detailed information. Note that there are some significant changes that apply in Northern Ireland.

## ADVICE

This is of course; Advice. Like all advice, it is based on "what-if" situations, that require you to seek further advice from Housing Options advisors. That's where JSHAO comes in. The Joint Service Housing Advice Office. Either telephone, e-mail or come along to any of the Housing Option Briefings that are being run throughout 2012. The dates are all in this magazine. Look at the back pages. Or look at the website.

Remember we can't tell you what to do, we can only give advice based on the information you share with us. We give you details of the options. YOU make the decisions. We look forward to hearing from you soon.

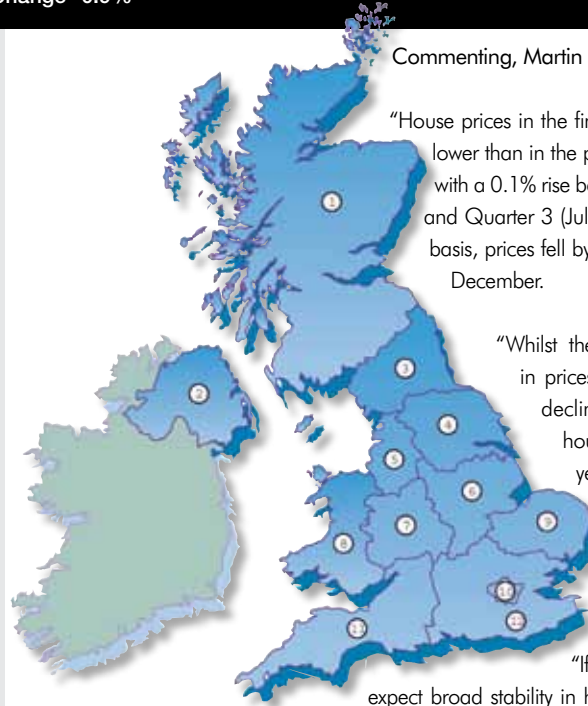
# HOUSING PRICES

HOUSING  
matters

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

**United Kingdom**  
Average Price: £160,063 Quarterly Change: -0.1%, Annual Change -0.9%

<b>1 Scotland</b> Average Price: £112,226 Quarterly Change: -5% Annual Change: -1.6%	<b>7 The West Midlands</b> Average Price: £150,825 Quarterly Change: +1.1% Annual Change: -1.3%
<b>2 Northern Ireland</b> Average Price: £107,418 Quarterly Change: -0.1% Annual Change: -1.3%	<b>8 Wales</b> Average Price: £138,038 Quarterly Change: -1.2% Annual Change: +3.2%
<b>3 The North</b> Average Price: £128,751 Quarterly Change: +4.9% Annual Change: +2.4%	<b>9 East Anglia</b> Average Price: £164,675 Quarterly Change: -1.5% Annual Change: +5.0%
<b>4 Yorkshire and The Humber</b> Average Price: £114,588 Quarterly Change: -4.4% Annual Change: -8.1%	<b>10 Greater London</b> Average Price: £271,628 Quarterly Change: +2.6% Annual Change: +8.0%
<b>5 The North West</b> Average Price: £122,218 Quarterly Change: -1.5% Annual Change: -5.2%	<b>11 The South West</b> Average Price: £176,819 Quarterly Change: -0.3% Annual Change: -5.1%
<b>6 The East Midlands</b> Average Price: £137,126 Quarterly Change: -1.2% Annual Change: -1.0%	<b>12 The South East</b> Average Price: £227,540 Quarterly Change: +2.2% Annual Change: +0.0%



Commenting, Martin Ellis, housing economist, said:

"House prices in the final quarter of 2011 were 0.1% lower than in the previous quarter. This compared with a 0.1% rise between Quarter 2 (April to June) and Quarter 3 (July to September). On a monthly basis, prices fell by 0.9% between November and December.

"Whilst there was a modest fall overall in prices during 2011 with an annual decline of 1.3% in December, house prices held up well last year in the face of the difficult and deteriorating economic climate and substantial pressure on households' finances.

"If the UK can avoid recession, we expect broad stability in house prices in 2012. There is, however, considerable uncertainty regarding the prospects for the UK economy which will, to a large extent, depend on how events in the Eurozone unfold. In addition, the extent to which households choose to reduce their debts will also affect growth. As a result, the outlook for house prices is also uncertain."

Need help finding a property  
in the UK whilst overseas?

THE  
*County*  
*Homeseach*  
COMPANY

- Looking for an investment property?
- Looking for a permanent home?
- Need advice or help in negotiating on a property?

With offices throughout the UK The County Homeseach Company can help you.

Contact us for a non-committal chat and find out how.

Tel: 0845 519 2606

Email: [enquiries@county-homeseach.com](mailto:enquiries@county-homeseach.com)

[www.county-homeseach.com](http://www.county-homeseach.com)



# Thought you couldn't afford a home of your own? Think again!

We are the largest HomeBuy Agent in the country, and we help people of all ages in all sorts of circumstances to find their dream home. In this role, we act as the first point of contact for all those seeking a home through one of the range of HomeBuy low-cost home ownership and discounted market rent products.



Open the door to your new home with Orbit HomeBuy Agents

## Advertising Feature

# TAKING THE PAIN OUT OF HOME HUNTING



County Homeseach provide a bespoke homefinding service throughout the UK which matches families with their perfect homes.

According to Colonel Watt and his wife, Major Watt for whom CHS found a family home in Wales, "The tangible benefits far outweigh the cost".

"When time is short; when the Serving Spouse is deploying or redundancy looms and the preferred search area is distant from your SFA, employing a professional homefinder has numerous benefits for an Army Family:

- Interpreting the "property wish list" into realistic search criteria for the area at a realistic budget – saves time-wasting and heartache.
- Access to on the ground intelligence (properties not on the market, barns for conversion, sellers' circumstances etc).
- Cutting out nugatory viewings, saving time and money.
- Encourages viewing properties discounted in on-line search.
- CHS manages the negotiation and purchase for you, removing stress and emotion from the equation.
- If the Service Family are moving to an unfamiliar area, CHS advise on local schools, tradesmen and even introduce you to like-minded people in the area.

Time is short, emotions are high and pressure is on – we highly recommend this really valuable service".

Carol Peett of County Homeseach says: "We take the nightmare out of trying to find a home and pride ourselves on going the extra mile for our clients ensuring the purchase of their new home and settling in to their new location is as smooth and stress free as possible".

For further information please contact The County Homeseach Company on 0845 5192606.

## New home for MoD family

## Advertising Feature



Terry Ferguson has worked in the military police for twelve years and bringing up his young family in military accommodation has meant moving regularly.

Terry and wife, Kerry, a home care assistant, were concerned that their sons, Euan (6) and Cambell (8), were being affected by these moves. They yearned for their own home, so looked into buying, but thought a new home was more than they could afford.

However, whilst visiting a new development in Donnington, the couple were told about the HomeBuy scheme and discovered that the Firstbuy product, which gives priority to MoD personnel, would be perfect for them.

FirstBuy allows buyers to purchase brand new homes for a minimum of 80% of the market value. Equity loans of up to 20%, which are interest free for the first five years, are provided jointly by the house builder and the government.

The couple were introduced to an Independent Financial Advisor, who helped them fill in the paperwork and sent it off to Orbit HomeBuy Agents. Within a week they were told they were eligible for Firstbuy.

It wasn't long before the family chose a 3-4 bedroom home, close to work and the boys' school.

Terry says "It's great the MoD provides accommodation, but it never feels like your own home. It's brilliant to finally have a place of our own, that we can make our mark on!

"It's given us more stability and because the boys helped to choose the house, it really feels like our family home."



# MORTGAGE BEST BUYS



Lender	Payable Type & Term Rate	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>					
RBS 0800 9173025	2.75% Fixed until 28/02/13	60%	£699	3% until 28/02/13	R
Chelsea 0800 291291	3.29% Fixed until 31/12/13	75%	£995	3% of loan until 31/12/13	R
RBS 0800 9173025	3.75% Fixed until 28/02/16	50%	£699	5% reducing to 1% until 28/02/16	AR
<b>Discounts</b>					
ING Direct 0800 0328822	2.85% 0.65% discount until 30/11/12	70%	£0	1% until 30/11/12	R
HSBC 0800 494999	2.79% 1.15% discount for 2 years	80%	£99	2% for 2 years	L
ING Direct 0800 0328822	3.50% Variable rate	80%	£695	None	R
<b>Capped Rates</b>					
Co-Op / Britannia 0800 0288288	2.99% Base + 2.49%, capped at 5.99% until 29/02/16	75%	£999	5% reducing to 1% until 29/02/16	R
<b>Flexible</b>					
First Direct 0800 242424	2.39% Base + 1.89% for 2 years	65%	£99	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	2.99% Fixed until 30/11/12	75%	£495	3% until 30/11/12	ORY
First Direct 0800 242424	2.59% Base + 2.09 % for term	65%	£99	None	LO
<b>Trackers</b>					
First Direct 0800 242424	2.19% Base + 1.69% for 2 years	65%	£99	None	L
ING Direct 0800 0328822	2.65% Base + 2.15% for term	75%	£945	None	R

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

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

## ADVERTISING FEATURE



The Armed Forces & Veterans Group (AFVG) aims to provide access to discounted goods and services in line with the Armed Forces Community Covenant schemes being established throughout the UK.

There is significant goodwill among several UK retailers and service providers for our Armed Forces and its Veterans (*collectively known as the Armed Forces Community*). This goodwill is evident by the many companies who are happy to provide 'Forces Discount'.

AFVG aims to act as a conduit by which companies such as high street retailers and financial institutions can offer eligible members of the Armed Forces Community a better deal. In this way they can offer their support in a meaningful way.

AFVG has its own free magazine distributed throughout the BFPO network, military establishments within

the UK as well as several Veterans based organisations. This magazine provides advice on training, education and employment opportunities that are available to the Armed Forces Community. You can view and subscribe to the latest version of Equipped at [www.afvg.co.uk](http://www.afvg.co.uk).



AFVG has contracted with the best UK companies to meet your Housing, Finance, Training and Lifestyle based needs. This includes access to exclusive property deals and bespoke financial products such as mortgages and insurance.

Of particular note are the Lloyds Group and RBS / Natwest who are offering tailor made mortgage products handled independently through the UK's leading mortgage brokerage, John Charcol. They understand the problems that service life can bring and are keen that you are not disadvantaged by credit checking facilities and postings overseas.

AFV Estates has access to many properties which it can offer you at prices not available on the open market. Through bulk purchase, AFV passes on the subsequent saving to registered members of the AFVG. One such example at The Willows development in Portsmouth (PO2 8NU) allowed property valued at £72k to be sold at less than £50k. See [www.AFVestates.co.uk](http://www.AFVestates.co.uk) for more details.

AFVG has recently launched the AFV Privilege Card. This is a pre-paid MasterCard® that offers you up to an unprecedented 10% Cashback at hundreds of participating UK retailers. You can only spend what you've got and never get into debt. To find out more visit [www.afvg.co.uk](http://www.afvg.co.uk) or call us on **0300 600 00 00** for more details.



**We'll get you on the property ladder**

We provide you with exclusive access to property deals that represent real value

**Home to live in  
 or investment property**

**5% Gifted deposit  
 available**

We will help you get the mortgage that's right for you

Visit our website for exclusive property deals

**One Stop Property Shop - Call 0300 600 00 00**

### AFV Legal Panel

For complete peace of mind you can depend on the AFV Legal Panel to look after your property purchase or sale.

**England & Wales**  
 Shoosmiths - call 03700 868686

**Scotland**  
 McClure Naismith - call 0141 2042700

**Northern Ireland**  
 Carson McDowell - call 028 90244951

### Previous sales in 2011

3 Bed Married Quarters in Colchester  
 Market Value £145,000  
 AFV Sale Price £106,000  
**Saving £39,000**

5 Bed New Build Detached House in Hull  
 Market Value £320,000  
 AFV Sale Price £275,000  
**Saving £45,000**

3 Bed Apartment in Portsmouth  
 Market Value £130,000  
 AFV Sales Price £82,500  
**Saving £47,500**

\*For more details on any previous sales, please call  
**0300 600 00 00**

### AFV Mortgage Services

Getting a mortgage is incredibly tough right now.

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Unleash the Financial Dogs of War!

Call **0300 600 00 00**

Powered by  
 **John Charcol**  
 more than mortgages



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**We are looking for enthusiastic and self motivated people to work from home.**

The successful candidates must be able to work on their own initiative, be hardworking, imaginative and demonstrate flair and enthusiasm. The role involves selling advertising over the telephone to an existing client base, as well as developing new business.

**Excellent communication and administrative skills are essential.**

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***In return we offer you***

**Competitive pay, Flexible working hours**

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**Please email your CV to Lynda Norris**

**[l.norris@methodpublishing.co.uk](mailto:l.norris@methodpublishing.co.uk)**



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# Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Altair Way</b> Northwood, Greater London	3 & 4 bedroom homes	<b>£450,000</b>	L/S*	Annington's appointed agents; Gibbs Gillespie, Pinn House, High Street, Pinner, Middlesex, HA5 5PW, please call <b>0208 8662777</b> or email: <a href="mailto:pinner-sales@gibbs-gillespie.co.uk">pinner-sales@gibbs-gillespie.co.uk</a>
<b>Slessor Close</b> Watton, East Anglia	3 bedroom homes	<b>£164,950</b>	L/S*	Annington's appointed agents; William H Brown, Watton, Norfolk IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Venning Road</b> Arborfield	2 bedroom homes	<b>£174,950</b>	L/S*	Annington's appointed agents; Roger Platt, Asda Complex, Chalfont Way, Lower Earley, Reading, please call <b>01189 876767</b> or email: <a href="mailto:lowerearley@sequencehome.co.uk">lowerearley@sequencehome.co.uk</a>
<b>Mostyn Road</b> Bushey, Greater London	4 bedroom homes	<b>£425,000</b>	L/S*	Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, Middlesex HA7 4DU, please call <b>0208 954 6111</b> or email: <a href="mailto:stanmore.sales@anscombes.co.uk">stanmore.sales@anscombes.co.uk</a>
<b>Spitfire Row</b> St Eval, Cornwall	2 & 4 bedroom homes	<b>£210,000</b>	L/S*	Annington's appointed agents; Start & Co, 25 Cliff Road, Newquay, Cornwall, TR7 2NE. Please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Beaufighter Road</b> Maidstone, Kent	2 & 3 bedroom homes	<b>£170,000</b>	L/S*	Annington's appointed agents; Your Move, 24 King Street, Maidstone, Kent ME14 1DW, please call <b>01622 671151</b> or email: <a href="mailto:maidstone@your-move.co.uk">maidstone@your-move.co.uk</a>

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

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

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

#### Estate Agent Fee Paid (E/A)

Annington will pay the buyer's estate agency fees.\*

(\*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

All information is correct at time of going to press – February 2012.

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

#### USEFUL PROPERTY WEBSITES

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

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

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

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

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

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

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

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

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

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

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

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

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

#### USEFUL BROKER WEBSITES

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

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

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

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

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

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

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

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

# HOUSING, *The Options!*

## ONE DAY HOUSING BRIEFINGS 2012

Joint Service Housing Advice Office

### SPRING 2012

6 Mar Colchester#  
15 Mar RRC Northern Ireland  
20 Mar Germany – JHQ  
21 Mar Germany – Herford  
22 Mar Germany – Fallingbostal

7 Jun RRC Tidworth  
12 Jun Germany – JHQ  
13 Jun Germany – Herford  
14 Jun Germany – Hohne  
20 Jun Lossiemouth\*  
27 Jun RRC Portsmouth  
  
10 Jul RRC Catterick  
12 Jul RRC Cottesmore  
17 Jul Colchester#  
26 Jul RRC Northern Ireland

29 Nov RRC Northern Ireland

**All courses will start at 0900 unless otherwise notified**

# applications to RRC Northolt Admin Team  
\* applications to RRC Rosyth  
^ applications to UK JSU  
Tel: 003265445234

### SUMMER 2012

2/3 Apr Cyprus  
11 Apr RRC Tidworth  
18 Apr RRC Aldershot  
25 Apr Gibraltar

### AUTUMN 2012

5 Sep RRC Tidworth  
12 Sep RRC Aldershot  
19 Sep RRC London (Northolt)  
25 Sep RRC Portsmouth  
27 Sep RRC Plymouth  
  
9 Oct RRC Aldershot  
10 Oct RRC Rosyth  
16 Oct SHAPE  
17 Oct Germany – JHQ  
18 Oct Germany – Paderborn

15 May RRC Portsmouth  
17 May RRC Plymouth  
23 May RRC London (Northolt)  
29 May RRC Catterick

6 Nov RRC Catterick  
8 Nov RRC Cottesmore  
14 Nov RRC Tidworth  
16 Nov RRC Aldershot  
20 Nov Colchester#

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

Application to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. You can now also apply through JPA depending on your circumstances.



Housing the Options Courses are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing options are also encouraged to attend. Attendance at these courses does not count against Resettlement Entitlement.

## CIVVY STREET NEEDS YOUR HELP.

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

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

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

Write or phone for details or visit our website at [www.volwork.org.uk](http://www.volwork.org.uk)

# reach

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could be  
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you think!

[barratthomes.co.uk](http://barratthomes.co.uk)  
or call 0844 811 99 88

**Bluebell** - Queen Elizabeth Road, Camp Hill, Nuneaton CV10 9BS

1, 2, 3 & 4 bedroom homes

**02476 399 520** Open daily, 10am to 5pm

**Icon** - Lythalls Lane, Coventry CV6 6HY

2, 3 & 4 bedroom homes

**02476 637 630** Open Thursday to Monday, 10am to 5pm

**Zest** - Exhall Road, Keresley End, Coventry CV7 8LP

2, 3 & 4 bedroom homes

**02476 335 831** Open Thursday to Monday, 10am to 5pm

**Three Spires** - Upper York Street, Coventry, West Midlands CV1 3GP

1 & 2 bedroom homes

**Call Connells on  
02476 553093 for details**

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free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 03/12